Cover letter

23 October 2020

Dr Chin-Ling Chen

Editor-in-Chief

Journal of Electronic & Information Systems

Dear Dr Chin-Ling Chen,

I am submitting a manuscript for consideration of publication in Journal of Electronic & Information Systems. The manuscript is entitled "Optimizing the Asset and Liability of Telecommunication Company using Goal Programming Model". The authors of this paper are

as follows:

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Since the telecommunications companies experience great competition, high churn rate, data

traffic issues during the Covid-19 pandemic and the upgrade to 5G connectivity, the finance

management of a telecommunications company should be analyzed to study the volatility and

returns in the sector. This paper aims to develop a goal programming model to examine the

asset and liability management of a telecommunication company, namely Telekom Malaysia

Berhad (TM) in Malaysia. The result of this study shows that TM has achieved all the goals in

maximizing assets, equities, profits, earnings and optimum management item while

minimizing liabilities over the period of study from 2015 to 2019. Potential improvements on

these goals have also been identified through this study. This paper has also contributed to the

studies in financial management since past studies have not been done on asset and liability

management in telecommunications companies which is rapidly growing and expanding even

while the world is suffering from economy crisis during this pandemic.

This paper has not been published elsewhere and that it has not been submitted

simultaneously for publication elsewhere.

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Thank you very much for your kind consideration.

Yours Sincerely,

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