



The 10<sup>th</sup> International Conference on Entrepreneurship, Business and Technology (InCEBT 2022)  
email: [iseb@umk.edu.my](mailto:iseb@umk.edu.my)

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Name : Fivi Anggraini  
Paper ID : Paper-20  
Paper Title : The Use Of Ict Towards Women's Business Performance: The Case Of Smes In Padang City Of Indonesia  
Date : 27<sup>th</sup> October 2022

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#### NOTIFICATION OF PAPER ACCEPTANCE

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Dear Fivi Anggraini,

Congratulations. Your paper (ID: **Paper-20**) entitled "**The Use Of Ict Towards Women's Business Performance: The Case Of Smes In Padang City Of Indonesia**" has been **accepted** for presentation at the conference and publication in the Conference Proceedings (Scopus-Indexed).

All registered participants are required to settle the payment before or on **1<sup>st</sup> November 2022**. We respectfully request you to make payment as soon as possible. Please upload proof of payment to our paper submission system by login to <https://fkip-portal.umk.edu.my/conf/site/login?confurl=incebt2022>.

Please note that there will be **an additional review** process by potential publisher to assure the adherence of publishing standard of the conference proceedings.

Thank you for your cooperation and attention.

We are looking forward to seeing you at the conference.

Best regards,

Secretariat of InCEBT 2022

Email: [iseb@umk.edu.my](mailto:iseb@umk.edu.my)

Telegram: <https://t.me/InCEBT>

Website: <https://www.incebt.umk.edu.my/>

**THE 10<sup>th</sup> INTERNATIONAL  
CONFERENCE ON  
ENTREPRENEURSHIP,  
BUSINESS AND TECHNOLOGY  
(INCEBT 2022)**



in conjunction with

*Pecepta'22*

**In**  **EBT**

**PROGRAMME  
BOOK**

**5 - 6 NOVEMBER 2022 (SATURDAY &  
SUNDAY)**

Virtual Conference

# INCEBT 2022

5 - 6 NOVEMBER 2022 (SATURDAY & SUNDAY)

Virtual Conference



## INTRODUCTION

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InCEBT 2022 is one of the Universiti Malaysia Kelantan (UMK) Conference Series in 2022 which provides an ideal platform for researchers to present the latest research findings on emerging technologies and new knowledge in relation to the entrepreneurship and business environment. This yearly conference has been successfully organized by the Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan for the past nine years. The conference seeks to contribute to presenting novel research results in all aspects of innovation in Entrepreneurship, Business and Technology. This conference will bring together researchers, practitioners, and policymakers to debate the emerging challenges and long-term solutions to some of the key business activities due to the globalized economy and technological changes. The conference highlights the importance of innovation, research, science, and technology which will form the pillars of a knowledge-based, highly productive, and competitive economy, driven by entrepreneurs and leaders in a business-friendly environment where public and private sectors form effective partnerships.

## OBJECTIVES

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The conference aims to provide a platform to disseminate and exchange ideas among researchers, students, policymakers, and practitioners to promote a better understanding of current issues and solutions to the challenges in the globalized economy in relation to the field of Entrepreneurship, Business and Technology.

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## WELCOMING MESSAGE FROM THE CONFERENCE CHAIR

ASSC. PROF. TS. DR. ZAILANI ABDULLAH

DEAN

FACULTY OF ENTREPRENEURSHIP AND BUSINESS

UNIVERSITI MALAYSIA KELANTAN



Assalamualaikum warahmatullahi wabarakatuh, salam sejahtera and good morning.

It is a great pleasure for me to welcome the participants from all over the world who came here to exchange knowledge and experience today on the exciting field of entrepreneurship, business, technology and their applications.

We are honoured to have with us here, YBhg Prof. Dr. Razli Che Razak, Vice Chancellor Universiti Malaysia Kelantan who will shortly be officiate the 10th InCEBT 2022.

I would like to congratulate each of you here on sending your paper to our conference, accepted and finally you are here virtually through the platform provided by the organizer. For your information, this conference is organized by Faculty of Entrepreneurship and Business, one of the main Faculty in University Malaysia Kelantan. We are proud to announce International Conference on Entrepreneurship, Business and Technology (InCEBT) is our annual event since 2012 and this is our 10th year conducting this international conference. Previously, InCEBT is formerly known as International Seminar on Entrepreneurship and Business (ISEB) and International Seminar on Entrepreneurship, Business, and Technology (ISEBT). On the 10th anniversary of this conference, the conference's name was rebranded to International Conference on Entrepreneurship, Business and Technology (InCEBT). Before the pandemic hit the world, we have been organizing this conference for so many years in various places such as Penang, Kota Bharu and Padang, Indonesia. Since last two year, as following the new norm, this international conference has been organized virtually same goes for this year. On the positive side, we have received lots of participants sharing their research ideas, giving insights and output from all over the world.

Faculty of Entrepreneurship and Business (FEB), Universiti Malaysia Kelantan (UMK) has worked swiftly to reframe its way to continue success in the field despite confronting the during and post Covid-19. Being the pioneer faculty of UMK incepted in 2007, FEB remains competitive in the education field and adopts today's new technologies. FEB have contingency online learning tools at hand that linger its foundation's legacy, which is to produce excellent entrepreneurship and business education.

FEB has more than 4,000 students have graduated from the first graduation ceremony held in 2011. FEB employs 106 academics at various positions such as professors, associate professors, and lectures in scholarly composition—meanwhile, 19 staff assist in the administrative tasks. Thus, the best blend of teams (academic and non-academic) in FEB helps achieve vision and mission, primarily to become the focal driver in evolving entrepreneurship. Besides, FEB constantly aims to inculcate entrepreneurial spirit among society within and outside UMK to produce an entrepreneurship-oriented community that can contribute to the nation's well-being and produce entrepreneur graduates with good values, knowledgeable and skilled.

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The establishment of Angkasa-University Research Academy (AURA) marks another achievement of FEB. Besides Association of Asia-pacific Business Schools (AAPBS), FEB holds membership with The Alliance on Business Education and Scholarship for Tomorrow (ABEST21), Association to Advance Collegiate Schools of Business (AACSB), The Chartered Institute of Logistics and Transport (CLIT) and Association of Chartered Certified Accountants (ACCA).

In addition, a wide range of industrial collaborations that FEB actively engaged in teaching an entrepreneurial spirit that can contribute to the nation's well-being. Recently, the Universiti Malaysia Kelantan is the first public institution in Malaysia to achieve Accreditation Council for Entrepreneurial and Engaged Universities (ACEEU accreditation). Thus, the taglines of "Entrepreneurship is Our Thrust" and "Entrepreneurial University" are widely used to promote the philosophy of UMK.

Talking back to this conference, the conference aims to provide a platform to disseminate and exchange ideas among researchers, students, policy makers and practitioners to promote a better understanding of current issues and solutions to the challenges in a globalized economy in relation to the field of Entrepreneurship, Technology, Multimedia, Business, Management, Finance, Accounting and many more.

As for this year theme, "Technology and Digital Transformation in Strengthening Entrepreneurship and Business During and Post Covid-19", which so pertinent with our current situation. The use of digital technologies or digital transformation has become a must due to our current situation. The new norm has changed our physical activities to online platform that value-producing opportunities. It is the process of integrating digital technologies into all areas of nation economy. As the Chairman of Malaysia Digital Economy Corporation (MDEC) aims to position Malaysia as the "Heart of Digital Asean" where Malaysia serves as a regional digital powerhouse launching global champions to lead the Fourth Industrial Revolution (Industry 4.0).

This phenomenon is happening all around us as technology disrupt existing markets every day. You can find examples in hospitality, banking, food delivery, laundry, and other industries. Organizations of all kinds are exploring how to disrupt these markets. This is the effect of digitalization. As a result, many traditional businesses are realizing they can't continue their standard practices and are looking at how technology can help them embark on their digitalization journey. They need to innovate before someone else comes and disrupts them.

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## WELCOMING MESSAGE FROM THE CONFERENCE CHAIR

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**DEAN**  
**FACULTY OF ENTREPRENEURSHIP AND BUSINESS**  
**UNIVERSITI MALAYSIA KELANTAN**



It is crucial to prepare the next generation as well. Today, one in two people on the planet is under the age of 30. The first “always-connected” generation, Millennials, are the best-educated in history, but they face high unemployment rates, according to the International Labour Organization (ILO). We must focus on young talent by providing the skills future business requires and giving them the opportunity to prove themselves in the workplace. The transformation of existing jobs, an improved standard of living and lifelong learning opportunities to build knowledge and skills for the new economy. For business, there should be growth in higher value-added activities, the emergence of digital champions to drive new businesses and revenue streams as well as scale, consolidation, and aggregation to compete efficiently across borders.

We need to invest the time and efforts needed to make the most out of this exciting era. We need to focus our efforts on enabling human resources. To help sustain future economies, we must invest heavily in empowering the generations that will shape our future.

InCEBT 2022 provides an ideal academic platform for researchers to present the latest research findings and describe emerging technologies, and directions in Entrepreneurship, Business and Technology issues. The conference seeks to contribute to presenting novel research results in all aspects of innovation in Entrepreneurship, Business and Technology. In other words, this platform will be a great opportunity for all of you here to share your thoughts, validate and improve based on inputs from this conference and people you meet here.

I would also like to express my sincere gratitude to Dr Shah Iskandar Fahmie Ramlee and his team for making this InCEBT 2022 comes into real. They are the backbone of InCEBT 2022. All the tireless effort that he and his team have made over a year to make this conference a success one. Without their help, I believe we can't be here right now. I am indebted to you and may Allah bless your efforts.

Before I end my speech today, again thank you for participating in InCEBT 2022 and hope everyone enjoys it and continuous in supporting in the upcoming conference.

Thank you.

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## OFFICIATING SPEECH

**PROF. DR. RAZLI CHE RAZAK**  
**VICE CHANCELLOR**  
**UNIVERSITI MALAYSIA KELANTAN**



Assalamualaikum warahmatullahi wabarakatuh, salam sejahtera and a very good morning.

On behalf of Universiti Malaysia Kelantan (UMK), it gives me great pleasure to warmly welcome our distinguished guests, participants and everyone here today to this auspicious virtual event, the 10th International Conference On Entrepreneurship, Business & Technology (InCEBT 2022).

## TECHNOLOGY AND DIGITAL TRANSFORMATION

The theme chosen for InCEBT 2022 conference this year is "Technology and Digital Transformation in Strengthening Entrepreneurship and Business during and post COVID-19 is very timely and relevant as the responses from the view of industries (SMEs), academician and researchers.

I believe that the Technology and Digital transformation on business and entrepreneurship could provide many opportunities for academicians and researchers from universities to collaborate with businesses in order to help increase technology adoption and promote greater creativity, innovation, productivity, and competitiveness. The emergence of digital technologies and the associated digital entrepreneurship or digital sector causes not only economic growth, but also competitive turbulence and disorganization and changes in governance. Since technological changes can cause changes in both the production structure and the management structure, digital start-ups can be seen as a process of strategic maneuvering in economic development.

We are all impacted by the new standard because huge knowledge has been digitised and converted into big data for use in mobile learning, online education, and artificial intelligence. Hence, higher education institutions as a knowledge-based organisation would likewise move by this new norm of distributing knowledge. As a result, today's data has become a commodity while information and communication technologies have enabled various tasks and commercial operations.

This is a major element in the creation of micro and informal businesses, which are often run by a single person and do not have a physical location. A person's interest or advice might even be turned into a business with a simple online click. It would be critical if this technology-driven industrial revolution included entrepreneurial forces that might help people improve their living conditions and share economic prosperity.

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## OFFICIATING SPEECH

**PROF. DR. RAZLI CHE RAZAK**  
**VICE CHANCELLOR**  
**UNIVERSITI MALAYSIA KELANTAN**



We could envision a direct relationship between this digital transformation towards entrepreneurship, business, and technology which eventually contributes to social and economic benefits. Only then must tangible efforts be taken to ensure that this agenda is implemented at all operational, managerial, and strategic levels. As academics, we have a critical role to play in disseminating knowledge about this industrial revolution, integrating it into our curriculum content, promoting its benefits, and, most importantly, preparing future workforces with an entrepreneurial mindset capable of harnessing this - or upcoming - industrial revolution for their jobs.

## DIGITALIZING ENTREPRENEURSHIP IN TODAY'S BUSINESS

Fully admitting and adopting digital in entrepreneurship and business, business owners and executives should recognise that businesses today are fast changing and should emphasise this technological revolution in their business strategy. Digital transformation creates new possibilities for businesses with innovative products and services, better ways of working, and nimble organizational models. As a result, digital transformation on entrepreneurship and business relies heavily on technology innovation. Often, digital transformation fails because organizations focus solely on technology—and do not pay as much attention to people and processes. Thus, many businesses had already given up due to their inability to cope with the industrial revolution.

The industrial revolution is directly linked to the concept of entrepreneurship and business by latest technology. Particularly since innovation is the bedrock of enterprise and economic activity. With the emphasis on technological competence in this fourth industrial revolution, fresh ideas must be created and deployed quickly. No doubt that the success of an innovation is uncertain. However, when combined with an entrepreneurial spirit, business owners and leaders are unlikely to give up. Every difficulty and opportunity are met head on and exploited to the fullest extent possible.

Apart from the digital market and a shift in perspective, we must also recognise that digitalization on entrepreneurship and business entails human-computer interactions and large data. These aren't new concepts since they have been around since the beginning of the industrial revolution. Previously, these concepts were only available to large corporations with significant research centres and technological capabilities. The use of human-computer interactions and big data concepts in the form of the "internet of things" is now commonplace. Companies and organisations, as well as people are reluctant to adopt or fail to implement the "internet of things" will undoubtedly fall behind and lose competitive edge.

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## OFFICIATING SPEECH

PROF. DR. RAZLI CHE RAZAK

VICE CHANCELLOR

UNIVERSITI MALAYSIA KELANTAN



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## UNIVERSITY ROLES FOR DIGITAL TRANSFORMATION ON ENTREPRENEURSHIP AND BUSINESS

We have fundamental responsibilities at the university to advance teaching, research, and community service in order to produce humanistic and competent graduates for society. However, university stakeholders are increasingly urging universities to improve academic outputs, contribute to innovation capability, and support knowledge-based economic policies for national growth. As a result, a secondary goal to serve as a corporate entity should be treated as a university, even if it is not substantial. A deliberate consideration of how to address this economic demand without jeopardising the quality of academic missions is required. At the heart of all our efforts is a firm commitment to providing a transformative educational experience that will equip our graduates with the knowledge and skills to make a positive national and global impact.

On that perspective, I believe that social entrepreneurship is an appropriate business model for the institution to accomplish both academic and economic goals. Social businesses are developed in collaboration between the university, industry, and community, taking use of the fourth industrial revolution and university entrepreneurship education. The profits from this social enterprise are re-invested in academic or social development rather than being used primarily to maximise profits for business owners. Knowledge or technical gaps, business processes, and human needs are better identified and supplemented through this collaboration.

Each industrial revolution is aimed at private manufacturing and service businesses. As a result, a public institution should not completely embrace the fourth industrial revolution for academic objectives. But, in this fourth industrial revolution, I believe it is perfectly appropriate for the university to become a "knowledge manufacturer" in one of three ways: (1) share university expertise, information, or intellectual resources through a consulting business; (2) offer university research outputs or technological resources to be further exploited by industry; or (3) start a company.

In conclusion, I would want to emphasise that digital entrepreneurship will necessitate adjustments in people's skill sets. In fact, COVID-19 pandemic offers advancement for digital entrepreneurs and also offers for others to follow the footsteps of active digital entrepreneurs. The online business will become norms post COVID-19, and businesses shall be done across the borders without much hustle. International business for the small enterprise is expected to be common with the advancement of information technology for communication and reliable banking system. While higher education institutions, in particular, play an important role in providing graduates with necessary skills. And, in my opinion, one of the most important skills to develop among university students is entrepreneurial ability, which has both social and economic rewards. This entrepreneurial skill is not only applicable to the current industrial revolution, but also to future transformations.

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## OFFICIATING SPEECH

**PROF. DR. RAZLI CHE RAZAK**  
**VICE CHANCELLOR**  
**UNIVERSITI MALAYSIA KELANTAN**



Before I conclude this speech, I am very proud that Faculty of Entrepreneurship and Business (FEB) has successfully conducted this conference since 2012. It begins with the name as seminar, The International Seminar of Entrepreneurship and Business in 2012 where all the papers presented indexed in Malaysia Citation Centre (MCC). While in 2021, FEB has collaborated with EUROMID Academy of Business and Technology, Turkey and the seminar has been named as The 9th International Seminar On Entrepreneurship, Business And Technology (ISEBT 2021) and all accepted and presented papers has been published electronically book chapter in the Lecture Notes in Networks and Systems (LNNS)- Springer. This year is another achievement for FEB on its 10th year, the seminar has been upgraded to a conference, namely 10th International Conference On Entrepreneurship, Business & Technology (InCEBT 2022). I wish to congratulate FEB and all the organising committee for successfully organising this virtual conference. This conference has become an annual event that brings together students and researchers, to encourage exchange of ideas and issues amongst peers, as well as experience-sharing from industrial experts. Thank you for devoting your time and attention to our session, and congratulations to all attendees. I wish you all the best and hope that this conference will be successful. I'm looking forward to hearing the conference's conclusions.

Without further ado, In the name of ALLAH, Most Gracious, Most Merciful, it now gives me great pleasure to officiate the 10th International Conference On Entrepreneurship, Business & Technology (InCEBT 2022) and proudly to launch the logo for this conference. May all of you experience the most wonderful time today. Thank you and Wabillahi Taufiq Walhidayah Wassalamualaikum Warahmatullahi Wabarakatuh.

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## CLOSING SPEECH

**PROF. TS. DR. ARHAM ABDULLAH**  
**DEPUTY VICE CHANCELLOR (RESEARCH AND INNOVATION)**  
**UNIVERSITI MALAYSIA KELANTAN**



Alhamdulillah, let us extend our sincere gratitude to Allah S.W.T for giving us the opportunity to be here today for the 10th International Conference on Entrepreneurship, Business and Technology (InCEBT2022). I would like to bid all of you and especially the overseas speakers and participants:

“Selamat Datang”  
“Selekeay” (read in the dialect of Kelantan pronunciation) and;  
“Welcome” to Malaysia

I would also like to convey my sincerest congratulations to the Faculty of Entrepreneurship & Business, Universiti Malaysia Kelantan for organizing this meaningful event InCEBT2022. The theme chosen for InCEBT2022 "Technology and Digital Transformation in Strengthening Entrepreneurship and Business during and post COVID-19" is relevant to our world's agenda.

Technology integration is an approach that has been actively employed by the many industries to choose and refine the technologies used in different processes or when developing new products. It is worth noting here that when undertaking an innovative endeavour, a great deal of information is needed for market situation assessments, new technological developments, technical assistance, and government promotional measures. Among these, technology is regarded as one of the most crucial components, and it has often been perceived as a function of innovation in creating new things as well as matching them with market needs.

The indispensable role played by technology integration over the years is undeniable, and it has become much more critical and challenging for obvious reasons in the past ten years. Specifically, the number of technologies from which researchers can choose to make use of has shown a substantial increment. Advances in chemistry, information technology, electronics, and material sciences, for instance, imply that the technological bases of many industries are changing rapidly and unpredictably. Furthermore, in many industries, the breadth of technologies for any given product has increased dramatically too.

I believe with the theme for today will point to the current focus on and how technology helps and shape in term of entrepreneurship and business, society and economy. Therefore, this conference is a place for academicians, researchers, industries, or practitioners to present and discuss recent findings related to the innovations, current applications, or long-term solutions to some of the business challenges and knowledge transfer related to the society under the setting of globalized economy.

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## CLOSING SPEECH

**PROF. TS. DR. ARHAM ABDULLAH**  
**DEPUTY VICE CHANCELLOR (RESEARCH AND INNOVATION)**  
**UNIVERSITI MALAYSIA KELANTAN**



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Overall, the organization of InCEBT2022 is expected to be a catalyst to the achievement of Malaysia's National Development Plan as well as support the goals contained in the Sustainable Development Goals (SDGs) including global commitment towards a more sustainable, resilient and inclusive development that covers 5 dimensions namely People, Planet, Prosperity, Peace and Partnership.

Once again, I would like to record my sincerest appreciation to everyone who has contributed to ensuring the success of this event. I am confident this will be a gratifying experience for all of us. Finally, I hope everyone will have an exciting and enjoyable moment throughout InCEBT2022.

Thank you for all your attention, support and involvement in making this program success. Hopefully we will meet again next year.

### MESSAGE FROM THE CONFERENCE CO-CHAIR

**DR. AHMAD RIDHUWAN ABDULLAH**  
**DEPUTY DEAN (RESEARCH, INNOVATION & POSTGRADUATE)**  
**FACULTY OF ENTREPRENEURSHIP AND BUSINESS**  
**UNIVERSITI MALAYSIA KELANTAN**



Assalamualaikum warahmatullahi wabarakatuh, salam sejahtera and good morning.

It is a special honour to join all of you today to celebrate the closure of this conference. I am pleased to be able to express my appreciation personally for the excellent work of the entire team who made this InCEBT 2022 a huge success. It is certainly a job well done and deserving of applause. We are honoured to have with us here, Prof. Ts. Dr. Arham Abdullah, Deputy Vice-Chancellor (Research and Innovation) Universiti Malaysia Kelantan who will shortly announce the award recipients.

I hope this event has truly benefited us in many ways. I was informed by the organizer that this conference has attracted more than 100 papers submitted by researchers from local and international institutions. I know that there have been many interesting and useful presentations for these two days conference. I do not doubt that this conference allowed us to share our experiences and knowledge with fellow participants, presenters, and speakers from across the globe. I believed we all walked away with a wealth of knowledge thanks to the inspiring talks given by the keynote speakers and the insightful information presented in the parallel sessions by the engaging presenters.

Once again, on behalf of the committee, thank you for delivering such important materials so that all of us can deepen our knowledge surrounding entrepreneurship. This is essential to improve our knowledge and share ideas with each other, which we could adopt to further improve our research as well as to build networking among us. I believe many good experiences have been shared and good lessons learned.

Heartfelt congratulations to Faculty of Entrepreneurship and Business, University Malaysia Kelantan for organizing this yearly conference from 2012 until now even though we are facing a tough time confronting the pandemic of Covid 19. For your information, all accepted and presented full papers will be published either in a Scopus-Indexed Book Series or in Malaysia Citation Index (MyCite) journals. What is more exciting is, some of the authors will be invited by InCEBT 2022 scientific committee to publish their paper(s) in one of the Scopus or Web of Science (WoS) journals if certain criteria are met.

On behalf of the faculty, we hope and are committed to maintaining this level of excellence for our future conference. I also hope it can be a strong motivation for the faculty's team and to the others to take part in the next 2023 conference.

We have reached the end of our International Conference on Entrepreneurship, Business and Technology (InCEBT) 2022. For the past two days of the conference, we have gone through many topics on the issue of entrepreneurship, technology and digital entrepreneurship, innovation, information technology and many more. Many of the presentations made by the invited speakers and presenters exposed us to new ideas and solutions that can be used to address such issues. This is certainly of great advantage in enhancing our research and scholarly knowledge as academicians as well as a researcher.

Having the conference in a virtual way is a new norm for us but on the positive side, it has benefited us in attending the conference in your respected place. Our physical lives and activities may not be fully restored yet, a lot of our daily activities still take place in the virtual domain. The technology has brought us together in this virtual conference and engaged us with various speakers and presenters across the globe. This conference has been a platform for the growing international community of researchers and scholars sharing their latest research findings and experience. I do hope these two days event has brought fruitful discussion mainly to the practice of Entrepreneurship, Business and Technology.

Before I end my speech, I would like to pay my deep respect to all the participants for your positive participation in the conference. I hope that what you all have learned through the conference will help you a lot in your professional work. I hope that we will continue to build upon the discussions we have initiated, the partnerships we have cemented and the networking we have established, over the past two days. I do not doubt that the knowledge you have gained and the contacts you have made here will make an impact in your future endeavours. I would also like to apologize for any inconvenience that you might experience during this conference.

I would also like to express my sincere gratitude to Dr Shah Iskandar Fahmie Ramlee and his team for making this InCEBT 2022 a reality. They are the backbone of InCEBT 2022. I am indebted to you and may Allah bless your efforts. Lastly, I wish all of you good luck in your research and study. Take care and stay safe. Thank you and have a good day.

Wabillahitaufig wal hidayah, Assalamualaikum warahmatullahi Wabarakatuh.

### PROGRAMME

#### DAY 1

*Saturday, November 5, 9A.M.-5P.M.*

Time (Malaysia)	Programme
09:00 A.M.	Opening ceremony of InCEBT 2022 through Official Facebook UMK ( <a href="https://www.facebook.com/OfficialUMK/">https://www.facebook.com/OfficialUMK/</a> )
09:15 - 09:30 A.M.	Du'a Recitation Dr. Mohd Zulkifli Muhammad
	Welcoming Speech by Chairman InCEBT 2022 Assoc. Prof. Ts. Dr. Zailani Abdullah, Dean Faculty of Entrepreneurship and Business, (FKP) cum Chairman InCEBT 2022
09:30 - 9:45 A.M.	Speech and officiating Prof. Dr. Razli Che Razak Vice-Chancellor, Universiti Malaysia Kelantan
	***Video Montage (Officiating Gimmick)
9:45-10:45 A.M.	Honorable Speaker Dato' Suriani Dato' Ahmad Secretary-General, Ministry of Entrepreneur Development and Cooperatives.
10:45-11:45 A.M.	Keynote Speaker 1: Entrepreneurship Mr. Norizan bin Sharif Chief Executive Officer, Enescorp International LLC
11:45-12:45 P.M.	Keynote Speaker 2: Business Mr. Shairan Huzani Husain Managing Director, Shell Malaysia Trading Sdn. Bhd.
12:45-14:00 P.M.	Break
14:00-15:30 P.M.	Virtual Parallel Session 1
15.30 -17:00 P.M.	Virtual Parallel Session 2

### PROGRAMME

#### DAY 2

*Sunday, November 6, 9A.M.-12.30P.M.*

Time (Malaysia)	Programme
09:00-10:00 A.M.	Opening ceremony of InCEBT 2022 for the second day
	Keynote Speaker 3: Technology Distinguished Prof. Jason Potts School of Economics, Finance and Marketing RMIT Australia & Co-director of the Blockchain Innovation Hub at RMIT
10:00-11.30 A.M.	Parallel Session 3
11.30 A.M. - 11.45 A.M.	Break
11:45 A.M. - 12:30 P.M.	Opening Address for Closing Ceremony Dr. Ahmad Ridhuwan Abdullah Deputy Dean (Research, Innovation and Postgraduates), Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan
	Closing Remarks & Award Giving Ceremony Prof. Ts. Dr. Arham Abdullah Deputy Vice-Chancellor (Research and Innovation), Universiti Malaysia Kelantan
	Video InCEBT 2022 Award Giving Ceremony: Best Paper Awards
	End of InCEBT 2022

## HONOURABLE SPEAKER



### YBHG. DATO' SURIANI DATO' AHMAD

Secretary General, Ministry of Entrepreneur Development and Cooperatives (MEDAC)

**Keynote Title:** *Resetting the Economy Post Covid-19: Entrepreneurship Policies and Opportunities*

Born in Perlis on July 25th 1968, Dato' Suriani graduated from Universiti Sains Malaysia (USM) in 1993 with Bachelor Degree in Communications (Honours). She then later completed her Master of Arts in Strategy and Diplomacy from Universiti Kebangsaan Malaysia in 2006.

She started her professional career in BERNAMA where she worked as Editorial Executive after she completed her degree in 1993. In 1994, Dato' Suriani joined the Administrative and Diplomatic Service where she was first posted at Malaysian Administrative Modernisation and Management Planning Unit (MAMPU) in the Prime Minister's Department. Upon completing her Diploma in Public Management in 1996, she was in the top 10 of her class and obtained an excellence award.

It is fair to say that Dato' Suriani has vast experience in trade and industry as she had served in the Ministry of International Trade and Industry (MITI) for 12 years. Before being appointed as the Special Officer to the Minister of International Trade and Industry in 2006, she was the Assistant Secretary for Bilateral and Regional Division as well as ASEAN Economic Cooperation Division. She has also served as Principal Assistant Director at the Multilateral Trade and Policy Division and in 2008, she was promoted as the Director. Later that year, she was trusted to lead the FTA Policy and Negotiations Coordination Division as the Director.

In 2009, under the Prime Minister's cross fertilization program, she was selected to be the Manager for the Corporate Planning Division of Proton Holdings for one year. Upon her return, she was posted to the Ministry of Defence (MinDef) where she undertook the post of Undersecretary and was later promoted to Deputy Secretary General (Policy) in 2014.

### HONOURABLE SPEAKER

In 2015, she was transferred to the Ministry of Home Affairs (KDN) as the Deputy Secretary General for Policy and Control and she was then promoted as the Secretary General for the Ministry of Women, Family and Community Development (KPWKM) in 2017. In 2018, Dato' Suriani became the Director of the National Institute of Public Administration (INTAN) and on July 1st 2019, she was appointed as the Secretary General of Ministry of Communications and Multimedia Malaysia (KKMM). As of November 4th 2020, Dato' Suriani is now the Secretary General of the Ministry of Entrepreneur and Cooperatives Development (MECD).

Her excellent contributions had won her several awards in the organization she served including Best Officer Award (1999) and Excellent Employee Award (2000). Dato' Suriani has been conferred by the Raja of Perlis three state awards, namely the 'Darjah Ahli Mahkota Perlis' (AMP) in 2006, the 'Darjah Seri Sirajuddin Perlis' (DSSP) in May 2012 and recently the 'Darjah Dato' Paduka Mahkota Perlis' (DPMP) in May 2022. She was also conferred the 'Darjah Indera Mahkota Pahang' (DIMP) from the Sultan of Pahang in 2015. In 2020, Dato' Suriani was appointed as Adjunct Professor at School of Multimedia Technology and Communication (SMMTC) Universiti Utara Malaysia (UUM) from 2020 until 2022. Dato' Suriani is married and blessed with 3 children. She loves reading and her favorite pastime is travelling.

## KEYNOTE SPEAKERS



### **DISTINGUISHED PROF. DR. JASON POTTS**

Distinguished Professor of Economics at RMIT University and Co-director of the Blockchain Innovation Hub at RMIT

**Theme:** *Technology*

**Keynote Title:** *Entrepreneurship in the Digital Economy*

Jason Potts is a Distinguished Professor of Economics at RMIT University and Co-director of the Blockchain Innovation Hub at RMIT. He is also a chief investigator at the ARC Centre of Excellence for Automated Decision-Making and Society. His research work focuses on the economics of innovation and new technologies, economic evolution, institutional economics, and complexity economics. He has written five books and published over 80 articles on topics including growth theory, creative industries, the economics of cities, innovation commons, and recently crypto-economics and blockchain. Jason is an editor of the Journal of Institutional Economics, Vice President of the International Joseph A Schumpeter Society, a Board Member of the Australian Digital Commerce Association, and a Fellow of the British Blockchain Association. He is also a member of the Steering Committee of the Australian government's National Blockchain Roadmap. Jason Potts has engaged with many industry partners across multiple sectors, local, state, and federal governments, and research institutes globally.

## KEYNOTE SPEAKERS



### MR. NORIZAN SHARIF

CEO of Enescorp International LLC

**Theme:** *Entrepreneurship*

**Keynote Title:** *ENTREPRENEURSHIP IN A FLAT WORLD - leveraging on digital transformation to broaden global market reach.*

Norizan Sharif is the owner of Enescorp International LLC DBA Natharvest Global, a small business in New Jersey. He provides fulfillment service and market entry consulting for Malaysian companies to enter the North America marketplace. Most of his clients are small and medium enterprises with annual sales of between RM3 million to RM10 million. Norizan is a graduate of the University of North Carolina at Charlotte and Universiti Teknologi Mara, Shah Alam. He served for more than 30 years in the public and private sectors before venturing into the business world.

## KEYNOTE SPEAKERS



### **MR. SHAIRAN HUZANI HUSAIN**

Managing Director, Shell Malaysia Trading Sdn. Bhd. and Shell Timur Sdn. Bhd.

*Theme: Business*

*Keynote Title: Leading with Purpose*

Shairan is a senior business leader with Shell, with a strong delivery track record of over 20 years proven in different business phases (new market entry, growth and consolidation) across the different countries Shell has a presence in. A Shell scholar, Shairan began his career with Shell after graduating with an Economics degree (1st class Honors) at Leeds University in the United Kingdom, and completing his articleship at KPMG Peat Marwick in the United Kingdom. He is a Fellow of the Institute of Chartered Accountant in England and Wales.

Shairan joined Shell Malaysia in the chemical business, and has served in various corporate functions including Corporate Finance and Treasury and in the Upstream business before subsequently discovering his passion for making customers' life journeys better in Retail. Taking that passion further, Shairan started Shell's business in India; and ran the shipping, pipeline and road transport operations of the Mediterranean region based out of Istanbul; and was part of the Strategy function for Royal Dutch Shell, based out of Singapore.

Today as Managing Director, Shell Malaysia, Shairan continues to delight and challenge customers, both internal and external to Shell. He believes in challenging people to bring out the best in them, and is a strong advocate in creating positive social impacts on communities and the nation through business and entrepreneurship. Despite his passion in pushing the organization and his team to further greater heights, he remains humble and is always keen to work with, and inspire the younger generation of Malaysians to continue building a better, and stronger Malaysia.

Shairan is married and a father to three daughters, to whom he devotes most of his free time towards. Shairan also enjoys reading, photography, tending to his bike, and pursuing vintage timepieces.

# INCEBT 2022

5 - 6 NOVEMBER 2022 (SATURDAY & SUNDAY)

Virtual Conference

20

## PARALLEL SESSIONS & PRESENTATION SCHEDULE

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# INCEBT 2022

5 - 6 NOVEMBER 2022 (SATURDAY & SUNDAY)

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## ORGANIZING COMMITTEE

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Dr. Norzalizah binti Bahari  
Dr. Zaminor binti Zamzamin @ Zamzamir  
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Cik Jamilah Amatillah binti Abd Rahain

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Puan Nik Madeeha binti Nik Mohd Munir  
Encik Nasrul Aiman bin Ab Aziz

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Prof. Madya Dr. Azwan bin Abdullah  
Ts. Mahathir bin Muhamad  
Dr. Nur Syafiqah binti A. Samad  
Dr. Yusrinadini Zahirah binti Md. Isa@yusuff  
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Encik Tukiman Bahari bin Mohamed Noor  
Encik Anuar bin Omar  
Encik Mohd Al Azam bin Mat Razi  
(Pejabat Naib Canselor, Pusat Komunikasi Korporat)



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## NOTIFICATION OF PAPER RECOMMENDATION FOR PUBLICATION IN THE InCEBT 2022 SCOPUS-INDEXED CONFERENCE PROCEEDINGS

2 messages

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**InCEBT 2022 Proceedings** <iseb@umk.edu.my>  
Reply-To: iseb@umk.edu.my  
To: fvianggraini@bunghatta.ac.id

Mon, Nov 14, 2022 at 9:24 AM

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Name : Fivi Anggraini  
Paper ID : Paper-20  
Paper Title : THE USE OF ICT TOWARDS WOMEN'S BUSINESS PERFORMANCE: THE CASE OF SMES IN PADANG CITY OF INDONESIA  
Date : 14<sup>th</sup> November 2022

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### NOTIFICATION OF PAPER RECOMMENDATION FOR PUBLICATION IN THE InCEBT 2022 SCOPUS-INDEXED CONFERENCE PROCEEDINGS

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Dear Fivi Anggraini,

Congratulations. Your paper (ID: **Paper-20**) entitled "**THE USE OF ICT TOWARDS WOMEN'S BUSINESS PERFORMANCE: THE CASE OF SMES IN PADANG CITY OF INDONESIA**" has been **recommended for publication in the InCEBT 2022 Scopus-Indexed Conference Proceedings**.

You are therefore requested to submit the paper through the InCEBT 2022 - EquinOCS System **before or on Friday, 18<sup>th</sup> November 2022** at <https://equinocs.springernature.com/service/InCEBT2022> (you may need to register first before using the system).

Please note that there will be **an additional review** procedure involved once you submit the paper through the EquinOCS. The review process aims to improve your paper and ensure that the conference proceedings correspond to the publishing standards. **Please keep in mind that your paper must correspond to the conference proceedings' proposed title.** The following are the details of the conference proceedings:

- **Book/ Proceedings Title** – Industry Forward and Technology Transformation in Business and Entrepreneurship
- **Book Description** – The book aims to provide the audience with some preliminary understanding of the current and emerging trends in entrepreneurship and business activities. This includes the usage of information and digital technology in business, competition in a digital economy, challenges and opportunities, and transformation of business and entrepreneurship for the forward industry.
- **Keywords** – Industry Forward, Digital Economy, Digital Technology, Technology Entrepreneurship, Business Transformation, Digital Marketing

Failure to respond to the editors' or reviewers' comments and suggestions before the cutoff date (**27<sup>th</sup> December 2022**) may result in the paper being rejected. You are also expected to follow and complete the following requirements:

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Thank you for your cooperation and attention.

Best regards,

Editors

InCEBT 2022 Conference Proceedings

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**fivi anggraini** <fivianggraini@bunghatta.ac.id>  
To: DR DARIUS EL PEBRIAN <darius@uitm.edu.my>

Mon, Nov 14, 2022 at 11:54 AM

[Quoted text hidden]



# **PARALLEL SESSION SCHEDULE InCEBT2022**

## PARALLEL SESSION SCHEDULE InCEBT2022

### LIST OF SESSION CHAIR InCEBT2022

#### PARALLEL SESSION 1

05 NOVEMBER 2022 (SATURDAY) 2:00 – 3:30 P.M.

VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>

ROOM	THEME	CHAIR SESSION	MALAYSIA TIME
1.	Accounting, Finance & Banking	Prof. Madya Dr. Noorul Azwin Binti Md Nasir	2:00 – 3:30 P.M.
2.	Accounting, Finance & Banking	Dr. Siti Fariha Binti Muhamad	2:00 – 3:30 P.M.
3.	Accounting, Finance & Banking	Dr. Noormariana Binti Mohd Din	2:00 – 3:30 P.M.
4.	Others (Education, Tourism and Hospitality)	Dr. Suhaila Binti Abdul Kadir	2:00 – 3:30 P.M.
5.	Entrepreneurship	Prof. Madya Dr. Noorshella Binti Che Nawi	2:00 – 3:30 P.M.
6.	Entrepreneurship	Dr. Shah Iskandar Fahmie Bin Ramlee	2:00 – 3:30 P.M.
7.	Entrepreneurship	Encik Md Zaki Bin Muhamad Hasan	2:00 – 3:30 P.M.
8.	Entrepreneurship	Dr. Mohd Ikhwan Bin Aziz	2:00 – 3:30 P.M.

#### PARALLEL SESSION 2

05 NOVEMBER 2022 (SATURDAY) 3:30 – 5:00 P.M.

VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>

ROOM	THEME	CHAIR SESSION	MALAYSIA TIME
9.	Entrepreneurship	Prof. Madya Dr. Dzulkifli Bin Mukhtar	3:30 – 5:00 P.M.
10.	Technology	Dr. Fatimah Binti Mohd	3:30 – 5:00 P.M.
11.	Technology	Dr. Tan Wai Hong	3:30 – 5:00 P.M.
12.	Technology	Dr. Muhammad Jaffri Bin Mohd Nasir	3:30 – 5:00 P.M.
13.	Business & Management	Dr. Nur Izzati Mohd Anuar	3:30 – 5:00 P.M.
14.	Business & Management	Dr. Siti Salwani Binti Abdullah	3:30 – 5:00 P.M.
15.	Business & Management	Dr. Nurul Izyan Binti Mat Daud	3:30 – 5:00 P.M.
16.	Business & Management	Dr. Ahmad Ridhuan Abdullah	3:30 – 5:00 P.M.

#### PARALLEL SESSION 3

06 NOVEMBER 2022 (SUNDAY) 10:00 – 11:30 A.M.

VENUE: <https://zoom.us/j/94492205175?pwd=anB5ajlxMFJhSUFESXpOeC92Wm8wQT09>

ROOM	THEME	CHAIR SESSION	MALAYSIA TIME
17.	Business & Management	Dr. Zaminor Binti Zamzamin @ Zamzamin	10:00 – 11:30 A.M.
18.	Business & Management	Dr. Noor Raihani Binti Zainol	10:00 – 11:30 A.M.
19.	Logistics & Supply Chain Management	Prof. Madya Ts. Dr. Zuraimi Bin Abdul Aziz	10:00 – 11:30 A.M.
20.	Others (Opportunity, Risk Management, Healthcare, Innovation & Sustainability)	Dr. Siti Nurzahira Binti Che Tahrim	10:00 – 11:30 A.M.
21.	Accounting, Finance & Banking	Dr. Hazriah Binti Hasan	10:00 – 11:30 A.M.

## PARALLEL SESSION SCHEDULE InCEBT2022

### PARALLEL SESSION 1 05 NOVEMBER 2022 (SATURDAY) 2:00 P.M. – 3:30 P.M. (MALAYSIA TIME)

**ROOM 1: ACCOUNTING, FINANCE & BANKING**

**SESSION CHAIR: PROF. MADYA DR. NOORUL AZWIN BINTI MD NASIR**

**VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>**

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-107	Technology Of Accounting Influence the Reconstruction of Capitals Accumulation: A Qualitative Study Among Muslim Family Business	Tahirah Abdullah
2.	Paper-135	Exploring the Implementation of Fintech through Crowdfunding and The Appropriate Crowdfunding Model for Student Entrepreneurs	Siti Salwani Binti Abdullah
3.	Paper-108	Development Of a Waqf Capital Reporting Index (WCRI) For Online Waqf Disclosure	Amira Jamil
4.	Paper-11	Cultivation Mode of New Accounting Talents in The Context of Financial and Taxation Digitalization	Wu Shuangshuang
5.	Paper-92	A Reflection on Voluntary Sustainable Development Goals Disclosure: The Role of The Sustainability Committee	Salaheldin Hamad
6.	Paper-81	Intention To Use Cashless Financial Transactions Among University Students	Nur Syafiqah A. Samad

**ROOM 2: ACCOUNTING, FINANCE & BANKING**

**SESSION CHAIR: DR. SITI FARIHA BINTI MUHAMAD**

**VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>**

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-82	The role of finance in moderating technology, innovation, and engineering effect on economic growth in Malaysia	Nurnaddia Nordin
2.	Paper-128	Impact of Elements of Accounting Information Systems on Sustainability of Microfinance Institutions in Ghana: A Conceptual Perspective	Solomon Gbene Zaato
3.	Paper-51	Testing the Predictive Power of Machine Learning Algorithms for Stock Market Movements based on Air Pollution Data	Kelvin Lee Yong Ming
4.	Paper-53	A Systematic Review of The Literature on Financial Well-Being of SMEs' Owners	Mas Azira Mohamed
5.	Paper-24	The Influence of Entrepreneurial Leadership on Financial Performance of Private Higher Education in Pekanbaru Indonesia: A Conceptual Framework	Siti Samsiah

## PARALLEL SESSION SCHEDULE InCEBT2022

### ROOM 3: ACCOUNTING, FINANCE & BANKING

SESSION CHAIR: DR. NOORMARIANA BINTI MOHD DIN

VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-71	The Effects of Digital Financial Literacy Factors towards Online Buying Behavior among Students During Pandemic Covid-19	Ahmad Ridhuwan Abdullah
2.	Paper-94	Millennials: Malaysia's Financial Literacy in The Post Covid-19 Era	Rudy Ansar
3.	Paper-3	Employees Behavior Towards Retirement Planning in Federal Tertiary Institutions in Adamawa State, Nigeria	Ahmed Ishaku Adamu
4.	Paper-46	Awareness Of Islamic Financial Planning Among Science and Technology Students in Higher Learning Institution	Mohd Zulkifli Muhammad
5.	Paper-44	Factors that Influence Technopreneurs' Adoption on Islamic Banking Products	Mohd Zulkifli Muhammad
6.	Paper-5	Prediction of Financial Distress of Malaysia Government Linked Plantation Companies	Zalina Zainudin

### ROOM 4: OTHERS (EDUCATION, TOURISM AND HOSPITALITY)

SESSION CHAIR: DR. SUHAILA BINTI ABDUL KADIR

VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-52	Determinants of Customer Service Experience Among Academic Personnel in Malaysian Public	Mazlina Mamat
2.	Paper-6	Will the Wave of Early Retirement of Teachers in Malaysia Continue? A Grey Prediction Based on GM (1,1)	Li Han
3.	Paper-95	Linking the Relationship Between Perceived Value and Destination Loyalty in Langkawi Island: The Mediating Role of Place Attachment and Tourist Satisfaction	Muhamad Nasyat Muhamad Nasir
4.	Paper-78	The role of leadership style as a mediator on the relationship between workplace conditions on job stress among hotel administrative staff in Klang Valley.	Ikmal
5.	Paper-90	A Study on the Factors Contributed to the Effectiveness of Hotels' Digital Marketing	Noralisa Ismail

## PARALLEL SESSION SCHEDULE InCEBT2022

### ROOM 5: ENTREPRENEURSHIP

**SESSION CHAIR: PROF. MADYA DR. NOORSHELLA BINTI CHE NAWI**

**VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>**

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-60	Cyberpreneurship: Digitalization of Business	Nurul Husnina Najwa Zoraimi
2.	Paper-54	Digital Entrepreneurship Intention Among Private University Students: Post Covid-19 Pandemic	Nor Azah Jahari
3.	Paper-7	Exploring The Digital Transformation Governance Model for Industrial Eco-Innovation Post Covid-19	Zhao Na
4.	Paper-23	The Influence of Entrepreneurial Leadership on Successful Indian Entrepreneurs In K-Link International Sdn. Bhd.	Balakrishnan A/L Parasuraman
5.	Paper-96	The Impetus of Embracing Cyber Entrepreneurship Intention Among Small Business	Hazrina Hasbolah
6.	Paper-63	The Key Determinant of Sabah's Youths Towards the Agropreneurship: Adopting Internet of Things (Iot) Applications, In the Direction of Green Practices and Sustainability	Rafidah Nordin

### ROOM 6: ENTREPRENEURSHIP

**SESSION CHAIR: DR. SHAH ISKANDAR FAHMIE BIN RAMLEE**

**VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>**

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-127	An Investigation of Gender Perspective of Entrepreneurial Intention of University Students in Jigawa State, Nigeria	Muhammad Umar
2.	Paper-116	Bibliometric Review on The Perspective and Theoretical Development in Women's Entrepreneurship	Rosfatihah Che Mat
3.	Paper-105	The Study of Successful Factors for Online Business in Fashion Industry	Noraishah Kamarolzaman
4.	Paper-68	Digital Transformation of The Leadership and Entrepreneurship Concepts of TYT Tun Seri Setia (Dr) Haji Mohd Ali Bin Rustam, Yang Di-Pertua Negeri Melaka in The Era and Post Pandemic of Covid-19	Mohd Hafizuddin Mejah
5.	Paper-67	The Perspective, Theoretical Development, And Pandemic Challenge of Women's Entrepreneurship	Rosfatihah Che Mat
6.	Paper-36	Technology In Food Production Affecting Demand for The Purchased Smoked Food in Malaysia	Nurhaiza Nordin

## PARALLEL SESSION SCHEDULE InCEBT2022

### ROOM 7: ENTREPRENEURSHIP

SESSION CHAIR: ENCIK MD ZAKI BIN MUHAMAD HASAN

VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-1	The Review of Implementing Entrepreneurship Education in Chinese Higher Education Institutions	Ren ZHiyi
2.	Paper-20	The Use of ICT Towards Women's Business Performance: The Case of SMEs In Padang City of Indonesia	Fivi Anggraini
3.	Paper-25	Refining Pawah System Using Mudharabah Concept	Nur Hasyirah Mohd Marzuki
4.	Paper-28	Women Entrepreneur Empowerment Model	Zaleha Embong
5.	Paper-35	Institutional Framework for Igbo Apprenticeship Scheme: An Entrepreneurship Model to Curbing Poverty in Nigeria	Tobenna

### ROOM 8: ENTREPRENEURSHIP

SESSION CHAIR: DR. MOHD IKHWAN BIN AZIZ

VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-18	Factors Influencing the Use Of E-Wallet Payment System	Nur Izzati Mohamad Anuar
2.	Paper-131	Peers: A Digital Entrepreneurship Experiential Teaching and Learning Process	Nur Thara Atikah Zainal
3.	Paper-115	The Enlightenment and Educational Strategy of Marx Choice of Jobs on College Students: Employment and Entrepreneurship	Fan Jinchao
4.	Paper-14	University Entrepreneurship Education Strategies and Entrepreneurial Motivation - A Case Study in A Malaysian Private University	Siti Zakiah Melatu Samsi
5.	Paper-102	Exploration And Research on The Impact of the COVID-19 Epidemic on The Entrepreneurship Education Model in Chinese Universities	Zhen Xiaoqing

----- END PARALLEL SESSION 1-----

**PARALLEL SESSION SCHEDULE InCEBT2022**

**PARALLEL SESSION 2  
05 NOVEMBER 2022 (SATURDAY)  
3:30 P.M. – 5:00 P.M. (MALAYSIA TIME)**

**ROOM 9: ENTREPRENEURSHIP**

**SESSION CHAIR: PROF. MADYA DR. DZULKIFLI BIN MUKHTAR**

**VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>**

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-91	“Tok Peraih”- The Myth of Entrepreneurial Leadership Among Malay Women in The East Coast of Peninsular Malaysia	Mohd Rafi Yaacob
2.	Paper-79	Herb- based product and entrepreneurship during the COVID-19 crisis: A systematic literature review and research agenda.	Nur Amiera Zaidi
3.	Paper-4	Entrepreneurship Education through 3-Dimensional Virtual Reality Technology in Learning	Siti Hazyanti Mohd Hashim
4.	Paper-113	The Commercialization of Computing Artefacts and Technological Entrepreneurship in University Incubation Program	Mohd Zulkifli Muhammad
5.	Paper-64	Social Entrepreneurship: Developing and Evaluating a Digital Collaborative Platform to Support Social Innovation in Malaysia	Akmal Yusnidar Mohd Jayus
6.	Paper-21	A Network-Based Approach for Sustainable Funding Model of B40 Social Enterprise Startups	Muhammad Fazlan Mohd Husain

**ROOM 10: TECHNOLOGY**

**SESSION CHAIR: DR. FATIAH BINTI MOHD**

**VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>**

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-124	Optimization of CNC Turning Parameters for cutting Al6061 to Achieve Good Surface Roughness Based on Taguchi Method	Hidayat
2.	Paper-117	A Conceptual Paper of Information System Resources Management in Agribusiness	Noor Fadzlina Mohd Fadhil
3.	Paper-80	The Effect of Customer Relationship Management (CRM) on Stimulating Digital Marketing in Malaysia	Syamsuriana Sidek
4.	Paper-121	CDR and Best Practices in AI in Construction 4.0 - An Approach for value-based Digital Transformation	Bianca Weber-Lewerenz
5.	Paper-111	Determinant Variables behind Speed Limit Management, Driving Licensing Mechanism Improvement, and Automotive Sales' Promotion based on Braking Performance	Don Gaspar N. da Costa

## PARALLEL SESSION SCHEDULE InCEBT2022

### ROOM 11: TECHNOLOGY

SESSION CHAIR: DR. TAN WAI HONG

VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-30	Macroeconomic Learning Through Innovative Pedagogy and Technology: A Study on The Effectiveness of Blended Learning	Nurnaddia Nordin
2.	Paper-70	The SEM SmartPLS Model Assessment: Mediating influence of Technology Infrastructure Support on Human Capital Determinants in TVET institutions.	Farahiyah Akmal Mat Naw
3.	Paper-31	Technology and innovation adoption in Higher Education: A study on Acceptance of micro-credentials learning concept	Nurnaddia Nordin
4.	Paper-89	The Effectiveness of QR Code as An Alternative System for Royal Malaysian Police (RMP) And Malaysia Government to Control Public Movement Within 10KM During Movement Control Order (MCO)	Razman Hafifi Redzuan
5.	Paper-97	The role of religious element in digital well-being for Muslims	Asar Abdul Karim
6.	Paper-76	A Review on the Challenges of Blockchain Technology in Malaysia Higher Education	Nor Alina Ismail

### ROOM 12: TECHNOLOGY

SESSION CHAIR: DR. MUHAMMAD JAFFRI BIN MOHD NASIR

VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-133	Innovation Competency and Innovation Capability towards Innovation Performance in Malaysia Health Tourism Industry: Moderator Effects of Technological Information Processing Capacity	Fadhilahanim Aryani Abdullah
2.	Paper-50	Behavioral Intention to Use E-Learning Post COVID-19 Among Students of Community College, Kelantan, Malaysia	Azira Hanani Ab Rahman
3.	Paper-73	Teacher's Readiness towards Digital Adoption in Teaching towards Society 5.0	Fadhilahanim Aryani Abdullah
4.	Paper-101	Digital Wellbeing: Does It Matter in Malaysia Education?	Aziman Abdullah
5.	Paper-19	An approach in Applying Software Quality Assurance in Academic application: Case study of Student Information System - International Student Module (ISM)	Nur Razia Mohd Suradi

## PARALLEL SESSION SCHEDULE InCEBT2022

### ROOM 13: BUSINESS & MANAGEMENT

**SESSION CHAIR: DR. NUR IZZATI MOHD ANUAR**

**VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>**

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-9	Audience Value of Social Media Influencer	Adeline Tam
2.	Paper-130	The mediating effect of the expatriate adjustment on the relationship between compensation, cultural intelligence and working environment and job performance in the education sector of Malaysia	Atif Aziz
3.	Paper-129	Factors Influencing the Individuals' Intention to Purchase Family Takaful Among Community Felda	Hasannuddiin Hassan
4.	Paper-125	A trend analysis of the digital transformation resilience capabilities of selected developed countries during the Covid-19 pandemic	Lakshmi Chaitanya Datti
5.	Paper-47	Innovation, Organizational Learning and Performance: Moderating Role of Environmental, Social and Governance (ESG) Practices	Mohd Faiz Hilmi
6.	Paper-106	Determinant of Strategic Models to Improve Business Performance: A Study on Handicraft SMEs	Helena Hadiyanti

### ROOM 14: BUSINESS & MANAGEMENT

**SESSION CHAIR: DR. SITI SALWANI BINTI ABDULLAH**

**VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>**

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-112	Brand Equity vs e-Brand Equity: The Evolution of Brand Equity Dimensions	Lydia Hidayu Lily Suhairi
2.	Paper-98	Chinese University Media Culture in the Context of COVID-19 Review, Issues and Development Trends	Zeng Chunlong
3.	Paper-65	Work-related ICT Use Outside Work Hours and Work-Family Balance: Mediating Effect of Work-Family Conflict and the Moderating Effect of Integration Preference	Azimah Ahmad
4.	Paper-62	Intention to GIG Work among GiGen (Graduating iGeneration): A Proposed Conceptual Framework from Elicitation Survey	Purnomo M Antara
5.	Paper-104	Pathways toward Sustainability: The Mediating Role of Green HRM Practices on the Relationship between Green Intellectual Capital and Sustainable Performance among ISO 14001-Certified Manufacturers	Hanieh Alipour Bazkiaei

## PARALLEL SESSION SCHEDULE InCEBT2022

### ROOM 15: BUSINESS & MANAGEMENT

**SESSION CHAIR: DR. NURUL IZYAN BINTI MAT DAUD**

**VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>**

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-59	A Bibliometric Analysis on Social Media Influencers Studies: What is Next for Businesses during and post Covid-19?	Purnomo M Antara
2.	Paper-58	Salient Beliefs Elicitation on Intention to Consume Halal Product Among Muslim Urban Millennials (Mum): The Way Forward for Sustainability in Halal Businesses	Purnomo M Antara
3.	Paper-57	The Moderating Effect of Demographic Variables on Business Service Professionals: Knowledge Sharing Behaviour	Mohd Misron Omar
4.	Paper-49	Measuring The Influence of Celebrity Endorsement on Customer Purchase Intention Using Tears Model	Norlina M. Ali
5.	Paper-41	Mediation impact of social-technical lean implementation on critical success factor and service quality performance.	Mas Ayu Diana
6.	Paper-2	Assessment of Structural Equation Modeling Between Safety Attitudes, Personal Protective Equipment, Co-Worker Support with Occupational Safety and Health (OSH) Compliance among Firefighters: A Case Study in East Coast Fire and Rescue Department of Malaysia (ECFRDM)	Yus Heary Mahmud

### ROOM 16: BUSINESS & MANAGEMENT

**SESSION CHAIR: DR. AHMAD RIDHUWAN BIN ABDULLAH**

**VENUE: <https://zoom.us/j/94119921456?pwd=Qk1SQ0orWjlSdGRzYkVETzZ2NVZpdz09>**

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-29	Digital Economy: Improving Logistic Performance in Asian Countries	Nurnaddia Nordin
2.	Paper-26	The Mediation Effect of Consumer Behaviour on The Relationship Between Covid-19 And E-Business in Malaysia	Nik Noorhazila Nik Mud
3.	Paper-27	Live streaming commerce: A systematic review and implication for future research	Zhang Linlin
4.	Paper-109	The Relationship of Inflation Rate on Financial Stability in China's	Hanyue
5.	Paper-32	Adoption Of Technologies and Innovation for Sustainable Farming Paddy in Kelantan	Nurnaddia Nordin
6.	Paper-16	Investigation of interaction between inflation and unemployment rate: the threshold regression approach.	Shairilizwan Taasim

----- **END PARALLEL SESSION 2** -----

**PARALLEL SESSION SCHEDULE InCEBT2022**

**PARALLELL SESSION 3  
06 NOVEMBER 2022 (SUNDAY)  
10:00 A.M. – 12:00 P.M. (MALAYSIA TIME)**

**ROOM 17: BUSINESS & MANAGEMENT**

**SESSION CHAIR: DR. ZAMINOR BINTI ZAMZAMIR @ ZAMZAMIN**

**VENUE: <https://zoom.us/j/94492205175?pwd=anB5ajlxMFIhSUFESXpOeC92Wm8wQT09>**

<b>NO.</b>	<b>PAPER ID</b>	<b>TITLE</b>	<b>PRESENTER NAME</b>
1.	Paper-84	The Role of Engineering Technology on Logistic Performance in Promoting Economic Growth in Asian Countries	Nurhaiza Nordin
2.	Paper-43	An Overview: GIG Economy Status in Malaysia	Ng Jia Jia
3.	Paper-34	Revenue Efficiency of Bioenergy Industry: The Case of European Union Member Countries	Sulaiman Chindo
4.	Paper-38	The Important of Digital Payment on Tax Compliance Behavior of Assessment Tax: Case of Tumpat District Council	Nurhaiza Nordin
5.	Paper-69	Sustaining Commodity Technology Practice: Persuasive Packaging Approach for Fermented Dried Salted Fish 'Ikan Bekok'	Tengku Fauzan Tengku Anuar

**ROOM 18: BUSINESS & MANAGEMENT**

**SESSION CHAIR: DR. NOOR RAIHANI BINTI ZAINOL**

**VENUE: <https://zoom.us/j/94492205175?pwd=anB5ajlxMFIhSUFESXpOeC92Wm8wQT09>**

<b>NO.</b>	<b>PAPER ID</b>	<b>TITLE</b>	<b>PRESENTER NAME</b>
1.	Paper-13	Jewelry from the perspective of new media Research on Marketing Strategy	Jin Lili
2.	Paper-77	Asiatic Clam (Etak) in Cambodia – An Exploratory Study of Socio-economy and Business Activities	Mohd Rafi Yaacob
3.	Paper-40	Study On Socio-Demographic of Online Food Delivery: Foodpanda Customers and Its Association with The Frequency and Spending Pattern	Norfazlirda Hairani
4.	Paper-12	Wechat marketing strategies for jewellery under the influence of the epidemic: An analysis based on wechat communication index WCI	Jin Lili
5.	Paper-48	Systematic Mapping Study & Literature Review on Organization Agility	Octaviandy Giri Putra

**PARALLEL SESSION SCHEDULE InCEBT2022**

**ROOM 19: LOGISTICS & SUPPLY CHAIN MANAGEMENT**

**SESSION CHAIR: PROF. MADYA TS. DR. ZURAIMI BIN ABDUL AZIZ**

**VENUE: <https://zoom.us/j/94492205175?pwd=anB5ajlxMFIhSUFESXpOeC92Wm8wQT09>**

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-114	Customer Requirements for Effective Packaging in Food Supply Chain	Kasmaruddin Che Hussin
2.	Paper-93	THE Effect of Information Technology to Resources and Operational Performance in Logistics Service Providers	Nurhaiza Nordin
3.	Paper-75	Sustainable Innovative Practices of Third-Party Logistics Provider: Resin Supply Chain in Malaysia Automotive Sector	Rosdan Rosman
4.	Paper-88	The Innovation of Smart Road Tax	Razman Hafifi Redzuan
5.	Paper-126	Mapping Sustainability Risk of Sarong Supply Chain: Evidence from SMEs Industrial Cluster in Indonesia	Nina A. Mahbubah
6	Paper-86	Automatic Cooling Spray (ACS)	Razman Hafifi Redzuan

**ROOM 20: OTHERS (OPPORTUNITY, RISK MANAGEMENT, HEALTHCARE, INNOVATION & SUSTAINABILITY)**

**SESSION CHAIR: DR. SITI NURZAHIRA BINTI CHE TAHIRIM**

**VENUE: <https://zoom.us/j/94492205175?pwd=anB5ajlxMFIhSUFESXpOeC92Wm8wQT09>**

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-119	Satellite-Observed of month variability of Sea Surface Chlorophyll-a Concentration: Study Case East Malaysia.	Ricky Anak Kemarau
2.	Paper-85	Measuring the reliability of the instrument pertaining to Sustainable performance in ISO 14001 certified manufacturing firms in Malaysia	Mohd Rafi Yaacob
3.	Paper-61	Critical Review on Homeless, Vagrants and Destitute Acts in Malaysia and Selected Countries: Healthcare Perspective	Sharazad Haris
4.	Paper-74	Do Real Risk and Perceived Risk Matters for Household Solar PV Adoption? A Conceptual Study	Syed Quaid Ali Shah
5.	Paper-87	The Energy Effectiveness of Utilizing Solar Panels from Solar Energy Instead of Electricity in University Campus	Razman Hafifi Redzuan
6.	Paper-132	Improving Quality Health Care Services by Implementing (LSS) DMAIC Approach in Paediatric Cardiology Department (PCD) Of Public Hospital of Sindh, Pakistan. A Case Study	Faheem Ahmed Shaikh

## PARALLEL SESSION SCHEDULE InCEBT2022

**ROOM 21: ACCOUNTING, FINANCE & BANKING**

**SESSION CHAIR: DR. HAZRIAH BINTI HASAN**

**VENUE: <https://zoom.us/j/94492205175?pwd=anB5ajlxMFIhSUFESXpOeC92Wm8wQT09>**

NO.	PAPER ID	TITLE	PRESENTER NAME
1.	Paper-134	Factors Affecting Online Cash Waqf Adoption among Muslim Donors in Kelantan	Nur Farahiah Azmi
2.	Paper-45	Practices Of Hibah (Inter Vivos Gift) Among Muslim Technopreneurs in Kelantan	Mohd Zulkifli Muhammad
3.	Paper-99	Adoption of Islamic Financing in Halal Industry Based on the Maqasid Shariah Perspective	Siti Zamanira Mat Zaib
4.	Paper-123	ADDIE Model for Developing e-portfolio for Teaching and Learning Islamic Banking and Finance Courses in Higher Education Institutions	Nur Farahiah Azmi
5.	Paper-103	Islamic Banks and Their Zakat Distribution Practices	Nurul 'Iffah M A Zaaba
6.	Paper-100	A New Breath in Learning Islamic Finance Course During COVID-19	Nur Farahiah Azmi

----- **END PARALLEL SESSION 3** -----

# Certificate of Presentation

This is to certify that

**FIVI ANGGRAINI**

has presented

**THE USE OF ICT TOWARDS WOMEN'S BUSINESS PERFORMANCE: THE CASE OF SMES IN PADANG  
CITY OF INDONESIA**

at

THE 10<sup>TH</sup> INTERNATIONAL CONFERENCE ON ENTREPRENEURSHIP, BUSINESS AND TECHNOLOGY (InCEBT 2022)

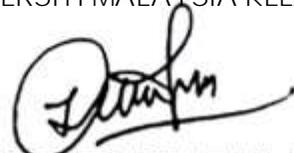
*"TECHNOLOGY AND DIGITAL TRANSFORMATION IN STRENGTHENING ENTREPRENEURSHIP AND BUSINESS DURING AND POST COVID-19"*

On

05<sup>th</sup> & 06<sup>th</sup> NOVEMBER 2022

Organised by

FACULTY OF ENTREPRENEURSHIP AND BUSINESS  
UNIVERSITI MALAYSIA KELANTAN



**ASSOCIATE PROFESSOR TS. DR. ZAILANI BIN ABDULLAH**

Dean, **Faculty of Entrepreneurship and Business**  
cum **Chairman INCEBT 2022**

# Certificate of Participation

This is to certify that

**FIVI ANGGRAINI, DANIATI PUTTRI, NEVA NOVIANTI**

entitle

**THE USE OF ICT TOWARDS WOMEN'S BUSINESS PERFORMANCE: THE CASE OF SMES IN PADANG CITY OF INDONESIA**

have participated at

THE 10<sup>TH</sup> INTERNATIONAL CONFERENCE ON ENTREPRENEURSHIP, BUSINESS AND TECHNOLOGY (InCEBT 2022)

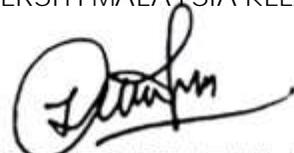
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**ASSOCIATE PROFESSOR TS. DR. ZAILANI BIN ABDULLAH**

Dean, Faculty of Entrepreneurship and Business  
cum Chairman INCEBT 2022

# The Use of ICT towards Women's Business Performance: The Case of SME in Padang City of Indonesia

**By: Fivi Anggraini**

**Universitas Bung Hatta, Indonesia**

# RESEARCH BACKGROUND

The pandemic raises the anxiety of SMEs.  
The decline in purchasing power causes their turnover to fall.

The biggest challenge for SMEs to recover from the current crisis is the lack of knowledge of running a digital-based business.

According to Katadata Insight Center (KIC), (2022).  
62.6% of SMEs are still able to survive above March 2021.

18.5% of SMEs only stay for the next six months.

6% of SMEs only survive less than three months and are forced to leave the business if conditions do not improve.



In Indonesia, the role of ICT in improving firm performance, especially in small-sized enterprises has not been optimal.

This was illustrated through the level of development as well as ICT utilization which was relatively low and was left behind in other countries, either in Asia or in the world (see Table 1).

This was represented by, among others, limited ICT infrastructure availability, a limited number of units of computers owned by small-sized firms, and limited Internet access.

Indicators	Indonesia	Asia (avg)	World (avg)
Total Telephone/100 population	69.74	89.84	120.08
Cellular Mobiles/100 population	56.6	58.56	81.82
Main Telephone/100 population	13.14	31.62	38.78
Internet users/100 population	14.36	23.14	34.78
Broadband subscribers/100 population	0.1	5.42	8.6

Source: International Communication Union (2020)





The percentage of women entrepreneurs reaches 21%, while the global average is 8%.



According to BPS data in 2018, SMEs managed by women in Indonesia were 64.5% of the total 37 million SMEs. **The problem women face in managing SMEs during the pandemic is their limited access to the digital world because all activities run through digitalization during the pandemic.**

This study deliberately chose women as objects because Minangkabau customs and culture which adhere to a matrilineal system place women in an important position in economic, social, and cultural aspects. In addition, women in West Sumatra are known for being tough and tenacious traders who are not inferior to men.

Minang women's business instincts are known to have integrated into their bodies and soul while trading is one of the most sought-after professions by Minang women in West Sumatra.



## Research gap

This study focuses on the use of ICT for women's business performance, in the city of Padang, Indonesia.

Looking at the Indonesia scenario, a study on the use of ICT and its impact on the performance of SMEs has been widely studied, such as Djatikusumo, (2016) in Malang, East Java, Endraswari, (2006) in Bantul Yogyakarta, and (Basry & Sari 2018) Indonesia.



## This Study.....

Nonetheless, there is very little study on the use of ICT on the business performance of women entrepreneurs in Indonesia.

Besides the lack of studies, the previous research did not comprehensively discuss the adoption of ICT for women entrepreneurs as the actual current problem.

Therefore, it is very crucial to carry out further research to fill in the gap in the previous studies. **The focus should be given to the use of ICT for the business performance of women SMEs.**

## Research questions

What are the effects of the use of ICT on the business performance of women entrepreneurs in the city of Padang, West Sumatra in Indonesia?

## Objectives of the study

To study the empirical effects of the use of ICT on the business performance of women entrepreneurs in the city of Padang, West Sumatra in Indonesia

## Research hypothesis

H1:

*There is an effect of using ICT on the business performance of women SMEs*



# Research Methodology

## Research Design

- This study adopts quantitative research and survey research approach.
- Both descriptive, as well as causal research designs, were adopted in this study.
- A survey questionnaire was designed for the purpose of measuring the variables in the conceptual framework.
- Questionnaires were distributed directly face-to-face to women's SMEs.
- Partial Least Squares Equation Modeling (PLS-SEM) was employed in the data analysis.

## Population and Sample Size

- Populations of this study were the women's SMEs that are registered under the Department of Cooperatives & SMEs, Padang City, West Sumatra in Indonesia
- The respondent's business fields include culinary, fashion, agribusiness, automotive, tour & travel, creative products, salon and beauty, and electronics.
- A total of 122 questionnaires were sent directly to the sampled women's SMEs. From that number, 120 out of 122 respondents returned complete responses, except 2 respondents returned incomplete responses, hence, they were excluded from the analysis.
- The number of questionnaires processed in this study amounted was 120 questionnaires. The collecting questionnaires reflected the response rate was 96.8% of the total respondents..

# Measurement and Instrumentation

## Information communication technology (ICT)

ICT is a digital platform that generates opportunities for entrepreneurial activity by leveraging tools such as the internet, mobile technology, and social computing.

The ICT adoption of SMEs using instruments from (Hoque., et al., 2015).

A total of 19 question items for ICT adoption were created to measure the underlying construct of the data using a Likert scale of 1 (very dissatisfied) to 5 (very satisfied).

## Women's Business Performance

Women entrepreneurs refer to women or a group of women who wholly or partially own, innovate, regulate, and adapt a business activity, Mohan Kumar (2013).

Women's business performance instruments included sales growth, gross profit, return on investment, and growth in the number of employees, Fatima et al., (2018) with 8 question items using a Likert scale of 1 (strongly disagree) to 5 (very satisfied).

# Result and Discussion

Demographic characteristics respondent demographics



Demographic characteristics	Total	Percent
<b>Age</b>		
20 -25 years old	45	37.5
26 -35 years old	53	44.2
36 -45 years old	10	8.3
46 -60 years old	12	10.0
<b>Education level</b>		
Junior High School	5	4.2
Senior High School	93	77.5
Diploma	6	5.0
Bachelor Degree	16	13.3
Master	0	-
<b>Firms age</b>		
< 2 years	18	15.0
3 - 5 years	46	38.3
6 - 8 years	29	24.2
9 above years	27	22.5
<b>Position</b>		
Owner	86	71.7
Staff	34	28.3
<b>Business type</b>		
Culinary business	36	30.0
Fashion businnes	25	20.8
Automotive	12	10.0
Tour & Travel	10	8.3
Creative product	9	7.5
Beauty Salon	17	14.2
Electronic	11	9.2
<b>Monthly income</b>		
IDR 3,000,000 and below	22	18.3
IDR 3.000.001 – Rp 6,000,000	53	44.2
IDR 6,000,001 – Rp 9,000,000	20	16.7
IDR 9.000.001 – Rp 12.000.000	17	14.2
IDR 12,000,001 – Rp. 15,000, 000	8	6.7
IDR 15.000,001 – and above	-	
<b>Types of ICT</b>		
e-commerce	31	25.8
m-commerce	89	74.2

Measurement Model



Table 1 The result of the measurement model

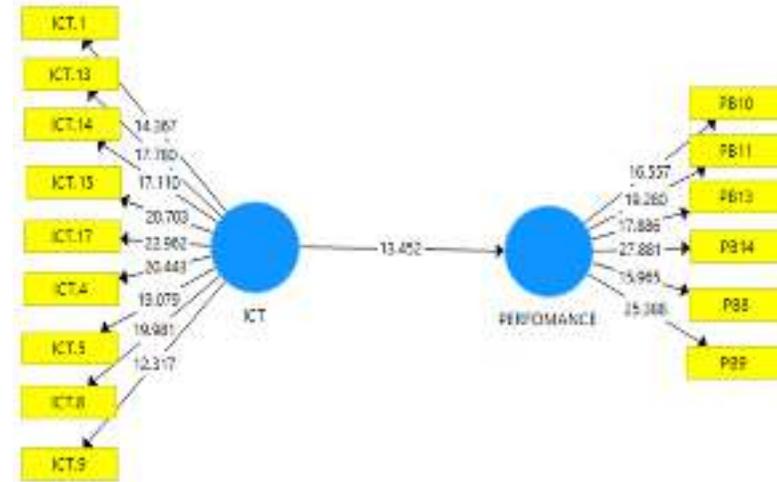
Constructs	Factor Loading	Cronbach's Alpha	Composite Reliability	AVE
<b>Rule of thumb</b>	> 0.7	> 0.7	> 0.7	> 0.5
<i>Information Communication and Technology (ICT)</i>		0.914	0.929	0.593
Self-confidence as a user of ICT (ICT1)	0.739			
M-commerce is easier for business transactions because its equipment i.e., smartphones can move freely and easily (ICT4)	0.765			
Information communication technology and information systems are implemented regularly in business (ICT5)	0.808			
Having an interest in allocating the investment for implementing ICT in business (ICT8)	0.803			
The implementation of ICT lifts up business profits (ICT9)	0.755			
Management decision by the implementation of ICT provides a quick response to consumers (ICT13)	0.756			
As entrepreneurs must be able to give support in using ICT (ICT14)	0.762			
Entrepreneurs must be acquainted with the use of ICT (ICT15)	0.771			
Having an interest in reskilling knowledge of ICT (ICT17)	0.770			
<i>Business Performance</i>		0.887	0.914	0.640
I am satisfied that the increase in employment growth has an impact on economic growth in the region (WP8)	0.770			
I need high efficiency in operation (WP9)	0.838			
I need high productivity (WP10)	0.797			
I need to generate better business performance than business competitors (WP11)	0.814			
My product must be able to satisfy consumers (WP13)	0.758			
In general, I need business performance always improve (WP14)	0.821			

**Table 2** Discriminant validity

	Information Communication and Technology (ICT)	Women's business performance
Information Communication and Technology (ICT)	0.770	
Women's business performance	0.654	0.800

**Table 3** R Square value

	R Square	R Square Adjusted	Result
Women's business performance	0.427	0.423	Weak



**Figure 1:** The result of the structural model  
Source: SEM-PLS (2022)

**Table 4** Results of hypothesis testing

Model	Original Sample (O)	Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV)	P-Values	Hypothesis Results
ICT→W P	0.654	0.667	0.049	13.452	0.000	H1 Accepted

# CONCLUSION

The use of ICT has a significant effect on women's business performance.

The use of ICT requires a creative process of exploring technology in various business tasks such as compiling letters, preparing reports, setting up databases, planning, budgeting, solving overall problem analysis, and so on.

Therefore, women's SMEs in the study area must be able to adapt to the trend of technological sophistication in order to be competitive and survive in business competition.

The use of ICT eases women's SMEs in making quick communication with suppliers, vendors, retailers, sellers, customers, and other parties



# CONCLUSION



Consequently, it is suggested that women entrepreneurs will be more active in the use of ICT, and involved in more training programs and workshops.

To smooth the implementation of this program, support should be provided by the government agencies and ministries for women entrepreneurs, especially for those women's SMEs living in rural areas in order to be more familiar and confident with the use of ICT.

These programs can be delivered either free of charge or with a charge depending on the type and level of training and workshops given. Conclusively, the use of ICT can reduce production costs and at the same time increase the overall income of SMEs.

Utilization of ICT for business activities will be able to improve business performance because, in today's modern business life, entrepreneurs must be able to follow the trends of technological sophistication to make their businesses viable and sustainable.

**THANK YOU**

