



PROCEEDINGS

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المؤتمر الدولي الثاني للتراث الاسلامي

"STRENGTHENING KNOWLEDGE, EMPOWERING ACHIEVEMENT"

EDITORS

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**PROCEEDING OF 2ND INTERNATIONAL
ISLAMIC HERITAGE CONFERENCE
(ISHEC 2017)**



2nd International Islamic
Heritage Conference 2017



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2nd International Islamic
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Foreword

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Bismillahirrahmanirrahim. All praise to Allah SWT. Blessing and Prayers be upon Prophet Muhammad SAW, and also to his family members, kindred's, companions and his followers who adhere faithfully to his teaching.

I would like to express my gratitude for this invitation to write a few words in conjunction of this proceeding. Heartiest congratulations go to the organizers of the 2nd International Islamic Heritage Conference 2017 (2nd IsHeC2017) that was held on 14th – 15th November 2017. Congratulations also to the editors for their efforts in publishing the articles presented at the 2nd IsHeC2017.

Proceeding of 2nd International Islamic Heritage Conference 2017 is a very noble effort as it adds to the corpus of literature on Islamic based research in various disciplines of knowledge. I hope that this proceeding can be a catalyst for the germination and strengthening of Islamic knowledge.

Finally, I wish to extend my sincere appreciation to all parties involved in the publication of this proceeding especially Academy of Contemporary Islamic Studies (ACIS) UiTM Melaka, Center for Islamic Philanthropy and Social Finance (CIPSF), Pusat Jaringan Industri, Komuniti dan Alumni (PJI & A) UiTM Melaka and the authors for their contribution.

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Heritage Conference 2017

Preface

In the name of Allah, the Most Beneficent, the Most Merciful. All praise is due to Allah SWT, the Almighty. We all praise Him, seek His Help, and ask for His Forgiveness. We seek refuge with Him from the evil of our souls, and from our sinful deeds. He whom Allah SWT guides, no one can misguide him, and whoever Allah SWT misguides, no one can guide him. Blessings and prayers upon His Messenger Prophet Muhammad SAW. We would like to express our thorough and sincere gratefulness to Allah the Almighty, who has given us the opportunity to write, edit and complete the *Proceeding of 2nd International Islamic Heritage Conference 2017*.

We wish to extend our appreciation to YBhg. Datuk Associate Professor Sabariah Hj. Mahat, Rector of Universiti Teknologi MARA (UiTM) Cawangan Melaka for her full encouragement in ensuring the success of the 2nd IsHeC2017 and also the publication of this proceeding. Special thanks to YBrs. Associate Professor Dr. Shafinar Ismail, Deputy Rector of Research and Industrial Linkage UiTM Cawangan Melaka for her continuous support in 2nd IsHeC2017.

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This proceeding comprises the articles that were presented in 2nd IsHeC2017 which held on 14 hingga 15 November 2017 at Avillion Hotel Melaka.

Hopefully, the *Proceeding of 2nd International Islamic Heritage Conference 2017* will give a clearer view of various contemporary issues in Islamic-based research in this country and the Muslim world as a whole. Finally, we hope that this proceeding may inspire and motivate its readers in initiating attempts and contributions for the sake of Muslim ummah.

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DETERMINANTS OF ELECTRONIC COMMERCE ADOPTION: CASE STUDY AMONG SMALL AND MEDIUM ENTERPRISE (SME) IN KLANG VALLEY

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ABSTRACT

Nowdays, electronic commerce or e-commerce is the most important tool in business market especially in digital online marketing. It's create more competitive marketing among the business around the world and focusing on Small Medium Enterprise formerly SME. In Malaysia, e-commerce is among the tool use by SME with the role to expand their business that can be reachable by customers. The purpose of this study is to determine the factors affecting adoption of e-commerce by SME in Klang Valley and to identify the most influential factor on e-commerce adoption. A conceptual framework comprises of five factors that are relative advantage, compatibility, complexity, top management support and knowledge and resources constraint is being taken as variables for research. Multiple regression analysis generated is being carried out to test hypothesis and to establish the causal effect of relative advantage, compatibility, complexity, top management support and knowledge and resources constraint towards adoption of e-commerce. The result shows that relative advantage, compatibility, and top management support and knowledge have significant and positive impact on adoption of e-commerce. Therefore this study concluded that relative advantage, compatibility, and top management support and knowledge would increase adoption of e-commerce among SME. Therefore, the government should take initiatives and pay more attention to promote e-commerce among SME because SME has potential market growth and high contribution for economic development in Malaysia.

Keywords: e-commerce, business, small medium enterprise.

INTRODUCTION

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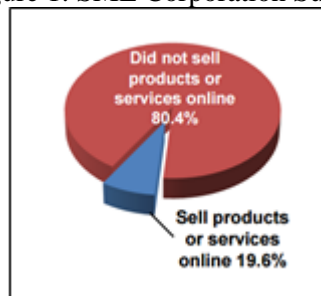
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Small Medium Enterprise (SME) is economic backbone for most of the countries. SME is corner stone for countries economic and constitute 97 percent of the business establishments in Malaysia. In 2015 total employment of SMEs contributed in Malaysia increased from 56 percent to 65 percent in 2016. Meanwhile, Gross Domestic Product (GDP) increased from 31 percent in 2015 to 32 percent in 2016 (Chee, Suhaimi, & Quan 2016).

According to Ajmal and Yasin (2015), SMEs are expected to be driver in achieving the status of developed nation and high income country. Ministry of International Trade and Industry (MITI) had established a specialized agency to take over the SMEs which is SME Corp. Malaysia. SME Corp. Malaysia encourages the development of SMEs by providing infrastructure facilities, financial assistance, advisory services, market access and other support programs. SMEs are also known as Small Medium Industries Development Corporation (SMIDEC), their objective was to develop capable Malaysian SMEs to be competitive in the global market. (SME Corp, 2016).

MITI described SMEs regarding annual sales turnover is not more than RM25 million and the number of employees is not more than 250 full time employees. SME Corp. Malaysia is the premier organization to develop SMEs to enhance wealth creation and bring SMEs to global market. The objective of SME Corp. Malaysia is to promote the development of competitive, innovative and resilient through effective coordination and provision of business support. SME Corp. Malaysia survey in 2016 reported that only 19.6 percent of SMEs are involved in doing business online and another 80.4 percent did not sell products and services online. Besides that, SME Corp. Malaysia also discovers that Information and Communication Technology ICT adoption is low in Malaysia. Most of respondent run their businesses using computer, laptop, notebook and tablets but still low in other ICT tools services. It is found that 85.4% respondents are using used laptop, notebook, and tablets for business use while personal use, 78.8 percent respectively.

Figure 1: SME Corporation Survey



Source: SME Corp Malaysia, 2016

According to Chee, Suhaimi and Quan (2016), Association of Chinese Chamber Commerce and Industries Malaysia (ACCCIM) revealed that only 28 percent indicated E-commerce adoption and another 24 percent of the respondents

stated that they are planned to have it later. Based on ACCIM survey, it showed that major barrier of e-commerce implementations in Malaysia are poor bandwidth (30%), cost implementation constitute (25%), technical issues such security on payment method, limited network coverage and lack of skilled talent (18%). SME refuse to adopt e-commerce application due to lack of resources and knowledge, low skill level of employees, security concern and readiness of the small business (Rehman and Alam, 2016). Limited resources is one of the reason why SMEs owner or manager did not participate in adopting E-commerce within their organization as compared to larger organization that having a larger capital (Kurnia, Alzougool and Ali, 2013). Besides that, Sin et al. (2015) conclude SMEs adoption of E-commerce become limited because SMEs have difference features and attributes compared with large organization. Sin et al. (2016), found that SME still low in adopting e-commerce because lack of awareness of benefits of e-commerce tools and technology that were expensive. This argument is supported by Hashim and Abdullah (2014) and they revealed that SME are struggling to determine the benefits and capabilities of e-commerce in their business.

RESEARCH OBJECTIVES

To identify the relationship between relative advantage, compatibility and complexity, top management support and knowledge, towards adoption of E-commerce among SMEs in Malaysia.

To determine the factor influence the most towards adoption of e-commerce among SMEs in Malaysia.

LITERATURE REVIEW

Adoption of E-Commerce

According to several studies (Lim, Suhaimi and Low, 2016; Rehman and Alam, 2016), an adoption of e-commerce brings fruit of benefits to company through rise of sales, reduce cost and improve communication by enhancing relationship with suppliers and customers via exchanges an information that benefited both parties. Past research (Sin et al., 2015; Schulze and Baumgartner; 2001 as cited in Sin et al. 2015) mentioned that e-commerce makes business expand to international market thru purchasing and selling the product and services throughout global perspectives. Hashim and Abdullah (2014) affirmed that, adopting e-commerce could reach global customers around the world, within 24 hours a day and 7 days a week. Hence, the consumer can shop the desire products or services at home, at anytime and anywhere by company's website. In addition, e-commerce gives an opportunity to compare same product in term of the price, specification and manual installation of the product or service. Business with fully utilization of e-commerce will help a business operation, management and decision maker to decide (Ghobakloo, Aranda and Amado, 2011). Molla and Licker (2005, cited in Ahmad et al. 2015) argue that, the SME which have been adopted e-commerce do not moved beyond the entry-level adoption. Thus, Ahmad et al. 2015 declared

that, the hindrances for SME to adopt e-commerce is due to rapid pace of changes in technology and complicated of demand of local and global business.

Relative Advantage

Much research on adopting e-commerce declared relative advantage is one of the factors contribute to SMEs to adopt e-commerce for making themselves capable to improve business operation such as set a new target market, ensure customer satisfaction, cost saving on marketing and publicity and transaction accelerations (Ahmad et al., 2015; Setiowati et al., 2015); Ochola, 2013; Moghavvemi, Hakimian and Tengku Feissal, 2012; Shahrudin et al., 2012; Wanyoik, Mukulu and Waititu, 2012; Huy et. al., 2012; Alam et al., 2011). In recent years, research on relative advantage also known as perceive benefit has been done (Chee, Suhaimi and Quan, 2016; Rahayu and Day, 2015; Kurnia, Alzougool and Ali, 2013; Molla and Licker, 2005 as cited in Kurnia et al., 2013). As reported by Huy et al. (2012) argue that relative advantage is not seemed to play significant role to influence SMEs in adopting e-commerce.

Compatibility

Compatibility is to measure the level of the e-commerce will fit to the organization practice as well as suppliers and customers (Ahmad et al. 2015). Ahmad et al. (2015) mentioned that, relationship compatibility between e-commerce and organization practice and value and preferred work practices is an important factor in determining adoption. According to Ochola (2013), revealed that compatibility has a significant in determining e-commerce adoption among SMEs in Kenya whether innovation can work well with organization current practices and organization task in the future. For example, if e-commerce is compatible with organization's current daily activities, has a higher possibility to adopt e-commerce within organization (Ochola, 2013). Organization decided to develop e-commerce in order to reduce risk and have an experienced by make a changes in organization's current practices (Huy et al. 2012).

Complexity

Complexity is the level of user to measure their understanding towards e-commerce. Rogers (2003) in article Ochola (2013) stated that complexity is the degree of difficulty of innovation in understanding and learning how to use an innovation in organization. In order to use new technologies, the employees have to develop new skill. The measurement of complexity can be measured by how easily e-commerce can be controlled, the level of flawless, sensible, flexible to changes, user friendless and how much an effort employee need to put for each innovation to become capable in order to handle e-commerce application (Ochola, 2013). But its up to the organization whether to refuse or to accept new technology or innovation if they required developing new skills to their employees (Shahrudin et al. 2011). Wanyoik, Mukulu and Waititu (2012) studies found that, complexity as how SMEs measure which part of innovation is hard for them to

understand or to use. They stated that past studies revealed in adopting innovation required for the organization personnel need to possess particular skill in order to handle innovation within organization.

Top Management Support and Knowledge

Existing practices in company may have difficulty to change particularly from traditional to technology approach, it depends on positive attitude toward innovation, ability and experience of top management towards e-commerce (Lim, Baharuddin and Low, 2016; Rahayu and Day, 2015; Ahmad et al., 2015; Shaharudin et al. 2011; Roger, 2003 as cited in Shaharudin et al. 2011). Past research (Baharuddin and Low; 2016; Scupola, 2009 cited in Ahmad et al. 2015) mentioned that frequent problem faced by SMEs in adopting e-commerce, normally due to the management have lack of IT skills, knowledge and experience that makes the employees reluctant and discourage to blend with recent technology of the management innovative approach. Hence, several studies (Ahmad et al. 2015; Ochola, 2013; Shahrudin et al. 2011; Ghobakloo et al., 2011; Alam, Ali and Jani, 2011; Huy et al., 2012) agreed e-commerce only can be succeed if both parties (management and employee) together occupying themselves with IT skills, knowledge and experience to update their level of e-commerce performance capability.

Resources Constraint

Several past studies, (Rahayu and Day, 2015; Huy et al., 2012; Ghobakloo, et al., 2011) stated that lack of resources such as financial, human and technological become the impediments to adopt e-commerce in the organization, it relies heavily on the organization profitability capabilities. Thus, larger firm seem to have a great ability to obtain certain resources and high probability in adopting e-commerce. According to (Aljowaidi, 2015; Kit et al. 2015; Molla and Licker, 2005 cited in Ahmad et al. 2015; Kurnia, Alzougool and Ali, 2013; Shaharudin et al. 2011) indicate that to adopt e-commerce approach, the organization require to accommodate employee performance on innovation capability thru training of certain IT skills, hiring the expertise in term of system and install good infrastructure, and absolutely all of this involve financial transactions.

METHODOLOGY

In this study, survey research is being conducted. A total of 200 questionnaires were distributed through email and 103 questionnaires were returned to the researcher. The questionnaire was distributed to determine of electronic e-commerce adoption among Small Medium Enterprise (SME) in Klang Valley. The data collected from the survey were keyed into Statistical Package for Social Science System (SPSS) which the software enables us to carry out various analyses and the result obtained will be used to answer the research questions and objectives.

FINDING AND ANALYSIS

The purpose of Cronbach's alpha reliability coefficient test is used to check the reliability and validity of the collected data whether the data obtained from the survey is reliable or not for the research. This method also allows us to check whether independent and dependent variables have poor to excellent strength of the questions.

Table 1. Reliability Test

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.944	.956	35

Based on the table 1, the result shows that Cronbach's alpha for dependent and independent variables are 0.956, it indicate that the result is considered as excellent. Thus, the 35 items are reliable to ask to the respondent.

Table 2. Pearson's Correlation Coefficients

	Relative Advantage	Compatibility	Complexity	Top management support and knowledge	Resources Constraint
Pearson Correlation Adoption of E-commerce	.651**	.721**	-.112	.606**	-.128
Significant	.000	.000	.261	.000	.198
Strength	Strong	Strong	None	Strong	None

** . Correlation is significant at the 0.01 level (2-tailed).

The Pearson Correlation Coefficient in table 2, suggested that correlation between Adoption of E-commerce and Relative Advantage is 0.651 and Compatibility is 0.721. It shows RA and C has strong positive significant relationship with adoption of E-commerce. Meanwhile, Complexity, has weak negative relationship which is not significant with adoption of e-commerce. The correlation between adoption of e-commerce and complexity is -0.112. Top management support and knowledge has strong positives significant relationship with adoption of e-commerce with 0.606. Finally, the correlation between adoption of e-commerce and resources constraint (RC) is -0.128. Resources

constraint has weak negative relationship which is not significant with adoption of e-commerce.

Based on the Table 3 below, the model summary of regression analysis shows that the R square is 0.613 or 61.3% of the dependent variable is being explained by relative advantage, compatibility, complexity, top management support and knowledge and resources constraints. , 40.7% of variance in adoption of e-commerce is explained by other factors not covered by this research. Meanwhile, adjusted R square is 0.593 or 59.3% .

Table 3: Model Summary

Model Summaryb					
Model	R	R Square	Adjusted R Square	R	Std. Error of the Estimate
1	.783a	.613	.593		.48412

a. Predictors: (Constant), Mean_RS, Mean_RL, Mean_TM, Mean_C, Mean_CX

b. Dependent Variable: Mean_EC

Table 4: ANOVA RESULT

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.977	5	7.195	30.701	.000b
	Residual	22.734	97	.234		
	Total	58.711	102			

a. Dependent Variable: Mean_EC

b. Predictors: (Constant), Mean_RS, Mean_RL, Mean_TM, Mean_C, Mean_CX

According to Table 4 above, it indicates that F-test is 30.701 and the significant value is less than 0.01. Hence, the F-test is highly significant and the finding shows that the model is acceptable. The regression model for these five variables (Relative Advantage, Compatibility, Complexity, Top management Support and Knowledge and Resources Constraints) were suitable in explaining the dependent variable (Adoption of E-commerce).

Table. 5: Coefficients

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.056	.424		-.132	.895
	Mean_RL	.378	.115	.292	3.296	.001
	Mean_C	.408	.108	.369	3.791	.000
	Mean_CX	-.001	.074	-.001	-.008	.993
	Mean_TM	.274	.089	.244	3.067	.003
	Mean_RS	-.053	.078	-.070	-.671	.504

a. Dependent Variable: Mean_EC

According to Table 5 above, it shows which factor that is most influencing adoption of e-commerce. Based on the coefficients, the estimated multiple regression equation is:

$$EC = -0.056 + 0.378 RL + 0.408 C - 0.001 CX + 0.274 TM - 0.053 RS$$

The coefficient for Relative Advantage is 0.378. Hence, for every unit increase in Relative Advantage, we expect a 0.378 increase in adoption of e-commerce. This is statistically significant, based on 0.05 confidence level. The coefficient for Compatibility is 0.408. Hence, for every unit increase in Compatibility, we expect a 0.408 increase in adoption of e-commerce. This is statistically significant at 0.05 levels. The results of Relative advantage and compatibility were consistent with the previous studies of Herzallah & Mukhtar, 2016. The coefficient for Complexity is -0.001, hence, for every unit increase in complexity, we expect a 0.001 decrease in adoption of e-commerce. This is statistically not significant (Sig. = 0.993 > 0.005). This finding is supported by Syed et. al., 2015. While for Top management support and knowledge coefficient, is 0.274. Hence, for every unit increase in Top management support and knowledge, we expect a 0.274 increase in adoption of e-commerce. This is statistically significant (Sig. = 0.003 < 0.005) and these result is being supported by Ahmad et. al., (2015). Coefficient for resources constraint is -0.053, explain, for every unit increase in resources constraint, we expect a 0.053 decrease in adoption of e-commerce. This is statistically not significant (Sig. = 0.504 > 0.005). This is consistent with findings from Rahayu and Day (2015). Studies implied that the higher the value of t-value the more influence the variable toward adoption of e-commerce. As for the finding in this study, the highest of t-test is compatibility with the value 3.791.

CONCLUSION & RECOMMENDATION

This study is conducted to achieve two objectives which are to identify the relationship between top management support and knowledge, resources constraint, relative advantage, compatibility and complexity towards adoption of e-commerce and to determine the factor influence the most towards adoption of e-commerce. This research finding shows that relative advantage, compatibility, top management support and knowledge has significant strong relationship with adoption of e-commerce. Meanwhile, complexity and resources constraint are found not statistically significant in affecting the adoption of e-commerce. Compatibility factor is found to be the most significant factor in affecting e-commerce adoption of SMEs.

This is due to the fact that e-commerce will fit in to the firms that are practicing and having task that is consistent with their beliefs, culture and values. SMEs need to be given knowledge through courses run by the government in order to realise the fruitful benefits of e-commerce adoption such as increasing productivity, increasing sales, improve daily job performances and finish task in short time. Rising awareness among SME can be through human resources, financial resources and technological equipment to facilitate SME for adoption e-commerce into their business. Government and industry are suggested to collaborate in encouraging Malaysia SME in adoption of e-commerce. Malaysia Digital Economy Corporation (MDEC) providing Ecommerce Training Academic training which is facilitating any SME who is interested to run online business. The owner or manager that have clear objective and understanding towards e-commerce, can send their employee for training in developing IT skill. It might be costly for the owner but for the long term planning, these employees can increase the business profit year by year if they have IT skill including expertise in e-commerce application. Thus, the owner can cut cost in term of outsource e-commerce application since they have their own expertise to handle their own website. SME also should create a website that is user friendly that enable the user to enjoy online purchasing without having difficulty. Government also should allocate budget to SME Corporation and MDEC, where both of this agency can collaborate to give know how and solution to Malaysia SME in involving with e-commerce activities.

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