# APPLYING UTAUT MODEL TOWARDS THE CAPABILITIES OF SME ENTREPRENEURS AND USING DIGITAL PLATFORMS

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**Abstract**: Information and communication technology (ICT) is a very important component underlying innovation in business and entrepreneurship that allows activities to take place regardless of place, distance, age, and time in increasing competitiveness in businesses and economies around the world in line with Industry 4.0 can benefit firms in mapping out a global direction. To ensure business can be implemented well and effectively, the digital platform is used as a complement in supporting the business activities undertaken. The objective of this study is to examine the acceptance to use digital platforms by SME entrepreneurs in Kedah by using the Theory of Combined Technology Acceptance and Use (UTAUT) model. Data collection involved is the distribution of questionnaires. Only 355 questionnaires were considered suitable to be analysed further, with response rate of 47 percent. The study has successfully proven that social influence and facilitating concern are significantly correlated to acceptance to use digital platform. Therefore, regression testing shows that prediction facts on acceptance to use digital platform produce the value $R^2$ of 67.8 percent. Besides, the results of this study are expected to benefit SME entrepreneurs, SME support service agencies, policy makers and SME program development related to the importance of digital platforms in business activities today. Thus, the study also contributes to existing literatures which focuses on the development of entrepreneurship in Malaysia. Lastly, detailed implications of the theory and practices as well as suggestions for future study also discussed.

*Keywords*: digital; platform; entrepreneurs; acceptance; Small and Medium Enterprise;

## 1. Introduction

Developments and advances in Information and Communication Technology (ICT) have brought great changes in human life and provided great competition in the business world. Accordingly, the increasing use of digital in the Industrial Revolution 4.0 (Industry 4.0) has provided opportunities and attractions to the field of entrepreneurship to change the mind-set toward digital transformation (Grabowska & Saniuk, 2022; Ramdani et al., 2021) In addition, the field of entrepreneurship has the potential to contribute to the socio-economic development and productivity of the country. More equitable, distribution of income will improve the standard and quality of life of the people, in turn bringing social benefits to society. Sustainable economic growth can be promoted through an innovative and creative entrepreneurial nation, as well as through a new economy and a digital economy. The new wave of the digital economy

is able to create a variety of business and employment opportunities, thus increasing the income of the people as a whole, including in rural areas (Tomić et al., 2022). The transition of the existing economy to a digital economy is important because it accelerates the growth of the local and national economy, with the driving force being mostly entrepreneurs and small and medium enterprises. This situation indirectly gives an important focus to increase and stimulate the resilience of the country's digital economy, further helping the people and businesses affected by COVID-19(Ivanova et al., 2022).

The new wave digital economy is able to create various business opportunities and jobs, thus increasing the income of the people as a whole, including in rural areas. In general, many spaces and opportunities can be explored in the digital world. Business skills plus digital skills will give space for entrepreneurs to explore further. Besides, Khrais and Alghamdi (2022) stated that the development of digital technology brings changes to existing business models and new creations, the introduction of new products and services as well as increased efficiency of business processes which contributes to increased competitiveness. However, the use of digital platforms in firms was found to be still at a low level, especially among developing countries. In addition, most micro and small firms are still not able to maximize the use of digital platforms, and some are not even motivated to use digital platforms in their business dealings (Bahari et al., 2021). Besides, the acceptance and use of new technology have become an obstacle and a burden to SME entrepreneurs against the introduced technology initiatives. The rapid emergence of digital platform ecosystems in the context of SME entrepreneurial use is still underdeveloped. Therefore, a literature review was conducted to identify the evolution of usage measurement models and identify the factors influencing the actual use of digital platforms among SME entrepreneurs(Chatterjee et al., 2022; Saiful Afzan Baru et al., 2014). The problem faced in the efficiency of SMEs in managing the business they are working on lies in the inefficient use of alternative resources that the expected solution is the application of appropriate technology to support resource efficiency so that the continuity of the SME business can be well established (Mansur, 2022). Accordingly, this study provides further understanding of the issues related to the adoption of ICT by SME entrepreneurs. It investigates behaviour towards technology adoption by examining behavioural intentions towards different technologies in various cultural settings and identifying findings from other studies. Several theoretical models have been perused to seek factors that influence behavioural intentions to use technology to manage user behaviour (Azilahwati Adam et al., 2019; Mansur, 2022). Several technology acceptances models and theories have been applied to different phenomena and varying cultural settings in many studies, yielding varying results.

## 2. Literature Review

This study using UTAUT model to show about SMEs entrepreneurs adopt ICT and digital platform in their business. Unified Theory of Acceptance and Use of Technology (UTAUT) is an integrated model used to identify user acceptance of technology. Previous studies showed a big number of UTAUT model applied in various fields. However, limited studies had been done using UTAUT model in the field of entrepreneurships and business.

## 2.1  Adopt Technology Acceptance Measurement Model

The Unifying Theory of Technology Acceptance and Use (UTAUT) was developed by Venkatesh et al., (2003) which describes conceptual and empirical similarities across different models of technology acceptance. This theory states that user acceptance and use of technology is explained by several factors. The process of social influence explains that individuals face the opportunity to accept or reject a new system consisting of subjective norms, voluntariness and image. Cognitive processes emphasize the relevance of individual work and the value of output. UTAUT states that user acceptance and use of technology explained by four factors, that is performance expectations, effort expectations, social influence and convenience are direct determinants of behavioural intention and behaviour (Venkatesh et al., 2003). According to this study, Alawadhi and Morris (2008) conducted a study on 880 students in the use of e-government services using the UTAUT model. The results revealed that performance expectancy, effort expectancy and peer influence determine behavioural intention. Similarly, facilitating conditions and behavioural intentions determine usage of e-government services. Besides that Dong et al. (2009) found that performance expectancy and social influence determine users' behavioural intention toward Internet banking. Result of an empirical investigation conducted by Maldonado et al., (2009) on 240 secondary school students in Peru in the acceptance of an e-learning technology suggests that social influence significantly predicts behavioural intention.

## 2.2  Digital Entrepreneurship

The emergence of digital entrepreneurship is the result of changes in the business world due to transformations in the field of technology. The discussion of digital entrepreneurship aspects has gained attention among scholars due to the insistence and demand for the use of technology in business. Therefore, digital participation is access and use of the internet that includes various activities related to the achievement of an inclusive information society (Faradillah Iqmar Omar et al., 2022; Man & Yang, 2022). Besides, the rapid growth of online businesses (e-commerce) as well as businesses that use social media has resulted in the outbreak of economic globalization and has led to an increase in customers from within the country as well as customers across borders. In addition, entrepreneurs are offered a variety of new opportunities with the existence of the internet in order to start and grow a business. Through new and traditional forms of internet and information technology, entrepreneurs are able to reach customers, become more efficient and generate their business in a way that could not be done before. In particular, Li et al. (2018) stated that the digital platform approach as a complex transformation is able to influence the backbone of an organization. With that, the capabilities of digital platforms need to focus on technology networks that involve drastic changes towards the use of internal and external resources of the organization. Meanwhile, study by Beliaeva et al. (2020, revealed that significant differences in a set of supporting innovation ecosystem's actors and relationships throughout the development of the company from lower to higher levels of digitalization. The research brings implications to SMEs in high-tech industries that are aiming to transform their business toward greater digitalization, and stresses the importance of strategic partners in innovation ecosystem in this process.

## 2.3  Adoption Technology towards SMEs

In Malaysia, the government continues to introduce various programs and strategies towards empowering the use of ICT to improve the standard of living of the community, especially for B40 entrepreneurs (Faradillah Iqmar Omar et al., 2022). Previous studies show that firm managers play a significant role in the establishment, development and advancement of the organisation.  Similarly, Azilahwati Adam et al. (2019), Khrais & M.Alghamdi (2022) and Mohamad Rohieszan Ramdan et al.(2020) stated that technology adoption is based on three stages of cognitive, affective and behaviour. They explained that at the cognitive stage, SMEs' managers become aware of the technology and through analysis of benefits and feasibility, they develop feelings towards it. If the feeling is favourable, the SME will move to behavioural stage in terms of actual usage of ICT, which is translated into organisational willingness. According to Mansur (2022),  digital transformations offer a possibility or a challenge for SMEs, their strategic response is critical. SMEs participating in the digital economy require digital innovation to overcome significant obstacles and enhance their technological expertise (Faradillah Iqmar Omar et al., 2022). On the other hand, the term digital innovations refer to new products Chatterjee et al., (2022), processes, or business strategies enhanced by technology (Harifah Mohd Noor et al., 2022).

## 3.  Methodology

This study adapted a quantitative approach which is a cross-sectional study. Data is collected once that requires respondents to answer a questionnaire distributed by researchers. Through the applied method, the real situation can be known as it is suitable for obtaining personal and social facts, beliefs, and attitudes (Kerlinger, 1973). This study aimed to examine factors influencing social media adoption for business purposes by utilizing the UTAUT model. IBM SPSS Statistics version 22 was utilized to validate the proposed hypotheses and verify our suggested conceptual framework. The data were collected from a self-completed online questionnaire converted to a Google Form format. A convenience sampling technique was adopted in this study via an online questionnaire as the research instrument.

### 3.1  Sampling and Data Collection

The population of this study is gained from TEKUN Nasional Kedah entrepreneurs. A total of 750 questionnaires were distributed, however, only 355 were returned and analysed as data to be used as the study sample. A simple sampling method was chosen because the researchers gave the questionnaires to the selected sample only. Respondents agreed and responded voluntarily.

### 3.2  Instrument

This study uses a quantitative approach and a questionnaire as the main instrument used to obtain data from the respondents. The instrument used in this study is a questionnaire that uses a 5-point Likert scale; 1= strongly disagree, 2= disagree, 3= neutral, 4-= agree, and 5= strongly agree. Items constructed based on Technology Acceptance and Use Theory (UTAUT) developed by (Venkatesh et al., 2003). The scale includes items of performance expectations, effort expectations, social influence, and facility conditions. All the questions used have been

tested and used in previous studies (Saiful Afzan Baru et al., 2014). All the data obtained after the collection process, the validity test using Cronbach's alpha method is done first. This aims to ensure that each item to be tested reflects the characteristics to be measured. Additionally, Hair et al. (2010); and Sekaran (2003) suggested a Cronbach value above 0.7 is considered good. Table 1 shows the summary of variable used in this study.

<div align="center">Table 1 Summary of Variables</div>

| Variable | Item |
|---|---|
| Performance Expectancy | 5 |
| Effort Expectancy | 4 |
| Social Influence | 4 |
| Facilitating Conditions | 4 |
| Use Behavior | 4 |

### 3.3  Research Model

The purpose of this study is to determine the strength of predictors (EE, PE, SI, and FC) on the intention of SME entrepreneurs to accept and use ICT as a platform used for buying and selling and research. The factors that can influence the adoption of ICT by SMEs are illustrated in Figure 1. The study is based on the model of Venkatesh et al. ( 2003),  which had four exogenous variables and one endogenous variable used in this study. Venkatesh et al. (2003) utilised UTAUT model to understand human acceptance behaviour across a range of disciplines. This study utilises this model, which integrates the following factors (Venkatesh et al., 2003, p. 447–453):

1- Performance Expectancy (PE): This refers to "the degree to which an individual believes that using the system will help him or her to attain gains in job performance".
2- Social Influence (SI): This refers to "the degree to which an individual perceives that important others believe he or she should use the new system".
3- Effort Expectancy (EE): This refers to "the degree of ease associated with the use of the system".
4- Facilitating Conditions (FC): This refers to "the degree to which an individual believes that an organisational and technical infrastructure exists to support the use of the system"

The conceptual framework is presented in Figure 1. Use behaviour was proposed to be a dependent variable. Meanwhile, Effort expectancy, performance expectancy, social influence and facilitating condition were independent variables.  The selection of these variables was based on a review of extant digital platforms literature and discussions with executives in the entrepreneurship contexts. Each component of the model and key relationships are shown in Figure 1.
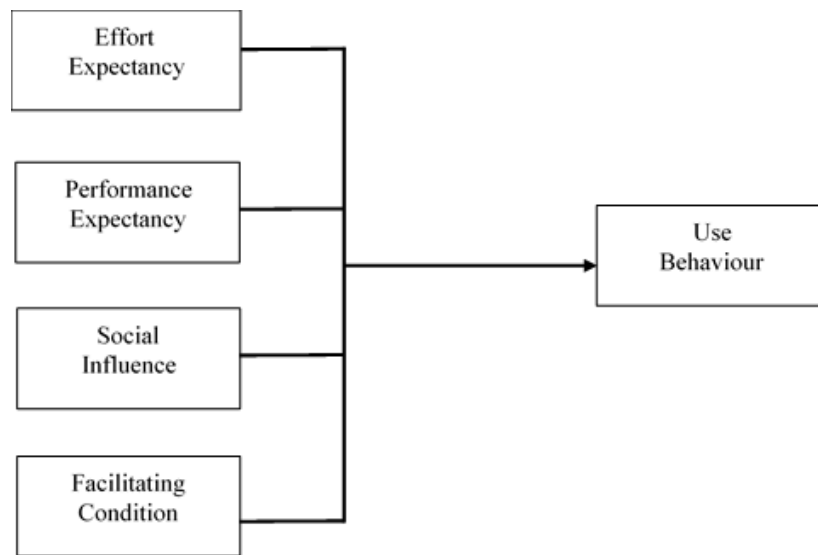
Figure 1: A Conceptual Model of Use Behaviour by UTAUT Model

## 4. Analysis and Result

### 4.1 Descriptive analysis of demographic information

Data were analysed using the IBM Statistical Package for Social Sciences (SPSS) version 22. This study used descriptive and multiple regression to analyse the data. The descriptive statistics of the sample are listed in Table 1. The sum of the respondent of this research was 355 entrepreneurs located in Kedah. The result showed the percentage for each respondent's details according to the category placed in the questionnaire. All the data that has been collected is analysed and the results are summarized in a table. Overall, the questions stated in the study on demographics are gender, age, status, education level, income, platform use, type of business sector, type of ownership. The demographic profiles are detailed in Table 2.

Table 2 Demographic Profile of respondent Characteristics

| Demographic Profile | | Frequency | Percentage (%) |
|---|---|---|---|
| Gender | Male | 125 | 35.2 |
| | Female | 230 | 64.8 |
| Age | 18 -25 years | 54 | 15.2 |
| | 26-33 years | 80 | 22.5 |
| | 34-41 years | 101 | 28.5 |
| | 42-49 years | 86 | 24.2 |
| | 50 above | 34 | 9.6 |
| Status | Single | 30 | 8.5 |
| | Married | 285 | 80.3 |
| | Divorced | 40 | 11.2 |
| Level Education | SPM | 67 | 18.9 |
| | Diploma | 158 | 44.5 |
| | Degree | 100 | 28.2 |
| | Master | 30 | 8.4 |

| Monthly Income | Below RM5000 | 44 | 12.4 |
|---|---|---|---|
| | RM5,000-RM10,000 | 152 | 42.8 |
| | RM11,000-RM16,000 | 89 | 25 |
| | RM17,000-RM22,000 | 45 | 12.7 |
| | RM23,000 above | 25 | 7.1 |
| Platform Use | Facebook | 126 | 35.4 |
| | Instagram | 78 | 21.9 |
| | Twitter | 39 | 10.9 |
| | WhatsApp | 105 | 29.5 |
| | Others | 7 | 1.97 |
| Business Entities | Sole proprietorships | 271 | 76.3 |
| | Partnership | 84 | 23.7 |
| Business Category | Manufacturing | 183 | 51.5 |
| | Service | 147 | 41.4 |
| | Agriculture | 25 | 7.1 |

## 4.2  Principal Component Analysis

The exploratory factor analysis was used to determine the construct validity of performance expectancy, effort expectancy, social influence, facilitating concern, behavioural intention, and use behaviour. The Principal Component Analysis (PCA) was used to assess the dimensionality of the measures, in this light, PCA performed to assess the factorial structure of the scales. The results of the factor analysis showed the Kaiser-Meyer-Olkin (KMO), which surpassed the .6 and the Bartlett Sphericity test (BTS) which was significant with $p<.05$. One possible reason is the number of samples which was less than 200 people, Hair, Black, Babin., and Anderson (2010) suggested that the adequacy of the sample measured is .45. All of the variables passed both the statistical tests of Kaiserr-Meyer-Olkin (KMO) which is a measure of sampling adequacy and Bartlett's Test of Sphericity for statistical significance. These tests confirmed the factorability of the data collected through the scales. The reliability score for performance expectancy, 0.865, effort expectancy 0.835, social influence, 0.853, facilitating concern0.821and use behaviour 0.853. The results of the factor analysis as shown in Table 3, indicated that each factor was validly represented by its relevant items.

Table 3 Validity and Reliability of Instruments

| Item | Performance Expectancy | Effort Expectancy | Social Influence | Facilitating Concern | Use Behaviour |
|---|---|---|---|---|---|
| PE1 | 0.772 | | | | |
| PE2 | 0.845 | | | | |
| PE3 | 0.894 | | | | |
| PE4 | 0.799 | | | | |
| PE5 | 0.658 | | | | |
| EE1 | | 0.791 | | | |
| EE2 | | 0.803 | | | |
| EE3 | | 0.755 | | | |

| | | | | |
|---|---|---|---|---|
| EE4 | | 0.727 | | |
| SI1 | | | 0.839 | |
| SI2 | | | 0.743 | |
| SI3 | | | 0.682 | |
| SI4 | | | 0.664 | |
| FC1 | | | | 0.741 |
| FC2 | | | | 0.732 |
| FC3 | | | | 0.782 |
| FC4 | | | | 0.805 |
| BI1 | | | | |
| BI2 | | | | |
| BI3 | | | | |
| BI4 | | | | |
| UB1 | | | | 0.903 |
| UB2 | | | | 0.895 |
| UB3 | | | | 0.865 |
| UB4 | | | | 0.769 |
| Reliability | 0.865 | 0.835 | 0.853 | 0.821 | 0.853 |

## 4.3 Finding

The findings from Table 4 revealed that the social influence and facilitating concern have positive significant relationship towards use behaviour. The result shows the value of $R^2$ presents as much as 67.8 percent of use behavior is explained by the variables. Next, the F-Statistic value proves that variables such as performance expectancy, effort expectancy, social influence and facilitating concern contribute to the use technology among SME entrepreneurs (F= 85.63; p<0.01). Then overall the results present findings related to performance expectancy variables (β = .120; t=.749; p>0.05), effort expectancy (β = .054; t=.962; p>0.05) social influence (β = .130; t=2.462; p<0.05) and facilitating concern (β = .034; t=2.022; p<0.05). The empirical findings showed that performance expectancy and effort expectancy cannot be proven to influence the use of technology of SME entrepreneurs. Meanwhile, social influence and facilitating concern can each be proven as independent variables that influence and have a significant relationship to the use of technology in the development of entrepreneurship.

Table 4 The Effects of UTAUT Model towards use technology as Platform

| Variable | Beta | T Value | P value |
|---|---|---|---|
| Performance Expectancy | 0.120 | 0.749 | 0.455 |
| Effort Expectancy | 0.054 | 0.962 | 0.338 |
| Social Influence | 0.130 | 2.462 | 0.015 |
| Facilitating Concern | 0.034 | 2.022 | 0.045 |
| $R^2$ 0.678 | | | |
| F- Statistic 85.63 | | | |
| Sig: 0.009 | | | |

## 5. Discussion and Conclusion

This study empirically proofs the critical factors that impact the usage of ICT by SME entrepreneurs. The results obtained in this study showed social influence and facilitating concern have a significant relationship with the use of digital platforms among entrepreneurs. In terms of social influence, results have a positive relationship and provide significant results. Result revealed that social influence plays an important role in the use of digital technology for entrepreneurs. Therefore, family, friends, peers and others who are around the entrepreneur will influence positively or negatively to adopt digital technology in the business being conducted. In additional, the facilitating concern has a positive relationship and gives a significant relationship to the use technology for entrepreneurs. This can be interpreted that fast internet access, good facilities and sufficient equipment give entrepreneurs the opportunity to continue their business. This situation is explained because the use of digitization technology helps increase revenue through fast Internet access as well as e-commerce providers that are used to help businesses become more efficient. Hence, the viewpoint of the UTAUT model was adopted. After the review of relevant literature, which gave strong theoretical and conceptual underpinning for an integrated conceptual framework to be designed, the four-predictor research model that was yielded explained 67% of the variance in ICT usage after running principal component analysis (PCA). Therefore, these are significant results for SMEs that are digitally stable since they require digital platforms, internet of things, and digital orientation to address the significant difficulties associated with the developing digital economy and to enhance their technical knowledge. Thus, technology acceptance research ages back two and half decades with varying results and different supporting technology acceptance models or theories. This study has shown that the choice of UTAUT model is completely appropriate for the subject under analysis. Given the seeming importance of these variables, it looks likely that they may become part of a basic model in the future. The key contribution of the paper in theoretical terms is the introduction of convertibility into the model. Based on the overall findings of this study, it clearly shows that SME entrepreneurs in Malaysia are aware of the importance of digital platforms in their respective businesses and have a high intention to use the platform. The use of digital platforms also shows that the software is capable of adding value to the business performance of SMEs in Malaysia if entrepreneurs can fully utilize the internet and the power of social media in marketing activities or buying and selling goods and services. In addition, regular exposure to current technological developments, especially those related to increasing sales and profits of SMEs, needs to be publicized more effectively. This is because the decision of an SME entrepreneur to use a digital platform is also influenced by other stakeholders who are around the entrepreneur. Therefore, for parties interested in SMEs in Malaysia to establish a support group either for knowledge or skill improvement.

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