

Analysing the Challenges in Adopting Digitalisation among Smes: A Case Study in Malaysia

By

Nor Zuriati Amani Ab Rani

Faculty of Business & Management, UiTM Cawangan Kelantan, Machang 18500, Malaysia

Mohd Khairi Ismail

Faculty of Business & Management, Universiti Teknologi MARA Cawangan Terengganu,
23000 Kuala Dungun, Terengganu, Malaysia

Vikniswari Vija Kumaran

Faculty of Business and Finance, Universiti Tunku Abdul Rahman, Bandar Barat, 31900
Kampar, Perak, Malaysia

Muhamad Zahid bin Muhamad

Faculty of Plantation and Agrotechnology, UiTM Cawangan Melaka Kampus Jasin, 77300
Merlimau, Melaka, Malaysia

Nor Shuhada Ahmad Shaupi

Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, Pengkalan Chepa,
16100 Kota Bharu. Kelantan

Abstract

Small and medium industries (SMEs) also expressed their difficulty connecting with customers and suppliers due to poor communication infrastructure. For branding, they face challenges such as product and service quality, weak marketing network, no certification, ineffective strategy, and less promotion. Based on these issues or issues, it can be concluded that many Malaysians use fewer digital tools in their business. This paper attempts to analyse the challenges in adopting digitalisation among SMEs in Terengganu, Malaysia. This study involved 102 entrepreneurial respondents in the State of Terengganu. Respondents were aged between 18 years and not more than 40 years. Data obtained from respondents were analysed using SPSS, which involved descriptive analysis. Most of the entrepreneurs have various challenges like lack of resources, knowledge and skills, lack of commitment and discipline, lack of access to finance and market, challenges in legal and regulatory environment or security and challenges in knowledge and technical. In conclusion, entrepreneurs' main challenge is lack of resources to run the business. Therefore, attention should be given in an effort to increase and improve the infrastructure among SMEs in Terengganu.

Keywords: challenges; digitalisation; Small and medium industries (SMEs)

Introduction

Small and Medium Enterprises (SMEs) in the manufacturing sector are defined as firms have annual sales not exceeding RM50 million or a number of full-time employees not over 200 people. In terms of services and other sectors, SMEs are defined as firms with annual sales not exceeding RM20 million or the number of full-time employees with no more than 75 people (Malaysian Small and Medium Enterprises Corporation, 2021). Based on data issued by the Department of Statistics Malaysia, the contribution of SMEs to the economy in terms of Gross

Domestic Product (GDP), export and employment continued to increase to 38.9 per cent in 2019, compared to 38.3 per cent of the previous year (Department of Statistics Malaysia, 2021). This has proven that SMEs play a vital role in maintaining economic growth, as well as providing employment opportunities to each individual as an entrepreneur in Malaysia (Zaimah & Abdullah, 2017). Digital business is a popular platform used today, especially during this Covid-19 pandemic. Digital business is a business method that allows a business on the internet or ICT. Although there is an increase in the amount of SME participation in the digitisation platform, this percentage can be further enhanced if SMEs are to be assisted by the corporation in transforming into ICT as the catalyst for their traders' income generators. Many users will choose to buy online instead of face-to-face nowadays. So small traders need to accept this new norm and change according to the current era of globalisation.

Previously only about 10 to 20 per cent of SMEs used digital technology completely in business, but that number has increased to 40 per cent after this pandemic (Hazwan Faisal Mohamad, 2020). In terms of promoting sales, traders have to diversify their promotion to increase sales because they used to rely solely on visitors who came to their place (Bernama, 2021). Small and medium industries (SMEs) also expressed their difficulty in connecting with customers and suppliers due to poor communication infrastructure (Astro Awani, 2020). For branding, they face challenges such as product and service quality, weak marketing network, no certification, ineffective strategy and less promotion (Astro Awani, 2019). Based on these issues or issues, it can be concluded that many Malaysians are using less digital tools in their business. Therefore, this paper attempts to analyse and determine the challenges in adopting digitalisation among SMEs in Terengganu, Malaysia.

Literature Review

The involvement of entrepreneurs in the field of digitisation has increased significantly in line with the development of information and communication technology. Entrepreneurs use online applications such as Facebook, Instagram and also e-business applications to increase access to business transactions as well as transactions. Nuseir (2018) and Hijo et al. (2021) found that business digitisation can increase the income of small businesses through increased business activities and new market access. Business digitisation is the transformation of business processes including the management of customers, transactions, services and feedback in a completely digital environment. As the increase in digitisation accelerates around the world, SMEs in Malaysia need to accelerate the adoption of digital technology to drive the country's economic growth. Mostafa et al. (2005) found that entrepreneurs with high internet orientation showed improvement in expanding their business results. Thus the development of information and communication technology is seen as a catalyst for business expansion, especially in online businesses.

However, with the digitisation of technology, there are various challenges that Small and Medium Enterprises (SMEs) face. According to Alam (2011), technology means anything that can improve the methods and means of production as well as management practices with the aim of increasing the overall productivity of a factor. The use of technology in small industries is shallow and more complex as it changes frequently over time. These complex changes make it difficult for small industrial entrepreneurs to learn and master technologies that are increasingly complex and difficult for them. Moreover, most of the small industrial entrepreneurs are those with rural backgrounds where they are less exposed to today's increasingly sophisticated and modern technology.

This is one of the biggest challenges for most entrepreneurs in small industries due to a lack of resources and lack of knowledge skills in handling technology because they are originally accustomed to producing a product through traditional methods and not through the use of modern technology. Insufficient knowledge of technology causes digital management techniques to be less efficient. In addition, the use of modern technology that requires skilled manpower to operate the technology such as machines will cause and force entrepreneurs to have to hire skilled workers who are able to operate the machine. However, skilled workers will usually demand higher wages than the wages of less-skilled workers, and this will increase the cost of the company and burden the small industrial entrepreneurs themselves (Akbar et al., 2019).

The shortage of human capital, especially a skilled workforce, has been identified by a World Bank study as a significant obstacle to business operations and growth in Malaysia. When compared to other middle and high-income countries, this problem is considered to be much more pronounced in this country (Chen & Dahlman, 2005). Overall, SMEs in Malaysia face difficulties in recruiting and retaining skilled workers, especially for technical, supervisory and management positions. This problem is exacerbated by the reluctance of SMEs to send employees to attend training programs because they consider it a cost and not an investment. They do not see it as a long-term investment that will increase productivity and benefit the company in the future. Finally, SMEs with limited resources are only able to offer unequal salaries, rewards and benefits. So this will cause employees to always look for better opportunities in other companies and often change jobs (Mustapha, 2013).

In addition, the biggest challenge for SMEs is access to financing. Many SMEs in Malaysia, especially micro-enterprises, face challenges in obtaining bank financing. This is either due to a poor credit standing, poor financing account record or a non-viable business model. Financial financing parties such as banks and entrepreneur development agencies have their own operating procedures (Block et al., 2021). Most SMEs do not have complete financial records, fail to provide a convincing business plan and also do not have collateral as required by these financial institutions. Banking and financial institutions also face challenges in the financing valuation process when they lack of expertise, especially in new and unexplored areas due to their perceived high risks (Chien et al., 2021).

The next challenge faced by SMEs is to penetrate both the local and export markets. In the local market, SME products have to compete with other products from larger, stronger companies as well as products from non-Bumiputera companies. In addition, there is a perception that SME products and services are of low quality (Mohamad et al., 2021). This results in SME products and services having limited access to government procurement and large corporations. At the same time, SMEs also have small capacity and limited resources that limit and fail them to fulfil large orders in a given time. In addition, SMEs are also less focused on marketing and branding strategies. This is due to the lack of awareness of the importance of marketing and branding strategies among some SMEs (Kumar & Ayedee, 2021). On the other hand, SMEs that are aware of the importance of marketing and branding strategies do not implement these activities due to limited and insufficient resources. Business regulations and bureaucracy are also significant barriers to SME growth, as administrative processes, and burdens can add to the cost of doing business.

Method

This study involved 102 entrepreneurial respondents in the State of Terengganu. Respondents were aged between 18 years and not more than 40 years. The respondent also

owns a business in Terengganu and is registered with the Companies Commission of Malaysia (SSM). The business category of the respondents is in the food and beverage sector. The questionnaire of this study contains three parts, namely the profile of the respondents, business information and the challenges of digitisation of enterprises in business in the State of Terengganu. Data obtained from respondents were analysed using SPSS which involved descriptive analysis.

Results and Discussion

Respondent's profile

The study involved 102 respondents consisting of 53.9 % males and 46.1 % females (Table 1). Respondents were Malays (81.4 %), Chinese (12.7 %) and Indians (5.9 %). The majority of respondents have SPM/MCE education with 28.4 % and Bachelor's Degree with 25.5 %. They are aged between 39-40 years, with 25.5 % and followed by 36-38 years old with 16.7 %.

Table 1: *Profile Respondent (n = 102)*

Gender	(%)	Education	(%)
Male	53.9	Master Degree	6.9
Female	46.1	Bachelor Degree	25.5
Race		Diploma	16.7
Malay	81.4	STPM/Certificate of skills	13.7
Chinese	12.7	SPM/MCE	28.4
India	5.9	PMR/SRP	5.9
Others	0	UPSR/Finished elementary school	2.0
		No formal education	1.0
		Age	
18 - 20 years old	0	30 - 32 years old	14.7
21 - 23 years old	3.9	33 - 35 years old	12.7
24 - 26 years old	12.7	36 - 38 years old	16.7
27 - 29 years old	13.7	39 - 40 years old	25.5

Business Profile

Table 2 shows the business profile of the respondents. The majority of respondents are in Kemaman district with 23.5 %, followed by Kuala Terengganu with 14.7%, Kuala Nerus (13.7%), Besut (12.7%), Setiu (11.8%), Dungun (8.8%), Kuala Berang (7.8%) and Marang with 6.9%. Respondents' business locations were urban with 81.4 % and rural at 18.6 %. The majority of them operate between 6-10 years with 23.5 %. Business registration status is sole proprietorship with 98%, and as many as 52% of businesses are non-acquired through family inheritance. The number of employees ranged from 1-10 people to 76.5 %. The operating cost for a month is between RM1001 to RM 25000. While the income per month is RM1000 and above. The majority of them have cash flow problems in business with 54 %. Respondents who obtained financial were 86 % of respondents.

Challenges In Adopting Digitalisation Among SMES

Entrepreneurs face various digitalisation challenges such as lack of resources, lack of technical knowledge and skills, challenges of commitment and discipline, challenges of access to financing and markets, as well as challenges in the legal and regulatory or security environment. This part discusses the challenges in adopting digitalisation among SMEs in Terengganu.

Table 2: Business Profile (n = 102)

District		Business registration status	
Dungun	8.8	Sole Proprietorship	98.0
Kemaman	23.5	Sharing	1.0
Kuala Terengganu	14.7	Limited Liability Partnership	1.0
Kuala Nerus	13.7	Others	0
Besut	12.7	Family ownership/inheritance business	
Setiu	11.8	Yes	48.0
Marang	6.9	No	52.0
Kuala Berang	7.8	Number of employees	
Business location		1 – 5 persons	45.1
Urban	81.4	6 – 10 persons	31.4
Rural	18.6	11 – 15 persons	10.8
Number of years operating		16 – 20 persons	2.0
1 – 5 years	19.6	Operational Cost (per month)	
6 – 10 years	23.5	Below RM1000	2.0
11 – 15 years	16.7	RM1001 – RM25000	51.0
16 – 20 years	12.7	RM25001-RM50000	29.4
Lebih 20 years	27.5	RM50001 and above	15.7
Businesses are experiencing cash flow problems		Income (per year)	
Yes	54	Below RM1000	1.0
No	48	RM1001 – RM25000	34.0
Obtaining funding		RM25001-RM50000	32.0
Yes	86	RM50001and above	33.0
No	16		

Challenges in lack of resources

The results of the study found in the Table 3 shows that the majority of respondents strongly agreed that they face the challenge of lack of resources in terms of financial constraints in digital business (94.1 %), problems using internet data and poor connection to promote business digitally (67.6 %), and don't have employees who are skilled in using technology in business (50%). While other respondents agreed that they face the challenge of lack of resources in problems communicating with customers and suppliers digitally due to poor communication infrastructure (57.8%) and face problems in paying employees skilled in e-commerce due to low business income (62.7%).

Challenges of Lack of Knowledge and Skills

Table 4 shows the results of the study and found that the majority of respondents agree that they face the challenge of lack of knowledge and skills. They have little knowledge of the importance of digital platforms in business (54.9 %). They also lack knowledge and skills when they don't care about entrepreneurship-related online training and courses run by certain agencies (58.8 %) and don't have any skills in using social media platforms like Facebook, Instagram, Shoppe, or Whatsapp in business (54.9%). Besides that, they tried to explore the use of e-commerce platforms in business to increase sales and revenue (67.6 %) and have ideas

in providing content such as copywriting, product images/pictures, branding, managing customer feedback and others in their business (53.9 %).

Table 3: *Challenges Lack of resources*

Items	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree (%)
I have financial constraints in digital business	2	-	3.9	94.1
I have problems using internet data and poor connection to promote business digitally.	2.9	-	29.4	67.6
I don't have employees who are skilled in using technology in business.	1.0	2.9	46.1	50.0
I have problems communicating with customers and suppliers digitally due to poor communication infrastructure.	2.9	2.9	57.8	36.3
I am having trouble paying the salaries of employees who are skilled in e-commerce due to less lucrative business income.	2.0	3.9	62.7	31.4

Table 4: *Challenges Lack of Knowledge and Skills*

Items	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree (%)
I have little knowledge of the importance of digital platforms in business.	2.0	-	54.9	43.1
I don't care about entrepreneurship - related online training and courses run by certain agencies.	3.9	2.9	58.8	34.3
I have no skills in using social media platforms like Facebook, Instagram, Shoppe, Whatsapp in business.	2.9	5.9	54.9	36.3
I explore the use of e-commerce platforms in business to increase sales and revenue.	2.0	2.9	67.6	27.5
I have ideas in providing content (content) such as copywriting, product images/pictures, branding, managing customer feedback and others in my business.	-	6.9	53.9	39.2

Challenges in Commitment and Discipline

Respondents' results in Table 5 show that they are facing commitment and discipline. The majority of them agree and said they can give 100% commitment to using digital platforms for business (63.7%) and can spend time on the premises to make a commitment to promoting the business on social media (60.8 %). However, 63.7% of respondents said they don't have time to use digital platforms because have to manage the business completely and 64.7 of them don't apply to digital platforms after joining a course or training. Only 63.7% of respondents

have disciplines in the use of digital platforms such as the amount of frequency of promoting products each day and the use of digital financial management systems.

Table 5: Challenges in Commitment and Discipline

Items	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree (%)
I can give 100% commitment in using digital platforms for business.	1.0	1.0	63.7	34.3
I can spend time on the premises to make a commitment in promoting the business on social media.	-	1.0	60.8	38.2
I don't have time to use digital platforms as I have to manage the business completely	2.0	4.9	63.7	29.4
I know about the importance of digitisation in business but I don't apply after joining a course or training.	2.9	3.9	64.7	28.4
I have disciplines in the use of digital platforms such as the amount of frequency of promoting products each day and the use of digital financial management systems.	2.0	3.9	63.7	30.4

Challenges in Access to Financing

The results of the challenges in access to financing are shown in Table 6. The majority of respondents agree they use personal accounts to deal with customers (56.9%) and 67.6% of them use separate personal accounts and business accounts for sales transactions. They facing in suffered losses on transactions conducted online (61.8%) and they have been given a fake payment receipt by a customer (63.7%).

Table 6: Challenges in Access to Financing

Items	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree (%)
Entrepreneurs use personal accounts as accounts to deal with customers.	2.0	1.0	56.9	40.2
Entrepreneurs separate personal accounts and business accounts for sales transactions	-	1.0	67.6	31.4
Have suffered losses on transactions conducted online	2.0	2.0	61.8	34.3
Have been given a fake payment receipt by a customer	1.0	2.9	63.7	32.4

Challenges in Access to the Market

The majority of respondents agreed that them facing challenges with access to the market. It can be shown in Table 7. They agreed that digital marketing is an interactive tool used by merchants to access products and services via television, radio, internet, and web services (52.0 %), digital marketing is a method to achieve marketing objectives by applying digital and media technologies in business (64.7%), digital marketing via social media is an effective promotional tool to increase sales (72.5%) and through a well-known and strong

brand in the market will increase the sales revenue of merchants (77.5 %). However, they find it hard to gain the trust of customers to buy sales because they think that they will be scammed by merchants online (70.6%) and it is difficult to take the time to do promotions through Facebook marketing or Instagram or other social media (64.7%). They believe and are confident that merchants who conduct business online will be confronted with a wide variety of customers (67.6%).

Table 7: Challenges in Access to the Market

Items	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree (%)
Digital marketing is an interactive tool used by merchants to access products and services via television, radio, internet, and web services.	-	1.0	52.0	47.1
Digital marketing as a method to achieve marketing objectives by applying digital and media technologies in business.	-	2.9	64.7	32.4
Digital marketing via social media is an effective promotional tool to increase sales.	-	-	72.5	27.5
Through a well-known and strong brand in the market will increase the sales revenue of merchants.	1.0	-	77.5	21.6
I find it hard to gain the trust of customers to buy sales because they think that they will be scammed by merchants through online	3.9	2.0	70.6	23.5
I find it difficult to take the time to do promotions through Facebook marketing or Instagram or other social media	2.9	6.9	64.7	25.5
I believe and confident that merchants who conduct business online will be confronted with a wide variety of customers.	1.0	8.8	67.6	22.5

Challenges in Legal and Regulatory Environment/ Security

The majority of entrepreneurs agreed with the legal and regulatory environment or security challenges. It was shown in Table 8. Entrepreneurs know the government is constantly improving cybersecurity for business activities with 57.8% stating agreeing. Meanwhile, 59.8% of entrepreneurs know that the government always ensures that the digital ecosystem is safe, reliable and secure. Entrepreneurs are also aware of cyber security conducted by the government to reduce the risk of business loss due to cyber threats and attacks with 64.7% and entrepreneurs are aware of legal action procedures in the event of misuse of personal information in online business transactions with 61.8%.

Table 8: Challenges in Legal and Regulatory Environment/ Security

Items	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree (%)
Entrepreneurs know the government is always improving cybersecurity for business activities.	-	4.9	57.8	37.3
Entrepreneurs know the government always ensures the digital ecosystem is safe, reliable and secure	-	2.9	59.8	37.3
Entrepreneurs know that cyber security conducted by the government aims to reduce the risk of business losses due to threats and cyber-attacks.	-	2.9	64.7	32.4
Entrepreneurs know the procedures or legal action in the event of misuse of personal information in online business transactions.	1.0	2.0	61.8	35.3

Challenges in Knowledge and technical

Table 9 shows the challenges in knowledge and technicalities. The majority of respondents agreed that non -high-speed internet facilities caused the transaction process to be disrupted by 62.7 per cent. While 67.6 per cent respondents agreed that they face difficulties in conveying sales information to customers for online sales.

Table 9: Challenges in Knowledge and Technical

Items	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree (%)
Non -high speed internet facilities cause transaction processes to be disrupted.	1.0	1.0	62.7	35.3
Having difficulty in presenting sales information to customers for online sales	2.0	1.0	67.6	29.4

Conclusion

Studies have achieved the objective of analysing the challenges among SMEs entrepreneurs in Terengganu. Most of the entrepreneurs having various challenges like lack of resources, knowledge and skills, lack of commitment and discipline, lack of access to finance and market, challenges in legal and regulatory environment or security and challenges in knowledge and technical. In conclusion, entrepreneurs' main challenge is lack of resources to run the business. Therefore, attention should be given in an effort to increase and improve the infrastructure among SMEs in Terengganu. Besides, entrepreneurs should be encouraged to apply SMEs assistance scheme and provide additional training related to digital skills more often to improve their communication and related matters. Finally, entrepreneurs need to seize the opportunities provided by the government for the purpose of improving their internal and external capabilities to be able to remain and successfully expand the company each in future.

Acknowledgement

The authors would like to thank the Research Collaboration Fund 2021 (RCF2021) (600-UiTMCTKD (PJI/RMU 5/2/1) / RCF2020-SS (4/2021)) for funding the fieldwork and other research activity related to this project.

References

- Akbar, D. S., Faridah, E., Apip, M., & Suhendi, R. M. (2019). Strategy of MSMEs Development in Facing The Industrial Era 4.0: in the Accounting Perspective. *Jurnal Wawasan Dan Riset Akuntansi*, 6(2), 110–119.
- Alam, S. S. (2011). Entrepreneur's traits and firm innovation capability: an empirical study in Malaysia. *Asian Journal of Technology Innovation*, 19(1), 53–66.
- Astro Awani. (2019). Usahawan luar bandar digesa kuasai teknik pemasaran dalam talian - Rina Harun. Astro Awani. <https://www.astroawani.com/berita-malaysia/usahawan-luar-bandar-digesa-kuasai-teknik-pemasaran-dalam-talian-rina-harun-220505>
- Astro Awani. (2020). Peniaga kecil hilang punca pendapatan ketika PKP. Astro Awani. <https://www.astroawani.com/video-malaysia/peniaga-kecil-hilang-punca-pendapatan-ketika-pkp-1843949>
- Bernamea. (2021, January 18). Peniaga ubah strategi promosi jualan makanan pastikan perniagaan bertahan | Astro Awani. Astro Awani. <https://www.astroawani.com/berita-malaysia/peniaga-ubah-strategi-promosi-jualan-makanan-pastikan-perniagaan-bertahan-278320>
- Block, J. H., Groh, A., Hornuf, L., Vanacker, T., & Vismara, S. (2021). The entrepreneurial finance markets of the future: a comparison of crowdfunding and initial coin offerings. *Small Business Economics*, 57(2), 865–882.
- Chen, D. H. C., & Dahlman, C. J. (2005). The knowledge economy, the KAM methodology and World Bank operations. World Bank Institute Working Paper, 37256.
- Chien, F., Ngo, Q.-T., Hsu, C.-C., Chau, K. Y., & Iram, R. (2021). Assessing the mechanism of barriers towards green finance and public spending in small and medium enterprises from developed countries. *Environmental Science and Pollution Research*, 28(43), 60495–60510.
- Department of Statistics Malaysia. (2021, July 28). Performance of SMEs GDP 2020. Department of Statistics Malaysia. https://www.dosm.gov.my/v1/index.php?r=column/cthemByCat&cat=159&bul_id=KzdrS25pRTZ1VGFkcTINY0FEczBYUT09&menu_id=TE5CRUZCb1h4ZTZMODZlbnk2aWRRRQT09
- Hazwan Faisal Mohamad. (2020, May 17). COVID-19 lonjak penggunaan e-dagang. *Berita Harian*. <https://www.bharian.com.my/bisnes/teknologi/2020/05/689812/covid-19-lonjak-penggunaan-e-dagang>
- Hijo, R. P. Y. R., Pereira, J. J., Cappelle, M. C. A., Rezende, A. N. A. F., & Oletto, A. D. E. F. (2021). The Decision-Making Process In A Small, Family-Run Business: The Dilemma Of The Robsons, Father And Son. *Revista Alcance*, 28(3), 408–420.
- Kumar, A., & Ayedee, N. (2021). Technology Adoption: A Solution for SMEs to overcome problems during COVID-19. Forthcoming, *Academy of Marketing Studies Journal*, 25(1).
- Malaysian Small and Medium Enterprises Corporation. (2021). SME Corporation Malaysia - SME Definition. <https://www.smecorp.gov.my/index.php/en/policies/2020-02-11-08-01-24/sme-definition?id=371>

- Mohamad, A., Mustapa, A. N., & Razak, H. A. (2021). An Overview of Malaysian Small and Medium Enterprises: Contributions, Issues, and Challenges. *Modeling Economic Growth in Contemporary Malaysia*, 31–42.
- Mostafa, R. H. A., Wheeler, C., & Jones, M. V. (2005). Entrepreneurial orientation, commitment to the Internet and export performance in small and medium sized exporting firms. *Journal of International Entrepreneurship*, 3(4), 291–302.
- Mustapha, R. (2013). Transforming education toward K-economy in Malaysia. *Educare*, 6(1).
- Nuseir, M. T. (2018). Digital media impact on SMEs performance in the UAE. *Academy of Entrepreneurship Journal*, 24(2), 1–13.
- Zaimah, R., & Abdullah, S. (2017). Tahap keupayaan usahawan dalam perusahaan kecil dan sederhana di Kuala Terengganu. *Malaysian Journal of Society and Space*, 13(4), 117–125.