

**THE AWARENESS OF E-COMMERCE INTERNET
SECURITY AMONG WOMEN ENTREPRENEUR IN
EAST-COAST MALAYSIA**

NORMASLAINI BINTI MOHAMAD SAPRI

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**The Awareness of E-Commerce Internet Security among
Women Entrepreneur in East-Coast Malaysia**

by

NORMASLAINI BINTI MOHAMAD SAPRI

A report submitted in fulfillment of the requirement for the Master of Business
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Kesedaran Keselamatan Internet E-Perdagangan dalam kalangan Usahawan Wanita di Pantai Timur Malaysia

ABSTRAK

Kertas projek ini secara utamanya berkait mengenai keselamatan internet e-perdagangan. Keselamatan internet E-Perdagangan mempunyai kepentingan tersendiri dalam setiap aspek industri. Kepentingannya memastikan kelestarian setiap aspek terutamanya dalam perniagaan. Kekurangan keselamatan e-perdagangan dalam mengekalkan perniagaan terutama perniagaan dalam talian akan menjemput ancaman yang berpotensi terhadap perniagaan. Kajian ini bertujuan untuk mengkaji kesedaran tentang keselamatan internet e-perdagangan dalam kalangan usahawan wanita di Pantai Timur, Malaysia. Oleh itu, hubungan antara keselamatan internet e-perdagangan dan tahap kesedaran usahawan wanita mengenai keselamatan internet e-perdagangan adalah bahagian penting dalam kajian ini.

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The Awareness of E-Commerce Internet Security among Women Entrepreneur in East-Coast Malaysia

ABSTRACT

This project paper is mainly about e-commerce internet security. E-Commerce internet security has its own significance in every aspect of industry. Its importance ensures the sustainability of every aspect especially in business. The lack of e-commerce security in sustaining the business especially online businesses would invite potential threats towards the business. This research is to study the awareness of e-commerce internet security among women entrepreneurs in east-coast Malaysia. Thus, the relationship between e-commerce internet security and level of awareness of women entrepreneur regarding e-commerce internet security is the important part of this study.

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CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

This chapter will discuss more on the introduction of the study. So, this section will include background of the study, problem statement, research questions, research objectives, scope of study, limits of the study, significance of the study and definition of terms.

1.2 BACKGROUND OF THE STUDY

E-Commerce, short form for “electronic commerce” is a process of conducting or processing business on the Internet. E-Commerce also can be known as e-business for their process and ways are very much similar to each other. E-commerce holds a very important role in today’s business world. As we can see, the modernization and urbanization of the world cause rapid changes in science and technology. As the technologies evolve, the Internet is created and everything went online. This made the people’s lives much easier as everything can be done by the tip of their fingers.

There are many types of e-commerce. They can be online shopping, electronic payments, online auctions, internet banking and online ticketing. Online shopping is the most popular types of e-commerce where the activity of purchasing and selling goods on the Internet occurs. Online shopping process needs the sellers to create a company page online that functions as the online outlets. Customers will search and purchase their products of interest within the clicks of their mouse. Amazon.com is the most famous online shopping destination. Electronic payments is a mechanism of online payment, where when a buyer buys goods online, the payment processors and payment gateways will come into their minds. It reduces the time to write and mail checks and can be made in any currency notes.

In every parts of the world especially big, modern country such as Japan and United States, e-commerce might be already advanced and sophisticated. But in Malaysia, the level of knowledge of the citizens about e-commerce is still moderate. In some states of Malaysia such as Kelantan, Terengganu and Pahang, e-commerce is not really a big boom among the people as they prefer to do business face-to-face or hands-by-hands. Although there are few sellers that already established online business for their boutiques, how much knowledge and information do they have in order to sustain their online business, prevent

online risks and other issues. When they put their business online, they are putting their business at risks as well.

1.3 PROBLEM STATEMENT

According to Lim San Peen, senior executive director at PwC Advisory services, Malaysia, he said “In a world where most enterprises rely on technology, businesses are increasingly opening themselves up to the risk of criminal activity”(Yap, 2012). Also, according to 6th Global Economic Crime Survey conducted also by PricewaterhouseCoopers (PwC), cybercrime is ranked as the top four economic crimes globally. Based on their findings, in Malaysia, 5% of respondents were reported of being cybercrime victims while 28% respondents say they are likely to experience cybercrime perpetrated against their business and organizations. This shows that the awareness of Malaysians towards cybercrimes and securing their online businesses is still in the level of learning. The government and authorities related to this matter should empower the knowledge of the citizens regarding e-commerce security, cybercrimes and cyber security. Other than that, companies need to get a wide and comprehensive view of the entire IT risk landscape so that they can manage the IT risks effectively. IT risks may evolve over time, but this holistic perspective will

provide organizations with starting point in order to help them identify and manage current IT issues and challenges.

The awareness regarding e-commerce internet security among women entrepreneurs especially those resided in east-coast Malaysia is still unknown. So, it is important to study their level of knowledge regarding e-commerce internet security as it is a very crucial part for every online business. Other than that, few researches show that e-commerce security is very important in securing online business. So, it is crucial that the importance of e-commerce security in securing online business is being understood. Lastly, there are significances in securing the online business by using e-commerce security. Thus, the empirical study on the significance of e-commerce security towards business sustainability is needed.

1.4 RESEARCH QUESTION

- i. What is the level of awareness in e-commerce internet security among women entrepreneurs?
- ii. Why e-commerce internet security is important in securing the online business?
- iii. What is the significance of securing online business by using e-commerce internet security?

1.5 RESEARCH OBJECTIVE

- i. To study the level of awareness regarding e-commerce internet security of women entrepreneurs.
- ii. To understand the importance of e-commerce internet security in securing online business.
- iii. To study the significance of securing online business by using e-commerce internet security.

1.6 HYPOTHESIS

H0: Online women entrepreneur have knowledge regarding e-commerce internet security.

H1: Online women entrepreneur do not have knowledge regarding e-commerce internet security.

H2: Some of the online women entrepreneur has knowledge regarding e-commerce internet security while some of them do not.

1.7 SCOPE OF STUDY

This study covers the women entrepreneurs that have online businesses that reside in east-coast Malaysia. The women entrepreneurs will be interviewed based on the subject matters required, that is e-commerce internet security.

1.8 LIMITS OF THE STUDY

In this study, there will be some limits to the research. First is time constraint. There will be a probability that this research will exceed the time given to be completed. To prevent this problem, this research was started earlier than the time given. Other than that, commitment of the respondents also might be a limit to this study. The respondents might not give the best response or cooperation in relation to the study. So, in order to prevent this problem, the data collected must be from the most responsive and cooperative respondents so that it will produce a good analysis.

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1.9 SIGNIFICANCE OF THE STUDY

There are several significances that is relevant to this study. By studying the e-commerce internet security level of awareness among the respondents, we can enhance their knowledge as well as their systems in order to protect their business from frauds and scams.

Other than that, if the respondents are well aware of the importance of e-commerce internet security towards their online business, it can reduce the number of cybercrimes occurred among the online sellers and their customers.

By applying e-commerce security to their business also can increase the profit of their business as their customers feel safe to do business transaction with them.

1.10 DEFINITION OF TERMS

This part will discuss about definition of terms on some important keywords in this study. The keywords include e-commerce internet security and cybercrime.

1.10.1 E-commerce Internet Security

According to the Web page, Cardinal Commerce, e-commerce internet security refers to “the principles which guide safe electronic transactions, allowing the buying and selling of goods and services through the Internet, but with protocols in place to provide safety for those involved. Successful business online depends on the customers’ trust that a company has e-commerce security basics in place” (“Ecommerce Security Basics,” 2018).

There are three basics of e-commerce internet security. They are privacy, integrity and authentication. Privacy is one of the most crucial e-commerce internet security basics. Privacy in e-commerce internet security means that the users do not share private information with unauthorized parties. When shopping online, the users’ personal information and account information should not be attainable by others except for the sellers that the users have chosen to share them with. It would be a breach of confidentiality if any of the users’ information were accessible to other parties.

The second crucial concept in e-commerce internet security is integrity. Integrity can be defined as the originality of the data. In e-commerce context, integrity is that none of the details shared online by both customers and sellers are altered in any way. In the principles, it is stated that a secure transaction involves unchanged data. Any breach with the data will break the confidence of

customers in the security of the transaction and the integrity of the sellers in general.

The third concept is authentication. According to Google Dictionary, authentication is “the process or action of proving or showing something to be true, genuine or valid”. In e-commerce, the products described online by the sellers must be real and the data given by both customers and sellers must be valid. Both customers and sellers must provide proof of identification so that both parties will feel secure in doing the transaction. Failing to do so might cause the fraudulent identification and authentication.

1.10.2 Cybercrime

According to Technopedia Dictionary, cybercrime is defined as “a crime in which a computer is the object of the crime (hacking, phishing, spamming) or is used as a tool to commit an offense”. In cybercrimes, the cybercriminals used computers or any other medium related to gain access to the personal data, business trade secrets or even use it to exploit other things or any other malicious purpose. They also use computer as medium for communication, documentation and data storage. These cybercriminals that perform illegal actions against the cyber law are often referred as hackers.

There are several types of cybercrimes such as identity theft, e-banking information theft, online predatory crime and unauthorized computer access. Cybercrimes generally can be separated into two categories. First category is cybercrimes that target networks and devices. The examples include malwares, viruses or denial-of-service (DoS) attacks. Second category is cybercrimes that use computer networks to perform illegal online frauds. The example of this activity includes phishing, identity theft or cyber stalking.

1.10.3 Women Entrepreneur

According to (Sinha) women entrepreneur can be defined as “a woman or group of women who initiate, organize and run a business enterprise”. In Schumpeterian concept of innovative entrepreneurs, “women who innovate, imitate or adopt a business activity are called women entrepreneurs”.

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1.10.4 Online Business

According to electronic article ("Online Business," 2017) , online business or e-business “is any kind of business activity that happens online or over the internet”. It is also stated that “a business owner who does any, or all, of their business using the internet, is running an online business”. Online business activities include buying and selling goods or services online. There are a lot of business can be found online all around the globe.

There are several platform of online business can be made. They can be made through websites, online shops, blogs or any social media accounts exist.

Online business has its own advantages and disadvantages. The advantages of online business can consists of something like save time and cost, more flexible business platform and can be accessed 24/7 worldwide. The disadvantages of online business can consist of something like technical difficulties, the expenses of software and hardware, and the risk of to expose the business towards online frauds.

1.11 CONCLUSION

In this chapter, the focus is on the background of the study or the problem statement to explain the issues and domains studied in the awareness of e-commerce internet security among women entrepreneurs in east-coast Malaysia. The objective of this study is to study the level of awareness regarding e-commerce internet security of women entrepreneurs especially whom living in east-coast Malaysia. In the following chapter, the study will describe more on the model and theories used by the previous studies and researches that have been carried out on the same subject matter.

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CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter will discuss on the literature about the e-commerce internet security that can be used to support the research study. With the literature review it can support the research proposal and it also can be conceptual thinking of researcher. Literature review is documented document that already have that contain the relevant and accurate of information and the research that guided by the literature review. It will be more interesting and the same time can attract the reader to trust the relevancy of the researcher idea. It also can be considering as the proof that can be show to the reader. Besides that, in this literature it consist the past research by the other researcher about this issue. Moreover, literature review is important in order to support the research and give audience a good review from the other researcher about this research topic. It can be used as the guideline and also references for the researcher to complete the research. Other than that, the literature review is considered as the secondary data that source from the internet, journal, newspaper and other.

So, we will discuss on literature review of how can the people's awareness on e-commerce can be raised and the effect of internet security on e-commerce.

2.2 LITERATURE REVIEW

2.2.1 Rising of Cybercrimes

According to senior executive director of PwC Advisory Services, Malaysia, he said "In a world where most enterprises rely on technology, businesses are increasingly opening themselves up to the risk of criminal activity" (Yap, 2012). He also said that "Rising incidents of data loss and theft, computer viruses and hacking and other forms of electronic crime demonstrate the need of more cyber savvy approach to fraud prevention". Also, according to Ilias Chantoz, senior director of government affairs for Symantec Asia-Pacific, Japan and Europe, it is hard to determine whether Malaysia can cope or aware on this issue because this is the first time they include Malaysia in their survey. So, in the survey regarding critical infrastructure protection (CIP) program by CyberSecurity Malaysia, 36% of the respondents are feeling neutral or do not have any opinion of matter to the CIP program. Other than that, 34% of the respondents feel like they were not engaged enough with the CIP program. So, in

order to get more wide and perfect view of IT risk, organization must work on how effective they manage this issue.

E-commerce exists so that user can maximize their organization profit and customer services. But the level of internet security awareness among the community is never near to the expected one. However, there are organizations that found their way to secure their e-commerce networks. One of the organizations was Liberty Financial Cos. Inc. According to Hann (1999) in this organization matter, “To provide better security for their customers, Liberty uses digital certificates to verify the identity of the customer and the authenticity of the site. As a result of their efforts, 15 to 20 percent of brokers and customers conduct e-commerce with Liberty using digital certificates while other customers type in their names and passwords”. In order to protect their data from damages, they need to always update their anti-virus software every month.

2.2.2 Data Safety and Privacy

In e-commerce, the principal factor is trust. According to Adele et al (2001), on their research at South Africa, they stated that 50% of the respondents did not want to share their credit cards information while buying goods and services online although their online transaction was secure (Odiboh, Ben-Enukora, Oresanya, Yartey, & Aiyelabola, 2017). This was because they were

concerned with the safety of their credit card information while transacting the business. Other than that, they were also concerned that the hackers might steal their cards information. This shows that the awareness of e-commerce security among the community was still low because based on their studies, users with information technology knowledge tend to buy their things online because they have better knowledge and awareness on this issue.

Other than that, privacy is one of the factors that include in digital business arena. According to Technopedia, “Internet privacy is the privacy and security level of personal data published via the Internet. It is a broad term that refers to a variety of factors, techniques and technologies used to protect sensitive and private data, communications and preferences”. Both sellers and consumers need to compromise their privacy while doing online transacting. Users might be unsure to do e-commerce because they did not know to what extent their private information was made available for others to view.

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2.2.3 Cultural Barriers

In Malaysia, the adoption of e-commerce into small and medium size enterprises (SMEs) is very difficult. One of the cultural barriers in e-commerce is the language of e-commerce. In order for sellers to attract more customers to buy their services and products, they need to be able to suppress the language of e-commerce. E-commerce is universal, so, customers with little knowledge of online business might not be able to understand the product's description whether in English or any other international languages. This will restrict the relationship between sellers and buyers. Government institutes in Malaysia should empower the Malaysians about the basic knowledge of e-commerce and on how to buy online safely. This empowerment will be the future of Malaysia to a great advantage such as evolving into a more developed country.

2.2.4 Awareness of E-commerce Internet Security Training

According to Microscope e-zine, "A cyber security awareness deficit amongst employees poses a major threat to UK organizations, according to a new study". If an organization fails to give effective e-commerce security awareness and training to their employees, they will put their reputation, competitive advantage and customer trust at risk. Nick Wilding, head of cyber

resilience best practice at Axelos mentioned that “Despite organizations continuing to invest heavily in technology to better protect their precious information and systems, the number and scale of attacks continues to rise as they discover there is no ‘silver bullet’ to help them achieve their desired level of cyber security”. The awareness of e-commerce security training is a must in a business organization so that customers will feel at ease as their precious information is safe from any cyber related attack.

In Nigeria, the earlier studies of digital insecurity Adeniran (2008) stated that “the internet has not only facilitated the growth of internet crimes in Nigeria but has equally enhanced the level of sophistication of related finance-based criminality and modernization of criminality among the Nigerian youths” (Odiboh et al., 2017). If it is not properly controlled, it will cause more people to be victim of cybercrime. One of security threats is phishing. According to Norton website by Symantec (“Online Fraud: Phishing,”) “Phishing is essentially an online con game and phishers are nothing more than tech-savvy con artists and identity thieves. They use spam, fake websites, crime ware and other techniques to trick people into divulging sensitive information such as bank and credit card account details. Once they have captured enough victims’ information, they either use the stolen goods themselves to defraud the victims or they sell it on the black market for a profit”. In Nigeria, Phishing happened

mostly in mobile users and it is very harmful because most of mobile applications and websites usually interact in ways that can be hacked by hackers.

In customer context, the awareness of e-commerce security for online customers in Malaysia is still a big issue. According to (Cagaoan et al., January 2014) “customer safety is a serious issue in electronic commerce, no matter what source on examines”. E-commerce is worldwide. So, the confidentiality of the data acquired must be kept securely against all type of threats.

2.3 CONCLUSION

This section consists of literatures related to the concepts, theories and models related to the study. The past research also discussed some related studies conducted either abroad or within Malaysia that are similar and can be used as references when this study is carried out.

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CHAPTER 3

METHODOLOGY

3.1 INTRODUCTION

This chapter will explain the methodology used in this research. This study is a qualitative study. This chapter will explain on research paradigm, data; primary data and secondary data, sampling, data transcription, data analysis and data validation.

3.2 RESEARCH PARADIGM

This study will use qualitative method for the research platform. Qualitative research is developed by the researchers for the purpose of social study and cultural perception in the social sciences. This type of research is more focusing on the text than number such as action research, case study research, semiotics and grounded theory. Then, the sources of qualitative data can be categorizes as an observations, interviews, impressions and reactions of researchers, documents and text.

Furthermore, the qualitative research is the best choice for the researchers who want to study on particular topics in depth. It considers as the exploratory research when the researchers choose new topic, it recommended to use this method to complete the study as there is not much references or previous study that available in online. As stated by Yin (2003), this type of study give the researcher an opportunities to explore more situations as it not focus on single set of outcomes. Thus, researchers are able to gain more academic and social information which is really helpful to the complete the study.

Mostly the data collected in this type of research, comes from the recording of the idea of what people have said about certain issues based on their experiences and thought. It can be seen when the researchers conduct an interview session with the experts and input gained from the conversation can be considered as data and valid to be used for the research. Thus, that data from the qualitative is vital for researchers to understand more on people, their actions and motivation and broader knowledge within which they work and survive.

If the research need to have a huge number of sample sizes and want to generalize to a large population, it is best to use the qualitative research. Hence, the objective of the case study is the certain subject across many people or many organizations. The researcher may use many types of statistical technique to

analyze the data in order to find out trends or patterns that apply in many different situations.

Additional, it use semi structured techniques in the collection data for the qualitative. It is also include focus group, individual of interviews and also based on the observation in the research. The results of qualitative research are descriptive rather than predictive and it also contributes for the rich of data and insightful of the result. This research uses this method because it is easier to obtain the accurate data and the data comes from the experts. So the data that obtain is reliable and relevant for the research.

Besides that, the data from this method will have no bias and most importantly, do not have opinion from a group of people. This means that, there is no confusion in data collected. Moreover, qualitative research lends itself well to creating new theories using the inductive method that can be tested for the further research. In this research, the person that uses e-commerce internet security is online women entrepreneur that have online business. The qualitative research is more focusing for this people to collect the information that be related with this research. Additionally, the data in the qualitative research is based on the human experience and also for the interview there are no limited questions in the real time.

The information obtained was analyzed to get more accurate data for this research. Not only that, information from the respondents can be the evidence or supporting the data in order to make the content in the research more relevant. So the conclusion is, the method of the qualitative is easier to be conducted compared to the quantitative and information that is obtained was from the right person that has knowledge towards the issue discussed.

3.3 DATA

This topic focusing on the collection of data that used this method to collect all the information in order to help the researcher in completes the study. The data that been acquired will be effect to the research study because the quality of data can determine the quality of the research, means that the inaccurate data will give effect to the result of the research. This research used the qualitative research, so the method in collecting the data is by obtain from the primary data and secondary data. The different method been used in obtain or acquired data for both of this type collection of data.

3.3.1 Primary Data

Primary data is the first hand data, means that data that are not manipulate from other and acquired first time. According by (Uma Sekaran, 2013) mention that primary data is refer to the first-hand information that been acquired by the researcher on the variable on interest for specific purpose of the study. The accurate of data is guarantee because the data is fresh data that not acquired by others researcher. Besides that, the primary data is based on the real time or actual time of data, so the data that are obtain is the up to date data and reliable for the present condition.

The process collecting of primary data is quite complicated and it takes time in obtaining the data because it is the first time data, so there is no guideline towards this data. Not only that, the accurate of data is important in order to ensure that, the data that provided is specifically related with the research study. The method that usually used to in the primary data is interview, personal interview, focus group interview and observation. Primary data commonly used when the researcher used the qualitative method in acquiring information from the respondent.

In this research study, the primary data was collected from the women entrepreneur who has online business. The data was collected from the personal interview with the women entrepreneur through the phone call or the texting

messaging. It is can ensure the reliable and the quality of the data because the data is directly obtain from the expert person in the management department that have the knowledge and experience in this online shopping that can answering all the answer that related with respondent field. Besides that, the researchers do not have worry about the condition of the data because the data is totally accurate from the first respondent that data do not mixed with others undesired data. According to (Joop. J. Hox , 2005) as follow that primary data is original data that was collected to achieve or to meet the specific research goal. The information or data that was collected can be the valuable and useful of the data that will help researcher to accomplish the study.

3.3.2 Secondary Data

Secondary data is the second hand of the data that already was collected by other person. According by (Tran Thai, 2013) mention that, the secondary data is data are already collected and recorded by someone else and also readily available from other source. Besides that, the secondary data is considering as the past data because this data already have and sometimes it was not valid data that use in the current condition. The duration of the collecting data is short because the data already acquired by someone and it make easily for the

researcher to access this data. Besides that, using the secondary can be reducing cost during collecting data.

The disadvantage of the this data is about the contents of the data because this data have mixed condition whether it specific or not specific that maybe the data that provided do not have all information that need by the researcher in order to support the research study but it will help the researcher to start the research. Not only that, the quality of research is not in the good level or average. In this study research, the researcher used the journal articles and websites in order to acquire information about e-commerce internet security. This source can obtain by using the internet to access all the sources that mention early.

3.3.2.1 Instrument

In this study the idea of qualitative surveys to be the theory in logic justification makes the explicit concept of the researcher as an instrument of inquiry. The main instruments its self. According by (Mengxuan, 2012), mention that researcher must learn know how to develop themselves to a research instrument capable of collecting rich data and developing a nuanced and complete interpretation congruent with the philosophical underpinnings of the research. The suitable of method in the collecting data is important to ensure that

the research have the appropriate primary data. Not only, the main tool in the research is depend on researcher itself means that the researcher must select the right method to obtain the accurate information for research.

3.3.2.2 Method of Data Collection

This research acquires the primary data from interview by selecting the respondent. Furthermore to ensure the value of the research the appropriate method must be used. According by (Patton, 1995) stated that there is three types of the interview that been through in the qualitative such as structure interview, semi-structured interview and unstructured interview. In this research, the researcher used the semi-structure interview as method to collect the data because this method is flexible and allows researcher to freely communicate with the respondent. According by (Gill, p., et al, 2008) stated that the role of interview is to discover the views, experiences, belief and also motivation of the individual for the specific problems. The semi-structures is involve structured and unstructured interview. This interview can be made through face to face interview, telephone and online via internet. Through this method, there is complicated process in collecting data because it must carefully plan the schedule of respondent to suit with the time for the interview.

According by (Laforest, 2008) mentioned that, semi- structured interview are conducted with a fairly open framework which allow focused, conversational, two way communication. The interviewer follows a guideline but is able to follow topical trajectories in the conversation that may stray from the guide hen it seem appropriate. In addition, semi-structured interviews are completely open system, which takes into account, engages conversations and two correspondent ways. In the interview, the researcher will build the good relationship with the respondent in order to reduce the discomfort situation with the respondent during the interview session.

Additionally, the relationship between researcher and respondents is important to ensure there is no fear or gap that occurred during interview and also to build trust with each other. This situation is including in the qualitative research that each of the researcher must be consider in this process. Commonly in the interview, the questions were created during the interview session that allowed both of the interviewer and the person been interviewed for relaxation to go to the details when needed. A good of semi-structured interview that been conducted needs the thoughtful planning that includes term of identifying respondents, deciding number of the respondents for the interview and preparing the interview. In this study, there are 6 respondents that been selected which all of them are all women entrepreneur who has online business.

3.4 SAMPLING

Sampling is important in doing the research because identify or recognize the population, sample size and also type of sampling is been used in order to make the research study. Sampling can be defines as process of selecting of individual or events that become the representative of the all population that involve in the research study. The right choice of the selecting population and sample size will make the good sampling and also data are collected is the accurate of data. Samplings are divided by two types such as probability and non-probability sampling according by (Blackstone, 2012). Besides that, the selecting of the population and sample size make the research easier in term of finding the right person to acquire the data that having a quality.

In this research study it used the non-probability sampling because this research used the qualitative method in the research. Additionally, the qualitative used non-probability because of the nature and also the stress on for the significance data that been collected compare with classifies of the selected respondent. So normally, the qualitative used non-probability compare with the quantitative that used probability sampling in the study. Besides that, in the probability sampling the selection of the respondents is fairer and also has been fixed compare with the non-probability sampling that do not have specific individual that must be selected as one part of research study.

When the researcher used the qualitative method, means that data are been collected from the expert person in that online shopping. In this method, it is difficult to acquire data from everyone especially when it involve in the large size of community only just to get the best result. Besides that, problem can arise when the data that collected based on interview because based on this method the researcher must meet the expertise person that have knowledge in this field to ensure the validity of the data that been collected. The researcher must interview the women entrepreneur who has online business in order to obtain the accurate data from the respondent to be added in the research study. In this non-probability, there is having three types such as purposive sampling, quota sampling and snowball sampling that can be used in the qualitative method according by (Hafner, 2012). Among three types of sampling, the purposive sampling is popular and majority research used this sampling because the criteria of group respondents based on purposes that are have same line with study. According by (Blackstone,2012) that mention a researcher create the specific perspectives in mind that he or she desires to study and then finds out research participants who cover that full range of views. Not only that, quota and convenience are been used both whether in the quantitative or qualitative research method.

That why, it is become the main aspect for the researcher to recognize the sample of respondents that can help researcher in the complete research study. In this topic, the advantage of using the non-probability is there is no specific criteria of the sample that been selected because it is based on the capability of the online seller in term of giving the information that needed by the researcher for the research study. Additionally with this method, the researcher will get the opinion and also view about the e-commerce internet security for the research study. According by (Tansey, 2007) stated that the disadvantages of non-probability sampling are it has the greater scope for selection that can lead to the bias in the collecting information or data from respondent and it also have the limited potential in order to generalize the entire sample to the wider population.

3.4.1 Data Transcription

In this scope of topic, it is related with the interpretation data by the researcher. It is can be used by two techniques such as naturalized and denaturalized method. Naturalized approach is the process whereby the raw data that been obtain will translated based on the written form. This means that, every word that been recorded will be translated. In this situation, the raw data normally collected in the form of the voice recording or video recording. In the denaturalized approach, only the important point will be including in the

research study and the point must base on the relevant of the research. Besides that, the word that that recorded will translate only in the main phrases. In other word, only the certain word that been record will be transcription into written form.

In this research study, the researcher obtains raw data from respondent interview through the text messaging on mobile phone. Based on data that obtain from the respondent it will be translate in to written form. Not only that, the raw data that been acquired will translate into written form using the denaturalized approaches which is only the relevant of data will be used, that will be transcribed into important phrase only. Mean that, not all the word that been recording will be translate only the important opinion that relate with the study taken to be transcription. It is to ensure that only the accurate and relevant data that be used in the complete research study. So the information that provided can make the research more valuable and the quality of data is based on the specification of research study.

3.5 DATA ANALYSIS

Data analysis is a process of using statistical practices to organize, represent, describe, evaluate, and also interpret data. In research, there are two research methods that become guideline for researcher which are deductive approach and inductive approach. Both approaches are unique and yet it can be complementary. In the research, data analysis is important because it provides an explanation of many concepts, theories, framework and also method that been used in the study. Besides that, deductive and inductive approaches have the different technique.

According by (Gabriel, 2013) mention that, the differences between deductive and inductive approach is when the purposes of the deductive approach is for aimed and testing theory while the inductive approach is focus on the emerging a new theory from the data. Naturally, inductive reasoning is more open and exploratory, especially in the early stages. Besides that, the deductive reasoning is narrower and is usually used to test or validate hypotheses. However, most social research involves inductive and deductive reasoning throughout the research process. Logical scientific norms provide two-way bridges between theory and research.

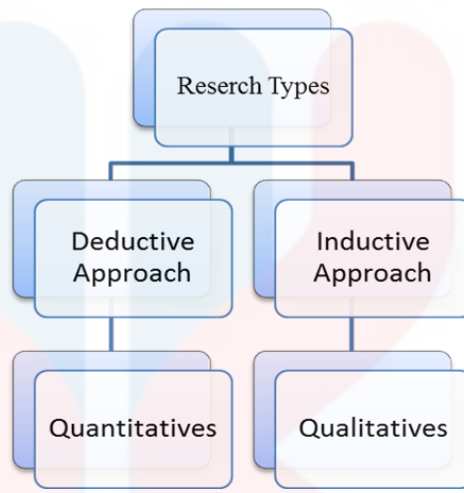


Figure 3.5: Types of Research

3.5.1 Deductive Research Approach

According by (W.Creswell & Clark, 2007) stated that, works from the top down, from a theory to hypothesis to data to add to or contradict the theory. Besides that, deductive reasoning works from the more general to the more specific. Sometimes this is informally called a top down approach. Conclusion follows logically from premises. In deductive approach, it theory is general but it will become more specific when it achieve the ending of the research in term of the decision to accept or reject the research. Besides that, this approach is used in the quantitative research and it process is convert the data that been obtain into

the valuable information and knowledge, from there it can discover the affiliation between the variables that occurred in the study.

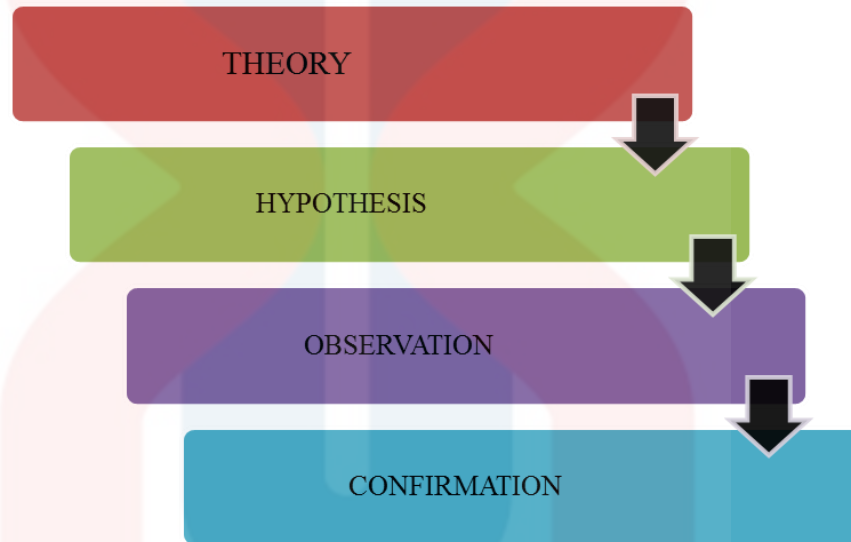


Figure 3.5.1: Process in the deductive research approach (Trochim, 2006)

Based on the figure above, it shows the process in the deductive approach that begins with the theory and then creates the hypothesis, after that completes the observation and the last step is to make confirmation based on the first step that is on theory. Besides that, the researcher will start by creating a new idea or interest based on the researcher's ideology toward the study. Not only that, the researcher must specify the hypothesis to become more specific that is used for the investigation. In this approach, the observation will be through to ensure that the

theory have the same line requirement with the research study. The last step is the researcher will tested the hypothesis with the certain data in order to ensure that theory that obtain before can lead to the research answer whether the research can be acceptance or otherwise.

3.5.2 Inductive Research Approach

Inductive approach is also known as inductive reasoning. In inductive approach it begins with the observation after that it goes to theory that used as the conclusion of the research. According by (H.R.Bernard, 2011) mentioned that, it includes the find of pattern from the observation and also the development of explanation-theory-for those pattern through series of hypothesis. Inductive and deductive have the different process in the research. Besides that, in the inductive approach there is no restriction for the researcher, means that the researcher are free to change the direction of the researcher even the research process already begins. Moreover, in inductive approach process there is no theory or hypothesis must be applied and it shows that, this approach does not be determined by on the theory in order to create the research objectives and research question.

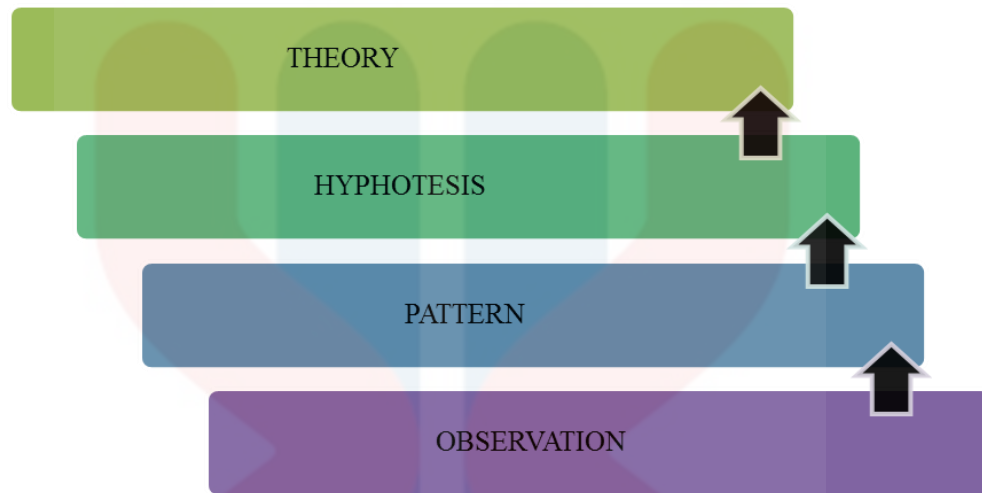


Figure 3.5.2: The process of Inductive approach (Trochim, 2006)

Based on the figure, it knows as the bottom up or hill climbing approach. Besides that, in this approach, it starts with the specific and after that it becomes general. According by (Creswell and Plano Clark, 2007) stated that the using the bottom up from beginning lets the observers to create the wider themes and also can create theory that related with the theme.

3.5.2.1 Justified

In this research, the researcher used the inductive reasoning in conduct the study. This approach used the view or opinion from the respondent that more expert about this research study in order to find out the information that relate with the theme. Besides that, researcher used qualitative method, so it used using

inductive approach in study research. In the research, the relationship between researcher and respondents is important in order to ensure that objective of the study will be achieved. Besides that, the technique that used from specific to general make easier for the researcher to get the evidence for the conclusion. Inductive approach also make the study become more easy and will help researcher to understand the theme because this approach is not specific so there is no restriction that occur. Not only that, this approach also help the researcher to create and also develop idea based on researcher logical.

3.6 DATA VALIDATION

Data validation is used to rectify that data that been obtain is valid in term of the availability of data. The data validation must base on what have been made in the methodology that relate with it result. According by (Noraini, 2010) mentioned that in the validity there are contain two type of validity such as internal and external validity. Besides that, the data validation is used because to ensure that the information and data that been received by the researcher is clear and reliable. Not only that, the reliability of the information must have same line with the research objective and most important it must be related with researcher problem statement in the research study. The data validation used through personal view, experience and opinion of the respondent and it been used for the

qualitative research only. In the scope of data validation, it has the three different methods that can be done in the research study such as triangulation, member checking and audit.

3.6.1 Triangulation

The triangulation method is process whereby only the next respondent can be made the validation of data. From there, the researcher must have the personal view or opinion from other online seller. Means that, it not focus only for the one online seller, at least three online seller that are been selected. It is to ensure data that are been collected is the accurate and relevant for the researcher problem statement in the research study. In the triangulation approach, it involve the obtaining the variety of the information sources that been examine in order to create the understanding toward research objective.

The substantial dependency inherent in triangulation in enabling an application to insist both agrees with this idea and a clear incentive in showing diligence. In this approach it is concern on the inner authority by creating more strategy in obtaining the information in order to study more. However, the purpose of triangulation is not necessarily to spread the validity data but to capture different dimensions of the same phenomenon. It works as a check on legitimacy and reliability. In the triangulation of research shows the real position

of research according by (Tomlinson, 2006). Additionally, triangulation has an important role in research methodology to prove research as important, viable and widely accepted. It carries validity, increased methodological reliability and certainty in research findings. It is happens which affects all forms of triangulation used in research.

It assistances researchers to select the appropriate data collection approaches, minimizes bias reducing uncertainty, and also reduces personal effects on research discoveries. However, it is imperative that the research questions are obviously focused and not been confusing by the methodology, adopted and that the technique selected based on c to the relevance of the study. According by (Sarantakos, 1998) mentioned the reason and review the importance this approach for the researcher such as to acquire various of information on the similar issue, to use the strength of each technique to surpass other deficiencies, to attain the higher level of legitimacy and reliability and to overcome the lack of a method of study.

So triangulation of the data proves that it is very important in the research methodology. If data triangulation was retained, validity and also the reliability of data will be higher in research and it will lead to acceptance. In this triangulation, the researcher must make the data examines the impact of the past and the present, the dissimilar categories of people and also different of level and

the conditions used by different parties. According by (Blumberg, 2005) stated that, all are be determined by on the insights and uses of the researchers how and when they it will be use. Besides that, according by (Kane and Brun, 2001) also mentioned due to the use of dissimilar time research and situations can make the different of results. In order to get other important outcome investigators should highlight these things in scope of data collection.



Figure 3.6.1: It shows the triangulation (Richard, 2014)

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3.6.2 Member Check

Member checking is known as participants or respondents' validation that used as the techniques for discovering the trustworthiness of outcomes. The member checking is used to prove, validate or evaluate the reliability of qualitative results according by (Doyle, 2007). Data or decision is will be return back to the respondents to check for accuracy and resonance based on their experience. Besides that, member check is always referred to as the one in the list of validation method. According by (Lincoln & Guba, 1985) stated that this is the greatest vital approach for building up. Not only that, the simple reporting may not be categories as the value in this method or whether the adaptation for the interpretation in the qualitative research attitudes.

Furthermore, an advantage of a member checking is it gives opportunity for the researcher to identify and also can access any stages made by the section. Moreover, by giving the additional open doors to errors and correct tests is seen as one of the individual's understanding. Besides that, a more interactive technique of member check is a member check interview. The transcript for the first interview foreground a second interview in which the researcher concentrated on the confirmation, modification and ratification of the transcript of the interview. Otherwise, researchers can conduct analytics on individual participant data and emerging findings may confirm member check interviews

according by the (Harvey, 2015). According by (Grbich, 2006) stated that repetitive process of reflection, interpretation, and synthesis that used in qualitative analysis means the creation of second order and the third meaning that can develop long distance from original interview data.

Not only that, it may provide as an excuse not to conduct member checking according by (Morse, 2015), but if the study is conducted to understand the experience and the behavior and potentially that can change the practice then the respondents will still be capable to see their experience in the final outcome. Before using member checking, researchers need to know more detail about the relevance and value of this approaches in in term of it designs that need to have a strategy to address the opposing voices and to consider whether they have the resources or willingness to conduct further analysis if the participants disagree with their analysis. Additionally, without such planning, it will more risk because it will wasting time of respondents on the checklist procedure.

In this member checking there are several methodological objectives such as to authenticate the choice by looking for voices (objectivism), but it also offers an opportunity to reflect on personal experience and create opportunities to add data (constructivism). Besides that, according by (Fossey, Harvey, McDermott, & Davidson, 2002) mentioned that the member checking increase ethical questions about the protection of participants during the research

procedure. In addition, there are ethical considerations on the voices brought forward those participants via direct quote from the data or researchers through their interpretation of data.

3.6.3 Audit

The third method in the data validation is using audit in research. In this study, the researcher must base on the third party review and also on the research conducted. According by (J. W .Creswell, 2012) stated that, researcher may also other person outside of this research to conduct through it review based on the study and make report to show the weakness and strength toward this research study. For this process, it was conducted by external audit which is the researcher hire outside people in order to obtain the different review aspects toward this study. The external audit will make examine toward research and discovery or evaluate information that been provided to get the best result.

However, external audit share a substantial proportion of an unclear issues from member checking. Besides that, external audit depend on the presumption that it can be truth or reality that will be represented by an analyst and also confirmed by an outside examiner. Not only that, external audit cannot know any information or additional researcher involved in the review and may not have the similar perspective toward this study. This situation will make the

distinctive understanding toward information that obtained. Additionally, it make be risky and it actually happen when the outside reviewer have the different understanding with the researcher understanding. From this situation the issue will arise which whose translation ought to stand.

3.6.4 Justified

For the data validation, the researchers use the triangulation method because this method has the many advantage and also fulfill the researcher needs in the other to make the information more accurate. Besides that, this research used the qualitative method so using this method it will help researcher to more understand about the situation by looking at the first hand of experience in order to provide the valuable of data. Not only that, using this method make the data is more valid, accurate and also reliable of finding that make the research design become stronger and be in the good quality.

3.7 CONCLUSION

This chapter discussed on the qualitative method for this study. It provides the essentials for this study to be conducted. The techniques have been strategically depicted to simplify the study and management of the information that will be useful to write in the case data analysis will be discussed in the following chapter.



CHAPTER 4

FINDINGS

4.1 INTRODUCTION

In this chapter, the discussion is made throughout the idea of the researcher that based on the previous chapter such as the method, objectives of the research and other elements that been related in this research. The main point in this chapter is it must base on the objectives, means that, the finding is been related or parallel line with the objectives to ensures that the researcher idea in the right direction. In this chapter, it is focused on the data that been acquired from the respondents. From the data or information it will be gathered to be the useful data in order to make the objectives of the research will be achieve. Besides that, through this chapter it will touch about the respondent's demographic in term of their characteristic that will be discussed. It is to ensure the reliability or relevancy of the respondent that will be help to find out the good opinion or experience that are needed in the research.

Besides that, the finding will be through by the interview session through text messaging with women entrepreneur who has online business in order to obtain the data about e-commerce internet security. The respondents selected are

all women, has online business and resides in east-coast Malaysia. Moreover, the researcher uses the various types of the sources to obtain the accurate of information and data to ensure the best result of this research. In this chapter also, all of the research questions will be answered through the interview.

4.2 PROFILE OF RESPONDENTS

The profile of respondents will be detailed in the Appendices. The details of the respondents will cover their age, type of product they sell, what they know about e-commerce internet security, the sharing of their bank account number, the secureness of their online businesses, their experiences on frauds, their opinion on securing online business using e-commerce internet security and their opinion on profit for their online businesses by applying e-commerce internet security in future. Their name will remain anonymous as per requested by the respondents themselves.

4.3 INTERVIEW ANALYSIS

The respondents are divided into the ratio of 2:2:2 based on their age level. The age level is divided into three; 25-30 years old, 31-35 years old and 36-40 years old. This is to observe and record their level of knowledge regarding

e-commerce internet security of their online business. Based on the interview conducted, there are several differences of their knowledge based on their age difference as follow.

4.3.1 Respondents Age: 25-30 years old

Respondent 1 of this age level sells Muslimah clothing in her online business. Regarding her knowledge about e-commerce internet security, she said the security she knows is about the security during money transaction. She also confirmed that she shared her bank account number with her customers. Regarding on how she secured her online business, she said that she always change the password to her page in order to secure them. When asked about her experiences in fraudulent activities in her online business, she said that she never experienced any of them. But, she stated that once, she paid to increase her followers in her page but nonetheless, the number of followers still remain the same. Her opinion in securing online business using e-commerce internet security is that she thinks it would be both a benefit and a lack for her because her business is not that advanced, but she would love to apply it if her business is advanced because it would attract more customers. She also thinks that by applying e-commerce internet security to her online business in future, it would give profit to her as her customers will not feel insecure doing business with her.

Respondent 2 of this age level sells cosmetic products under the brand Karisma. Regarding her knowledge about e-commerce internet security, she said that e-commerce refers to selling and buying goods or services through internet, while e-commerce internet security refers to selling and buying goods or services over internet but in secure protocol and also provide security to both seller and buyer involved. She also stated that she shared her bank account number to her customers but never reveal it to public. Regarding on how she secured her online business, she stated that she do take several measures to protect her online business include use strong password email, always updating the password to her page, use strong password with both alphabet and numerical mix and not sharing her bank account number to public. When asked about her experiences in fraudulent activities in her online business, she said that she never experienced any of them because she make sure that she received the payment from customers before posting out the goods. Her opinion in securing online business using e-commerce internet security is that she thinks it is easy to do it and it went well. She also thinks that by applying e-commerce internet security to her online business in future can generate profit to her business because it secures both seller and buyer. She also stated that e-commerce internet security makes her business run well and minimize the number of fraud cases.

4.3.2 Respondents Age: 31-35 years old

Respondent 1 of this age level sells hotel necessities like towels, pillows, sheets and others. Regarding her knowledge about e-commerce internet security, she stated that she did not know anything about e-commerce internet security. She also stated that she shared her bank account number with her customers. Regarding on how she secured her online business, she said that she didn't take any measures and she feels that her online business is not secure enough. When asked about her experiences in fraudulent activities in her online business, she said that she never experienced any of them. Her opinion in securing online business using e-commerce internet security is that she thinks it is easy to do it and will make her online business safer. She also thinks that by applying e-commerce internet security to her online business in future will not generate any profit for her, but it will ensure her account safety to do any transaction online.

Respondent 2 of this age level sells Shaklee products and Dexandra perfumes. Regarding her knowledge about e-commerce internet security, she stated that she did not know anything about e-commerce internet security, but she knows about not sharing her passwords publicly. She also stated that she shared her bank account number with her customers. Regarding on how she secured her online business, she said that she made sure that she is on the right page of the online banking system to ensure that is it not some phishing page or

scam. When asked about her experiences in fraudulent activities in her online business, she said that she never experienced any of them. Her opinion in securing online business using e-commerce internet security is that she will use it if the steps of applying the e-commerce internet security are simple and not complicated. She also thinks that by applying e-commerce internet security to her online business in future can generate profit to her online business because it can prevent loss, safer online transaction and made her customers at ease and trusted when doing online transaction with her.

4.3.3 Respondents Age: 36-40 years old

Respondent 1 of this age level sells pastries like cakes, brownies, tartlets, cream puffs and cookies. Besides that, she also received orders for lunchboxes. Regarding her knowledge about e-commerce internet security, she stated that she only know about e-commerce, that is online business. She did not know anything about internet security. She also stated that she shared her bank account number with her customers if the clients are far, but most of her transaction is by COD (cash on delivery). Regarding on how she secured her online business, she said that she never take any security measures as she is sure that her page is secure enough. When asked about her experiences in fraudulent activities in her online business, she said that she never experienced any of them. Her opinion in

securing online business using e-commerce internet security is that she is not so sure about it. She also stated that she is not sure whether by applying e-commerce internet security to her online business can generate profit for her business in future.

Respondent 2 of this age level sells printing and advertising services and goods like billboards, LED signboards, products' stickers, business cards, flyers and others. Regarding her knowledge about e-commerce internet security, she stated that e-commerce internet security is about the safety of online transaction, the safety of the data and prevention from hackers. She also stated that she shared her bank account number with her customers. Regarding on how she secured her online business, she said that she never take any security measures as she is sure that her page and online transaction is secure enough. When asked about her experiences in fraudulent activities in her online business, she said that she never experienced any of them. Her opinion in securing online business using e-commerce internet security is that she thinks it is quite complicated to use it on her business because e-commerce internet security is quite hard to understand, but in a long-term matter, it is good to be applied to her online business in order to secure the data. She also thinks that by applying e-commerce internet security to her online business in future can generate profit to her online business.

CHAPTER 5

DISCUSSION

5.1 INTRODUCTION

This chapter will discuss and summarize more on the research topic which is the study on awareness of e-commerce internet security among women entrepreneur in east-coast Malaysia. This study is more focused on the level of awareness and knowledge of e-commerce internet security among the respondents selected. All the objectives will be discussed specifically and detailed in this chapter in order to find out the best result of the research as well as to ensure that the aim of this research will be achieved. Other than that, all relevant issues regarding e-commerce internet security will be discuss in order to obtain the relevancy in this topic so that it can be useful for future research.

5.2 OBJECTIVE ANALYSIS

Objective analysis includes three main research objectives that are analyzed to ensure that they are clear and achieved. The three main research objectives are:

- i. To study the level of awareness regarding e-commerce internet security of women entrepreneurs.
- ii. To understand the importance of e-commerce internet security in securing online business.
- iii. To study the significance of securing online business by using e-commerce internet security.

5.2.1 Objective 1: To study the level of awareness regarding e-commerce internet security of women entrepreneurs.

Based on the interview and observation made, we had identified some issues regarding e-commerce internet security among the six women entrepreneur respondents. At least, four of them have basic knowledge about e-commerce internet security, while the other two have no idea what e-commerce internet security is. The two respondents that have no knowledge of e-commerce internet security come from the age level of 31-35 years old and 36-40 years old

respectively. This shows that the younger respondents; age level 25-30 years old, might have better knowledge and awareness regarding e-commerce internet security compared to the later respondents, although there are still some of the later respondents might have knowledge and awareness of the e-commerce internet security.

Besides that, three out of six of the respondents do take some measures to secure their online business like changing the passwords and not sharing their bank account number publicly. The other three respondents did not take any security measures for their online business because they are not sure about e-commerce internet security as well as thinking that their online businesses are secured enough. Most of them shared their bank account numbers to their customers in order to receive payments smoothly, but none of them share the bank account numbers publicly.

Other than that, almost most of them never experienced online fraudulent activities in their online business. Except one of them stated that, she paid to increase her followers at her online business page but the number of followers still remain the same. When they never experienced any fraudulent activities in their online business, this might lower their guard down regarding the security of their online business. Cause and effect of e-commerce internet security should be strengthen among the respondents even though they never experienced any

frauds so that they never lower down the level of e-commerce internet security on their online business.

The opinion regarding securing online business using e-commerce internet security is that three out of six respondents said that they are not sure about this and e-commerce internet security is quite complicated for them to apply. The other three respondents said that e-commerce internet security is easy to be applied to their online businesses.

Last but not least, the opinion whether e-commerce internet security can generate profit or not in future for their online businesses is that, one out of six respondents think that e-commerce internet security will not generate any profit for her business. The other five respondents agree that e-commerce internet security can generate profit for their online businesses. Some of their reasons include to ensure the safety of their data, ensuring that their customers feel safe doing online transaction with them and secure their online business from fraudulent activities. One of the respondent think that e-commerce internet security will not generate any profit for her, but she believed that it can ensure the safety of her data and online business.

5.2.2 Objective 2: To understand the importance of e-commerce internet security in securing online business.

In modern e-commerce business, the importance of e-commerce internet security cannot be over exaggerated. Personal information of people all around the globe are exposed only with a tiny security oversight. In e-commerce, the most important data for both sellers and customers are their bank accounts' numbers, passwords to access to their business page and any other personal information that matters. So, the importance of e-commerce internet security in securing online business is very crucial.

The element of trust is very important in e-commerce internet security. Customers seek this one of the key factors when they wanted to do business online. By implementing e-commerce internet security in the online business, will increase the level of trust among customers to the sellers themselves. Customers will feel very secure to do transactions in their online business because they knew that their data and integrity were protected. For example, by installing an SSL certificate to the online business, will inform the customers that their transactions are well encrypted. The padlock in the address bar of the business page also indicates that the page is secure and the customers will have faith doing business with them.

Other than that, the importance of e-commerce internet security in securing online business is that it can prevent any cyber threats from attacking the business page and stealing personal information. Cyber threats can be classified into several types such as malware, ransomware, distributed denial of service (DDoS) attacks, phishing, corporate account takeover (CATO) and automated teller machine (ATM) cash out. The most common threats that threat any e-commerce business are malware, phishing and corporate takeover (CATO).

According to Mass.gov website, malware is known as “malicious code or malicious software program inserted into a system to compromise the confidentiality, integrity or availability of data”. They also stated that “malware has become one of the most significant external threats to systems and can cause widespread damage and disruption, as well as requires huge efforts within most organizations”.

Also, according to Mass.gov website, phishing is “a form of social engineering, including attempts to get sensitive information and the attempts will appear to be from a trustworthy person or business”. Example of phishing activities include fake websites or email address that looked exactly like an original one. Last but not least, corporate account takeover (CATO). According to Mass.gov website, CATO is “a business entity theft where cyber thieves

impersonate the business and send unauthorized wire and ACH transactions. The unauthorized funds are sent to accounts controlled by the cybercriminal”.

Most of e-commerce businesses are exposed and vulnerable to all of the threats mentioned. Online businesses with low e-commerce internet security are easy targets for the cybercriminals. This is why e-commerce internet security is very important to secure online businesses so that they will not be exposed and targeted by the cybercriminals.

- 5.2.3 Objective 3: To study the significance of securing online business by using e-commerce internet security.

Significance can be described as the quality of being worthy of attention. The quality of some of e-commerce internet security platform must be ensured in order to have a good security for online businesses. According to Maurer (2017), there are four qualities of an outstanding e-commerce internet security platform.

First is that, the e-commerce internet security platform must be adjusted to the applicants budget. If the seller has just started his/her online business, they probably do not want to spend so much on setting an e-commerce internet security for the business page. So, a good e-commerce internet security platform must be adjusted to the sellers' budget no matter how small their businesses are.

Because in every e-commerce business created, there will be data and personal information to be protected.

Second is, the e-commerce internet security platform must keep the data secure. It is a priority for every online seller to protect their customers' information and confidentiality. If the sellers used an unsecured e-commerce internet security platform, this will cause catastrophic events such as data theft. Therefore, there will be a breach of trust between sellers and their customers. So, having a good quality e-commerce internet security platform is a must for every online business.

Third, the e-commerce internet security platform also must be fast. Fast is in the context of how quick it loads and the amount of time needed for the platform to detect any malware and malicious activities in the businesses site. Thus, a quality e-commerce internet security platform must be fast in order to secure the online businesses.

Fourth, a quality e-commerce internet security platform must be easy to use for both customers and sellers. Sometimes, a complicated e-commerce internet security platform will take longer time to run and will create so much fuss that some of the online sellers prefer to not to take any security measures for their business at all. A good quality e-commerce internet security platform should not require the users to spend a lot of time trying to figure how to use it

accordingly. So, the easier e-commerce internet security applied, the better the platform itself.

So, it is very significant to use a good quality of e-commerce internet security platform in order to secure the online business. This will increase the significance for both customers and sellers.

5.3 RESEARCH OBJECTIVE RELATIONSHIP

These research objectives are related to each other and they can help researcher to find the result of the research. This means that, by studying the level of knowledge of e-commerce internet security among the respondents helps to determine their importance and significance too. Besides that, with the elaboration made about the level of knowledge of e-commerce internet security among women entrepreneur in east-coast Malaysia, it made the objective and the scope of research more clear. Based on the interview conducted, we know that the knowledge of e-commerce internet security do contribute to online business. From research objective 1, we are able to evaluate and make analyses on the level of knowledge of e-commerce internet security among the respondents themselves.

Besides that, the idea created from the research objective 2 will help answering the objective 3 regarding the importance and significance of e-commerce internet security in securing online business. The importance of securing online businesses, using a good quality e-commerce internet security platform is interrelated. From this, it shows that each of the research objectives is related to each other in order to find the outcome of the research. So, with the same line of the research ideology will ensure that the research contents are based on the research guidelines.

5.4 RECOMMENDATIONS

In this part, there are some recommendations to be recommended for future research. In order to acquire more accurate information about the research study, the research must have more than six respondents. The respondents also must not only focusing on women entrepreneurs who have online businesses but also must include person that is expert in e-commerce internet security, customers that used online shopping platform and academician that have experience in e-commerce internet security study. This is to ensure that the information will varies and the data collected for this research is unlimited in usage. A variety of data collected will help future research to make decision and it is easier to make comparison among the information for best results. Besides

that, the higher the number of data collected, the higher the level of knowledge and information obtained through the research itself.

The other point is the location of the respondents must be in a wide range of area and not only focusing in east-coast Malaysia. The data collected from a small range of area might be limited or same with each other. E-commerce internet security is a worldwide topic because everyone around the globe is using it. So it is better for the future research to collect as much data as possible regarding e-commerce internet security without being bound to any location or area the data was collected. The data will also be more relevant and different important information can be found based on the variety of location of various respondents. This is because different places sometimes can give effect to the credibility of the information gathered.

Last but not least, the data collected from the respondents should not be bound by their age level only. In this research, the main point is to study the respondents' level of knowledge towards e-commerce internet security. The knowledge is not based on the respondents' age level but their understanding on this topic and their experiences while doing online business. Younger respondents might have more knowledge in e-commerce internet security, but older respondents might have more experiences in dealing with online businesses compared to younger ones. So, for future research, the data

collected must not be valid only from the respondents' age level but also, from their knowledge and experiences too.

5.5 CONCLUSION

Based on the information gathered from the respondents, it shows that having the knowledge of e-commerce internet security is very crucial for everyone who has online businesses. It is because e-commerce internet security holds great function in securing online businesses and it should become one of the main tools in every online business. Majority of the respondents prefer to apply e-commerce internet security to their online business because of several factors such as increase the security of their online business pages, securing the online transaction, increase the trust of customers towards their business, made their work easier and others. It is clearly showed that the usage of e-commerce internet security as one of a technology platform gives more advantages for both online sellers and customers. Besides that, the business activities are more efficient and safe from cyber threats with the support of e-commerce internet security.

As stated before, the knowledge is not based on the respondents' age level but their understanding on this topic and their experiences while doing online business. For example, if a younger respondent have been doing online

business for many years more than the older respondent, this means that he/she has more knowledge and experiences regarding e-commerce internet security and online business. Some younger respondents might not have any knowledge about e-commerce internet security at all, while older respondents can possibly have a lot of knowledge regarding the same issues. It is all about knowledge, understanding and experiences. Thus hypothesis, H2; Some of the online women entrepreneur has knowledge regarding e-commerce internet security while some of them do not, is accepted.

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APPENDICES

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KELANTAN

INTERVIEW SESSION WITH RESPONDENT AGE LEVEL: 25-30 YEARS

OLD

This is the extracts of the interview session with Respondent 1 and Respondent 2 of age level 25-30 years old. Their name and profile will remain anonymous as per request from the respondents themselves.

QUESTIONS & ANSWERS

RESPONDENT 1 (R1)

Maslaini : Assalamualaikum. How are you?

R1 : Alhamdulillah I am fine. What can I do for you?

Maslaini : Actually I am doing my final project paper. My title is “Awareness of E-commerce Internet Security among Women Entrepreneur in East-Coast Malaysia”. Can I interview you as one of my respondents?

R1 : Yes, sure.

Maslaini : How old are you?

R1 : 25

Maslaini : What products/services do your online business provides?

R1 : Muslimah outfits such as dresses and blouses.

Maslaini : What do you know about e-commerce internet security?

R1 : Hmm. What I know is security is during the online transaction. Let's say a customer wanted to buy something, she needed to transfer the money to me. Then, as seller, I need to make sure that I received the money in my account and then I'll proceed to post the goods.

Maslaini : Do you share your bank account number with customers?

R1 : Yes, if not then how would they transfer the money?

Maslaini : How do you secure your online business?

R1 : I always changed the password to my business page.

Maslaini : Do you experience any online fraudulent activities so far?

R1 : So far, no. But once, I paid to increase the followers in my business page, but it remains the same.

Maslaini : Means that you paid for the increasing followers but nothing happened?

R1 : Yes.

Maslaini : What do you think of applying e-commerce internet security to your online business? Would it be easy or hard for you?

R1 : Hmm maybe both. For the business that already succeeds it may help me gain more followers, but if my business is slow, maybe it is hard for me to apply it.

Maslaini : In your opinion, do you think by applying e-commerce internet security would give profit to your online business in future?

R1 : Maybe, if my business is already well-known. But I think it would give my business profit because we don't have to feel insecure anymore if e-commerce internet security is applied.

Maslaini : Okay that's all, Miss. Thank you for being my respondent.

R1 : Okay, no problem.

UNIVERSITI

MALAYSIA

KELANTAN

RESPONDENT 2 (R2)

Maslaini : Assalamualaikum Puan. I am sorry for interrupting you. My name is Normaslaini and I am a final semester student of MBA program in Universiti Malaysia Kelantan. I am currently doing project paper with the title “The Awareness of E-commerce Internet Security among Women Entrepreneur in East-Coast Malaysia”. If there is no objection from you, can I interview you as one of my respondents?

R2 : Waalaikummussalam. Sure, you can.

Maslaini : How old are you?

R2 : I am 28 years old.

Maslaini : What products/services do your online business provides?

R2 : Cosmetic products under brand Karisma Cosmetic.

Maslaini : What do you know about e-commerce internet security?

R2 : I know about this since I studied marketing course for almost 6 years. EC refers to selling and buying goods or services through internet. ECIS refers to selling and buying goods or services over internet but in secure protocol and also provide security to both seller and buyer involved.

- Maslaini : Do you share your bank account number with customers?
- R2 : Yes, but I didn't show it in public. Only through Whatsapp or private messaging.
- Maslaini : How do you secure your online business?
- R2 : My main marketing tool for selling Karisma Cosmetics is through social media. So, as a seller, I am aware of hackers' threats. I use strong password for my email and always changing it. I also use strong password using alphabet and numerical mix. I don't share my bank account number publicly and I don't share where I resided.
- Maslaini : Okay. Do you experience any online fraudulent activities so far?
- R2 : Alhamdulillah not yet. Because we alert on every transaction made. Before posting out the parcel to customers, we made sure we received the payment.
- Maslaini : What do you think of applying e-commerce internet security to your online business? Would it be easy or hard for you?
- R2 : Alhamdulillah, it went well.
- Maslaini : In your opinion, do you think by applying e-commerce internet security would give profit to your online business in future?

R2 : Yes, it can give profit because it secures both seller and buyer side.
When we have security, business runs very well and insha Allah, can minimize fraud cases because we will be more alert.

Maslaini : Alhamdulillah that's all my questions. Thank you Puan, for willingly becoming my respondent and I am sorry if I take a bit of your time.

R2 : Alright dear. Good luck!

INTERVIEW SESSION WITH RESPONDENT AGE LEVEL: 31-35 YEARS

OLD

This is the extracts of the interview session with Respondent 1 and Respondent 2 of age level 31-35 years old. Their name and profile will remain anonymous as per request from the respondents themselves.

QUESTIONS & ANSWERS

RESPONDENT 1 (R1)

Maslaini : Assalamualaikum Puan. I am sorry for interrupting you. My name is Normaslaini and I am a final semester student of MBA program in Universiti Malaysia Kelantan. I am currently doing project paper with the title “The Awareness of E-commerce Internet Security among Women Entrepreneur in East-Coast Malaysia”. If there is no objection from you, can I interview you as one of my respondents?

R1 : Yes, yes you can.

Maslaini : How old are you?

R1 : 34 years old.

- Maslaini : What products/services do your online business provides?
- R1 : Hotel necessities such as pillows, bed sheets and others.
- Maslaini : What do you know about e-commerce internet security?
- R1 : I don't know about it.
- Maslaini : Do you share your bank account number with customers?
- R1 : Yes.
- Maslaini : How do you secure your online business?
- R1 : I don't know. I am still afraid because I don't think my online business is secure.
- Maslaini : Do you experience any online fraudulent activities so far?
- R1 : So far, not yet.
- Maslaini : What do you think of applying e-commerce internet security to your online business? Would it be easy or hard for you?
- R1 : Easier for me. What's most important is it is secure like applying an antivirus to my laptop. I feel secure when using it.
- Maslaini : In your opinion, do you think by applying e-commerce internet security would give profit to your online business in future?

R1 : I don't think it would give me any profit. It can only ensure me to feel secure whenever I do online transaction that's all. Assurance is important.

Maslaini : Alhamdulillah that's all my questions. Thank you Puan, for willingly becoming my respondent and I am sorry if I take a bit of your time.

R1 : Alright, mas.

RESPONDENT 2 (R2)

Maslaini : Assalamualaikum Puan. I am sorry for interrupting you. My name is Normaslaini and I am a final semester student of MBA program in Universiti Malaysia Kelantan. I am currently doing project paper with the title "The Awareness of E-commerce Internet Security among Women Entrepreneur in East-Coast Malaysia". If there is no objection from you, can I interview you as one of my respondents?

R2 : Waalaikummussalam. Okay sure.

Maslaini : How old are you?

R2 : 32 years old.

Maslaini : What products/services do your online business provides?

- R2 : Shaklee products and Dexandra perfumes.
- Maslaini : What do you know about e-commerce internet security?
- R2 : Honestly, I don't know about e-commerce internet security. But, I do know about internet security. Normally, it is about online banking and Facebook things, like keeping the password to you only. This means that we didn't expose any confidential information to public eyes.
- Maslaini : Okay. Do you share your bank account number with customers?
- R2 : Yes of course, because it is a part of transaction. The customers surely wanted bank account number for transaction purpose.
- Maslaini : How do you secure your online business?
- R2 : I usually follow the steps I had read before. I didn't use any online banking page that looks suspicious. It may not be the real online banking website. I take alert during login session. If it didn't show just like I wanted, I would redo the website URL and try again. So far, that's what I did.
- Maslaini : I see. Do you experience any online fraudulent activities so far?
- R2 : Alhamdulillah, so far, nothing.

Maslaini : What do you think of applying e-commerce internet security to your online business? Would it be easy or hard for you?

R2 : If the steps of applying e-commerce internet security to my online business are simple and not complicated, then I should apply it, for the sake of online transaction secureness.

Maslaini : In your opinion, do you think by applying e-commerce internet security would give profit to your online business in future?

R2 : Yes, because it can prevent loss and gain profit as well as securing the online transaction. I think e-commerce internet security would be benefited for the customers too. If the customers trust me and feel safe doing business with me, they will surely come back again later. Maybe a lot of online sellers are not really understanding e-commerce internet security. But, if it can gain profit, so why not apply it to online business?

Maslaini : Alhamdulillah that's all my questions. Thank you Puan, for willingly becoming my respondent and I am sorry if I take a bit of your time.

R2 : Alhamdulillah, you are welcome.

INTERVIEW SESSION WITH RESPONDENT AGE LEVEL: 36-40 YEARS**OLD**

This is the extracts of the interview session with Respondent 1 and Respondent 2 of age level 36-40 years old. Their name and profile will remain anonymous as per request from the respondents themselves.

QUESTIONS & ANSWERS**RESPONDENT 1 (R1)**

Maslaini : Assalamualaikum Miss. I am sorry for interrupting you. My name is Normaslaini and I am a final semester student of MBA program in Universiti Malaysia Kelantan. I am currently doing project paper with the title “The Awareness of E-commerce Internet Security among Women Entrepreneur in East-Coast Malaysia”. If there is no objection from you, can I interview you as one of my respondents?

R1 : Waalaikummussalam. Okay, sure.

Maslaini : How old are you?

R1 : I am 37 years old.

Maslaini : What products/services do your online business provides?

R1 : Bakery and pastries type of product such as cakes, brownies, tartlets, cream puffs and cookies. I also take orders for lunchboxes like spaghetti, meatballs and also grilled chickens or lamb.

Maslaini : What do you know about e-commerce internet security?

R1 : E-commerce is an online business. I am not sure about internet security part.

Maslaini : Okay. Do you share your bank account number with customers?

R1 : Most of the transactions are done with cash on delivery (COD). But, if I get orders from customers who lived far from where I reside, the payment will be through internet banking. So yes, I shared my bank account number with the customers personally.

Maslaini : How do you secure your online business?

R1 : I think that my online business is secured from cyber threats so far, so I don't have any measurements on how I secure my online business.

Maslaini : Do you experience any online fraudulent activities so far?

R1 : So far, never.

Maslaini : What do you think of applying e-commerce internet security to your online business? Would it be easy or hard for you?

R1 : I am not sure about it.

Maslaini : In your opinion, do you think by applying e-commerce internet security would give profit to your online business in future?

R1 : I am not sure too.

Maslaini : Oh okay. That's all my questions. Thank you Miss, for willingly becoming my respondent and I am sorry if I take a bit of your time.

R1 : Alright, no problem.

RESPONDENT 2 (R2)

Maslaini : Assalamualaikum Puan. I am sorry for interrupting you. My name is Normaslaini and I am a final semester student of MBA program in Universiti Malaysia Kelantan. I am currently doing project paper with the title "The Awareness of E-commerce Internet Security among Women Entrepreneur in East-Coast Malaysia". If there is no objection from you, can I interview you as one of my respondents?

R2 : Waalaikummussalam. Sure.

Maslaini : How old are you?

R2 : My age is 38 years old.

Maslaini : What products/services do your online business provides?

R2 : I do printing and advertising. So basically, I sell advertising products such as billboards, LED signboards, route signage, product labeling stickers, flyers and others.

Maslaini : What do you know about e-commerce internet security?

R2 : What I know about e-commerce internet security is that it is about safety of whatever transaction we did online. We need to have internet security to make sure our data is safe and is not exploited by other party. Most importantly, it is to prevent from hackers. So internet security is very important especially for banking.

Maslaini : Do you share your bank account number with customers?

R2 : A business like mine needs to share the bank account number. It is crucial to share the bank account number with customers, if not then how can they bank in the money. So of course, I share my bank account number with customers.

Maslaini : How do you secure your online business?

- R2 : So far, I think my online business is secure especially in banking. Online transaction went smoothly every time. So I don't have any measurements on how I secure my online business.
- Maslaini : Do you experience any online fraudulent activities so far?
- R2 : So far, I have no problem regarding online fraudulent activities. But I do receive some kind of text messages offering some kind of loan and I don't know where these people get my phone number.
- Maslaini : What do you think of applying e-commerce internet security to your online business? Would it be easy or hard for you?
- R2 : In my opinion, applying e-commerce internet security to my online business would be a bit hard for me because I need to setup everything from passwords to other settings. But, for a long-term business, it is very important to apply it in order to secure our data.
- Maslaini : In your opinion, do you think by applying e-commerce internet security would give profit to your online business in future?
- R2 : Of course we will still gain profit even though we applied e-commerce internet security. Customers will still do online transaction with us.

Maslaini : Puan, thank you for the answer. Thank you too, for willingly becoming my respondent and I am sorry if I take a bit of your time.

R2 : You are welcome.

