A QUANTITATIVE STUDY OF BEHAVIORAL INTENTION TO USE ICT AMONG MICRO-ENTERPRISES IN UNIVERSITI MALAYSIA KELANTAN

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A Quantitative Study of Behavioral Intention to Use ICT Among Micro-Enterprises in Universiti Malaysia Kelantan

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LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
FEB	Faculty of Entrepreneurship and Business
FHPK	Faculty of Hospitality, Tourism and Wellness
IBM	International Business Machines Corporation
ICT	Information and Communication Technology
SMEs	Small and Medium-sized Enterprise
SMS	Short Message Service
SPSS	Statistical Programmers for Social Sciences
TAM	Technology Acceptance Model
TRA	Theory of Reasoned Action
PEOU	Perceived Ease of Use
PU	Perceived Usefulness
SAA	Bachelor of Accounting with Honours
SAB	Bachelor of Business Administration (Islamic Banking and Finance) with Honours
SAE	Bachelor of Entrepreneurship with Honours
SAK	Bachelor of Entrepreneurship (Commerce) with Honours
SAL	Bachelor of Entrepreneurship (Logistics and Distributive Trade) with Honours
SAR	Bachelor of Entrepreneurship (Retailing) with Honours
SAH	Bachelor of Entrepreneurship (Hospitality) with Honours

SAP	Bachelor of Entrepreneurship (Tourism) with Honours
SAS	Bachelor of Entrepreneurship (Wellness) with Honours
UMK	Universiti Malaysia Kelantan
UMKEI	Universiti Malaysia Kelantan Entrepreneurship Institute
UTAUT	The Unified Theory of Acceptance and Use of Technology Model

ABSTRACT

This study is about the use of information and communication technology (ICT). Without the widespread use of ICT, modern life is unimaginable. It is generally recognized that the use of ICT has grown to become an important component of SME organizational strategies, serving as an important resource for fostering innovation and delivering performance, growth and competitiveness for businesses that can benefit from these technologies. The problem found in this study of ICT use is the lack of understanding of the potential benefits of ICT and how to help micro-enterprises achieve their goals. This is because, they often manage their own ICT and make all or almost all of their business decisions on their own. The second problem found in this study on the use of ICT is the lack of understanding of the potential benefits of ICT and how to help micro-enterprises achieve their goals by using ICT methods in their business. The other problem found is micro-management faces a lack of skills and knowledge needed to build, invest and make informed decisions about how to implement and use new ICT. Next, this study is conducted on Universiti Malaysia Kelantan students who have their own business established under Universiti Malaysia Kelantan Entrepreneurship Institute will be given through an online questionnaire in the form of google. The actions that need to be taken for improvement in behavioral intention to use ICT and micro-enterprises include expanding ICT use in business and developing a wide understanding of ICT in the context of business so that the work done may advance over time with today's cutting-edge technology.

Keywords: Information and Communication Technology (ICT), Micro-enterprise, SME organizational, Behavioral intention to use ICT.

CHAPTER 1

INTRODUCTION

1.0 INTRODUCTION

This chapter will explain about the introduction of Information and Communication Technology (ICT) use and micro enterprise performance. In section 1.1 the background of study is intended to describe about ICT use and micro enterprise. Next, this chapter will also clarify problem statement, research objective, research question, scope of the study, significance of study and definition of the independent variable and dependent variable. Lastly, organization of the proposal will also be illustrated.

1.1 BACKGROUND OF STUDY

ICT has become an integral part of modern human life. Modern life would be unimaginable without the pervasiveness of ICT. It is commonly acknowledged that Small and Medium Enterprises (SMEs) organisational plans must now include the implementation of ICTs. That is a fundamental source of promoting innovation and providing performance, growth and competitiveness for companies able to leverage these technologies (Busaidi et al., 2019). Many developing nations are attempting to use ICT to create SMEs given the success of the technology in SMEs in developed nations. People, businesses and society as a whole have been using ICT in unprecedented amounts for a variety of purposes. There are four types of businesses in Malaysia which are micro, small, medium and large. The SMEs are also considered to be an important engine of economic growth in each country.

ICT is being incorporated into commercial operations by micro-organizations to boost productivity. The growing use of ICTs, particularly Internet-based digital technologies, has altered communication practises as well as related service systems, practises, and workflows. As a result, this has an impact on how businesses interact with their clients, suppliers, and partners. SMEs' top executives are increasingly turning to ICT-based e-commerce to provide their companies a competitive edge in the world market. ICT adoption rates among SMEs in developing nations remain comparatively low, notwithstanding the expansion of ICT-based e-commerce in industrialised countries (Onileowo & Fasiku 2021). The potential of ICT adoption is not completely realised, which is one of the reasons for the low rate of ICT adoption by micro SMEs. Other factors, such as limited financial and technical resources, infrastructure and organizational capacity, also contribute to low ICT adoption rates (Busaidi et al., 2019).

Previous research has supported the idea that ICT use may enhance corporate performance (Yunis et al., 2018). ICT usage has increased dramatically during the past several years in a number of SMEs. Businesses are now investing significantly more in ICT, which raises the question of whether this will lead to improved company success. Yunis et al. (2018) assert that for micro firms to profit from ICT adoption, they must provide the necessary infrastructure and hire qualified ICT staff. In other words, the necessary means to effectively utilize the ICT employed should be able to contribute positively to micro enterprise performance.

Micro enterprise is still growing all around the world (Pedraza, 2021). These companies, which are described as small, owner-operated firms that are frequently founded by people from underrepresented groups, adopt different organizational

structures to deal with entrance restrictions and financial limitations (Pedraza, 2021). The research in this paper has micro enterprise as the subject. A micro enterprise in Malaysia typically has fewer than 10 people and very little capital (Sandberg & Håkansson, 2020). The majority of micro enterprises focus on offering local products or services (Sandberg & Håkansson, 2020). These micro enterprises can operate out of homes, farms, or on the streets, and they can also operate part- or full-time (Sandberg & Håkansson, 2020). In both established and developing nations, micro enterprises are prevalent in all areas of business creation, including rural, urban, and suburban areas (Yunis et al., 2018). The significance of a few supporting elements for small businesses to more effectively use ICT, profit from the creation of novel business prospects, and develop a competitive edge to take advantage of the commercial prospects given by ICT and the innovations that come from it, micro entrepreneurs' thoughts and deeds are required. Micro enterprise owners must thus be fluent in the language of technology in order to connect technical potential with changing market conditions, new client demands, growing issues, and prospective business prospects (Yunis et al., 2018).

The effective use of ICT is crucial for the viability of tiny businesses (Omar et al., 2018). The solution to this new difficult problem will thus have far-reaching effects on how firms approach IT investment and management. The use of ICT relies on e-commerce to generate micro-enterprise performance (Omar et al., 2018). Utilizing a resource-based approach, integrating ICT with front-end features and back-end databases can result in special ICT capabilities that are difficult to duplicate, potentially enhancing the business performance of micro enterprises (Kwabiah, 2019). According to Mwenda (2018), the influence of this component of ICT use, known as "ICT integration," on the performance of micro enterprises has not been clearly defined since

it has not been well documented in recent study literature. Similarly, even when ICT is utilised appropriately and effectively, "ICT utilization" is another facet of ICT use that may be important to company success.

Micro enterprise is generally accepted for its contribution to the economy, innovation, employment and productivity. According to Kwabiah (2018), the creation of ideas and the implementation of the same economic opportunities are the result of entrepreneurship. Pragmatic individuals are said to improve the economy through their entrepreneurial and innovative skills. Social development continues to underestimate the role of entrepreneurship and culture. Micro enterprise has been widely embraced over the past few decades as it is an important factor in development. The role of ICT is to facilitate business growth by obtaining price information and increasing their income (Alshubiri et al., 2019).

1.2 PROBLEM STATEMENT

SMEs, particularly micro enterprises, have experienced a lack of critical skills and expertise to create, invest in, and make educated decisions about how to adopt and manage a new ICT application. (Modimogale & Kroeze, 2011; Kahn et al., 2012; Singhavi & Basargekar, 2019). Micro enterprises also have a limited knowledge and understanding of ICT (Modimogale & Kroeze, 2011; Lubis et al., 2018; Singhavi & Basargekar, 2019) and lack the skills and knowledge to make informed decisions about adopting emerging ICTs.

Based on the aforementioned issue, it is evident that one of the largest barriers to ICT adoption is typically a lack of knowledge about the potential advantages of ICT and strategies to support micro enterprises in achieving their objectives (Orser, Riding, Li, 2019). Micro enterprise confronts difficulties since they frequently manage their own ICT and make all or almost all of their own business decisions by themselves. Unfortunately, the constraints of this owner or manager are due to their limitations, which limits their company's ability to perform certain tasks more efficiently. Among the limitations that are identified from the micro enterprise is that they have limited managerial abilities, poor project management, poor business skills and lack of adequate training and support (Jaganathan et al., 2018). Therefore, it shown that ICT must be viewed as a crucial key player in helping SMEs achieve their goals, and senior leadership must support this (Pillay, 2016). Allowing the micro enterprise to adapt to ICT use in business operation is important to improve better organizational performance (Modimogale & Kroeze, 2011; Boushnak et al., 2018) and to establish a significant relationship with the dependent variable of behavioral intention to use ICT. As a result, the owner's ICT skills, personality, and attitude toward the technology itself

are entirely dependent on small businesses because, as was already mentioned, the owner frequently serves as the company centre and makes all or most of the decisions in business operations (Kim & Crowston, 2011; Pillay, 2016).

Previous research indicates that there is a performance risk which there is no clear evidence linking ICT to become a better performance among the micro enterprise (Wamuyu & Maharaj, 2011; Steyn et al., 2015). Due to the limited resources available to recruit and retain a skilled worker, some organisations do not have the intention to adopt the use of ICT as effectively as they should and that is why it's called as performance risk. Steyn et al. (2015) also mentioned that the reason small businesses do not use ICT frequently is because they cannot wait to see the return on their investment and the expected benefits which is certainly not clear. It may take years before they really become apparent, and smaller businesses cannot afford to wait that long to see if something has worked or not. However, with effective adoption of ICT in the organization can attempt to develop a better performance of the micro enterprises and at the same time making them have the intention to adopt the use of the ICT in doing their business.

In addition, the belief that technology does not suit their specific business nature and demands is a significant factor in why micro enterprise do not have the intention to use the ICT for business purposes (Mehrtens et al., 2001; Pillay, 2016). ICT unsuitability for business also has significant implications for SMEs that wish to employ the technology since they would not do so until it is absolutely necessary to create and maintain a more complex ICT-based system. As a result, it is highly likely that most have a negative view of ICT use which also prevents the majority of micro

enterprise from engaging in ICT activities and from linking the behavioral intention to use in micro-enterprises.

Therefore, the purpose in this research is to focus on the behavioral intention to the adoption and use of ICT by micro enterprises. The students who own businesses registered under Universiti Malaysia Kelantan Entrepreneurship Institute (UMKEI) have been the target and focus for data collection in this research to study more about the system use of ICT. By determining the problem relate with ICT and micro enterprises performance is important to find out the relationship between perceived usefulness, perceived ease of use, social influence and facilitating condition and behavioral intention to adopt the ICT use among students in Universiti Malaysia Kelantan. All these variables between perceived usefulness, perceived ease of use, social influence and facilitating condition will be further investigated in this study.

1.3 RESEARCH QUESTIONS

The following research questions are developed based on the objectives:

RQ 1: What is the relationship between the perceived usefulness and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan?

RQ 2: What is the relationship between the perceived ease of use and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan?

RQ 3: What is the relationship between social influence and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan?

RQ 4: What is the relationship between the facilitating conditions and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan?

1.4 RESEARCH OBJECTIVES

The research objective is to identify a quantitative study of behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan. Hence, the objectives of this study follow:

RO 1: To examine the relationship between the perceived usefulness and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan.

RO 2: To examine the relationship between the perceived ease of use and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan.

RO 3: To examine the relationship between social influence and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan.

RO 4: To examine the relationship between the facilitating conditions and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan.

1.5 SCOPE OF THE STUDY

This study will be conducted on UMK students who have their own businesses. This follows respondents in a study of the use of ICT and the behavioural intention to use ICT among micro-enterprises conducted especially students at UMK. Next, the use of ICT and the performance of micro-enterprises that use ICT are likely to increase their effectiveness, attractiveness, creativity and brutality on a worldwide scale (Rahayu and Day, 2017; Tarute et al., 2017). ICT adoption enables SMEs to compete in the global market on an equal footing with their larger competitors (Agwu and Murray, 2015). Moreover, in industrialized countries, the use of ICT has grown significantly since about 2015 in both large and independent firms (Niebel, 2018; Rahayu and Day, 2017). Therefore, in understanding the behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan, the researcher is interested in conducting a quantitative study.

1.6 SIGNIFICANCE OF STUDY

ICT is the intersection of computers, telecommunication services, and administrative concepts to access, protect, process, transmit, and store information (Rouse, 2022). The aim of this study is to conduct a quantitative analysis of the behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan. The important of this study will benefit knowledge use of ICT in business, small entrepreneur business owner and improving entrepreneurial productivity.

1.6.1 Knowledge Use of ICT in Business

This study is the use of ICT knowledge in SMEs that benefits its users. The importance of knowledge of the use of ICT in SMEs can make it easier for businessmen to store and update business company data more carefully and securely. Therefore, knowledge of the use of ICT in SMEs can benefit traders in conducting well-organized business operations.

1.6.2 Small Entrepreneur Business Owner

The importance of this study, to small business owners in ICT. This is so because small business owners can use technology that is easier such as marketing product sales in social media that is easy for small businesses to do. Therefore, the benefits of using ICT for the SMEs especially small entrepreneurs can increase the profit of small businesses in sales and the exposure of the benefits of using ICT for SMEs.

1.6.3 Improving Entrepreneurial Productivity

The importance of this study, in increasing entrepreneurial productivity in the use of ICT. This is because, in increasing entrepreneurial productivity, we can spread the benefits of ICT in sharing information more quickly, efficiently and accurately through email, SMS and various other mediums that can facilitate entrepreneurs. Therefore, with this goodness, it can make it easier for entrepreneurs to spread information such as business sales promotion ads and others by using easier ICT facilities.

1.7 DEFINITION OF TERM

1.7.1 Performance Organization (SMEs)

Zhu dan Kraemer (2005) stated organizational performance potentially can be developed through the use of ICT, including e-commerce. According to Akinboade (2015), the organization's performance can be measured through sales, labour, assets, shares, and profits.

1.7.2 Micro-Enterprise

Eijdenberg & Masurel (2013) stated that the micro or small enterprise is a one-person business that runs a non-permanent, less productive, informal, and undercapitalized business. Micro-enterprises that operate outside of formal institutional limitations but inside informal institutional bounds. Lateh et al. (2017) highlight that micro-enterprises play an important role in eradicating poverty and creating many job opportunities in a rapidly rising economy.

1.7.3 Information Communications Technology (ICT)

According to Ashrafi & Murtaza (2008), ICT is a general term for any technology that allows electronic communication, information capture, processing, and transfer. Effective ICT technology by providing products and services such as laptops, desktop computers, gadgets, wired or wireless intranets, corporate productivity software such as editors, spreadsheets, enterprise software, data storage, and network security. ICT is defined as a form of structured communication network and data source that can collect, modify and spread information within and between businesses, especially SMEs (Apulu & Latham, 2011).

1.7.4 Perceived Usefulness

Perceived usefulness is the subjective perception shown by users because they believe that using any particular technology would enhance their work productivity (Davis, 1989). Saripah et al. (2016) stated that perceived usefulness measures how much people believe they can increase their performance by utilizing technology.

1.7.5 Perceived Ease of Use

Davis (1989), stated that perceived ease of use is the level to which individuals believe technology is simple to use. This is because individuals show a high perception of technology. After all, it is easy to handle. Indirectly, ICT has automatically achieved individual acceptance. According to Selamat et al. (2013), three primary factors determine ICT adoption in Malaysian SMEs: perceived usefulness, perceived ease of use, and perceived complexity.

1.7.6 Social Influence

Venkatesh et al., (2003) stated that social influence is the extent to which the beliefs (positive or negative) of others especially family, friends, and peers will influence an individual's selection to embrace a new system. The definition of social influence is a person acknowledging the significance of others' suggestion that they adopt the new system. Social influence is the modification of an individual's views, beliefs, emotions, and actions as a result of interaction with other individuals or groups (Rashotte, 2007).

1.7.7 Facilitating Conditions

Venkatesh et al. (2003) stated that facilitating condition refers to the organizational and technological infrastructures that assist a user in using a system. Indicators which include perceived behavioral control and complementarity are major determinants of facilitating conditions. Ghalandari (2012) revealed that the facilitating condition is the level at which a person believes the technological and organizational infrastructures necessary to use the desired system are readily accessible.

1.7.8 Behavioral Intention to Use ICT

The term behavioral intention was created by Fishbein (1967), who defined it as a planned behavior motivating to conduct a specific. According to Triandis (1989), the behavioral purpose of an individual can be separated from the self-directed action that allows anyone to accomplish a certain behavior. Intention, habits, and usage interests are the three indicators of behavioral intention presented by Venkatesh et al. (2012).

1.8 ORGANIZATION OF THE PROPOSAL

There are five chapters in this study. This study will be focused on the research topic that is followed by the chapters:

Chapter one will clarify more about organization performance, ease of use, usefulness, social influence and facilitating condition on the behavioural intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan. The background of the study is about problem statement, research question, research objectives, scope of the study, significance of the study, definition of the term, and arrangement of the proposal are just a few of the issues addressed in this chapter one.

Chapter two provides an overview of the literature review, which contains information and conclusions reached by other researchers with citations. In chapter two will discuss underpinning theory and previous studies related to the study. Next, a hypothesis statement describes the relationship that will be tested between two or more variables. In the last section will explain the conceptual framework that includes concepts applicable to the field of study. A conceptual framework that analyses the relationship between two variables which are dependent variables and independent variables.

Chapter three will discuss the overall process followed in the literature review and data collecting for the research. The research method will explain the introduction and research design to help ensure that the methods match the research aims. The data collection method will show how the researcher will get data in the study by using questionnaires. A study population is a group of individuals who have been selected for research and the sample size will be obtained. This chapter will explain the development

of the research instrument, the measurement of the variables, and the procedure for data analysis.

Chapter four will presents the results of the data analysis for independent and dependent variables. For preliminary data analysis, the aims are to edit the data in order to prepare it for future analysis, to characterise the essential elements of the data, and to summarise the results. The researcher will then examine the demographic information about the respondents. Then, the descriptive analysis is also applied to determine the mean and standard deviation for each variable and to show how the components in the model are related to the summarising data. A validity and reliability test also studied to analyse the value of Cronbach's Alpha for each data whether the data is reliable or not. The normality test is used to examine whether or not the study findings are normally distributed. Next, multiple linear regression (MLR) was used to forecast the result of a response variable and determine if the relationship between dependent and independent variable remain constant.

Chapter five will cover the conclusions and suggestion needed in detail. Then, in key findings will provides the summary of the hypothesis testing from the following study. Next in the discussion will explain more about the multiple linear regression and coefficient analysis. In this discussion too will determine whether the research objectives are achieved or not and whether the research questions are answered or not. The limitations is also discussed in this chapter five. Along with an explanation of the study's limitations and conclusions, the researchers also provide a recommendation for future research based on the study's findings.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

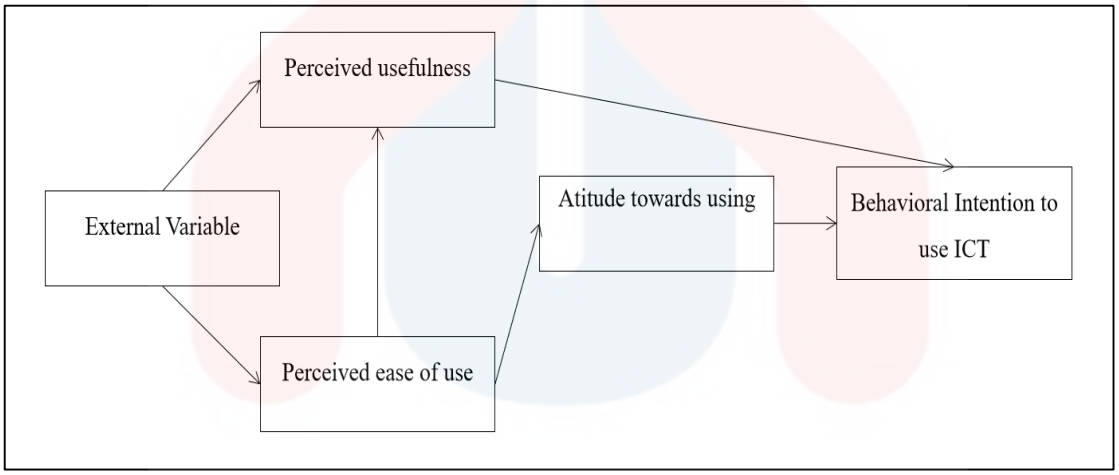
This chapter two will explain a literature review of the study. For the underpinning theory is intended to explain the theory that will be used to examine the relationship between ICT use on behavioral intention to use ICT from a micro-enterprise perspective. Next, this chapter will also clarify more about literature review from the previous studies and the hypothesis will then be develop based on the relationship between the independent variable and dependent variable. Finally, a conceptual framework is developed and the literature review summary will also be described in the section below.

2.2 UNDERPINNING THEORY

2.2.1 Theory Acceptance Model (TAM)

The Theory of Acceptance Model (TAM) was developed by Davis in 1986 as a modification of the Theory of Reasoned Actional (TRA). The goal of the Theoretical Acceptance Model is to explain the external influences on how people use technology and how they accept it. The methodology that examines how users accept and use new technology is called TAM (Aggorowati et al., 2012). This theory can examine the acceptance of ICT technology and the performance of micro-enterprises among students that influence whether the technology is accepted or not by users. Davis (1989) states that the goal of TAM is to provide an explanation and prediction of the extent to which people will adopt a new technology. Perceived usefulness (PU) and perceived ease of use (PEOU) are seen as the most important characteristics that determine

behavioral intention whether directly or indirectly, Granic & Marangunic (2019). This is because, TAM theory is suitable to be used to study the use of ICT against micro enterprises in determining consumer behavioral intentions. TAM theory uses Perceived usefulness (PU) and perceived ease of use (PEOU). According to Durodulu & Olumide (2016), explaining that TAM combines Perceived Ease of Use and Perceived Usefulness which are important determinants of innovation recognition and customer behavior. In addition, this theory without taking into account other socio-economic aspects that can affect acceptance, this theory has a tendency to focus only on the technical viability of the technology.



Source: Davis (1986)

Figure 2.1: Technology Acceptance Model (TAM)

2.2.2 Unified Theory on Acceptance and Use of Technology (UTAUT)

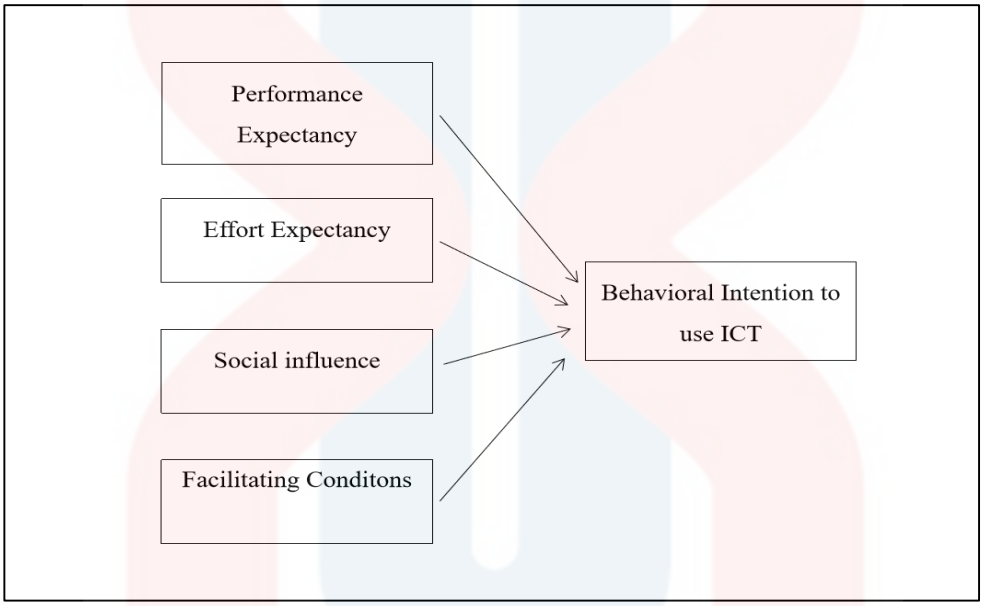
The Unified Theory of Acceptance and Use of Technology Model (UTAUT) was developed by Venkatesh, Morris, Davis, and Davis in 2003. This model is an extension from the Technology Acceptance Model (TAM) (Rozmi et al., 2019). The UTAUT Model is used in the current because it aids in illustrate the understanding of how micro-enterprise can adopt and use the ICT to enhance their behavioral intention to adopt the use of ICT. The UTAUT model offers considerably to the study of

technology adoption and usage due to its capacity to combine different TAMs (Chao, 2019). The purpose of the UTAUT is to describe user intents to utilise ICT systems and subsequent use behaviour.

The theory contains four important components that determine behavioural intention to embrace real ICT usage, which are performance expectancy, effort expectancy, social influence, and facilitating conditions. All the variables can be seen are a direct drivers of behavioural intention to use ICT. For performance expectancy and effort expectancy are not focused on the study. This is because Palau-Saumell et al. (2019) claimed that performance expectancy is very similar to the perceived usefulness while effort expectancy has a substantial similarity to perceived ease of use. In addition, the reason of there is no further research for these two variables of performance expectancy and effort expectancy in UTAUT model is because it was already been studied in Theory Acceptance Model (TAM) (Davis, 1986). So, the two key effect and moderating factors of UTAUT that are focused on this study are social influence and facilitating condition.

The degree to which a person feels that important individuals believe that they should utilise the new system is characterised as social influence (Dwivedi et al., 2019). Several studies have identified a relationship between social influence and behavioral intention to adopt the ICT use in developed countries and new industrial countries (Ali et al., 2022). The existing study have provided an adequate but limited understanding of social influence on behavioral intentions to use ICT among the micro-enterprises. Furthermore, facilitating condition which is described as an individual's belief that a technological and organizational framework available to allow the system to be used (Dwivedi et al., 2019). According to Handoko (2020), the independent variable of facilitating conditions has a significant influence toward the dependent

variable of behavioral intention to use ICT. As a result of this finding, the UTAUT model was designed only to see the effect of facilitating conditions on the use of the system. The conclusion that may be drawn is that UTAUT Model is a suitable theory that can be used to utilised the behavioral intention in adopting the ICT use among the micro-enterprise owners.



Source: Venkatesh et al. (2003)

Figure 2.2: The Unified Theory of Acceptance and Use of Technology Model (UTAUT)

2.3 LITERATURE REVIEW AND HYPOTHESIS STATEMENT

2.3.1 Perceived Usefulness

Perceived usefulness can measure how much a technology adopter's use of it can improve the efficiency of their organizational performance (Suhartanto and Leo 2018). This term known as a utilitarian outcome is important in the acceptability of technology in the micro-enterprise. According to Suhartanto and Leo (2018), perceived usefulness refers to a person's perception that a certain technology individual is considering adopting would improve their potential to perform their work. This is important to learn because the high value of ICT will make micro-enterprise technology more attractive. Indirectly, the perceived usefulness of ICT can increase the desire for adoption among the micro-enterprise. A previous study by Camilleri & Falzon (2020) revealed that have a significant relationship between the perceived usefulness of behavioural intention to use ICT mainly electronic media, and advanced innovative technology.

H1: Perceived usefulness has a positive significant on the behavioral intention to use ICT among micro-enterprises in Universiti Malaysia Kelantan.

2.3.2 Perceived Ease of Use

Perceived ease of use is a person's belief that the system is simple to understand. The intensity of use and interaction between users and the system can make this ICT more convenient to use (Basuki et al., 2022). According to Basuki et al. (2022), the researcher determined that the perceived ease of using ICT as practical is very simple to use and understand. Furthermore, perceived ease of use (PEOU) is a variable that is used to assess how much effort a person believes it takes to use the system (Huang and

Teo, 2020). Perceived ease of use (PEOU) is frequently regarded as a critical determinant of attitudes and perceived usefulness (PU) (Huang and Teo, 2020). Chen & Aklikokou (2019) asserts that acceptance is significantly influenced by perceived ease of use. Perceived ease of use is a basic concept that affects a system's acceptability together with perceived utility. Its importance in the usage of ICT has been recognised by a number of studies. Given the previous studies, it is reasonable to conclude that the research findings emphasize the importance of PEOU in a variety of contexts.

H2: Perceived ease of use has a positive significant on the behavioral intention to use ICT among micro-enterprises in Universiti Malaysia Kelantan.

2.3.3 Social Influence

Social influence is the growth of a person's beliefs, emotions, mentalities, and behaviour as a result of interactions with other people or groups (Rahman et al., 2021). Therefore, social influence refers to the impact of other people's beliefs and actions, such as coworkers, peers and families, on a person's behaviour. In the context of wearable ICT, a person's behavioural intention toward ICT is affected by their environment (Rahman et al., 2021). The degree to which ICT users believe that those relevant to them believe they need to use ICT is referred to as social influence. Social influence is analogous to subjective norm in the Theories of Reason, Action, and Planned Behavior, where it is a significant factor that influences the acceptance of a system that according to Subawa et al. (2020). According to several studies that have been done, social influence has been shown to play a vital role and is an important factor in influencing the willingness of a micro-enterprise to use ICT. Numerous observations have been made between coworkers and society in the context of ICT (Khazaei, 2020). In addition, it may be claimed that early adopters' and innovators' positive perceptions

of ICT would promote the spread of this ICT across society (Khazaei, 2020). Khazaei (2020) conducted a study on the impact of ICT on society and concluded that social influence can predict the use of ICT, so users in micro-enterprises have less and lower levels of ICT use, while ICT users in medium and large enterprises have higher levels of ICT usage. Khazaei (2020) finds that social influence predicts ICT adoption by enhanced firms. Since this research indicates that social influences behavioral intention toward ICT, the following hypothesis is put forth:

H3: Social influence has a positive significant on the behavioral intention to use ICT among micro-enterprises in Universiti Malaysia Kelantan.

2.3.4 Facilitating Condition

Facilitating condition is the level where each user feels that the organization's infrastructure and technology are available to facilitate ICT users in the organization (Venkatesh et al., 2003; Escobar-Rodriguez & Carvajal-Trujillo, 2014). Further, the setting where management and technical arrangements exist to enable the use of systems that facilitate access to the resources and knowledge required to operate the system (Ali et al., 2022). According to Gupta and Dogra (2017) and Ali et al. (2022), there are many dimensions to facilitate the situation in the study conducted, among them compatibility, required resources, expertise, specific people, and the help of others. Therefore, the ease of using ICT affects the behavior of using ICT in business. This is because the use of ICT in organizational infrastructure can facilitate more sophisticated business operations. Ambarwati et al. (2020) discovered that facilitating conditions had a significantly positive influence on behavioural intention to utilize technological infrastructure. Certain wearable technology may have difficult application level interfaces, and others may present simpler ways to use the device.

H4: Facilitating condition has a positive significant on the behavioral intention to use ICT among micro-enterprises in Universiti Malaysia Kelantan.

2.3.5 Behavioral Intention to Use ICT

The term behavioural intention to use can be characterised as either a purchasing signal or a diagnostic value to use new technology (Filieri et al., 2021). According to Tuncer et al. (2021), behavioural intentions refer to a customer's willingness to use the service again, willingness to suggest others, and share positive words about the business. According to Trivedi and Yadav (2020), behavioural intention is a significant indicator of whether a user would stay with or abandon a certain service on ICT. The measuring scales for behavioural intention include intention to use again, anticipated use in the future, and willingness intention to continue using ICT in business. Previous research has shown that behavioural intention predicts ICT usage behaviour (Rahman et al., 2020). This assumption can be tested by how much an individual wants to use ICT technology in a business (Kusumadewi et al., 2021). According to Ali et al. (2022), research on ICT usage behaviour in business has shown that behavioural intention has a positive significance on ICT use. Thus, ICT experience improves behavioural intention's impact on technology use.

2.5 THEORETICAL FRAMEWORK

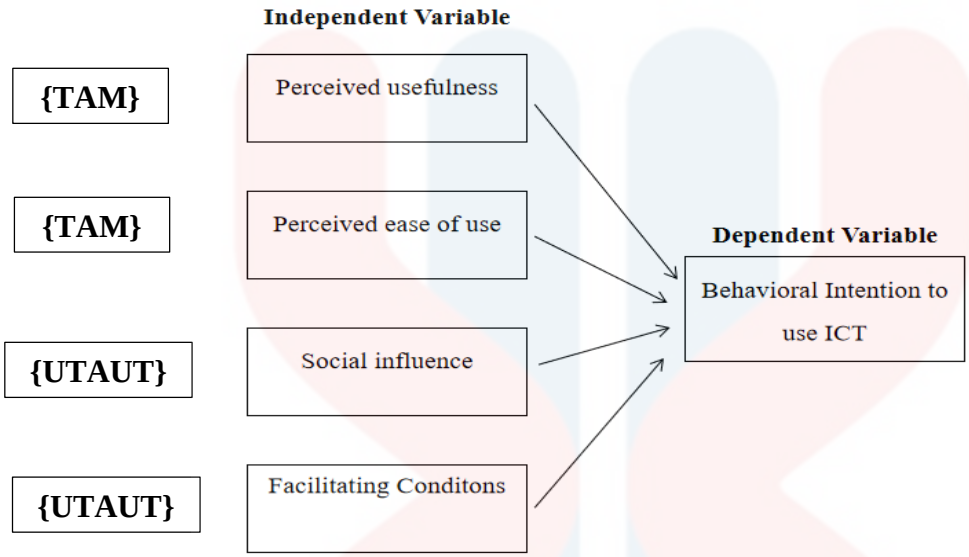


Figure 2.3: Theoretical Framework

2.6 CONCLUSION

This chapter reviewed the literature in light of the previously examined components of the research. The benefits of ICT can increase competition among SMEs to improve business and customer connections. The use of ICT enables collaboration within the company, especially between companies and other firms in micro-enterprises. The researcher focused the relevant theories to the study to present an explanation for the reason or influence underlying the observed facts. The goal of the research was to analyse the independent variables and dependent variable. Behavioural intention to use ICT is the dependent variable in this study, which has a connection with independent variables which are perceived usefulness, perceived ease of use, social influence and facilitating conditions. The researchers decided to assess four independent variables that encourage the behavioral intention to use ICT among micro-enterprise. The researchers have concentrated on researching how students at Universiti Malaysia Kelantan use ICT and how well their micro-enterprises work.

CHAPTER 3

RESEARCH METHOD

3.1 INTRODUCTION

After reviewing past research on the topics discussed in Chapter 2, this chapter 3 explains the research methodology that will be used in the study. Research methods aim to answer and overcome the research objectives identified in Chapter 1. This chapter will illustrate 3.2 Research design, 3.3 Data collection method, 3.4 Study population, 3.5 Sample size, 3.6 Sampling techniques, 3.7 Research instrument development, 3.8 Measurement of the variables, 3.9 Procedure for data analysis and last is 3.10 Conclusion of this chapter.

3.2 RESEARCH DESIGN

This study was conducted to understand behavioral intention to use ICT among micro-enterprises in UMK. Because the empirical assessment included numerical measurements and analyses, the researchers used quantitative methods. Primary data were collected through an online questionnaire. The data collected will help researchers identify the relationship between perceived usefulness, perceived ease of use, social influence and facilitating conditions among students in UMK through a research design that involves the process of developing and organizing the research design.

3.3 DATA COLLECTION METHOD

A data collection method is the process of organizing the collection of information on a target variable. Data is classified into two types: primary data and secondary data. For this research, raw data will be used, and data will be gathered using

an online questionnaire. The questionnaire will be randomly distributed to respondents who have their own micro-enterprise students in the Universiti Malaysia Kelantan.

3.4 STUDY POPULATION

Figure 3.1: Location of Universiti Malaysia Kelantan

The study population is a subset of the overall target population from which the sample is collected. It is larger than the idea sample frame. It is possible to define the sample frame as a research population that has been implemented (Hu, 2014). The population for this study is students from the Faculty of Business Entrepreneurship and Faculty of Hospitality, Tourism and Wellness, Universiti Malaysia Kelantan which located at Pengkalan Chepa, Kota Bharu, Kelantan. There are 1146 students of Faculty of Business Entrepreneurship at Universiti Malaysia Kelantan and 532 students from Faculty of Hospitality, Tourism and Wellness (FHPK) who owned a business under Universiti Malaysia Kelantan Entrepreneurship Institute (UMKEI). As a result, a research will be done on the students to find out how they use ICT in their work.

3.5 SAMPLE SIZE

Sample size is the quantity of observations selected from the population to be analyzed. The total number of students doing business at Universiti Malaysia Kelantan is 1146 students from year 1 to year 4 under UMKEI. This study will be conducted on 1146 students Faculty of Entrepreneurship and Business (FKP) and 532 students from Faculty of Hospitality, Tourism and Wellness (FHPK) who are involved in UMK business. Therefore, 310 respondents are required as the minimum sample size for the student group, according to Krejcie and Morgan's table (Kenpro, 2012).

Table 3.1: Determine sample size of known population

N	*S*	*N*	*S*	*N*	*S*
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

Source: Krejcie and Morgan (1970)

3.6 SAMPLING TECHNIQUES

Probability sampling and non-probability sampling are the two sampling techniques. Probability sampling first sampling method is the form of randomization selection when selecting elements. This sampling involves a selection process that has different chances to be selected. There are four type of methods, which are referred to as basic random, cluster, stratified random, and systematic (Singh, 2018). The second sampling method is non-probability sampling. This sampling technique is a method, not a random one. This sample is less likely than the sample of the sampling in question to produce representative samples. The results of the study may be negative and encourage everyone in the population to become close to the average of the sample size under uniform conditions (Singh, 2018). There are types of non-probability sampling methods is convenience sampling, voluntary response sampling, purposive sampling and snowball sampling.

Therefore, in this study, the researcher used a non-probability sampling technique in the study. This is because, this technique is easy to do by the researcher in doing this research (McCombes, 2019). This is due to the most suitable method for this research is easy to use during the research in finding the target respondents of UMK students in answering the questionnaire in google form. Therefore, the Google form link will be distributed to students involved in UMKEI business.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

The concept of a research instrument is a tool that can collect or acquire, assess, or analyse data related to the study. Therefore, this study will apply a questionnaire design and pilot test to analyse each data from the research topic.

3.7.1 Questionnaire Design

In this research topic, there will be six sections in the questionnaire that UMK students who own the business need to answer. The first section, Section A contains student demographic information such as gender, race, age, years of study, faculty, course, and monthly income. The independent variable has four sections, section B is perceived usefulness, perceived ease of use, social influence and facilitating conditions. Section C shows the dependent variable which is behavioral intention to use ICT among UMK students who owned the businesses. For the questionnaire in this study, we used a five-point Likert scale. Each scale item will be assessed on a scale of 1 (strongly disagree) to 5 (strongly agree).

Strongly Disagree Sangat Tidak Setuju	Disagree Tidak Setuju	Neutral Neutral	Agree Setuju	Strongly Agree Sangat Setuju
1	2	3	4	5

Figure 3.2: Five-Point Likert Scale

Table 3.2: Overview of the Research Instrument

SECTION	VARIABLES	ITEM	AUTHORS
A	Demographic	6	Crittenden et al. (2019) & Ko et al. (2021)
B	Perceived Usefulness	5	Crittenden et al. (2019) & Kaba (2021)
	Perceived Ease of Use	5	Ko et al. (2021) & Mather et al. (2022)
	Social Influence	5	Rahman et al. (2020) & Tarhini et al. (2017)
	Facilitating Conditions	5	Venkatesh et al. (2003, 2012), Wang et al. (2008) & Tarhini et al. (2017)
C	Behavioral Intention to Use ICT	5	Rahman et al. (2020), Kusumadewi et al. (2021) & Hasan et al. (2022)

Table 3.3: Question Section A (Demographic Profile)

DIMENSION	ITEM	REFERENCES
Demographic Information	1. Gender • Male • Female 2. Races • Malay • Chinese • Indian • Others 3. Age • 19-20 years • 21-22 years • 23-24 years • Above 25 years 4. Years of Study • Year 1 • Year 2 • Year 3 • Year 4 5. Faculty • FKP • FHPK 6. Course • SAK • SAL • SAB • SAR • SAE	Crittenden et al. (2019) & Ko et al. (2021)

	• SAA • SAP • SAH • SAS 7. Your Monthly Income • Below RM1,000 • RM1,000 – RM1,999 • RM2,000 – RM2,999 • RM3,000 – RM3,999 • Above RM4,000	

Table 3.4: Question Section B (Independent Variables)

DIMENSION	ITEM	REFERENCES	MEASUREMENT
Independent Variable 1: Perceived Usefulness	I depend on ICT to support my micro-enterprises business	Crittenden et al. (2019)	Likert Scale
	ICT is part of my daily micro-enterprises business activities.		
	I find ICT useful in supporting my micro-enterprises business.		
	I think ICT will increase the performance on my work.	Kaba (2021)	
	I find ICT will increase productivity in my micro-enterprises business.		
Independent Variable 2: Perceived Ease of Use	How to use ICT functions and services is clear and understandable.	Ko et al. (2021)	Likert Scale
	Using ICT allows me to complete my tasks more easily.		
	I find that my work becomes easier to understand when using the ICT technology system.	Mather et al. (2022)	
	The ICT technology system is very easy for me to learn.		
	I frequently seek assistance when using ICT systems.		
Independent Variable 3: Social Influence	ICT users in my society are more prestigious than non-users.	Rahman et al. (2020)	Likert Scale
	The management of this enterprise helps a lot in the use of ICT.	Tarhini et al. (2017)	
	Both the owner and management staff of this enterprise have supported the use of ICT for micro-enterprise.		
	Employees of this enterprise who use ICT in their work have a high profile.		
	I use ICT because of the ratio of my colleagues who use ICT.		
Independent Variable 4: Facilitating Conditions	ICT technology can be used compatible with other technologies that I use.	Venkatesh et al. (2003, 2012)	Likert Scale
	I have the necessary knowledge to use ICT technology.	Wang et al. (2008)	
	I have the necessary ICT resources to use social networking sites.		

	I can use social networking websites without any kind of restrictions or obstacles (i.e. good bandwidth, easy access to the network to contact my contacts, etc.).		
	The use of ICT suits my work style for the entrepreneurial development of this company.	Tarhini et al. (2017)	

Table 3.5: Question Section C (Dependent Variable)

DIMENSION	ITEM	REFERENCES	MEASUREMENT
Dependent Variable 1: Behavioral Intention to Use ICT	I will start to use ICT in the future.	Rahman et al. (2020)	Likert Scale
	I intend to use ICT at every opportunity in the future.		
	I plan to increase my use of ICT in the future.		
	I expect to continue using ICT to support the business performances.	Hasan et al. (2022)	
	I hope that the use of ICT will continue in future.	Kusumadewi et al. (2021)	

3.7.2 Pilot Test

A pilot test is small-scale research that serves various purposes. This test will be done first by using 10 to 30 samples before conducting the real experiment (Isaac and Michael, 1995). A pilot test is used to review the full questionnaire and identify problems before releasing the real questions to the target respondents. This is because the real study may be invalid and unreliable without using a pilot test. A pilot test is very important in this research to influence the validity and form a reliable study on each question. Indirectly, a pilot test can ensure that the real research runs smoothly. The data obtained will be collected and entered into SPSS software when thirty sets of questionnaires have been given to respondents. It tries to evaluate the effectiveness and dependability of the survey among the respondents. If it turns out that the questions need to be amended as a consequence of the pilot test's findings and the questionnaire will be changed.

Table 3.6 : Overall Pilot Test

VARIABLES	NUMBER OF ITEMS	CRONBACH'S ALPHA
Perceived usefulness	5	0.860
Perceived ease of use	5	0.812
Social influence	5	0.915
Facilitating conditions	5	0.838
Behavioral Intention to use ICT	5	0.898

Sources: Crittenden et. al (2019), Amoah & Jibril (2020), Religia et. al (2020)

Table 3.6 shows the overall pilot test for all the variables, including the dependent variable and independent variables. A Cronbach's Alpha coefficient value that exceeds 0.70 is considered appropriate and acceptable (Nunnally, 1978). It illustrates that all of the variables used in the study have good reliability and attain internal consistency. Independent variables such as perceived usefulness, perceived

ease of use, social influence, and facilitating conditions show values of 0.860, 0.812, 0.915, 0.838 and 0.898 respectively. The coefficient values for the independent variables can be considered good and comply with Cronbach's Alpha rule. Meanwhile, the dependent variable which is behavioral intention to use ICT has a value of 0.898 which is acceptable and reliable. According to Cronbach's Alpha coefficient, all of the variables in this study are the perfect fit for respondents to understand the questions on the questionnaire.

3.8 MEASUREMENT OF THE VARIABLES

In this study, the researchers have three types of measurement of the variables to examine all the variables studied. The measurement scale used in the study is nominal, ordinal and interval (Likert scale). This research will use online questionnaires to collect data because the research design is quantitative. In this study, we provided a questionnaire that is divided into three sections which are Section A, Section B, and Section C.

3.8.1 Nominal Scale

A nominal scale serves as a measure related to a non-numerical variable that is quantitative in nature. This method of measurement is used when the variable or item is a number that has no value. The measurement will be used in Section F from the questionnaire that we provided such as gender (male or female), race (Malay, Chinese, Indian, or others), age (19 years old – 30 years old), years of the study (year 1, year 2, year 3 and year 4), faculty (FKP and FHPK), course (SAK, SAL, SAB, SAR, SAE, SAA, SAP, SAH, and SAS), and monthly income level.

3.8.2 Ordinal Scale

Ordinal scales are used to assess non-numerical concepts such as levels of happiness, satisfaction, and discomfort shown by respondents. This scale determines the level of respondents' tendency to answer the given questionnaire. The scale will evaluate each item whether it is better or greater than the other items. In this research, we use the ordinal scale for the dependent variable and independent variables. All sections which are Section A, Section B, Section C will be measured using a 5-point Likert-scale from 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree) and 5 (strongly agree).

3.9 PROCEDURE FOR DATA ANALYSIS

The data has been examined and collated in accordance with the questionnaire that has been completed. Data analysis is a systematic approach to describing, drawing conclusions from, and interpreting data that makes use of logical and statistical techniques. In order to ensure data integrity, it is essential that study findings are accurately and adequately analysed. Analysts use this data analysis to move from large amounts of data to more specific observations. Depending on the scope of the study, there are several types of common data processing. Data obtained from the questionnaire will then were imported into a computer program called Statistical Package for Social Sciences (SPSS) to analyse the data collected at the end of the study This SPSS programmer is a piece of software that analyses, adjusts, and generates various patterns based on various data variables. Furthermore, this SPSS programme is an easy-to-use application. The SPSS can take data from almost any folder to produce tabular files, including distribution plots and maps. Descriptive analysis, reliability analysis, multiple linear regression, and Pearson correlation are the four types of data analysis.

3.9.1 Descriptive Analysis

Descriptive analysis is a method of analysing data that is representative of a whole population or a subset. It may then be succinctly and effectively conveyed to encourage a better comprehension of the facts. Before establishing inferential statistical comparisons, descriptive statistics must first be calculated since they are a crucial initial step in analysis (Kaur, Stoltzfus, Yellapu, 2018). In this section, the analyst will analyse the data collected from the questionnaires that have been answered by respondents who are micro-enterprise owners among business entrepreneurship faculty students

according to their categories in terms of gender, race, age, year of study, faculty, course of study and monthly income. As a result of this analysis and through some comments on the responses, this descriptive and statistical analysis will be able to help in achieving the first objective of the research.

3.9.2 Reliability Analysis

The extent to which a measurement can produce stable and consistent results is referred to as its reliability (Carmines & Zeller, 1979; Taherdoost, 2016). Repeatability and reliability are connected. For example, the amount of the scale or test is said to be read reliably if the repeated measurements made by the researcher are in a constant state and only show and give the same result. (Taherdoost, 2016). This reliability test is significant because it refers to the consistency of a measuring instrument across sections (Huck, 2012; Taherdoost, 2016). Most significantly, a test is accurate if it continues to function over time and on its own. It is advised that dependability should be at least 0.60 for an exploratory or pilot investigation (Taherdoost, 2016). The Cronbach's Alpha thumb rule for the reliability test is shown in the table below.

Table 3.7: Rule of Thumb Cronbach's Alpha

CRONBACH'S ALPHA	RELIABILITY VALUE
More than 0.90	Excellent
0.8 to 0.89	Good
0.7 to 0.79	Acceptable
0.6 to 0.69	Questionable
0.5 to 0.59	Poor
Less than 0.59	Unacceptable

Sources: Hair (2006)

3.9.3 Multiple Linear Regressions

The term "multiple linear regression" refers to the process of describing the relationship between one continuous dependent variable and two or more independent variables. The 0.05 and 0.01 threshold of significance was utilised to examine the statistics. The researcher has chosen this multiple linear regression to assess the variable elements since the independent variables of the study that is perceived usefulness, perceived ease of use, social influence and facilitating conditions of adopting ICT which have more than one independent component.

3.9.4 Pearson's Correlation

To determine the relationship between ICT use and organizational performance, Pearson's Correlation was used. The Pearson correlation coefficient in statistics is a measure of the linear correlation between two variables X and Y, which ranges from +1 to -1. A correlation of -1 indicates that the correlation is perfectly negative, while if it shows a correlation of 1, then the correlation is perfectly positive. For a correlation of 0, it indicates no relationship between the two variables. The table 3.8 showed the Pearson Correlation Coefficient size.

Table 3.8: Rule of Thumb of Correlation Coefficient size

Coefficient Range	Strength of Correlation
0.9 to 1.0 / (-0.9 to 1.0)	Very High positive (negative) correlation
0.7 to 0.9 / (-0.7 to -0.9)	High positive (negative) correlation
0.5 to 0.7 / (-0.5 to -0.7)	Moderate positive (negative) correlation
0.3 to 0.5 / (-0.3 to -0.5)	Low positive (negative) correlation
0.0 to 0.3 / (-0.0 to -0.3)	Negligible correlation

Sources: Ogunyinka et al. (2020)

3.10 CONCLUSION

A brief introduction is followed by a description of the research design that will be used in this study. The data collection has been examined and explored in this chapter of research method. The study's demographic, sample size, sampling technique, research instrument, variable measurement, and data analysis have all received the researcher's attention. The population analysis and survey were presented following by the discussion of the methodology that are utilised in carrying out this study. Additionally, the study used the quantitative method which is through questionnaire to collect the data. In-depth study is also given to the questionnaire's form and design, assessing the measure's validity and reliability, and the steps involved in data processing. In Chapter 4, the results will be thoroughly analysed and discussed.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

This chapter presents data analysis results for independent and dependent variables from the previous chapter. Preliminary analysis, descriptive analysis, validity and reliability test, multiple regression, and Pearson correlation coefficient will be discussed in chapter 4. The researcher has collected information from a sample of 310, which will be analysed using the SPSS. These tools evaluate data for descriptive and bivariate statistics, numerical result forecasts, and group prediction. The researcher used Cronbach's Alpha method to assess the reliability of the scale set. Descriptive analysis was used to measure the data provided by the respondents. Multiple linear regression is important for researchers to understand the variables for behavioural intention to use ICT. Pearson correlation was used by the researcher to measure the linear relationship between perceived usefulness, perceived ease of use, social influence and facilitating condition with the behavioural intention to use ICT among micro-enterprises in Universiti Malaysia Kelantan.

4.2 PRELIMINARY ANALYSIS

In this section, Cronbach's Alpha was used as a tool to evaluate the test's reliability analysis on independent variable and dependent variable in order to study the reliability of the collected data. Cronbach's Alpha values range is from 0 to 1. If the value of Cronbach's Alpha is close to or greater than 0.7, the result is considered acceptable and reliable. If the value of Cronbach's Alpha is less than 0.6, the data is considered poor and unreliable. Table 4.1 displays the results of the reliability analysis for 30 samples of respondents who indicate whether or not the variable data is reliable for the research.

Table 4.1: Pilot Test Result

Variables	Cronbach's Alpha	Number of Items
Perceived Usefulness	0.868	5
Perceived Ease of Use	0.798	5
Social Influence	0.870	5
Facilitating Condition	0.856	5
Behavioral Intention to Use ICT	0.838	5

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

In this part, the researcher has examined the demographic information about the respondents. The questionnaire's Section A collects data on demographic profiles. The aim of the collection of demographic data is to assess the respondent's behavioral intention to use ICT among micro enterprises in UMK based on their background.

4.3.1 Gender

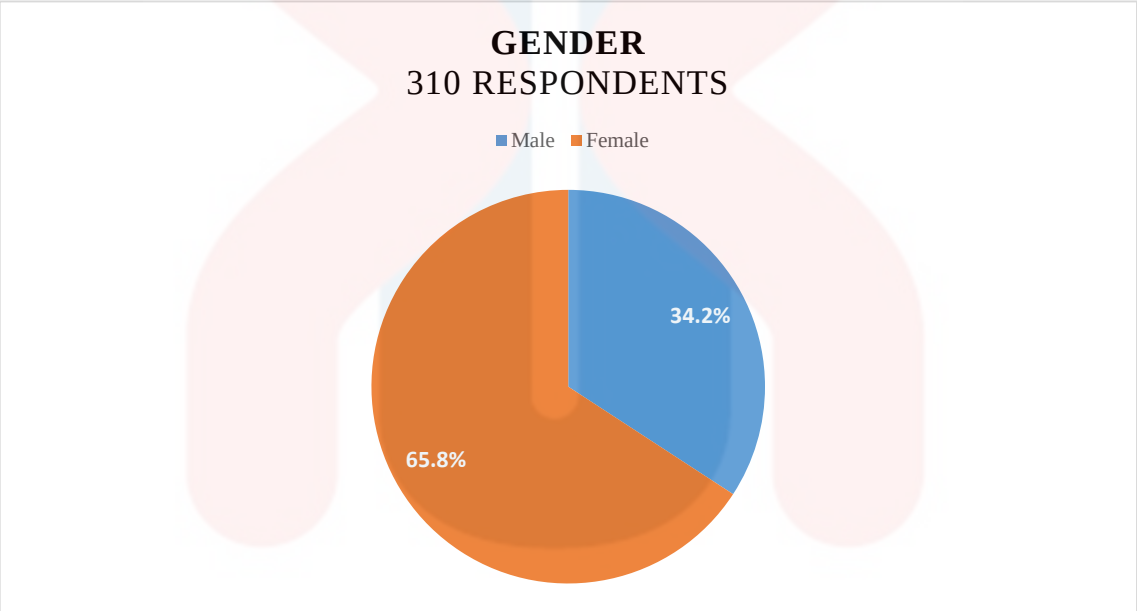


Figure 4.1: Gender of the respondent

Figure 4.1 shows that 34.2% (106 respondents) are male, while the remaining 65.8% (204 respondents) are female. The difference between the number of female and male responders is 98 peoples.

4.3.2 Race

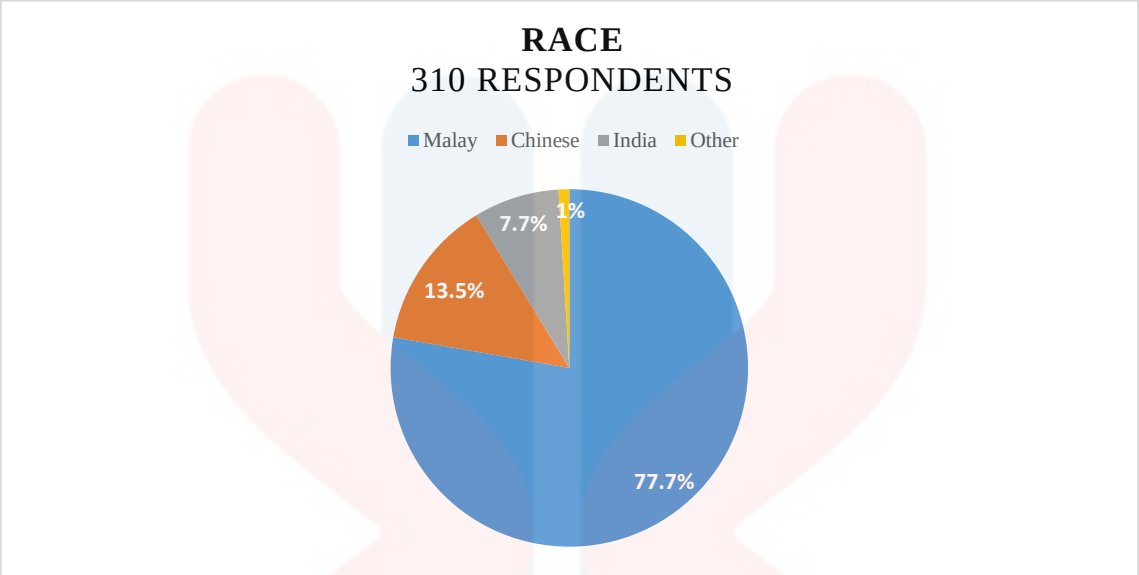


Figure 4.2: Race of the respondent

Figure 4.2 shows that the race of the respondents whose majority value is Malay which 77.7% (241 respondents). Race for the second-highest value is then followed by Chinese with 13.5% (42 respondents) and the third highest value race is India with 7.7% (24 respondents). The lowest value is other race with 1% (3 respondents).

4.3.3 Age

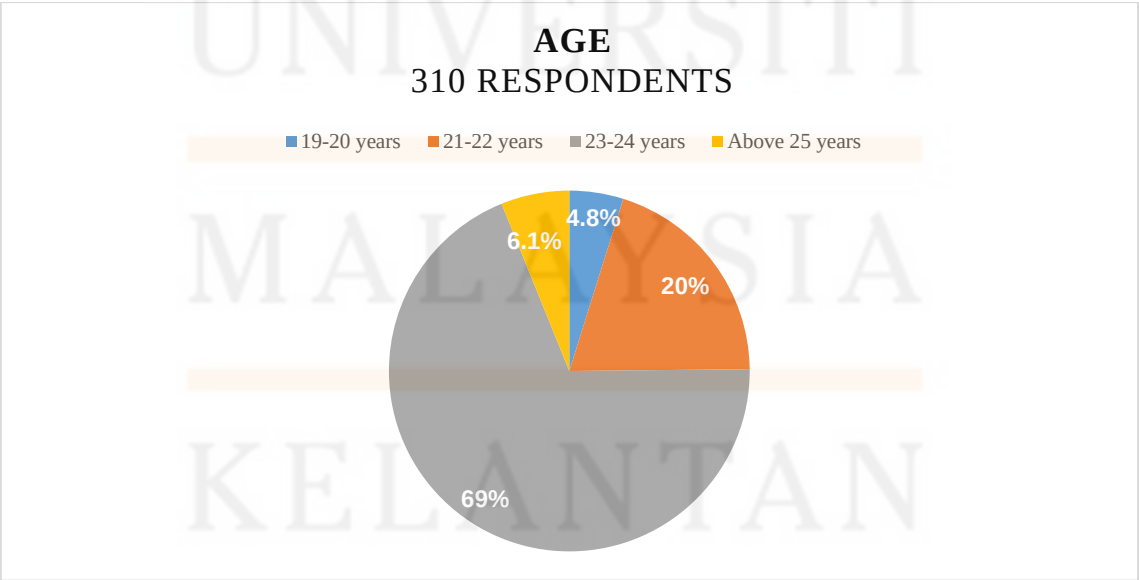


Figure 4.3: Age of the respondent

Figure 4.3 shows that majority of the age of the respondents for the questionnaire that has been answered is 23-24 years old with a percentage value of 69% (214 respondents). The second-highest percentage of respondents is 20% along with 62 respondents are aged 21-22 years old. Meanwhile, respondents with above 25 years old occupy 6.1% (19 respondents) followed by the respondents 19-20 years old occupy 4.8% (15 respondents).

4.3.4 Year of study

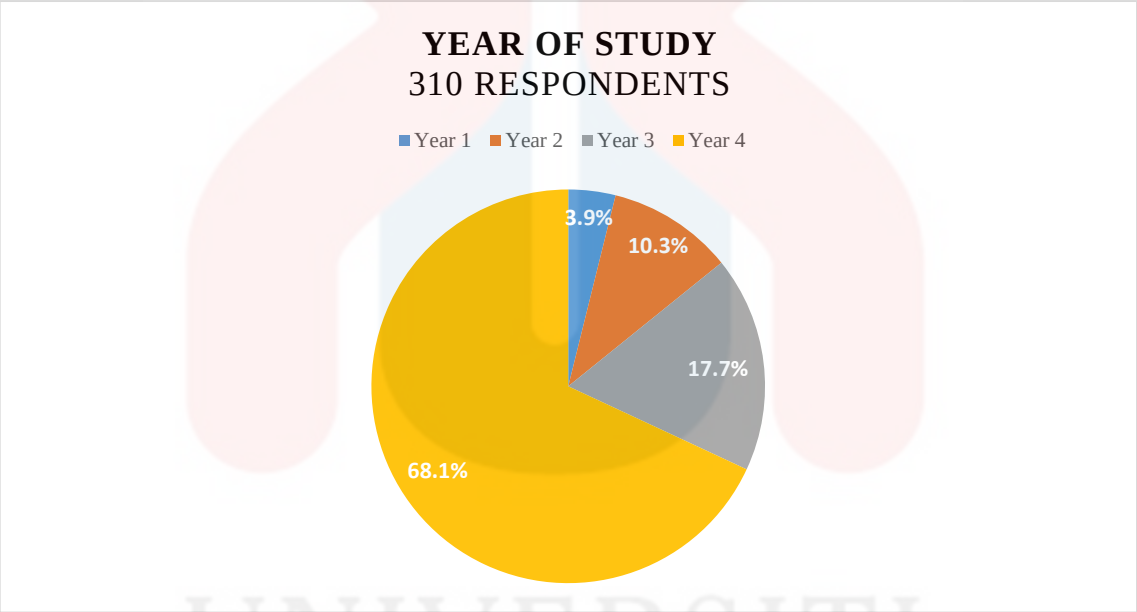


Figure 4.4: Year of Study of the respondents

Figure 4.4 shows that the respondents stated that majority of year of study is year 4 which is 68.1% (211 respondents). Meanwhile, only 3.9% (12 respondents) of the total respondents answer the question as first-year students, which is the lowest percentage. The remaining percentage of year of study of the respondents is contributed year 2 which is 10.3% (32 respondents) and year 3 which is 17.7% (55 respondents).

4.3.5 Faculty

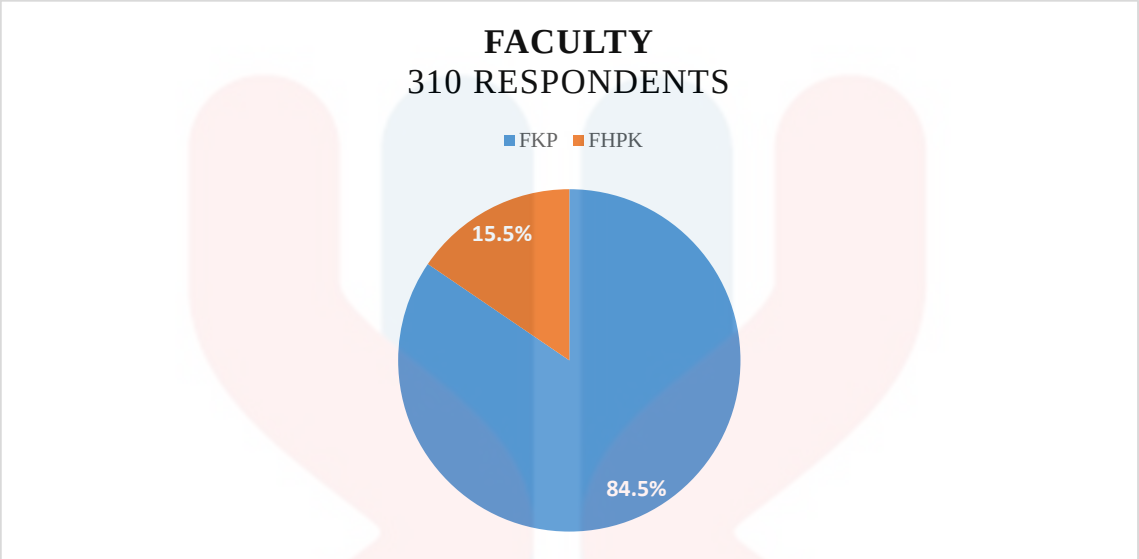


Figure 4.5: Faculty of the respondents

Figure 4.5 shows that the majority of respondents are FKP which is equivalent to 84.5% (262 respondents) of the total respondents. Meanwhile, the remaining 48 respondents, or 15.5% of the total number of survey respondents, are FHPK.

4.3.6 Course

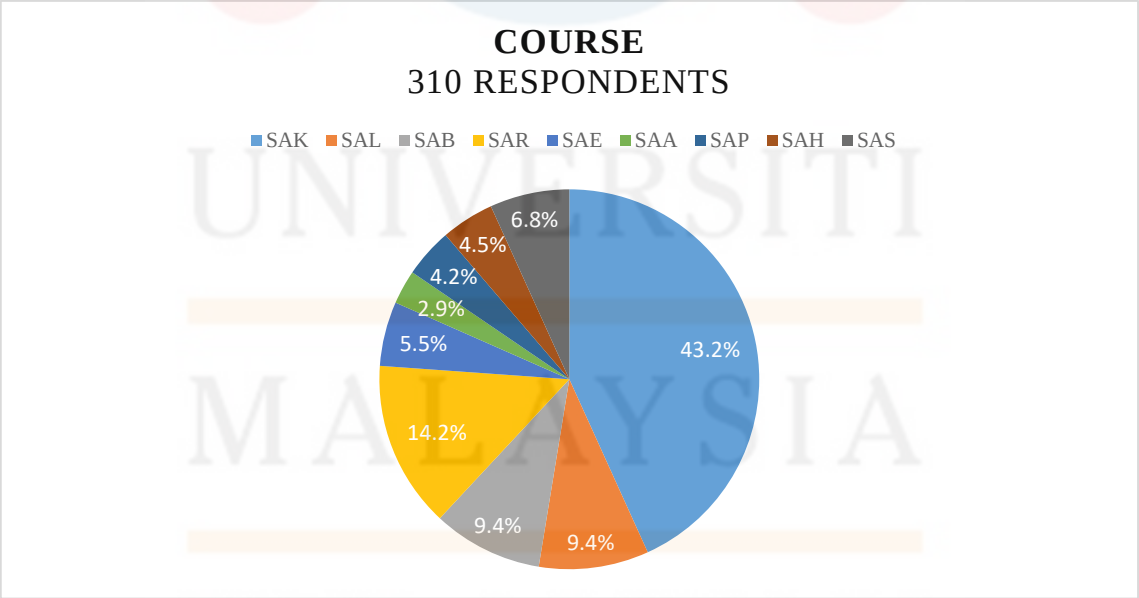


Figure 4.6: Course of the respondents

Figure 4.6 shows that the percentage of course of the respondents which is the highest is 43.2% (134 respondents) course SAK. The second-highest percentage of the

respondents is 14.2% (44 respondents) course SAR. The remaining percentage for course SAL is 9.4% (29 respondents) same with course SAB, course SAE is 5.5% (17 respondents), course SAP is 4.2% (13 respondents), course SAH is 4.5% (14 respondents) and course SAS is 6.8% (21 respondents). Meanwhile, the lowest percentages of the respondents are 2.9% (9 respondents) which is course SAA.

4.3.7 Monthly Income

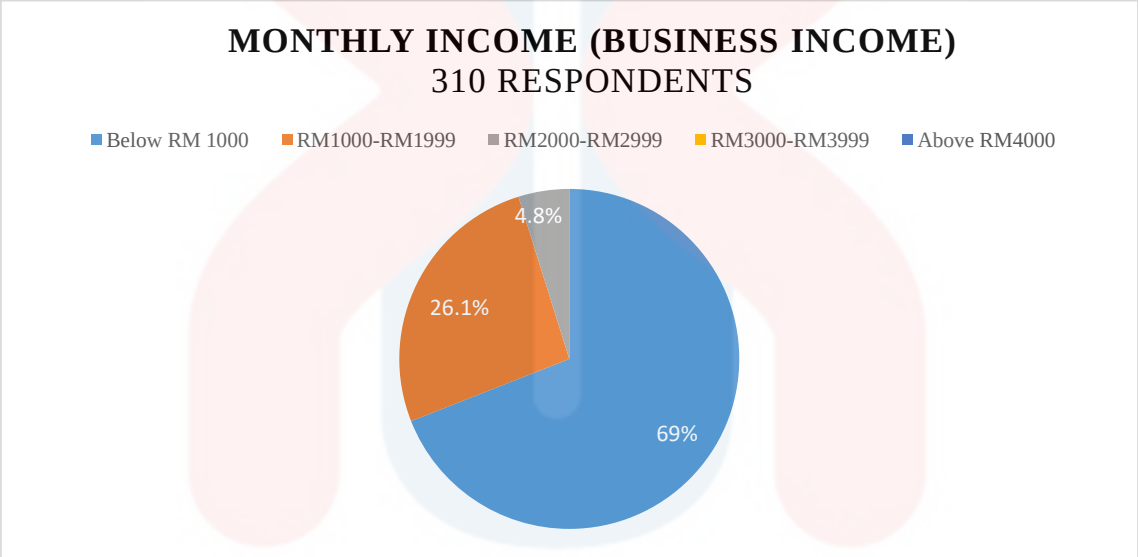


Figure 4.7: Monthly Income of the respondents

Figure 4.7 shows that the highest monthly income of the respondents is below RM1000 which is 69% (214 respondents) and the second-highest monthly income is RM1000-RM1999 which is 26.1% (81 respondents). For the monthly income of the respondent which RM2000-RM2999, percentage value is 4.8% (15 respondents). The lowest percentages of the respondents are 0% which is RM3000-RM3999 and above RM 4000.

4.3.8 Summary of Demographic Profile of Respondents

Table 4.2: Summary of demographic

Variable	Frequency	Percentage (%)
Gender		
Male	106	34.2
Female	204	65.8
Total	**310**	**100**
Race		
Malay	241	77.7
Chinese	42	13.5
Indian	24	7.7
Others	3	1
Total	**310**	**100**
Age		
19-20 years	15	4.8
21-22 years	62	20
23-24 years	214	69
Above 25 years	19	6.1
Total	**310**	**100**
Year of study		
Year 1	12	3.9
Year 2	32	10.3
Year 3	55	17.7
Year 4	211	68.1
Total	310	100
Faculty		
FKP	262	84.5
FHPK	48	15.5
Total	**310**	**100**
Course		
SAK	134	43.2
SAL	29	9.4
SAB	29	9.4
SAR	44	14.2
SAE	17	5.5
SAA	9	2.9
SAP	13	4.2
SAH	14	4.5
SAS	21	6.8
Total	**310**	**100**
Monthly Income		
Below RM1000	214	69
RM1000-RM1999	81	26.1
RM2000-RM2999	15	4.8
RM3000-RM3999	0	0
Above RM4000	0	0
Total	**310**	**100**

4.4 DESCRIPTIVE ANALYSIS

The researchers applied descriptive analysis to determine the mean and standard deviation for each independent and dependent variable. Kaur, Stoltzfus, Yellapu (2018) stated that descriptive statistics show how components in a model or individuals are related to summarising data. The researcher examined the descriptive analysis using a Five-Likert scale to measure whether respondents agree or disagree with the statements in sections B and C.

Table 4.3: Descriptive Analysis

Descriptive Statistics

	Mean	Std. Deviation	N
Mean_Perceived Usefulness	4.3613	.45743	310
Mean_Perceived Ease of Use	4.3277	.48719	310
Mean_Social Influence	4.3058	.50207	310
Mean_Facilitating Condition	4.3226	.48798	310
Mean_Behavioral Intention to Use ICT	4.4174	.48119	310

4.4.1 Range of Mean for Perceived Usefulness

Table 4.4: Descriptive Statistics of Perceived Usefulness

Item Description	N	Mean	Standard Deviation
I depend on ICT to support my micro enterprises business	310	4.39	0.617
ICT is part of my daily micro enterprises business activities.	310	4.32	0.692
I find ICT useful in supporting my micro enterprises business.	310	4.33	0.678
I think ICT will increase the performance on my work.	310	4.41	0.651
I find ICT will increase productivity in my micro enterprises business.	310	4.36	0.686

The descriptive analysis of the independent variable, perceived usefulness, has five questions, as shown in Table 4.4. This variable shows the mean of the respondents' responses on a five-point Likert scale ranging from 4.32 to 4.41. The mean for question 1 where the respondent depends on ICT to support their micro-enterprises business was 4.39 (SD = 0.617). The lowest mean is question 2 where ICT is part of their daily micro enterprises business activities was 4.32 (SD = 0.692). The mean for question 3 where the respondent finds ICT useful in supporting their micro-enterprises business was 4.33 (SD = 0.678). The highest mean is question 4 where respondents think ICT will increase the performance of their work show 4.41 (SD = 0.651). The mean for question 5 where the respondent finds ICT will increase productivity in their micro-enterprises business was 4.36 (SD = 0.686).

4.4.2 Range of Mean for Perceived Ease of Use

Table 4.5 Descriptive Statistics of Perceived Ease of Use

Item Description	N	Mean	Standard Deviation
The functions and services of the ICT system are clear and understandable.	310	4.27	0.695
Using ICT allows me to complete my tasks more easily.	310	4.37	0.698
I find that my work becomes easier to understand when using the ICT technology system.	310	4.37	0.645
The ICT technology system is very easy for me to learn.	310	4.33	0.738
I frequently seek assistance when using ICT systems.	310	4.29	0.706

The descriptive analysis of the independent variable, perceived ease of use, has five questions, as shown in Table 4.5. This variable shows the mean of the respondents'

responses on a five-point Likert scale ranging from 4.27 to 4.37. The lowest mean is question 1 where the respondent knows the functions and services of the ICT system are clear and understandable show 4.27 (SD = 0.695). The highest mean is question 2 where respondents using ICT allows them to complete their tasks more easily was 4.37 (SD = 0.698). Question 3 shows the highest mean where the respondent finds that their work becomes easier to understand when using the ICT technology system is 4.37 (SD = 0.645). The mean in question 4 where the respondent knows the ICT technology system is very easy for them to learn was 4.33 (SD = 0.738). The mean for question 5 where the respondent frequently seeks assistance when using ICT systems was 4.29 (SD = 0.706).

4.4.3 Range of Mean for Social Influence

Table 4.6 Descriptive Statistics of Social Influence

Item Description	N	Mean	Standard Deviation
The business management helps a lot in the use of ICT systems.	310	4.34	0.691
ICT systems users in my society are more prestigious than non-users.	310	4.25	0.756
Both the owner and management staff of this enterprise have supported the use of ICT for micro enterprise.	310	4.34	0.632
Employees of this enterprise who use ICT in their work have a high profile.	310	4.31	0.697
I use ICT because of the ratio of my colleagues who use ICT.	310	4.29	0.673

The descriptive analysis of the independent variable, social influence, has five questions, as shown in Table 4.6. This variable shows the mean of the respondents' responses on a five-point Likert scale ranging from 4.25 to 4.34. The highest mean is question 1 where the respondent knows that business management helps a lot in the use

of ICT systems show 4.34 (SD = 0.691). Question 2 shows the lowest mean where ICT systems users in respondent society are more prestigious than non-users was 4.25 (SD = 0.756). Question 3 shows the highest mean where both the owner and management staff of this enterprise have supported the use of ICT for micro-enterprise was 4.34 (SD = 0.632). The mean for question 4 where employees of this enterprise who use ICT in their work have a high profile was 4.31 (SD = 0.697). The mean for question 5 where the respondent uses ICT because of the ratio of my colleagues who use ICT was 4.29 (SD = 0.673).

4.4.4 Range of Mean for Facilitating Conditions

Table 4.7 Descriptive Statistics of Facilitating Conditions

Item Description	N	Mean	Standard Deviation
I have the necessary knowledge to use ICT technology.	310	4.32	0.704
ICT systems can be used compatible with other technologies that I use.	310	4.32	0.695
I have the necessary ICT resources to use social networking sites.	310	4.36	0.690
I can use social networking websites without any kind of restrictions or obstacles (i.e. good bandwidth and easy access to the network to contact my contacts).	310	4.26	0.718
The use of ICT suits my work style for the entrepreneurial development of this company.	310	4.36	0.642

The descriptive analysis of the independent variable, facilitating conditions, has five questions, as shown in Table 4.7. This variable shows the mean of the respondents' responses on a five-point Likert scale ranging from 4.26 to 4.36. The mean for question 1 where the respondent has the necessary knowledge to use ICT technology was 4.32 (SD = 0.704). The mean for question 2 where ICT systems can be used compatible

with other technologies that respondent use was 4.32 (SD = 0.695). Question 3 shows the highest mean where respondents have the necessary ICT resources to use social networking sites was 4.36 (SD = 0.690). The lowest mean is question 4 where respondents can use social networking websites without any kind of restrictions or obstacles show 4.26 (SD = 0.718). The highest mean is question 5 where the respondent knows the use of ICT suits their work style for the entrepreneurial development of this company was 4.36 (SD = 0.642).

4.4.5 Range of Mean for Behavioural Intention to Use ICT

Table 4.8 Descriptive Statistics of Behavioural Intention to Use ICT

Item Description	N	Mean	Standard Deviation
I will start to use ICT in the future.	310	4.52	0.637
I intend to use ICT at every opportunity in the future.	310	4.44	0.688
I plan to increase my use of ICT in the future.	310	4.35	0.711
I expect to continue using ICT to support the business performances.	310	4.38	0.642
I hope that the use of ICT will continue in future.	310	4.40	0.640

The descriptive analysis of the independent variable, behavioural intention to use, has five questions, as shown in Table 4.8. This variable shows the mean of the respondents' responses on a five-point Likert scale ranging from 4.35 to 4.52. Question 1 shows the highest mean where the respondent will start to use ICT in the future was 4.52 (SD = 0.637). The mean for question 2 where the respondent intends to use ICT at every opportunity in the future was 4.44 (SD = 0.688). Question 3 shows the lowest mean where respondent plans to increase their use of ICT in the future was 4.35 (SD =

0.711). The mean for question 4 where the respondent expects to continue using ICT to support the business performances was 4.38 (SD = 0.642). The mean for question 5 where the respondent hope that the use of ICT will continue in future was 4.40 (SD = 0.640).

4.5 VALIDITY AND RELIABILITY TEST

The validity and reliability test done by the researcher is to use Cronbach's Alpha in evaluating the reliability of the data or the data corresponds to a common measure of internal accuracy (Lee Cronbach, 1951). Cronbach's alpha has a range of 0 to 1. The reliability is completely reflected if the alpha value is one. While the computation of the internal correctness of the validation or the scale employed by Cronbach's Alpha is completely unreliable if the value is zero. According to Saidi & Siew (2019), Cronbach's Alpha values above 0.90 excellent outstanding internal consistency, above 0.80 are good, above 0.70 are acceptable, above 0.60 are poor, above 0.50 are unacceptable, and below 0.50 are not acceptable.

Table 4.9: Rules of thumbs of Cronbach's Alpha Coefficient Range**.**

Cronbach's Alpha	**Internal Consistency**
$a \geq 0.9$	Excellent
$0.9 > a \geq 0.8$	Good
$0.8 > a \geq 0.7$	Acceptable
$0.7 > a \geq 0.6$	Questionable
$0.6 > a \geq 0.5$	Poor
$0.5 > a$	Unacceptable

4.5.1 Reliability Result

Table 4.10: Reliability Test for The Independent Variable of Perceived Usefulness.

Reliability Statistics		
Cronbach's Alpha	**Cronbach's Alpha Based on Standardized Items**	**N of Items**
.721	.722	5

According to the reliability analysis in table 4.10, the alpha coefficient for the independent variable perceived usefulness is 0.722. This shows that the consistency and stability of 0.722 is acceptable according to the rule of thumb of Cronbach's Alpha coefficient (Hair, 2006). As a result, additional analysis in this study is reliable. In addition, the survey questions which included 5 questions asking about the perceived usefulness of ICT in micro enterprises. This showed that the respondents understood the topic and gave a complete response.

Table 4.11: Reliability Test for The Independent Variable of Perceived Ease Of Use.

Reliability Statistics		
Cronbach's Alpha	**Cronbach's Alpha Based on Standardized Items**	**N of Items**
.738	.738	5

According to the reliability analysis in table 4.11, this analysis can be concluded that the alpha coefficient for the independent variable perceived ease of use is 0.738. This shows that the consistency and stability of 0.738 is acceptable according to the rule of thumb of Cronbach's Alpha coefficient (Hair, 2006). As a result, additional analysis in this study is reliable. In addition, the survey question which includes 5 questions asking about the perceived ease of use of ICT in micro enterprises. This shows that the respondents understand the topic and provide a complete response.

Table 4.12: Reliability Test for The Independent Variable of Social Influence**.**

Reliability Statistics		
Cronbach's Alpha	**Cronbach's Alpha Based on Standardized Items**	**N of Items**
.777	.779	5

Based on the reliability analysis in table 4.12, this analysis can be concluded that the alpha coefficient for the independent variable social influence is 0.779. This shows that the consistency and stability of 0.779 is acceptable according to the rule of thumb of Cronbach's Alpha coefficient (Hair, 2006). As a result, additional analysis in this study is reliable. In addition, the survey questions which included 5 questions asked about the social influence use of ICT in micro enterprises. This showing that the respondents understood the topic and gave a complete response.

Table 4.13: Reliability Test for The Independent Variable of Facilitating Condition.

Reliability Statistics		
Cronbach's Alpha	**Cronbach's Alpha Based on Standardized Items**	**N of Items**
.750	.750	5

The alpha coefficient for the independent variable facilitating condition is 0.750, as determined by the reliability analysis presented in Table 4.13. This shows that the consistency and stability of 0.750 is acceptable according to the rule of thumb of Cronbach's Alpha coefficient (Hair, 2006). As a result, additional analysis in this study is reliable. In addition, the survey questions which included 5 questions asked about the facilitating condition use of ICT in micro enterprises. This showing that the respondents understood the topic and gave a complete response.

Table 4.14: Reliability Test for The Dependent Variable of Behavioral Intention to Use ICT.

Reliability Statistics		
Cronbach's Alpha	**Cronbach's Alpha Based on Standardized Items**	**N of Items**
.773	.775	5

Table 4.14 shows the reliability analysis suggests that the alpha coefficient for the dependent variable behavioral intention to use ICT is 0.775. This shows that the consistency and stability of 0.775 is acceptable according to the rule of thumb of Cronbach's Alpha coefficient (Hair, 2006). As a result, additional analysis in this study is reliable. In addition, the survey questions which included 5 questions asked about the behavioral intention to use ICT in micro enterprises. This showing that the respondents understood the topic and gave a complete response.

Table 4.15: Summary of Reliability Test

Construct	**Cronbach's Alpha**	**No. Item**	**Relationship**
Perceived usefulness	0.722	5	Acceptable
Perceived ease of use	0.738	5	Acceptable
Social influence	0.779	5	Acceptable
Facilitating condition	0.750	5	Acceptable
Behavioral intention to use ICT	0.775	5	Acceptable

According to the table reliability test was done by the researcher by distributing a google form to 310 survey respondents of Universiti Malaysia Kelantan Entrepreneurship Institute (UMKEI) students by survey online. Therefore, the distribution of the questionnaire in this online goggle form, the researcher got the results of Cronbach's Alpha $0.8 > a \geq 0.7$ which is acceptable for all independent variables and

dependent variables which means the instrument is reliable and accepted to be used based on the variable. Next, the Cronbach Alpha reliability test for the independent variable, is perceived usefulness is 0.722, perceived ease of use is 0.738, social influence is 0.779 and facilitating condition is 0.750. For dependent variable Cronbach's Alpha which is behavioral intention to use ICT is 0.775.

4.6 NORMALITY TEST

The normality test determined that the right measurement technique was employed to get the data. The normality test is a comparison of the sampled scores to a group of scores that are normally distributed and share the same mean and standard deviation (Ghasemi & Zahediasl, 2012). Finding out how the sample size is distributed is how normality is tested. Knowing if the sample was taken falls within the acceptable range and as a deviation is crucial. If the sample is regularly distributed but not otherwise, the non-parametric approach will be used for the subsequent test otherwise, the parametric approach will be used.

Table 4.16: The Test of Normality

Test of Normality						
	Kolmogorov-Smirnova			**Shapiro-Wilk**		
	Statistic	df	Sig.	Statistic	df	Sig.
Perceived Usefulness	.132	310	.000	.930	310	.000
Perceived Ease of Use	.153	310	.000	.927	310	.000
Social Influence	.138	310	.000	.928	310	.000
Facilitating Conditions	.123	310	.000	.933	310	.000
Behavioral Intention to Use ICT	.145	310	.000	.913	310	.000

Lilliefors Significance Correction

Based on the table above shows the Table of Normality tests, Kolmogorov-Smirnov tests and Shapiro-Wilk tests are the most widely used methods to test data normalization. Kolmogorov-Smirnova test is a more suitable test for sample size (<50

sample), and it can handle large samples such as 2000 samples. Furthermore, the Shapiro-Wilk test is a normalization test in the statistical statistics, according to Shapiro & Wilk (1965). Normal distribution is a continuous distribution of symmetry defined by mean deviation and data standards. Therefore, based on the table above is the normality test of this study showing normal distribution. This study will use a Multiple linear regression analysis to examine the hypothesis between perceived usefulness, perceived ease of use, social influence, and facilitating condition.

4.7 HYPOTHESIS TESTING

4.7.1 Multiple Linear Regression Analysis

Regression coefficient is the method used to determine if the relationship between the dependent variable and independent variable remains constant. Multiple linear regression (MLR) was used to forecast the result of a response variable. The table 4.17 and 4.18 below shows the result of model summary and ANOVA.

Table 4.17 Model Summary of Independent Variables toward Behavioral Intention to Use ICT

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.763[a]	.583	.577	.31295	1.738
a. Predictors: (Constant), Perceived Usefulness, Perceived Ease of Use, Social Influence, Facilitating Condition					
b. Dependent Variable: Behavioral Intention to Use					

From the table above, it revealed that R is 0.763. Based on this value, it indicates that there is a high positive correlation between the predictors and dependent variable which is the independent variables is perceived usefulness, perceived ease of use, social influence and facilitating condition and the dependent variable is behavioral intention to use ICT. Meanwhile, the correlation of determination of R Square value is 0.58, which means 58.3% of the variation in influence the behavioral intention to use ICT among micro enterprise can be explained by the independent variables of perceived usefulness, perceived ease of use, social influence and facilitating condition. While the excess of the variation of the R Square which is 41.7% of may be explained by the other factors. Based on the table above, it also shows that the adjusted R Square is 0.577.

Table 4.18: ANOVA

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.676	4	10.419	106.385	.000[b]
	Residual	29.870	305	.098		
	Total	71.546	309			
a. Dependent Variable: Behavioral Intention to Use						
b. Predictors: (Constant), Perceived Usefulness, Perceived Ease of Use, Social Influence, Facilitating Condition						

According to table 4.18 above, the p-value is 0.000. It shows that this study is significant because the p-value is less than 0.05. Therefore, at least one of the four independent variables of perceived usefulness, perceived ease of use, social influence and facilitating condition can be used to influence the behavioral intention to use ICT among the micro enterprise in Universiti Malaysia Kelantan.

Table 4.19 Coefficient Analysis

Coefficients[a]											
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.770	.182		4.239	.000					
	Perceived Usefulness	.293	.063	.278	4.681	.000	.682	.259	.173	.387	2.585
	Perceived Ease of Use	.084	.072	.085	1.171	.243	.675	.067	.043	.260	3.839
	Social Influence	.324	.065	.338	4.990	.000	.715	.275	.185	.299	3.350
	Facilitating Condition	.142	.063	.144	2.265	.024	.653	.129	.084	.340	2.945
a. Dependent Variable: Behavioral Intention to Use											

According to table 4.19, it has shown the value of coefficient of multiple linear regression. From the results obtained, three from all of the independent variables which is perceived usefulness, social influence and facilitating condition are significant because their p-values were less than 0.05. However, the variables perceived ease of use are not significant on behavioral intention to use ICT among micro enterprises in Universiti Malaysia Kelantan. This is due to the fact that the p-value of perceived ease of use is greater than 0.05. Thus, it can be concluded that the most influencing variable is social influence as it shows the highest value of B coefficients which is 0.324.

The Unstandardized Coefficients beta are used to describe how strongly each independent variable are influences to the dependent variable. The greater the value of the beta coefficient, the stronger the effect of the independent variables on the dependent variable. According to table 4.19 the most influential variable in measuring

behavioral intention to use ICT among micro enterprises as mention above is social influence (β = 0.324). The second most influential variable was perceived usefulness (β = 0.293). The next one is facilitating condition (β = 0.142) and the least influential variable is perceived ease of use (β = 0.084). Since social influence is the most influencing variable and its definition refers to the extent to which the belief is either positive or negative, other people especially family, friends, and peers will influence the choice of an individual to accept the new system, the respondents in this study approved that it is their contacts that influence their behavioral intention to use ICT.

4.7.1 Hypothesis 1

H1: Perceived usefulness has a positive significant on the behavioral intention to use ICT among micro enterprises in Universiti Malaysia Kelantan.

H0: Perceived usefulness has no significant on the behavioral intention to use ICT among micro enterprises in Universiti Malaysia Kelantan.

The table 4.19 above show the relationship between perceived usefulness and the behavioral intention to use ICT among the micro enterprises in Universiti Malaysia Kelantan. The p-value for variable of perceived usefulness is 0.000 which is less than 0.05 which can be guarantee that there is a significant between both variable. Hence, the hypothesis for H1 is accepted and for null hypothesis can be rejected.

4.7.2 Hypothesis 2

H2: Perceived ease of use has a positive significant on the behavioral intention to use ICT among micro enterprises in Universiti Malaysia Kelantan.

H0: Perceived ease of use has no significant on the behavioral intention to use ICT among micro enterprises in Universiti Malaysia Kelantan.

The table 4.19 above show the relationship between perceived ease of use and the behavioral intention to use ICT among the micro enterprises in Universiti Malaysia Kelantan. The hypothesis for H2 is unsuitable for acceptance since it is shown to be positively significant while the p-value for the variable perceived ease of use is greater than 0.05. Because the p-value of 0.243 is greater than the predicted p-value of 0.05, the hypothesis for H0, which states that there is no significant relationship between perceived ease of use and behavioral intention to use ICT, is not rejected but accepted

4.7. 3 Hypothesis 3

H3: Social influence has a positive significant on the behavioral intention to use ICT among micro enterprises in Universiti Malaysia Kelantan.

H0: Social influence has no significant on the behavioral intention to use ICT among micro enterprises in Universiti Malaysia Kelantan.

The table 4.19 above show the relationship between social influence and the behavioral intention to use ICT among the micro enterprises in Universiti Malaysia Kelantan. The p-value for variable of social influence is 0.000 which is less than 0.05 which can be guarantee that there is a significant between both variable. Hence, the hypothesis for H3 is accepted and for null hypothesis can be rejected.

4.7.4 Hypothesis 4

H4: Facilitating condition has a positive significant on the behavioral intention to use ICT among micro enterprises in Universiti Malaysia Kelantan.

H4: Facilitating condition has no significant on the behavioral intention to use ICT among micro enterprises in Universiti Malaysia Kelantan.

The table 4.19 above show the relationship between facilitating condition and the behavioral intention to use ICT among the micro enterprises in Universiti Malaysia Kelantan. The p-value for variable of facilitating condition is 0.024 which is still less than 0.05 which can be guarantee that there is a significant between both variable. Hence, the hypothesis for H4 is accepted and for null hypothesis is rejected.

4.8 SUMMARY OF THE CHAPTER

In conclusion, the use of frequency tables, mean illumination, correlation analysis, and regression analysis have all been covered in this chapter's discussion of data analysis. A Quantitative Study of Behavioral Intention to Use ICT among micro enterprise in UMK respondents' background is given through their demographic information. Therefore, a strong independent variable that is close to the dependent variable, is social influence because the Beta value is 0.324, which is the highest independent variable compared to the other independent variables.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

In Chapter Five, the conclusions and suggestions are covered in detail. In this chapter, the researcher will examine the results of this investigation in terms of two aspects: theoretical ramifications and real-world repercussions. The limitations and findings are also discussed, along with some possible directions for future research based on the study's findings. The findings of the data analysis carried out in this study serve as the foundation for this investigation's conclusions. Along with a description of the study's limitations and findings, the researchers provide recommendations for future research based on the study's findings. The results of the data analysis carried out in this study served as the foundation for the conclusions reached in this inquiry.

5.2 KEY FINDINGS

The participants in this study were surveyed using an online survey method like Google form, which allowed researchers to collect data. The researchers used IBM SPSS Statistics version 26 to evaluate the data and produce their conclusions. By examining the Multiple Linear Regression, we may identify and confirm the presence of a relationship between two data sets. According to the objectives of the study, the relationship between variables has been made based on the significance of the result for each variable, as shown by the coefficient value. Thus, following the study, hypothesis testing may be addressed and validated.

Table 5.1: Summary of Hypothesis Testing

Hypothesis	Objective	Result
H1	To examine the relationship between the perceived usefulness of ICT used and among micro-enterprise in Universiti Malaysia Kelantan.	Accepted
H2	To examine the relationship between the perceived ease of use of ICT used and among micro-enterprise in Universiti Malaysia Kelantan.	Rejected
H3	To examine the relationship between social influence of ICT and among micro-enterprise in Universiti Malaysia Kelantan.	Accepted
H4	To examine the relationship between the facilitating conditions of ICT used and among micro-enterprise in Universiti Malaysia Kelantan.	Accepted

5.3 DISCUSSION

This research has examined all of the variables that influence micro enterprises in using ICT, particularly their behavioral intention to use ICT. This research aims to uncover the most influential factors on micro enterprise behavioral intentions to adopt ICT use. The distributed questionnaire yielded 310 responses, allowing the researcher to conduct data analysis. The IBM SPSS Statistics version 26 method will then be used to obtain the results of the test. In this data analysis, Cronbach's Alpha, reliability analysis, and multiple linear regression and coefficient analysis were all examined.

Table 5.2: Coefficient Analysis

Variables	Beta
Perceived Usefulness	0.293
Perceived Ease of Use	0.084
Social Influence	0.324
Facilitating Condition	0.142

5.3.1 Hypothesis 1

Research Objective 1: To examine the relationship between the perceived usefulness and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan.

Research Question 1: What is the relationship between the perceived usefulness and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan?

According to the coefficient analysis in table 5.2, the independent variable of perceived usefulness has a significant relationship with the dependent variable of behavioral intention to use ICT. The p-value is 0.000 which less than 0.05 proving that

there is a significant relationship between the two variables. From the findings too, it can be concluded that 29.3% of micro enterprise perceive that ICT systems is acceptable to adopted because of its usefulness which makes their company more productive and can improve user performance. The findings obtained can be supported by the definition of perceived usefulness relates to the level to which an individual feels a technology is valuable (Buabeng-Andoh, 2018) and perceived usefulness can also measure the extent to which the usage of the technology can increase the performance efficiency of their organization (Suhartanto and Leo 2018).

However, the research objective of "To examine the relationship between the perceived usefulness and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan" is achieved. While the research question of "What is the relationship between the perceived usefulness and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan?" is also answered through this study.

5.3.2 Hypothesis 2

Research Objective 2: To examine the relationship between the perceived ease of use and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan.

Research Question 2: What is the relationship between the perceived ease of use and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan?

The findings for the variable perceived ease of use were consistent with prior research, which found no significant relationship between perceived ease of use and behavioural intention to use ICT (Kahar et al., 2019). Compared to the previous study, the researcher found that there is a similarity in the hypothesis for variable of perceived

ease of use. The findings have stated that the relationship between perceived ease of use and behavioral intention to use ICT among the micro enterprise does not have a significant difference between the two variables. According to the findings, the evidence of the lack of effect in the perceived ease of use on the behavioral intention to use ICT is due to the response that being received is very little which only 8.4% of respondents perceive the ICT system is easy to use. While 91.6% of the respondent perceive that ICT, tools are not a user friendly for their company. This means that micro enterprise is refuse to use ICT if the systems is not user friendly.

The research objective of "To examine the relationship between the perceived ease of use and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan" is achieved. While the research question of "What is the relationship between the perceived ease of use and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan?" is also answered through this study.

5.3.3 Hypothesis 3

Research Objective 3: To examine the relationship between social influence and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan.

Research Question 3: What is the relationship between social influence and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan?

Findings from the study have stated that the relationship between social influence and behavioral intention to use ICT among micro enterprise has revealed that there is a significant relationship between the two variables. From the significant of 0.000 which is less than 0.05, it is proven that micro enterprise in Universiti Malaysia Kelantan are influenced by their own contacts which is very much in line with the

definition of social influence are refers to a person's feelings, thoughts, or actions are influenced by other people (Qiu et al, 2018). According to coefficient analysis in table 5.2, there is about 32.4% of the respondents who believe that the variable of social influence plays an important role in influencing users to use ICT. With significant social influence, this can raise the number of ICT users while also influencing the behavioral intention of micro enterprise to expand their access to the system.

However, the research objective of "To examine the relationship between social influence and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan" is achieved. While the research question of "What is the relationship between social influence and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan?" is also answered through this study.

5.3.4 Hypothesis 4

Research Objective 4: To examine the relationship between the facilitating conditions and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan.

Research Question 4: What is the relationship between the facilitating conditions and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan?

Based on the study, micro enterprises in Universiti Malaysia Kelantan have a significant relationship between facilitating condition and ICT use. The p-value for facilitating condition 0.024 which is still less than 0.05 and make these variables significant. Then, according to the coefficient analysis in table 5.2, there is 14.2% of the respondent that believe facilitating condition is needed in ICT systems. According to Ambarwati et al. (2020), facilitating conditions are the extent to which an individual believes the current technical and organizational infrastructure can support the use of

technology. With an ICT that function as a facilitating condition will influencing more intention of micro enterprise to use ICT. According to prior research, there is a considerable association between facilitating conditions and behavioural intention, as demonstrated by the findings of the study of construct facilitating situations (Ambarwati et al., 2020). However, factors such as a lack of guidance, a lack of timely support, lack of information, and financial capacity may prohibit micro enterprises from adopting ICT systems (Ambarwati et al., 2020).

However, the research objective of "To examine the relationship between the facilitating conditions and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan" is achieved. While the research question of "What is the relationship between the facilitating conditions and behavioral intention to use ICT among micro-enterprise in Universiti Malaysia Kelantan?" is also answered through this study.

5.4 IMPLICATIONS OF THE STUDY

This study was designed to determine the factors that contribute to behavioural intention to use ICT among students who have micro-enterprises in Universiti Malaysia Kelantan. This study aims to discover the variables that have the greatest impact on small business owners intentions to use ICT. In this research, data has been collected to educate micro-entrepreneurs in understanding the variables that determine their willingness to use ICT as a business platform. The study implies that micro entrepreneurs lack ICT skills and experience. Small business owners have been exposed to the use of ICT, although on a limited scale and not in a professional capacity. Certain parties should collaborate to solve this problem by providing courses or training, and education to micro-entrepreneurs. The entrepreneur also needs to explore the web or e-learning that has been provided by the institution. In addition, due to the lack of ICT knowledge, micro-enterprises lack confidence in technology to meet business demands. This is because they may be receptive to the usage of ICT in business. However, entrepreneurs are uncertain as to whether ICT can develop businesses in a new way. They conventionally conduct their business to minimise risk. Entrepreneurs, particularly micro-enterprises, must be receptive to the adoption of new ICT technologies to improve business. Consequently, this study can assist micro businesses in adopting ICT as their principal business platform.

5.5 LIMITATIONS OF THE STUDY

The researcher has identified a number of limitations throughout the period of this study. Firstly, the questionnaire is difficult for respondents to understand. The unclear statements on the questionnaire make it difficult for respondents to comprehend the questions accurately. Respondents have different levels of understanding and knowledge that indirectly impact the study. This limitation impacts the study's data's reliability and quality. In addition, some respondents declined to complete the questionnaire. However, the researchers distributed the questionnaire, but some respondents did not respond to the study. Respondents may be too busy or forget to complete survey questions at that time. The researchers had to find more respondents to collect data. Furthermore, several respondents did not answer the questions carefully. The probability of respondents not reading the questions carefully because there are too many questions. It will indirectly affect the validity of the data in the study. Moreover, some respondents are not honest in giving correct information and opinions. They chose not to show their real identity when answering the questionnaire. This is because they are worried that researchers may expose their personal information to irresponsible parties. It will give potentially to the respondent to skip the question. Lastly, the study focused on students that owned the business at Universiti Malaysia Kelantan only. This is because the researcher lacks the time to collect data in a short time.

5.6 RECOMMENDATIONS/SUGGESTIONS FOR FUTURE RESEARCH

Recommendations according to this research, the study of behavioral intention to use among micro enterprises is to expand the use of ICT in micro enterprises. This is because, by expanding the use of ICT to businesses, it can provide various facilities in doing business. This is due to, expanding the use of ICT to traders in conducting business operations online, promoting business goods online, updating company data, disseminating business goods and others. Therefore, expanding the use of ICT can make it easier for traders to develop their business to be more consistent and recognizable by the public by using ICT.

The second recommendation according to this research is to encourage the use of ICT in business. This is because, by encouraging the use of ICT in business can enhance the company's abilities in managing business by using ICT. In addition, encouraging the use of ICT can make it easier for companies to store all company data and it is easier to use according to the latest technological changes that are more sophisticated. Therefore, by encouraging the use of ICT such as online business that is easier to attract the attention of buyers to buy and give profit to the company. Therefore, by encouraging the use of ICT can give positive development to companies in today's business competition.

The third future recommendation of this research is to develop a broad understanding of ICT in a business context. Certain parties especially the government and ministries provide courses or training, and education to micro-entrepreneurs. This is because, it can provide traders with broad knowledge of the advantages of utilizing ICT in business. Entrepreneurs involved in the program or seminar will gain knowledge

in terms of how advanced and effective ways of using ICT for business that will benefit businessmen in the future. Therefore, it can also apply a more sophisticated way of using technology in doing business. With this seminar method, businesses can be interested in using ICT technology in business in the future.

5.7 OVERALL CONCLUSION OF THE STUDY

As a conclusion, this research was conducted to examine the quantitative behavioral intention to use ICT among micro enterprises at Universiti Malaysia Kelantan. In addition, this study can also help micro enterprise entrepreneurs in using technology as their reference material for business. Based on the research that has been done, perceived usefulness, social influence and facilitating condition is an important matter and influences the behavioral intention to use ICT in micro enterprise among students at Universiti Malaysia Kelantan. This is because there is a significant relationship between perceived usefulness, social influence and facilitating conditions towards the acceptance of ICT use among micro enterprises. Therefore, this study can explain to micro enterprise entrepreneurs that the use of ICT can provide a wider opportunity for success by using ICT technology in business in the future.

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APPENDIX A - QUESTIONNAIRE

A QUANTITATIVE STUDY OF BEHAVIORAL INTENTION TO USE ICT AMONG MICRO-ENTERPRISES IN UNIVERSITI MALAYSIA KELANTAN

Dear respondents,

We are final year students of the programme Bachelor of Entrepreneurship (commerce) with honours, Faculty of Entrepreneurship and Business (FKP), Universiti Malaysia Kelantan (UMK). This questionnaire was distributed as part of our final year project in order to conduct a research on A QUANTITATIVE STUDY OF BEHAVIORAL INTENTION TO USE ICT AMONG MICRO ENTERPRISES IN UNIVERSITI MALAYSIA KELANTAN. All the information in this questionnaire will be kept confidential and used for academic purposes only. The questionnaire will take about 5 to 10 minutes of your valuable time. Your participation in this research is greatly appreciated.

The survey was prepared by:

1. LIM MEI LIAN (A19A0243)
2. NUR AMIRAH SYAZWANI BINTI ZULRAMLI (A19A0521)
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4. SITI NORLIEYANA YASMIN BINTI ABDUL MUWI (A19A0866)

SECTION A: DEMOGRAPHIC INFORMATION

Please place a tick (/) in the appropriate box.

1. Gender

	Male
	Female

2. Race

	Malay
	Chinese
	Indian
	Others: (please state)

3. Age

	19-20 years
	21-22 years
	23-24 years
	Above 25 years

4. Years of Study

	Year 1
	Year 2
	Year 3
	Year 4

5. Faculty

	FKP
	FHPK

6. Course

	SAK
	SAL
	SAB
	SAR
	SAE
	SAA
	SAP
	SAH
	SAS

7. Your Monthly Income (business income)

	Below RM1,000
	RM1,000 – RM1,999
	RM2,000 – RM2,999
	RM3,000 – RM3,999
	Above RM4,000

SECTION B: INDEPENDENT VARIABLE

i) Perceived Usefulness

This section will measure the perceived usefulness of ICT usage on the performance of your business organization. Please provide the following information by choosing the best answer for you.

Strongly disagree (SD)	Disagree (D)	Neither agree nor disagree (N)	Agree (A)	Strongly agree (SA)
1	2	3	4	5

	Perceived Usefulness	**SD**	**D**	**N**	**A**	**SA**
a.	I depend on ICT to support my micro enterprises business	1	2	3	4	5
b.	ICT is part of my daily micro enterprises business activities.	1	2	3	4	5
c.	I find ICT useful in supporting my micro enterprises business.	1	2	3	4	5
d.	I think ICT will increase the performance on my work.	1	2	3	4	5
e.	I find ICT will increase productivity in my micro enterprises business.	1	2	3	4	5

SECTION B: INDEPENDENT VARIABLE

ii) Perceived Ease of Use

This section will measure the perceived ease of use of ICT usage on the performance of your business organization. Please provide the following information by choosing the best answer for you.

Strongly disagree (SD)	Disagree (D)	Neither agree nor disagree (N)	Agree (A)	Strongly agree (SA)
1	2	3	4	5

	Perceived Ease of Use	**SD**	**D**	**N**	**A**	**SA**
a.	The functions and services of the ICT system are clear and understandable.	1	2	3	4	5
b.	Using ICT allows me to complete my tasks more easily.	1	2	3	4	5
c.	I find my work becomes easier to understand when using the ICT technology system.	1	2	3	4	5
d.	The ICT technology system is very easy for me to learn.	1	2	3	4	5
e.	I frequently seek assistance when using ICT systems.	1	2	3	4	5

SECTION B: INDEPENDENT VARIABLE

iii) Social Influence

This section will measure the social influence of ICT usage on the performance of your business organization. Please provide the following information by choosing the best answer for you.

Strongly disagree (SD)	Disagree (D)	Neither agree nor disagree (N)	Agree (A)	Strongly agree (SA)
1	2	3	4	5

	Social Influence	**SD**	**D**	**N**	**A**	**SA**
a.	The business management helps a lot in the use of ICT systems.	1	2	3	4	5
b.	ICT systems users in my society are more prestigious than non-users.	1	2	3	4	5
c.	Both the owner and management staff of this enterprise have supported the use of ICT systems for micro enterprise.	1	2	3	4	5
d.	Employees of this enterprise who use ICT systems in their work have a high profile.	1	2	3	4	5
e.	I use ICT because of the ratio of my colleagues who use ICT systems.	1	2	3	4	5

SECTION B: INDEPENDENT VARIABLE

iv) Facilitating Condition

This section will measure the facilitating condition of ICT usage on the performance of your business organization. Please provide the following information by choosing the best answer for you.

Strongly disagree (SD)	Disagree (D)	Neither agree nor disagree (N)	Agree (A)	Strongly agree (SA)
1	2	3	4	5

	Facilitating Condition	**SD**	**D**	**N**	**A**	**SA**
a.	I have the necessary knowledge to use ICT systems.	1	2	3	4	5
b.	ICT systems can be used compatible with other technologies that I use.	1	2	3	4	5
c.	I have the necessary ICT resources to use social networking sites.	1	2	3	4	5
d.	I can use social networking websites without any kind of restrictions or obstacles (i.e. good bandwidth and easy access to the network to contact my contacts).	1	2	3	4	5
e.	The use of ICT suits my work style for the entrepreneurial development of this company.	1	2	3	4	5

SECTION C: DEPENDENT VARIABLE

i) Behavioral Intention to Use ICT

This section will measure the behavioral intention to use ICT usage on the performance of your business organization. Please provide the following information by choosing the best answer for you.

Strongly disagree (SD)	Disagree (D)	Neither agree nor disagree (N)	Agree (A)	Strongly agree (SA)
1	2	3	4	5

	Behavioral Intention to Use	**SD**	**D**	**N**	**A**	**SA**
a.	I will start to use ICT systems in the future.	1	2	3	4	5
b.	I intend to use ICT systems at every opportunity in the future.	1	2	3	4	5
c.	I plan to increase my use of ICT in the future.	1	2	3	4	5
d.	I expect to continue using ICT to support the business performances.	1	2	3	4	5
e.	I hope that the use of ICT will continue in future.	1	2	3	4	5

– THANK YOU FOR YOUR TIME –

APPENDIX B - GANTT CHART

Week / Task	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Choose research title and identify the problem statement														
State research questions, and research objectives														
Identify independent variable and dependent variable														
State the methodology, theory and questionnaire														
Start writing draft of a research project proposal														
Submission draft of a research project proposal to supervisor														
Full research project Proposal checked by Turnitin														
Submission draft of a research project proposal to examiner														
Presentation and evaluation														
Data Collection														
Run the SPSS														
Chapter 4 and 5 submission														
Correction Chapter 4 and 5														
Full research project Proposal 2 checked by Turnitin														
Submission full report final year research project														
Presentation														