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**READINESS OF MALAYS MICRO ENTREPRENEURS  
TOWARDS E-COMMERCE**

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### DECLARATION OF ORIGINAL WORK

Anidah Hussin I/C No. 69061301 5434; hereby declare that:

- The thesis is based on my original work. It has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any degrees.
- This project is the result of our independent work investigation, except where otherwise stated.
- All extracts have been distinguished by quotation marks and source of information has been specifically acknowledged.

Signature

ANIDAH HUSSIN

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## **ABSTRACT**

This paper aims to investigate empirically the decision of micro-sized Malays' enterprises to adopt the internet in their businesses particularly to extend their traditional style business to the e-commerce approach. This study will focus on the Malays' micro entrepreneurs who are involved in the service related businesses. This study hoped to answer two main objectives. The first objective is to assess the level of e-readiness of among the Malay micro enterprises in Malaysia, particularly in the urban and sub-urban areas in the Klang Valley which considered the most accessible area for e-commerce activities for Malays' SMEs. The second objective is to identify the variables that influence the Malay micro entrepreneurs to expand their business through e-commerce.

Questionnaires were distributed to 45 respondents which consist of the Malays micro entrepreneurs who operate their service related businesses within the vicinity of MARAs' shop lots in the Klang Valley. The researcher was attached to Majlis Amanah Rakyat (MARA) for the Industrial Training Program, the body which responsible to the development of Malays' entrepreneurs in Malaysia. The researcher is also the employee of MARA. Therefore the accessibility to the selected respondents was available.

The data gathered from the respondents were analyzed and computed using SPSS programming. The results of the survey were:

- i. The knowledge of e-commerce, and perceived benefits that derived from the development of business website were found to be the relevant factors to the readiness of Malay micro entrepreneurs towards e-commerce.

- ii. They were found to be positively significance, and
- iii. Majority of the respondents were interested to go into e-commerce and believed that e-commerce is the cheapest strategy to expand their businesses.

Finally, the conclusion of the research found that the Malay micro entrepreneurs basically ready to embark into e-commerce. However, the momentum is rather slow. They still have to be more exposed in order to gain more knowledge about e-commerce as they perceived more benefits gained from e-commerce activities.

**Keywords:** *E-readiness, E-commerce, Service related businesses, Malays' micro enterprises, Malays Micro entrepreneurs, Knowledge, Training, Infrastructure Development, Perceived benefit, Authorized bodies of the Government of Malaysia, MARA, SME*

## CHAPTER 1

# OVERVIEW OF SMEs AND MICRO ENTREPRENEURS IN MALAYSIA

## INTRODUCTION

### CHAPTER ONE

## OVERVIEW OF SMEs

## AND

## MICRO ENTREPRENEURS

## IN MALAYSIA

## CHAPTER 1

### OVERVIEW OF SMEs AND MICRO ENTREPRENEURS IN MALAYSIA

#### 1.0 INTRODUCTION

Across the nation and around the world, Internet which had started small had come out as a revolution. The Internet which also being known as Information Superhighway and it is continues to grow at the rate that surprised everyone. The Internet affects most every society, from politics to education to leisure time. It changes the way people shop, do business, gather information, meet people, study and have fun This will definitely affect the buying behavior of the market, creating or enhancing the other business opportunities in related to e-commerce for example the forwarding companies and delivery/distribution service companies even the development of EDI technologies.

The success reason for this revolution to business opportunities is due to its advanced mechanisms, for example, wonderful graphic elements, the enhanced features like audio and video that makes the commercial uses of the Internet even more exciting, whilst mechanisms such as Java provide full interactivity. It is also amazingly low cost and user-friendly that enables anybody to have the access. These Internet mediums coupled with traditional marketing methods allows even the smallest business to reach a worldwide audience.

There are many ways to use Internet to our advantage. But they may not be immediate apparent. For small enterprises, they could form their own virtual mall which will provide

convenient, one-stop location for the residents of that area to access information from a variety of geographically distant businesses. Internet also offers stability of usage. It is designed to make a network that could withstand global outages of the type that might be experienced in hard time.

The Internet offers businesses e-mail, advanced communications and remote information acquisition. With its millions of interconnections, the internet can help the entrepreneurs to talk with the industry experts around the world. Productivity can be boosted while the costs are slashed by offering world wide access to the products and services. As the business entity (especially the micro, small and medium enterprises), when advertise the products or services through Internet, actually the small firms are on equal footing with larger companies, the casual shopper cruising the Internet will have the same opportunity to enter your storefront as the storefronts of Chanel and Cartier.

Being the interesting characteristic of e-commerce, it is very crucial for micro, small and medium enterprises to develop e-commerce site to enhance their business opportunities due to the changing of buying behavior of the modern consumers nowadays. But how prepare of the micro and small enterprises to extend their operation by moving to e-commerce is another issue that to be considered.

### **1.1.1 E-Readiness**

The world continues to adopt information and communications technology (ICT) quickly. More importantly, the world is also getting better at adapting to new ways of living and working based on ICT. Digital networks and applications now used

not only on how organizations work and do businesses, but increasingly also, on how people obtain goods and services and remain connected with friends and family.

Since 2000, the Economist Intelligence Unit had published an annual e-readiness ranking of the world's largest economies, using a model developed together with the IBM Institute for Business Value (World Telecommunication/ICT Development Report 2006 (ITU, 2006). E-Readiness is the measurement mechanism of a country's ICT infrastructure and the ability of its consumers, businesses and governments to use ICT to their benefit. The core element of e-readiness is that each country possesses an interconnected set of infrastructural, political, commercial, legal, and social attributes that, when combined effectively, help the economy to grow and government and society to improve.

Developing e-readiness also involves a willingness to experiment with new business models and processes that may help businesses progress toward the desired results. E-readiness will provide digitally enabled people and businesses as many options as possible to determine their own most productive path forward.

### 1.1.2 E-commerce

E-commerce, is more specific than e-business, it means that in addition to providing information to visitors about the company, its history, policies, products,

and job opportunities, the company or site offers to transact or facilitate the selling of products and services online. (Kotler 2003).

E-commerce refers to a wide range of online business activities for products and services. It also pertains to "any form of business transaction in which the parties interact electronically rather than by physical exchanges or direct physical contact." It usually associated with buying and selling over the Internet, or conducting any transaction involving the transfer of ownership or rights to use goods or services through a computer-mediated network.

A more complete definition is the use of electronic communications and digital information processing technology in business transactions to create, transform, and redefine relationships for value creation between or among organizations, and between organizations and individuals.

## 1.2 SMEs IN MALAYSIA

Malaysia adopted a common definition of SMEs to facilitate identification of SMEs in the various sectors and subsectors. This has facilitated the Government to formulate effective development policies, support programs as well as provision of technical and financial assistance.

The Malaysian Government has designed a one-stop self-help portal, [www.gov.my](http://www.gov.my), to aid aspiring, and existing businessmen, build and improve their businesses. Information

provided on this site is meant to assist entrepreneurs in planning, starting, managing and growing a business (SMIDEC, 2009)

### 1.2.1 Enterprises Categories

An enterprise is considered an SME in each of the respective sectors based on the Annual Sales Turnover or Number of Full-Time Employees as shown in the Figure 1:

CATEGORY	MICRO ENTERPRISE	SMALL ENTERPRISE	MEDIUM ENTERPRISE
1) Manufacturing 2) Manufacturing-Related Services 3) Agro-based industries	Sales turnover of less than RM250,000 OR full time employees less than 5	Sales turnover between RM250,000 and less than RM10 million OR full time employees between 5 and 50	Sales turnover between RM10 million and RM25 million OR full time employees between 51 and 150
1) Services 2) Primary Agriculture 3) Information & Communication Technology (ICT)	Sales turnover of less than RM200,000 OR full time employees less than 5	Sales turnover between RM200,000 and less than RM1 million OR full time employees between 5 and 19	Sales turnover between RM1 million and RM5 million OR full time employees between 20 and 50

Figure 1: Types of SMEs (SMIDEC, 2005)

### 1.2.2 Sectors in Malaysian SMEs

SMEs in Malaysia are categorized into three major sectors. There are Manufacturing Sectors, Service Sectors and Agricultural Sector. The focus of this study is on the e-readiness of Malays Micro enterprises involved in health related businesses which falls into the Service Sector category. Therefore, the information extracted will be focusing more on SMEs in the referred sector

### 1.2.3 Profile of SMEs in the Service Sector

Based on Census on Establishments and Enterprise 2005, there are a total of 552,849 companies in operations. Out of this, a total of 548,307 or 99.2 per cent were defined as Small and Medium Enterprises (SMEs). The services sector comprise 474,706 (86.6 per cent), followed by 39,376 (7.2 per cent) in the manufacturing sector and 34,225 (6.2%) in the agriculture sector.

Majority of SMEs in the services sector were in retail, accounting for 46.4 per cent of total SMEs followed by restaurants (14.2 per cent), wholesale (9.1 per cent), transport and communication (6.5 per cent) and financial intermediaries (4.1 per cent). Refer Figure 2:

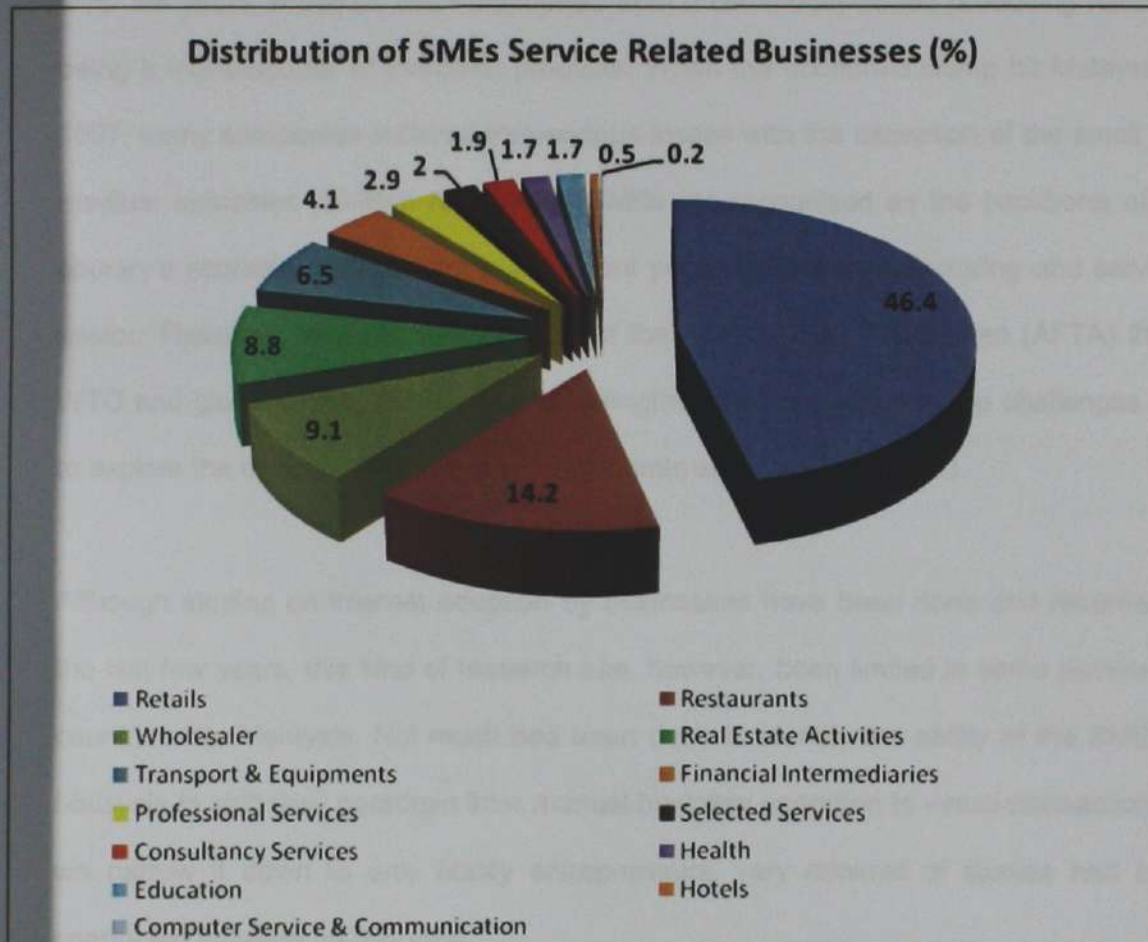


Figure 2: Distribution of SMEs in Services Sector, (SMIDEC, 2005)

### 3 RESEARCH PROBLEM

Over the years, Malaysia has transformed from a commodity-based producing nation to being a manufacturer of industrial products. When the economic slump hit Malaysia in 1997, many companies suffered tremendous losses with the exception of the small and medium industries (SMEs). At present, SMEs are recognized as the backbone of the country's economy. SMEs form a significant portion of the manufacturing and services sector. Therefore, with the development of the ASEAN Free Trade Area (AFTA) 2003, WTO and globalization, SMEs need to strengthen their resilience to the challenges and to explore the opportunities in this new economic era (SMIOSS, 2002).

Although studies on internet adoption by businesses have been done and recorded in the last few years, this kind of research has, however, been limited in some developing countries like Malaysia. Not much had been done to identify the ability of the SMEs in Malaysia to shift their paradigm from manual business operation to virtual transactions. If we narrow it down to only Malay entrepreneurs, very minimal of studies had been conducted focusing on this area.

By moving into e-commerce, entrepreneurs has to be able to fulfill the demand and need of different types of customers in terms of demographic, geographic, culture, perception, perceived values and others. Furthermore, the result of moving into e-commerce may vary. It might be resulted to a very promising return or vice-versa. Exactly how the enterprises use the internet depends on the products and services that being offered and how far the business entities decide to expand their activities, how they want to manipulate their 4 P's and creativities. Are they ready to take these challenges?

The Malaysia government's emphasis has been on developing more resilient SMEs via the transformation from labor intensive operations to ones based on capital, knowledge and technology, including the ability to innovate, design and develop new products and processes. Unfortunately not much had been done to nurture the Malay micro entrepreneurs to capture the new and vast opportunities in e-commerce. Therefore, E-readiness of SMEs has been a topic of considerable interest due to the obvious impact the Internet may have on the economics of their business.

Considerable amount of discussions and studies had been conducted to determine the influencing factors of e-commerce readiness among the consumers all over the world. However, it is also important to analyze the factors that affect the readiness towards e-commerce by the enterprises themselves. Without the initial movements of the firms to shift or to expand their operation into e-commerce approach, definitely the customers will not be able to change their buying behavior into e-commerce manner.

#### 4 RESEARCH OBJECTIVES

In light of the concerns addressed in the research background, this study proposes research objectives to cover an empirical study across micro enterprises in Malaysia, which are as follows:

- 1.4.1 To assess the level of e-readiness of Malays micro entrepreneurs in West Malaysia especially in service related businesses
- 1.4.2 To measure the extent of usage of e-commerce technologies
- 1.4.3 To investigate factors that encourage, as well as those that remain barriers to technology adoption

## CHAPTER 2

### LITERATURE REVIEW

#### INTRODUCTION

World economic growth remains increasingly an information and communication

technology (ICT) driven process, and

the main driver for the most part by the new and emerging

technologies.

## CHAPTER TWO

# LITERATURE REVIEW

Information and communication technology (ICT) development has changed

the way we live and work in the 21st century. It has become a key factor in the

development of the world's economy.

The ICT industry has become one of the world's fastest growing sectors.

It has created new opportunities for businesses and individuals to

connect and communicate with each other.

This has led to the development of new products and services.

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## CHAPTER 2

### LITERATURE REVIEW

#### 1 INTRODUCTION

World economic growth depends increasingly on information and communications technologies (ICTs) and the ability of countries and enterprises to collect, process, and use digital information. During the last few years, companies have been able to achieve and sustain competitive advantage for the most part by the role that Information Technology (IT) has played in propelling and accelerating the globalization of business.

Researchers and practitioners have stressed that recent IT developments are changing and will continue to change the business arena in the near future. Small and medium-sized enterprises (SMEs) (Small and Medium Industries Development Corporation (SMIDEC) are playing a significant role in the country's economic development, particularly in the manufacturing sectors (Ramayah and Koay, 2002). Adoption of the internet is considered to be a means to enable these businesses to compete on a global scale, with improved efficiency, and closer customer and supplier relationships (Chong et al., 2001).

In 1990s have witnessed hyper-growth of the Internet and Internet technologies, which together are creating a global and cost-effective platform for businesses to communicate and conduct commerce. Indirectly, Internet is enabling smaller businesses to gain the efficiencies and cost savings that once were afforded only to larger businesses. There is evidence that shows SMEs around the world are embracing e-business and e-commerce and spending increasing amounts on information technology in different

regions. Research also shows that SMEs using the Internet to conduct business have higher revenues. The Internet provides access 24 hours a day, seven days a week – any time anywhere. Thus, time and place are no longer the binding factors. In essence, the Internet is allowing businesses to enter niche markets at no additional cost (Kleindl 2000).

E-commerce (EC) builds on the structures of traditional commerce by adding the flexibility offered by electronic networks. Existing research points out that EC can offer readily discerned benefits in comparison to traditional environments through reduced transaction costs and search costs, more competitive product prices (Bakos 1991) and improved transaction efficiency (Srinivasan, Kekre and Mukhopadhyay 1994; Lee and Clark 1996).

Such emphasis on technology upgrading of SMEs is not unique to Malaysia. The Malaysian government has taken various measures, including the recent establishment of the SME Bank (in October 2005) to cater for the financial needs of SMEs. Other support programs include: promoting and increasing production efficiency; enhancing quality and productivity through automation and modernization of machinery; encouraging SMEs to undertake R&D, product development, and designing activities; and creating a more conducive business environment for SMEs (Central Bank of Malaysia, 2006).

Some of the government programs that have been implemented to bring about this transformation include the following:

- i. The Industrial Technical Assistance Fund (ITAF) to provide incentives for product and process improvement.
- ii. The Technology Acquisition Fund.
- iii. ICT Grants where a matching grant of up to RM 500,000.00 per company was provided for purchase of hardware and the accompanying software.

According to Ramayah and Koay et al. (2002), one of the most important factors to sustain a company's long-term business survival is constantly ensuring relevance and maintaining the competitiveness within the changing dynamics of doing business. The traditional way of doing business has been replaced by ecommerce and e-business is the solution being pursued by many highly profitable companies nowadays like Intel, Hewlett-Packard, Dell, General Electric and so on. Due to the impact of technology and Internet on the overall business transaction and communication environment, there has been considerable interest in understanding the degree of e-readiness (which measures the capacity of nations to participate in the digital economy) of Malaysian businesses.

However, according to Grabowski (1990) standard, Malaysian SMEs are inefficient. When the SMEs valued independently according to the group, the small enterprises are relatively more technically efficient than the medium enterprises. The micro enterprises, is the least efficient among the three types of enterprises. Despite the increase in production, efficient use of resources is an issue which needs to be addressed. This is to ascertain that the SMEs attain a certain level of sustainable competitiveness. The recent

proliferation technology and also self-service technology calls for customers to interact with technology-based systems rather than company personnel. Also coupled with the Internet becoming the latest channel for distribution and transactions, the need for organizations to move forward is almost inevitable. (Ramayah Thurasamy, Osman Mohamad, Azizah Omar, and Malliga Marimuthu, 2009)

Despite the general level of awareness by most businesses of e-commerce, there is only a limited understanding of the benefits and business relevance to SME of e-commerce. Many small businesses still see e-commerce as a big business issue. There is an apparent lack of understanding, particularly among smaller business, of the steps they need to take to integrate e-commerce into their day to day business activities. As a result the SMEs act slowly towards e-commerce, they reluctant to invest in e-commerce and they prefer to wait and see prior to the adaptation of e-commerce. (Mohd Amirul Akhbar Mohd Zulkifli)

## 2 INFLUENCING FACTORS OF E-COMMERCE ADOPTION

The adoption of new technology and e-commerce relies on the particular features according to the respective SME's organization and structure, rather than the industry sector in which it operates. The main influences on e-commerce adoption are as follows:

Mohd Amirul Akhbar highlighted the factors that influenced the e-commerce adoption to micro enterprises are business size, business requirement, business organization, technology experience and access to the particular skills. The findings apparently that the incentives are crucial for businesses to establish a dedicated website are often

related to business perceptions of and responses to competitive pressures. Whereas the barriers to e-commerce adoption are inability of SMEs to understand the strategic use and role of a website in the operation of their businesses, concerned that having a website could generate a flood of general customer inquiries and nuisance 'hits' rather than actual trade, perceptions of high costs associated with establishing and maintaining a website and the availability of and access to the necessary technical skills required to design, build and maintain a robust website.

T. Ramayah, Lim Chia Yan, Mohamed Sulaiman et al. discussed the various factors that drive e-readiness which consist of the element of infrastructure and technology, the human capital effects, the information security concern and the organizational factors which were resistance to change and top management commitment. The result showed that the overall e-readiness suggested that SMEs in were ready to embark on the e-business journey. However the readiness to adopt e-commerce and digital technology can still be improved. The findings of the study also showed that in general infrastructure and technology has impact on SMEs' e-readiness. Top management commitment has the most significant impact on SMEs e-readiness. However, human capital, resistance to change, and information security do not have significant impact or contribution to e-readiness of SMEs.

Richard Leete PhD (2007) conveyed the factors that help the e-readiness of SMEs in Malaysia consist of the ICT infrastructure in place, ICT related training, and the utilization of ICT-related incentives offered by the government. It was obvious that the ICT infrastructure, related training and government incentives were the substantial factors to facilitate the e-readiness of the micro enterprises since micro enterprises had

weaknesses in term of capital, knowledge and ability to e-commerce adoption without any help/training and exposure.

The barriers that highlighted by the researcher were firms are not convinced of the benefits of e-commerce. SME owners are convinced that their traditional customers are sufficiently numerous and will remain loyal to them, making it unnecessary to experiment with e-commerce. Others are willing to consider switching only if their own customers and suppliers make the switch before them. Thus, many SMEs seem not to have appreciated fully the new opportunities that e-commerce will generate; rather they view it as merely replacing current modes of doing business. At another level, obstacles to adopting e-commerce relate to factors such as the lack of trained staff, the lack of capital and apparent failure after a brief period of experimentation, and reservation regarding the security of e-transactions.

Shu-Ching Chan, Jin-Ying Lin (2007) discussed the various factors that drive e-readiness which consist of communication requirement which is important in e-commerce adoption. In order to compete more effectively, SMEs' managers seek advanced communication methods for acquiring and sustaining competitive advantage (Preissl, 1995). Other factors which were crucial and significant are competitive intensity, supports and incentives also enterprise size. However, the factor of 'enterprise age' was not significant to enhance the e-readiness among the micro enterprises.

Motohashi (2001) uses plant-level data from Japan to evaluate SME innovation policy in Japan. His analysis suggests that government policies have impact on new firms as well as on existing firms. In particular, participation in SME promotion schemes has positive

impact on SMEs' sales growth rates. Due to the volatility of small firms, he also suggests that government policy should be targeted towards these firms.

Syed Shah Alam (2009) discovered that the factors the e-readiness of the SMEs in Malaysia were language concern, manager characteristics ,perceive benefits, growth of the internet, organizational culture, technical competency and cost of adoption of the internet. The result showed that the proficiency of English language does not influence the adoption of the internet in SMEs. The managers play important roles in the adoption and utilization of the internet among SMEs. It shows that managers' computer experiences have a strong correlation indicating that managers who possess computer skills will adopt the internet at a faster rate. The perceived benefit is in line with the results found by Hoppe et al. (2001) with a positive correlation perceived benefit as another predictor that influences internet adoption positively. This is consistent with the study done by Beatty et al. (2001) which concluded that companies tend to adopt when the new innovation brings greater benefits in terms of information to the company. growth of web has a positive relationship with internet adoption but this relationship is not significant. Finally the acceptance of both technical compatibility and cost of adoption is in agreement with a wide range of previous studies (Bazar and Boalch, 1997; Tan and Teo, 2000 Hoppe et al., 2001; Gattiker et al., 1996).

A study conducted in 2001 by the Central Bank of Malaysia showed:

- i. low contribution of SMEs to GDP
- ii. Their domestic-market orientation
- iii. The constraints they face in terms of capacity, level of technology, access to markets and resources to upgrade skills and production process
- iv. Limited access to finance

To address these challenges, measures are underway aimed at:

- i. Strengthening the enabling infrastructure;
- ii. Building capacity of SMEs;
- iii. Enhancing access to financing;
- iv. Increasing market access; and
- v. Enhancing growth and competitiveness

## FACTORS STUDIED

Based on the readings of the others journals that being reviewed, the study attempt to explore the determinants of readiness of health related of Malays micro enterprises towards e-commerce on the elements of education and knowledge, training requirement, infrastructure development and perceived benefits that prevail in the journey to expend or to shift the business activities through e-commerce. The study will look into the matter on the Malaysian perspective, narrowed to the Malays Micro enterprises.

### 2.3.1 Knowledge

Theoretical and empirical research findings published in the last 10 to 20 years on the factors that explain SMEs involvement in exporting all agree on one point: the limited ability to acquire information and knowledge about foreign markets and to manage foreign activities is largely responsible for their relatively low level of exporting commitment and poor performance (Julien & Ramangalahy, 2003).

Some studies demonstrate the importance of using marketing information pertaining to customers and competitors in making marketing-mix decisions, which contributes to higher firm performance in the entrepreneurial setting. This research concludes that information acquisition and utilization should not be a one-time event; rather it should be an on-going process through day-to-day interactions with customers, suppliers, and other business associates. This also

suggests the need to have good communication and networking skills (Keh et al., 2007).

In the local SMEs perspectives, most of the Malays Micro Enterprises are governed by the sole proprietor with minimal education level (primary school, PMR & SPM). Therefore, the ability of the entrepreneur to obtain education and knowledge of e-commerce and the other elements related to e-commerce such as the advantage, the developing process of website, the different business transactions or the way to communicate and response to the different types of customers and others.

The level of knowledge in e-commerce to the Malay micro entrepreneurs is crucial to determine the ability to response to the new existing scenario. They may be familiar with the system as the customer or the potential customer or just as a browser. But the question is whether the entrepreneurs were having enough knowledge to act as the seller or the provider.

### 2.3.2 Training

Technical knowledge and expertise are important aspect in the measurement of a success adoption of E-commerce. The more knowledge or expertise one has, the less complex e-commerce is perceived to be, thus the faster the process of E-commerce adoption. In order to gain expertise, entrepreneurs have to gain some training to develop the website and to response to the e-commerce communication. Government of Malaysia with its subordinate bodies such as

SMIDEC, MARDI, Ministry of Youth and Sports, PERNAS, MEDEC, Bank Pembangunan (M) Bhd, MARA, which related to SMEs offers list of training in technology advancement. However, most of the trainings are focusing on the manufacturing activities (Shukor Omar, 2006) meaning how to operate machineries and how to develop new product. Least of the efforts were promoted to venture the new way of marketing using e-commerce. Most of the website profiles were introduced by the strong capital companies. For these companies, the management is not necessarily to have the knowledge of e-commerce since they have strong finance foundation to out-source or to hire expertise. But for small earner, development of website had to be done by them to minimize cost. Therefore, at least minimal training must be obtained. The level of training is supposed to determine the readiness to e-commerce. The availability of cheap and profound training facilities on e-commerce specifically on how to develop website, how to maintain the website, how to respond to the transactions which done virtually and how to enhance and attract the customer through website are important determinants to increase the level of adoption to e-commerce among the Malay micro entrepreneurs.

### 2.3.3 Infrastructure Development

E-commerce promises better business for SMEs and sustainable economic development for developing countries. However, this is premised on strong political will and good governance. When the companies have adequate infrastructure for the adoption and it is compatible then the adoption and utilization of the web is usually high because the companies are not require to

invest large sum on the infrastructure (Bazar and Boalch, 1997). However lack of compatibility cause low adoption and utilization (Beatty et al.2001).

The Malay business community is acknowledged to be dependent on government support. (Shukor Omar, 2006). Being the Malay micro entrepreneurs, although the owner is able to make most of the decision to the business, almost all of the business process must involve the external parties. For example, the suppliers, the cost of product, the medium to promote the product and others. In e-commerce, focus infrastructure to consider consist of the telecommunication facilities, rules and regulations regarding virtual transactions, consistent support systems such as distribution and broadband facilities. Cheap and consistence e-commerce infrastructure development and facilities are essential to promote the readiness toward virtual types of business to these Malay micro entrepreneurs to expand their business strategies to e-commerce manner.

#### **2.3.4 Perceived Benefit**

Companies may gained many perceived benefits in adoption and utilization of the web provides lots of information on the web. A company will adopt a new innovation such as the web if there are more benefits than existing methods. Perceived benefits, which include reduced transaction costs, improved cash flow, increased productivity, better customer service, competitiveness, reaching new customers, better relationships with existing customers and improved operational

efficiency, are the benefits that effect the e-commerce adoption and utilization of the web (Beatty et al., 2001).

Perceived benefits on the advantage of e-commerce are greatly related to the level of knowledge of the smallholders towards e-commerce. To what extent does entrepreneurship influence business success is still not fully understood and unclear. (Shukor Omar, 2006) However the success of e-commerce business may be viewed from the success of well approved other successful companies that develop e-commerce as part of their business strategies.

**THEORITICAL FRAMEWORK**

**DEPENDANT VARIABLES**

**DEPENDANT VARIABLE**

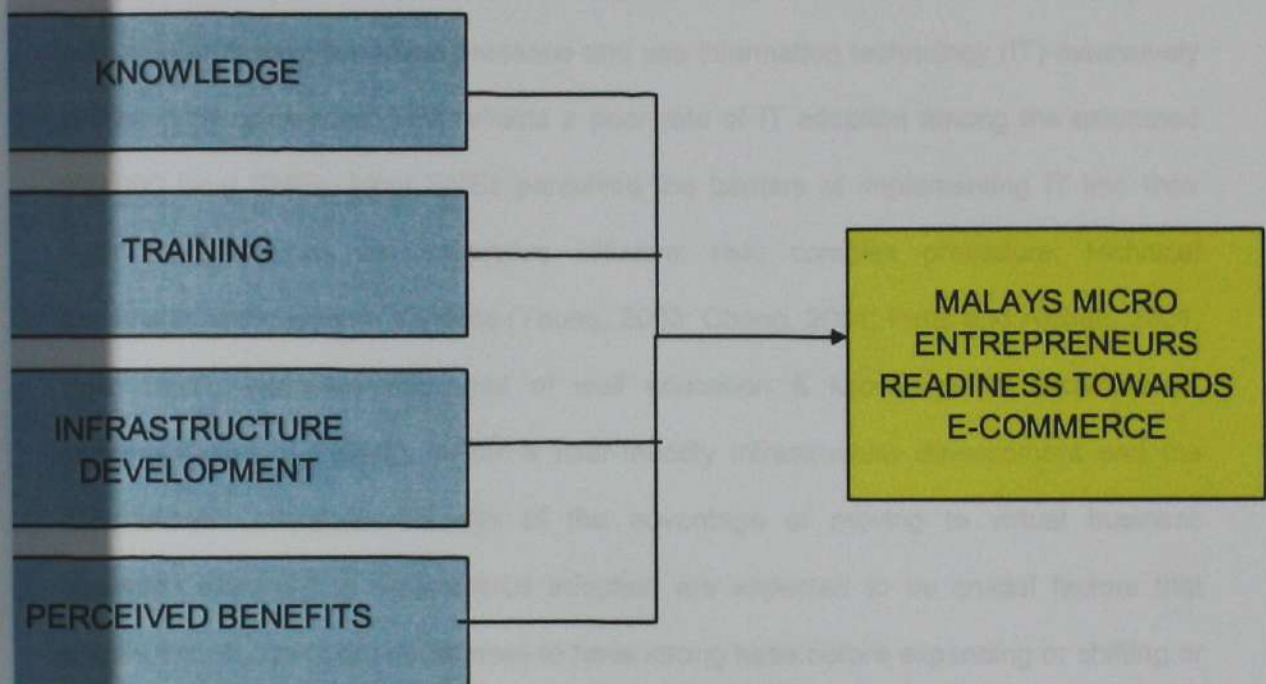


Figure 3: Theoretical Framework

## HYPOTHESES DEVELOPMENT

Malaysian businesses, SMEs have been relatively slow in web adoption. The Economist Intelligence Unit (2006) reported that although SMEs in Malaysia can apply for soft loan through SMIDEC to use information and communications technology (ICT) to improve competitiveness, efficiency and productivity, but only about 20 percent of Malaysia's manufacturers have an online presence and use information technology (IT) extensively in their daily operations. This reflects a poor rate of IT adoption among the estimated 600,000 local SMEs. Most SMEs perceived the barriers of implementing IT into their business operations as: expensive initiative; risk; complex procedure; technical expatriate; and customer services (Yeung, 2003; Chong, 2001; Pires and Aisbett, 2001, Soh, 1997). Therefore the need of well education & knowledge of e-commerce, implementation of training, better & user-friendly infrastructure development and the consideration perceived benefits of the advantage of moving to virtual business operation endorsed in e-commerce adoption are expected to be crucial factors that enable the Malays micro enterprises to have strong base before expanding or shifting or venturing into e-commerce operation. Possible hypotheses are planned to be developed and tested are as below:

- H<sub>1</sub>. There is positive relationship between **knowledge about e-commerce skills** of the Malay micro entrepreneurs to the readiness towards e-commerce

- H<sub>0</sub>. There is no positive relationship between **knowledge about e-commerce skills** of the Malay micro entrepreneurs to the readiness towards e-commerce
- H<sub>2</sub>. There is positive relationship between **training** facilities available to the readiness towards e-commerce of the Malay micro entrepreneurs
- H<sub>0</sub>. There is no positive relationship between **training** facilities available to the readiness towards e-commerce of the Malay micro entrepreneurs
- H<sub>3</sub>. There is a positive relationship between the availability of **infrastructure development provided** to the service related Malay micro entrepreneurs towards readiness to e-commerce
- H<sub>0</sub>. There is a positive relationship between the availability of **infrastructure development provided** to the service related Malay micro entrepreneurs towards readiness to e-commerce
- H<sub>4</sub>. There is positive relationship on **perceived benefits** toward e-commerce businesses among Malay micro entrepreneurs
- H<sub>0</sub>. There is no positive relationship on **perceived benefits** toward e-commerce businesses among Malay micro entrepreneurs

## CHAPTER 3

### RESEARCH METHODOLOGY

#### THE SETTING

The research was conducted within the context of Kuala Lumpur, mainly in Medan MARA building. The reasons of focusing in this building is because it is a part of the Ministry of Education (MARA) and it was incorporated as a statutory body of March 1, 1993 under act of Parliament No.33 1993 was awarded with the responsibility to promote, stimulate and develop the education and training for the people particularly in the rural areas through

## CHAPTER THREE

# RESEARCH METHODOLOGY

The research was conducted in the form of questionnaire in the small and medium scale enterprises and industrial enterprises located in a strong and stable environment. The research was conducted in the form of questionnaire in the small and medium scale enterprises and industrial enterprises located in a strong and stable environment. The research was conducted in the form of questionnaire in the small and medium scale enterprises and industrial enterprises located in a strong and stable environment.

#### THE POPULATION

The population was divided into two groups for the statistical analysis, specifically referred to as the sample and the population. The sample was divided into two groups for the statistical analysis, specifically referred to as the sample and the population. The sample was divided into two groups for the statistical analysis, specifically referred to as the sample and the population.

## **CHAPTER 3**

### **RESEARCH METHODOLOGY**

#### **THE SETTING**

The research was conducted within the center of Kuala Lumpur, mainly in Medan MARA building. The reasons of focusing in this building of the portfolio of Majlis Amanah Rakyat (MARA) itself as it was incorporated as a statutory body on March 1, 1966 under act Of Parliament, No.20 1966, was entrusted with the responsibility to promote, stimulate facilitate and undertake economic and social development and undertake economic and social development of the people particularly in the rural areas thereof.

The objectives of the body is to create and increase the number of Bumiputera entrepreneurs and upgrade their level of participation in the small and medium scale commercial and industrial enterprises towards creating a strong and viable Bumiputera business and industrial community. Also, to encourage, guide, train and assist Bumiputera to enable them to participate actively and progressively in small and medium scale commercial and industrial enterprises towards creating a strong and viable Bumiputera Commercial and Industrial Community (MPPB).

#### **THE POPULATION**

The researcher was attached to MARA for the industrial training, specifically attached to MARA State Office of Wilayah Persekutuan. MARA, in the virtue to materialize their objectives has provided shop lots for the Malay s micro enterprises to operate their businesses in the vicinity of the main building and other area which were owned by MARA within the Klang Valley.

The businesses are mainly focused on service category such as tailoring, auditing, legal service, telecommunication, food and beverage, reflexology, health supplement products, salon, beauty parlor, flower shop & arrangement, interior decorator, wedding planner & accessories, stationery, photo shops and pharmacy. The total population is 270 businesses which considered sufficient to proceed with the research. However, not all of the businesses were fit the criteria of service related micro businesses determined by SMIDEC which were:

- i. Sales turnover of less than RM200,000
- ii. Full time employees less than 5 persons, and addition category which is
- iii. Malay

Therefore the research had earlier conducted the verbal survey to identify the micro businesses according to the specification. The summary of the businesses were as Figure 4:

AREA/DISTRICT	NO. OF ACTIVE BUSINESS FIT TO THE POPULATION CRITERIA	NO. OF BUSINESS CURRENTLY OPERATING	BUSINESS LOT AVAILABLE
ARTAMAS	5	6	13
A DWI TASIK	6	6	6
AMAN II	7	7	8
A PENINSULA BUSINESS PARK	2	3	3
AN SRI RAMPAI	10	11	12
AN SRI SINAR	8	8	15
DAR SRI PERMAISURI	4	5	6
RO MARA	3	6	6
AN TUANKU I & II	3	6	15
AR RAKYAT	57	57	57
AN MARA	112	121	129
INDUSTRI MARA	0	34	35
<b>TOTAL</b>	<b>217</b>	<b>270</b>	<b>305</b>

Figure 4: Total Population of Service Related Business in MARA Wilayah Persekutuan

## THE SAMPLING

The research was conducted focus only on sampling group, not on the total population. 15% from the total population which fit the category (217 businesses) was chosen to be the sampling. At least 33 valid questionnaires must be collected to validate the sampling numbers. Currently, there are 172 Malay entrepreneurs are operating their businesses in the targeted area. In terms that the designated sampling numbers were not enough to proceed with the research, the extended sampling were conducted consist of the Malay micro entrepreneurs which operating their businesses using the MARA's shop lots outside the MARA building, yet within the Klang Valley area.

## RESEARCH DESIGN

The research was carried through questionnaire. Questionnaires were answered by the individual having responsibility for making decisions in the company. The reasons choosing managers to the subjects for the study: managers are involved in decision leading to the adoption of technology in their business settings (Rogers, 1995), managers are responsible for most of the decision making in the firm such as finance, budget and plant maintenance. Managers also have the ability to recognize complex and dynamic issues and to resolve problems for the benefits of the organization (Bateman and Snell, 1999). In case the targeted respondent was visually impaired personnel (especially in reflexology service), verbal questions will be asked by the researcher based on the existing questionnaire.

Questionnaires were distributed by researcher while visiting the premise. Selected sample were given time to answer and the fulfilled forms then collected by researcher by

hand. The researcher obtained from the management the Authorization Letter in order to conduct the research in the targeted area to ensure cooperation from the respondents.

Questionnaire layout was divided into sections as below:

- i. Section A : General Business Information questions
- ii. Section B : Independent Variables & Dependent Variable related questions
- iii. Section C : Demographic questions

Questionnaire was constructed using structured questions. In which several types of question styles had been used such as dichotomous, multiple choice and Likert Scale. In section B of the questionnaire, 6-point Likert Rating Scale was used. The Likert Rating Scale laid as Figure 5:

1	2	3	4	5	6
Extremely Not Agree	Not Agree	Moderately Not Agree	Moderately Agree	Agree	Extremely Agree

Figure 5: 6-Point Likert Rating Scale

Open-ended questions were also being asked. However, open-ended questions were reserved to the minimal. Positive and negative approach questions also were used to ensure the reliability of the answer of the related issues. The questionnaire was constructed in Bahasa Melayu and using the simplest approach as the selected

respondents were assumed to obtain only basic tertiary education only (primary and secondary level).

For the question related to the independent variables and dependent variable of the study, the questions were group in Section B of the questionnaire. Each variable had a set of questions constructed to ensure coverage of the issue carried by the variable. Therefore the tabulation for the regression test to define the significance of each variable was done using the mean index of each variable answer.

### **CONFIDENTIALITY & CONTACT**

All the information given by the respondent was treated as private and confidential. Names and identification card number was not asked or prevailed. The information will only be used for the purpose of the research only. Researcher name, office address and mobile phone number was printed on the questionnaire for easy reference in case the respondents need to have any inquiries.

### **ANALYSIS OF DATA**

The data collected will be coded and keyed into the computer before analysis was carried out using SPSS. To describe the population of the respondents, descriptive statistics were used.

Frequency distribution and measurements were also utilized to show whether other selected statistical method fulfilled the basic assumptions in terms of the distribution and

linearity between dependent and independent variables. Reliability tests were conducted to items in independent and dependent variables to measure the all the items of the independent variables were reliable to the issue.

Mean score of the items in independent variables were also defined to ensure that respondent also agreed that the independent variables tested were important to the issue. Mean score also defined to identify the level of readiness of Malay micro entrepreneurs to e-commerce. Statistical tests will be applied regression analysis.

## VALIDITY

The questionnaire will be sent to the advisor and the supervisor in the working place to test the validity of the questions in term of sentencing, phrasing and conception. Then, a pilot study will be planned to the management of the office to check for the relevancy and clarity of the questions before it could be sent out on a large scale to the targeted respondents.

## RELIABILITY OF DATA

The internal reliability of the items were verified by computing the Cronbach's alpha and it was suggested that a minimum alpha of 0.7 was sufficed for early stage of research (Nunally, 1978). The reliability coefficients for respective variables are as follows:

i. **Knowledge**

The **Cronbach's Alpha of 0.730** for knowledge as shown in the reliability table suggests that the item measuring knowledge is highly reliable:

**Knowledge: Reliability Statistics**

	Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha		
.730	.735	9

**Figure 6: Knowledge Reliability Statistics Table**

ii. **Training**

The **Cronbach's Alpha of 0.702** for training as shown in the reliability table suggests that the item measuring training is highly reliable:

**Training: Reliability Statistics**

	Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha		
.702	.723	7

**Figure 7: Training Reliability Statistics Table**

iii. **Infrastructure Development**

The **Cronbach's Alpha of 0.906** for Infrastructure Development as shown in the reliability table suggests that the item measuring Infrastructure development is highly reliable:

**Infrastructure Development Reliability Statistics**

	Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha		
.906	.914	7

**Figure 8: Infrastructure Development Reliability Statistics Table**

iv. **Perceived Benefits**

The **Cronbach's Alpha of 0.975** for Perceived Benefits as shown in the reliability table suggests that the item measuring Perceived Benefits is highly reliable:

**Perceived Benefits: Reliability Statistics**

	Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha		
.975	.976	7

**Figure 9: Perceived Benefits Reliability Statistics Table**

v. **E-Readiness**

The **Cronbach's Alpha of 0.975** for E-Readiness as shown in the reliability table suggests that the item measuring E-readiness is highly reliable:

**E-Readiness: Reliability Statistics**

	Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha		
.885	.893	5

**Figure 10: E-Readiness Reliability Statistics Table**

## CHAPTER 1

### RESEARCH FINDINGS

#### INTRODUCTION

The chapter focused on two main issues. The first is the discussion of the respondents' background and the respondents' profiles to gain the sampling pattern. This will include the respondents' and general business information background.

## CHAPTER FOUR

# RESEARCH FINDINGS

#### PROFILES OF RESPONDENTS

40 entrepreneurs were approached to the Malay micro-entrepreneurs but only 30 were willing to participate. Thus, the personal demographic and business profiles of the respondents were gathered using the same questionnaire.

## CHAPTER 4

### RESEARCH FINDINGS

#### INTRODUCTION

This section focused on two main issues, the first is the discussion the businesses' profile and the respondents' profiles to gain the sampling pattern. This will include the demographic and general business information background.

Second part of discussion covers the research objectives and testing of hypotheses. Therefore, this will include the assessment of e-readiness among the respondents, the extent of usage of e-commerce technologies and the factors that encourage, as well as those that remain barriers to technology adoption using the test to the independent variables (knowledge, training, infrastructure development and perceived benefits) towards Malay micro entrepreneurs' e-readiness.

#### PROFILES OF RESPONDENTS

45 questionnaires were distributed to the Malay micro entrepreneurs but only 40 were valid for tabulation. Both the personal (demographic) and business profiles of the respondents were tabulated using the same questionnaires.

#### 4.2.1 Demographic Profiles of the Respondents

- I. **Gender** - 52.5% of the respondents were male and the other 47.5% were female. (Refer Appendices)
- i. **Age** - The age group majority comes from the group ranging 35 to 44 years old (Refer Appendices)
- II. **Marital status-** Large number of the respondents are married comprises 95% and only 5% of them are single. (Refer Appendices)
- iii. **Academic Level-** largest number respondents are MCE/SPM holder consist of 45%, followed by the Diploma holder consist of 35% and other level academic consist of less than 10% each. However, none of the respondents were Doctorate/Phd holder as shown below:

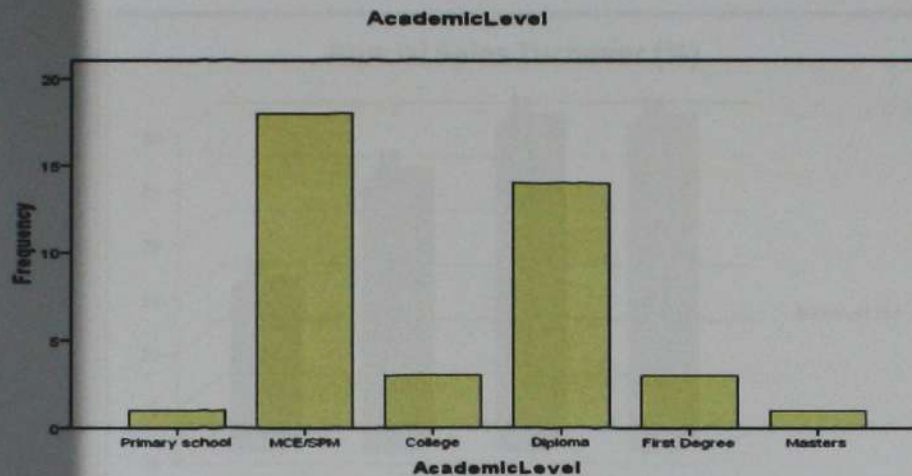


Figure 11: Final Academic level of the Respondents

## 2.2 Business Profiles of the Respondents

To ensure the Malay micro entrepreneurs specifications that listed by SMIDEC (refer Figure 1) were followed, the business profiles of the respondents were highlighted in the Figure 12. As shown in the Figure 12, all the 40 businesses obtained Annual Sales Turnover less than RM 200,000.00.

Also in the Figure 13, shown below were highlighting the number of employees that the businesses employed at the point the questionnaires were distributed. All the businesses were employing 5 or less full time employees to fit the specifications. The tabulations were tested by Frequencies Test.



Figure 12: Annual sales Turnover



Figure 13: Number of Employees

From the total of 40 businesses, the type of business in which are food & beverage, tailoring, telecommunication, contractor, beauty salon and

others. Details of the different types of business involved by the Malay micro entrepreneurs are shown in Figure 14.

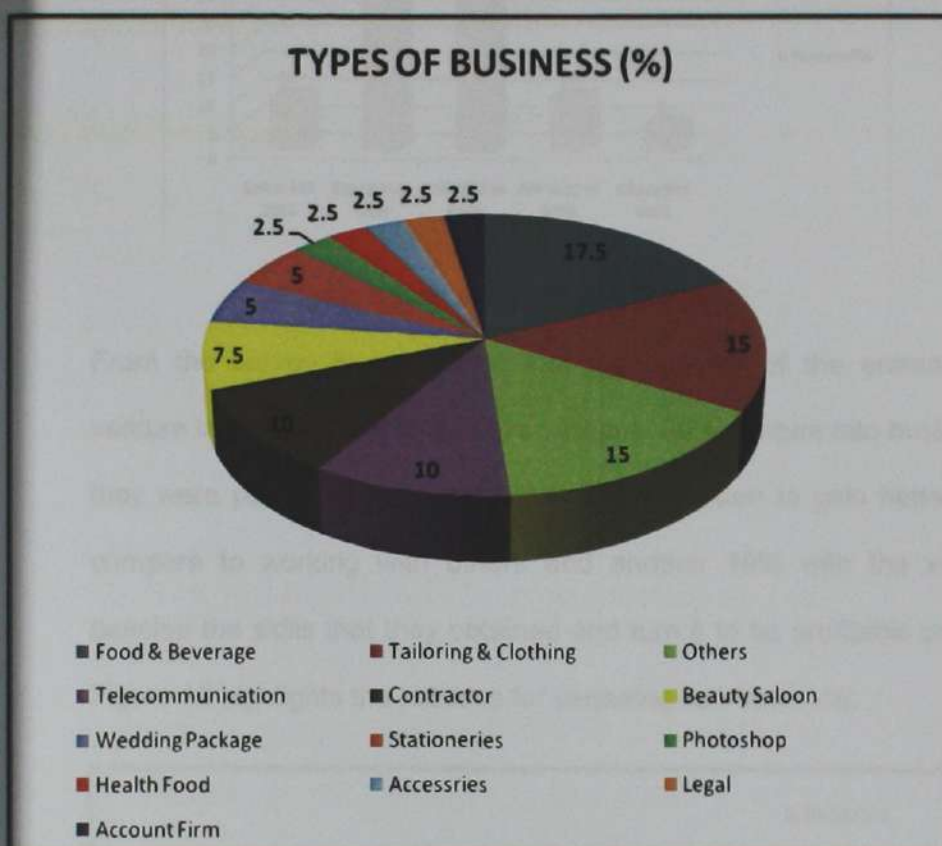


Figure 14: Types of Business Ventured by the Respondents

Subsequently, according to these Malay micro entrepreneurs, their monthly average profits derived from the current business were rather low. As shown in Figure 15, the majority (45%) of them earned between RM 1,000.00 to RM 3000.00 monthly.

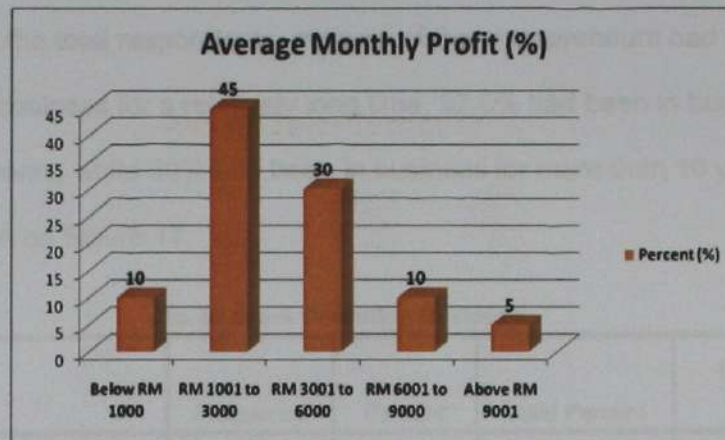


Figure 15: Average Monthly Profit

From the survey it was found that the majority of the entrepreneurs venture into business with positives visions. 26% venture into business as they were passionate about it, 22% with the vision to gain better return compare to working with others and another 19% with the vision to develop the skills that they obtained and turn it to be profitable products. Figure 16 highlights the reasons for venturing into business:

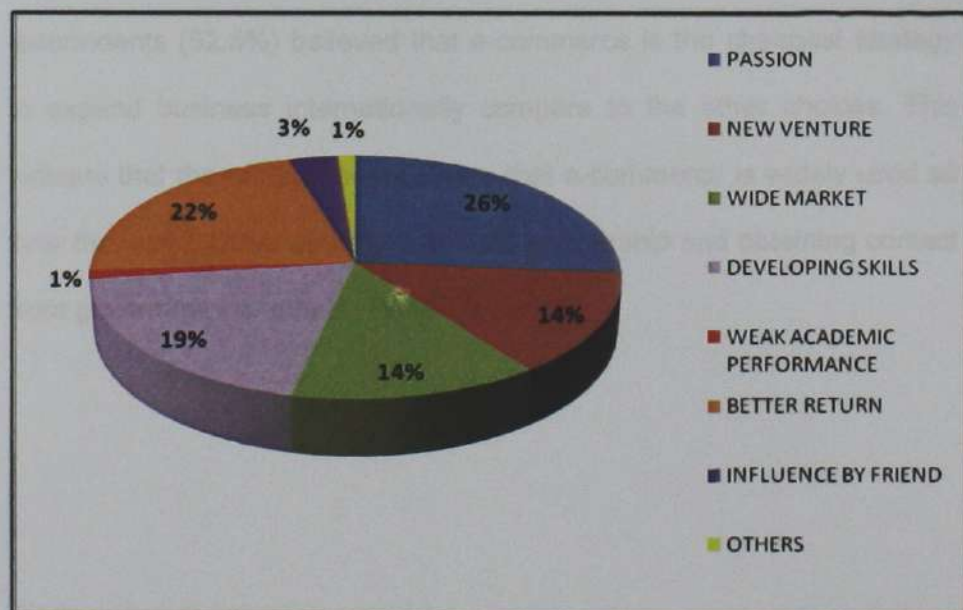


Figure 16: Reasons to Venture into Business

From the total respondents, majority of the entrepreneurs had operated their business for a relatively long time, 37.5% had been in business for 4 to 5 years, while 30% had been in business for more than 10 years as shown on Figure 17.

No. of Years Operating Business					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 to 3 years	4	10.0	10.0	10.0
	4 to 6 years	15	37.5	37.5	47.5
	7 to 10 years	9	22.5	22.5	70.0
	More than 10 years	12	30.0	30.0	100.0
	Total	40	100.0	100.0	

Figure 17: Number of Years Operating Business

In order for them to survive further in their business, Majority of the respondents (52.5%) believed that e-commerce is the cheapest strategy to expand business internationally compare to the other choices. This indicate that the entrepreneurs aware that e-commerce is widely used all over the world. Other strategies include partnership and obtaining contact from government or others. Refer Figure 18.

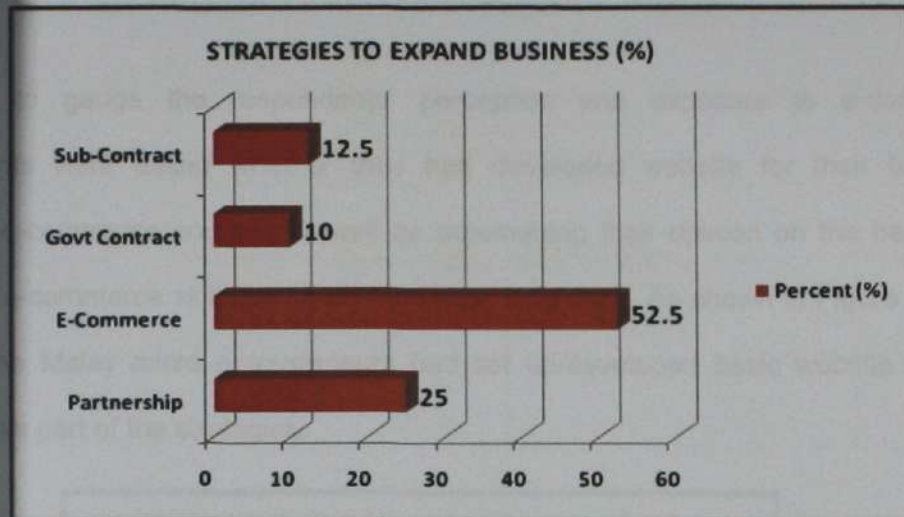


Figure 18: Strategies to Expand Business

## PERCEPTION AND EXPOSURE TO E-COMMERCE

In order to gauge the respondents' perception and exposure to e-commerce, respondents were asked whether they had developed website for their business, attended e-commerce courses as well as determining their opinion on the benefits of acquiring e-commerce skills and their readiness towards it. As shown in Figure 19, only 35% of the Malay micro entrepreneurs had set up/developed basic website for their business as part of the strategies.

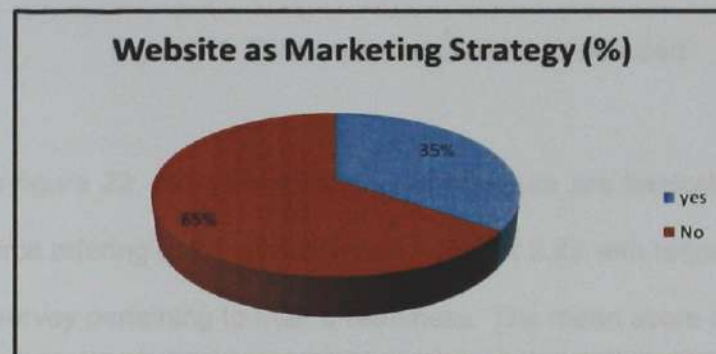


Figure 19: Website as Marketing Strategy

82.5% of the respondents basically agreed (Moderately agree, agree & extremely agree) that by having the e-commerce skills would be beneficial if they were want to expand their business towards e-business (Refer Figure 20).

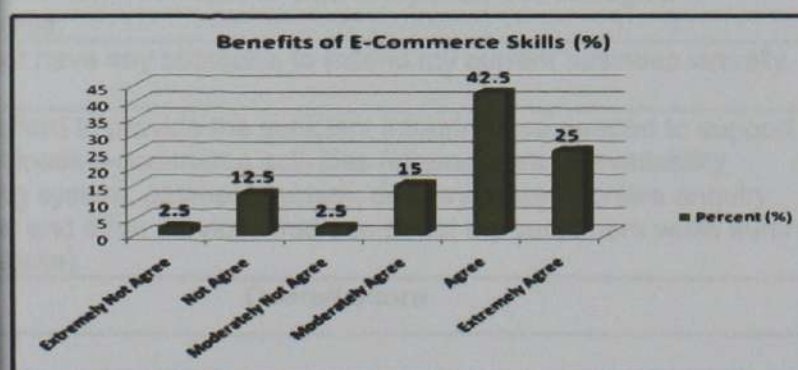


Figure 20: Benefits of E-Commerce Skills

While obtaining the e-commerce skills is important, it was found that only 20% had ever attended courses that related to e-commerce. Where else, 80% of the respondents had never attended any e-commerce courses. Figure 21 shows the result of the survey:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	8	20.0	20.0	20.0
	No	32	80.0	80.0	100.0
	Total	40	100.0	100.0	

Figure 21: E-Commerce Courses Attended

Based on the figure 22, the Malay micro entrepreneurs are basically ready to embark into e-commerce referring to the overall mean score of 3.82 with respect to each element asked in the survey pertaining to their e-readiness. The mean score of 4.37 showed that they are extremely interested to extend my business through e-commerce. However most of them are not really into e-commerce (mean score 3.0).

	Items	Mean Score	Rank
1	I am already into e-commerce.	3.0	5
2	I am going to extend my business to e-commerce.	4.02	2
3	I am extremely interested to extend my business through e-commerce.	4.37	1
4	I do not have any obstacles to extend my current business virtually.	3.80	4
5	I can afford to provide the sufficient infrastructure needed to support my business e-commerce activities (example: stock availability, ordering system, payment system, delivery system, online enquiry counter and other services that can assist my customers while surfing my website).	3.90	3
Overall score		3.82	

Figure 22: Mean Score of E-Readiness Level

## 2 DETERMINANTS OF E-READINESS

In determining the factors that are important in influencing the Malay micro entrepreneurs' readiness in adopting e-commerce, mean score analysis on each of the variables were conducted.

### 4.3.1 Mean Score of independent variables

Descriptive Statistics			
Independent Variables	Mean	Std. Deviation	Rank
KNOWLEDGE	3.7389	.80066	4
INFRASTRUCTURE DEVELOPMENT	4.5357	.90162	2
BENEFITS	4.5607	1.19321	1
TRAINING	4.1750	.86473	3

Figure 23: Mean Scores of Independent Variables

As shown on the figure 23, the mean score of each independent variables generally suggested that the Malay micro entrepreneurs agreed that these 4 independent variables as important factors to e-readiness. The mean score of 4.5607 for Perceived Benefits indicated that this factor the most important among the four factors.

As reflected in the earlier results, basically the Malay micro entrepreneurs are extremely interested in e commerce and believed in what it would bring, However they still contemplated in embarking into e-commerce due to several reasons/factors. Figure 24 highlighted the main barriers to e-commerce. Top four of the main barriers include:

- i. Lack of knowledge in e-commerce
- ii. Fear for security
- iii. High cost of developing and maintaining the website
- iv. Need for more government assistance

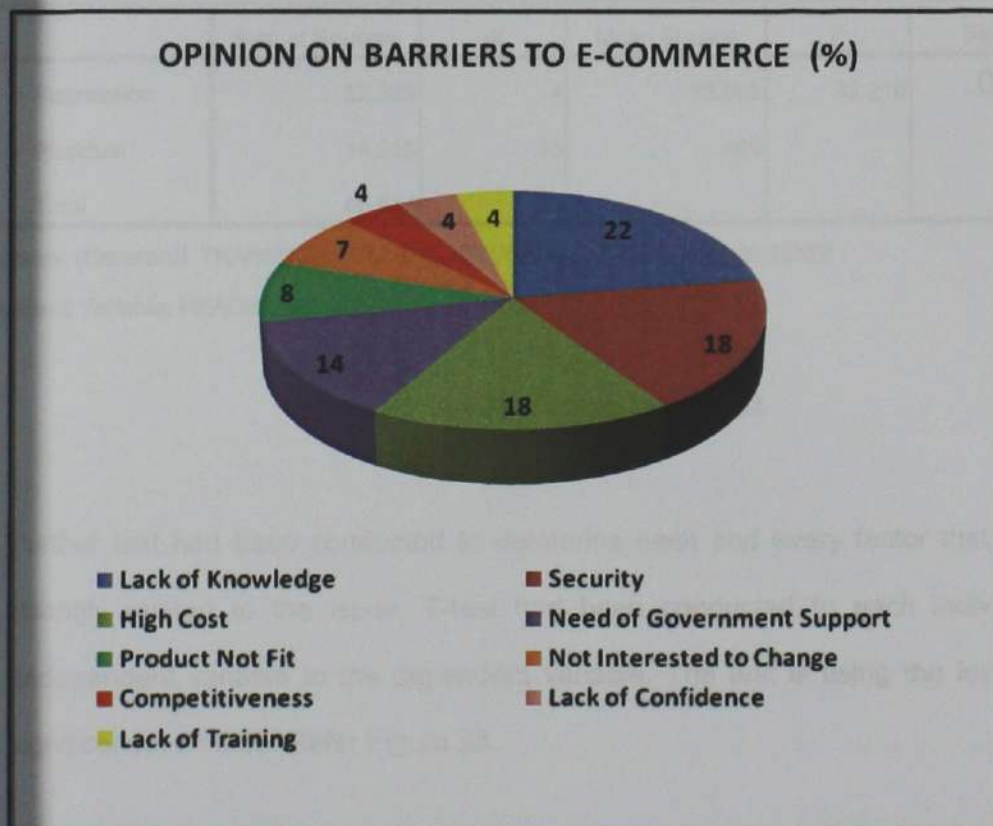


Figure 24: Opinion of Barriers to E-Commerce

#### 4.3.2 Hypotheses Testing

In determining which independent variables that significantly influential towards e-readiness, hypotheses testing on the variables were conducted. Hypotheses H<sub>1</sub>, H<sub>2</sub>, H<sub>3</sub> and H<sub>4</sub> (knowledge, training, infrastructure development and perceived benefits) were tested with the dependent variable (e-readiness) using F-Test to determine whether the whole model was significantly influential. Figure 25 showed the model's significance of 0.00 that indicated strong influence of the model.

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52.329	4	13.082	32.210	.000 <sup>a</sup>
	Residual	14.215	35	.406		
	Total	66.544	39			

a. Predictors: (Constant), TRAINING, INFRASTRUCTURE, BENEFITS, KNOWLEDGE

b. Dependent Variable: READINESS

Figure 25: ANOVA Table for F-Test

Further test had been conducted to determine each and every factor that was strongly related to the issue. T-test had been conducted to each individual independent variable to the dependent variable. The test is using the level of significance,  $\alpha = 0.05$ . Refer Figure 26.

Coefficients <sup>a</sup>										
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations		
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part
Model										
Constant	-1.407	.813		-1.730	.092	-3.058	.244			
LEDGE	.779	.179	.478	4.356	.000	.416	1.143	.645	.593	.340
STRUCTURE	-.065	.192	-.045	-.337	.738	-.454	.325	.691	-.057	-.026
ITS	.741	.117	.676	6.344	.000	.504	.978	.740	.731	.496
NG	-.185	.128	-.122	-1.440	.159	-.445	.076	-.067	-.237	-.113

pendent Variable:

adiness

Figure 26: Coefficients Table for T-Test

H<sub>0</sub>. There is no positive relationship between **knowledge about e-commerce skills** of the Malay micro entrepreneurs to the readiness towards e-commerce

H<sub>1</sub>. There is positive relationship between **knowledge about e-commerce skills** of the Malay micro entrepreneurs to the readiness towards e-commerce

The significance value of 0.000 of this variable is not exceeding the 0.05 Thus, Hypotheses 1 is accepted. It can be concluded that knowledge about e-commerce skills had significant relationship to the readiness of Malay micro entrepreneurs toward e-commerce.

H<sub>0</sub>. There is no positive relationship between **training** facilities available to the readiness towards e-commerce of the Malay micro entrepreneurs

H<sub>2</sub>. There is positive relationship between **training** facilities available to the readiness towards e-commerce of the Malay micro entrepreneurs

The significance value of 0.159 of this variable is exceeding the 0.05 Thus, Hypotheses 2 is rejected. It can be concluded that training facilities available had null relationship to the readiness of Malay micro entrepreneurs toward e-commerce.

H<sub>0</sub>. There is a positive relationship between the availability of **infrastructure development provided** to the service related Malay micro entrepreneurs towards readiness to e-commerce

H<sub>3</sub>. There is a positive relationship between the availability of **infrastructure development provided** to the service related Malay micro entrepreneurs towards readiness to e-commerce

The significance value of 0.738 of this variable is exceeding the 0.05 Thus, Hypotheses 3 is rejected. It can be concluded that infrastructure development provided had null relationship to the readiness of Malay micro entrepreneurs toward e-commerce.

- H<sub>0</sub>. There is no positive relationship on **perceived benefits** toward e-commerce businesses among Malay micro entrepreneurs
- H<sub>4</sub>. There is positive relationship on **perceived benefits** toward e-commerce businesses among Malay micro entrepreneurs

The significance value of 0.000 of this variable is not exceeding the 0.05 Thus, Hypotheses 4 is accepted. It can be concluded that perceived benefits had significant relationship to the readiness of Malay micro entrepreneurs toward e-commerce.

## CONCLUSION AND RECOMMENDATION

## **CHAPTER FIVE**

# **CONCLUSION AND RECOMMENDATION**

## CHAPTER 5

### CONCLUSION AND RECOMMENDATION

#### CONCLUSION OF THE FINDINGS

Basically, this survey was conducted to look into the level of e-commerce adoption among the Malay micro entrepreneurs. It also tried to determine the level of e-commerce usage of the Malay micro entrepreneurs to their business and factors that encourage and hinder the Malay micro entrepreneurs from involving their business to e-commerce approach.

From the survey, it was identified that factors such as knowledge of e-commerce skills and perceived benefits are the major factors in determining the e-readiness of the Malay micro entrepreneurs. Where else, the infrastructure development and availability of the training facilities were not the contributing factors. Therefore it can be concluded that the Malay micro entrepreneurs are slow in e-commerce adoption and reluctant to expand their business to e-commerce manner because the lack of knowledge and the fact that they are unable to determine the benefits that they would like get with e-commerce. To ensure the involvement towards e-commerce of the Malay micro entrepreneurs, risk of the movements must be identified and literally should be at minimal basis.

It was found that they are ready to embark on the e-business journey. However, the e-readiness phase is rather low. Less than 50% of the respondents were developing website for their business. Furthermore the websites available for their businesses are only the basic websites. The information available in the website is to the minimal,

mostly only to create awareness (Companies' names, their products and how to contact by phone) only. Extended characteristic of the websites for example virtual interactivity to customer, virtual transactions or virtual customer care line were nil.

Optimistically, the readiness to adopt e-commerce and digital technology can still be improved. The findings of the study also showed that majority of the respondents were having sufficient tertiary education to have better understanding if given opportunity to get e-commerce training skills. Majority of the respondents are also relatively young generation.

#### **LIMITATION OF STUDY**

The scope of study is limited companies located in the heart of Kuala Lumpur only. The responses received were mostly service oriented businesses which do not reflect the overall business activities done by the micro entrepreneurs throughout the nation.

The scope of the study was limited to the entrepreneurs which also tenants of MARA's business premises. The reason was the researcher is the employer of MARA and the focus of the research is to reflect the organization activities. Therefore secondary information mostly derived from the organization. This was done purposely in order to highlight the strength and weaknesses of MARA in offering better service and fulfill its objectives. Limited number of entrepreneurs engaged in this study also may raise a concern on representativeness of the sample.

Figure 27: Opinion on the Barriers of E-Commerce Adoption

Only four independent variables were selected to be studied. Interpretation for this model has to be made with caution because there could be other unknown factors contributing to the remaining unexplained percentage. The limitation may also be due to the short of time frame given to project the research to be more thorough and in-depth.

## RECOMMENDATION

Although this study had investigated factors such as knowledge, training availability, structure development influence and perceived benefits, other factors such as organizational culture, cost of adoption, attitude and competitiveness of the micro entrepreneurs towards expanding their business to e-commerce are the other factors that can be taken into consideration. These factors actually derived from the suggestions made by the entrepreneurs answering the questionnaire for this survey. Refer Figure 27. Hence, future research should examine this possibility.

OPINION	PERCENTAGE (%)
Lack of Knowledge	22
Security	18
Need of Government Support	14
High Cost	18
Competitiveness	4
Lack of Confidence	4
Not Interested to Change	7
Product Not Fit	8
Lack of Training	4
Total	100

Figure 27: Opinion on the Barriers of E-Commerce Adoption

It would be also useful to construct the survey on micro entrepreneurs in a larger scale specifically on different geographic areas. As the infrastructure development of e-commerce is not even in the country, this would provide some interesting trending information allowing us to see if the adoption and utilization of the web is influenced by geography, and if that geographic influence is significant. This would allow the micro entrepreneurs to tailor their service and products based on geographic issues, and would allow them a greater opportunity of increasing the level of the web adoption.

This research shows that personal perception plays a large part in influencing an entrepreneur to adopt the web and it would be useful to see if that held true across different geographic areas.

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# APPENDICES

**LIST OF MALAY ENTREPRENEURS REGISTERED  
UNDER MARA WILAYAH PERSEKUTUAN  
AUGUST 2009**

**SRI HARTAMAS**  
**STATUS PENYEWAAN PREMIS PERNIAGAAN DAN PERUSAHAAN MARA WILAYAH PERSEKUTUAN**  
**SETAKAT OGOS 2009**

Bil	R/U	No.Lot	Luas k.p.	Nama	Jenis Perniagaan	Sewa Sebulan RM	Sewa Sebenar Dibayar	Jumlah Sebenar Tunggalan	Jumlah Bulan Tunggalan
1	820200317841	11(CVC)	1320	Speed Vest Direct Sdn Bhd	Dobi	2,534.00	0.00	65,719.00	25.9
2		11-1	1540	BIZCOM (BPU)	IT				PERCUMA
3	KOSONG	11-2A	176	KOSONG	KOSONG				#DIV/0!
4	KOSONG	11-2B	210	KOSONG	KOSONG				#DIV/0!
5	820200318248	11-2C	210	Az Ain Resources Sdn Bhd	Sekolah Memandu	227.00	0.00	5,829.00	25.7
6	820200318264	11-2D	210	Amirul Imran b Mohd Ali	Pejabat Guaman	227.00	0.00	-73.00	-0.3
7	820200317951	11-2E	175	Mohd Hilman b Sarim	Kontraktor	189.00	0.00	567.00	3.0
8	820200318976	15	1320	Hezla Bt Hashim	Bakery/ Café	3,155.00	0.00	62,895.00	19.9
9		15-1	1540	BIZCOM (BPU)	IT				PERCUMA
10	820200319289	15-2	1540	Pers Pertubuhan Wanita	NGO	1,164.00	0.00	2,195.20	1.9
11	820200317391	9 ( PVC )	946	Gemala Travel & Tours		2,261.00			
12	820200317391	9-1	1650	Gemala Travel & Tours	Pelancongan	2,145.00	0.00	-574.00	-0.3
13	820200317391	9-2	1650	Gemala Travel & Tours		1,782.00			
					<b>JUMLAH</b>	<b>13,684.00</b>	<b>0.00</b>	<b>136,558.20</b>	

Disediakan oleh,

Disemak oleh,

Disahkan oleh,

Shazatul Shima Bt Abd Aziz

En. Mohd Annuar Bin Azizan

Pn Rafida Bt Ab Manan

STATUS PENYEWAAN PREMIS PERNIAGAAN DAN PERUSAHAAN MARA WILAYAH PERSEKUTUAN  
SETAKAT BULAN OGOS 2009

Bil.	No.R/U	No.Lot	Luas k/p	Nama	Jenis Perniagaan	Sewa Sebulan RM	Sewa Sebenar Dibayar	Jumlah Sebenar Tunggakan	Jumlah Bulan Tunggakan
1	1820200317498	P1-3	661	Mohamed Ali b. MK Amo	Kedai Makan	793.00	3,586.00	7,598.00	9.6
2	2820200319292	P1-4	632	Alaf Mawar	Pest Control	<del>758.00</del> 530.00	0.00	-1,437.00	-1.9
3	3820200314844	P1-5	453	Ahmad Nazri bin Ibrahim	Pej. Kontraktor	544.00	0.00	3,731.40	6.9
4	4820200319506	P1-6	453	Kamarzaman Bin Harun	Membuat Pakaian	272.00	516.00	0.00	0.0
5	5820200315050	A1-17	1861	Nor Pishah Hashim	Kedai & Class Kek	2,233.00	0.00	2,233.50	1.0
6	6820200315018	A1-18	1714	Mohd Asri & Rozilah	Pej. / Salon Rambut	2,057.00	8,228.00	4,116.15	2.0
					JUMLAH	6,657.00	12,330.00	16,242.05	

Disediakan oleh,

Disemak oleh,

Disahkan oleh,

Shazatul Shima Bt Abd Aziz

En. Mohd Annuar Bin Azizan

Pn Rafida Bt Ab Manan

**STATUS PENYEWAAN PREMIS PERNIAGAAN DAN PERUSAHAAN MARA WILAYAH PERSEKUTUAN  
SETAKAT OGOS 2009**

Bil	R/U	No.Lot	Luas k.p	Nama	Jenis Perniagaan	Sewa Sebulan RM	Sewa Sebenar Dibayar	Jumlah Sebenar Tunggakan	Jumlah Bulan Tunggakan
1	820200317304	10	1585	Nik Jah bt. Nik Ab Kadir	Farmasi	3,995.00	4,300.00	3,924.00	1.0
2	820200318280	10-1A	170	Mohd Yusri b Ramli	Kontraktor	270.00	0.00	3,640.00	13.5
3	820200318293	10-1B	170	Mohd Azahari b Ab Latib	Pengiklanan	270.00	0.00	6,190.00	22.9
4		10-1C	170	KOSONG	KOSONG		0.00		#DIV/0!
5	820200318206	10-1D	170	Anita bt Mes	Fotografi	270.00	0.00	3,210.00	11.9
6	820200318219	10-1E	170	Ruzuraiddi bin Idris	Kontraktor	270.00	0.00	1,850.00	6.9
7	820200318918	10-1F	127	Mohd Fazliq Irfan b Ahmad	Perunding	202.00	0.00	4,694.00	23.2
8	820200317582	10-2	1760	ULTIMATE Advance Technology Sdn Bhd	IT	1,602.00	0.00	15,772.45	9.8
<b>JUMLAH</b>						<b>6,879.00</b>	<b>4,300.00</b>	<b>39,280.45</b>	

Disediakan oleh,

Disemak oleh,

Disahkan oleh,

Zunaizah Bt Zainal Abiden

En. Mohd Annuar Bin Azizan

Pn Rafida Bt Ab Manan

PLAZA PENINSULAR BUSINESS PARK  
STATUS PENYEWAAN PREMIS PERNIAGAAN DAN PERUSAHAAN MARA WILAYAH PERSEKUTUAN  
SETAKAT OGOS 2009

Bil	R/U	No.Lot	Luas k.p.	Nama	Jenis Perniagaan	Sewa Sebulan RM	Sewa Sebenar Dibayar	Jumlah Sebenar Tunggakan	Jumlah Bulan Tunggakan
1	820200317773	4-2-8	2003	Ahmad Nizar b Safian	Restoran	5,188.00	0.00	26,359.04	5.1
2	820200317320	4-2-10	1738	Jabal Thuur Ent	Serbanika	4,000.00	2,500.00	22,000.00	5.5
3	820200317595	4-2-12	2003	Mohd Rosmani b Ishak	Homepower diy hardware	3,632.00	3,632.00	35,896.00	9.9
					<b>JUMLAH</b>	<b>12,820.00</b>	<b>6,132.00</b>	<b>84,255.04</b>	

Disediakan oleh,

Shazatul Shima Binti Abdul Aziz

Disemak oleh,

En. Mohd Annuar Bin Azizan

Disahkan oleh,

Pn. Rafida Binti Ab Manan

STATUS PENYAWAN PREMIS PERNIAGAAN DAN PERUSAHAAN BINA TRADING BERSEKUTUAN  
SETAKAT BULAN OGOS 2009

Bil.	No.R/U	No.Lot	Luas k/p	Nama	Jenis Perniagaan	Sewa Sebulan RM	Sewa Sebenar Dibayar	Jumlah Sebenar Tunggalan	Jumlah Bulan Tunggalan
1	820200317605	27	1260	Medi Opto Services Sdn Bhd	Kaca mala	2,180.00	0.00	50,887.30	23.3
2	820200317155	27-1	1384	Icon Concept Sdn Bhd	Pelancongan	1,357.00	2,300.00	44,264.10	32.6
3	820200317087	27-2	1384	Ulung Gemilang Sdn Bhd	Kelas Al-Quran	1,094.00	0.00	12,435.70	11.4
4	820200317980	29	1260	Norahsiah bt Daud	Restoran	2,180.00	0.00	44,740.00	20.5
5	820200319111	29-1	1384	Giat MARA Sdn Bhd	Latihan Kemahiran				PERCUMA
6	820200317333	29-2	1384	Adrise bin Bohari	Kontraktor	1,094.00	0.00	13,550.70	12.4
7	820200317980	31	566	Norahsiah bt Daud	Restoran	980.00	0.00	0.00	0.0
8	820200317414	31-1	1958	J.A.Venture Holding Sdn Bhd	Event Management	1,919.00	1,919.00	7,030.99	3.7
9	820200318170	31-2A	442	CS Ikma Sdn Bhd	Kontraktor	348.00	0.00	3,196.00	9.18
10	820200318002	31-2B	322	Zulkarnain b Zainuddin	Pembekal	254.00	0.00	2,794.00	11.00
11	820200318167	31-2C	280	Ahmad Fadzli b Yusof	Konsultan	221.00	0.00	3,457.00	15.64
12	820200318125	31-2D	360	Johan Ariff b Hj Muhammad	Pembekal	284.00	0.00	3,108.00	10.94
				<b>JUMLAH</b>		<b>11,911.00</b>	<b>4,219.00</b>	<b>185,463.79</b>	

Disediakan oleh,

Shazatul Shima Bt Abdul Aziz

Disemak oleh,

En. Mohd Annuar B Azizan

Disahkan oleh,

Pn. Rafida Bt Ab Manan

**TAMAN SRI SINAR, SEGAMBUT**  
**STATUS PENYEWAAN PREMIS PERNIAGAAN DAN PERUSAHAAN MARA WILAYAH PERSEKUTUAN**  
**SETAKAT BULAN OGOS 2009**

Bil	No. R/U	No. Lot	Luas k/p	Nama	Jenis Perniagaan	Sewa Sebulan RM	Sewa Sebenar Dibayar	Jumlah Sebenar Tunggakan	Jumlah Bulan Tunggakan
1	820200317100	11	20' X 70'	Dr. Rohimah Baharuddin	Klinik Perubatan	1,638.00	0.00	1,638.00	1.0
2	820200318895	11-1	20' X 70'	Mardhiah hayati Bt Ibrahim	Jahitan	798.00	500.00	13,714.50	17.2
3	820200318303	11-2	20' X 70'	Siti Zainab bt Nong Ahmad	Coklat	470.40	1,500.00	-1,477.60	-3.1
4		17	20' X 70'		<b>KOSONG</b>				#DIV/0!
5		17-1	20' X 70'		<b>KOSONG</b>				#DIV/0!
6	820200319179	17-2	20' X 70'	Mohd Fauzi Bin Othman	Perkhid. Penyelenggaraan	411.60	0.00	-1,411.20	-3.4
7		20	20' X 70'	GIATMARA	Latihan Kemahiran				<b>PERCUMA</b>
8	820200316088	20-1	20' X 70'	GIATMARA					
9		20-2	20' X 70'	GIATMARA					
10	820200318099	44	20' X 70'	Mohd Syamsul Jazmi b Sarwani	IT	1,638.00	0.00	48,254.50	29.5
11	820200319085	44-1	20' X 70'	Grand Event Sdn Bhd	Event Management	798.00	0.00	14,064.00	17.6
12	820200319247	44-2	20' X 70'	Azmi Abd Ghani	Kontraktor	588.00	0.00	10,284.00	17.5
13	820200319072	50	20' X 70'	GIATMARA	Latihan Kemahiran				<b>PERCUMA</b>
14	820200319072	50-1	20' X 70'	INKUBATOR GIATMARA	Latihan Kemahiran				<b>PERCUMA</b>
15	820200319399	50-2	20' X 70'	Mohd Zulfahmi Bin Abdul Rahim	Perkhidmatan	588.00	588.00	-888.00	-1.5
					<b>JUMLAH</b>	<b>6,930.00</b>	<b>2,588.00</b>	<b>84,178.20</b>	

Disediakan oleh,

Disemak oleh,

Disahkan oleh,

Shazatul Shima Bt Abd Aziz

En Mohd Annuar Bin Azizan

Pn Rafida Bt Ab Manan

**BANDAR SRI PERMAISURI  
STATUS PENYEWAAN PREMIS PERNIAGAAN DAN PERUSAHAAN MARA WILAYAH PERSEKUTUAN  
SETAKAT BULAN OGOS 2009**

Bil.	No.R/U	No.Lot	Luas k/p	Nama	Jenis Perniagaan	Sewa Sebulan RM	Sewa Sebenar Dibayar	Jumlah Sebenar Tunggakan	Jumlah Bulan Tunggakan
1	820200319250	49-G	1429.47	Doa Automobile Services	Bengkel Kenderaan	2,500.00	0.00	10,000.00	4.0
2	820200318112	50-G	1429.47	Camar Kreatif Sdn Bhd	Perabut	2,500.00	2,500.00	-250.00	-0.1
3	KOSONG	49-1	1649.51	KOSONG	KOSONG				#DIV/0!
4	820200317993	50-1	1649.51	Indasia Security Sdn Bhd	Kawalan Keselamatan	1,300.00	300.00	1,000.00	0.8
5	820200317870	49-2	1649.51	Mohd Saifullizan bt Hj Mamat	Kontraktor	500.00	500.00	0.00	0.0
6	820200317867	50-2	1649.51	Nor'Aziah bt Hj Mamat	Peguam	500.00	0.00	0.00	0.0
					<b>JUMLAH</b>	<b>7,300.00</b>	<b>3,300.00</b>	<b>10,750.00</b>	

Disediakan oleh,

Shazatul Shima Bt Abd Aziz

Disemak oleh,

En Mohd Anwar

Disahkan oleh,

Pn. Rafida Bt Ab Manan

**BISTRO D'MARA  
SETAKAT BULAN OGOS 2009**

Bil	No. R/U	No. Lot	Luas k/p	Nama	Jenis Perniagaan	Sewa Sebulan RM	Sewa Sebenar Dibayar	Jumlah Sebenar Tunggalan	Jumlah Bulan Tunggalan
1	820200318251	1	14' x 24'	Rohani bt Borhan	Aneka Mee	3,000.00	0.00	4,500.00	1.50
2	820200319315	2	14' x 24'	Kasturi Klasik	Aiskrim	3,000.00	0.00	32,400.00	10.80
3	820200318222	3	14' x 24'	Pixel Square Enterprise	Western Food	3,000.00	0.00	10,400.00	3.47
4	820200317647	4	14' x 24'	Astral Consortium (M) Sdn Bhd	Sup	3,000.00	0.00	8,400.00	2.80
5	820200317838	5	14' x 24'	Norfaeza bt Hassan	Kuih muih	3,000.00	1,500.00	21,952.50	7.32
6	820200317650	6	14' x 24'	Hj Samuri & Anak2 Enterprise Sdn Bhd	Satay	3,000.00	0.00	1,632.00	0.54
			(336 kps)		<b>JUMLAH</b>	<b>18,000.00</b>	<b>1,500.00</b>	<b>79,284.50</b>	

Disediakan oleh,

Shazatul Shima Bt Abd Aziz

Disemak oleh,

En. Mohd Annuar Bin Azizan

Disahkan oleh,

Pn. Rafida Bt Ab Manan