# Munirah's Homefield Real Estate Agency: "The Lady In A Man's World Of A Real Estate"

Authors: Nik Maheran Nik Muhammad, Marhaini Hassan

" I think my life is so blessed as being planned by god almighty because I think whatever happens is very well planned".

Munirah Mohammad, Disember 2012

#### The New Testament....

MUNIRAH MOHAMAD has been involved in the real estate industry for over 20 years. She can be described as a lioness in the world of real estate, which the other so-called superior sex-male counterparts have dominated. Her well-defined story is depicted, so the world knows that success comes through hardship despite her well-to-do background. Some might not believe that Munirah's journey to victory is filled with agonies and pains, but patiently, she accepts what Allah has planned for her. She believes in exploring, exposing and assessing issues brought forward and not afraid of taking risks or anything that she is not used to. She bows to be resilient to changes and leaves plenty of room to think wisely. Repeatedly mentioned that Munirah is of a prosperous family, living in a flourishing mode and is constantly showered with an abundance of wealth. However, she is never too arrogant to start her way up from the lowest level. To be specific, her predicament starts by being a receptionist at one of the real estate agencies in town, Subang Jaya. Later, with an ambitious heart, she spreads her wings by asking to be a negotiator in the same company and her plea is accepted. However, she is a strong-headed woman who is an added advantage. Feeling that there are still some missing portions of her life, she heads on to achieve what is already in store for her. There is no turning back, and she moves on with bigger and wider steps. Completing herself by adding more knowledge in the field of real estate, Munirah vows to be an energetic, productive and skilful agent. After sometimes, Munirah's Homefield Real Estate Agency was set up in 1996.

Munirah's long journey in the real estate milieu hopefully would open lots of eyes to that being the opposite sex shall not hinder a person from attaining her desires to be A SOMEONE. There shall be no more aching hearts or soaring minds that whisper swiftly into the minds of many about women who are only second-class citizens. Munirah once said to herself, "I am not just A woman, but I am THE woman, the one who would stand in the eyes of the world."

#### THE AUTHORS

Nik Maheran Nik Muhammad, Marhaini Hassan are based in the Universiti Malaysia Kelantan, Kelantan, Malaysia.

# Correspondence email:

nikmaheran@umk.edu.m

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## Disclaimer

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Munirah can be the Malay role model, the hero or the super duper lady who shall inspire the life of many young women out there. Hopefully, these young women can follow in her footsteps into making the first move into real estate. Now, there you have it-the courage, plentiful guts and willingness to take chances laid before you would indeed bring you the most gratifying reward that you could ever dream of having.

# The Memory Lane...

**Recalling** her journey in the real estate career, Munirah first started by being conferred with Estate Management Diploma in 1989 when Malaysia was experiencing economic turbulence. This said, the slowdown was the effect of the global economic crisis, and Munirah, strange but true, was trying to create her niche during this era. However, in 1990, the Malaysian economy slowly went back on the right track, but of course, the situation was not fully a great relief for Munirah, who was still gasping for a better future. She was not yet a well-known person in real estate, but having to climb to the peak with great difficulties had contributed blessings to Munirah's well-being. With a diploma in her hands, she returned to Kelantan and proudly declared that a good tree brings forth good fruit. She was definitely pleased with what she had achieved and planned to fully utilize the knowledge she had gained in the field that later became her passion. Munirah also thought that to be a professional in the field, she needed to equip herself with the right gear. Hence, enough knowledge would be the guide to show her to be on the correct course.

After completing her studies, Munirah was only in Kelantan for two or three weeks as she did not plan to stay long in her birthplace-the state of Che Siti Wan Kembang. Her thinking was running wild; she wanted to do something women in Kelantan had never explored. Kelantan was known to be the land of luxury when it came to looking for extra ringgits, especially in the business trade. Even up-till this day, Kelantan is still popular for her business scenarios, and amazingly, women happen to be the majority who are very devotedly involved in the business.

# The Migration....

Her beloved father objected to her enthusiasm to get out of her comfort zone and head to the metropolitan city of Kuala Lumpur . This was to be expected; any father would agree. A person in the right mind would certainly not allow his one and only daughter to go to a place he knew would invite havoc, as Kuala Lumpur was known to be a place of many great uncertainties. Munirah's father was slightly afraid that sending her off would be like passing through the mysterious Bermuda Triangle; once you went in, the possibility of coming out would be slim. Moreover, being a rather conservative father, he was contented if Munirah could stay and work in Kelantan, where she would be closely monitored. Her safety would no doubt be in her brother's hands and under the scrutiny of everyone who loved her so dearly.

However, Munirah knew what she wanted and was affirmative that she would do well. She aimed to reach upon the star-that was to be on the path that she had chosen- to be a realtor, and she planned not to be just an ordinary realtor, but a damn, good one. She realized that her unwavering perseverance would always be fruitful. She would squeeze every inch of chance offered to fulfil her needs. Her desires to

migrate to the metropolitan city was very compelling, thus she had put so much efforts in convincing both her parents to let her go and take the first step into a world of her dream. Upon witnessing their beloved daughter's strong-mindedness, the hearts of both parents melted though still deep inside, how they wished the daughter would have a change of heart. Reluctantly, they allow her to go to Kuala Lumpur for knowledge enhancement. Silently, they prayed for Munirah's safety and may Allah keep an eye on her. They left Munirah in the hands of the Almighty and, at the same time, hoped that one day, she would be able to get what she was always aiming for. Therefore, tears should not be shed as her venture into a world of wonder was about to begin.

With only RM100 in her fake Gucci handbag given by her beloved *ayah*<sup>1</sup>, Munirah's spirit was more enlightened, though, at that time, many were disturbed that Malaysia was undergoing a recession. Retrenchment was becoming common, and thousands of local graduates remained unemployed, and research showed unemployability rate was shooting to its limit. Some managed to get jobs, but no doubt, the jobs offered did not commensurate with the pay or even not at par with the qualification. However, there was not much choice, life had to go on, and many believed that the condition would be different in a matter of time. Despite the sufferings many had to undergo, Munirah felt no difference. she finally got a job in one of the real estate companies in Subang Jaya, Kuala Lumpur.

#### To be THE ONE...

Working for *Syarikat Subang Jaya Real Estate* for almost one month, Munirah had become well-versed with the whole company's operation. She did tasks that required expertise and was brave to take up the challenges. Though many economists and millionaires in Malaysia, namely, tycoon Tan Sri Syed Mokhtar Albukhary, who had been in the field for a long time, admitted that the economic downturn was the culprit of the weakening of the real estate profession, Munirah did not give up. Indeed, she realized that the economic slowdown had greatly impacted the trading industries, especially in the properties where prices of properties, especially houses, had plunged terribly at that time as if there was a point of no return.

# \* <sup>1</sup>Ayah, a popular name for father

However, the economic slowdown was a blessing in disguise to Munirah as this was the time she could expand her horizon by becoming a real estate agent when many others were not courageous enough to continue in this line. Many were in fear of continuing as they were afraid of having losses. It includes her two bosses, Mr. Gan and Mr Goh, who were also not very enthusiastic about the business anymore-they were like waiting for the right time to close down a business they had been working on for years. However, things were different when it involved a young lady whose name was Munirah. She was persistent. Permission was sought to make a change as one small change could make a big difference. Surprisingly, both Mr Gan and Mr. Goh granted Munirah to try out. Munirah felt she was on top of the world as she never expected these two nice, Chinese men to trust her with humongous responsibility. She swore she would return the favour by bringing the business back on track. Munirah was completely aware that the company was not hers, but she thought this would be an opportunity which should not be wasted. She was confident that she could handle the buying and selling of houses offered by the company. Again Munirah thought that this was her destiny, or was this just a coincidence, that she happened to be at the

right place and at the right time. One wondered, "who could even think that someone with years of experience in the field of real estate would hand over the business to a total stranger, an employee with just a *setahun jagung*<sup>2</sup> skill." Perhaps Munirah did not have enough knowledge, but she surely had tons of strong determination.

Mr.Gan was her sifu<sup>3</sup>. Of course, there was no syllabus to be followed and also no marking scheme to grade Munirah's performances. Teaching techniques, on the other hand, involved discussions and many face-to-face meetings with customers. Practical training resulted in several follow-up consultations with customers and close monitoring of the appointed lawyer in terms of the agreement in buying and selling off property.

#### The incidence...

When Munirah was getting ready to go out for her morning coffee one fine morning, the office phone rang. She picked up the phone and could hear a loud, husky voice on the line. He introduced himself as Encik Ibrahim. Being polite and friendly as always, Encik Ibrahim finally agreed to see Munirah the following morning to discuss further the house she had been telling him. Of course, Munirah was very excited as this could be her first deal. Deep in her heart, she could feel that the house she offered to Encik Ibrahim would be sold.

At around 11 O'clock the following morning, Encik Ibrahim, accompanied by his friend, Encik Salman, came to Syarikat Subang Jaya Real Estate. Munirah learned that Encik Ibrahim was a diplomat and was stationed in Brazil. To her understanding, Encik Ibrahim could use his housing loan up to RM120,000, and he planned to utilize this entitlement given by the government entirely. Funny enough, the moment Encik Ibrahim saw Munirah standing at the information counter, he immediately agreed to buy the house even though he had not seen it yet. With a big smile on her face, Munirah responded, Yes...Encik Ibrahim, I can see you need the house so desperately, but I still need to take you to see the house first, in case..." The house was dirty and smelly. On top of it, the owner was fussy; however, Encik Ibrahim insisted on buying and promised to come back to the office the following morning to expedite the buying and selling process.

To Munirah's surprise, Encik Ibrahim returned with RM5,000 cash for the house deposit and a bouquet for her. Munirah was dumbfounded, but she realized that she was officially a real estate agent. She knew that if she did her job honestly and with a "never die" attitude, god willing, it would finally pay off

Feeling pleased, Munirah marched straight to Mr. Gan's tiny room and handed him a 3 x 5 inch brown envelope. Mr. Gan stared blankly at Munirah while rattling the content simultaneously. "What is this?" Mr. Gan questioned. "What do you think it is?" Munirah then replied. To his surprise, he took out notes of RM1,000 and RM100 from the envelope which was strapped together with rubber bands. "RM 5,000, you can count every single note". Munirah finally broke the silence as she saw Mr. Gan looking at the notes with awe. He would never expect Munirah could close the deal in a concise period of time. Moreover, he did not expect to get any sales at all as the economy was bad. Giving a clap of joyfulness, Mr. Gan took his frameless glasses off and commented, "Wow, this is really something. I love the smell of money as well" He

was very impressed with Munirah's accomplishment. He wished Munirah could continue bringing luck to *Syarikat Subang Jaya Real Estate.* 

# The secret recipes...

Basically, Munirah received her first lesson from her customers. She tried to understand her customers' needs by knowing them better. At times, she did not realize that she was analyzing her customers' needs through their personalities and background. "My customers would come to me with thousand of preferences, and I have to be patient enough to deal with all bits of details given".

One wrong analysis of the information would greatly impact the choice of property to be bought or sold. It also meant that some knowledge of psychology would help satisfy both parties- the customers and the agent. "After 20 years in the field, I think I can now understand why people behave the way they behave; this is none other than personal gratification," Munirah said with a long sigh...

# Personality

Many times, Munirah stressed the fact that an exciting personality should be the backbone to success in her line of career. Undoubtedly, there were also a few other factors to top the list in her book of success. Without second thoughts, Munirah would assume that her gifted talent in communicating correctly would be another source of a winning approach. She admitted to the fact that she has never enrolled in any formal communication class in order to be an eloquent speaker-so to speak. However, she firmly believed her upbringing would be responsible for moulding her to be in the right shape.

Moreover, Munirah added, "To be an outstanding real estate agent, a person has to have just the right credibility- that is to be professional and knowledgeable in the field. In fact, even how one dresses also has to be considered. These are all the first impressions that would be stepping stones to one's victory. It is necessary to create confidence between the buyer and the seller." Munirah further explained why there was a need for an agent to create a trustworthy image.

Finally, Munirah believed that a trustworthy agent should also have a "holistic" outlook, someone who would abide by the law yet is unafraid of change. Hence, at times, creating false impressions would also be compelled in times of desperation, for example, when there was a moment whereby an agent was about to lose her customer, but this should be done with caution.

#### • Good Communication Skill

Communicating well was the second most crucial factor in becoming a good agent. To relay a message in a single language society would be easy as both parties could understand each other well. However, to converse with someone of a different culture with a slightly different way of speaking, an agent would be digging her own grave. Therefore, knowing a second language would be a great relief, and grasping

<sup>\* &</sup>lt;sup>2</sup> very new in the field-a new face in the field

<sup>\* 3</sup> teacher

understanding in the third language would be an extra gain. Undoubtedly, the lingua franca used would be the answer to whether the business deal could be closed.

Then, explaining policy or details in the transaction process of buying and selling would require substantial clarification as the process involves a basic understanding of the property, such as the condition and location of the property. The status of the property should also be clearly defined. It should be done in a comfortable setting that would allow the buyer to take some moments to absorb what has been explained to them. As all buyers were assumed to be smart and interrogative types and not dull and submissive, information should be transparent, so they would not be frustrated and unhappy at the end of the day. Of course, this was not an easy task, but somebody has got to do it; hence communication most distinctly and unambiguously would surely help.

#### • Knowledge Enhancement

Munirah's formula for being complacent in what she is always passionate about is to equip her with the proper knowledge. She is of the idea that to be well-accepted by many, namely those interested in buying a property, she has to be an all-rounder. In other words, she has to be at ease with the wealthy and feel at home when dealing with those of a lower income. To her, treatment segregation should not be practised; everyone should be treated the same, but she needs to adjust her approach accordingly. When communicating with the so-called "elite groups", perhaps the language would be of the "aristocratic style" whereby the standards are always maintained. However, when dealing with those of a middle class, then she would have to tune to slightly easier and less complex explanations. Munirah finds that it is wise to update herself with the latest knowledge to appear more trustworthy in terms of property and any related information, such as the economic stability and law regarding purchasing a property. Furthermore, it is mandatory for an agent to know it all as being an agent is a professional profession.

#### • Experience

Each second when she was attached to Syarikat Subang Jaya Real Estate was a learning moment. For one thing, before meeting her customers, Munirah would start studying- she would spend hours reviewing the purchasing documents as she did not want to miss every detail to be explained to her customers. She wanted her customers to be satisfied. Thus, she thought that it would be fair if an explanation were given most understandably. It could also create a sense of reliance and confidence in customers. Finally, evaluating and scrutinizing the necessary documents before making her steps to meeting the customers had shed some light on Munirah- that property and real estate field could give profitable returns – this made Munirah more hooked up.

# • Urban and Town Planning Knowledge

"Luckily, when I was at the university, Town Planning subject was taught" Munirah explained. "It is required for an agent to know the location of a property and be able to forecast whether the area where the property is located could give beneficial outcomes such as the property's value would double or triple in a few years. This information would surely enlighten the buyers to buy the property." She further said she could be anything that she was required to be at times; she would be a town planner. At other times, she found herself being a financial advisor. As if she were in a different dimension, she suddenly felt that she was playing the role of a lawyer, a contractor or a counsellor.

# Behind the Role of A Real Estate Agent.....

With all the motivational ideas, Munirah thought her real estate agent role was a bit complex. It is so because she needs to be an all-rounder and knowledgeable in every aspect. She plans to give the best service to her customers and never to get any discontent response. This has become her policy and would be one of the best strategies she could use to strengthen her empire in real estate.

# **Property Vs. Investment**

While completing herself with the proper techniques to become a real estate agent, she also ventured into investment. It would be a waste if she did not deepen the knowledge she was already equipped with, a branch of investment. Though Munirah was still at the tender age of early twenties, she did not want the opportunity that was laid in-front of her would get by. She learned many investment tricks from her *sifu*, Mr. Gan. Moreover, it was really an advantage to her as Mr. Gan happened to have many contacts in the investment field. It indirectly made her investment activities became easier. Munirah started by owning several houses used as platforms for investment. Many were aware that property investment would effectively affect inflation, as Azizi Ali mentioned in his book "*Bagaimana Hendak Menjadi Jutawan*" (How to be a Millionaire). Azizi elaborated that property investment has been proven to compete with inflation. Examples are a yearly compound increase of 10% in New Zealand for the last 100 years, 12 % in Australia and 10% in Britain for the last 900 years. This property investment is the best form of investment.

The same condition is applicable in Malaysia. As long as the property is suitable for what the customer requires, there would always be demand. If there is not enough land to build more properties, especially in city areas, the value of the said property would be higher. The longer the property is kept, the higher the value of the property is. So Munirah was exercising this particular formula. Then, Munirah sees herself as a risk-taker because she thinks no one is born with a specific talent. She has no such talent as a property agent or an investor, but she is willing to take the risk. It reminds her of a piece of writing written by Robert T. Kiyosaki. In his writing, he mentioned that if many keep talking about investment risks, then that person is not qualified to talk about investment because it seems that this person is not ready to be part of the investment world!

"I am beginning to realize that the business world and investment are not as risky as many think because there is no place for second runner-up in these fields. The winner is the ready one. So this field is not risky, but the unprepared ones are the risky ones."

Robert T. Kiyosaki, November 2005

According to Munirah, real estate is risky, and an agent needs to be careful with every step she takes. That is why she would call the customer to come to her office every time before managing to close a deal. There, she will start having small talks with the customer and try to know the customer well through the behaviour or the way he communicates. These are all indicators of how trustworthy a customer can be or how eager he is to buy the property. After conversing for a while, Munirah would only take the customer to the property. They would go in a separate car, and she would wait in the car to allow the customer to check property details of his own accord. Lastly, Munirah said she just needs to give her sweetest smile without making any comments. If the customer is happy, he immediately agrees to sign the agreement.

Munirah wants to prove that she is serious about doing what she is doing; therefore, she needs to make her work 'legitimate'. She realizes the importance of becoming a registered agent, as stated by the Malaysian Board of Valuers, Appraisers, and Estate Agents (LPPEH). The board helps advise on the financial aspects, fulfilling the customers' needs, expediting the buying and selling process between the

buyer and the seller, and equipping customers with knowledge of long- and short-term investments. Apart from that, the board will also extend help in giving a concrete understanding of Malaysian law when owning a property.

# The Officiating of Homefield Real Estate

In 1996, Munirah finally decided to leave her first nostalgic working place to make way for her own company, which is also based in Subang Jaya. Nevertheless, her previous working place has never been a rival because this was her real-life university, a university that taught her to be a distinguished, exceptional real estate agent. To top it up, determination and strong support from her beloved ones were also the drives that kept her going. She was a workaholic and would always have been, especially now that she has her own company. Zamzuri, her other half and the backbone in the building up of the new company, used his comprehensive knowledge to set a corporate ambience in its own corporate identity. The excitement could be felt once *Homefield Real Estate* was finally declared open. However, one's happiness was another's sadness. Soon after the opening of *Homefield Real Estate*, *Syarikat Subang Jaya Real Estate* met its full stop.

"If you work for the sake of money, you will not become rich, but if you work for the sake of passion, success will be in your hands..."Ray Kroc

Munirah is a prodigy, a self-proclaimed businessperson who is also not a nine-to-five kind of a personality but more on round a clock kind of a person. She is an energetic, persistent and determined young lady. With God willing, Mohamad, her father, who pictures her as a victorious icon, has come to reality as Munirah can bring Homefield to an international level and won various awards and recognition.



#### World of the Real Estate

The real estate sector has a very strong prospect and a very bright future in 10 to 20 years. It is due to the population increase and income level betterment. Concerning the new economic model launched on 30 March 2010, the Malaysian government intends to increase the income level of Malaysians to US\$15,000 compared to only US\$7000 per capita a year. In contrast, the increase in the population was based on the statement made by Finance Minister 2, Datuk Seri Ahmad Husni Hanadzlah. He stated that the purchasing power determined the Malaysian economy from the "baby boomers" group. The scenario was already experienced in the USA, whereby more than 80% of this group monopolized the wealth. In the USA, the said group was born between 1946 and 1964. In Malaysia, on the other hand, individuals who belong to this category were born from 1980 to 1995. They were born in an ambience where the education facilities were of a high standard and protected by the smooth running of the government administration. These factors would contribute to a well-managed economy in Malaysia for the next ten years. Furthermore, the distribution of income is another factor in the betterment of living conditions. The stable economy and variety of initiatives given by the government would be an added advantage in the real estate sector as this would urge Malaysians to buy more properties.

Owning properties is a form of investment, and many of the young generations who are also educated and literate groups in the world of real estate have foreseen the future of investing. Their lifestyles have been formed in such a way that makes them aware that investment is compulsory for survival in years to come. The congested population in the main cities such as Pulau Pinang, Johor Bharu and Klang Valley and with limited information regarding real estate would require them to use the real estate agent in buying and selling properties. Moreover, real estate agent services are also needed to obtain information about properties from different angles. Azizi Ali, a real estate millionaire in Malaysia, wrote in his book, "Bagaimana Hendak menjadi Jutawan (how to be a millionaire)". He said the property market is said not to be efficient. This is so because if this was to be compared to the share market, the property market does not have any analyzed index. Moreover, data on the stated market are difficult to be found. For instance, how can information about the number of properties sold in 2012 be obtained? Or how can such information as the number of unsold properties in Bangsar be retrieved? If there is such information, where can it be attained? Sadly to say that no one happens to have factual information on the value of specific properties. With limited time to explore and research the intended property, the real estate agent would then play their roles on behalf of the potential buyers.

#### The Market Inefficiencies

Due to market inefficiencies, the real estate field is catching interest among youngsters and the so-called 'elites' alike. Furthermore, with the government's assistance and encouragement to all Malaysians to at least own property, real estate has become the 'in-thing'. Upon knowing of the handsome returns on property and investment, many have decided to divert their careers into becoming real estate agents. As mentioned before, to avoid swindling in real estate job scope, all real estate agencies must register with the Board of Valuers, Appraisers and Estate Agents-LPPEH, which was formed in 1981 under the scrutiny of The Malaysian Finance Ministry. The LPPEH formation aims to monitor and protect the welfare of real estate agents. As this is a newly introduced profession in Malaysia, Munirah once mentioned that LPPEH's

responsibilities were quite heavy, and thus, this made their jobs more challenging. Regarding the job specification of a real estate agent, it is not only concerned with merely the buying and selling process, but it also involves advising on buying the right property in the right location, as this would be a form of investment.

Due to the complexities of buying and selling a property, LPPEH will ensure that would-be buyers will not feel they are taken for granted. Moreover, since there is also the possibility of being cheated by the ones waiting to take advantage of the whole setting and the lack of knowledge among buyers, LPPEH would ensure that the buyers are well-protected by appointing a licensed agent to assist them. The licensed agent has a comprehensive knowledge of factors such as the location, neighbourhood, community, and many other property determinants of buyers' interest. Indeed, buyers can always look for information via the internet, but it is still not enough if there are questions to be asked for confirmation. This is why it is said that the job of a real estate agent is tiring. A real estate agent needs to cover aspects not only bargaining and negotiating the 'right price' but also unveiling many other areas as listed, including the preparation of the documents and the payment procedure. It, of course, could minimize the stress felt by buyers if they were to undertake the whole process alone!

# **Demands for Real Estate Agents**

Apart from not having enough knowledge in buying and selling a property, both the potential buyers and sellers of properties do not have enough time to look for those interested in their properties. It is when a real estate agent would come into the picture, whereby she would take the large bulk of the tasks away and assist in finding suitable buyers or sellers on behalf of the owners. The rest of the responsibilities would also be done and finalized by the agent. The agent is the middle person to ease the process, which is very complicated. She is also the financial counsellor to the buyer or the seller once the demand, location, type of property, and facilities are considered. An agent's assistance could save thousands of ringgit for buyers or sellers if it is well-negotiated.

In addition, a real estate agent has a 'special bond' with legal advisors, financial institutions, evaluators, and contractors. This good bonding would smoothen the buying and selling processes, allowing the buyers and sellers to choose according to their set criteria. Then the agent would help buyers or sellers analyze the documents to an extent, trying to make them comprehend every stated detail. Munirah once said that she had to do everything for her customers because some customers would not bother to know what was stated in the documents. They had given their full trust to the agents - all they could think of was getting the end result-either owning or disposing of the property!

# **Property and Career**

Nowadays, a property and investment career has become a highly demanded profession. In developed countries, namely the US and Europe, thousands of real estate agents compete to win the hearts of many customers. Many of them have managed to carve their names in this field. Unfortunately, many others do not make it because of unspecified circumstances. Undoubtedly, to succeed, there should be formulas and strategies to follow. Concerning the scenario in Malaysia, this profession is still very new to many. In fact, many Malaysians are unaware of what this career can do to a person's well-being. There are specific approaches which need to be looked into in order to prosper in this field. Munirah's point of view shall also be considered.

# Real Estate Agent needs...

First of all, those interested in being part of the real estate family shall have a valid license produced by the Board of Valuers, Appraisers and Estate Agents-LPPEH. In short, an agent is needed to provide services such as buying, selling, renting, and advising the customers so that optimum profits can be obtained in dealing with the properties. A few elements must be dissected, including the business administration's objectives. Therefore, no matter the reason, one must be genuine and give 100% devotion to business transactions to succeed. Just look at Munirah; she displays her seriousness in real estate by paying full attention to administering the business and her willingness to invest in human resources at her company Homefield Real Estate. She understands that without strong human resources to administer the company, soon the company would collapse and be 'buried for good.' In other words, having to list down the objectives of setting up the company could give a clearer picture of the company's direction to its employees. Doing so could give better insights to the employees that in order to do well in this profession, there should be guidelines to follow and plans to fall. Hence, the company's objectives and good administration should be clearly outlined to succeed.

# Reasons for Failing

Any Real Estate Agency should get some ideas of why there are failures in this field. These would be indicators to real estate agents to take precautions that there might be some controls and procedures that are not obliged. As mentioned by the President of the Real Estate Division, Scott Dickson, in his article, the real estate field requires intense discipline. Many successful agents practice strong discipline; on the other hand, the unsuccessful ones, sadly to say, do not equip themselves with proper preparation. It is also to say that to be successful, a person must know both the ways to be successful and the reasons for failing as forms of caution.

#### **Effective Marketing Strategies**

Any real estate agent should stress understanding effective marketing strategies. It is so because making the right moves in buying and selling a property would determine the success of a real estate company. The more cash is contributed to the company, the more well-known the company becomes. It is also to state the significance of doing business with caution. Huge responsibilities are put on an agent's shoulder; whatever steps an agent takes would impact the company's growth or vice-versa. Munirah once admitted that she experienced the same experience while working under two companies, one of which happens to be her own company. At Homefield Real Estate, a company wholly owned by her, she engages in work ethics whereby being honest is the foundation of all kinds of work. She regards the work done as a kind of trust given, and she has to give her best so that the customers would be satisfied and contented. This approach is the indirect medium Homefield Real Estate uses in selling, whereas the customers are the indirect advertisers in introducing the company to the whole community.

# **Knowledge of Information Technology**

Knowledge of information technology (IT) is a must. In a world of no boundaries, it is confirmed that this is the most effective medium, especially among the 'baby boomers.' With one click, a person can obtain any information within seconds. Furthermore, it is predicted that in 10- or 20 years, information technology will significantly affect society, namely the y- generations who are the experts and have vast knowledge in this territory. Ironically, an agent needs to educate herself with enough IT knowledge to update more information regarding properties online in seconds. At the same time, advice on advertised

properties can be offered. Services given online would be among the popular techniques; therefore, the agent with this ability would be chosen.

## The Right Path Assurance

Knowledge enhancement in whatever related aspect to real estate agents is imperative. Undoubtedly, the most foundational knowledge has to be seriously considered. A real estate agent's role is directed by a property negotiator who works according to the specified procedures. Roles and work ethics would be explained by the company she is attached to. Once the job scope is understood, an agent should also bear in mind that a few steps and discipline have to be followed to become a successful agent.

First and foremost, mastery of real estate and property knowledge is in dire need. Many agents acknowledge that to succeed, an agent has to be an all-rounder in the field. Munirah herself also has admitted that profound knowledge is very much required. An agent has to know a lot of things in depth regarding estate and property. Moreover, it is expected that many challenges will be faced as customers come from different walks of life and will also be posting different kinds of questions. To sum up, an agent has to be well-prepared to overcome obstacles, which can sometimes be very irritating. However, whatever the condition an agent is put in, she has to confront it with a smile!

#### Pick the Right Property Agency

It is suggested that an agent pick the right agency to work for to be at ease once a 'project' is assigned. Furthermore, it will be an advantage to the agent to further deepen her knowledge with the company's extra knowledge. It is also much more appropriate if an agent can work in her neighbourhood since it focuses on living areas that the agent knows well. An agent needs to deliver accurate information to the customer/s so credibility can be earned, indicating that an agent has enough knowledge to be presented to her customer/s. Finally, finding an area that is the same as where the agent lives are not to stop an agent from joining other companies, not in the same neighbourhood. However, doing so could convince the customer to buy a property because the agent looks very promising and trustworthy when giving her presentation.

# **Knowledge Enhancement and Training**

Attending seminars and training would be another kind of knowledge enhancement to be an exceptional agent. Among the functions of seminars and training are to enhance the knowledge in estate and property, to upgrade the skills in the aspects that involve buying and selling property, and be proficient in communication and counselling. It can boost public relations, reinforce the personality, and increase financial insights. Without proper guidance, it will be difficult for an agent to do her job well. During the seminars and training, different speakers will give different inputs from different angles; this indirectly will help an agent to be more enlightened with supplemented information. Thus, an agent is strongly recommended to attend seminars and training to improve her career.

#### Making Investment

Investing is another wing to success. Investment is very much related to profits. Therefore, real estate and investment are inseparable. According to Scott Dixon, a real estate agent knows there will be many profitable returns if the investment is considered. He further said that the company's profit could reach up to 80% from promotions made in advertising, direct selling, e-mailing, personal blogging and even in organizing programmes to attract more customers. One example done by Homefield Real Estate is when

the company send invitations to potential buyers to join promotional functions via e-mail. Homefield Real Estate will not only get profits from the investment made, but indirectly these functions can introduce the company and its agents to many other potential buyers. The reputation of the company can also be ameliorated. As a whole, buckets of benefits can quickly be gained.

#### Strengthen Relationship

Creating business networking with those involved in the property business, including lawyers, developers and customers, is compulsory as it is an asset to real estate agents. Networking with these groups has to be nourished for a long time; that is, once trust is given, future projects will also definitely be in the hands of these favourite agents. Why is this so? It is easier to deal with only one agent whom they know well. This will be an advantage to the agent; sooner or later, mostly all projects, including prestigious ones, will be passed down to this chosen agent. As far as the customer is concerned, they are the ones to decide because they know which customer can give good returns to the company. If they like the quality of work presented, the buying and selling activity done by the chosen agent will be continued. Moreover, they would also spread the news of the chosen agent to their other customers. Indirectly, the name of this particular agent would be in the limelight. This group of people shall indeed be the assets to the agent, so an agent must note that networking shall always be well-maintained.

# An advantage in Property Investment

It is a waste of opportunity in this field that is not grabbed, whereby it is known that many out there have become rich after venturing into the business. For instance, Donald J. Trump and Warren Buffet became super rich after being seriously involved in property investment. The good thing is that this line of investment happens to be one of the safest things to do in your leisure time. Doesn't anyone also want to be like them, having to gain many profits while relaxing? Finally, there is only one thing that needs to be heavily considered, and that is in the context of an agent, making sales is not a form of measurement to your success; money is part of a commitment to work; thus, every detail about property investment has to be analyzed

#### Yard Stick

Every move taken should be examined as this would be a form of measurement of an agent's success. It is also to see the effectiveness of any approach used in the business dealings, investment on promotions done or to know if there should be a different step taken to have a more well-done business transaction.

Lastly, having to discipline oneself is a prime factor in success. A good agent shall always jot down all her plans and action plans; thus, it will be easier to note how much she has contributed. Being disciplined also would enable her to be a more dedicated agent, said Munirah.

### Conclusion

The Untouchable Story- "The Lady in a Man's World of a Real Estate is an autobiography of a successful real estate agent, Munirah Mohamad and a brief explanation of real estate from a macro perspective; It is important to note that a person's personality is different from one another; therefore one's ability in coping with the obstacles faced on the way to success would definitely be another factor to look. As explained earlier, knowledge enhancement would also impact a person's journey to wherever she aims. All the facts discussed are to guide and motivate those who are interested in being in the same field. Only they can create their own future as one decision would be their life's fate. If the wrong decision is made, their future would be bleak; if the right choice is decided upon, then life would much rejoice.

In reality, not everyone is of the same opinion on certain aspects, especially in the real estate and investment field. Some who already have exposure in the field would quickly grab the opportunity to make their dreams come true. Unfortunately, those who understand real estate cannot see the chances in front of their eyes. It could be explained by what happened to Kim Mogul, a very successful lady in the real estate field in New York. Donald J.Trumph once told Kim to venture into the real estate business as he could see there was a sense of understanding and potential possessed by Kim. To a surprise, Kim successfully opened her own real estate business the following day, exactly 24 hours after talking to Donald J.Trumph.

Another incident shared by Donald J.Trumph was when he met someone looking very unhappy. When asked, he said that his business which was built for many years, still did not give any promising return. Then Mr. Trumph further questioned his interest, and 'golf' was the answer. So Mr. Trumph advised the man to go into the golf business as this was his liking. Unsuspectably, the golf business has become successful. It indicates that a person can become successful if he joins in the type of business he is passionate about. In other words, a person can do well in the field of his own interest and not force himself into doing just any 'odd' job. Of course, this would be accompanied by courage and strong belief. In short, a person has to be brave enough to stand on his own two feet, believing that he is capable of doing whatever that feels like doing. In addition, to succeed, a person has to focus on responsibilities and motivation. It is so because both responsibilities and motivation are the sources of inspiration. Frustration and a sense of failure will be felt if inspiration is ignored. Inspiration, combined with discipline, which is married to focus and hard work, no doubt, a person will be successful in any undertaking that he partakes in. Finally, the whole success scenario shall be ended with an old Malay saying "kita akan menuai apa yang kita tanam."4

\* 4 whatever good deeds we do today would produce beneficial outcomes in the future

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