**Exploring the Factors of E-Commerce Adoption Covid-19 Pandemic among Small Business** 

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### **Exploring the Factors of E-Commerce Adoption Covid-19 Pandemic among Small Business**

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A thesis submitted in fulfillment of the requirements for the degree of Bachelor of Entrepreneurship (Commerce) With Honours

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	LIST OF ABBREVIATIONS				
1. SME	Small and medium-sized enterprises				
2. E-commerce	e Electronic commerce				
3. Covid -19	Coronavirus				
4. SSM	Companies Commission of Malaysia				
5 MED	Entrepreneur Development Ministry				
6. GDP	Gross Domestic Product				
7. KPIs	Key Performance Indicators				
8. PKA	Know Your Customer				
9. KBK	Special Assistance Facilities				
10. PSU	The Wage Subsidy Program				
11. SOCSO	The Social Security Organization				
12. DOI Diffusion of Innovations					
13. MSME Ministry of Micro, Small & Medium Enterprises					
14. B2C	Business to Consumer				
15. C2C	Consumer to Consumer				
16. B2A	Business to Administration				
17. C2A	17. C2A Consumer to Administration				
18. PRIHATIN	18. PRIHATIN Prihatin Rakyat Economic Stimulus Package				
19. IT	Information Technology				

#### **Abstrak**

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Coronavirus memberi kesan kepada banyak faktor termasuk e-dagang, teknologi, perjalanan perniagaan dan ekonomi. Justeru, kajian ini bertujuan untuk menerokai faktor-faktor E-dagang dalam penularan wabak Covid-19 dalam kalangan perniagaan kecil. Penyelidikan menggunakan kaedah kualitatif melalui temu bual mendalam. Ia menggunakan analisis tematik dan lima usahawan perniagaan kecil di Kelantan sebagai pesertanya. Penyelidik menggunakan persampelan bukan kebarangkalian. Persampelan pertimbangan atau persampelan bertujuan digunakan berdasarkan pandangan penyelidik tentang siapa yang akan memberikan maklumat yang terbaik untuk memenuhi matlamat penyelidik. Penemuan kajian menunjukkan bahawa sokongan kerajaan, pengaruh media sosial dan logistik dan teknologi mempunyai kesan dalam kalangan penggunaan e-dagang perniagaan kecil semasa dan selepas Covid-19. Kajian ini mempunyai implikasi dasar yang ketara untuk kerajaan dan pembuat keputusan, yang harus membuat rancangan untuk menawarkan lebih banyak bantuan kewangan perniagaan kecil, nasihat dan latihan untuk meningkatkan penggunaan e-dagang.

UNIVERSITI MALAYSIA KELANTAN Abstract

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The Coronavirus impact many factors including e-commerce, technology, business travel, and the economy. Thus, this study aims to explore the factors of E-commerce in the Covid-19 pandemic among small business. The research employed qualitative method through in-depth interviews. It used a thematic analysis and five small business entrepreneur in Kelantan as its participants. The researcher employed non-probability sampling. Judgmental or purposive sampling was utilised based on the researcher's views of who will provide the greatest information to fulfil the researcher's aims. Finding of the study showed that government support, social media influence and logistic and technology have an impact among small business e-commerce adoption during and after Covid-19. This study has significant policy implications for governments and decision-makers, who should create plans to offer more small business financial assistance, advice, and training to improve the e-commerce adoption.

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### CHAPTER 1 INTRODUCTION

#### 1.1 BACKGROUND OF STUDY

A wider range of factors, including e-commerce, technology, business travel, and the economy, are impacted by the coronavirus (Covid-19). It is currently taking lives and has already claimed several. Additionally, as a preventive step, lockdown protocols are followed by every nation, Malaysia has done the same. The virus seems to have wrecked both the private and public sectors. It is an undeniable reality that the new coronavirus has a huge impact on the country, economy and society (Muhammad Farhan et al., 2021). The threat of the new coronavirus is on the rise, which is a public health emergency that affects the macro economy as a whole. Business supply chains have also been disrupted. It makes that manufacturing experience greater difficulties. China is the central manufacturing hub for many businesses globally. Therefore, any disruption in China output will simply have repercussions (Meyer S, 2020). This indicates that there are implications in various aspects that will affect the situation of the world and the country today

The coronavirus, which causes severe acute respiratory distress syndrome in humans, is among the most common viral disorders. Due to its widespread spread in several countries, certain diseases have developed into pandemic public health problems. In a very relevant and important way, the COVID-19 pandemic is driving the move towards digital commerce. National customers are expected to keep their distance from others. The world has been greatly affected by COVID-19, which is recognized as an autonomous disease that fluctuates due to the national economy. Higher levels of restrictions have been imposed on both people and companies as a result of this particular outbreak, which has led to the closure of many face-to-face operations.

According SME Corp. Malaysia (2020), a business will be classified as small and medium enterprises (SMEs) if they meet all the relevant conditions ie eligibility criteria, type of establishment and shareholder structure. In addition, small companies and medium (SMEs) must be a business entity registered with the Companies Commission of Malaysia (SSM) or similar bodies professional bodies or district offices in East Malaysia. There are as many as 907,000 small and medium-sized businesses in the nation right now (SMEs). According to

Datuk Seri Mohd Redzuan Md Yusof of the Entrepreneur Development Ministry (MED), the contribution of small and medium-sized businesses to the GDP in 2019 was 38%. (MyMetro, 2019). He also wants small and medium-sized businesses (SMEs) to contribute 41% more to the national economy by 2020. However, 73 percent of Malaysia's small and medium-sized businesses (SMEs), according to Rizal Nainy, CEO of SME Corp, would experience losses in 2020. Although he thinks the majority of them in the textile, health, and retail sectors may return in less than a year. This is not evident from the Covid-19 pandemic expanding reach.

According by S. Muhamad et al (2021), Services had the most enterprise involvement of any sector type (38.4%), while tourism had the lowest (10.6%) in E-commerce usage during the pandemic. This is because restrictions after restrictions have been done to curb the spread of this epidemic the closure of national borders is also implemented not only in our country but also in foreign countries are also involved and it has indirectly affected tourism activities in Malaysia. According Berita Harian (2020), the worst affected airlines since the Covid-19 outbreak started with most flights being halted, hotel groups, cruise operators and tour operators were also affected. This caused the tourism sector to be greatly impacted by the pandemic. The early consequences of the coronavirus disease (COVID19) on Nepal's tourist business are described in a study by Nimesh Ulak (2020). Knock-on effect almost every industry in the world is believed to be affected by the epidemic. The pandemic has reportedly impacted the global economy, global politics, sustainability, and the travel and tourism industry worldwide. Due to the previous impact of the Covid-19 disease on travel patterns, people who enjoy traveling are no longer concerned about tourism-related activities. As a result, they stop wanting to travel, and instead choose to stay in their respective communities.

In conclusion, this research is focus the on a comparison of e-commerce adopters and business performance during and after the Covid-19 pandemic. Thus, we studied how it impacts business performance during and after Covid-19 in Kelantan.



#### 1.2 PROBLEM STATEMENT

Business Performance is a company ability to implement plans to achieve organizational goals is known as overall business performance, and it is considered an important instrument for organizations to evaluate management's efficiency in achieving objectives (Javier Gonzalez et al., 2007). Key performance indicators (KPIs) should be used to evaluate business performance to determine whether the company is achieving its objectives (KPIs). Business performance is important to study because it can determine the extent to which business goals can be achieved. In addition, it is possible for the trader to create a new target to maximize the profit obtained. According by Bernato et al (2021) Organizational agility is then influenced by business analytics capabilities, which have a significant impact on information quality and innovation capabilities. Organizational agility affects organizational performance. Therefore, it can give something that gives an impact to the research being studied.

Apart from that, there are still some gaps. First, the impact of government incentives during and after covid-19 on business performance between SMEs and e-commerce adopters. According by Voon Zhen Yi (2020), challenges faced by small enterprises and medium (SMEs) such as Delays and rejections by banks in obtaining loans, the Wage Subsidy Program limits options for some businesses, exceptions small and medium enterprises (SMEs) that are not registered, e-commerce has an impact different on different types of small and medium enterprises (SMEs), policy gaps that provided by the government affects the e-commerce process and debtor management. Other than that, bank procedures require Know Your Customer (KPA) guidelines to be used traditional scoring methods result in longer processing times. Waiting old is a factor why banks prefer to deal with their ready customers some because they can be approved faster. This is a problem for the company small and medium to get Special Assistance Facilities (KBK). Some businesses want to retain the option to downsize or review wages to optimize their workforce in case the financial resources of the business run out. The Wage Subsidy Program (PSU) introduced in PRIHATIN and managed by The Social Security Organization (SOCSO) has conditions that require business retain staff for at least six months and wages are not reduced. Therefore, some small and medium enterprises (SMEs) are not eligible to get the benefits of the Program Wage Subsidy (PSU).

Secondly, there is also unanswered question about the essential impact of e-commerce adoption on business performance during and after Covid-19 pandemic between SMEs and e-

commerce adopters. According to Hussein et al. (2019) the most important factor in deciding whether or not to use technology at work is perceived utility. The perceived utility of an ecommerce platform has a positive effect on users' willingness to use it (Gantulga et al., 2021). There is little doubt in the study, according to Lee (2010), that the usefulness of a technology affects its acceptance and use. Every small and medium company has a different approach using e-commerce. The time it takes, the cost to switch to e-commerce and the right reference source to recognize e-commerce is a necessary factor borne by small and medium enterprises (SMEs) if they switch their business to e-commerce. In addition, not all types of business are able to increase the value of income using e-commerce. This makes it difficult for them to quickly adapt to this new form. Also, it will cost a lot to this small company.

Thirdly there is also a gap in a literature review about social media influence on business performance during and after Covid-19 pandemic. SMEs are now expanding the use of social media as a sales or marketing medium. However, only one in five businesses have successfully diversified their company's products, according to the ILO report. This shows that SMEs currently have little ability to expand their product line, especially in terms of their social media marketing skills. Studying the impact of social media as a marketing tool on the performance of Kelantan companies during the COVID-19 outbreak is very interesting. To our knowledge, no one has looked at the extent to which SMEs are using social media to advertise their goods, especially during the Covid19 outbreak. Physical execution or social distancing during COVID-19 has implications on transition from conventional business activities to online (Patma, Wardana, Wibowo, & Narmaditya, 2020).

Therefore, by doing this study it can answer the problem statement and the research question. The results of this study are believed to be able to open the eyes of SME entrepreneurs that it is important to adopt e-commerce to improve their company. The government can also see this as one of the contributors to the economy growth and can channel more incentives to SMEs to master and use e-commerce in their business. Also, developing of marketing can become more expand.

#### 1.3 RESEARCH QUESTIONS

The purpose of this academic study is to respond to the following questions:

- i. What is the factors that influence e-commerce adopter?
- ii. How could Covid-19 pandemic effect to business performance?

#### 1.4 RESEARCH OBJECTIVES

This research aims to implement the means to study the issue of the Covid 19 impact and it's on SME's business performance:

- i. To identify the factors that influence e-commerce adopter.
- ii. To explore Covid-19 pandemic effect to business performance

#### 1.5 SCOPE OF THE STUDY

The Scope of the study describes the extent to which the research area will be studied in the work and indicates the factors that will be operating inside the investigation. The general purpose of this research is to Exploring the Factors of E-Commerce Adoption Covid-19 Pandemic among Small Business. Lastly, the participant is owner of Small business in Kelantan, Malaysia.

#### 1.6 SIGNIFICANT OF STUDY

The significance is a statement of why it is important to determine the answer to the gap in knowledge and is related to improving the human condition. Covid-19 has created substantial changes in businesses and has impacted the operating capability of small and medium-sized organisations (SMEs) all across the world, driving them even further toward technology adoption and innovation. (Ashraf & Asharul, 2021).

Furthermore, the significance of doing this study is to assist a business owner of small business to make a decision related to the factors that influence e-commerce adopter among Small business and to explore Covid-19 pandemic effect to business performance among Small business. Through this study, SMEs can know that it is important to adopt e-commerce to improve their company.

Besides that, this study is useful to small and medium enterprises (SMEs) for them to be aware of the changes that happened during and after Covid-19. According to (Seng et al, 2018) small and medium enterprises (SMEs) will be more aware of external and internal challenges. They can take this study as an opportunity to involve in E-commerce such as Shopee, Lazada, Facebook, Instagram, Tik Tok Shop and others to market their product and improve their performance. Other than that, the government can also view this as one of the contributors to economy growth and can provide more incentives to SMEs to learn and use E-Commerce in their business.

#### 1.7 DEFINITION OF TERM

Definition of term is the meaning of a word more clearly. In this study, the definition of terms used are government incentives, e-commerce adoption, and social media influence. Here explains the meaning of the word.

In addition, in this study, e-commerce adoption refers to the way the entrepreneurs accept and applies it in business. Furthermore, e-commerce adoption is a method of acceptance by entrepreneurs in using e-commerce in business (Ajay K Gorg and Thobery Choey (2022). Not only that, e-commerce is an intermediary where it can facilitate entrepreneurs in doing activities such as accessing currency to other banks.

Furthermore, in this study, business performance is a tool where the company needs to implement strategies to achieve business goals (Bill Gates, 2021). Business performance is one of the important things to achieving objective. So, entrepreneurs can find is it their company achieving objective of company.

#### 1.8 ORGANIZATION OF THE PROPOSAL

The organization of the proposal is a summary of each chapter used in the study. In this study, the researcher studied 3 chapters which are chapter 1 (introduction), chapter 2 (literature review) and chapter 3 (research methodology). The following is a summary of each chapter.

In this chapter 1 had introduction is the first part after the table of contents. This introduction consists of the meaning related to E-commerce and SMEs. Not only that, in the introductory sector it will also clearly explain the purpose, direction and focus of the presented topic.

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Furthermore, in the chapter 2 had literature review, it provides scholarly sources that discuss the topic or issue presented. Examples of scholarly sources that are often used are books, articles, journals, theses and magazines. This literature review is often written in part of the thesis that is included in the research paper to add to existing knowledge.

In addition, in the chapter 3 had research methodology, it explains and discusses carefully the data collection methods and data analysis used in our research. Not only have that, with this researched methodology it can help us choose what design we use in research. This research methodology is important in determining the correct selection of data collection which consists of qualitative and quantitative methods. What differentiates these two data collection methods is that the qualitative one needs to be interviewed to get information while the quantitative one needs to be done through a questionnaire to get data.

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#### **CHAPTER 2**

#### LITERATURE REVIEW

#### 2.1 INTRODUCTION

Pandemic Covid-19 has changed the purchasing habit of consumers around the world. The effects of covid-19 around the world are uncontrolled and cannot be stopped in a short time. During the pandemic covid-19 period, an industry related to e-commerce is still growing. Even some Small and Medium Enterprises (SMEs) receiving more orders than before the pandemic covid-19 (Arfan et al, 2020).

Next, in chapter 2 literature review, this section will discuss the introduction, underpinning theory, previous studies, conceptual framework and summary or conclusion. This contains is related to the topic Exploring the Factors of E-Commerce Adoption Covid-19 Pandemic among Small Business

#### 2.2 UNDERPINNING THEORY

The pandemic has directly and indirectly, impact sales, supply chain management, business operation, general business performance and technological transformation (Ashraf & Asharul, 2020). Small and medium-sized businesses (SMEs) are companies with sales, assets, or personnel that are less than a particular threshold. However, there is no clear definition of SMEs because it differs among nations and, in certain cases, sectors.

#### 2.2.1 Diffusion of Innovations (DOI) theory

The theory that have uses in this study is Diffusion of Innovations (DOI) theory. Rogers in 1995 created the Diffusion of Innovations (DOI) theory from the standpoint of innovation and technology orientation in order to describe the concept of how innovation may be shared between various individuals over particular periods of time by different techniques (Danjuma et al, 2021). The diffusion of innovations theory is a theory that describes how new technological and other developments move through societies and cultures, from their introduction to widespread adoption (Clay, 2021).

Furthermore, the diffusion of innovation consists of developing the capabilities of innovation cultures that enhance the efficacy of innovation competitive advantages that enable

the long-term success of small and medium-sized business in a changing market dynamic (Danjuma et al, 2021). This theory is important because it has the potential to develop a population that is influenced by innovation and technology in line with the urgent and emergency situations pandemic and endemic of the Covid-19.

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#### 2.2.2 Dynamic Capabilities Theory

The firm's capacity to integrate, create, and reconfigure internal and external resources or competencies to meet and shape rapidly changing business environments is known as dynamic capabilities (Teece et al, 1997; Danjuma et al, 2021). These involve adjustment to operations, management, processes and technology in order to adapt to market needs (Norwan et al, 2021). Furthermore, dynamic capabilities theory are generally defined as company processes that consume resources, namely the procedures for integrating, reconfiguring, obtaining and releasing resources in ability to remain up with or even create changes in the market place (Marcus et al, 2022).

This theory is vital because SMEs should be able to maintain and create changes in their business, especially during and after the pandemic. For example, SMEs can be able to improve business performance through this theory by using E-commerce, social media as a good platform and using government incentives well to improve the business during and after the pandemic of Covid-19

#### 2.3 PREVIOUS STUDIES

Past studies show that the ability of SMEs in Malaysia to survive even during the pandemic Covid-19 is the result of cooperation between the government and SMEs themselves. They stand together to obtain the best solution to survive the negative effect of Covid-19 during the MCO period (Alyash & Roslina, 2020). This statement is also supported by a study in 2021, the study indicates that government intervention plays an important role in facilitating SMEs to maintain their business in the industry (Hanafiah Hasin, 2021).

The methodology in past studies showed that there are several methods used by researchers such as qualitative data and quantitative data. There are even researchers who use a mixed-method approach with data collected from questionnaire surveys and several semistructured interviews. The method used is appropriate according to each study but the method that is often used is quantitative due to the current factor of Covid-19 which is uncertain.

#### **2.3.1 Business Performance**

Business performance can defined as a company's ability to implement a plan to accomplish organisational and is seen as an essential tool for companies to assess how effective management is at attaining business objectives (Assessing Business Performance, n.d). Business performance is a company's ability to react to changes in the business environment, such as consumers, competitors, and other power forces that can influence the way business operates (Inneke & Yasmin, 2019). In this study, business performance during and after covid-19 was measured based on government incentives, E-commerce adoption and social media influence. This study using quantitative analysis to obtain theory for this research.

#### 2.3.2 Government Incentives

Currently, Malaysia has 907,000 small and medium enterprises (SMEs). The entrepreneur Development Ministry (MED), Datuk Seri Mohd Redzuan Md Yusof said the contribution of small and medium enterprises in 2019 recorded 38% to Gross Domestic Product (GDP) (Alyash & Roslina, 2020). The SMEs faced a decrease in sales and some businesses have to close during Covid-19, thus 6.53% of SMEs have a contingency fund that can last more than six months from the beginning of the pandemic Covid-19. Meanwhile 68.6% of SMEs have a contingency fund to cover operations for up to 3 months only (Hanafiah, 2021).

Next, to sustain SMEs' current operations, 52.9% of SMEs turn to digital resources or online channels (Hanafiah, 2021). The government can introduce or create a class approach to digital and recovery-related classes in business. Thus, the current issues of the pandemic Covid-19 which has an impact on the purchasing patterns of more online customers. It is good for SMEs to start entering the market of e-commerce (Alyash & Roslina, 2020)

Besides that, Prime Minister Dato Seri Ismail Sabri Yaakob said the government in 2022 budget has focused on providing incentives to encourage more MSMEs to adopt digital technology to help MSMEs brace for the impact of the pandemic. The Halal Development Corporation received around RM 25 million, while the SME Digitalisation rant Scheme received approximately RM 200 million, with RM 50 million designated for *Bumiputera* micro-entrepreneurs in rural regions. More Than 200,000 MSMEs have utilised e-commerce

and 2,759 of them have exported their products and ventured into new markets in the third quarter of 2021 (New Strait Times, 2021)

Furthermore, roughly 556 or 54.3% of the participants from Indonesian culinary small enterprises selected working capital as the much-needed assistance as a result of the COVID-19 pandemic (Dirga et al, 2021). The main assistance needed by both e-commerce adopters and non-e-commerce adapters is working capital (Dirga et al, 2021).

Next, result from compilation from quotes from online news sources in 2020, the ability of SMEs in Malaysia to survive is a result of cooperation between the government and SMEs themselves to find the best solution due to the effect of covid-19. Thus, the cooperation of these two parties can ensure the continuity of SMEs operations in Malaysia (Alyash & Roslina, 2020).

#### 2.3.3 E-Commerce Adoption

E-commerce (electronic commerce) is the purchasing and selling of products and services, as well as the transfer of payments or data, through an electronic network, especially the internet. E-commerce can divide into several categories. Firstly, Business to Business (B2B) defines as a business selling products or services to other businesses, such as through an online directory product website. Secondly is Business to Consumer (B2C). It means businesses sell products or services to non-business customers such as in online business retail. Thirdly Consumer to Consumer (C2C) defines as consumers selling products or services to another consumer such as on eBay. Fourthly is Consumer to Business C2B. It means consumers sell products or services to businesses. Next is Business to Administration (B2A) which means online interactions between businesses and public administration or government organisations. Lastly is Consumer to Administration (C2A). It refers to consumer conduct transactions with public administration or government bodies (Lutkevich, 2022).

Previous researchers classified e-commerce into several levels, stages and clusters (Daniel, 2002; Rayport & Jaworski, 2002; Yot Amornkitvikai, 2020). Daniel's model described e-commerce adoption with several clusters. Firstly Cluster is the developer. Developers refer to the lowest level of e-commerce usage but the highest level of service in development. This company is just getting started with e-commerce. Cluster 2 is communicators. It defines as making extensive use of email for communication and the internet for business information.

Cluster 3 is when the presence makes extensive use of email to communicate and has created a website to provide information about their business. Lastly Cluster 4 is transactor. Transactors refer to taking orders online, providing after-sales services, and conducting online recruitment. (Daniel, 2002; Kiki, 2020).

They proposed a four-stage of model for e-commerce adoption in an organization. Stage 1 is broadcast. Broadcast provides information, product and services through a static website. Next, stage 2 is interaction. Interact is providing information to the customer via email, feedback and survey. Stage 3 is Transact which mean online ordering and payment transaction. Lastly, stage 4 is collaboration. This is an internet use for inter-organisational activities and online interaction (Rayport & Jaworski, 2002). This Daniel model and Rayport & Jaworski model become the benchmark for this study which is to study the impact of the Covid-19 Pandemic on the performance of Small and Medium Enterprises (SMEs) e-commerce.

Next, E-commerce is regarded as a useful tool for increasing sales, increasing the convenience of doing business, and enabling SME operators to complete the business transaction in less time. Thus, performance expectation has been conceptualised as the degree to which SME operators believe that e-commerce will improve their performance (Arfan et al., 2020). The World Wide Web internet has become the primary driver of modern e-commerce, which can be an important source of competitive advantage for most business organisations, particularly small and medium-sized (SMEs) businesses (Tze San Ong, 2020). Although the majority of Malaysian SMEs have implemented e-commerce, usage levels have remained relatively low (Tze San Ong, 2020). Businesses should adopt digital technology quickly because it is the only way to adjust to the new normal (Surabhi Agarwal, 2020). E-commerce has a different effect on a different types of small and medium enterprises (SMEs) (Alyash & Roslina, 2020).

Besides that, E-commerce has developed as one of the most successful business strategies, providing, several benefits to firms in today's market (Aleksandar et al., 2021). Furthermore, E-commerce has also increased the efficiency of manufacturing and operations management. By using internet presence, it is easier for business to accept consumer orders, manufacture and distribute them efficiently (Aleksandar et al., 2021).

In addition, the study sample consisted of 229 owners or managers, chief personnel in Vietnamese SMEs (the company had less than 100 employees) showed that using E-commerce can help to improve sales income and function properly even in the face of social

distancing. As a result, SMEs in Vietnam must be encouraged to take steps toward technological adoption, increasing their readiness to transition from physical stores to online platforms (Thuy et al., 2021).

## TX TX

#### 2.3.4 Social Media Influence

In the era of globalization, social media plays an important role in people's daily lives. Social Media can defines as computer-based-technology that sharing facilities like ideas, thoughts and information through communities and virtual network (Maya, 2021). Social media allows user to share content such as personal information, document, photos, and videos. Thus, users interact with social media web-based software or application on a computer table or smartphone (Maya, 2021).

Next, Social media can be a medium for small and medium-sized enterprises (SMEs) for communicating information with stakeholders with a low cost (Sikandar et al, 2021). In addition, the use of social media marketing is suitable for SMEs because costs are seen to be lower than those of traditional marketing (Tundung et al, 2021). Furthermore, it is essential for SMEs to take advantage of accessibility of social media in order to improve the sales performance of their product (Tundung et al, 2021).

In addition, the study sample consisted of 127 participants from Malang, East Java of Indonesia who answered the questionnaire indicated that the SMEs' performance improved after adopting social media platforms compare to SMEs whose marketing does not use social media platforms, the daily sales turnover is also above average (Tundung et al, 2021).

Besides that, in a research review showed the most popular social media of 2020 are as follow (in million), Facebook (2449), YouTube (2000), WhatsApp (1600), Facebook Messenger (1300), WeChat (1151), Instagram (1000), QQ (731), QZone (517), Douyin or Tik Tok (800), Sina Weibo (479), Snapchat (382), Twitter (340) and Pinterest (322) ( Aritra & Rajasi, 2020). With this data proved that media social could give biggest impact to human todays and can become big opportunity to SMEs to improve business performance.

Then, from the result of Global Web Index, internet user which is 47% between the ages from 16-64 have spent 23% much longer time on social media in 2020 as compared to 2019 since it is the first outbreak of Covid-19 and indirectly it helps increase E-commerce sales (Pretty, 2021). Even when retail establishments reopen fully or after pandemic, the benefits of

internet purchasing will remain. All of this leads to the fact that now is an excellent moment to begin or expand E-commerce activities (Jennifer, 2021)

Next, social media, along with E- commerce, has had a significant impact on business performance (Aritra & Rajasi, 2020). Thus, it is provides a transparent channel for evaluating and reviewing the efficacy of marketing and advertising campaigns. It also creates a level and cost-effective playing field for your organization to compete on (Aritra & Rajasi, 2020).

#### 2.4 CONCEPTUAL FRAMEWORK

As this study focus on the factors of e-commerce adoption Covid-19 Pandemic among Small Business, the variables that influenced small business were quantified and measured. As shown in Figure 2.1, a proposed framework has been developed to represent the hypothesized interrelationship among the variables.

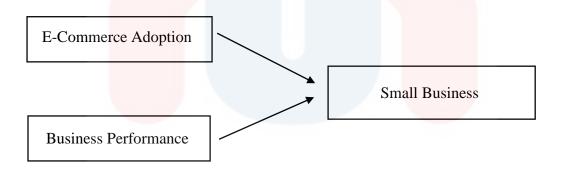


Figure 2.1: Conceptual Framework

This research has two independent variables and one dependent variable. The selected independent variables are e-commerce adoption and business performace. It is expected that, e-commerce adoption and business performance predict small business to improvise the business development during and after the Covid 19 Pandemic. In the meantime, the construct on business performance is based on the scale developed by Mohd Rosli et al. (2021) and adapted by Shamsuddin (2021).

#### 2.5 SUMMARY / CONCLUSION

Overall, this chapter examines the research's dependent and independent variables, underpinning theory, and empirical studies. It assists the researcher in understanding the factors of e-commerce adoption Covid-19 pandemic among small business.

The studies have shown that e-commerce adoption and business performance related to business development of small business during and after Covid-19 pandemic.

The next section discusses research methods which consist of research design, data collection methods, study population, sample size, sample techniques, research instrument development, measurement of the variables and procedure of data analysis.





#### CHAPTER 3

#### RESEARCH METHODS

#### 3.1 INTRODUCTION

This research methodology explains and discusses the data collection and analysis methods used in the research study. Research methodology is referred to an important technique or procedure that is used to identify and analyse information to choose a method that is appropriate for a research study (Voxco, 2021). This research methodology also helps the researchers in the selection of a suitable design to be used in the research study.

Besides that, research methodology is divided into two methods of data collection, one of which is the quantitative method and the qualitative method. For the quantitative method, methods are data that can be counted or measured clearly, while qualitative methods are data that can't be measured or calculated clearly because it involves words (Emily Stevans, 2022). Furthermore, the quantitative method is a methodology where the researcher uses this method to confirm or get the right answer in the study the researchers is doing (Traci Williams,2021). Moreover, according to Aishah (2022), these quantitative methods also focus on collecting, testing, and measuring data that are usually found in large samples of participants. When all the methods are completed, the researcher will analyse and make comparisons from the statistics the researchers found.

Another that, recording to Pritha Bhandari (2020), the qualitative method is a methodology that involves the collection of writing, oral, or text data. Not only that, but this qualitative method also focuses on body language to help or make it easier for researchers to make more detailed explanations. The following is a procedure or process where the researcher can collect data by interviewing the participants and making detailed observations.

Therefore, in this chapter, the researchers discuss the research methods that used in this study. According to this research have an important role in every discussion of this case study, which include research design, data collection method, sampling technique, data of analysis, procedure for data analysis and conclusion. In this study, the researchers choose qualitative method because the data must be obtained through interviews with participants who are business owners.

## T T

#### 3.2 RESEARCH DESIGN

Research design is a structural framework that has various research methods as well as techniques used by researchers (McCombes, 2022). This research design also helps researchers in designing a more systematic structure to check the type of approach carried out by researchers. Not only that, this research design is a design chosen by the researcher that allows them to choose and use the appropriate method based on the research they are conducting (Voxco, 2021).

Furthermore, according to Lissie Hoover (2021), research design for qualitative methods divided into five types which are historical study, phenomenology, grounded theory, ethnography and case study. For the historical study is an ideal choice for studies that involve a thorough examination of the past. The purpose of historical research is to draw conclusions about the present and the future. This model relies on interviews and historical documents about the business which is a data that is the main source and accuracy in a conclusion. Besides that, the phenomenology is a form of extensive research. In this model, the researchers need to look as a whole to collect information in explaining how each participant reacts to the phenomenon and feelings.

Another that, according to Adi Bhat (2022) the grounded theory is a theory that identifies problems related to social and also how to deal with it while the ethnography is a study that examines the cultural understanding of the group. This data is collected directly by interacting with participants. Moreover, the case study is approach that conducts case studies through observation, interviews and documents. Participants will be selected to provide information directly or indirectly about the question or subject studied by the researcher.

In this study, the researchers choose a research design which is case study. This is because the researcher needs to observe the participants directly to get accurate data to avoid mistakes in the analysis. If there is a mistake in the analysis it will affect the entire study.

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#### 3.3 DATA COLLECTION METHOD

A data collection method is a systematic approach to collecting data from various sources to get the right answer. This is because a quality data collection process can generate hypotheses that can support the best decisions. The data collection method is a methodological process in gathering information about a subject (Catherine Cote, 2021). This process is very important in ensuring that the data it collects is complete and valid. If there is a mistake, then it will affect the analysis.

Data collection is the process of gathering, calculating, and analysing research data using accepted, standard methods that include both primary and secondary data. In this study, primary data was the only type of information that was gathered. Primary data is data obtained by the researcher through in-depth interviews which will be done face to face. It also comes from the source from which the data originally came (Syed Muhammad Sajjad Kabir, 2016). A platform to discover and present this method of obtaining data for consistent personal indepth interviews open-ended questions are asked to all interviewers through SMEs located in Kelantan. As many as 5 participants will be interviewed to get information about E-commerce adopters to SMEs during and after the pandemic. Therefore, the researcher took around 1 weeks to collect the data from the participants. Secondary data is a type of data published in books, magazines, newspapers, web portals and newspapers (Dudovskiy, 2018).

Besides that, according to David Barret (2018), the data collection method for qualitative research divided into three types which are interview, focus group, and observation. For the interview is the method where the researcher needs to conduct an in-depth face-to-face interview session with the participants selected randomly to enable the researcher to get views from the participants to understand their experience better.

Another that, according to Lissie Hoover (2021), the focus group is the method which is similar to an interview, the only difference is that the participants who are observed are all. The researchers found that participants have other ways of getting responses and observations during interviews the observation is the method different from interviews and focus groups. This is because, this method requires the participants to get careful enough attention from the researcher on their behaviour.

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In this study, the researchers choose data collection method of qualitative research which is interview. This is because through interviews the researcher can quickly get the latest data from the participants. If the data has been obtained, then the researcher can carry out analysis and conclusion.

#### 3.3.1 Primary Data

Concentrate on primary data and original primary data. There were neither articles nor websites in the data, which was gathered from prime time (Burns & Bush, 2010). Surveys, questionnaires, interviews, and observations are the main sources of data (Syed, 2018). Personal in-depth interview questions will collect facts based on the participant's routines related to the topic. The personal in-depth interview questions were divided into 4 parts. Where section A has a demographic type of questions, and it has designed to collect the basic information of the participants such as their background. Part B consists of E-commerce adopters to SMEs, while part C consists of government incentives to SMEs during and after the pandemic. Part D consists of social media influence for SMEs during and after the Covid-19 pandemic. The questions have been prepared in the bilingual language to make sure the participants understand the research questions and answer according to them.

The main data was collected from in-depth interviews and participants were administered among SMEs in Kelantan. Sessions answering in-depth interview questions are done face-to-face. It's because SMEs immediately answer the questions posed by the researcher. In addition, researchers can guide SMEs when they do not understand the questions posed. The in-depth interviews conducted can strengthen the research conducted by the researcher.

#### 3.3.2 Unstructured Interview

In a personal or face-to-face interview, a standard organized set of questions (interview plan) is utilized to ensure that almost all participants were asked the exact same set of questions in the same order. To gather information, an interviewer starts a two-way conversation with a participants. The interview is conducted face-to-face, and the format is established by the questions, their language, and their sequence. Research studies known as surveys use participant interviews to gather data. Sample surveys are research projects in which the subjects are actually a true sample of a larger population (Markus Saarijarvi, 2021).

Structured, semi-structured, and unstructured research interviews are the three main categories. Structured interviews are characterized as research methods with highly tight operational procedures and little to no room for prodding participants to gather and analyses data. As a result, it is sometimes referred to as a standardised interview and takes a more quantitative approach. This interview's questions are pre-planned based on the specific information that is needed. In order to ensure consistency during each interview session, structured interviews are frequently employed in survey research. Depending on the target group, it may include both closed- and open-ended questions. Although closed-ended questions may be used to determine user preferences from a range of answer alternatives, open-ended questions can be used to learn more about a specific aspect of the interview (Bhat, A. 2021).

Personal semi-structured interviews provide the researcher a lot of latitude to explore the interviewees while still adhering to the basic interview pattern. Despite the fact that the contact between the researchers and the participants is under supervision, the researchers are allowed a lot of freedom. A researcher may relax knowing that this type of research interview has structure since extra interview sessions are not required. If the format is followed, the researcher is free to explore any idea or make inventive use of the remaining interview time. To collect data for a research project, additional responder questioning is always required. Whenever a researcher has not had time to perform study but needs extensive knowledge about a topic, a personal semi-structured interview is the ideal option (Bhat, A. 2021).

Unstructured interviews, also known as in-depth interviews, are typically characterized as discussions performed with the aim of gathering information for the research project (LaiYee, 2022). These interviews feature the fewest questions since they resemble a typical discussion with a central theme. The fundamental goal of most researchers who use unstructured interviews is to establish a rapport with the participants, which increases the

likelihood that they will be completely honest in their responses. Since there are no rules for the researchers to abide by, they are free to approach the volunteers in an ethical manner in order to get as much information as they can on their study topic. Since there are no rules for these interviews, the researcher is expected to maintain control of their strategy to prevent the participants from deviating from the primary study objective (Bhat, A. 2021).

In this study, the data collection method used is an in-depth interview where the researcher will interview the participants directly. Unstructured interviews are an effective method for data collection when the researcher uses qualitative methods, where the researcher will interview and will get as much information as possible from the participants. Although a large portion of the interview and selection literature considers unstructured interviews to be much less valid and reliable than structured interviews, this critical study aims to highlight the benefits of unstructured interviews. It starts off by defining and outlining both types of interview approaches before explaining the merits and advantages of unstructured interviews (some of which are not possible with a structured interview approach), such as higher facevalidity, favorable responses from both the interviewee and the interviewer, comparable levels of validity, and greater practicality in a variety of real organizational settings and situations (Rahul S.Chauhan, 2019).

In this section, the method uses unstructured interviews because it will be easier for the researcher to get information directly from the participants. Therefore, information will be faster to collect.

### 3.4 SAMPLE SIZE

Research studies data can be gathered using six common sources of evidence, according to Yin (2021): documentations, archival records, interviews, direct observations, participant observations and physical artifacts. The information for this study was gathered through interviews with five local small business owners in Kelantan.

Research studies is a research techniques in which the researcher focuses on one or a few benefits with the goal of learning more about the event, experience, relationships, and process. The best strategy or method for this study was a case study with interviews with small business owners because the researcher sought to learn the factors of e-commerce adoption Covid-19 pandemic among small business.

#### 3.5 SAMPLING TECHNIQUES

In the Sampling Technique, there are two sorts of samples: random sampling and nonprobability sampling. In this study, the researcher employed non-probability sampling, which means that any view about the elements of the universe that may be included in the study sample was sampled. While (Patton, 2020) presented a variety of non-probability sampling approaches for better understanding strange phenomena or even interesting and meaningful examples. Non-probability samples include quota sampling, unintentional sampling, judgmental or purposeful sampling, expert sampling, snowball sampling, and modal instant sampling (Etikan & Bala, 2020). In this study, judgmental or purposive sampling was utilised based on the researcher's views of who will provide the greatest information to fulfil the researcher's aims, with the researcher needing to focus on those with similar opinions in order to gather the information required.

#### 3.6 DATA ANALYSIS

In qualitative research, data analysis refers to the process of carefully searching and organizing interview transcripts, observation notes, and other non-textual resources gathered by the researcher to better understand the phenomenon. The process of gathering, evaluating, and analysing data in order to gain knowledge that supports decision-making. There are several approaches and strategies for doing analysis, depending on the field and the objective. To produce data for this study, researchers will use theme analysis (Calzon, 2021).

Unstructured interviews are a type of data gathering that rely on participants being questioned in order to get information about a subject. Unstructured interviews, also known as undirected interviews, lack a predetermined format and do not have their questions beforehand. Unstructured interviews are frequently qualitative in form when used in research, and they can be especially beneficial for social science or humanities work that emphasises individual experiences. Unstructured interviews are frequently a very effective approach for exploratory research. They have a reputation for being extremely casual and adaptable and can elicit fascinating replies from responders (Tegan George, 2020). Following the data presentation, the researcher conducted a survey on E-commerce adopters among SMEs during and after the

Pandemic in Kelantan. Data analysis of this study uses thematic data to identify and analyze E-commerce adopters among SMEs in Kelantan through unstructured interviews.

Protocol interview that have used in this research is provide an interview guide like questions, but depending on the answer from participants, researcher will create a new questions that related with the topic and answer. Secondly is interview location, researcher and participants like to interview with a conducive location such as at their office and shop. According to Bryman (2008) recommend, as a researcher a practical step, the researcher chooses a quiet place so that the quality of the recording is not disturbed. Thirdly is record the interview. Researcher choose to record the conversation because need to pay attention to the participant while interviewing and with recording it can help researcher to replay the recording and easy to transcripts. Lastly is transcripts the interview. Transcripts is change oral text into written text. This is important to analysis the data.

#### 3.6.1 THEMATIC ANALYSIS

The data were analysed using a thematic approach, in which commonly observed remarks and opinions were hazardedly categorised and compiled into themes with justifications and textual commentary to support them. The fact that rookie researchers just learning how to analyse qualitative data may use theme analysis is only one of the many benefits it offers. There are many ways to derive meaning from the data set because theme analysis is such a flexible technique (Clarke& Braun, 2017).

Several illustrations of various thematic analysis techniques (Javadi & Zarea, 2016). Due to this diversity, however, there are various misconceptions regarding the theme analysis's nature, especially how it varies from qualitative content analysis (Vaismoradi et al., 2015). In this example, we'll apply (Braun and Clarke, 2006)'s six-step methodology. This method probably has the most sway, at least in the social sciences, because it offers a straightforward and useful framework for theme analysis.

According to academics, thematic analysis is a qualitative method that may be used with a wide range of ideas and research problems. It was a method for locating, examining, categorising, interpreting, and summarising ideas in a set of data (Braun & Clarke, 2006). Although a thorough thematic analysis may yield trustworthy and useful results (Braun &

Clarke, 2006), there doesn't seem to be agreement on how researchers should apply the method consistently. Thematic analysis guidelines have been developed, however they have often concentrated on performing research with a relevant emphasis or extensive inductive coding as opposed to deductive coding (Fereday & Muir-Cochrane, 2006). Although qualitative research, ethnographic, and phenomenological have all received a lot of attention, thematic analysis has still yet to catch up. There is indeed a scarcity of literature that lays out all the practical steps for doing reliable thematic analysis. Researchers are attempting to fill this vacuum in the literature by producing this essay.

Performing the analysis Braun and Clarke (2006) offer a six-phase model for undertaking this type of analysis. The first step is to familiarize researcher with the facts. Reading and re-reading the transcripts is the first stage in any qualitative study. The resulting interview excerpt. Before continuing, researchers must have a thorough understanding of their whole body of knowledge or information corpus (i.e., all the surveys and any other data they may be using). At this phase, taking notes and scribbling down your early thoughts is beneficial. The first codes are generated in the second stage. During this stage, researchers start to arrange the data in a more significant and organised manner. Large volumes of data are divided into more manageable informational pieces by coding. The coding technique chosen will depend on the researcher's perspective and the subjects under investigation. Because the researchers were concentrated on addressing the study objectives and issues and evaluating the data, this was a theoretical theme analysis as opposed to an empirical one. As a consequence, the researcher classified each item of information that was relevant to or intriguingly represented the study topics. There was no coding for each line of text. If the researcher had previously been doing a more inductive investigation, they may have coded every sentence using line-by-line coding. Researchers used open coding, which means they produced and modified codes as they went through the coding step rather of using pre-set codes. The third step is to search for topics. A theme is a pattern that reflects something important or intriguing about the data and/or research questions, as previously established. There have been no fast and hard guidelines about what constitutes a theme, as Braun and Clarke (2006) illustrate. The relevance of a theme defines it. If indeed the researcher has a short set of data, the coding stage, and this stage of finding early themes can overlap significantly. In this case, the researcher looked at the codes and discovered that a few of them matched together to form a theme. Step four is to go over the themes again. Gathering the relevant information for each subject at this time is a smart idea. Researchers may easily do this by utilising Microsoft Excel, any word

processing program's "copy and paste" feature, and cutting and pasting their transcripts with scissors (Bree & Gallagher, 2016). This process can be accelerated and made simpler by using software for qualitative data analysis, but it is not necessary. The establishment of themes is the sixth phase. Finding the "quintessence" of each subject is the final step in refining the themes (Braun & Clarke, 2006). The sixth and last phase in the writing process is this. Research usually comes to an end with a report, such a thesis or published article. A collection of publications in the teaching and learning fields that the researchers believe do an excellent job of reporting a thematic analysis.

This usually indicates that the data has been summarized and organized rather than analyzed. In this research, the researcher used the thematic method in studying E-commerce adopters among SMEs in Kelantan by using 5 SMEs to conduct unstructured interviews. In addition, the thematic analysis also analyzed four parts, where part A has a type of demographic question, and it has been designed to collect the basic information of the participants such as their background. Part B consists of E-commerce adopters among SMEs in Kelantan, while part C consists of the effectiveness of government incentives given to SMEs. Part D consists of social media influence among SMEs during and after the pandemic.

#### 3.7 SUMMARY

In conclusion, the objective of the study is to study E-commerce adopters among SMEs during the COvid-19 pandemic. In addition, data collection is based on a qualitative method, which is through unstructured interviews. Data were analyzed with thematic analysis. This research collects data from participants who are SMEs in Kelantan. Future studies can include additional aspects that can really offer a better understanding of E-commerce adopters among SMEs. It is important to do so because, as mentioned earlier, it will gain a lot of attention as the SME population grows.

#### **CHAPTER 4**

#### DATA ANALYSIS AND FINDINGS

#### 4.1 INTRODUCTION

Chapter 4 states the results of a field study on an Exploring the Factors of E-Commerce Adoption Covid-19 Pandemic among Small Business which has been carried out from January 9, 2023 until January 15, 2023. The data collection approach used in this study is an in-depth interview, where the researcher conducts a face-to-face interview and makes an appointment with the participants to start the face-to-face interview session. As a result, 5 Small business will be interviewed in this study. In-depth interviews with participants were conducted among SMEs in Kelantan. The researcher took about a week to collect data from the Participants. Thematic analysis will be used to analyze the data for this research. A 6-step method (Braun and Clarke, 2006) was used. This is a method for finding, analyzing, organizing, summarizing, and interpreting ideas in a set of data (Braun & Clarke, 2006). In this chapter, findings and discussions are obtained after an in-depth interview session with SMEs in Kelantan.

In addition, the subject analysis examines three areas. The first field contains demographic questions and was created to collect basic information about the participants such as their background. Part B describes business performance during the pandemic and Part C describes the E-commerce adoption among SMEs during the pandemic. The questions are written in multiple languages to ensure Participants understand the research questions and respond appropriately.

#### 4.2 PARTICIPANT DEMOGRAPHIC

Table 4.2: Participants Demographic

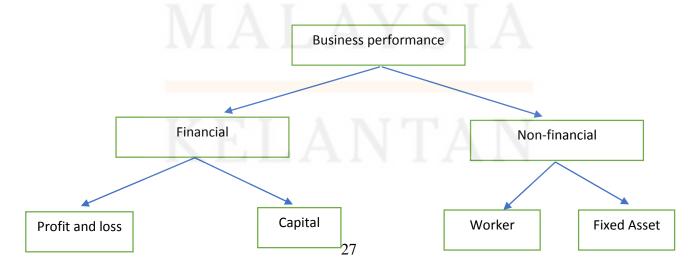
Participant	Participant 1	Participant 2	Participant 3	Participant 4	Participant 5
Age	32 years old	25 years old	25 years old	44 years old	29 years old
Gender	Female	Male	Female	Female	Male

Level education	SPM	SPM	Degree	Diploma	Degree
Position	Owner	Owner	Owner	Owner	Owner
FType of	Restaurant	Barber Shop	Food, health	Health and	Product and
business			and beauty	beauty	services
Year of	2017	2018	2016	2004	2013
established					

# 4.3 DISCUSSION BASED ON RESEARCH QUESTIONS

The purpose of the discussion based on the research question is to interpret the data of 5 Participants. The researcher obtained information through the information shared by the participants through face-to-face in-depth interviews. The researcher obtained 5 Participants to answer the research question to obtain information to answer the objective of the study. Thematic analysis will be used to analyze the data for this research. A 6-step method (Braun and Clarke, 2006) was used. This is a method for finding, analyzing, organizing, summarizing, and interpreting ideas in a set of data (Braun & Clarke, 2006). The researcher used thematic analysis to divide the information into three parts which means Participants transcripts, sub themes, and themes. Theme one is business performance among SMEs before, during and after the pandemic. While the second theme is E-commerce adoption among SMEs Before, during and after the pandemic. From these two themes, the researcher compiled sub themes.

# Research Objectives 1: To Identify the Factors That Influence E-Commerce Adopter



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Figure 4.1: The impact of business performance among SMEs in pandemic

This section will be show the outcome of the data that have been analyzed to answer the study's research question about business performance in pandemic. According to the interview section with the participants there two theme on business performance which is financial and non-financial.

#### a. financial

Based on the findings of the study, finance is one of the themes that can be considered as affecting business performance. In finance, there are capital and profit and loss.

For capital, three out of five participants said they had to use a lot of capital during the pandemic.

Participant 1: "Many people have to follow the SOP. After all, during this pandemic, we have to use a lot of capital to pay for grab registration with foodpanda. In addition, we have to prepare typhoid injections for me and my employees".

Participant 4: "Because if a customer walks in to our store, there is no charge, but when the customer purchases online, there are some charges to be paid such as postage".

Participant 5: "Among the challenges during the pandemic, I really feel it is difficult because we want to pay expenses such as employee wages, rent and other utilities but I am trying to overcome that by starting an online business and it seems really difficult because we lack knowledge but considering the current age everything is at our fingertips to get the relevant knowledge".

Based on the quote above, participants are forced to withdraw capital to cover costs during the pandemic to ensure their businesses can operate as usual. They have to bear costs such as employee wages and financing other services to ensure business can run as usual.

For profit and loss, based on the result of interview with the participant, they agree that their financial is affected by covid-19 pandemic

Participant 1: "If you say it has an impact, it really has an impact. Because we can no longer do business face to face. Many have to follow the SOP. After all, during the pandemic, Kak Cik had to use a lot of capital, which had to pay for grab registration with foodpanda. In addition, Kak Cik also has to provide typhoid injections for the Kak Cik workers".

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Participant 2: "If before the pandemic it was possible to get four hundred to five hundred ringgit a month. Most of the customers are from school students nearby. But my income during the pandemic was severely affected. The results are not fixed. If I get seven or eight people a month, I'm grateful. Alhamdulillah, after the pandemic, my income was stable as usual".

Participant 5: "Before the pandemic, I made a solid profit, that is face-to-face, but during the pandemic, there was also a slight loss because I gave up a lot of costs that I had to pay.

Based on the quotes above, the participant said that Covid-19 pandemic have effected their business performance before, during and after pandemic. Before pandemic their financial performance is good, but during pandemic their financial capital and income is decrease and effected. For participant 1, they have to use a lot capital during pandemic for registration of grab and foodpanda and also typhoid injection. According to participant 2, his income before pandemic is four hundred to five hundred ringgit, but during the pandemic the income is not fixed and after pandemic the income is more stable. Meanwhile for participant 3, they have to use a lot of cost to pay an expenses.

#### b. Non financial

Non-financial is secondly theme that can be considered as a business performance affected. In non-financial, there have a workers and fixed asset. Based on the interview with the participant, they agree that their workers is affected by covid-19 pandemic.

Participant 1: "Before the pandemic, Kak Cik have 5 employees. But Kak Cik had to fire two workers to cover the cost of the shop's expenses. But thank God after the pandemic, Kak Cik

called them back to work with Kak Cik because the shop is getting bigger, right? As you can see now, there are 9 people who change their working hours so that they are not very tired".

Participant 5: "My employees are always changing but what I found was the difference during the pandemic, I had 5 permanent employees and after the pandemic, I reduced the number of employees since I did more online business. In total, I have 1 admin and also some part-time workers."

Based on the quotes above, the participant said that Covid-19 pandemic have effected their workers before, during and after pandemic. Before pandemic they have a many workers, but during pandemic they have to reduce their workers. According to participant 1, they have to fire two workers during pandemic which is before this is 5 workers. But, after pandemic they hire 9 workers to work with them. For participant 5, they have 5 workers before pandemic and have to reduce their workers during pandemic. So after pandemic overall they have 1 worker and some part-time workers

Next is fixed asset. Based on the interviews conducted, the participants agreed that less responsibility for fixed assets can reduce their burden in cost production.

Participant 1: "If you say it has an impact, it really has an impact. Because we can no longer do business face to face. Many have to follow the SOP. After all, during the pandemic, you had to use a lot of capital, which you had to pay for grab registration with foodpanda. In addition, he also has to provide typhoid injections for the aunt's workers."

Participant 4: "Since the lockdown, we are not allowed to open a physical store, we both chose to start an online business where we started promoting products on Facebook and other social media platforms."

Participant 5: "I use almost 90% online only, which means business from home without having to open a store. This leads to saving utility costs and also the cost of renting shops, employees and so on but we also generate income by using these e-commerce platforms such as Instagram, Facebook and so on."

Based on the quote above, three participants have agreed that businesses without using a store can reduce the utility costs they have to bear. Also, during the pandemic they can use other platforms to generate business income.

# Research Objectives 2: To Explore Covid-19 Pandemic Effect to Business Performance

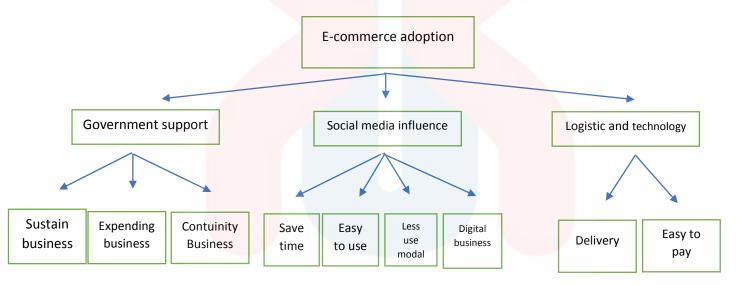


Figure 4.2: E-commerce adoption among SMEs in pandemic

This section will be show the outcome of the data that have been analyzed to answer the study's research question about e-commerce adoption among SMEs in pandemic. According to the interview section with the participants there three finding on e-commerce adoption which is government support, social media influence and logistic and technology.

# a. Governement support

Based on the interviews conducted, three participants agreed that government assistance could help them in stabilizing their business during the pandemic while

two participants said that they did not get help or failed to get help due to other factors.

Participant 1: "Oh thank God there is too. His name is the Prihatin Rakyat Economic Stimulus Package (PRIHATIN) which he is helping to continue operating."

Participant 3: "There is. I received help from Agrobank under a program organized by UMK as well. I'm not mistaken, the program organized by UMK is 'Student Entrepreneurs". "Haah from UMK. From the program, the parties involved will make a screening for those who are eligible to receive the assistance. Not only was that, training also given to participants who participated in the program at UMK for several days. After that, Agrobank will sponsor 20 eligible students."

Participant 5: "For government assistance, like I did for SSM, right, so during the pandemic I received assistance for business continuity from the government."

Based on the quote above, the interviewed participants received government support to continue their business during the pandemic. This is to ensure that their business can continue during the pandemic. Participant 3 said she used the government's support to help her further develop her business because since the beginning of her business establishment she had been using online business as the foundation of her business. While for participant 5, he used the government's support to ensure that his business could continue during the pandemic.

#### b. Social media influence

The influence of social media is the most significant sub-theme giving a deep impact to SME business during the pandemic which helps these sellers to market their business during the pandemic. The majority of participants agreed that social media can help them to market their business smoothly and with less business costs.

Participant 1: "From social media, you can do free promotions. No need to spend money to make a poster".

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Participant 3: "Social media gives a lot of influence especially to entrepreneurs. This is because, any info from the outside we can find out more quickly through a smartphone. Likewise during the pandemic, where we are completely at home, so any news we get through social media.

Participant 4: "The reason why we chose an e-commerce platform is that during the pandemic many customers choose to buy online. Since, we do business for customers, we choose the same way that our customers like. For example, if a customer is active in tiktok, start an online business on tiktok, as well as Facebook and other social media platforms because this is one of the ways to attract more customers during the pandemic."

Participant 5: "My experience is that I found that when I started a business, I used platforms such as Facebook and other social media such as Instagram and now TikTok to promote my business through e-commerce or online and so I started from a business that was not online that is physically and I can see the effect when we use this e-commerce platform business and I get a good income than before."

Based on the quote above, it can be seen that the majority of SMEs use social media platforms as a place where they start their business and promote their business. While for participant 2, he rarely uses social media because he runs a service business whose customers are only people around him. They claim that using social media is also extremely simple and that doing promotions on social media is less expensive. There are also some who believe it saves them a tonne of time. This is due to the limited amount that can be done during the epidemic.

# c. Logistic and technology.

During the pandemic, face-to-face sales cannot be done directly, causing many SMEs to take incentives to try new things so that their business can continue. based on the findings obtained, the use of the new E-commerce system can make it easier

for them to manage their business better. All participants agreed that the use of this new e-commerce technology can help them manage their business better.

Participant 1: "This e-commerce can make you do business as usual. Even the order has a positive impact on your business. It's just that during the pandemic, we use the grab service with Foodpanda because customers can't come to the store, right?"

Participant 2: "During the pandemic, if customers want to make a payment, they only need to make an online payment. So he made my job easier."

Participant 4: "Before Covid, after receiving the product from the agent, we continued to use Shopee because the number of customers who came to the store physically was less. Therefore, we look for other alternatives like shopee to avoid losses and this can improve our business performance".

Based on the quote above, it can be seen that participants use e-commerce platforms and they no longer need to do business face-to-face during the pandemic. In addition, it can make it easier for them to transact and do transactions safely. While after the pandemic, all the participants also said that they still use the e-commerce system even though face-to-face business has been allowed because it can give them more profit compared to before.

### 4.4 CONCLUSION

In conclusion, the conceptual framework in this study, for business performance consist of two impact which is financial and non-financial. There is two category for financial, profit and loss and capital whereby, worker and fixed asset under non-financial. For e-commerce adoption, there will be three impact which is government incentive, social media influence and logistic and technology.

Hence, financial, non-financial under business performance, government incentive, social media influence and logistic and technology under e-commerce adoption have significant relationship to the benefit of small business during and after Covid-

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19 pandemic. These findings of this study are helpful to find out about the advantage that small business can use to their business.



#### **CHAPTER 5**

#### DISCUSSION AND CONCLUSION

# **5.1 INTRODUCTION**

In this final chapter, the researcher needs to review from the beginning, through data collection, analyse the data and make some conclusion from the data. Furthermore, through this chapter, it will show the recommendation for the future study to make some improvement from this chapter. From the data analysis, the researchers can make some discussion.

#### 5.2 KEY FINDINGS

In this section will discuss about the whole study of exploring the factors of e-commerce adoption covid-19 pandemic among small business. Besides that, from the problem statement shown business performance is a key that every company needs to comply with in order to avoid losses on their business. During the outbreak of the covid-19 pandemic, there were many SMEs, who had to end their business because of the severe economic and financial recession. So from there, the researcher can get the result of the answer from the research question that is being studied.

# **5.2.1** To Identify the Factors That Influence E-Commerce Adopter.

The section will show the results of the data that has been analyzed to answer the research question. Based on the interview session with SMEs, it shows that 3 themes of e-commerce adopter which are government support, social media influence, and logistic and transportation.

### **5.2.1.1** Government Support

Based on the findings, government support is one of the themes of e-commerce adoption. Besides that, government support also is one of the factors that influence of e-commerce adopter. Government support are important to expanding business and continuity business.

### 1. Expanding Business

Based on the findings from interview, the participants explain that government support can expanding business. It is because government support encourages entrepreneurs to expand the business market.

P3. The assistance provided by Agrobank was very helpful for me in restocking products and <u>expanding my business</u>. Agrobank sponsored me with RM2, 000 for me to <u>expand and upgrade my business</u>.

Based on the quotes above, one of the participants said that the government support help to expand their business, which mean entrepreneurs can expand and upgrade their business by using the help given by the government.

# 2. Continuity Business

Besides that, based on the findings from interview, the participants explain that government support can continuity business. It is because by using government support, entrepreneurs can continue their business without having to stop it only due to the covid-19 pandemic.

P1. I got it too. The name of government contribution is the Prihatin Rakyat Economic Stimulus Package (PCESP) which can help me to continue operating.

P5. For government contribution, like I did for the Malaysian Companies Commission (MCC), so during the pandemic I received contribution for business continuity from the government.

Based on the quotes above, from some participants said that the government support help to continuity their business, which mean entreprenuers can continue their business without think about something else.

# **5.2.1.2 Social Media Influence**

Based on the findings, social media influence is also one of the themes of e-commerce adoption. Furthermore, social media influence also is the factors of e-commerce adopter. Social media influence is important to easy to use, less use modal and digital business.

### 1. Easy to Use

Based on the findings from interview, the participants explain that social media influence easy to use. This is because by using social media influence, entrepreneurs can limit use with a unique method.

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P2. It's <u>easier</u> for me and if I use it this way, I think the <u>security is</u> more guaranteed. It also <u>makes it <u>easier</u> for me not to bring a lot of money to the store.</u>

Based on the quotes above, from one of the participants said that social media influence easy to use which mean, entrepreneurs can use it anywhere.

#### 2. Less Use Modal

Based on the findings from interview, the participants explain that social media influence is less use modal. This is because by using social media influence, entrepreneurs can save costs.

P1. From social media I can do free promotion. There is <u>no need to spend capital</u> to make a poster.

P4. Social media has had a huge impact on my business. It saves a lot in terms of cost.

P5. By using e-commerce, I can <u>save costs</u>, at the same time can increase sales.

Based on the quotes above, for some participants said that the social media influence is less use modal. This is because by using social media influence, entrepreneurs can save budget form other expenses.

### 3. Digital Business

Based on the findings from interview, the participants explain that social media influence can be digital business. This is because by using social media influence, entrepreneurs can promote their product.

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P1. From social media I can do free <u>promotion</u>. There is no need to spend capital to make a poster.

P3... I will promote the product online.

Based on the quotes, for some participants said that the social media influence can make digital business. This is because by using social media influence, entrepreneurs can same budget to promote their product to the customer.

# 5.2.1.3 Logistic and Technology

Based on the findings, logistic and technology is also one of the themes of e-commerce adoption. Besides that, logistic and technology also the factor of e-commerce adopter. Logistic and technology are important to do delivery and easy to pay.

#### 1. Delivery

Based on the findings from interview, the participants explain that logistic and technology is delivery. This is because by using logistic and technology, entrepreneurs can delivered product by using any courier or themselves.

P1. This e-commerce can make you do business as usual. Even the order has a positive impact on your business. It's just that during the pandemic, we <u>use the</u>

Grab service with FoodPanda because customer can't come to the store, right?

P3... I will try to find a customer close to my area which is my housing estate area or my village to make it easier for me to deliver to the customer.

Based on the quotes above, for some participants said that the logistic and technology can deliver product. This is because by using logistic and technology, entrepreneurs easy to delivered package to the customer without having eye-contact with them.

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# 5.2.2 To Analyse the Impact of Business Performance Among Entrepreneurs in Pandemic.

The section will show the results of the data that has been analyzed to answer the research question. Based on the interview session with entrepreneurs, it shows that 2 themes of business performance which are financial and non-financial.

#### 5.2.2.1 Financial

Based on the findings, financial is also one of the themes of business performance. Besides that, financial also the impact of business performance among entrepreneurs in pandemic. Financial give a huge impact to profit and loss, and capital.

#### 1. Profit and Loss

Based on the findings from interview, the participants explain that financial give an impact to the profit and loss.

- P2. My income during the pandemic was really affected. The results are not constant.

  After the pandemic, my income is stable as usual too.
- P3. The profit before the pandemic was estimated at RM200-RM300 per month, while after the pandemic, my estimated profit could reach as much as RM500-RM1,500 in a month.
- P4. We never faced any loss. To be honest, the number of our customers has increased but for the net <u>profit we still received the same amount</u> during and after the pandemic.

P5. During the pandemic, there was a loss as well because I gave up a lot of costs that I should have paid. I have found that since the pandemic, the power of online purchases is very high and buyers find it easier to buy online.

Based on the quotes above, for some participants said that the financial can give a huge impact to their business. This is because since the covid-19 pandemic, customer can't go to the store physically so this causes business profit and loss.

# 2. Capital

Based on the findings form interview, the participants explain capital also give a huge impact to the capital.

P1. Many people have to follow the SOP. After all, during this pandemic, we have to use a lot of capital to pay for Grab and FoodPanda registration. In, addition, need to provide typhoid injection for workers.

Based on the quotes above, one of the participants said that the financial can give a huge impact to capital. This is because since the covid-19 pandemic, entrepreneurs need to use capital so the business can continue.

### **5.2.2.2 Non-Financial**

Based on the findings, non-financial is one of the themes of business performance. Besides that, non-financial also the impact of business performance among entrepreneurs in pandemic. Non-financial also give a huge impact to workers and fixed asset.

# 1. Workers

Based on the findings from interview, the participants explain that non-financial give an impact to workers.

P1. <u>Before the pandemic, I have 5 employees.</u> But I had to fire two workers to cover the cost of the shop's expenses. After the pandemic, I called them back to work with I

because the shop is getting bigger, right? As you can see now, there are 9 people who change their working hours so that they are not very tired".

P5. My employees are always changing but what I found was the difference during the pandemic, I <u>had 5 permanent employees and after the pandemic</u>, I reduced the number of employees since I did more online business. In total, I have 1 admin and also some part-time workers.

Based on the quotes above, some participants said that the non-financial can give a huge impact to workers. This is because entrepreneurs need workers to help manage their business.

### 2. Fixed Asset

Based on the findings from interview, the participants explain that non-financial give an impact to fixed asset.

P1. If you say it has an impact, it really has an impact. Because we can no longer do business face to face. Many have to follow the SOP. After all, during the pandemic, you had to use a lot of capital, which you had to pay for grab registration with foodpanda. In addition, he also has to provide typhoid injections for the aunt's workers.

Based on the quotes above, one of the participants said that the non-financial can give a huge impact to fixed asset. This is because fixed asset is one of the capitals in business.

#### 5.3 DISCUSSION

In this final chapter, the researcher needs to review from the beginning, through data collection, analyse the data and make some conclusion from the data. Furthermore, through this chapter, it will show the recommendation for the future study to make some improvement from this chapter. From the data analysis, the researchers can make some discussion.

# **5.3.1** E-commerce Adoption

E-commerce adoption also the theme that have been analyse from the beginning study. E-commerce adoption is a service where entrepreneurs will use it to further develop their business and introduce the business being run to customers (Maureen, 2022). Besides that, from this theme, e-commerce adoption are government support, social media influence, and logistic and technology.

The sub-themes of government support are sustaining business, expanding business and continuity business. This is because, the help provided by the government helps a lot in ensuring that businesses are always operational. For example, one of the participants said, "...there is also. The assistance is the Prihatin Rakyat Economic Stimulus Package (PRESP) which helps the store operate" (P1). Another that, the sub-themes for social media influence are save time, easy to use, less use modal and digital business. This is because by using social media can expand business and potentially get customers is high. For example, one of the participants said, "...online gives a better impact because from there we can potentially get customers... I will promote products online. Social media gives a lot of influence especially to entrepreneurs" (P3). Besides that, the subthemes for logistic and technology are delivery and easy to pay. This is because with the facilities provided, the customer doesn't need to meet the owner simply to buy goods and make payment. For example, one of the participants said, "...makes it easier for me to make deliveries to customers. This will give me a lot of convenience, among which is that customers can easily buy again with me and no longer have to pay for postage" (P3). With the existence of themes and sub-themes, the researcher found many comparisons between during after the covid-19 pandemic towards entrepreneurs.

#### **5.3.2** Business Performance

Business performance is is a tool where the company needs to implement strategies to achieve business goals (Bill Gates, 2021). In this business performance, the researchers found 2 themes which are financial and non-financial.

The sub-themes of financial are profit and loss, and capital. Therefore, in this study, the researchers found to the participants where they admit to having a difference in their profits. For example, one of our participants during the covid-19 pandemic where her profit was estimated at only RM200-RM300 per month while her profit after the covid-19 pandemic could reach RM1,500 within a month, "in terms of profit during the pandemic, the estimated profit is RM200-RM300 per month while the estimated profit after the pandemic can reach RM1,500 in a month" (P3). From here find a comparison of profits during and after the covid-19 pandemic. Furthermore, for the capital, one of the participants found that the capital was only used to pay FoodPanda and Grab and give typhoid injections to its employees during the outbreak of the Covid-19 pandemic

while after the covid-19 pandemic the participants admitted that the capital was not used for other things, "...during the pandemic, had to use the capital that you paid for Grab and FoodPanda registration. In addition, must also provide typhoid shots to the workers" (P1).

Besides that, the sub-themes of non-financial are worker and fixed-assets. In this study, the reesearchers found that one of the participants told that during the covid-19 pandemic there were only 5 employees, now after the covid-19 pandemic the number of employees has increased to 9 people, "Before the pandemic, there were 5 employees. But had to fire 2 people to cover the cost of shop expenses during the pandemic... After the pandemic, called them back to work with me. It looks like there are now 9 workers" (P1). Not only that, for the fixed asset sub-theme, one of the participants found that during the covid-19 pandemic, the capital was only to pay food vendors such as FoodPanda and Grab and give typhoid injections to its employees, after the covid-19 pandemic, participants found that the capital is untouched for other matters, "...during the pandemic, had to use the capital that you paid for Grab and FoodPanda registration. In addition, must also provide typhoid shots to the workers" (P1). This shows the comparison between during and after the covid-19 pandemic by the participants.

#### **5.4 IMPLICATION OF STUDY**

Technology The initial application or acceptance of a newly developed technology or product is known as adoption. The goal of applied technology research is to identify, analyse, and explain the factors that affect how individuals and organisations adopt and make use of technological innovation. SMEs may get a competitive edge in the global market by utilising information technology (IT). In the modern economic climate, IT may provide SMEs a competitive advantage, particularly in product marketing. The use of the internet and various forms of IT as media for marketing and promotion will continue.

The study focused on the use of E-commerce among SMEs in Pengkalan Chepa, Kelantan. This study tries to examine the benefits of what encouraging entrepreneurs to use E-commerce Services in their business. These are three possible benefits found in this study such as income generation, facilitating users and being able to maintain their business during the

pandemic. These three benefits are the main reason why entrepreneurs nowadays start using E-commerce services in their business as their business method of dealing with customers.

According to the study's findings, SMEs began embracing e-commerce as a marketing strategy because of all these advantages. E-commerce is practical and simple to use. The greater the efficiency and effectiveness of technology, the more eager traders are to accept and incorporate it into their operations.

## 5.5 LIMITATION OF STUDY

Limitations occur in any study as a challenge to conclude an excellent research process and it is the same in this research. It is very important for researchers to strive to minimize the scope of limitations throughout the research process. When conducting research, all research will encounter obstacles and problems. First, the researcher faced difficulties in conducting the interview session with the participants because it was necessary to determine a suitable time with the participants. Tight working hours cause participants to hesitate to find a suitable time to conduct an interview with the researcher. Some other problems that occur are when the participant's customers come during the interview which is due to the fact that most of the participants do not have many employees.

Due to the covid pandemic being a recent phenomenon, there aren't any prior studies on qualitative methodologies in the usage of E-commerce among SMEs during the pandemic in Kelantan, which makes it difficult for researchers to get more data. Although it has a similar name, it is not specifically about SMEs in Kelantan. Additionally, there aren't many prior studies in the subject of study. In Kelantan, this study's subject has not yet been investigated. Future researchers should develop projects or utilise this study idea to create better future research.

Third, one of the difficulties the researcher encountered while performing this investigation was a lack of time. Limited interview time due to participants commitments to their work and serving clients, which makes it challenging to schedule an interview with them. This contributed to the lengthy completion duration of this study report.

#### **5.6 RECOMMENDATION**

Based on the constraints outlined in the preceding section, there are a number of proposals for more study in the same area. The first piece of guidance That would offer to the researcher in the future is to speak with more SMEs around the nation. Another strategy is to compare different states or nations to have a better understanding of the factors that influence how businesses use e-commerce. For instance, conducting a qualitative research on E-commerce in Malaysia to learn more about the SMEs affected by the pandemic.

The second idea for expanding this research is to take a closer look at the business stabilisation efforts made by SMEs throughout the epidemic. Studies on marketing tactics and how society influences businesses are among the things that may be done.

Last but not least, it is advised that the interview be performed in many languages, such as English, Malay, and Chinese, to improve comprehension and prevent any miscommunications or inaccurate answers from the interview, which may influence the accuracy of the questions posed.

#### 5.7 CONCLUSION

In summary, this study was conducted to find out the use of E-commerce among SMEs in Kelantan. A total of 5 participants aged 23 to 32 years were selected from Kelantan to analyze the pattern of E-commerce usage among SMEs in Kelantan. Researchers concluded that SMEs are aware of the importance of using E-commerce to SMEs during the pandemic which gives them convenience and benefits even after the pandemic has passed. We hope that the findings of this study can help future researchers. This will lead to sufficient resources and ideas for future researchers about this research.



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UNIVERSITI MALAYSIA KELANTAN

#### **APPENDIX A**

# INTERVIEW QUESTIONS/ SOALAN TEMUBUAL

COMPANY/ <i>SYAR</i>	PIKAT:	 	

#### PART A: DEMOGRAPHIC/BAHAGIAN A: LATAR BELAKANG

- 1. May I know a little background such as your name and age? / Bolehkah saya tahu serba sedikit latar belakang seperti nama dan umur tuan/puan?
  - a. Entrepreneur's experience in business? / Pengalaman usahawan dalam perniagaan?
  - b. Education background? / Latar belakan pendidikan?
- 2. May I know the type of business you run? / Boleh saya tahu jenis perniagaan yang dijalankan oleh tuan/puan?
- 3. How long has this business been in operation? / Berapa lamakah perniagaan ini telah beroperasi?
- 4. How many employees are there during and after the pandemic? / Berapa ramaikah bilangan pekerja semasa dan selepas pandemik?

# PART I (BUSINESS PERFORMANCE)/ BAHAGIAN I (PRESTASI PERNIAGAAN)

- 1. What challenges do you face in business during covid19? / Apakah cabaran yang Tuan/ Puan hadapi dalam perniagaan semasa covid19?
- 2. How did you overcome the challenge? (also link with MCO)- What they do. / Bagaimana Puan/encik mengatasi cabaran tersebut? (kaitkan juga dgn MCO)- Apa yang mereka buat.
  - a. How much profit is estimated? (before, during, after)/ Berapa anggaran keuntungan yang diperoleh? (sebelum, semasa, selepas)
  - b. How much is the budget if you losses? / Kalau rugi berapa anggaran?
  - c. How about employees? / Bagaimana dengan pekerja?



- 3. Can you explain how the Covid-19 pandemic affects business performance? / Boleh tuan/puan jelaskan bagaimana Covid-19 pandemik memberi kesan terhadap prestasi perniagaan?
- 4. Can you explain what measures are implemented during the pandemic to ensure the stability of this business? / Boleh tuan/puan jelaskan apakah langkah yang dilaksanakan semasa pandemik untuk memastikan kestabilan perniagaan ini?

# PART II (GOVERNMENT INCENTIVES)/ BAHAGIAN II (INSENTIF KERAJAAN)

- 1. May I know if your company has received or used any form of assistance from the government during the pandemic? / Boleh saya tahu adakah syarikat tuan/puan ada menerima atau menggunakan sebarang bentuk bantuan daripada kerajaan semasa pandemic?
- 2. Can you explain how government assistance can affect the performance of this business during the pandemic? / Bolehkah tuan/puan jelaskan bagaimanakah bantuan kerajaan dapat mempengaruhi prestasi perniagaan ini semasa pandemik?
- 3. How about the situation, before, during and after covid-19? / Bagaimanakah dengan keadaan, sebelum, semasa dan selepas covid-19?

### PART III (USE OF E-COMMERCE)/ BAHAGIAN III (PENGGUNAAN E-DAGANG)

- 1. Do you use e-commerce in this business? / Adakah tuan/puan ada menggunakan e-dagang dalam perniagaan ini?
- 2. If there is a transaction or activity what is done? / Jika ada transaksi atau aktiviti apa yang dilakukan?
- 3. Can you explain what factors affect the use of e-commerce in your business during the pandemic? / Bolekah tuan/puan jelaskan apakah faktor yang mempengaruhi penggunaan e-dagang dalam perniagaan tuan/puan semasa pandemik?
- 4. Can you explain how e-commerce can affect your business performance before, during and after the covid-19 pandemic? / Bolehkah tuan/puan terangkan bagaimana e-dagang dapat mempengaruhi prestasi perniagaan tuan/puan sebelum, semasa dan selepas pandemik covid-19?



PART IV (INFLUENCE OF SOCIAL MEDIA)/ BAHAGIAN IV (PENGARUH MEDIA SOSIAL)

- 1. Can you explain what factors affect the use of social media in this business during a pandemic? / Boleh jelaskan apakah faktor yang mempengaruhi penggunaan media sosial dalam perniagaan ini sewaktu pandemik?
- 2. Can you explain what channels are used to market this company's products and services? / Boleh tuan/puan terangkan saluran apa yang digunakan untuk memasarkan produk dan perkhidmatan syarikat ini?
- 3. Can the use of social media affect business performance during a pandemic? / Adakah penggunaan media sosial dapat mempengaruhi prestasi perniagaan ketika pandemik?
- 4. How is the business situation, before, during and after covid-19? / Bagaimanakah dengan keadaan perniagaan, sebelum, semasa dan selepas covid-19?





#### TRANSCRIPTS FOR INTERVIEW

Company/ Syarikat: A

Participant 1/ Peserta 1

Researcher : Assalamualaikum and good morning ma'am.

Pengkaji : Assalamualaikum dan selamat pagi cik.

Participant : Waalaikumsalam.

Peserta : Waalaikumsalam

Researcher : Thank you for taking the time to do an interview for our study. Before that, my

name is Mohd Jazali Farhan, a final year student doing a study on the use of E-commerce among SMEs during the last Covid-19 pandemic. For your knowledge, all information from this interview will not be disseminated and

will only be used for learning purposes and we will only conduct semi-formal

interviews. So can we continue?

Pengkaji : Terima kasih kerana sudi memberi masa cik untuk kami membuat temubual

untuk kajian kami. Sebelum tu, nama saya Mohd Jazali Farhan pelajar tahun

akhir membuat kajian tentang penggunaan E-dagang dalam kalangan PKS

semasa pandemik Covid-19 yang lepas. Bagi pengetahuan cik juga, segala

informasi daripada temubual ini, kami tidak akan disebarkan dan hanya

digunakan untuk tujuan pembelajaran dan kita buat temubual semi formal

sahaja. Jadi boleh ye kita teruskan?

Participant : Oh you can. (Smiling).

Peserta : Oh boleh-boleh (Tersenyum).

Researcher : Can you tell me a little about your background?

Pengkaji : Boleh tak cik ceritakan sedikit berkenaan latar belakang cik?

Participant : If the customer always calls you by the name of Kak Cik or "Mek Bunga".

Most of the customers are from UMK students as well. Kak Cik is 32 years old

if I follow this year. After all, you don't have to study far. Until SPM.

hahahaha (laughs)



T T

Peserta : Kalau pelanggan selalu panggil tu nama Kak Cik atau Mek Bunga la.

Pelanggan pun kebanyakannya dari student UMK juga la. Umur Kak Cik dah

32 tahun kalau ikut tahun ni. Lagipun Kak Cik belajar tak jauh mana. Sampai

SPM je. hahahahaha(ketawa)

Researcher : How about your business? How long has this shop been open?

Pengkaji : Bagaimana dengan perniagaan Kak Cik? Dah berapa lama Kak Cik buka

kedai ni?

Participant : Kak Cik shop started in 2017. I think it's been 5 years since this shop has been

open. But when we first opened, we only made small shops, there weren't many

employees, only 3 people including my aunt. Now Alhamdulillah there are 9

people.

Peserta : Kedai Kak Cik ni start tahun 2017 lagi. Kiranya dah 5 tahun jugalah kedai

Kak Cik ni. Tapi masa mula-mula buka tu kita buat kedai kecil-kecil je la, pekerja pun tak ramai dalam 3 orang je termasuk Kak Cik sendiri. Sekarang

alh<mark>amdulillah d</mark>ah 9 orang.

Researcher : Oh so during the pandemic there were only 3 employees.

Pengkaji : Oh jadi semasa pandemik tu Kak Cik memang ada 3 orang pekerja sahaja.

Participant : That's right

Peserta : Ya betul.

Researcher : As for your opinion, how did the last pandemic affect your business?

Pengkaji : Bagi pendapat Kak Cik la, bagaimana pandemik yang lepas memberi kesan

kepada perniagan Kak Cik.

Participant : If you say it has an impact, it really has an impact. Because we can no longer

do business face to face. Many have to follow the SOP. After all, during the

pandemic, you had to use a lot of capital, which you had to pay for grab

registration with Foodpanda. In addition, he also has to provide typhoid

injections for the aunt's workers.

Peserta

: Kalau kata memberi kesan tu ya memang sangat memberi kesan la juga. Sebabkan kita dah tak boleh buat perniagaan secara bersemuka. Banyak kena ikut SOP. Lagipun semasa pandemik Kak Cik terpaksa la juga banyak menggunakan modal yang mana Kak Cik perlu membayar untuk pendaftaran grab dengan Foodpanda. Selain itu, kena la juga sediakan suntikan typhoid untuk pekerja Kak Cik.

Researcher

: How can E-commerce affect your business?

Pengkaji

: Bagimana E-dagang ini dapat mempengaruhi perniagaan Kak Cik?

Participant

: This e-commerce can make you do business as usual. Even the order has a positive impact on your business. It's just that during the pandemic, we use the grab service with Foodpanda because customers can't come to the store, right? HAHAHAH (laughs).

Peserta

: E-dagang ni dapat la buat Kak Cik untuk berniaga seperti biasa. Order pun lumayan la memberi impak positif dalam perniagaan Kak Cik. Cumanya sewaktu pandemik kami ada guna perkhidmatan grab dengan Foodpanda la disebabkan pelanggan tak boleh nak datang ke kedai kan. HAHAHAH (ketawa).

Researcher

: Apart from Foodpanda with grab, is there any other method you use to do business?

Pengkaji

: selain daripada Foodpanda dengan grab ada kaedah lain tak Kak Cik guna untuk berniaga?

**Participant** 

: Nothing.

Peserta

: Tiada pula.

Researcher

: It's fine. Next, did you receive any help from the government?

Pengkaji

: Baik lah. Seterusnya Kak Cik ada menerima apa-apa bantuan tak daripada kerajaan?

Participant

: Oh thank God there is too. His name is the Prihatin Rakyat Economic Stimulus

Package (PRIHATIN) which he is helping to continue operating.

T T Peserta : Oh Alhamdulillah ada juga. Nama dia Pakej Ransangan Ekonomi Prihatin Rakyat (PRIHATIN) yang ada la membantu Kak Cik untuk terus beroperasi.

Researcher : If you could know during the last pandemic what measures did you use to stabilize your business.

Pengkaji : Kalau boleh tahu semasa pandemik yang lepas apa langkah yang Kak Cik guna untuk menstabilkan perniagaan Kak Cik.

Participant : Before the pandemic and after there is no difference. We are still operating as usual. Just use Grab and Foodpanda services.

eserta : Sebelum pandemik dengan selepas tu takde beza pun. Kami tetap beroperasi seperti biasa juga. Cum\a menggunakan perkhidmatan Grab dan Foodpanda je lah.

Researcher : Besides that, are there any other steps you can use?

Pengkaji : Se<mark>lain itu, ada la</mark>ngkah lain tak Kak Cik guna?

Participant : Another method? (Thinking). Kak Cik is also using social media to promote her shop. If there is a new menu, Kak Cik, share it on Facebook and Instagram like that.

Peserta : Kaedah lain? (Berfikir). Kak Cik adalah juga guna media sosial untuk buat promosi kedai Kak Cik. Kalau ada menu baru Kak Cik sebarkan di Fb ke Instagram ke macam tu la.

Researcher : How does social media influence Kak Cik to be used during the pandemic?

Pengkaji : Bagaimana sosial media mempengaruhi Kak Cik untuk diguna semasa pandemik?

Participant : From social media, Kak Cik can do free promotions. No need to spend money to make a poster.

Peserta: Daripada media social, Kak Cik dapat lah buat promosi percuma. Tak perlu nak keluar modal untuk buat poster.

Researcher : What about the workers during the pandemic?

Pengkaji

: Bagaimana dengan pekerja Kak Cik semasa pandemik tu?

Participant

: Before the pandemic, Kak Cik and 5 employees. But you had to fire 2 people to cover the cost of the shop's expenses, right? After all, they already agreed. That is also one of the challenges of the pandemic. But thank God after the pandemic, Kak Cik called them back to work with sister because the shop is getting bigger, right? As you can see now, there are 9 people who change their working hours so that they are not very tired.

Peserta

: Sebelum pandemik tu Kak Cik dan 5 orang pekerja. Tapi terpaksa Kak Cik buang 2 orang untuk tampung kos perbelanjaan kedai kan. Lagipun mereka sudah setuju. Itu juga salah satu cabaran Kak Cik lah masa pandemik tu. Tapi alhamdulillah lepas pandemik tu Kak Cik panggil mereka balik untuk kerja dengan Kak Cik sebab kedai pun makin besar kan. Macam yang Nampak sekarang la dah 9 orang tukar-tukar waktu bekerja la supaya tak penat sangat.

Researcher

: Oh it's like that. It's fine. Next, can you give me a rough estimate of your income?

Pengkaji

: Oh begitu. Baik lah. Seterusnya boleh tak bagi anggaran kasar pendapatan Kak Cik?

**Participant** 

: Before the pandemic, it was probably RM 4000 to RM 5000 for that because most of my aunt's customers were mostly UMK students as well. But during the pandemic it's more or less the same as before. So I hope this E-commerce will also help Kak Cik business even though we can't meet face to face at that time. It's just that the first few months I had a little 'struggle' to stabilize my business because not many people really knew about my shop. It makes a lot of noise on social media.

Peserta

: Sebelum pandemik tu mungkin dalam RM 4000 ke RM 5000 la bagitu sebab kebanyakan pelanggan Kak Cik pun kebanyakan pelajar UMK juga. Tapi semasa pandemik kurang lebih seperti sebelumnya juga. Jadi kiranya E-dagang ni membantu juga la perniagaan Kak Cik meskipun waktu tu tak boleh bersemuka kan. Cuma beberapa bulan pertama tu akak ada 'struggle' sikit la nak stabilkan perniagaan akak sebab tak ramai yang tau sangat kedai akak ni. Tu banyak buat hebahan dekat sosial media.

M M Researcher : After this pandemic are you still using E-commerce services?

Pengkaji : Selepas pandemik ini Kak Cik masih gunakan lagi perkhidmatan E-dagang?

Participant : Alhamdulillah I'm still happy and the income can increase a little.

Peserta : Alhamdulillah masih guna dan pendapatan pun boleh bertambah la sedikit.

Researcher : It's fine, that's all I have a question for you. Thank you for your cooperation.

Pengkaji : Baik lah Kak Cik, itu sahaja soalan saya untuk Kak Cik. Terima kasih atas

Kerjasama Kak Cik.

Participant : Oh no problem. I'm happy to help.

Peserta : Oh tiada masalah. Saya senang dapat membantu.





# Company/Syarikat: B

# Participant 2 / Peserta 2

Researcher : Assalamualaikum Sir

Pengkaji : A<mark>ssalamualai</mark>kum Encik

Participant : Waalaikumsalam

Peserta : Waalaikumsalam

Researcher : Thank you sir for giving some time for us to interview you. Before that, my

name is Jazali Farhan, I am a 4th year student at UMK doing a study on the use of E-commerce among SMEs during the pandemic., we do not distribute any

information and are used for learning purposes. So can we start right??

Pengkaji : Terima kasih encik kerana sudi memberi sedikit masa encik untuk kami temu

bual <mark>encik. Sebelum itu, nama saya Jazali Farhan, merupa</mark>kan pelajar tahun 4

UMK sedang membuat kajian tentang penggunaan E-dagang dalam kalangan

PKS semasa pandemik.Bagi pengetahuan encik juga, segala maklumat encik

tida<mark>k kami seb</mark>arkan dan hanya digunakan untu<mark>k pembelaj</mark>aran sahaja. Jadi

boleh kita mula kan ya?

Participant : Can by God willing

Peserta : Boleh Insya Allah.

Researcher : Can you please tell us about your background sir?

Pengkaji : Boleh encik ceritakan sedikit tentang latar belakang encik?

Participant : What kind of background you would like to know? (Confused)

Peserta : Latar belakang macam mana tu ya? (Bingung)

Researcher : Let me know your name, age and educational background sir.

Pengkaji : Beri tahu seperti nama encik, umur dan latar belakang pendidikan encik.

Participant : Oh. Alright. My name is Shahidan, but people know me as Shah. I'm 25 years

old and I studying up to SPM at Badang national secondary school



Peserta : Oh. Baik lah. Nama saya Shahidan, Tapi orang kenal dengan Nama Shah.

Berumur 25 tahun dan hanya belajar sampai sehingga SPM di Sekolah

Menengah Kebangsaan Badang.

Researcher : How long have you been running your business?

Pengkaji : Dah berapa lama encik membuka kedai encik?

Participant : Open from 2018. But at first there were no shops like this. We only do it close

to home and the customers are only from close friends and family.

Peserta : Buka dari tahun 2018 lagi. Tapi mula-mula tu takda lagi kedai macam ni. Kita

buat dekat rumah saja dan pelanggan pun hanya dari kawan-kawan dan

keluarga terdekat sahaja.

Researcher : So when did you have this shop?

Pengkaji : Jadi bila encik mempunyai kedai ni?

Participant : I open this barbershop before the MCO. But before that I did other work as

well. I work as a part-time grab driver. During the day I will work as a grab

driver and at night I will open my shop.

Peserta : Saya buat kedai gunting rambut ni sebelum PKP tu la. Tapi sebelum tu saya

buat kerja lain juga. Saya berkerja sebagai pemandu grab separuh masa. Kalau

siang saya akan bekerja sebagai pemandu grab malam saya akan buka kedai

saya.

Researcher : Do you have employees?

Pengkaji : Encik mempunyai pekerja tak?

Participant : There is no employees but I have my partner. My friend Amri. He will take

the barber's wages during the day when I work as a grab driver..

Peserta : Kalau nak kata pekerja tu takde Cuma rakan kongsi ada. Kawan saya amri.

Dia akan mengambil upah gunting rambut waktu siang bila saya bekerja

sebagai pemandu grab.

Researcher : Oh. So during the pandemic, are you still open?

Pengkaji : Oh. Jadi semasa pandemik encik masih lagi buka kedai encik tak?

T A

Participant

: At the beginning of the pandemic, I didn't dare to do it either. I close for a few months. But when I find out that we can do business but have to take an injection, I will open after that as well. It's just that before I cut hair or let my customers enter the shop, I will make sure follow the SOP first. The most important thing is that I only take customer who do not have a high risk such as the elderly and small children.

Peserta

: Masa awal-awal pandemik tu saya tak berani nak buat juga la. Kiranya saya tutup beberapa bulan. Tapi bila dapat tahu kita boleh berniaga tapi kena ambil suntikan saya buka juga selepas itu. Cuma sebelum saya potong rambut atau beri pelanggan saya masuk kedai saya akan buat peraturan secara SOP terlebih dahulu. Yang paling penting saya hanya mengambil pelanggan yang tidak mempunyai risiko tinggi macam orang tua dan budak kecil la.

Researcher

: If that's the case, it's going to be badly affected because you can't do business face-to-face.

Pengkaji

: Kalau macam tu memang terjejas teruk la encik punya perniagaan disebabkan tidak boleh buat perniagaan secara bersemuka.

Participant

: Yes, That's right. Really affected. There were not many customers at that time.

Peserta

: Ya betul tu. Memang terjejas betul. Pelanggan pun tak ramai sangat masa tu.

Researcher

: Can you tell me what challenges you faced during the pandemic?

Pengkaji

: Boleh tak encik cerikakan apa cabaran yang encik hadapi semasa pandemik tu?

**Participant** 

: My main challenge is really hard to find customers. You have to follow the SOP. After that, you have to make sure they have enough doses. After that, if the machine breaks down, I have to learn to fix it myself because as we know, many shops are not open, right?

Peserta

: Cabaran utama saya memang susah nak cari pelanggan la. Nak kena ikut SOP. Lepas tu kena pastikan mereka ni cukup dos lagi. Lepas tu kalau berlaku mesin rosak saya terpaksa belajar untuk memperbaikinya sendiri sebab macam yang kita tahu kan kedai banyak yang tidak buka kan.

FKP

: If possible can you let us know how much gross income did you get before and after the pandemic??

: Kalau boleh tahu agak-agak berapa pendapatan kasar yang encik dapat sebelum dan selepas pandemik tu?

: Before the pandemic, it was four hundred to five hundred ringgit a month. Most of the customers are students from nearby schools here too. But my income during the pandemic was severely affected. The results are not fixed. If I get seven or eight people a month, I'm grateful. Alhamdulillah, after the pandemic, my income was stable as usual.

: Kalau sebelum pandemik tu adalah dapat dalam empat ratus ke lima ratus ringgit sebulan. Kebanyakan pelanggan pun dari pelajar sekolah dekat-dekat sini juga la. Tapi pendapatan saya semasa pandemik tu memang terjejas teruk. Hasil pun tak tetap. Kalau dapat sebulan tu tujuh ke lapan orang pun saya dah bersyukur. Alhamdulillah lepas pandemik pendapatan saya dapat stabil seperti biasa juga la.

: So can you tell me how you coped with this challenge during the pandemic?

: Jadi encik boleh bagitahu tak bagaimana en<mark>cik pengha</mark>dapi cabaran ini selama pandemik?

: Ahem! (Coughing). Like I said before, I didn't open a shop at the beginning of the pandemic. But when I get the injection that the government gave me, I will start my work again as usual. That's the only customer who comes uncertainly and needs to follow the new SOP. Apart from that, I also made announcements on WhatsApp and Facebook. I just inserted the SOP that needs to be followed during the pandemic.

: Ehem! (Berdeham). Macam yang saya begitahu sebelum ini, saya langsung tak buka kedai pada awal pandemik tu. Tapi bila lepas dapat suntikan yang kerajaan bagi baru saya start semula kerja saya seperti biasa. Cuma tu lah pelanggan je yang datang tak menentu dan perlu ikut SOP baru. Selain tu saya ada la juga buat hebahan dekat whatsapp dan facebook Cuma ada saya selitkan berkenaan SOP yang perlu di ikut semasa pandemik tu laaa.

Peserta

Researcher

Pengkaji

**Participant** 

Pengkaji

Researcher

Participant

Peserta

T T

 A

Researcher : I see, thank you sir. Next, may I know if you received any help from the

government during the pandemic?

Pengkaji : Baik lah terima kasih encik. Seterusnya boleh tak saya tahu encik ada

menerima apa-apa bantuan tak daripada kerajaa<mark>n selama p</mark>andemik?

Participant : No

Peserta : Takde.

Researcher : Do you take any business classes?

Pengkaji : Ikut apa-apa kelas perniagaan pun takde juga?

Participant : No during the pandemic.

Peserta : Kala<mark>u selama pandemi</mark>k tiada.

Researcher : Alright. During the pandemic, is there any use for an E-commerce platform?

Pengkaji : Baiklah. Baik encik. Selama pandemik encik ada guna apa-apa platform E-

dagang tak?

Participant: There is also. During the pandemic, if customers want to make a payment, they

only need to make an online payment. So he made my job easier.

Peserta : Ada juga. Semasa pandemik kalau pelanggan ingin melakukan pembayaran

tu mereka hanya perlu melakukan pembayaran online la. Jadi dia memudahkan

pekerjaan saya la.

Researcher : Can you tell me what factors made you use E-commerce in your business.

Pengkaji : Boleh tak encik ceritakan apa faktor yang membuatkan encik menggunakan

penggunaan E-dagang pada perniagaan encik.

Participant : Yes. First of all, it's for safety reasons, right? The reason is that during this

pandemic, we don't know where the money is coming from. We not sure who has the disease. HAHAHAHAHAHA (laughs). After that, I think it's easier because if my customers want to make a reservation, just pay to my account.

Come here, you only need to wear a mask and you don't need to bring a wallet.

In addition, it makes it easier for me so that I don't have to carry a lot of paper money to the store.

Peserta

: Boleh. Pertama sekali memang sebab keselamatan la kan. Sebabnya waktu pandemik ni kita tak tahu duit tu dari mana. Kot dari orang yang ada penyakit itu ke. HAHAHAHAHA (ketawa). Lepas tu saya rasa itu lebih mudah juga sebab kalau pelanggan saya nak buat tempahan terus bayar ke akaun saya saja la. Datang sini hanya perlu pakai mask dan tak perlu bawa dompet. Selain itu, ia memudahkan saya supaya tak perlu la bawa duit kertas banyak-banyak kat kedai. Jadi lebih selamat la sebab kita tak tahu kot nanti tiba-tiba berlaku kecurian ke apa kan.

Researcher : So until now you are still using this E-commerce?

Pengkaji : Jadi sam<mark>pai sekarang enc</mark>ik masih <mark>lagi guna penggu</mark>naan E-dagang ini?

Participant : Alhamdulillah still until now.

Peserta : Alhamdulillah masih sampai sekarang.

Researcher : Does social media to improvise the performance of your business sir?

Pengkaji : Encik ada tak guna sosial media untuk meningkatkan prestasi perniagaan

encik?

Participant : Yes. WhatsApp and Facebook. Usually I will use WhatsApp to get the order.

Because during the pandemic I also limited how many people needed to come to my place. Afraid that there will be too many people and it will be difficult for me. Apart from that, if Facebook, I will use it to advertise my shop that I have

for hair cutting services.

Peserta : Ada. Whatsapp dan Facebook la. Biasanya whatsapp akan saya guna untuk

mendapatkan tempahan la. Sebab semasa pandemik saya ada la juga limitkan

sebarapa orang je perlu datang ke tempat saya. Takut nanti jadi terlalu ramai

susah saya. Selain itu kalau Facebook pula saya akan gunakan untuk hebahan

kedai saya la yang saya ada buat perkhidmatan gunting rambut.

Researcher : Oh it's like that. Well how it can affect the performance of business. Are there

any changes before and after?

T T Pengkaji : Oh begitu. Baik bagaimana ia dapat mempengaruhi prestasi perniagaan

encik. Ada perubahan tak sebelum dan selepas?

Participant : It's easier for me if I use it like this, I think the safety is more guaranteed during

the pandemic. If I'm a customer, it's more comfortable to let me know when

should I come and this make the customer's time easier so he doesn't have to

wait in line for a long time.

Peserta : Lebih mudah la bagi saya dan kalau guna begini saya rasa keselamatan tu

lebih t<mark>erjamin la di mas</mark>a-masa pandemik tu. Kalau selepas tu saya pelanggan

pun lebih selesa la bagitahu bila datang dan memudahkan masa pelanggan la

tak perlu la nak beratur lama. Macam tu je la.

Researcher : Alright sir. That's all from me. Thank you for giving us the time to do an

interview with me.

Pengkaji : Baiklah encik. Itu sahaja daripada saya. Terima kasih kerana memberi sedikit

masa encik untuk membuat temubual bersama saya.

Participant : No problem. Happy to help

*Peserta* : *Tiada masala*h. *Gembira dapat membantu.* (*Ber<mark>salaman</mark>*)

# UNIVERSITI MALAYSIA KELANTAN



### Company/ Syarikat: C

# Participant 3/ Peserta 3

Researcher: Assalamualaikum miss.

Pengkaji: Assalamualaikum cik.

Participant: Waalaikumsalam.

Peserta: Waalaikumsalam.

Researcher: Thank you for giving some time for us to conduct an interview for our study.

Before that, I would like to introduce myself, my name is Jazali Farhan who is a 4th year student at UMK. This study's interview is about the use of ecommerce among SMEs during the last Covid-19 pandemic. For your knowledge, all information from this interview will not be distributed and will

only be used for learning purposes. Can we continue?

Pengkaji: Terima kasih cik kerana memberi sedikit masa cik untuk kami membuat

tem<mark>ubual untu</mark>k kajian kami. Sebelum itu, say<mark>a memperk</mark>enalkan diri saya

dah<mark>ulu, nama</mark> saya Jazali Farhan yang merup<mark>akan pelaja</mark>r tahun 4 UMK.

Temubual kajian ini ialah tentang penggunaan e-dagang dalam kalangan PKS

semasa pandemik Covid-19 yang lepas. Bagi pengetahun cik juga, segala

informasi daripada temubual ini, tidak akan kami sebarkan dan hanya

digunakan untuk tujuan pembelajaran sahaja. Bolehkah kita teruskan?

Participant: Yes, can.

Peserta: Ya, boleh.

Researcher: First of all, can you tell me a little bit about your background?

Pengkaji: Pertama sekali boleh cik ceritakan sedikit secara ringkas berkenaan latar

belakang cik?

Participant: Name given to Norhaliza Binti Mohd Yusof or can be called Jaja. What kind of

background would you like?

Peserta: Nama diberi Norhaliza Binti Mohd Yusof atau boleh panggil Jaja. Lagi nak

latar belakang yang macam mana ya?



Researcher: Educational background, age?

Pengkaji: Latar belakang pendidikan, umur?

Participant: 25 years old. Previous education in high school, 6th grade, majoring in

economics. After that, I was offered admission to UMK majoring in SAK.

Peserta: Um<mark>ur 25 tahun</mark>. Pendidikan sebelum ini di sekola<mark>h menengah</mark>, tingkatan 6 iaitu

jur<mark>usan ekonom</mark>i. Selepas itu, saya ditawarkan m<mark>asuk ke UM</mark>K jurusan SAK.

Researcher: Before this, did you have a business background from your family?

Pengkaji: Cik sebelum ini, cik ada tak latar belakang perniagaan daripada keluarga?

Participant: From the family it is also among my siblings which are my 3 brothers. One of

my brothers did a fruit business from the time he was single until he had a child, the other one did a business based on cleaning and my other brother did a home

business, which is being a contractor to build houses. They make business as a

job because that way they can get a source of income

Peserta: Daripada keluarga adalah jugak dalam kalang<mark>an adik-ber</mark>adik saya iaitu 3

orang abang saya. Salah seorang abang buat perniagaan buah-buahan dari

zaman bujang sehingga ada anak, yang lagi seorang pula buat perniagaan

berdasarkan pembersihan dan abang saya yang lagi satu buat perniagaan

rumah iaitu menjadi kontraktor untuk membuat rumah. Mereka jadikan

perniagaan sebagai satu pekerjaan kerana dengan cara itu mereka dapat

sumber pendapatan.

Researcher: May I know what kind of business you run? How about business, miss?

Pengkaji: Boleh saya tahu cik menjalankan perniagaan apa? Bagaimana dengan

perniagaan cik?

Participant: I do a mixed business where there is food and there are beauty products

(skincare). Women, right, always look for viral products like fashion. An

example of a viral product these days is Neelofa henna. So I tried to take and

sell Neelofa's henna.

Peserta: Saya buat perniagaan secara campur iaitu ada makanan dan ada produk

kecantikan (alat penjagaan muka). Perempuan kan, selalu mencari produk

yang viral macam fesyen. Contoh produk yang viral masa kini ialah inai Neelofa. Jadi saya cuba ambil dan jual inai Neelofa.

Researher: Oh... If I may know how long have you been in business?

Pengkaji: Oh... Kalau boleh saya tahu sudah berapa lama cik membuka perniagaan?

Participant: I started the business when I was still in Form 6. That was the beginning of my

business in 2016 until now. My business doesn't stick to one product only. The ones that have remained for many years are Ainaabeauty products from 2019

until 2023. Other products I made as a side because skincare products are not

every day get orders.

Peserta: Saya memulakan perniagaan semasa saya berada di Tingkatan 6 lagi. Itulah

permulaan saya membuat perniagaan pada tahun 2016 sampailah sekarang.

Perniagaan saya tidak kekal dengan satu produk. Yang kekal bertahun-tahun

adalah produk Ainaabeauty dari tahun 2019 sehingga tahun 2023. Produk lain

saya jadikan sebagai sampingan kerana produk penjagaan muka tidaklah

seti<mark>ap hari men</mark>dapat tempahan.

Researcher: Oh... Besides that, do you have a physical store?

Pengkaji: Oh... Selain itu, cik ada buka kedai secara fizikal tak?

Participant: There is no physical store. I am 100% online.

Peserta: Kedai secara fizikal tiada. Saya memang 100%s secara atas talian.

Researcher: From 2016 to fully online?

Pengkaji: Sejak dari tahun 2016 ke dalam talian sepenuhnya?

Participant: Yes, that's right.

Peserta: Ya, betul.

Participant: Okay. For your opinion, how did the last pandemic affect your business? Or is

there no difference? Because as you said, you do do business online.

Pengkaji: Okey. Bagi pendapat cik, bagaimanakan pandemik lepas memberi kesan

terhadap perniagaan cik? Atau tiada perbezaan pun? Sebab seperti yang cik

beritahu, cik memang membuat perniagaan secara atas talian.

Participant:

Haha, that's right. During 2016 I was in Form 6, not much online. After I got an offer to enter UMK, I ran a business online because I was busy studying ecommerce there. The year 2016, I didn't post much online. It is also via WhatsApp. When I was at UMK, I did COD desserts (cakes), which were direct sales. When customers want to take an order for a cake, they will directly WhatsApp me. When the pandemic appeared, we were completely studying online and we weren't allowed to go out, right? It's a bit difficult near there, how can I sell cakes from home, who wants to be my customer. So I looked for another way, which is to find a business that can be done online. At the same time, I do use Ainaabeauty products and it is compatible with my skin. So I am selling Ainaabeauty products. My customer is a customer from cake. I sell Ainaabeauty products online only, which is WhatsApp and Instagram during the pandemic and I've been active. At that time, the TikTok app wasn't famous yet, right. Alhamdulillah, customers from the cake customers have become customers for Ainaabeauty products.

Peserta:

Haah, betul. Masa tahun 2016 saya berada di Tingkatan 6, tidaklah seberapa atas talian. Setelah saya mendapat tawaran masuk ke UMK, saya menjalankan per<mark>niagaan sec</mark>ara atas talian kerana di sana saya sibuk sedang belajar edagang. Tahun 2016 itu, saya tidaklah pos sangat melalui atas talian. Adalah juga melalui WhatsApp. Semasa saya berada di UMK, saya ada buat COD pencuci mulut (kek), yang itu merupakan jualan langsung. Bila pelanggan nak ambil tempahan kek, mereka akan terus WhatsApp saya. Bila munculnya pandemik, kita sepenuhnya belajar atas talian lagipun tak dibenarkan keluar, kan. Agak susahlah dekat situ, macam mana saya nak jual kek dari rumah, siapa nak jadi pelanggan saya. Jadi saya pun cari jalan lain iaitu cari perniagaan yang boleh buat secara atas talian. Pada masa yang sama, saya memang pakai produk Ainaabeauty dan memang serasi dengan kulit saya. Jadi saya jual produk Ainaabeauty. Pelanggan saya merupakan pelanggan daripada kek. Saya jual produk Ainaabeauty melalui atas talian sahaja iaitu WhatsApp dan Instagram semasa waktu pandemik lagi saya dah bergiat aktif. Masa itu, aplikasi TikTok belum terkenal lagi, kan. Alhamdulillah, pelanggan daripada pelanggan kek itu telah jadi pelanggan bagi produk Ainaabeauty.



Researcher:

Like you said earlier, you've been using online since the beginning of your business, right? May I know if this online business makes any difference to your business? For example, make a difference to the customer. Are the number of customers increasing or the same from during and after the Covid-19 pandemic?

Pengkaji:

Macam yang cik beritahu tadi, cik menggunakan atas talian dari awal perniagaan lagi, kan. Boleh saya tahu, adakah perniagaan atas talian ini ada memberi perbezaan tak kepada perniagaan cik? Sebagai contoh, memberi perbezaan terhadap pelanggan. Adakah pelanggan semakin ramai atau sama sahaja dari semasa dan selepas pandemik Covid-19 ini?

Participant:

There is indeed a change. Moreover, we make direct sales to customers. If you go online, it doesn't feel like much because online it can be widely used like on TikTok. But when it comes to direct sales, how many people are in front of us, that's all our customers. For me, online gives a better impact because from there we have the potential to get customers.

Peserta:

Memang ada perubahan. Lebih-lebih lagi kita buat jualan langsung terhadap pelanggan. Kalau melalui atas talian ini, tak rasa sangat sebab atas talian ini boleh secara meluas seperti di TikTok. Tapi bila jualan langsung, berapa orang yang berada di depan kita, itulah sahaja pelanggan kita. Bagi saya, secara atas talian memberi impak yang lebih baik kerana dari situ kita berpotensi mendapat pelanggan.

Researcher:

Regarding employees. May I know if Miss Haliza has been hiring since the beginning of the business?

Pengkaji:

Berkenaan dengan pekerja. Boleh saya tahu cik Haliza ada mengambil pekerja sejak dari awal penubuhan perniagaan tak?

Participant:

Oh, I really don't hire people. I only make family as my support system. If there are a lot of orders, I really don't have time to pack because I will focus on making videos, tracking numbers, so I will ask for help from my brothers and sisters to help me pack the order while my parents will help with the COD delivery or postage. From there, they will get a commission, not until I employ workers.

Peserta:

Oh, saya memang takde ambil pekerja. Saya hanya jadikan keluarga sebagai system sokongan saya. Kalau ada order banyak, saya memang tak sempat nak

bungkus sebab saya akan focus dalam buat video, nombor pengesanan, jadi saya akan meminta pertolongan daripada adik-beradik saya untuk membantu saya dalam membungkus order manakala mak ayah saya pula mereka akan membantu dalam membuat penghantaran COD atau postage. Dari situ, mereka akan dapat komisen, tiadalah sampai saya menggajikan pekerja.

Researcher: So, you have full support from your family, right?

Pengkaji: Jadi, cik sepenuhnya dapat sokongan daripada keluarga lah, kan?

Participant: Haha, that's right.

Peserta: Haah, betul.

Researcher: Okay. Next, can you please explain what measures were used by Ms. Haliza

during the covid-19 pandemic to ensure the stability of Ms.'s business?

Pengkaji: Okey. Seterusnya, boleh cik jelaskan apakah Langkah yang digunakan oleh cik

Haliza semasa pandemik covid-19 dalam memastikan kestabilan perniagaan

cik?

Participant: What steps, huh?

Peserta: Langkah-langkah yang bagaimana, ya?

Researcher: What steps did you take to attract customers?

Pengkaji: Langkah yang diambil oleh cik dalam menarik pelanggan?

Participant: The step I took to attract customers was that I would promote the product online.

Not only that, I will try to find customers who are close to my area, which is my housing estate area or village, to make it easier for me to make deliveries to customers. This will give me many conveniences, among which is that

customers can easily buy again with me and I don't have to pay for postage.

Peserta: Langkah yang saya ambil untuk menarik pelanggan ialah saya akan

mempromosikan produk secara atas talian. Bukan itu sahaja, saya akan cuba cari pelanggan yang berdekatan dengan kawasan saya iaitu area taman

perumahan atau kampung saya bagi memudahkan saya membuat penghantaran

kepada pelanggan. Ini akan memberi banyak kemudahan pada saya,

diantaranya ialah pelanggan mudah membeli lagi dengan saya dan saya tidak perlu tanggung postage.

Researcher: Okay, fine. Next, did Miss Haliza receive any help from the government during the covid-19 pandemic?

Pengkaji: Ok<mark>ey, baiklah.</mark> Seterusnya, adakah cik Haliza ad<mark>a menerima</mark> apa-apa bantuan dar<mark>ipada keraj</mark>aan selama pandemik covid-19?

Participant: Got it. I received help from Agrobank under a program organized by UMK as well. I'm not mistaken, the programme organized by UMK is 'Student Entrepreneurs'.

Peserta: Ada. Saya menerima bantuan daripada Agrobank di bawah program anjuran UMK juga. Tidak silap saya program yang dianjurkan oleh UMK ialah 'Entrepreneurs Siswa'.

Researcher: From the university?

Pengkaji: Dari pihak universiti sendiri?

Participant: Haah from UMK. From the programme, the parties involved will make a screening for those who are eligible to receive the help. Not only that, training was also given to Participant who participated in the program at UMK for a few days. After that, Agrobank will provide sponsorship to 20 eligible students.

Peserta: Haah dari pihak UMK. Dari program itu, pihak yang terlibat akan membuat tapisan bagi mereka yang layak menerima bantuan tersebut. Bukan itu sahaja, latihan juga diberikan kepada peserta yang turut serta program di UMK selama beberapa hari. Selepas itu, Agrobank akan memberi tajaan kepada 20 orang pelajar yang layak.

Researcher: Out of 20 Participant, what is the total number of Participant?

Pengkaji: Dari 20 orang peserta, berapakah jumlah keseluruhan peserta, ya?

Participant: I am not sure of the total number of Participant, but I know that only 20 Participant are eligible to receive assistance from Agrobank.

Peserta: Jumlah keseluruhan peserta saya tak pasti, tetapi yang saya tahu hanya 20 orang peserta sahaj yang layak mendapat bantuan daripada Agrobank.

kerajaan dapat

Researcher: Oh it's like that. Can you explain how government assistance can affect the performance of your business during the covid-19 pandemic?

Pengkaji: Oh, begitu. Boleh cik jelaskan bagaimana bantuan kerajaan dapat mempengaruhi prestasi perniagaan cik selama pandemik covid-19 berlaku?

Participant: The assistance provided by Agrobank was very helpful for me in restocking products and expanding my business. Agrobank gave me a sponsorship of RM2000 for me to expand and upgrade my business. From that help, I used it to create a mini office and buy business equipment such as shelves, printers and so on.

Peserta: Bantuan yang diberikan oleh Agrobank itu sangat membantu saya dalam restock produk dan memperluaskan perniagaan saya. Agrobank memberi tajaan kepada saya sebanyak RM2000 untuk saya meluaskan dan menaiktaraf perniagaan saya. Dari bantuan itu, saya gunakan untuk membuat pejabat mini dan membeli kelengkapan perniagaan seperti rak, printer dan sebagainya.

Researcher: Next, do you use online applications such as Shoppe, Lazada or any other platform? Or do you have your own website?

Pengkaji: Seterusnya, adakah cik ada menggunakan aplikasi atas talian seperti Shoppe,
Lazada atau mana-mana platform lain? Atau cik ada website sendiri?

Participant: If Shoppe or Lazada I don't use it because I don't have time to learn more. For now, all buying and selling activities will continue through me only.

Peserta: Kalau Shoppe atau Lazada saya tidak gunakan sebab saya tak sempat untuk belajar lebih lagi. Buat masa ini, segala aktiviti jual beli akan terus melalui saya sahaja.

Researcher: Oh, so you're not on any e-commerce platform, right? Can you explain to me, what are the factors that influence you to use social media in your business?

Does using social media platforms gives benefit to your business? Explain.

Pengkaji: Oh, jadi cik tiada masuk mana-mana platform e-daganglah, ya. Boleh cik jelaskan kepada saya, apakah factor yang mempengaruhi cik dalam menggunakan media sosial dalam perniagaan cik? Adakah dengan

menggunakan platform media sosial memberi mamfaat kepada perniagaan cik? Jelaskan.

Participant: Social media gives a lot of influence especially to entrepreneurs. This is

because, any info from the outside we can find out more quickly through a

smartphone. Similarly during the pandemic, where we are completely at home,

so any news we get through social media.

Peserta: Media sosial memberikan banyak pengaruh terutamanya kepada usahawan. Ini

disebabkan, apa-apa info daripada luar kita dapat tahu dengan lebih cepat

melalui telefon pintar. Begitu juga semasa pandemik, dimana kita sepenuhnya

berada di rumah, jadi apa-apa berita kita dapat melalui media sosial.

Researcher: How much is the estimated gross profit in your business before, during and after

the covid-19 pandemic? Is there any difference or loss during that period?

Pengkaji: Berapakah anggaran untung kasar dalam perniagaan cik daripada sebelum,

semasa dan selepas pandemik covid-19? Ada ke tidak perbezaan atau kerugian

semasa tempoh tersebut?

Participant: In terms of profit before the pandemic, my estimated profit while selling cakes

was as much as RM200-RM300 per month as far as I could cover my food and

drink while at UMK while the estimated profit when I was doing online business

was RM500-RM1500 per month. From there, we can see many improvements.

Peserta: Dari segi untung sebelum pandemik, anggaran untung saya semasa menjual

kek ialah sebanyak RM200-RM300 sebulan setakat boleh menampung makan

dan minum saya sepanjang berada di UMK manakala anggaran untung semasa

saya membuat perniagaan atas talian sebanyak RM500-RM1500 sebulan. Dari

situ, kita dapat lihat banyak peningkatan.

Researcher: Oh it's like that. Okay fine, that's all I have for you. Thank you for your

cooperation, miss. That's all from me. Thank you.

Pengkaji: Oh, begitu. Okey baiklah cik, itu sahaja soalan daripada saya untuk cik. Terima

kasih atas kerjasama cik. Sekian itu sahaja daripada saya. Terima kasih.

Participant: You're welcome.

Peserta: Sama-sama.

### Company/ Syarikat: D

# Participant 4/ Peserta 4

Researcher: Assalamualaikum and good morning miss.

Pengkaji: A<mark>ssalamuala</mark>ikum dan selamat pagi cik.

Participant: Waalaikumussalam.

Peserta: Waalaikumussalam.

Researcher: Thank you for taking the time to do an interview for our study. Before that,

my name is Siti Maimunah, a final year student doing a study on the use of

E-commerce among SMEs during the last Covid pandemic. For your knowledge, all information from this interview will not be disseminated and

will only be used for learning purposes and we will only conduct semi-

formal interviews. So can we continue?

Pengkaji: Terima kasih kerana sudi memberi masa cik untuk kami membuat temubual

u<mark>ntuk kajian</mark> kami. Sebelum tu, nama saya S<mark>iti Maimun</mark>ah pelajar tahun

akhir membuat kajian tentang penggunaan E-dagang dalam kalangan PKS

semasa pandemik Covid yang lepas. Bagi pengetahuan cik juga, segala

informasi daripada temubual ini, kami tidak akan disebarkan dan hanya

digunakan untuk tujuan pembelajaran dan kita buat temubual semi formal

sahaja. Jadi boleh ye kita teruskan?

Participant: Okey! Yes

Peserta: Okey! Boleh

Researcher: Can you tell me a little about your background?

Pengkaji: Boleh tak cik ceritakan sedikit berkenaan latar belakang cik?

Participant: My name is Aisyah, I am 44 years old and I am a surveyor.

Peserta: Nama saya Aisyah, berumur 44 tahun, saya daripada bidang juruukur.

Researcher: What about business? How long have you been running the beauty and

health business?



Pengkaji: Bagaimana dengan perniagaan? Dah berapa lama cik jalankan perniagaan kecantikan dan kesihatan?

Participant: My business started on 4/24/2004. My whole family comes from a business background, everyone in my family runs their own business that they are passionate about. It's been a long time.

Peserta: Perniagaan saya bermula pada 24/4/2004. Seluruh keluarga saya berasal dari latar belakang perniagaan, setiap orang dalam keluarga saya menjalankan perniagaan sendiri yang mereka minati. Memang dah lama sangat.

Researcher: What about the number of employees during and after the Covid 19 pandemic?

Pengkaji: Bagaimana dengan bilangan pekerja semasa dan selepas pandemik Covid
19?

Participant: For my business, there are only two people, me and my husband, but we are hiring 5 people now, which is after the pandemic

Peserta: Untuk business saya, hanya dua orang je iaitu s<mark>aya dengan</mark> suami saya tetapi adalah kita ambil 5 orang pekerja sekarang iaitu selepas pandemik

Researcher: During the pandemic, what ways are used to stabilize the business?

Pengkaji: Semasa pandemik, apa langkah -langkah yang digunakan untuk menstabilkan perniagaan?

Participant: Since the lockdown, we are not allowed to open a physical store, so we both choose to start an online business where we started promoting products on Facebook and other social media platforms.

Peserta: Sejak masa lockdown, kita tidak dibenarkan buka store secara fizikal, kami berdua memilih untuk bermula online business di mana kami mula mempromosikan produk di facebook dan platform media sosial yang lain.

Researcher: What is the rough estimate of the business during the pandemic?

Pengkaji: Apakah anggaran kasar perniagaan semasa pandemic?

Participant:

We have never faced any losses. To be honest, the number of our customers has increased but net profit still received the same amount during and after the pandemic. Because if a customer walks into our store, there is no charge, but when the customer purchases online, there are some charges to be paid such as postage.

Peserta:

Kami tidak pernah menghadapi sebarang kerugian. Sejujurnya, bilangan pelanggan kami telah meningkat tetapi untuk keuntungan bersih masih menerima jumlah yang sama semasa dan selepas pandemik. Sebab kalau customer walk in ke kedai kami tiada caj tetapi pembelian customer melalui online ada beberapa caj perlu bayar seperti kos pos.

Researcher: What are the challenges faced in business during the Covid 19 pandemic?

Pengkaji: Apakah cabaran yang dihadapi dalam pernigaan semasa pandemik Covid

19?

Participant: The risk of competition between other traders increases.

Peserta: Risiko persaingan antara peniaga-peniaga lain meningkat.

Researcher: How do you overcome these challenges?

Pengkaji: Bagaimana cik mengatasi cabaran tersebut?

Participant: During the pandemic, since only my husband and I were running the

business, we both attended online training on how to attract more customers

virtually by experienced entrepreneurs who are very familiar with the digital

world.

Peserta: Semasa pandemik, memandangkan hanya suami dan saya yang menjalankan

perniagaan, kami berdua menghadiri online training tentang cara menarik

lebih ramai pelanggan secara virtual oleh usahawan berpengalaman yang

sangat mengenali dunia digital.

Researcher: Did your company receive or use any financial assistance from the

government during the Covid 19 pandemic?

Pengkaji: Adakah syarikat cik ada menerima atau mengguna sebarang bantuan

kewangan daripada kerajaan semasa pandemic Covid 19?

Participant: Nope. Before this, I applied but I couldn't get it.

Peserta: Tidak.Sebelum ini ada mohon bantuan tapi tak dapat.

Researcher: What factors affect the use of e-commerce in your business during the

pandemic?

Pengkaji: Apakah faktor yang mempengaruhi peggunaan e-dagang dalam perniaagan

cik semasa pandemik?

Participant: The reason why we chose an e-commerce platform because during the

pandemic, many customers choose to buy online. Since we do business for customers, we choose the same way that our customers like. For example, if

a customer is active on TikTok, we start an online business on TikTok, as

well as Facebook and other social media platforms because this is one of the

ways to attract more customers during the pandemic.

Peserta: Sebab mengapa kami memilih platform e-dagang adalah, semasa pandemik

ramai pelanggan memilih untuk membeli melalui online. Oleh kerana, kami

m<mark>enjalankan</mark> perniagaan untuk pelanggan, ka<mark>mi memilih</mark> cara yang sama

seperti yang pelanggan kami suka. Sebagai contoh, jika pelanggan aktif

dalam tiktok, kita mula online business di tiktok, begitu juga dengan

facebook dan platform media sosial lain kerana ini adalah salah satu cara

untuk menarik lebih ramai pelanggan semasa pandemik.

Researcher: Can you explain how e-commerce can affect business performance before,

during and after Covid?

Pengkaji: Boleh cik terangkan bagaimana e-dagang dapat dipengaruhi prestasi

perniagaan sebelum, semasa dan selepas Covid?

Participant: Before Covid, after receiving the product from the agent, we continued to

use Shopee because the number of customers who came to the store

physically was less. Therefore, we look for other alternatives like Shoppe to

avoid losses and this can improve our business performance.

Peserta: Sebelum Covid, setelah menerima produk daripada ejen, kami terus

menggunakan Shopee kerana bilangan pelanggan yang datang ke kedai

kurang secara fizikal. Oleh itu, kami mencari alternatif lain seperti shopee

untuk mengelakkan kerugian dan ini dapat meningkat prestasi perniagaan kita.

Researcher: When did you start using social media platforms to run your business?

Pengkaji: Bilakah cik mula menggunakan platform media sosial untuk menjalankan

perniagaan?

Participant: We start in 2019 because it is the beginning stage of Covid-19. Before 2019,

we focused more on face-to-face sales, which is the traditional way.

Peserta: Kita bermula dari 2019 kerana ia adalah peringkat permulaan Covid-19.

Sebelum tahun 2019, kami lebih fokus kepada jualan secara bersemuka iaitu

cara tradisional.

Researcher: Does social media affect your business during the Covid 19 pandemic?

Pengkaji: Adakah media sosial mempengaruhi perniagaan cik semasa pandemik Covid

19?

Participant: Social media affects my business a lot. It saves a lot in terms of cost. Before

the pandemic, we never used social media as much as we did during the

pandemic.

Peserta: Media sosial banyak mempengaruhi perniagaan saya. Ia menjimatkan

banyak dari segi kos. Sebelum pandemik, kami tidak pernah menggunakan

media sosial seperti yang kami gunakan semasa pandemik.

Researcher: Does social media still affect your business after the Covid-19 pandemic?

Pengkaji: Adakah media sosial masih mempengaruhi perniagaan cik selepas pandemik

*Covid-19?* 

Participant: Currently, we are not using social media platforms as we used to during the

pandemic because most customers are starting to walk into the store.

Peserta: Pada masa ini, kami tidak menggunakan platform media sosial seperti yang

kami gunakan semasa pandemik kerana kebanyakan pelanggan mula walk

in ke store.

Researcher: Well, that's all my question. Thank you for your cooperation.

Pengkaji: Baik cik, itu sahaja soalan saya. Terima kasih atas kerjasama.

Participant: Alright, You're welcome.

Peserta: Baik, Sama-sama.





### Company / Syarikat: E

## Participant 5/ Peserta 5

Researcher : Assalamualaikum, Mr.

Pengkaji : Assalamualaikum, Encik.

Participant : Waalaikumsalam.

Peserta : Waalaikumsalam.

Researcher : Thank you for taking the time to do an interview for our study. Before that,

my name is Siti Maimunah, a final year student doing research on the use of ecommerce among SMEs during the last Covid pandemic. For your knowledge, all information from this interview will not be disseminated and will only be

used for learning purposes and we will conduct semi-formal interviews only. So

can we continue?

Pengkaji : Te<mark>rima kasih k</mark>erana sudi memberi masa cik <mark>untuk kami m</mark>embuat temubual

unt<mark>uk kajian ka</mark>mi. Sebelum tu, nama saya Siti Maimunah pelajar tahun akhir

membuat kajian tentang penggunaan E-dagang dalam kalangan PKS semasa

pandemik Covid yang lepas. Bagi pengetahuan encik juga, segala informasi

darip<mark>ada tem</mark>ubual ini, kami tidak akan disebarkan <mark>dan han</mark>ya digunakan untuk

tujuan pembelajaran dan kita buat temubual semi formal sahaja. Jadi boleh ya

kita teruskan?

Participant : You can continue.

Peserta : Boleh teruskan.

Researcher : Can you tell me a little bit about your background?

Pengkaji : Boleh tak encik ceritakan sedikit berkenaan latar belakang encik?

Participant : My name is Muhammad Syafiq Bin Zazali, 29 years old, I am in Education as

a teacher in Batu Pahat, Johor. I did a small business before, under the company name Zashma Empire. I started an online business first before opening a

franchise. My business started around 2013 until now.

Peserta : Nama saya Muhammad Syafiq Bin Zazali, 29tahun, saya dalam bidang

Pendidkan sebagai guru mengajar di Batu Pahat, Johor. Saya membuat

perniagaan secara kecil-kecilan sebelum ini, dibawa nama company Zashma Empire. Saya bermula perniagaan secara online dahulu sebelum buka franchise. Perniagaan saya bermula sekitar tahun 2013 sehingga sekarang.

Researcher : What experience do you have in this business?

Pengkaji : A<mark>pakah penga</mark>laman encik dalam bidang pernia<mark>gaan ini?</mark>

Participant: My experience is that I found when I started my business, I used platforms such as Facebook and other social media such as Instagram and now TikTok, to promote my business through e-commerce or online. And so I started from a business that did not exist online that is physically and I can see the effect when we use this e-commerce platform business and I get a good income compared to before.

: Pengalaman saya ialah saya mendapati sewaktu saya mulakan perniagaan, saya menggunakan platform seperti Facebook dan media sosial yang lain seperti Instagram dan sekarang TikTok, untuk mempromosikan perniagaan saya secara e-commerce ataupun online. Dan begitu saya bermula daripada perniagaan yang tanpa ada adanya online iaitu secara fizikal dan saya boleh nampak kesan bila kita mengunakan perniagaan secara platform e-dagang ini dan saya mendapat cari pendapatan yang baik berbanding sebelum ni.

Researcher : How long has this business been in operation?

Pengkaji : Berapa lama perniagaan ini telah beroperasi?

Participant : The Zashma Empire business that I have established for around 5 years solid.

Peserta : Perniagaan Zashma Empire yang saya telah tubuhkan sekitar 5 tahun yang

solid.

Peserta

Researcher : What challenges are faced during the Covid-19 pandemic?

Pengkaji : Apakah cabaran yang dihadapi semasa pandemik Covid-19?

Participant : Among the effects I faced and felt before, during and after the pandemic.

Before the pandemic, people's purchasing power was very free and not too limited because they could use it apart from social media, e-commerce platforms and they could also meet face to face and COD goods. And after the

pandemic, one of the effects is that, in terms of the benefits, I use almost 90% online only, which means business from home without having to open a store. This caused me to save on utility costs and also the cost of renting shops, employees and so on but we also generate income by using this e-commerce platform such as Instagram, Facebook and so on.

Peserta

: Antara kesan yang saya hadapi dan rasakan bila sebelum, semasa, dan selepas pandemik. Sebelum pandemik, kuasa membeli rakyat sangat bebas dan tidak terlalu terhad kerana mereka dapat menggunakannya selain daripada media sosial, platform e-dagang dan mereka juga dapat berjumpa secara bersemuka serta boleh COD barang. Dan selepas pandemik, antara kesannya ialah, kalau daripada segi kebaikannya, saya menggunakan hampir 90% online sahaja, maknanya perniagaan daripada rumah tanpa perlu buka kedai. Ini menyebabkan saya jimat kos utiliti dan juga kos sewaan kedai, pekerja dan sebagainya tetapi kita juga mengadakan pendapatan dengan cara mengunakan platform e-dagang ini seperti Instagram, facebook dan sebagainya.

Researcher : How did you face the challenges of the Covid -19 pandemic?

: Bagaimana encik hadapi cabaran-cabarann masa pandemik Covid-19?

**Participant** 

Pengkaji

: Among the challenges during the pandemic, I really feel it is difficult because we want to pay expenses such as employee salaries, rent and other utilities but I am trying to overcome that by starting an online business and it seems really difficult because we lack knowledge but considering the current age everything is at the fingertips to obtain the knowledge.

Peserta

: Antara cabaran semasa pandemik saya memang berasa sukar kerana kita nak bayar expenses kos seperti gaji pekerja, sewaan dan utiliti lain tetapi saya cuba untuk mengatasi perkara itu dengan bermula perniagaan secara online dan nampak memang sukar sebab kita kurang knowledge tetapi memandangkan zaman sekarang semua dari hujung jari untuk mendapatkan ilmu berkenaan.

Researcher

: How much is the profit margin before, during and after the pandemic? Are there many differences or losses?

Pengkaji

: Berapakah anggran keuntunggan sebelum, semasa dan selepas pandemik? Adakah banyak perbezaan ataupun mengalami kerugian?

Participant

: If this estimate. Before the pandemic, I made a solid profit, that is face-to-face, but during the pandemic, there was a little loss as well because I gave up a lot of costs that I should have paid. But when I was able to settle, I found that since the pandemic, the power to buy online is very high and it is easier for buyers to buy online and since we have a lot of ways to attract attention through online.

Peserta

: Kalau anggaran ini. Sebelum pandemik saya dapat keuntungan solid iaitu secara bersemuka tapi masa pandemik itu, ada sedikit kerugian juga kerana saya banyak melepaskan kos-kos yang sepatutnya saya kena bayar. Tapi bila saya dapat settle, saya dapati semenjak selepas pandemik, kuasa membeli secara online sangat tinggi dan pembeli lebih mudah untuk membeli secara online dan memadangkan kita banyak sangat cara untuk menarik perhatian melalui online.

Researcher

: What about the number of employees before, during and after the pandemic? Is there any change in terms of numbers?

Pengkaji

: Bagaimana dengan bilangan pekerja sebelum, semasa dan selepas pandemik? Ada perubahan apa-apa dari segi bilangan?

Participant

: As for the number of employees, I do business not full time but part time, so my employees are always changing but what I found was the difference during the pandemic, I had 5 permanent employees while after the pandemic, I reduced the number of employees considering that I was more many do business online. In total, I have 1 admin and also some part-time workers.

Peserta

: Bagi bilangan pekerja pula, saya membuat perniagaan secara bukan full time but part time, jadi pekerja saya sentiasa berubah tapi apa yang saya dapati adalah perbezaan semasa pandemik, saya mempunyai pekerja yang tetap dalam 5 org manakala selepas pandemik, saya kurangkan bilangan pekerja memandangkan saya lebih banyak melaksanakan perniagaan secara online. Secara seluruhnya, saya ada 1 admin dan juga beberapa pekerja part-time.

Researcher

: Did you receive any assistance from the government during the pandemic?

Pengkaji

: Adakah encik ada menerima bantuan daripada kerajaan semasa pandemik?

T T Participant : For government assistance, like I did for SSM, right, so during the pandemic I received assistance for business continuity from the government.

Peserta : Untuk bantuan kerajaan, macam saya ada buat SSM kan, jadi semasa pan<mark>demik say</mark>a ada menerima bantuan untu<mark>k kelangsu</mark>ngan perniagaan daripada kerajaan.

Researcher : How can government assistance affect your business, during a pandemic?

Pengkaji : Bagaimanakah bantuan kerajaan dapat mempengaruhi perniagaan Encik semasa pandemik?

Participant : Government assistance is very influential. During the pandemic, we have to cover payments with the bank, rent payments, so we also have to cover the workers' wages. So, with the help of the government, the assistance that has been given brings many benefits for small traders to continue their survival and further, benefit our workers.

Peserta : Bantuan kerajaan memang sangat mempengaruhi. Semasa pandemik, kita perlu menanggung bayaran dengan bank, bayaran sewaan, jadi kita perlu juga menanggung gaji pekerja. Jadi, dengan bantuan kerajaan, bantuan yang telah diberikan membawa banyak manfaat untuk peniaga-peniaga kecil meneruskan kelangsungan hidup dan seterusnya, memberi manfaat kepada pekerja-pekerja kami.

Researcher : What are the business conditions during and after the pandemic in terms of government assistance? Do you still receive government assistance after the pandemic?

Pengkaji : Apakah keadaan perniagaan semasa dan selepas pandemik dari segi bantuan kerajaan? Adakah masih lagi menerima bantuan kerajaan selepas pandemik?

Participant : For me, government assistance is always there to help small traders like us before and after the pandemic.

Peserta : Bagi saya, bantuan kerajaan sentiasa ada untuk membantu peniaga-peniaga kecil seperti kita sebelum dan selepas pandemik.

Researcher : What factors affect the use of e-commerce during the Covid-19 pandemic?

Pengkaji : Apakah faktor-faktor yang mempengaruhi penggunaan e-dagang semasa pandemik Covid-19?

Participant : During the pandemic, business operations are limited, and it is also difficult to attract the attention of customers to walk in near our store, So, with the help of e-commerce, I can attract the attention of customers again and also be able to increase a little profit so that I do not suffer a lot of losses.

Peserta : Semasa pandemik, operasi perniagaan adalah terhad, dan juga sukar untuk menarik perhatian customer untuk walk in dekat kedai kita, Jadi, dengan bantuan e-commerce, saya dapat menarik perhatian pelanggan semula dan juga dapat menaikkan sikit keuntungan agar saya tidak mengalami kerugian yang sangat banyak.

Researcher : Can e-commerce affect business performance before, during and after a pandemic?

Pengkaji : Adakah e-dagang dapat menpengaruhi prestasi perniagaan sebelum, semasa dan selepas pandemik?

Participant : For me, by doing business online, it can provide a very wide network, which means not only, I can get domestic customers, but I can also get customers from outside the country, and it can also be international. With the existence of ecommerce, I can save costs, at the same time I can increase sales.

2. Bagi saya, dengan berniaga secara online, ia dapat memberi jaringan yang sangat luas bermaksud bukan sahaja, saya dapat pelangan dalam negeri, tetapi saya juga dapat meraih pelangan dari luar negeri, dan boleh juga peringkat antarabangsa. Dengan adanya e-dagang, saya dapt menjimatkan kos, pada masa yang sama dapat meningkatkan sales.

Researcher: What are the factors that affect the use of social media in business?

Pengkaji : Apakah faktor yang mempengaruhi peggunaan media sosial dalam perniagaan?

Participant : One of the social media I use the most is Facebook. Facebook is suitable for all ages and I think Facebook is very easy to do business. I use Facebook to channel and also promote my business smoothly. And I think my customers

request from Facebook is many. By using social media, can help in all aspects. Just at the tip of my finger, I can convey information and also what I want to convey successfully reaches the hands of users.

Peserta

: Antara media sosial yang kebanyakkan saya guna adalah Facebook. Facebook sesuai untuk semua peringkat umur dan saya rasa Facebook sangat mudah untuk menjalani perniagaan. Saya menggunakan Facebook untuk memperkanalkan dan juga mempromosikan perniagaan saya secara lancar. Dan saya rasa permintaan pelangan-pelangan saya daripada Facebook adalah ramai. Dengan menggunakan media sosial, dapat membantu dari semua segi. Di hujung jari sahaja, saya dapat menyampaikan informasi dan juga apa yang saya nak sampaikan itu berjaya sampai ke tangan pengguna-pengguna.

Researcher

: Can social media affect business performance before, during and after the pandemic?

Pengkaji

: Adakah media sosial dapat menpengaruhi prestasi perniagaan sebelum, semasa dan selepas pandemik?

Participant

: In terms of using social media, I can expand the spread of information and business information. Therefore, I recommend that small traders start their business online because it can save costs, spread information widely without limits to customers.

Peserta

: Dari segi penggunaan media sosial, saya dapat meluaskan penyebaran maklumat dan informasi tentang perniagaan. Oleh itu, saya cadangkan peniaga-peniaga kecil mulakan perniagaan mereka dengan online kerana ia dapat menjimatkan kos, menyebarkan maklumat secara luas tanpa had kepada pelangan.

Researcher

: Well sir, that's all my question. Thank you for the cooperation and sharing, sir.

Pengkaji

: Baik encik, itu sahaja soalan saya. Terima kasih atas kerjasama dan perkongsian, encik.

Participant

: You're welcome.

Peserta

: Sama-sama

# APPENDIX B GANTT CHART

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and examiner				
Presentation for PPTA 1				
Meet Supervisor Dr. Hafiza at				
UMK discuss about PPTA II and				
questionnaire				
Discuss among members and				
Supervisor about PPTA II (RO, RQ, Hypotheses, Questionnaire/				
Interview question				
Find Participant to interview				
That are open to meet to				
Do a chapter 4 and chapter 5,				
article and E-poster				
Submit to supervisor for				
reviewing			20	
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Meet a supervisor to discuss about				
article and E-poster				
Make a correction and submit				
back to the Supervisor				
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video to supervisor, examiner and				
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video, Final Report to supervisor,		7.3		
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MALAYSIA KELANTAN

final report					
ORIGINALITY REPORT					
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PRIMARY SOURCES					
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