

The Implication of Digital Inclusion Needs towards Empowerment of B40 Entrepreneurs in Selangor

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Abstract

Technology and the widespread usage of the Internet has eased the efforts of society in terms of communication, running business activities online and keeping up with the current events worldwide. Everything is just a click away. In terms of entrepreneurship, technology is a crucial and indispensable tool to business owners and managers as it allows small businesses access to market, the global logistics chain, and garnering them new customers effectively while boosting the upgrade of their internal operations. The productivity and effectiveness of small and medium-sized enterprises in developing countries is also affected by the rate of diffusion of communication technology, which is considered an important driver for business expansion in rural environments. This also gives a boost to the B40 group of entrepreneurs from an economic and business continuity point of view. This paper aims to descriptively investigate and discuss the needs of digital inclusion (social networks, marketing, ICT training) among B40 entrepreneurs in Selangor as well as test the implications of digital inclusion on the empowerment of B40 entrepreneurs in Selangor. Quantitative methods were used in this study by distributing questionnaires face-to-face to a total of 618 B40 entrepreneurs with multi-level sampling. The data was analyzed descriptively to obtain an interpretation of the mean score and analyzed inferentially through regression tests to find out the contribution of the independent variable towards the dependent variable. The results of the study found that

the level of frequency of social networking and marketing is moderately high, while ICT training is moderately low. The results of the multiple regression test (Stepwise) found that social networks and marketing contributes positively to the empowerment of B40 entrepreneurs. This finding explains that entrepreneurs who have an effective network of social media and marketing have a high level of empowerment.

Keywords: Digital Inclusion, Empowerment, Entrepreneurs, B40

Introduction

Digital inclusion refers to the activities required to ensure that all individuals and communities, including those who are disadvantaged, have access to and are able to use Information and Communication Technology (ICT). This includes 5 elements namely; 1) affordable and robust broadband internet service; 2) internet-enabled devices that meets user needs; 3) access to digital literacy training; 4) quality technical support; and 5) online applications and content designed to enable and encourage achievement, participation and collaboration (National Digital Inclusion Alliance, 2020). In short, digital inclusion is a framework for evaluating and considering the community's readiness to access opportunities in this digital era. Earlier, Hache and Cullen (2012) gave the definition that digital inclusion is the process of democratizing access to ICT to enable the involvement of marginalized communities. They claim that digital inclusion should be seen as a catalyst for social inclusion that ensures disadvantaged individuals and groups have the necessary skills to use ICT, further indicating that these individuals will benefit from the electronic knowledge that develops in an information-based society. Gamage and Stewart (2020) expanded on this definition by explicating that digital inclusion as "the equitable provision of, and access to, the necessary digital technologies, skills, and literacies required for social and economic participation in contemporary society" (p. 6). They emphasize that digital inclusion is not just about providing access to technology, but also about promoting digital skills and literacy. Meanwhile, Ragnedda and Mutsvairo (2018) mentioned that digital inclusion refers to the activities promoted by public or private actors to guarantee that all citizens, regardless of their socioeconomic status, have access and proper use of ICTs.

Digital inclusion is more than just closing the digital divide. It involves building more infrastructure, improving network performance, and developing secure devices and applications that are easier to use. Digital inclusion also requires social solutions, including addressing social inequality, rethinking social norms and behaviors, and thinking proactively about the implications of the digitization of society, which includes education, healthcare, and social cohesion (Khazah Research Institute, 2020).

This article focuses on the need for digital inclusion based on three identified dimensions, namely social networking, marketing and ICT training. In order delve deeper into the requirements of digital inclusion from a business aspect, this article therefore tests the relationship and contribution of the three identified dimensions on the empowerment of B40 entrepreneurs in the state of Selangor. Additionally, this group of B40 entrepreneurs needs to be given due attention in various aspects that can help strengthen and empower them in the

context of society and the Islamic *ummah* in which being competitive in business is encouraged by the Islamic *Sunnah*.

Digital Inclusion

According to the Fourth Edition *Kamus Dewan*, the definition of 'inclusion' is included within the scope that can be likened to capturing something that is heard. The term 'inclusion' can also be interpreted as respect or acceptance of the needs of diverse individuals in a group. Meanwhile, digital refers to an element in a computer system that operates via characters or numbers to represent data or convert data into digital form so that it can be processed directly by a computer (Fourth Edition *Kamus Dewan*). Therefore, digital inclusion refers to an activity that is required to ensure that every group, whether individual or a community, including those who are marginalized or less fortunate, have access to and are able to use Information and Communication Technology (ICT) (Faradillah Iqmar et al., 2021). Understanding the concept of digital inclusion can help provide a better depth of understanding regarding its requirements and catalyzing ideal digital participation.

In a report by the Tun Abdul Razak Library, UiTM, the 9th Malaysian Prime Minister, Datuk Seri Ismail Sabri Yaakob explained that Malaysia has the capacity and ability to achieve 100 percent digital inclusion, especially among vulnerable communities, in an effort to bridge the digital divide. He also mentioned that the efficient and effective use of technology can drive the country's economic growth by leveraging public-private partnership projects, thereby reducing government expenditure, improving the delivery of public facilities and services, as well as encouraging innovation and sectoral economy. Likewise, a quote from Metro (2021) also explained that digital economy, digital infrastructure and productivity are among the important factors that needs to be the main focus of the government in the 12th Malaysia Plan (RMK-12) 2021-2025. In fact, to restore the country's growth moving forward beyond the Covid-19 pandemic, thereby enabling a high-income economy as early as 2024.

Accordingly, the country's economy is growing rapidly specifically through the contribution of businesses led by those from various walks of life and backgrounds, especially B40 entrepreneurs (OECD, 2017). The businesses run by B40 entrepreneurs are mostly small and medium enterprises (SMEs) and indirectly, they do contribute to the growth of gross domestic product (GDP). Berita Harian Online (2022) reported that there was an increase in the GDP from RM547.3 billion in 2020 to RM572.6 billion in 2022 through the SME sector. The internet revolution has had a great impact on the country's economy. This is due to the emergence of internet functions in ICT as well as the existence of various new applications that bolster the business running and managing aspect of B40 entrepreneurs. Furthermore, the introduction of ICT has supported said entrepreneur's growth to a higher level in the field of business (Iqmar et al., 2021). Although originally B40 entrepreneurs only ran smaller sized businesses, it did not dampen their enthusiasm to take their business to the world stage. This can be clearly proven with the help provided by SME Bank which has provided a platform of access by giving local SMEs the opportunity to penetrate the international market either as a private enterprise or a partnership (Berita Harian Online, 2022).

Earlier on, entrepreneurs did business in a traditional way and it was difficult for consumers to get a product or service because they had to look for several physical stores to get the best deal for a desired product or service. With the existence of ICT utilized in business today, it can attract more users in the acquiring of products or services. This is due to

technology growing in line with current developments, increasing the number of educated individuals, changing living standards and increasing income (Wafi & Rohayah, 2021). Furthermore, the occurrence of the Covid-19 pandemic is also one of the reasons why people began to solely use ICT facilities. According to the Chief Statistician of Malaysia, Dato' Sri Dr. Mohd Uzir, there is an increase in the percentage of households accessing the internet from 91.7 percent in 2020 to 95.5 percent in 2021 (Jabatan Perangkaan Malaysia, 2022). Moreover, the results of a survey carried out by the SME Corporation found that there was an increase in the involvement of SMEs in online business in 2018, from 26 percent to 37 percent (Berita Harian Online, 2020). Clearly, it can be seen that entrepreneurs and consumers prefer to use online purchasing methods compared to the traditional face-to-face method as they can save time in addition to being able to do various business transactions online (Zaleha et al., 2016).

However, entrepreneurs need to constantly promote their wares and services by diversifying techniques in selling goods by using available ICT facilities. This is due to the fact that entrepreneurs are able to earn a high income if they take advantage of the market opportunities for their products or services by using the latest marketing techniques, namely e-commerce (Ahmad Firdause & Mohd Rafi, 2017). The speed of technological facilities is seen to ease the affairs of all parties involved, whether entrepreneurs or buyers, especially to access businesses and carry out purchases online. The e-commerce market in Malaysia is one of the fastest growing in Southeast Asia due to the increased use of smartphones and the internet, recording a growth of 24.7 percent in 2020 (GlobalData, 2020). This data clearly proves that ICT facilities has a positive impact on the country's economic growth, especially through digitization of business.

In this article, digital inclusion is measured using three identified dimensions which are social networks, marketing and ICT training. In short, social networking refers to a network or a virtual relationship between entrepreneurs and customers or suppliers. Kadushin (2012) defines a social network as a set of relationships that exist between objects that may consist of individuals, organizations, nations, items that may be obtained through google searches, brain cells or electrical appliances. Marketing is basically an activity that entrepreneurs must carry out to introduce their products to the public. With the sophisticated advancement of today's technology, marketing has been mostly carried out online. Among the goals of the marketing strategy is to attract customers to buy goods more easily, while saving time and energy. This happens because effective marketing can attract more customers to a product and service (Ismail et al., 2019). Next is the ICT training that entrepreneurs need to garner to strengthen their usage skill. With the knowledge of digital literacy and the use of ICT's access, groups of entrepreneurs are indirectly exposed to various entrepreneurial knowledge in the virtual world and can indirectly help the growth and sustainability of a more digital business model.

Entrepreneur Empowerment

Empowerment is defined as something famous, sovereign, strong, great, and dominant among others (Fourth Edition *Kamus Dewan*). According to the World Bank (2007), empowerment refers to a skill possessed by an individual or a group to make a choice and transform that choice into an implementation that will bring about the desired results. In addition, empowerment is defined as a form of control of decisions for individuals or groups, the change of an individual or community as well as decision makers in making said choice. Earlier,

Malhotra et al (2002) defined empowerment as a process of obtaining a certain something such as skills to reach relevant authorities such as banks, skills in making decisions for households, skills in helping other individuals and skills in planning effectively (Solava & Sabina, 2007). In addition, Perkins (2010) mentioned that people lacking an equal share of valued resources can achieve greater access to and control over those resources through empowerment, which has been defined as a purposeful continuing process centred in the local community and involving mutual respect, critical reflection, compassion, and collective engagement.

In the 18th century, the term entrepreneur was introduced by Cantillon and the term originates from the word *entreprendre* which comes from the French language (Ab Aziz Yusof et al., 2004). It means to bear or try. An entrepreneur is known as an individual who carries out a business initiative to obtain results in the form of currency value by creating an economic activity and then processing and producing products. Most entrepreneurs start a business using a simple idea and run a small-scale sales operation. The existence of limited resources has to be then used as best as possible by entrepreneurs in order to operate their business.

Empowerment has several crucial points specifically in the entrepreneurial aspect. Noor Carmelita (2015) explains that among these is being able to strengthen an individual's level of understanding of ideology, character and values. Furthermore, self-reliance and capital are also important perspectives in the empowerment aspect. Therefore, empowerment is very important to see the increased efficiency of entrepreneurial activities for B40 entrepreneurs. This is because the national economy can be developed well through the efficiency of B40 entrepreneurs in the context of empowerment and B40 entrepreneurs can improve their own skills in entrepreneurial activities.

Connell (2015) explained that empowerment is a belief in oneself and in knowing how to obtain the necessary resources even if those resources are limited. Therefore, he explained that there are three steps that entrepreneurs need to carry out to succeed in any entrepreneurial activity. Firstly, is not making obstacles the last point of success for the future and always being determined to keep moving forward. Next, entrepreneurs need to always be open minded so that they are always ready to learn something new that needs to be known when carrying out entrepreneurial activities. Thirdly, entrepreneurs need to have various other supporting plans such as taking the initiative to carry out something if the initial planning does not bear fruit.

In addition, Shipley (2015) also expressed his opinion on methods to empower entrepreneurs. First, the relevant authorities can provide a variety of programs that suit the direction of their organization. Next, the authorities can also offer various job opportunities through entrepreneurship courses, especially to those who have lost their source of income. Furthermore, the government also needs to encourage young people to join the world of entrepreneurship. Through such programs, young people will be more interested in getting involved in the field of entrepreneurship and making it a career in the future.

Hazel and Sally (2000) explained that in developing a country, empowering B40 entrepreneurs is an efficient step because this group is involved in the decision-making process and has the basic skills in achieving equality, peace and prosperous development. Not only that, they also have the ability to make changes in the socio-economic condition locally through the improving of living standards and increasing income (NiagaTimes, 8 January 2021). In essence, empowerment and entrepreneurship complement each other

(Vijayalakshmi & Prajeetha, 2008) to develop a country.

Conceptual Framework

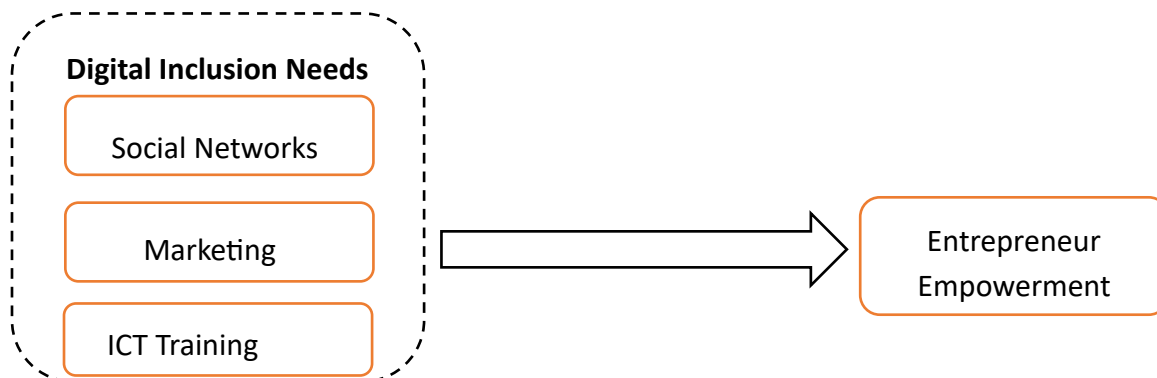


Diagram 1: Conceptual Framework of Digital Inclusion Needs and B40 Entrepreneur Empowerment

The conceptual framework describes the relationship between the independent variable that is digital inclusion as measured against the three dimensions; social networking, marketing and training. While the dependent variable used in this study is the empowerment of B40 entrepreneurs. These two variables will be analyzed to test the contribution and significance of digital inclusion towards the empowerment of B40 entrepreneurs.

Methodology

Research Design

A quantitative approach by applying a survey study based on a cross-sectional design was used in this study after examining the research problem, the required information and the condition of the study sample. The survey design also provides a quantitative or numerical description of patterns, attitudes or opinions from the population by studying a sample of the population (Creswell, 2014). Thus, the application of the survey research in this study is done through the use of self-governed questionnaires with the help of appointed enumerators. The cross-sectional design in this study refers to the distribution of questionnaires to a group of study samples (B40 entrepreneurs) taken in a specific period of time only.

Population and Sampling Techniques

The population of this study consists of B40 entrepreneurs who own registered businesses and conduct their business in the state of Selangor where the unit of analysis is at the individual level. Generally, these entrepreneurs are comprised of Small and Medium Enterprise (SME) entrepreneurs from various sectors. The location of the study is only focused on a few selected districts based on the sampling technique used in this study.

The study sample was selected based on two sampling techniques, namely cluster sampling and purposive sampling. A cluster sampling technique was used to randomly obtain B40 entrepreneurs in the state of Selangor which consists of several districts. This random selection includes five of the nine districts in Selangor. The selected districts are Hulu Langat, Kuala Langat, Kuala Selangor, Sabak Bernam and Sepang. A purposive sampling technique is used because the focus of the study is on the group of B40 entrepreneurs who meet the criteria set by the researcher. The number of study samples for each district may be the same,

for example with 120 people from each area or the number may not be the same according to the number of B40 entrepreneurs found in the area. A total of 600 B40 entrepreneurs were targeted by researchers as a study sample. The total sample conforms to Krejcie and Morgan's (1970) Sample Size Determination Table, which is a sample of 384 people capable of representing a population size of one million people.

Data Collection

Data collection was carried out for four months starting in February up to June of 2022. Questionnaires were distributed face-to-face to respondents consisting of B40 entrepreneurs in the five study areas investigated. The researcher appointed five certified enumerators to distribute 130 questionnaires each to meet the specified sample size. The number of questionnaires distributed in each area involved exceeds the required sample size to account for incomplete or damaged questionnaires.

Data collection training as well as preliminary briefings was given to each enumerator in advance to ensure that each questionnaire is completely filled out accordingly and damage can be minimized. Next, each enumerator is asked to collect data according to the perimeter of the collection area that has been assigned to them so as not to overlap with the areas assigned to other enumerators. At the end of the data collection period, all questionnaires were returned to the researcher. All questionnaires received from each enumerator are first checked to ensure that they are complete and that there are no questionable answer patterns. The results of the screening found that 618 questionnaires had been filled out completely and could be accepted for analysis using Statistical Package for Social Science (SPSS) 27.0 software.

Research Instrument

A questionnaire is used as an instrument in this study which consists of five parts. Part A is a profile of the study respondents that contains the variables of gender, age, race, personal status, highest level of education and type of business. Part B consists of nine questions to describe the business background of the B40 entrepreneurs. Section C contains a set of questions to measure the construct of digital constraints consisting of 30 items in six dimensions. The development of this construct is based on six dimensions, namely ability (5 items), motivation (5 items), literacy (5 items), skills (5 items), access (5 items) and consumerism (5 items). Part D measures the dimensions of social networking, marketing and ICT training to illustrate the digital inclusion construct consisting of 15 question items. Each of these three dimensions contains five items in total. Part E includes 20 items divided into five dimensions to measure the B40 entrepreneur empowerment construct. This construct is developed through the dimensions of performance (4 items), innovation (4 items), management system (4 items), competitiveness (4 items) and socio-economics (4 items). This paper only focuses on three parts, namely Parts A, D and E for the purpose of data analysis based on the several hypotheses that were identified to be tested in this study. All items in each dimension are measured in this study using an interval scale, which is a five-level Likert scale.

Data Analysis

Data analysis was carried out using descriptive statistics to break down the profile of the study respondents while inferential statistics was applied through testing the study's hypothesis

model to explain the cause-and-effect prediction between the predictor variable (digital inclusion) and the dependent variable (entrepreneur empowerment). Both of these methods were implemented using the SPSS 27.0 software. Multiple regression analysis is then used to identify changes in two or more factors in the predictor variables that contribute to changes in one dependent variable (Chua, 2012). The Stepwise method is applied in this test to identify the influence of the dimensions found in digital inclusion on the empowerment of B40 entrepreneurs. The Stepwise method has an advantage over other methods as only the significant predictor dimensions will be included in this regression analysis. In addition, this method will assist in avoiding the problem of multicollinearity that may exist if there is a high correlation between the three dimensions in the digital inclusion construct.

Research Findings

Descriptive Analysis of Respondent Profiles

Based on the total sample size of successful questionnaires in the research conducted, a total of 336 were male entrepreneurs (54.4%) and the rest are female entrepreneurs with a total of 282 people (45.6%). In terms of age breakdown the majority of this group of B40 entrepreneurs consists of those aged 36 to 45 years which makes up a total of 203 people (32.8%), followed by a group of entrepreneurs aged 26 to 35 years totaling 190 people (30.7%) and 78 entrepreneurs between the ages of 15 and 25 (12.6%) as well as 41 entrepreneurs aged 56 and over (6.6%). The majority of the group of B40 entrepreneurs who are the respondents of this study are Malays with a total of 556 people (90%). In terms of status, most of them are also married, but there were also those who are still single, as well as single mothers and single fathers. In the aspect of education level, a total of 328 people had Sijil Pelajaran Malaysia (SPM) level education, followed by 149 respondents with Certificate/STPM/Diploma, and the rest had UPSR, SRP/PMR, Bachelor's and Master's qualifications. Table 1 breaks down the specifics in terms of the demographic distribution of respondents.

Table 1
Demographic Distribution of Respondents (N=618)

Item		Total Number	Percentage
Gender	Male	336	54.4
	Female	282	45.6
Age	15 - 25 years	78	12.6
	26 - 35 years	190	30.7
	36 - 45 years	203	32.8
	46 - 55 years	106	17.2
	56 and above	41	6.6

Race	Malay	556	90.0
	Chinese	26	4.2
	Indian	28	4.5
	Bumiputera Sabah/Sarawak	5	0.8
	Others	3	0.5
Marriage Status	Single	175	28.3
	Married	368	59.5
	Single Mothers	50	8.1
	Single Fathers	25	4.0
Education Level	UPSR	16	2.6
	SRP/PMR/PT3	83	13.4
	SPM	328	53.1
	Certificate/STPM/Diploma	149	24.1
	Bachelors Degree	40	6.5
	Masters	2	0.3

Reliability Test

A pre-test was conducted on 30 among B40 entrepreneurs in Selangor in December 2021. A pre-test of the instrument was conducted to assess the reliability of the construct used in this study before the field study was carried out. Testing the reliability of the instrument is crucial to measure the level of consistency of the items in a constructed component. The reliability test values approaching 1.00 indicate that the constructed instrument has a high reliability (Bond & Fox, 2015).

The analysis of the findings of the pre-test conducted shows that Cronbach's Alpha reliability value of 0.962 for the digital inclusion construct which contains 15 items. While the entrepreneur empowerment construct shows a reliability value of 0.938 with a total of 20 items. Based on the Cronbach's Alpha value obtained, the construct of digital inclusion and entrepreneur empowerment of B40 is found to have a high reliability value and proves that the items in this construct have good internal consistency with a high level of consistency.

Table 2

Reliability Test

Variables	Cronbach Alpha (pretest)	Item	N	Cronbach Alpha (after)	Item	N
Digital Inclusion Needs	0.962	15	30	0.956	15	618
Entrepreneur Empowerment	0.938	20	30	0.958	20	618

Inferential Analysis

The results of the inference test look at the relationship between the predictor variables that can identify the empowerment experienced by the respondents. Various factors are assumed to empower B40 entrepreneurs. For that purpose, a multiple regression test with the Stepwise method was used to examine the contribution of the independent variable that catalyzes the change in the variance of the dependent variable. This method will also determine the position of the variable that makes the main contribution. The significance level for hypothesis testing in this study is based on the $p < 0.05$ level.

Hypothesis

Hypothesis 1: The need for digital inclusion in terms of social networks, marketing and ICT training has a significant relationship with the empowerment of B40 entrepreneurs.

It is assumed that the dimensions of the digital inclusion requirement variable (social networks, marketing, ICT training) has a significant relationship with the empowerment of B40 entrepreneurs. The results of the multiple regression tests using the Stepwise method showed that only two dimensions, namely social networks and marketing contributes to the empowerment of B40 with a 65 percent variance. ($F = 565.135$, $p < 0.05$; adjusted $R^2 = .65$).

Meanwhile, the ICT training dimension was found not to contribute to the variance of empowerment with a significant reading of $p = .383$. From Table 2 it can also be seen that the regression coefficient shows that both dimensions of social networks ($\beta = .58$) and marketing ($\beta = .26$) make a positive contribution to the empowerment of B40 entrepreneurs. An increase in each unit of social network will contribute as much as .58 units in the empowerment of B40 entrepreneurs. Likewise, an increase in each marketing unit will contribute as much as .26 units in the empowerment of B40 entrepreneurs. This makes it clear that good social networking and marketing can contribute to the empowerment of B40 entrepreneurs without having much ICT training. Table 2 explains the garnered distribution further.

Table 3

Relationship of Digital Inclusion Dimensions (Social Networks, Marketing and ICT Training) and Empowerment of B40 Entrepreneurs (N=618)

Vairable (Dimension)	R ² Adjusted	R ² Variance	Beta	t value	Significant
Social Networks	.63	-	.58	12.494	.000*
Marketing	.65	.02	.26	5.429	.000*

**Significant at 0.05 (F = 565.135, p < 0.05; R² adjusted = .65)*

Conclusion

Overall, this paper describes the need for digital inclusion and its contribution to the empowerment of B40 entrepreneurs. Three dimensions have been identified to measure the need for digital inclusion in this study, namely social networks, marketing and ICT training. The results of the regression test show that there are only two dimensions, social networks and

marketing, which has a significant relationship with and contributes to empowerment. As such, B40 entrepreneurs who have a good and wide social network with suppliers and customers and are consistent in carrying out online marketing are more likely to empower their business. Even without training related to the use of ICT or entrepreneurship, B40 entrepreneurs will not be prevented from moving forward and empowering themselves and their business. Moreover, B40 entrepreneurs need to improve their knowledge in the field of technology in establishing social networks as well as managing businesses with efficient marketing techniques and always being ready to compete in the market in line with current economic developments. This indirectly helps in strengthening and empowering B40 entrepreneurs as a community group that is competitive in business. On the other hand, entrepreneurs can get the tools and resources they need to thrive in the modern digital economy through digital inclusion and empowerment. Informational resources, online markets, and digital marketing tools can all fall under this category. There are several ways to promote digital inclusion and empowerment of entrepreneurs. One approach is to provide training and education programs that teach digital skills and literacy, as well as provide access to technology and resources. This can be done through partnerships with local organizations, such as libraries, community centers, and schools. Another approach is to create programs that specifically support digital entrepreneurship. This can include incubators and accelerators that provide mentoring, networking, and funding opportunities for digital startups. Governments can also provide incentives for digital entrepreneurship, such as tax breaks and grants. In general, encouraging digital inclusion and empowering entrepreneurs can contribute to the development of a more innovative and inclusive economy where everyone has the chance to succeed.

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