

## **MULTIMEDIA ONLINE ADVERTISING DESIGN FOR SMALL MEDIUM ENTERPRISE**

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### **ABSTRACT**

The problem this study seeks to solve is the issue of expertise in online advertising for Malaysia SMEs. That is to say, how can we help Malaysian SMEs to create online advertisement for their product or services on their own? The objectives of this study are firstly to suggest an online advertising workflow for Malaysia SMEs that tackles the problem of expertise. Secondly is to find out if perceived ease of use and perceived usefulness have any influence on the use of an online advertising workflow. In addition, the researcher also wanted to find out the barriers that can hinder the use of an online advertising workflow for Malaysia SMEs. In this study semi-structured interviews, observation and think aloud protocol were used as the methodology. In this paper, the researcher laid out the research problem, the method used in solving the research problem, the related studies done, and the findings.

**Keyword:** Malaysia, Online advertising, SMEs, advertising design, Social Media, Website

### **INTRODUCTION**

Online advertising can be define as any form of commercial content available on the Internet that is designed by businesses to inform consumers about a product or service Schlosser et al. (1999). Online advertisements needs to be delivered through the internet, and it should contain promotional messages that are intended to convince its readers to take an action.

SMEs are important contributors to any countries economy. Recognizing the importance of SMEs to Malaysia's economy, the Malaysian Prime Minister Datuk Seri Najib Tun Razak in his declaration of Budget 2014 has allotted RM2.6bil for thirteen specific programmes for SMEs development. Furthermore, under the Green Lane Policy programme, the government also provides a subsidy on interest rate of 2% or a maximum of RM200, 000 per year and stamp duty exemption for loan agreements under the soft loan incentive scheme. The star online (2013). Moving on, Malaysia SMEs are projected to play an increasingly important role for Malaysia to make the significant increase in growth and to achieve a developed nation status by 2020. Malaysia SMEs are still hesitant in taking their business online. Moreover, according to Google Malaysia Inc. (2010) this unwillingness is because of time constrains, no adequate resources and lack of expertise. There is an effort to help Malaysia SMEs overcome these hindrances. However, the International Journal of Entrepreneurship and Small & Medium Enterprise (IJESME) Vol.3 No.4 (2016), pp.53-74

researcher discovered that there is little or no attempt yet to help Malaysia SMEs solve the problem of expertise. This means SMEs being able to create their online advertisement on their own. This is the research problem this research seeks to solve.

### **Problem statement**

Some researchers have conducted studies in relations to Malaysia SMEs and online advertising. For example, Ramayah et al. (2011) conducted a study and found that the most used web-based marketing application by Malaysia SMEs is email, whereas the least used application is online payment system. In addition, Syed et al. (2011) conducted a study and found that relative advantage, compatibility, organizational readiness, manager's characteristics, and security have significant impact on e-commerce adoption by Malaysia SMEs. In addition, Natalia (2010) in a study found that Malaysia SMEs believe that a transactional SMEs website should have three main strong points: it must be secure; price information should be provided; and a wide range of images should be shown.

However, the researcher in the literatures reviewed did not find any study that targets the problem of expertise for Malaysia SMEs. There was no study trying to understand or help Malaysia SMEs to overcome the problem of expertise in terms of online advertising. This is the research problem this research seeks to solve.

### **Research objectives**

The objectives of this research are:

- Firstly, to suggest an online advertising workflow for Malaysia SMEs that tackles the problem of expertise.
- Secondly to find out if perceived ease of use have any influence on the use of the suggested online advertising workflow.
- In addition, the researcher also wanted to find out if perceived usefulness have any influence on the use of the suggested online advertising workflow.
- Furthermore, the researcher also wanted to find out the barriers that can hinder the use of the suggested online advertising workflow for Malaysia SMEs.

### **Research questions**

This study seeks to answer the following research questions:

**Q1:** Can we suggest an online advertising workflow that helps Malaysian SMEs with no advertising expertise to create online advertisement for their products or services on their own?

**Q2a:** Does Perceived ease of use have any influence on the use of the suggested online advertising workflow?

**Q2b:** Does perceived usefulness have any influence on the use of the suggested online advertising workflow?

**Q3:** What are the barriers that can hinder the use of an online advertising workflow?

## LITERATURE REVIEW

In Malaysia, SME definition is divided into two categories. First, is the manufacturing sector and second is the service sector. A company is called an SME in the manufacturing segment only when its full time employees did not go beyond two hundred people or its sales revenue did not surpass fifty million ringgit Malaysia. In addition, in Malaysia a company is called SME in the service or other segment only when its full time employees did not go beyond seventy-five people or its sales revenue did not surpass twenty million ringgit Malaysia. (National SME Development Council [NSDC], 2013).

Looking at a study conducted by Ramayah et al. (2011) to investigate the determining factors for the usage of web-based marketing by SMEs in Malaysia, some interesting factors were found by the researchers. The study focused on defining the factors affecting usage of web-based marketing as well as the extent of its usage amongst small and medium enterprises (SMEs) in Malaysia. Three determining factors namely technology characteristics, organizational characteristics, and environment characteristics constitute the central focus of the theoretical framework in the study. Results from the study showed that general usage of web-based marketing among the SMEs in Malaysia is still low, particularly in the state of Penang. The most used web-based marketing application is email, whereas the least used application is online payment system.

Looking at another study by Syed, Yanus, and Fauzi (2011) where they empirically examines determinants of E-commerce adoption by Malaysian Small and Medium Enterprises. The study tested seven hypotheses on factors that influence e-commerce adoption (Relative Advantage, Compatibility, Perceived Ease of Use, Organizational Readiness, Security, Perceived Cost, and Managers Characteristics) with empirical data from a sample of 200 SMEs in Malaysia. The findings showed that relative advantage, compatibility, organizational readiness, manager's characteristics, and security have significant influence on e-commerce adoption.

Ines and Natalia (2011) studied the successful SME web design through consumer focus group. The purpose of the research was to pursue two major objectives. First, to identify the key design variables for building successful transactional SME websites. Second, the transactional relevance of each key design variable is tested in order to establish priorities. The findings indicated that a transactional website should have three main strong points: it must be secure; price information should be provided; and a wide range of images should be shown.

Tan (2009) studied the internet-based ICT adoption among SMEs in southern Malaysia. The researcher examines the factors and adoption patterns of Internet-based Information and Communication Technologies (ICTs) among SMEs in Malaysia. Findings indicated that majority of Malaysian SMEs are using Internet-based ICT for e-mailing and surfing purposes.

Kogilah, Santhapparaj, and Uchenna (2008) conducted a research on website adoption among SMEs. Data was obtained from 158 entrepreneurs involved in the Malaysian SMEs. Interviews were also carried out with five SMEs to supplement the statistical findings. The findings showed that the greatest barrier to website adoption is the security issues followed by lack of Technical and IT personnel, high start-up cost, low ROI, and inadequate knowledge in that order.

Noor and Shifa (2014) conducted a study where they studied the adoption of E-commerce by Malaysia SMEs. They used field survey as their methodology in order to understand the factors that determine the adoption of e-commerce by Malaysian SMEs. The participants involve 522 SMEs who filled the survey

and 10 Managers who were interviewed. At the end, they discovered that SME location and manager's experience of living abroad are two important factors for e-commerce adoption by Malaysian SMEs.

Syed (2009) conducted a study in order to understand the adoption pattern of the internet by Malaysian SMEs. At the end, they discovered some factors that are significant with internet adoption, which includes firstly manager's characteristics, secondly perceived benefits, thirdly organisational culture, and fourthly technological competency and lastly cost of adoption. They also discovered that language and web growth are not significant for internet adoption.

Set (2014) studied the adoption of the internet among the Malaysian Tourism Small and Medium Enterprises (TSMES). The data collection involves TSMES in the capital of Malaysia and TSMES in four states in Malaysia, which includes Sabah, Pahang, Pinang, and Kedah. The findings shows that the TSMES are using the internet for sending information to customers, secondly is for email, thirdly is for looking for information. The TSMES also use the internet to receive orders from their customers and information from suppliers. But the least use of the internet by this industry is for placing job vacancies.

Samiaji (2012) in Indonesia looked into the adoption of social media by SMEs in Indonesia. The study focused on Facebook and Twitter only, and the researcher wanted to find out the factors affecting the adoption of Facebook and Twitter by SMEs in Indonesia. They discovered the factors affecting the adoption of social media by the Indonesia SMEs, which includes firstly individual characteristics, secondly size of organization, and lastly the structure of organization.

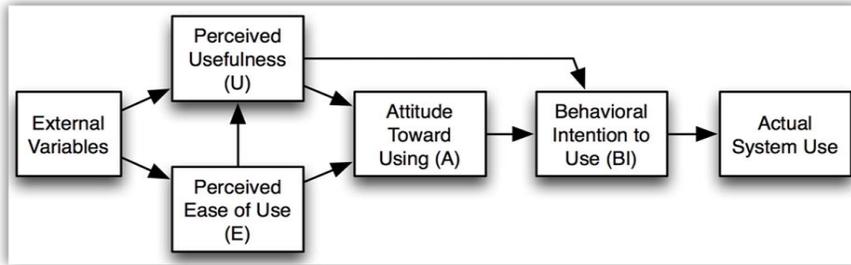
Princely (2011) in Canada studies the adoption of internet and e-business technologies (IEBT) by the Canadian SMEs. The researcher wanted to find out why Canadian SMEs are reluctant in accepting IEBT. The researcher discovered some significant factors for adopting IEBT by the Canadian SMEs, which includes firstly perceived benefits, secondly management commitment, and lastly external pressure. The researcher also discovered some factors, which positively influences the acceptance of IEBT by the Canadian SMEs, which includes firstly organizational IT competence, secondly vendor support, and lastly financial support.

A lot of researchers have conducted researches on the area of online advertising for SMEs. Christopher (2010) conducted a research to understand the impact of online advertising on library facebook page. Gan (2010) studied advertising effect on firm performance in the Malaysian consumer product sector. In addition, Gresi et al. (2012) looked into online behavioural advertising for online retailers. Ying et al. (2010) examined the role of beliefs and attitudes in online advertising.

Furthermore, some researchers have looked into the adoption of the internet and online advertising by SMEs. Ilham et al. (2011) studied internet adoption by SMEs in Malaysia. Levenburg et al. (2005) tried to understand internet technologies adoption among SMEs. Payam et al. (2012) studied internet advertising adoption by Iranian SMEs.

## **Research theoretical model**

In this study, the Technology Acceptance Model (TAM) was adopted in order to explain the acceptance and use of the suggested online advertising workflow that the researcher suggested to Malaysia SMEs. Fred Davis (1989) proposes that perceived usefulness, perceived ease of use, attitude, and some external variables are the factors that will affect someone intention and actual use of a system.



**Figure 1: The technology acceptance model, adopted from Davis (1989)**

## METHODOLOGY

In this research, data was collected using semi-structured interviews, observations and think-Aloud protocol. This research is a qualitative research. The main objective of this research was to suggest an online advertising workflow for Malaysia SMEs that tackles the problem of expertise. There are two sections of the suggested online advertising workflow; the first section covers the suggested website advertising workflow, while the second section covers the suggested Social media online advertising workflow. The participants were required to complete the task in these two sections. For the website advertisement, the participants first created a business website in a topic of their choice. Then advertised the website in Google AdWords. For the Facebook advertisement, the participants first created a Facebook page for their business and then advertised the Facebook page on Facebook.

### Participant recruitment

In this study semi-structured interviews, observation and think-Aloud protocol were chosen for data collection. The research participants involved willing SMEs employees. To qualify as a participant for this study, the participants must not have previous knowledge in online advertising (have not created an online advertisement previously). Participants also need to be willing to follow what was suggested in the workflow systematically and recreate it on their own. Participants also need to be willing to answer the interview questions during the interview sections. The size of the participants for this study was eight people who work in an SME that is located in the state of Melaka in Malaysia.

### Pilot study

The researcher conducted a pilot study with two participants. Before the pilot study, the researcher developed an online advertising workflow. This workflow was then tested by the pilot study participants. The pilot study helped the researcher to adjust the data collection instruments (interview, observation, think aloud protocol). During the pilot study, the participants said they were not comfortable with a video recording. Rather they prefer only audio recording. And because of this, the researcher adjusted the data collection instrument by removing video recording from the data collection. According to Bhattacharjee, (2012) Pilot study is often overlooked, but it is an important part of the research process. It helps detect potential problems in a research design.

## **Semi-structured interviews**

The researcher using a semi-structured, open-ended interview that all the participants were subjected to collected data carefully. The interview method was employed because the researcher wanted to get an in-depth understanding of the participant's perspectives. The participants could supply the details and as many facts and opinions as they wanted. The semi-structured interviews were applied to investigate the barriers that can hinder the use of an online advertising workflow. In addition, to find out if perceived usefulness and perceived ease of use have any positive influence on the use of an online advertising workflow. The advantage of the semi-structured interview is much more that it gives the participants room to express their views and does not restrict them to pre-determined answer options; it also allows room for clarification if the researcher did not understand something or wants to explore a topic in more depth. Therefore, a semi-structured interview was seen as an important process for use in this qualitative research.

## **Interview questions**

A set of seven questions were used as a guide during the interview sections. The interview questions were drafted to answer the research questions and to achieve the research objectives. The questions below are the interview questions used in this research.

- 1) Did you find this workflow easy/complicated to use?
- 2) Do you think it is useful to your company?
- 3) Would you use it again?
- 4) Would you recommend it?
- 5) What did you think about it overall?
- 6) Did you encounter any problems?
- 7) Do you want to share anything else?

Looking at the interview questions above, question one measures perceived ease of use, while question two measures perceived usefulness. In addition, question three and question four-measure intention to use the suggested online advertising workflow. Furthermore, question five, question six, and question seven finds out the barriers that can hinder the use of the suggested online advertising workflow.

## **Observations**

Observation can be either unobtrusive with no intervention, or obtrusive in which researchers interact with participants. For this research, obtrusive observation was used, because participants were assisted when they became stuck on a task. The researcher assisted the participants because, it was their first time of creating an online advertisement, and there was high probability of being stuck during the workflow testing because of lack of experience. However, in light of the above the researcher assisted the participants only when they really needed help. That simply means when they did not understand any step in the workflow. In addition, the researcher assisted the participants by explaining the steps they did not understand. Before the testing of the workflow, the researcher did not know the type of behaviours the participants were going to exhibit during the testing. However, the researcher was interested in those behaviours that indicate if the participants were able to use the suggested workflow. Those behaviours include behaviours showing ease of use, usefulness, and expression of problems.

### **Think-aloud protocol**

Think-aloud is a research method in which participants speak aloud any words in their mind as they complete a task. The researcher asked the Participants to say whatever they are thinking and feeling as they go about their task. This enables researchers to see first-hand the process of task completion rather than only its final product. In this research, the participant's interaction with the workflow and their verbal utterances (Think-aloud protocol) were captured by an audio recording device and were recorded in the think-aloud protocol data collection sheet. The researcher was interested in those verbal utterances that indicate if the participants were able to use the suggested workflow. Such utterances include utterances showing ease of use, usefulness, and expression of problems.

## **FINDINGS**

### **Participant's profile**

There were eight participants in this study. The participants selected the following sectors for their online advertisement. Hotel (Participants A), insurance (Participants B), farm (Participants C), Law (Participants D), Fashion (Participants E), Hospital (Participants F), Property (Participants G), Restaurant (Participants H). To qualify as a participant for this research, the participant must not have previous experience in online advertising. I.e. the participant have not created an online advertising (Google online advertising and Facebook online advertising) before. The researcher made sure that the participants understood this requirement before they willingly signed the consent form.

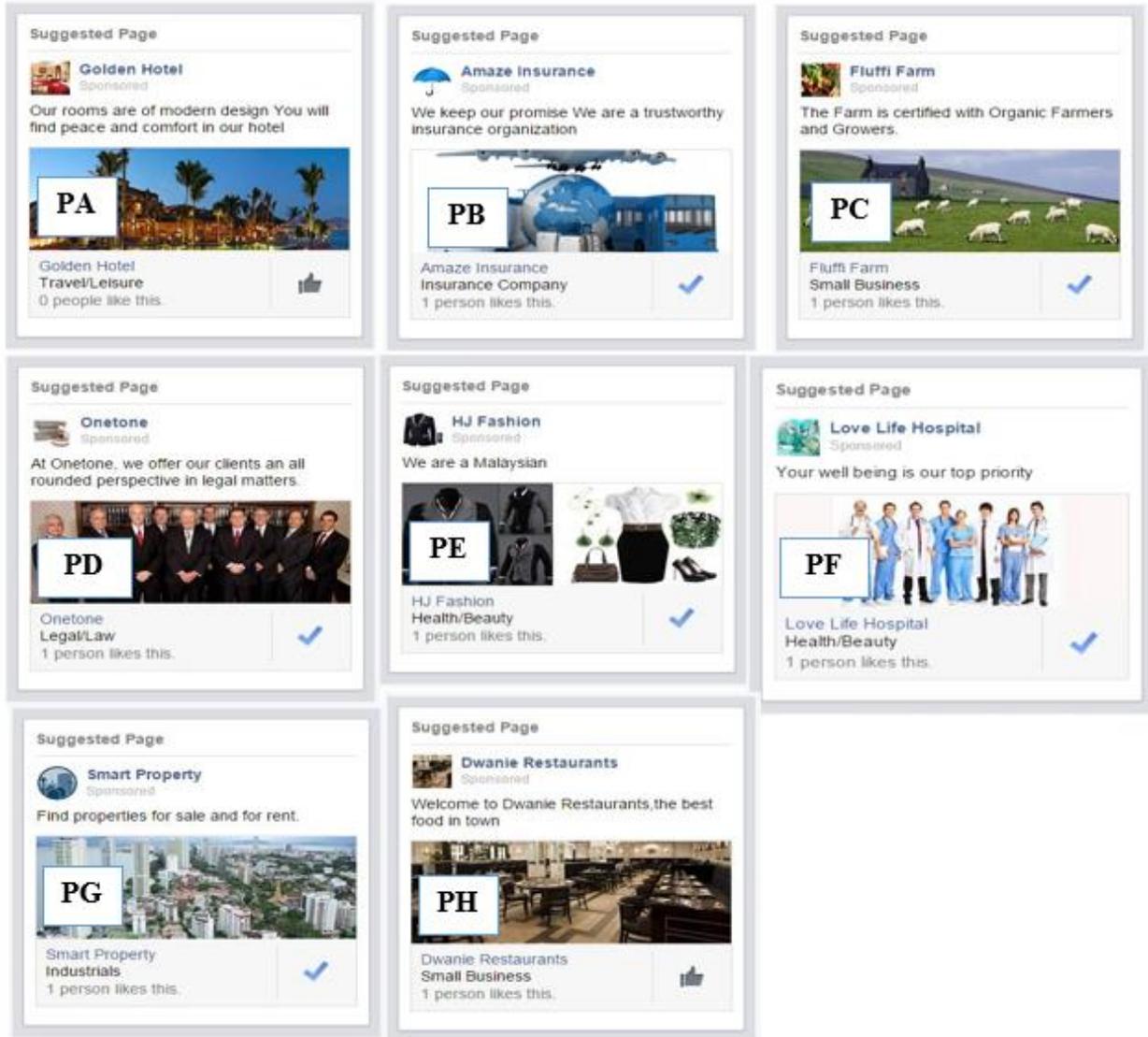
## Reviewing research question 1

Figure 2 exhibits eight samples of the Google advertisement. The first sample belongs to participant A (PA) and so on and so forth.



Figure 2. Samples of the Google advertisement created by the participants

Meanwhile, figure 3 depicts eight samples of the Facebook advertisement. The first sample belongs to participant A (PA) and so on and so forth.



**Figure 3. Samples of the Facebook advertisement created by the participants**

At the end of the task, all the participants were able to create their business advertisement by themselves following the suggested online advertising workflow but not without facing some problems. During the task, the researcher observed frustration, anger, happiness, excitement, and curiosity. The participants also voiced out (Think-aloud protocol) their concern during the task. All the participants faced some problems at a certain stage of the task. However, at the end they all managed to complete the task. So looking at this research question one, which says, can we suggest an online advertising workflow that helps Malaysian SMEs with no advertising expertise to create online advertisement for their products or services on their own? The researcher concludes that using the suggested online advertising workflow participants with no previous experience can create their online advertisement for their product or services on their own but not without facing some minor problems.

All the participants agreed that this workflow would be useful to their company or business in future, if they start their own company or business. In addition, all the participants agreed that they would use it again and recommend it. Therefore, there was a behavioural intention to use this workflow.

### Reviewing research question 2a

Research question 2a says; does Perceived ease of use have any influence on the use of a suggested online advertising workflow? To answer this question the researcher at the end of the task interviewed the participants and recorded their responses with an audio recording device. In response to the interview question on perceived ease of use, some participants described the workflow as easy while some said it was a little bit complicated and confusing. The interview question was; did you find this workflow easy/complicated to use? The participants responded to this question in different ways. The responses of the participants on the above question can be read on the table below.

**Table 1: Participants who perceived the workflow to be easy or complicated**

<b>Participants</b>	<b>Easy</b>	<b>Complicated</b>	<b>Indecisive</b>	<b>Behavioural intention to use the workflow in future</b>
<b>PA</b>			“I won’t say it is easy but I will say it is learnable”	“Yes I will use it.”
<b>PB</b>	“I think it is easy to use”			“I will still use it even if it is complicated because it will bring benefit to my business”
<b>PC</b>	“the workflow is not complicated, it is quite straightforward”			“I think it is quite convenient”
<b>PD</b>	“I think it is easy, if I just follow the workflow”			“I will find a way to use it”
<b>PE</b>		“It was a little bit complicated”		“Yes I will still use this workflow if it was complicated, but I will have to practise”
<b>PF</b>		“Google advertisement was a little bit confusing”		“I will still use it, all I have to do is to

				figure another way out”
<b>PG</b>		“I think creating the website was a little bit complicated and confusing and also the Google advertisement”		“But that won’t stop me from using it. Instead I will learn it”
<b>PH</b>			“It was a bit difficult, but following the workflow made it easy”	“I think I need it because I will want to promote my business so that people can know about it”

Looking at the responses from the participants, the researcher observed that all the participants agreed that they would use the workflow in the future. There is behavioural intention to use the workflow in the future. In addition, from the interview responses, the researcher noticed that the participants that said the workflow was a little bit complicated and confusing agreed that they would use the workflow in the future and those that said it was easy agree that they will use the workflow. So from the participants responses the researcher concluded that the perceived ease of use do not have any influence on the use of the suggested online advertising workflow. Instead of not using the workflow, if it is complicated some participant said they are willing to learn it or practise more.

### Reviewing research question 2b

Research question 2b says, does perceived usefulness have any influence on the use of a suggested online advertising workflow? To answer this question the researcher at the end of the task interviewed the participants and recorded their responses with an audio device. In response to the interview question on the perceived usefulness of the suggested workflow, all participants described the workflow as useful. The interview question that asked about the usefulness of the workflow was; do you think it is useful to your company? The responses from the participants can be viewed in the table below.

**Table 2: Participants who perceived the workflow to be useful or not useful.**

<b>Participants</b>	<b>Useful</b>	<b>Not useful</b>
<b>PA</b>	“Definitely I think this workflow will be useful to me in the future if I start a business that means I don’t have to hire an expert.”	
<b>PB</b>	“I think this workflow will be useful to my company in the future.”	
<b>PC</b>	“I will use this workflow again in future, it is quite convenient.”	

<b>PD</b>	“I can’t see any way how this workflow won’t be useful to my company in future, so definitely it will be useful to me.”	
<b>PE</b>	“The aspect I find useful is the part of the advertisement.”	
<b>PF</b>	“I think in future if I have a company the workflow will be useful to my company especially the Google advertisement.”	
<b>PG</b>	“I think it will be useful to my company in future especially the facebook part.”	
<b>PH</b>	“Yes I think it will be useful to my company in future. I will use it again in future, but I must first learn how to write a good content first so that when people visit my business website they can understand what my business is all about.”	

All the participants responded that the workflow would be useful to their business or company. The researcher discovered by looking at the interview responses that perceived usefulness has an influence on the use of a suggested online advertising workflow. From the responses, the researcher noticed that the participants would not use the suggested online advertising workflow if it were not useful to them. For example, PB said “... I will not be interested to use it if it was not useful” in addition PF also said “... But if it is not useful to my company I may not use it.” Therefore, the researcher concluded that perceived usefulness has a positive influence on the use of a suggested online advertising workflow.

### Reviewing research question 3

Research question three says, what are the barriers that can hinder the use of an online advertising workflow? To answer this question the researcher listened to the recorded interview from the participants in order to pick out some barriers that may hinder the use of a suggested online advertising workflow. From the interview questions, the researcher was able to find out some barriers that can hinder the use of an online advertising workflow. The participants discussed these barriers during these questions. What did you think about it overall? Did you encounter any problems?

The researcher discovered six barriers that can hinder the use of the suggested online advertising workflow which includes Internet security, Low return on investment (ROI), Type of business (e.g. Convenience stores, Small retail stores, Restaurants etc.), Computer literate, Size of business, and Cost. This last finding answered this research question three. The table below shows how many of this research participants who stated the barriers that can hinder them from using the suggested online advertising workflow. For example, participant E (PE) said, “The thought of paying per click in online advertising will discourage me from creating an online advertisement.”

**Table 3. The barriers that can hinder the use of an online advertising workflow**

Barriers	Internet security	Low return on investment (ROI)	Type of business	Computer literate	Size of business	Cost
Participants	PA, PB, PD, PF, PG	PA, PC, PD, PE, PF	PA, PD, PE, PF, PH	PA, PB, PG, PH	PB, PC, PD, PG	PB, PC, PE

## DISCUSSION

Here the researcher discussed the significance of this study, the limitation of the study and the recommendation for future research.

### Significance of the study

This study contributed to knowledge by developing a workflow that will help Malaysia SMEs to overcome the problem of expertise in terms of online advertisement. The findings of this research will be beneficial to Malaysia government and also to Malaysia SMEs policy makers like Small and Medium Enterprise Corporation Malaysia (SME Corp. Malaysia), National SME Development Council (NSDC), and Small and Medium Industries Development Corporation (SMIDEC). Initiatives under NSDC included enhanced access to financing, financial restructuring and advisory services, information, training, and marketing coordination, and a comprehensive SME database to monitor the progress of SMEs across all economic sectors.

Looking at the initiatives from Malaysia SMEs policy makers the researcher believes that the findings of this research will help both the SMEs policy makers and the Malaysia government to implement a better policy that would help to encourage Malaysia SMEs to take their business online. This research finding can help these agencies and the Malaysia government to adjust and enhance the access to financing, information, training and advisory services by Malaysia SMEs.

### Limitation of the study

This study only focused on Malaysia SMEs so the result may not be relevant to other sectors or other countries. In addition, the benefit of this study might be limited to Malaysia SMEs. Data were collected from eight participants only, and the result of this research is based on the opinion and view of this eight participants. Therefore, the result cannot be generalized. In addition, the data collection was done in only one State in Malaysia called Melaka. Thus, future research could be done to cover more state in Malaysia with large sample size and different data collection method.

## **Implication of the study**

There are several contributions of this thesis to literature and presents several research opportunities. Other researchers can use this research methodology to design a research in their field or to create a workflow in their field and test it to see what they can find out. For example, they can find out the barriers that may prevent people from using the workflow they designed. However, the key implication for future research is that perceived ease of use did not have any influence on this research participant's intention to use the suggested workflow. This is different from what Davis et al. (1989) proposed. Does this maybe point to a generational difference to Davis' participants? Is there a geographical/social difference to Davis? This interesting finding needs further research.

The findings of this research is beneficial to Malaysia government because they can provide training programmes to SMEs in other to educate them on the issue of online advertisement and also the Malaysia government can make this suggested online advertising workflow easily accessible by Malaysia SMEs. SMEs owners in Malaysia can also educate their employees using this workflow; this may result in SMEs creating their online advertisement in-house instead of outsourcing them to other companies.

## **Recommendation for future research**

This research focused on the creation of online advertisement only. It did not touch the aspect of optimization and management of the online advertisement. Research should be done on the optimization and management aspect of the online advertisement. This is because creating the advertisement is just the first step. In order for a company to advertise their business effectively, they need to know how to optimize and manage the online advertisement in order to get a good result and achieve their online advertising objectives.

## **CONCLUSIONS**

From the beginning of this research, the researcher seeks to solve the problem of expertise in online advertising for Malaysia SMEs. To solve this research problem, the researcher first answered the research questions. Semi-structured interviews, observation and think-Aloud protocol were used for data collection. The Technology Acceptance Model (TAM) was adopted in order to explain the acceptance and use of the suggested online advertising workflow that the researcher suggested to Malaysia SMEs. Davis et al. (1989) proposes that perceived usefulness, perceived ease of use, attitude, and some external variables are the factors that will affect someone intention and actual use of a system. Furthermore, before the collection of data, which was used to answer the research questions, the researcher studied other related studies done in this research field. In addition, at the end of this research, the objectives of the research were achieved

Malaysia online shopping market size was RM1.8 billion in 2010 and it was estimated to reach RM5 billion by 2015. The increasing number of Internet users and consumers who buy online thus suggests huge market potential for online businesses. Firms that do not have websites are encouraged to transform their traditional business to online business in order not to miss this growing number of online consumers. Malaysia Ministry of Finance [MOF] (2013). Looking at this report from Malaysia Ministry of Finance it is important that all sectors help Malaysian SMEs to overcome the barriers that hinder them from taking their business online so that they will not miss this growing number of online consumers.

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