

## DIGITAL INCLUSION AMONG ENTREPRENEURS OF SMALL AND MEDIUM ENTERPRISE (SMEs): A PRELIMINARY SURVEY

Faradillah Iqmar Omar  
Husna Ahmad Dimiyati  
Norazirawati Ahmad  
Sheikh Muhamad Hizam Sheikh Khairuddin

### ABSTRACT

*Digital inclusion is the ability of individuals and groups of people to access and use the information and communication technology (ICT) in various aspects in line with the development of the latest technological revolution. The study examines the practice of digital inclusion in the entrepreneurial sector and explains the extent to which and how this digital inclusion occurs among entrepreneurs of small and medium enterprises (SMEs) in the Klang Valley (Shah Alam and Kuala Lumpur) areas. The preliminary survey was conducted using a quantitative method. Sets of questionnaires were used as data collection on 100 respondents comprising entrepreneurs (SMEs) aged 18 to 55. A sample selection was determined earlier by following the set criteria as in the current SME guidelines. Four digital domains of digital inclusion that have been identified are: 1) social networking, 2) information seeking, 3) e-commerce and 4) advertising and marketing. The descriptive analysis using frequency, percentage and mean were used to illustrate the results and objectives of the study. The findings show that majority of the respondents has used ICT in less than three years. The instruments reliability tests showed that most of the items were reliable and reached the Cronbach's Alpha value of 0.93. In terms of the digital inclusion, the result shows that they used ICT in seeking new customers, seeking information about similar products, doing online transaction with suppliers and to advertise their product in the web. In sum, the study found that most of entrepreneurs used ICT actively and got involved with the online system for their business development.*

**Keywords:** Digital Inclusion, Small and Medium Enterprise, Entrepreneurship, Reliability

### INTRODUCTION

In line with the development of Information and Communication Technology (ICT), entrepreneurs are moving towards a new business trend which is online or e-commerce. ICT usage that is increasingly growing is seen to be able to give a big impact towards business. Digital inclusion can be defined as having access to information and communication technologies (ICT), and e-services. Increasingly, research tends to consider digital inclusion as not only having physical access to the internet, but also having the necessary skills, confidence and capabilities to do so, otherwise known as 'effective access' (Gurstein 2003; Helsper 2011; Selwyn 2003; Wilson, Wallin, & Reiser 2003) as cited in Lawlor (2014). In fact, digital inclusion is not just about computers, the Internet or even technology. It is about using online and mobile technologies as channels to improve skills, to enhance quality of life, to drive education and to promote economic wellbeing across all elements of society (Australian Digital Inclusion Index, 2015). In addition, digital inclusion enables clusters of society, businesses and institutions to have access to technology and content that enable them to have current information. With digital inclusion, the internet access speed is fast and can be accessed physically. It has also invented a bigger opportunity for economic growth with ICT usage and also to enhance the relationship with the support system from clients, customers and family members (Faradillah Iqmar Omar, Ali Salman & Samsudin A.Rahim, 2015). Thus, technology use aims to strengthen social contact, education and job opportunity, access to health, welfare, civic involvement, innovation and make government service more efficient (ICMA 2011).

This article discusses the pattern of digital inclusion among entrepreneurs of SMEs. According to Yamine et al. (2014), many SMEs perceive digital communication technology as a tool that assists in running their businesses but not as a necessity in and of itself. SMEs highlighted the importance of needing to see a strong case for the adoption of digital communications technologies in the immediate future to offset potential barriers. The engagement of SMEs with more mature digital communications technology solutions such as websites and financial management software was broader than newer innovative technologies such as cloud based storage applications. In addition, it is undeniable that a study of ICT and SMEs is considered as current and needs further discussion and is also relevant towards Industrial revolution 4.0. This study will also discuss in particular the reliability of the instruments used as to identify the usage of ICT among entrepreneurs.

### DIGITAL INCLUSION AND ENTREPRENEURSHIP

Internet plays an important role in today's daily activities of world society. The use of internet that facilitates various affairs makes it easy to be accepted by the users. The involvement of digital technology such as the use of internet in business activities has also begun to be accepted and practiced by consumers over the years. Introduction to e-commerce services for instance, has made it easier for business transactions to be done. The services offered by e-commerce are also much cheaper to implement, more flexible and very convenient for small companies or industries (Ruslan et al. 2013) Furthermore, with the presence of the internet, the small and medium enterprises (SMEs) have started to grow very well.

The emergence of social networking sites which are increasingly being used nowadays has contributed to digital engagement in the enterprise. At one time, social media applications such as Facebook, Twitter and Instagram were used to communicate and

share information, but now it has become more than that. Today's social media applications have become one of the most effective advertising and marketing platforms among entrepreneurs around the world. This is supported by Mohd Hafizie and Norshuhada (2013), who state that social media is the best internet application to be used by SME entrepreneurs to carry out marketing activities. In addition, with the greater access, a marketable product can penetrate the international market.

Looking at the development of this latest technology, the involvement of internet in entrepreneurship is definitely undeniable. In this challenging global economy, it requires SMEs entrepreneurs to survive by changing their business plans from running it traditionally to digital-based entrepreneurship. Compared to the local market which is more restricted, businesses that use e-commerce service is said to be able to penetrate a broader future and increase the sale of their products (Ahmad Firdause & Mohd Rafi 2017). The increasing number of entrepreneurs from various ages who venture into business has also added competition in the business. By leveraging the use of internet in business, it is indirectly able to contribute to cost-effective marketing techniques as well as expanding the potential customers. This is also agreed by Goh Say Leng et al. (2011), who say that online businesses become the main choice of entrepreneurs because the cost spent on advertising is very low compared to paying the television stations which reach ten thousand ringgit. By using a simple and straightforward message in ads, the alternative media can also often reach a very precise audience in a cost-effective way with their ads everywhere, as well as the opportunity to get customers who pay attention to their ads (Kotler & Keller, 2016).

The internet itself also plays an important role in delivering the latest information about a product or service offered. This is because the efficient method of information content management is very important to ensure that the company's website is constantly updated with the information regarding products and services offered to the internet users (Mohd Hafizie & Norshuhada, 2013). The interactive features that are available on the social media app have made it easier for internet users to use the app. The testimonials sharing or feedback posted by users on social media apps can indirectly attract other users to get the similar product. In addition, many consumers now rely on the effectiveness of a product used by others before deciding to use it. In the meantime, the internet engagement in entrepreneurship has expanded the employment field to anyone who wants to venture into business. There are various alternatives that can be used by entrepreneurs in promoting their products or services on the internet. For example, the dissemination of information via Instagram using the hashtags, captions or tags on the uploaded links are very useful for those who are doing promotions and advertising for newly launched products (Ardy Suwito Wibowo, 2017). In fact, this approach is far more effective than traditional advertising methods through printed media as it can reach users more broadly and quickly.

Online businesses began to be practiced primarily since the emergence of social media applications. However, the selection of social media applications or platform used by the entrepreneurs should be matched with the type of product or service offered. If the selection of social media apps is inappropriate, it can cause SME entrepreneurs to be less prominent among internet users (Stonehocker, 2010). More worrying is when that happens it will cause multiple losses to the business. Therefore, the selection of social networking sites as one of the marketing methods is very important because the lack of marketing skills may bring a negative impact on the success of small businesses (Van Scheers, 2011). From a business organization perspective, the use of social media enables activities such as delivering information, promotions and the processes to get a feedback from customers can be implemented better (Sin, Khalil & Al-Agaga, 2012). Besides that, the creation of communities that are found in social media allows the users of the app to get any product or service easily and quickly. Furthermore, by using a hashtag, anyone can obtain anything they are looking for within a few seconds.

Although the internet is practically practiced in business, some things need to be emphasised. This is because, in order to adopt electronic marketing appropriately and also benefit from its usage, SMEs need to be internally and externally ready (Mutula & van Brakel, 2006). Giving an early exposure such as providing an internet basic course to entrepreneurs, for example, can help these people to be more willing to engage with the internet usage in business. With these developments it can also help the entrepreneurs and their business to move forward and compete with other products internationally.

Hence, the internet usage should be implemented in the field of entrepreneurship because it can benefit many entrepreneurs. Additionally, the use of e-marketing medium has grown and become increasingly important, especially in industries involving trade, business, investment, banking and so forth (Suriatie & Nor Aishah, 2017). With the existing facilities, it is also indirectly helping the entrepreneurs to build a vast business network around the world.

#### **SMALL AND MEDIUM ENTERPRISE (SMEs)**

Small and medium industry-based companies are relatively not a new field in Malaysia. It has been introduced in the last few centuries and become a part of important assets in helping the country's economic income growth. According to Asian Development Bank (ADB, 2014), the small and medium-sized enterprises (SMEs) are the backbone of Asian economies, accounting on average for 98% of all enterprises, 66% of the national labour force, and 38% of gross domestic product (GDP) during 2007–2012. Starting in a small scale, now the SME development in Malaysia is on par with other big companies. Based on the SME Annual Report 2012/13 by the National SME Council, the employment in this sector has also increased from 4.1 million in 2009 to 4.8 million in 2012 (SME Corp.).

According to Mohammad (2012), the specific definition for SMEs, used by each country in the world, is usually based on several different criteria which include sales or assets, number of employees and levels of capital. This is because each country has different areas of expertise and business, as well as geographical positions. In Malaysia, for example, small and medium-sized industries are more focused on producing food, textile, cloth (batik), metal, handicrafts, food and other such commodities. Looking at the latest development in economic perspective, the SME has started to grow rapidly where entrepreneurs no longer need physical stores to run a business but they only have to register their business through the Companies Commission of

Malaysia (SSM) and create the business through online websites. This has made it easier for new entrepreneurs to venture into business. In Indonesia, the entrepreneurs do not need a shop to start a business but instead, they run businesses online (Anandia, Nurrohmah & Farah Alfatur, 2016).

The establishment of SME Corporation (SME Corp) has also made it easier for entrepreneurs to venture into business. This is because SME Corp. is a major reference centre for research and dissemination of information that provides assistance such as advisory and business-related information for the entrepreneurs. The existence of this organization indirectly can help to guide entrepreneurs in running businesses that are being worked out or will be pursued.

The establishment of SME Bank also plays a significant role in helping entrepreneurs in growing their businesses. Capital injection and encouragement from the government represented by SME Bank will help entrepreneurs to run their businesses better. Moreover, SME Bank also offers a variety of exciting programmes for entrepreneurs such as the Business in Digital Startup Program (BIDit), SME Technology Transformation Fund (STTF), Small Business Financing (SBF) and other programs (SME Bank, 2017). These initiatives and programmes undertaken by SME Bank also encourages young people to venture into entrepreneurship as a career choice.

In addition, business fields are not like before where running a business was costly. Nowadays the cost is affordable and the current advertising methods are much easier and safer. This is because, with the advancement of sophisticated technology, business dealings can easily be done daily using the technology. In fact, by using social media app, for instance, it helps the users to further enhance their knowledge level about a product marketed (Lombardi 2012). With the advancement of digital technology also, it has indirectly created a greater career opportunity for internet users and among the youth. Some has made entrepreneurship as another career since the use of the internet began to be applied in the business.

According to SME International Malaysia (2013), some advanced economy has succeeded because small and medium enterprises form a fundamental part of the economy, comprising over 98% of total establishments and contributing to over 65% of employment as well as over 50 % of the gross domestic product. These figures show that the small and medium industries in Malaysia are very helpful in generating the country's economy and opening employment opportunities for the people.

In time, entrepreneurship in the era of globalization is also likely to be more challenging because of the advancement of the technology. Competition will become more intense and workers' problems and demands will also be become more complex (Ab. Aziz, 2010). This is certain, especially with the growing number of online retailers every day as well as the growth of the business industry. In fact, some have to resort to various business strategies to attract consumers to pursue their products and sales. The diversity of the latest applications available on smartphones has also become one of the online buying and selling trends. This phenomenon has made it easier for a sale and purchase transaction to be done. Not only that, with various applications accessible through the internet, it makes the business to grow more globally and efficiently (Azlizan et al., 2017). This is because the products being marketed are no longer limited to an area, but are accessible in every part around the world with the help of the internet.

Looking at the importance of technology in SMEs, the government through The Ninth Malaysia Plan (9MP) has encouraged the use of E-commerce in business as it can enhance productivity and competitiveness among entrepreneurs. Even Kojo, Walker and Hinson (2008) also point out that the use of E-commerce in business can contribute a wide range of benefits including cost reduction, product quality improvement, new customer and supplier acquisition as well as improving the sale of existing products. Therefore, the convenience of digital technology should be utilized by entrepreneurs in order to expand their business markets.

## **METHODOLOGY**

This preliminary study employs a quantitative method in which a survey was carried out using questionnaires to obtain data. Data collection was conducted face-to-face with the respondents. The sample in this study consisted of 100 entrepreneurs of SMEs in the Klang Valley area (Shah Alam and Kuala Lumpur). This study also used cluster sampling in selecting respondents who were involved in any programmes organised by the SME Corporation in KL Sentral and the programs by KUSEL in Shah Alam. Data were analysed using descriptive (percentage, frequency) and inferential (reliability) methods for instrument validity.

### **Instruments**

This study developed its own instruments by following specific variables and dimensions from previous literature. For example, digital inclusion is one of the main variables and it has few dimensions that had to be carried out but in this study only four dimensions were used as measurement.

### **Digital Inclusion**

Digital inclusion in this study was measured by four dimensions that are (1) the social networking, (2) the business information searching, (3) the Internet as e-commerce, and (4) the online marketing. All three of these dimensions have 22 items measured by Likert scale of (1) 'very rarely' up to (5) 'very often'. The items also were created and developed to be an instrument of the research. In order to make it as a valid instrument, each variable was tested using the reliability scale in the SPSS. The reliability test yielded a Cronbach's Alpha for the variable digital inclusion of 0.93 which is valid and reliable to be used as research instruments.

**RESULTS**

This section presents the results of the study in two parts: descriptive and inferential data. The descriptive data comprise the study participants' demographic information and the percentage of their Internet use, whereas the inferential data consist of the reliability test results.

**Demographic Background**

Table 1 shows that the study participants consisted of more male entrepreneurs (55%) than female (45%). Racially, they can be categorised as Malays (92%) and Chinese (8%). The majority of the participants were single (50%), followed by married (48%), a single father (1%) and a single mother (1%). In terms of academic background, most of the participants have Diploma (34%), followed by Bachelor Degree (32%) and 1% was a PhD holder. The study also revealed that 54% of the participants were doing business individually and majority of them were from clothing and apparels types of business. Furthermore, most of them also have run their business for about 2 to 4 years (42%). This shows that they started their business concurrently with the development of ICT.

**Table 1: Demographic Profile of the Study Participants (N = 100)**

Demographic Information	Frequency	Percentage
<b>Gender</b>		
Male	55	55.0
Female	45	45.0
<b>Race</b>		
Malay	92	92.0
Chinese	8	8.0
<b>Marital Status</b>		
Single	50	50.0
Married	48	48.0
Single Father	1	1.0
Single Mother	1	1.0
<b>Academic</b>		
SRP/PMR	3	3.0
SPM	16	16.0
Sijil/STPM/Diploma	34	34.0
Degree	32	32.0
Master	14	14.0
Doctor of Philosophy	1	1.0
<b>Trading Period</b>		
Less than 1 year	35	35.0
2 - 4 years	42	42.0
5 - 7 years	14	14.0
8 - 10 years	3	3.0
More than 10 years	6	6.0

**DIGITAL INCLUSION ANALYSIS**

**Social Networking**

This descriptive analysis explores the frequency level according to the dimensions of digital inclusion that have been determined. In terms of social networking, the result shows that majority of the participants use ICT for getting new customers with the mean score of 4.51 (SD = .64) and to get feedback from customers with the mean score of 4.40 (SD = .74). Refer to Table 2 for further details.

**Table 2: Social Networking (N=100)**

Item	Percentage					Mean	Std. Deviation
	1	2	3	4	5		
I use ICT to deal with customers.	0	0	10	41	49	4.39	.67
I use ICT to deal with suppliers.	0	3	10	43	44	4.28	.77
I use ICT to get feedback from customers.	0	2	9	36	53	4.40	.74
I use ICT to get new customers.	0	0	8	33	59	4.51	.64

I use ICT get more “like” from customers. 1 3 14 41 41 4.18 .86

1= very rarely, 2=rarely, 3=sometimes, 4=often, 5=very often

**Business Information**

The result shows that majority of the participants use ICT to seek information about other products that similar to theirs with the mean score of 4.21 (SD = .71). Other than that, they also use ICT for getting information about events that they can be involved in, such as “Karnival Usahawan Desa” and so forth with the mean score of 4.16 (SD = .79). Besides, mean score of 4.15 (SD = .74) shows that the participants often use ICT to get information about new and latest products in the market. Table 3 shows the detailed information.

**Table 3: Business Information (N=100)**

Item	1	2	3	4	5	Mean	Std. Deviation
	Percentage						
I use ICT to get information about entrepreneurship.	4	15	52	28	4.02	.83	
I use ICT to get information about new and latest products in the market.	2	15	49	34	4.15	.74	
I use ICT to get information about carnivals that I can be involved in.	3	15	45	37	4.16	.79	
I use ICT to get information about products that are similar with my product.	1	14	48	37	4.21	.71	
I use ICT to get information about business policies determined by the government agencies.	4	19	56	20	3.90	.80	

1= very rarely, 2=rarely, 3=sometimes, 4=often, 5=very often

**E-Commerce**

E-commerce refers to the process of buying or selling products or services over the Internet. Online shopping is becoming increasingly popular because of speed and ease of use for customers (e-Business Toolkit, 2013). There are five items that have been developed and tested to study the e-commerce dimension. The result shows that the participants often conduct online financial transactions with their suppliers and the mean score is 4.23 (SD = .75). Furthermore, they also conduct online financial transactions with their customers as well with the mean score of 4.18 (SD = .81). However, the online financial transactions with the stakeholders has a mean score of 3.79 (SD = 1.05) which is very rarely happens among them. Table 4 explains with more details.

**Table 4: E-Commerce (N=100)**

Item	1	2	3	4	5	Mean	Std. Deviation
	Percentage						
I do online financial transactions with customers.	1	16	43	39	4.18	.81	
I do online financial transactions with suppliers.	1	16	42	41	4.23	.75	
I make purchases and order items online.	2	1	17	47	33	4.08	.85

I do online financial transactions with the government to pay taxes and others.	4	22	43	29	3.93	.92
I do online financial transactions with stakeholders (SMEs, etc.)	7	22	40	27	3.79	1.05

1= very rarely, 2=rarely, 3=sometimes, 4=often, 5=very often

**E-marketing**

E- Marketing is a mixture of all the activities of advertising, promotion publicity deciding the look and feel of the product, how it will be sold and sent to the customer etc. (Joseph, 2012 as cited in Parminder Kaur et al., 2015). E-Marketing is also known as Internet Marketing, Web Marketing, Digital Marketing, or Online Marketing. Every business has its own marketing strategies. As for this study, majority of the participants have advertised their product or services on the Internet and social media (mean 4.32, SD = .80). This is the easiest and fastest way for product promotion. Other than that, a mean score of 3.91 (SD = 1.16) shows that subscribing to paid ads on the Internet also often happens among SMEs entrepreneurs. Table 5 shows in details the score for each item.

**Table 5: E-Marketing (N=100)**

Item	1	2	3	4	5	Mean	Std. Deviation
	Percentage						
Advertise products or services on the Internet / web / social media.	1	11	39	48	4.32	.80	
I subscribe to paid ads on the Internet.	7	4	18	33	3.91	1.16	
Advertise live products or services on social media.	7	8	12	42	3.82	1.17	
I use celebrity’s social media space to advertise products or services.	11	6	23	31	3.61	1.27	
I use celebrity’s testimonials on social media to sell products or services.	15	7	25	33	3.64	1.38	
I use online quizzes to market products or services.	14	6	28	24	3.46	1.34	
I provide online membership cards to attract customers.	18	8	22	28	3.32	1.40	

1= very rarely, 2=rarely, 3=sometimes, 4=often, 5=very often

**RELIABILITY**

The instruments of this study are basically developed in accordance with the framework of digital inclusion. Therefore, it is necessary to test the reliability and validity of the items. Table 3 presents the reliability index of the variables for the 100 participants. The reliability index—that is, Cronbach’s Alpha— is satisfactory for the digital inclusion variable with 0.93 overall index.

**Table 6: Reliability Index of Variables**

Variables	Cronbach’s Alpha	No of items
Digital Inclusion (All)	0.93	22
Social Networking	0.90	5

Business Information	0.86	5
E-commerce	0.84	5
Online marketing	0.91	7

## CONCLUSION

In conclusion, based on the preliminary survey of 100 participants, the result shows that entrepreneurs of SMEs today can run their businesses more efficiently when it comes to ICT. In addition, the level of frequency in digital inclusion also plays an important role in the development of their business in a more global direction. In this pilot study, the findings indicated that most of the entrepreneurs used ICT for social networking mainly to get customers. In terms of business information, they used the Internet to get information about other products that are similar to theirs. They also used online financial transaction with suppliers for e-commerce purposes. Finally, the SME entrepreneurs advertised their products or services on the Internet, web, or social networking sites for e-marketing activities. The findings show that entrepreneurs use ICT regularly in dealing with customers and business suppliers. In addition, they also often engage in information related to entrepreneurship and often conduct online transactions. The findings also show that entrepreneurs often conduct online advertising for their promotional and marketing activities. Researchers should conduct detailed studies to understand the factors of ICT use that influence the digital inclusion of SMEs entrepreneurs. Future studies can compare men and women who operate online businesses and additionally can expand the scope of this research to the entrepreneurial factors that impact online businesses. In sum, the researchers will explore more findings in details once it reaches the target participation of 500 among SMEs Entrepreneurs in Klang Valley specifically.

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Faradillah Iqmar Omar  
Kolej Universiti Islam Antarabangsa Selangor (KUIS)  
[faradillah@kuis.edu.my](mailto:faradillah@kuis.edu.my)

Husna Ahmad Dimiyati  
Kolej Universiti Islam Antarabangsa Selangor (KUIS)  
[husna.dimiyati@gmail.com](mailto:husna.dimiyati@gmail.com)

Norazirawati Ahmad  
Kolej Universiti Islam Antarabangsa Selangor (KUIS)  
[norazirawati@kuis.edu.my](mailto:norazirawati@kuis.edu.my)

Sheikh Muhamad Hizam Sheikh Khairuddin  
University of Kuala Lumpur (UniKL)  
[sheikhmuhammadhizam@unikl.edu.my](mailto:sheikhmuhammadhizam@unikl.edu.my)