

THE ADOPTION OF INTEGRATED MARKETING COMMUNICATION BY B40 WOMEN IN MALAYSIA: AN ISLAMIC PERSPECTIVE

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ABSTRACT

Wanita terdiri daripada hampir separuh dari penduduk Malaysia pada 2021. Sebilangan besar wanita adalah miskin dan dikategorikan sebagai Bottom 40 (B40). Fokus kajian adalah kepada wanita Muslim B40 yang sudah bergelar usahawan. Tujuan kajian adalah untuk mengkaji bagaimana wanita yang berpendidikan rendah ini boleh dilatih dengan berkesan menggunakan komunikasi pemasaran bersepadu atau *Integrated Marketing Communication* (IMC) untuk mempromosikan perniagaan mereka. IMC ialah strategi promosi yang menggunakan pengiklanan, perhubungan awam, promosi, tindak balas langsung dan alat komunikasi pemasaran lain secara bersepadu untuk memenuhi objektif yang ditetapkan. Apabila digunakan dengan berkesan, kempen IMC boleh membantu usahawan meningkatkan jualan produk mereka menjadikannya berguna untuk wanita B40. Satu kajian kes yang mengkaji komponen ideal modul cadangan program latihan IMC untuk wanita Muslim B40 dari perspektif ahli akademik telah dijalankan. Teori penyebaran teori inovasi telah diterima pakai untuk merangka kajian ini. Ia dikategorikan dari segi kadar penggunaan IMC mereka sebelum mencadangkan modul dan program latihan untuk wanita. Penemuan mendapati bahawa Islam harus dijadikan teras modul, diikuti dengan sesi pembangunan diri, kemahiran keusahawanan, kemahiran e-dagang, dan kemahiran IMC. Kajian ini penting kerana ianya berkaitan dengan dasar kerajaan Malaysia untuk mengubah penduduk Malaysia B40 menjadi bebas dari segi kewangan.

Kata kunci: Komunikasi Pemasaran, Wanita B40

THE ADOPTION OF INTEGRATED MARKETING COMMUNICATION BY B40 WOMEN IN MALAYSIA: AN ISLAMIC PERSPECTIVE

ABSTRACT

Women make up almost half of the Malaysian population in 2021. A sizeable number of the women are poor and categorised as the Bottom 40 percent (B40). The focus of the study is on Muslim B40 women who are already entrepreneurs. The purpose of the study was on examining out how these women who have poor education could be trained effectively on using integrated marketing communication (IMC) to promote their businesses. IMC is a promotional strategy that uses advertising, public relations, promotion, direct response, and other marketing communication tools in an integrated manner to meet specified objectives. When used effectively, IMC campaigns can help entrepreneurs increase the sales of their products making it useful for B40 women. A case study examining the ideal components of a module for a proposed IMC training program for Muslim B40 women from the perspective of academicians was conducted. The theory of diffusion of innovation theory was adopted to frame the study. The women were categorised in terms of their rate of adoption of IMC before proposing a module and training program for them. The findings suggested that Islam should be at the core of the module, followed by a session on self-development, entrepreneurship skills, e-commerce skills, and IMC skills. This study is significant as relates to the Malaysian government's policy of transforming the B40 Malaysian population to become financially independent.

Keywords: Marketing Communication, B40 Women

INTRODUCTION

Women could help improve their family's financial predicaments by contributing their earnings. Although women are allowed to work in Islam but their roles as wives and mothers should take priority (Badawi, nd). Prophet Muhammad's (peace be upon him) wife, Khadija bint Khuwaylid (peace be upon her), was a successful businesswoman and regarded as the best woman during her time.

Narrated 'Ali who said he heard Allah's Messenger (ﷺ) saying: *The Prophet (ﷺ) said, "The best of the world's women is Mary (at her lifetime), and the best of the world's women is Khadija (at her lifetime)"* (Sahih al-Bukhari 3815).

Begging is discouraged in Islam and instead one should earn for a living in halal ways (Beekun & Badawi, 2005; Mohammed, 2013). There are three groups of

people who are allowed to beg in Islam: those who are destitute, those who are in serious debt, and those who must pay a huge sum of bloody money as compensation. This is supported by the following Hadith narrated by Anas bin Malik that mentioned Prophet Muhammad (peace be upon him) asking the man from among the Ansar to make a living:

A man from among the Ansar came to the Prophet (ﷺ) and begged from him. He said, “Do you have anything in your house?” He said: “Yes, a blanket, part of which we cover ourselves with and part we spread beneath us, and a bowl from which we drink water.” He said: “Give them to me.” So, he brought them to him, and the Messenger of Allah (ﷺ) took them in his hand and said, “Who will buy these two things?” A man said: “I will buy them for one Dirham.” He said: “Who will offer more than a Dirham?” two or three times. A man said: “I will buy them for two Dirham.” So, he gave them to him and took the two Dirham, which he gave to the Ansari and said: “Buy food with one of them and give it to your family and buy an axe with the other and bring it to me.” So, he did that, and the Messenger of Allah (ﷺ) took it and fixed a handle to it, and said: “Go and gather firewood, and I do not want to see you for fifteen days.” So, he went and gathered firewood and sold it, then he came back, and he had earned ten Dirham. (The Prophet (ﷺ)) said: “Buy food with some of it and clothes with some.” Then he said: “This is better for you than coming with begging (appearing) as a spot on your face on the Day of Resurrection. Begging is only appropriate for one who is extremely poor or who is in severe debt, or one who must pay painful blood money” (Sunan Ibn Majah 2198).

The aim of B40 Muslim women should be to become successful entrepreneurs who attain high sales. A way to achieve this is to conduct effective integrated marketing communication (IMC) campaigns. IMC is a sophisticated concept and B40 women entrepreneurs who have poor education and low skills should be trained on how to carry this out to improve their livelihood. There has been the absence of previous literature that focused on exploring the idea of training B40 women on IMC hence, this study examined attempted to fill in the gap by investigating the perceived rate of adoption of IMC by B40 women so that an Islamic IMC module and training program could be designed for them.

BACKGROUND

There are three key economic groups in Malaysia distinguished by their income bracket: the Bottom 40 percent (B40), Middle 40 percent (M40), and Top 20 percent (T20) (Jabatan Perangkaan Negara, 2020). The maximum household income for the B40 group in 2019 involving 2.91 million households was MYR4,849. For the M40 group involving 2.91 million households, the income

bracket ranged from MYR4,850 to MYR10,959, while a total of 1.46 million households in the T20 group had incomes surpassing MYR10,960. Malaysian women have been encouraged to become entrepreneurs by governmental and non-governmental organisations, some of which provide training to them but from our research more needs to be done on the promotional component of entrepreneurship in the form of IMC.

Making a living in an effective manner is even more of a concern during the COVID-19 pandemic. There were over 2,000,000 confirmed cases and about 25,000 deaths (World Health Organisation (WHO), 2021) in Malaysia at one point. During this time, the Malaysian government proposed to provide many benefits to the B40 group (Ministry of Finance Malaysia, 2021). One such benefit is the Perlindungan Tenang Voucher Programme (a social protection programme) to assist them in purchasing Perlindungan Tenang products, such as life *takaful* and personal accident insurance. MYR1.5 billion was allocated to implement the Jaringan Prihatin Programme to assist about 8.4 million recipients of Bantuan Prihatin Rakyat (BPR) through subsidies on subscriptions to telecommunication services or the purchase of mobile devices. For urban B40 groups, especially working parents, the government will also form community centres as transit centres for children to attend after school. The Bantuan Sara Hidup (Household Living Aid), the Peka B40 scheme (which addresses the health needs of the B40 group), and the Employment Provident Fund (EPF) scheme for housewives in particular (i-SURI) that was introduced to form social networks intended to empower women's rights and identify the importance of women's roles. The target groups benefitting under the scheme are housewives who are Household Heads and Household Heads among single mothers, widows, and unmarried women; some of these assistance programmes proposed by the government for the B40 group in 2021 are intended to ease the financial burden of women (Prime Minister's Office of Malaysia, 2021).

B40 women could help contribute to their family's finances or as sole breadwinners. From the Islamic perspective, women are allowed to work and they should be offered all opportunities that would enable them to develop their abilities so that they could participate effectively in the development of society and achieve progress through material, spiritual, and intellectual means (Jawad, 1998). With women permitted to work, the notion of how well B40 women would adopt the new concept of IMC as part of their efforts to earn was investigated in this study from the perspectives of academicians of various areas of expertise.

IMC is a concept focusing on the strategy that integrates key marketing communication tools, such as advertising, public relations, promotions, and direct marketing alongside other marketing communication tools and the marketing mix (products, price, place) (Moriarty et al., 2019). The characteristics of B40 women are important to identify before coming up with an effective training programme and module for them. The characteristics most identified with B40 women are: they usually are in single-income households, most have low level of income, high expenditure, high cost of living, poor education, low skills, high debt, and cannot afford housing (Siwar et al., 2019).

However, this study examined the characteristics of B40 women further by using the diffusion of innovation theory as a theoretical framework, which identifies the categories the women belong to in relation to their adoption of IMC.

STATEMENT OF THE PROBLEM

With the characteristics of the B40 group in Malaysia having poor education and low skills amongst them, there is intrigue as to how the women could be trained on IMC for use in their businesses. A similar study has not been carried out before that amalgamates the notions of B40 women, Malaysia, IMC, diffusion of innovation and the Islamic perspective. The purpose of this study was to examine B40 Muslim women in Malaysia and their rate of adoption of a new concept for them known as IMC from the Islamic perspective with the prospect of coming up with a module and a training programme. The study focused on understanding the perspectives of academicians who were experts on B40 women, entrepreneurship, marketing, e-commerce, and business. Their rate of adopting the new concept and the reasons for the rate of adoption could determine the strategy that needs to be used in their training on IMC.

SIGNIFICANCE OF THE STUDY

With the absence of research studies in the area combining B40, women, Malaysia, and diffusion of innovation from the Islamic perspective, this study is important to gauge the rate of adoption by B40 women before coming up with an effective training module. It will hopefully contribute to the development of the theory of diffusion of innovation in relation to the adoption of IMC from the Islamic perspective and to current studies in the area. It is important to encourage women from B40 families to contribute to their family's finances and to the Malaysian economy since almost half of the population of Malaysia—15.9 million people out of 32.7 million—comprise women (Department of Statistics Malaysia, 2021).

LITERATURE REVIEW

There have been several studies on different areas such as diffusion of innovation or adoption and technology (Benhabib et al., 2017; Chiu et al., 2017; Lou & Li, 2017); entrepreneurship and technology adoption for marketing communication (Abedin, 2016; Kurnia et al., 2015; Ritz et al., 2019; Suhartanto & Leo, 2018); and entrepreneurship and B40 women (Jumin et al., 2017; Rokis, 2019; Rokis et al., 2018). However, there appears to be the absence of studies focused on the combination of diffusion of innovation, IMC, entrepreneurship, B40 women in Malaysia, and the Islamic perspective. In view of this, the present study attempted to fill the research gap.

There were a few studies that examined on the area of diffusion of innovation or adoption and technology. A study on the critical factors for

adopting broadband mobile applications by companies that were investigated in a study using the technology-organization-environment (TOE) framework and diffusion of innovation theory uncovered that the adoption of broadband mobile applications by enterprises is greatly affected by contexts that were technological, organisational, and environmental in orientation (Chiu et al., 2017). Another study examined how the interaction of innovation and technology diffusion regulated the shape of the productivity distribution and produces aggregate growth with the right balance of adoption and innovation, thus determining the shape of the distribution; it found that innovation stretches the distribution, while adoption compresses it (Benhabib et al., 2017). A conceptual paper on the adoption of blockchain technology by business managers produced a model that combined technology acceptance model (TAM) with innovation diffusion theory (IDT) (Lou & Li, 2017).

When it comes to entrepreneurship and technology adoption for marketing communication, a few studies have examined this area (Abedin, 2016; Kurnia et al., 2015; Nwachukwu, 2017; Ritz et al., 2019; Suhartanto & Leo, 2018). With IMC and organisations as the foci, a study found that IMC should be adapted by organisations according to size and that the top management must ensure that horizontal communication is efficient. Large companies can use many marketing communication tools, while smaller companies can use fewer tools (Nwachukwu, 2017). Another study combined IMC and entrepreneurship and found a positive relationship between entrepreneurial orientation (EO), as an antecedent of IMC, and performance among small-medium sized enterprises (SMEs), with the relationship being more significant with males than females in Spain (Butkouskaya et al., 2020). A further study examined the adoption of social media platforms by enterprises for marketing communication use. The adoption of social networking sites (SNSs) by SMEs was effective with market pressures, direct customer service, brand promotion, and experimental purposes, among the key motivators for organisations to use Facebook for customer relationship management (CRM) (Abedin, 2016). The adoption of e-commerce by SMEs in Malaysia was investigated in a study and it found that there was a significant influence of environmental pressure on the adoption of various e-commerce technologies by SMEs (Kurnia et al., 2015). However, organisational and national readiness had different impacts across different e-commerce technologies, and the effects of industry readiness were not significant. A study examined small business owners and managers' participation in digital marketing by exploring the motivations and expected outcomes of such participation through the integration of the do-it-yourself (DIY) behaviour model and technology acceptance model (TAM) (Ritz et al., 2019). It found that technology benefits were not the only motivators for digital marketing adoption but it also included perceived economic benefits and that the sample who engaged in digital marketing activities experienced a sense of control, fun and excitement, and self-improvement as the effects of their adoption.

Another study used qualitative research methods and TAM to understand why small business entrepreneurs in Indonesia resisted adopting platforms for

marketing communication, such as the online store and website technology (Suhartanto & Leo, 2018). The study uncovered that a perceived lack of usefulness, perceived lack of ease to use, resources, and social influences were factors that made the entrepreneurs resistant to adopt online stores and websites; here, the perceived lack of usefulness and resources were the most significant factors.

With regards to the B40 community and entrepreneurship, the younger generation in the B40 community were reported as being more exposed to the Internet and social technologies in general and have become B40 social entrepreneurs (Jumin et al., 2017). It was found that B40 entrepreneurs did not understand customers well enough to sell effectively and this encouraged researchers to propose the development of an integrated social media trading platform by combining many popular social media into a single platform for the B40 social entrepreneur community in Malaysia to use so that they could comprehend their customers better. Another study investigated customer adoption of the Uber mobile application framed by two theoretical models: diffusion of innovation theory and TAM (Min et al., 2019). They found that relative advantage, compatibility, complexity, observability, and social influence have a significant influence on both perceived usefulness and perceived ease of use, which in turn led to successive consumer attitudes and adoption intentions. A study identified seven factors that influenced the adoption of organisational social media adoption and categorised them into technological, organisational and environmental features, with technological features being the most important (Pateli et al., 2020).

A study on B40 women in Kuala Lumpur found that they had no comprehension of social entrepreneurship even after being explained about this in layman's terms. However, if B40 urban women were explained that they were contributing a positive return to society, then social entrepreneurship was understood better (Rokis et al., 2018). A subsequent study on a sample of B40 women found an important relationship between the degree of entrepreneurial awareness, the intention of being socioeconomically sustainable, and the need for an apt approach for social entrepreneurship (Rokis, 2019). This justifies the importance of coming up with a module and training for B40 women, with their characteristics and attitudes towards entrepreneurship considered.

Another study found that B40 respondents, who were civil servants doing part-time businesses, were aware of e-commerce but were more comfortable making online purchases and using traditional methods of selling due to online business safety concerns and the lack of knowledge in handling online business, which were obstacles to their participation in e-commerce (Abd Hadi et al., 2020). They were recommended to attend courses, become part of a mentor-mentee programme, and expand their business networks with the assistance of the government, which also provided the broadband facility for them. Another study recommended a simple strategy for B40 villagers called the "One Village One Product" to encourage local development initiative among uneducated local people using a simple and straightforward concept that encouraged villagers to create one marketable product using local resources in a collective

manner (Kamarudin, 2018). A study that interviewed ten small business owners in Kelantan and Terengganu found that they preferred to use Facebook and Instagram than Twitter, Pinterest, and Flickr; they were aware of the present technology needs in view of competitive and business pressure, which indirectly encouraged them to embrace social media marketing (Mokhtar, 2017). Although the informants were not from the B40 group, they managed small businesses, which could be emulated by the B40 women focused on in this study who own small businesses.

ISLAM, ENTREPRENEURSHIP, AND IMC

IMC and entrepreneurship are interrelated. Entrepreneurship is a concept that refers to developing and managing a business venture with risks for profit making (Editorial Team, 2014). For an entrepreneur to be successful, he or she needs to have good knowledge and skills in entrepreneurship and IMC. The primary sources of Islam encourage business ventures as a legitimate source of making a living or a way of contributing to society (Ayob & Saiyed, 2020). A Muslim entrepreneur should combine entrepreneurship with Islam by acknowledging that the purpose of life is to serve Allah SWT (Surah 51: verse 56). A Muslim entrepreneur's life does not merely focus on sole effort and material profits but perceives work as part of *ibadah*. Thus, entrepreneurship that follows Islamic principles is ideal.

'The entrepreneur is not only affected by embedding work in his religious life of inter alia praying and fasting but rather in all kinds of activities. He sees work as a religious duty, a form of "wor(k)ship" to seek Allah's bounty as mentioned in the Qur'an in chapter 62 verse 10' (Gümüsay, 2015, p. 4)

A study carried out on entrepreneurship and Muslims found that the Muslim population is negatively associated with the rate of new business activities, including entrepreneurship in a country, which is found to be driven by necessity and not by their willingness to take up opportunities (Ayob & Saiyed, 2020). There were several studies that examined the concept of the Muslim entrepreneur. One of these studies, that was qualitative in orientation, defines "Syariapreneur" as a person whose activity is to acquire God's blessing in the form of material and nonmaterial profit (Juliana et al., 2017). Another qualitative study interviewed 14 informants encompassing successful Muslim entrepreneurs and academicians to produce a model of Islamic social entrepreneurship (Boulven et al., 2017). The study was based on Al-Qur'an and Al-Sunnah and underscored the need for Muslim entrepreneurs to implement *Maqasid Shari'ah* (preservation of religion, life, intellectual, lineage, and property) in their life to attain *al-Falah* (attaining the pleasure of Allah SWT in this world and in the hereafter). Another study examined practicing and non-practicing Muslim entrepreneurs and the effects of their religiosity on their values and on the relationship between their values and entrepreneurial behaviours (Gursoy et al., 2017). It was found that non-practicing Muslim

entrepreneurs were more independent and pursued worldly pleasures more than practicing Muslims who preferred to imbue Islamic values in their life. Another study examined how Muslim women entrepreneurs in Lebanon understood Islam and its impact on entrepreneurial experiences through a qualitative study of 21 in-depth interviews (Tlaiss & McAdam, 2021). From the findings, it was found that Muslim women entrepreneurs made their entrepreneurial decisions guided by Islam. A study examined the impact of the characteristics of Islamic entrepreneurship on the business performance of SMEs. The characteristics of Islamic entrepreneurship—honesty, willingness to work hard, keeping promises, orderly administration, constant prayers, and paying zakat and alms—collectively had a great effect on business success (Machmud & Hidayat, 2020). These studies focused on the entrepreneur whose religiosity impacting their decision-making needs to be addressed as entrepreneurship is a form of *ibadah*.

Previous studies have found that relating IMC to Islam is both ideal and effective. A study found that IMC is effective in forming quality customer relationships by underscoring Islamic values—it supports the notion of the common good and encourages marketing communicators to include the personal values of consumers (Abdullah & Sahad, 2016). The goals of Islamic marketing should be both Falah Maximization (which includes Shariah law) and Profit Maximisation (which includes digital marketing networking), and by having both goals interacting with each another (El Junusi, 2020). When entrepreneurs try to understand the steps that consumers go through, the Lavidge and Steiner hierarchy of effects model could be considered; the steps that consumers usually go through before making their purchase are awareness, knowledge, preference, liking, conviction. When using these steps to guide IMC, the marketing communication tools should adhere to Islamic values derived from Al-Qu’ran and Al-Sunnah (Mokhtar, 2016). By doing so, this would ensure that awareness and knowledge are conducted in a clear, fair, and mild manner, that modest women are used in promotional messages, that liking for products is created without boasting and ridicule, that action is encouraged in a way that reminds us of the Hereafter as advertisers or entrepreneurs, that spending is done moderately, and that purchases are made with good intentions. A piece of literature examined the marketing mix (product, place, price, promotion, and people) from the Islamic perspective and underscored the importance of Islamic ethics when using each component (Haque et al., 2017). The intertwining of Islamic values and entrepreneurship is needed. Despite the importance of entrepreneurship used to earn for one’s family by using the Islamic IMC when promoting products, there appears to be the absence of recent research studies on this area making the study important.

THEORETICAL FRAMEWORK

The theory of diffusion of innovation was used to frame the study. Diffusion refers to the process by which an innovation is conveyed through specific channels over a period of time amongst the members of a social system (Rogers,

1983). He also explained that innovation is an idea, practice, or object perceived as novel by an individual or other unit of adoption and that there are five adopter categories that refer to the classification of members of a social system based on innovativeness. The categories are: (a) innovators, (b) early adopters, (c) early majority, (d) late majority, and (e) laggards. Innovators are active information seekers about novel ideas and have a high degree of mass media exposure with interpersonal networks extending over a wide area by having more cosmopolite social relationships. They are enthusiastic about trying a new idea and are characterised saliently by their desire for the hazardous, rash, daring, and risky. Early adopters are a more integrated part of the localities and they would decrease their uncertainty about a new idea by adopting it and then communicating their evaluation of the innovation to their close peers using an interpersonal network. The early majority rarely hold leadership positions but interact often with their peers and are considered as later adopters compared to the first two categories of adopters. The late majority accept and adopt a new idea after most have done so in a social system due to economic factors and increasing network pressures. Laggards are the last in a social system to embrace an innovation and possess nearly no opinion in leadership. They make decisions in terms of what has been done by previous generations and they interact predominantly with those who have traditional values.

RESEARCH QUESTIONS

1. Which categories of adopters do B40 women in Malaysia belong to in relation to integrated marketing communication?
2. Why do B40 women in Malaysia belong to the categories of adopters?
3. How should B40 women in Malaysia be trained on integrated marketing communication?
4. What should be included in the module used for teaching B40 women in Malaysia on integrated marketing communication from the Islamic perspective?

METHODOLOGY

This research study used the case study research design as it answers the “how” and “why” of a social phenomenon. It can be helpful on any topic but must have some empirical data in the form of quantitative or qualitative data (Yin, 2018). For the case study, the qualitative in-depth interview method to collect data was used. For Bryman (2018), qualitative research is a research strategy that usually emphasises on words rather than quantification in the collection and analysis of data. It is also premised upon the idea that research samples are usually purposive, small, contextual, and studied in-depth (Miles et al., 2014). The sample used for this study was 12 informants, who were selected through purposive sampling and snowballing sampling techniques. Purposive sampling is a form of non-probability sampling in which cases are chosen based on their ability to provide information on the subject matter and snowballing is sampling

based on their recommendations (Bryman, 2018). An interview guide was created framed by the theory of diffusion of innovation and research questions. The interviews were semi-structured which meant that they did not strictly follow a set of questions to allow for additional probing questions to be included when needed (Merriam & Tisdell, 2016).

The purpose of the interviews was to better understand the academicians' perception about B40 women entrepreneurs, the categories of adopters they belong to, the reasons why they belong to the categories, how should they be trained on IMC, and what should be included in the training module. The academicians selected were based on the criteria that their expertise was related to the research area and they had at least five years of work experience. They were experts on Marketing, Entrepreneurship, Islamic Studies, Accounting, and Information Communication Technology (ICT) and had academic work experience from five to 20 years. Due to the pandemic which limited interpersonal communication, the interview sessions were conducted through video calls or WhatsApp messages which reflect acceptable new developments of interviewing channels (Merriam & Tisdell, 2016). WhatsApp interviews were used in another study and provided the key benefit in terms of giving informants freedom to express themselves using a platform they are comfortable with (Gibson, 2020). The interviews conducted through video calls were recorded and transcribed. The data was analysed using thematic analysis to discover themes and codes that answered the research questions (Clarke et al., 2016). To ensure that the research data was credible, the practice of debriefing was conducted by having the research process questioned by an expert who was not directly involved in the interview as recommended by Lincoln and Guba (1985).

FINDINGS AND DISCUSSION

The findings and discussion of this study is divided into different sections encompassing the demographics of informants and the themes and codes that answered the research questions.

Demographics Of Informants

Table 1 displays the demographic data of interviewees, of which academicians specialising in Marketing made up the largest number of interviewees, or four out of 12 informants. This was followed by academicians specialising in ICT, comprising three interviewees. Academicians who specialised in Islamic Studies and Accounting comprised two interviewees each, leaving one interviewee who specialised in Entrepreneurship. Most interviewees, or seven out of 12 interviewees, had between five to ten years of work experience, while the remaining interviewees had between 11 to 20 years of work experience. The present study collected data about the perspectives of these academicians regarding IMC for B40 women in Malaysia for a more multidimensional perspective.

Table 1: Expertise of Informants

Expertise of Academicians	Frequency
Marketing	4
Entrepreneurship	1
Islamic Studies	2
Accounting	2
Information Communication Technology (ICT)	3
Total	12

Table 2: Years of Work Experience of Informants

Years of Work Experience	Frequency
5-10 years	7
11-20 years	5
Total	12

Categories Of Adopters Belonging To B40 Women In Malaysia

According to Table 3, most informants mentioned that B40 women entrepreneurs were under several categories and early majority categories. This is followed by no category, late majority, laggards and any category.

Table 3: Categories of Adopters of B40 Women in Malaysia on IMC

Theme	Codes
several categories	Late Majority, Early Majority or Laggard
early majority	Younger generation follows influencers Takes time to accept new ideas
no category	Do not belong to any category
late majority	Few are innovators or early adopters
laggards	Lack of budget
any category	Difficult to categorise; could be in any category

Several categories is the dominant theme for the first research question on the categories of adopters involving B40 women and IMC in Malaysia. The codes state that B40 women could be in the early majority, late majority or laggard category, depending on several factors, such as media use, exposure to technology and family background, ICT device owned, and the rural areas from

where they come, which would make them possibly less receptive to new innovations. A few informants placed B40 women either in the early majority or late majority category.

“Depends on their exposure (to new technologies) may be early majority, laggard or late majority, if more advanced” (Informant F, personal communication, May 2021).

“I think there is a mixed-up group (mostly early majority or late majority) among the B40 women in this case. This is based on my observation through the trainings that I had conducted” (Informant B, personal communication, April 2021).

“Early majority for B40 advanced in technology. Some of them are also in late majority especially the B40 that live in rural areas” (Informant L, personal communication, June 2021).

The second most dominant theme is the early majority category. There are two codes for the early majority category: the younger generation follows influencers and takes time to accept new ideas such as IMC. In relation to the early majority category, the younger generation of B40 women emulate influencers, such as those on TikTok, in whatever they do (Informant A, personal communication, April 2021). People who belong to the early majority category interact often with their peers and take time to deliberate before they adopt an innovation; thus, they are placed in between the categories of very early and very late to adopt (Rogers, 1983). The remaining themes that had fewer respondents agreeing to them were laggards, late majority, and any category.

“A participant mentioned, ‘They are late majority because they are innovators or not sometimes early adopters. From the reading, I prefer to say that they are late majority because they are very little who are innovators or early adopters and so on’” (Informant C, personal communication, March 2021).

Table 4: How to Train B40 women on IMC in Malaysia

Themes	Codes
basic skills	business skills marketing step-by-step marketing on social media accounting brochure with step-by-step information
small groups	E.g. <i>usrah</i> for self-confidence small group is reachable physical classroom setting
customised training	identify needs for women with poor education deep profiling (support system and issues faced)
self-development	identify psychological issues

	instil self-confidence empower with independence provide counselling build self-esteem and self-efficacy
mentoring	one-to-one system mentoring system guidance and monitoring use of new technologies
face to face	face-to-face training with strict SOPs are more effective
online	online training programmes are difficult for them to attend no advanced online gadget Google Meet and WhatsApp
agencies	university programmes with B40 INSKEN and MARA agencies integrated training centre needed to educate on IMC
storytelling of good entrepreneurs	practice first, instruct later Prophet Muhammad (peace be upon him) and Qur'anic anecdotes trainer as role model
practical skills	hands-on training is better than principles
networking and collaboration	learn from other ethnicities on best practices

The findings for the third research question of this study generated 11 themes in order of prominence: basic skills, small groups, customised training, mentoring, face to face, online meeting, agencies, self-development, storytelling of good entrepreneurs, practical skills, and networking and collaboration (see Table 4). Basic skills is the dominant theme for the research question on how to train B40 women on IMC. The following codes were generated for this theme: business skills, marketing, step-by-step marketing on social media, accounting, and using brochure with step-by-step information. Most informants stressed on the importance of training the basics of IMC to B40 women with poor education and low skills so that the training is more effective in producing good entrepreneurs who can market their products in a more effective manner. Using handouts, such as brochures with step-by-step instructions, during training were recommended to make it easier for them to carry out the steps by themselves underlining the idea that it would be best to encourage independence that would empower the women.

“Step by step. Eg: How to make content on social media, how to market on social media...If you have a brochure that shows step by step, they can do it by themselves” (Informant K, personal communication, June 2021)

The importance of making the training simple and basic is supported by a study that recommended a simple venture called the “One Village One Product”

project, which centred on a simple concept by improvising what was found in a locality, such as local resources and established collective community spirit (Kamarudin, 2018). The main goal of the training was to effectively transform B40 women to become successful entrepreneurs using a simple, well-understood concept that could be done collectively with villagers familiar to them.

The second most dominant theme is small group with the following codes: small groups, (such as *usrah*) for self-confidence, small group is more reachable (accessible) for training purposes and using physical classroom setting in small groups. The informants indicated that having a small training group is important to ensure that all information reaches B40 women in an effective manner.

“Actually, depends on what is the content and depend on what type of B40 women that we are approaching. It depends. But small scale is better...my opinion. It will be more applicable and reachable for B40 woman” (Informant C, personal communication, March 2021).

“Create a small group like usrah (not only share about business skills, but also share about Islamic knowledge). Give them the opportunity to share their knowledge regarding certain topic. This can create self-confidence among them and make positively bond with each other” (Informant L, personal communication, June 2021).

Training B40 women should not be conducted without customising it to cater to their needs so as to be more effective. Hence, the third most dominant theme is the need for customised training, that encompasses the following codes: identify needs of B40 women, for women with poor education, and deep profiling exercise is needed by identifying the support system and issues faced by B40 women. These codes convey that most informants mentioned the significance of conducting training that was customised to the needs of B40 women by identifying what the B40 women already know, by touching on the nature of their businesses, by identifying their challenges, by finding out about their support system, and by addressing their poor education. After carrying out a further research study on their needs, a module could then be tailor-made for them.

“Not one size for all (must know their background, the nature of business and products)” (Informant F, personal communication, May 2021).

“We have to ask them first what the need, know their level first. In order to know, you have to go and talk to them” (Informant G, personal communication, April 2021).

“Do a deep profiling first. Know their main struggles”
(Informant I, personal communication, April 2021).

The importance of addressing the self was also underscored in the findings through the next dominant theme of self-development and the following codes: identify psychological issues, instil self-confidence, empower them to be independent, provide counselling when needed, and build self-esteem and self-efficacy. It appears that several informants found it important to ensure that the B40 women could confidently conduct their business on their own by developing their self-esteem and self-efficacy for them to be successful. Informant K mentioned that the self-esteem of B40 women must be changed first for them to be successful entrepreneurs because they usually have a problem with this. The importance of self-development is underscored as it is a theme for the research questions on how B40 should be trained and what the module for their training should encompass.

“But all depends on self-esteem and self-efficacy. Have to guide them. Have to change the mindset first (your module should have this). They have low self-esteem...Change how they perceive themselves first” (Informant K, personal communication, June 2021).

This finding supports previous studies that found B40 women needed to be encouraged to embrace entrepreneurship (or in this case improve their skills) by conveying to them on the benefits of participating in it (Rokis, 2019; Rokis et al., 2018). This underlines the importance of having a module with the component on self-development when training B40 women on IMC.

Mentoring, face-to-face training and online training are identified as the next important themes. The codes for mentoring are: have a one-to-one system and conduct guidance and monitor use of new technologies. Face-to-face training was identified as being more effective than online teaching for B40 women, but it required strict adherence to Standard Operating Procedures (SOPs) with the current COVID-19 pandemic. If online training were conducted, the preference was for the use of WhatsApp and Google Meet, since online training is difficult for B40 women who do not have advanced ICT devices. Other themes with few codes were agencies, networking and collaboration and practical skills. Under the theme agencies, Informant D proposed for the formation of an integrated training centre that provides regular training and guidance on IMC to B40 women, while Informant B recommended that the women attend training conducted by government agencies, such as National Institute of Entrepreneurship (INKEN) and Majlis Amanah Rakyat (MARA).

“...for these women there is a great need for an integrated training centre that can be used to provide regular training and

guidance on IMC. They need to be guided from various aspects, including exposure to the latest technologies and appropriate platforms to market products. They should also be given ongoing guidance and monitoring so that they are constantly exposed to fast-moving technological developments” (Informant D, personal communication, March 2021).

INSKEN is under the purview of the Ministry of Entrepreneurship Development, and MARA, which belongs to the Ministry of Rural Development. Informant B recommended that B40 women are trained on entrepreneurship because of the perceived need for this. Hence, for the module proposed by the study, the basics of entrepreneurship should be incorporated into it to ensure that the women can conduct their businesses well.

Module For Teaching B40 Women In Malaysia On Imc

Finally, the informants were also asked on the proposed content of a module for B40 women on IMC training on its own and from the Islamic perspective. There are five themes generated regarding the module for teaching B40 women in Malaysia on IMC. The themes in order of prominence are: Islamic perspective, IMC skills, business skills, self-development skills, and electronic commerce (e-commerce) skills.

Table 5: Content to be included in Module for IMC Training of B40 Women

Themes	Codes
Islamic perspective	please Allah SWT first before people be beneficial to others (pay more <i>zakat</i> when successful and be useful in other ways) you are a servant of Allah SWT in facing challenges so be brave attain new knowledge form good objectives in life relate to pillars of Islam embrace ethics do not overclaim products Prophet Muhammad (peace be upon him) as a role model emulate Khadija bint Khuwaylid (peace be upon her) (successful in business) understand <i>masalah</i> sell useful products maintain livelihood

IMC skills	know your customers use relevant marketing communication platform integrate media (radio, television, website, and social networks) produce short videos copywriting graphic design build customer trust communicate to wider audience (marketing platforms to reach a wider market) engage with customers of different levels product brand development marketing communication of products (online and offline) personal brand development as a good businesswoman
entrepreneurship skills	business model canvas financial management (applying for bank loans, financial literacy, etc.) digital entrepreneurship creating marketing plans creating business plans product knowledge basic accounting skills
self-development skills	motivational skills self-confidence self-esteem self-efficacy thinking skills learning skills
e-commerce skills	use new technologies to follow trends learn about online commerce platforms understand zero cost marketing platforms (e.g. Shopee)

The dominant theme of Islamic perspective has several codes, such as: please Allah SWT first before people, be beneficial to others (especially when one becomes a rich Muslim, and pay more *zakat* when successful), be brave in facing challenges as a servant of Allah SWT, attain new knowledge, form good objectives in life, relate to pillars of Islam, embrace ethics, do not overclaim products, look to Prophet Muhammad (peace be upon him) as a role model,

emulate Khadija bint Khuwaylid (peace be upon her) as a successful businesswoman and a good Muslim, understand *maslahah* (societal needs), sell useful products, and maintain livelihood. All these codes can be included in the module on IMC for B40 women to be better Muslim businesswomen.

The Islamic perspective theme underlines the importance of intertwining Islam with IMC and entrepreneurship for B40 Muslim entrepreneurs by firstly, pleasing Allah SWT before pleasing others, the importance of contributing to the society as well, conduct ethical practices, and form Islamic objectives at the onset so that the business is in the right direction with the right purpose. The aim of the module should be to create entrepreneurs who not only have the relevant skills, but also be a good “Syariapreneur” or an entrepreneur who pursues Allah SWT’s gift to attain profits that are both material and nonmaterial as mentioned by Juliana et al. (2017). After all Muslim entrepreneurs should attain Allah’s blessings when carrying out their duties as evidenced by a Hadith:

Hakim bin Hizam (May Allah be pleased with him) reported that: Messenger of Allah (ﷺ) said: *“Both parties in a business transaction have a right to annul it so long as they have not separated; and if they tell the truth and make everything clear to each other (i.e., the seller and the buyer speak the truth, the seller with regard to what is purchased, and the buyer with regard to the money) they will be blessed in their transaction, but if they conceal anything and lie, the blessing on their transaction will be eliminated”* [Al-Bukhari and Muslim] (Riyad as-Salihin 59).

A Hadith supports the code of the importance for Muslims to be beneficial to others:

Jabir reported: The Messenger of Allah, peace and blessings be upon him, said, *“The believer is friendly and befriended, for there is no goodness in one who is neither friendly, nor befriended. The best of people are those who are most beneficial to people”* (al-Mu’jam al-Awsat 5937).

An informant mentioned in relation to the importance of being beneficial to others:

“I would say that most important thing the self-development to increase the self-esteem for example and of course it begins with the heart. Inspire them to be someone that can benefit others. Especially when they know that they are the servant of Allah so they need to be someone who benefits others. The best among you is the one who benefits others the most” (Informant C, personal communication, March 2021).

Ethical ways of managing businesses should be practised and this includes not overclaiming or exaggerating when marketing products. Islam is against the practice of overclaiming products as this amounts to lying and

conveying false messages (Ramli et al., 2018). B40 Muslim women should be made aware of the Islamic perspective through the module for the training program.

The codes for the next most dominant theme of IMC skills are: know your customers, use relevant marketing communication platforms for the customers, integrate media (such as radio, television, website, and social networks), produce short videos, copywriting, graphic design, build customer trust, communicate to a wider audience (use marketing platforms to reach a wider market), engage with customers of different levels, conduct product brand development, market communication of products (online and offline) and ensure personal brand development of oneself as a good businesswoman.

“(Train them on)...the medium, the nature of product, nature of customer, the demand, kind of platform to reach the customers”
(Informant A, personal communication, April 2021).

“B40 women can be given training on how to produce their own content. There are various ways to produce content including the production of short videos, copywriting, as well as ways to produce graphic illustrations that attract audience attention”
(Informant D, personal communication, March 2021).

“Have to choose the best effective way to reach the target. e.g: For food, very localised to their location (Use brochures – what do you have to put in it?)” (Informant F, personal communication, May 2021).

IMC will lead to sales if used effectively and this information must be made known to the entrepreneurs. It is not good enough to have a good product but communicating on it effectively has to be carried out. But IMC skills do not work in silo, hence, other dimensions, as evident through the other themes, have to be incorporated in the module as well for IMC to be effective. The key here is to aim for success and there are many factors to be considered before the entrepreneurs can attain this albeit in a small one at the beginning before advancing further.

For the next dominant theme, that focuses on entrepreneurship skills, the codes are: business model canvas, financial management (such as applying for bank loans and financial literacy), digital entrepreneurship, creating marketing plans, creating business plans, product knowledge, and basic accounting skills. The importance of ensuring that B40 entrepreneurs have updated knowledge of how to manage their businesses in a sustainable manner is emphasised here. It would be insufficient for them to know only the IMC skills without knowing how they could conduct their businesses better. Business model canvas is ‘a business tool used to visualise all the building blocks when you want to start a business, including customers, route to market, value proposition and finance’ (University of Oxford, 2020). By knowing how to create the business model

canvas, the entrepreneurs would identify important elements of their businesses better so that they could evaluate whether they are going in the right direction. The skill of breaking down something big into smaller components is inculcated through the exercise of creating the canvas.

The subsequent theme is self-development skills, which comprises the following six codes: motivational skills, self-confidence, self-esteem, self-efficacy, thinking skills, and learning skills. The proposed theme shows that academicians perceive the importance of incorporating training on self-development in the module so that B40 women develop their personal skills to improve their personality and personal value before developing their brands. The women entrepreneurs will be the face of their brands and they will need to be confident in managing their businesses well. This brings us to famous entrepreneurs such as Vivy Yusof and Siti Nurhaliza Tarudin whose popular behind-the-scenes snippets on social media showcase the importance of not only having a good brand, being a good entrepreneur but also having a good personality and interesting life experiences for customers to view that would bring about closeness between the entrepreneurs and the customers themselves. It is apparent that the more customers appreciate and respect the business owner in terms of her positive personality, the easier it is to make sales in business.

Finally, comes the theme of e-commerce skills. When the e-commerce topic is included in the module, it would train B40 entrepreneurs on the use of online platforms for widening the distribution in addition to carrying out traditional methods of delivery. The codes generated from the interviews are: use new technologies to follow trends, learn about e-commerce platforms, and understand zero cost marketing platforms (e.g. Shopee). This part of the module will impart will that there are platforms that could be used to market their products without costs needed. This would be useful for B40 women entrepreneurs who are on a limited budget.

Diffusion of innovation provides a useful framework to identify the categories of adopters for B40 women so that a more effective training programme and module could be created. Most of the respondents claimed that the B40 entrepreneurs could be placed in several categories of adopters such as early majority, late majority, and laggards, depending on their media use, exposure to technology, family background, ICT device owned, and the rural area where they come from. Nevertheless, the module used for training B40 women on IMC should be multidimensional and focus on basic skills, regardless of the category of adopters due to their poor education and low skills.

In sum, the following multidimensional model was created as an outcome of the study for the module - it places Islam at its core, followed by self-development, entrepreneurship skills, e-commerce skills, and IMC skills respectively. This sequence of knowledge and skills for the training module is appropriate as it would address the most important components first and build a strong foundation before other components are introduced to the women. The module could be adapted for all B40 women with various religious backgrounds by convey the Islamic perspective in a manner that is universal.

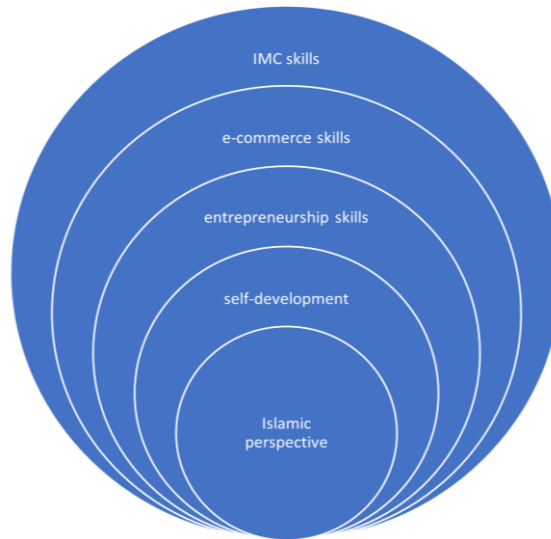


Figure 1: A Model of the Components in a Module for the IMC Training of B40 Women in Malaysia

LIMITATIONS

The qualitative orientation of this case study has made it difficult to generalise the findings in terms of gauging the perception of academicians that are representative of the population of academicians, on B40 women in Malaysia and IMC. It provided a mere insight into the perception of a few academicians who revealed their thoughts on the ideals of IMC training for B40 women in Malaysia. There should be a further study on the needs analysis of B40 women for the proposed IMC training module and program so that a more comprehensive training session could be designed for them.

CONCLUSION

This study identified the categories of adopters that the B40 women belong to customise the module and training on IMC which is important to carry out so as to understand them better. The informants of the interviews were academicians from several areas of expertise, such as Marketing, Entrepreneurship, Islamic Studies, Accounting, and ICT. Their different backgrounds provided a multidimensional insight into the identification of different categories of adopters, the recommended approach for training B40 women, and the content of the module imbued with the Islamic perspective.

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