Relationship Between Perceived Ease to Use, Readiness and Resources Availability on the Intention to Adopt Influencing Internet of Things Adoption in For Marketing Among Small-Medium Enterprises in Selangor

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Abstract: The purpose of this study is to review relationship between perceived ease to use, readiness and resources availability on the intention to adopt internet of things for marketing among small-medium enterprises in Selangor. This concept paper aims to explore the introduction, literature review, and research methodology. On top of that, this research paper also aims to look at the relationship between the Factors influencing Internet of Things Adoption in Marketing among Small-Medium Enterprises in Selangor. The factors focused on are perceived ease to use, readiness and resources availability. The study employs the quantitative method based on survey design. The study population consisted of SME at Selangor, Malaysia. Descriptive and inference statistical were used to analyze the data of this study. Statistical Package for Social Science (SPSS) version 27 was used to analyze the data. Descriptive analysis was used to measure the level of using WhatsApp application in university official affairs by involving mean, percentage, and standard deviation. Meanwhile, for inference statistics, Pearson Correlation Coefficient was used to identify the relationship between the factors and using WhatsApp application in university official affairs. The findings of this research show all three independent factors, perceived ease of use, readiness, and resource availability, all had a role in predicting adoption intention. The research concludes organizations that have a greater level of technical readiness and proficiency are more likely to use IoT in Marketing.

Keywords: Internet of Things Adoption, Marketing, SME, perceived ease of use, readiness, resources availability.

INTRODUCTION

Small and medium businesses (SMEs) are critical to the Association of Southeast Asian Nations (ASEAN) economy, which accounts for between 88.8% and 99.9% of ASIA's GDP (Bala & Feng, 2019). Malaysian SMEs employed 66.2 percent of the workforce in 2018 (Rosli, et al., 2022). One of the aims of the Asia-Pacific Economic Cooperation (APEC) is to concentrate on entrepreneurship, innovation, and the digital economy. For companies to sell their goods and services abroad, the Internet has become a popular medium (Dzwigol, et al., 2020). SMEs in Malaysia are one of the major contributors to the country's GDP, accounting for 38.3 percent of total GDP (Laila, et al., 2022).

SME provide significant contribution on achieving good economic state and is a source of employment worldwide. In Malaysia SME provide employment to 7.3 mil workers in 2019. SME GDP contribution for the year 2019 is RM 552.3 billion, this amount is 38.9% from the total (Yaacob & Mat Radzi, 2022). Based on these data the contribution of SME to the country is not negligible. Based on the Economic Census 2016 the total number of SME in Malaysia is 907,065. Small enterprises cover 21.2% which is 192, 783 SME's (Zaki, et al., 2021). Where else 20,612 or 2.3%, medium enterprises are established in Malaysia and the largest portion of 76.5 % are microenterprises (Salleh, et al., 2021). This being the case SME Corp annual report in 2015 states that more than half of the startups fail in the first five years. It is estimated the failure rate of SME in Malaysia to be 60%. These rates alarming rates have caused the government to take notice and in order to assist SME is Malaysia a total of 27 programs are established in 2016 and further SME Bank in 2005 to assist SME financial support (Thaker, et al., 2019).
Malaysia's economy is transitioning from a traditional agrarian economy to a digital one. For both developed and developing nations, small and medium companies (SMEs) are one of the most important sources of employment, technology, and competitive advantage (Umadia & Kasztelnik, 2020). In industrialized nations, electronic marketing is one of the fastest growing kinds of digital marketing. "The use of electronic data and applications for the requirements and plans of creation, distribution, promotion, and pricing of ideas, commodities, and services to generate that need individual and organizational goals," according to Deepak & Jeyakumar (2019). To speed up transaction processing, business processes are often internationalized with pre-order and post-order processing using Internet platforms.

SME’s growth is hindered by financial difficulties, labor shortage, lack of technological adoption, high turnover, and difficulty in expanding the market (Ambad, et al., 2020). All these issues have led to lack of technology adaptation and thus integrating IoT into marketing is at a slow pace in Malaysia (Ikumoro & Jawad, 2019). In order to improve the marketing capabilities IoT is merged with traditional marketing to cater for the customers' requirements (Aliahmadi, et al., 2022). The use of IoT can improve after sales service that no longer stops at the checkout of a store.

SMEs in Taiwan, for instance, benefit from the integration of IoT in their business marketing strategies (Chen, 2020). IoT implementers have managed to better manage their products by analyzing the data their customers obtain. IoT has also helped in improving existing products, proposing new solutions and complementing services to their customers, as well as strengthening customer relationships (Schermuly, et al., 2019). In addition, the adoption of IoT in business also enhances marketing strategy due to its data analytics capabilities (Akpan, et al., 2022). This positive effect experienced by SMEs can inspire SME in Malaysia to use the IoT.

Therefore, the objective set for this report was to identify the factors that influence the adoption of IoT by SMEs and analyzing its benefits to the SMEs particularly in Selangor. The present study was also interested in determining the barriers of IoT adoption by SMEs in Selangor.

LITERATURE REVIEW

IoT in Marketing

Developed countries have succeeded in developing an ICT infrastructure environment favorable to the adoption of IoT. Ansari, et al. (2019) define marketing as a bridge that connects business firms with consumers. Marketing theory for SMEs was initially based on the strategies used by larger and smaller companies to suit smaller companies (Belitski, et al., 2022). Studies are currently more focused on specific areas such as entrepreneurship and its relevance to marketing and SMEs. There is a broad understanding of marketing such as advertising, sales or even trade, these are known fragments of marketing but do not reflect the whole idea of marketing (Hisrich & Ramadani, 2018). With this process, companies are able to deliver greater value to their customers.

Previous studies have explored the characteristics of an organization's adoption practices. The theory of planned behavior (TPB), Technology Acceptance Model (TAM) by Davis (1989), Technology-Organization-Environment (TOE) framework by DePietro et al. (1990), Diffusion of Innovation (DOI) by Rogers (1962), and the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh, Morris, Davis, and Davis are examples of technology adoption models (2003). Scholars have utilized these and other ideas to characterize both individual and organizational (business) innovation adoption behaviors (Raj & Seamans, 2019).

Marketing has progressed from product-driven marketing (Marketing 1.0) to customer-centric marketing (Marketing 2.0), to human-centric marketing (Marketing 3.0), and eventually to human-to-human marketing (Marketing 4.0). Marketing 4.0 is a marketing method that blends online and offline interactions with organizations and consumers, according to Andhyka (2020). The SME's combines manufacturing equipment, wireless signal connections, and sensors into an ecosystem platform that can monitor and control the whole production line process while making autonomous choices. Information physical systems, the Internet of Things, cloud computing, cognitive computing, and artificial intelligence are all used in the system known as Industry 4.0. Product innovation, technological upgrades, product added value, and high-end industry must be achieved.
Factors Affecting the Adoption of IoT in SMEs

Industrial 4.0 can help SME's establish a more perfect inspection standard and inspection scheme (Dutta, et al., 2020). ERP systems can perform to-order production, multi-organization factory operations and provide short-, medium- and long-term production plans for manufacturing enterprises. The application of industry 4.0 will change the traditional organizational structure of enterprises. The application of industry 4.0 will make the production automation and intelligent. Research has shown that improvements in service quality via Marketing 4.0 tools has boosted purchase intention and buying activity among consumers. The introduction of the Internet of Things (IoT) and Web 3.0 is the cause of this shift. Peak should constantly explore new ideas and methods from itself, and enhance its "innovation power". Comparison from the traditional method and marketing 4.0 shows that customers are treated as equals and brands show genuine concern to the needs of clients this is shown as a more collaborative approach (Dash, et al., 2021).

Some numbers of studies have focused on aspects of technology use; however, there are few that describe the application and use of e-marketing in SMEs (Rahal, 2019; Dhawan, 2020). Reviewing the literature, it can be seen that researchers have a general tendency to divide the different factors of e-marketing adoption by SMEs into three main groups: organizational factors, technological factors and external factors.

i. Perceived Ease of Use

The term ease of use means that it does not require great effort or is not difficult to use (Kasilingam, 2020). The user considers the system as easy to use if the system is very useful for the job; it does not need a lot of training to learn and the system can be used without much effort. The perception that the application is easy, directs users to use and accept the system. This also means that the system will meet user expectations as user-friendly. Within this study perceived ease of use for IoT consumer refer as they feel that IoT usage is easy and user-friendly. Previous TAM studies in different fields have found that perceived ease of use has significant effect on behavioral intentions to use technology such as, e-learning, mobile devices, wearable technology (Mailizar, et al, 2021).

Information solutions that users consider to be less difficult and simpler to use in their company are more likely to be adopted and used (Tam, et al., 2020). According to TAM, perceived ease of use (PEOU) is a major determinant of information system acceptance (Rahmi, et al., 2018). PEOU stands for "the degree to which a person believes that using a particular system will be painless" (Zhang & Zhang, 2021). The use of e-commerce will be easier if the appropriate skills and understanding of technology are in place, and it will be more likely to be accepted by users.

ii. Readiness

Several organizational issues might have an impact on technical preparedness for IoT adoption (IoT readiness). IT readiness refers to having the resources and organizational expertise to efficiently adopt IoT technologies (Rey, 2021). External resources such as high-speed fixed or mobile Internet and electrical grid capacity are included in IT readiness (Patzold 2018). It also comprises generic IT systems (such as internal networks) as well as system-specific IT systems. Another consideration is Business Process (BP) readiness, which refers to how well organizational procedures are matched with the organization's implementation difficulties and how easily they can be adjusted to suit new system requirements. While IoT may typically expedite corporate operations, the company must have the capacity to adapt and the commitment to do so (Sraha, et al., 2020).

The degree to which an organization's culture is prepared for change and technology deployment is referred to as organizational culture readiness (OC) (Vaishnavi, 2019). Organizational goals, such as investment in IT readiness and preparing for IoT concerns, such as new security challenges and work practices, are reflected in OC readiness. The degree to which the business has, or can acquire, the necessary skills, knowledge, and personnel to deploy the technology is referred to as HR readiness. Because IoT deployment requires highly specialized technological capabilities, technical skills are the most important prerequisite (Montori, et al., 2018). However, since the system will be used by the whole firm, general organizational skills are also necessary. IoT readiness, which includes optimism, inventiveness, discomfort, and security, is a component of the main decision-maker attitude toward new technology deployment.
In Malaysia, the World Economic Forum’s Global Competitiveness Report rankings are used as a guideline for assessing the country’s preparation to enter the industry 4.0 era (Husin, et al., 2022). Malaysia maintained its position in the Network Readiness Index in 2016, increasing one point to 31st, owing to the government’s complacency enforcement and support for the digital agenda and technological innovation (Muhamad, et al., 2021). Under the National Policy on Industry 4.0, MITI has proactively created a deliberate assessment called Industry4WRD Preparedness Assessment, wherein enterprises would be able to evaluate their skills and readiness before adopting Industry 4.0. This evaluation is critical because, in addition to assessing their preparedness, businesses will be able to identify areas for improvement. Nonetheless, the sole flaw is that the target audience was limited to manufacturing and manufacturing-related services, which means it did not cover all types of SMEs.

iii. Resources Availability

In many businesses, financial, human, and technological resources such as computers, telephone lines, digital connection cables, and other network equipment are critical to IoT adoption (Mishra, et al., 2022). Even if owner managers see e-commerce adoption as a critical new technology, SMEs often lack the essential and adequate resources to do so. As a consequence, according to Ndayizigamiye and Khoase (2018), SMEs’ e-commerce adoption resources are a substantial impediment to e-commerce integration. Organizations in underdeveloped nations often lag behind their counterparts in rich countries in terms of e-commerce due to financial, technical, and human resource restrictions (Al-Amin, 2020).

In addition, many developing nation companies favour e-commerce, they would need greater ICT skills. Developed countries, on the other hand, have succeeded in developing an ICT infrastructure environment favorable to the adoption of IoT, according to Chatti & Majeed (2022), thanks to the availability of certain common network infrastructures such as ICT standards and associated applications. Furthermore, Govinnage & Sachitra (2019) discovered that the technical infrastructure of different economies had a beneficial impact on e-commerce adoption. Many SMEs in developing nations have been compelled to embrace IoT as a result of sophisticated technology, as well as human and financial resources.

Benefits of E-Marketing Adoption by SMEs

In a study conducted in Turkey to find the benefits and barriers of the use of IoT. This study reveals that the benefits that can be obtained through the application of such technology are: access to new markets, increased competitiveness and cost advantages (Bal & Erkan, 2019). Similarly, the benefits to be: access to a wider market, greater partnership potential, flexibility in administration and communication, accessibility, information, improved customer service, updated information, lower transaction costs, differentiation products and services, and the ability to enter the supply chain for larger companies. It was found that the advantages of using IoT are job simplification, reliable communication, increased customer satisfaction, new products and services, cost reduction, and increased productivity. Hamad, et al. found that the main reasons for the use of e-marketing technology are competitive advantage and customer and supplier pressure (2018).

Ávila Bohórquez & Gil Herrera (2022) has tested a framework consisting of three independent variables (customer loyalty, customer retention, and attracting new customers) representing customer-enterprise relationships and dependent variables representing the application of IoT, the findings show that one benefit of using IoT in business increase customer loyalty. Customer retention and attracting new customers make a weak contribution to the use of IoT. Dhagarra, et al. (2020) submitted that trust is one of the most important factors for IoT acceptance. After trust, transactions can be made. Brous (2020) found that one of the advantages of using IoT is also service improvement.

Barriers of E-Marketing Adoption by SMEs

The adoption of SMEs e-marketing is still limited probably due to the fact that SMEs have different characteristics from large enterprises (Qashou & Saleh, 2018). In the opinion of Seyal (2019), different characteristics included in SMEs consist of small management team, strong owner influence, lack of staff in specialized areas such as information technology, multifunctional management, limited control over their business environment, limited market share, low employee turnover, reluctance to take risks, and avoidance of
sophisticated software or applications. Such characteristics cause SMEs to be very slow in relation to technology adoption and have more difficulty in taking advantage of technology than large enterprises.

THEORETICAL FRAMEWORK

Several academics have lately attempted to expand these ideas to get a better understanding of the true nature of technology adoption (e.g., Granić & Marangunić, 2019; Dhawan, 2020; Nam, et al., 2021). This study reflects the growing need to use IoT to innovate within the SME's industry. Understanding the determinants of IoT is fundamental as organizations consider the adoption of IoT for business process transformation or to facilitate rapid application development to support business verticals, such as agriculture, healthcare, and manufacturing. In the following sections, DOI, TOE, and the theorists’ viewpoints on innovation characteristics will be described using current publications and critically examine the extent to which determinants influence the adoption of IoT technologies.

i. Diffusion of Innovations Theory

The DOI model is proposed as it explains the organizational innovativeness comprising of individual characteristics and of the organization (Park & Choi, 2019). They stated six main phases in innovation process as below are steps taken prior to diffusion and adaptation phase. A theoretical study done on models suitable to be used in research on adoption of innovation in business stated that Roger's theory of innovation and diffusion is most appropriate to study factor that influence business adoption of innovation (Park & Choi, 2019).

Rogers’ (1995) DOI Theory is chosen for this study as it explains the process of change and the adoption of innovations in several fields and professions. (Menzli et al., 2022). Previous study has also been conducted in Malaysia using the DOI theory on ICT adoption and factor (Ullah, 2021). Further the theory is recognized as a comprehensive work in relation to adoption of innovation.

Diffusion process is defined by Roger as “the process by which an innovation is communicated through certain channels over time among members of a social system” (Vargo, et al., 2020). Rogers has discussed that there are four factors influence the adoption of an innovation by members of an organization: (1) the innovation itself, (2) the communication channels used to spread information about the innovation, (3) time, and (4) the nature of the group to which it is introduced. He has also discussed the innovation in the perspective of the user.

In this study, the adoption of IoT was investigated at the organization level. Three attributes from Rogers’s DOI theory were incorporated into the theoretical framework used in this study: relative advantage, compatibility, and complexity. DOI was selected as one of the foundational theories for this study due in part to its explanatory power of innovation adoption at the individual or organization level, relatedness to a variety of technological innovation and previous research that supports its’ validity.

ii. Technology–organization–environment (TOE)

The second theory proposed was technology–organization–environment (TOE) framework it is described on Tornatzky and Fleischer's The Processes of Technological Innovation (1990). It describes the process of innovation from development to the adoption and Implementation of innovations by users within the context of a firm (Kingiri & Fu, 2019). Technology organization environment (TOE) framework serves as a useful tool that help to identify drivers and intrinsic characters of innovation and other environmental condition for adoption (RUI, 2007). TOE study consists of three elements:

- Technological context is the technology available to the organization be it the current technology being used or the available technology in the market. Hock-Doepgen, et al. (2021) stated that Its knowledge whether internal or external encourage innovation in organization.
- The organizational context denoted to the internal factors of the firm itself how is the organizational culture, management structure and size of firm (Upadhyay & Kumar, 2020).
The environmental context is related to the external characteristics such as government policy, competition, business practice on organization (Hock-Doepgen, et al., 2021). IT adoption to develop management support is necessary which includes collaboration with in and outside of the company.

The TOE was utilised by Ocloo, et al. (2020) to look at the variables that affect small and medium-sized companies (SMEs) in developing countries to embrace e-commerce. Ocloo and colleagues employed an 11-variable model divided into four categories to conduct their research: technology factors, organizational factors, environmental factors, and individual factors. Perceived advantages, technical readiness, owners' innovativeness, IT ability, and IT experience all positively affect SMEs' adoption of e-commerce, according to the survey's findings.

Because of the integration of technical, organisational, and environmental elements, as well as the absence of industry and firm size limits, TOE is more favorable than other adoption models (Chen, et al., 2021). TOE, on the other hand, has its restrictions. TOE is a taxonomy for describing variables, according to Piot-Lepetit et al. (2021), and hence does not reflect a well-developed theory. TOE constructions are applicable to big enterprises. Integration with other models should strengthen the TOE framework.

CONCEPTUAL FRAMEWORK

This study applies the Diffusion of Innovation (DOI) theory and Technology -Organizational & Environment (TOE) to investigate the adoption of IoT in marketing among SME in Selangor. Based on these two theories, we are able to establish a relationship between the dependent and independent variable. The established hypothesis is able to fulfill the main purpose of study on the factor influencing the adoption of internet in marketing among SME in Selangor.

Based on the framework (Appex. 1) three variables are determined to influence adoption of IoT. The dependent variable in this study is to determine if IoT software/hardware adoption by SME in Selangor have significant impact on marketing performance. The independent variables are perceived ease of use, readiness and resource availability. As IoT is autonomous large amount of data is generated independently without user's involvement and it is important to be familiar with them. IoT system is considered as complex due to its design which incorporates communication between many different devices. In order to utilize new business strategies, it's crucial that firms and owner are aware of IoT and its implementation (Lo & Campos, 2018).

The research will focus on the basic factors of adoption of IoT such as changing settings on IoT devices and software used in marketing. The collected data from the survey will be analyzed and measured for criteria's such as minimum value, maximum value, frequency and mean. Using the developed questionnaire, we will be able to determine the readiness of SME owners and managers in Selangor.

METHODODOLOGY

A quantitative research approach is used to study the IoT adoption among SME in Selangor. The research type applied is questionnaire to establish understanding in regards to the relationship of independent and dependent variable. Online survey is a fast optioned as the population discussed in the literature review consists of 907,065 SME (SME Corporation Malaysia, 2018).

A questionnaire is a data collection instrument consists of a series of question and other prompts for the function of collecting data from respondents. The data collection was done via email. Emails were sent to the HR Managers of the SMEs in Selangor requesting their corporation to complete the survey. This allowed the respondent to remain anonymous as personal details such as respondent name, organization name or specific position are not requested. Personal data protection is a major concern currently. For this study, the researcher has opted to collect the data from respondent anonymously.

The Statistical Package for Social Science (SPSS) version 27 was used to examine the data collected from respondents. The demographic information of the respondents was analysed using descriptive analysis. The demographic information of the participants is shown in Appendixes 2 - 7. In addition, descriptive analysis using
mean, percentage, and standard deviation were used to examine the number of variables IoT adoption in SME marketing. The high average means score shows that IoT use in SME marketing is on the rise. Meanwhile, the low mean score indicated that the variables influencing IoT adoption in SME marketing. The Coefficients of the mean score and the number of variables IoT adoption in SME marketing are shown in the following table.

**FINDINGS**

According to table in Appendix 8, the significant value for Perceived Ease of Use and Internet of Things Adoption is 0.000 while the t-value is 64.877. Readiness and Internet of Things Adoption has a significant value of 0.000 with a t-value at 43.578. While Resource Availability and Internet of Things Adoption has a value of 0.000 and a t-value of -16.557. This further proves that there is significance between Perceived Ease of Use and Internet of Things Adoption. Thus, it could be said that Resource Availability has the lowest significant difference relative to the variation in comparison with Perceived Ease of Use and Readiness.

The impact of Perceived ease of use and Internet of Things Adoption in Marketing was measured using 5 metrics: about enable to use, advantageous, interaction, increase quality and increase output by means of 4.18, 4.89, 4.92, 4.86 and 4.93 respectively. These findings show that H1: perceived ease of use will positively influence IoT adoption.

The impact of Readiness and Internet of Things Adoption in Marketing was measured using 5 metrics: fit organizations work, improve marketing, exiting task, and new way of marketing and useful information by means of 4.67, 4.86, 4.73, 4.73 and 4.93 respectively. These findings show that H2: readiness will positively influence IoT adoption.

The impact of resources availability and Internet of Things Adoption in Marketing was measured using 5 metrics: need skills, opportunity in IoT, job requirement, necessary resources and better understanding of resources by means of 4.44, 4.67, 4.64, 4.57 and 4.79 respectively. These findings show that H3: readiness will positively influence IoT adoption.

**CONCLUSION**

A less difficult idea has a higher chance of being accepted and utilized (Davis et al., 1989; Rogers, 1995). Rogers (1983) defines complexity as "the degree to which an invention is seen to be comparatively difficult to comprehend and use" and Moore (1991) defines perceived ease of use as "an innovation is regarded to be simple to learn and use". Organizations that have a greater level of technical readiness and proficiency are more likely to use IoT. The challenge is ensuring that resources are available to legitimate objects regardless of their location or time of necessity. Some services and resource availability may be disrupted due to the usage of alternative data transmission channels, such as satellite communication. As a result, an independent and trustworthy data transmission route is necessary. Therefore, The Integrative DOI-TOE framework was shown to be effective in predicting IoT adoption intent. Researchers might use this model to look at the characteristics that influence IoT adoption in various sectors in Malaysia, or in other countries. Future studies may utilize this study as a starting point for researching technologies other than IoT.

The alternative hypothesis was validated by the statistical data. Three independent factors, perceived ease of use, readiness, and resource availability, all had a role in predicting adoption intention. Despite these restrictions, SME marketing professionals in Malaysia may utilize these insights to make an educated judgment about which determinants have the most impact on IoT adoption. This study adds to the body of knowledge on the adoption of new technologies and the Internet of Things.
REFERENCES


Appendixes

Appendix 1

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<th>Independent Variables</th>
<th>Dependent Variable</th>
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<td>Resource Availability</td>
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Appendix 2

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<tr>
<td>25 to 35 years</td>
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<td>36 to 45 years</td>
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<td>55.4</td>
<td>55.4</td>
<td>55.4</td>
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<tr>
<td>Services</td>
<td>139</td>
<td>36.0</td>
<td>36.0</td>
<td>91.5</td>
</tr>
<tr>
<td>Trading</td>
<td>33</td>
<td>8.5</td>
<td>8.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>386</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>
### Appendix 7

#### IOT Use

<table>
<thead>
<tr>
<th>Valid</th>
<th>I know what is IoT and we use them in our company for marketing purposes.</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>207</td>
<td>53.6</td>
<td>53.6</td>
<td>53.6</td>
</tr>
<tr>
<td></td>
<td>I know what is IoT and we use them in our company in general only, nothing specific.</td>
<td>179</td>
<td>46.4</td>
<td>46.4</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>386</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
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</tbody>
</table>

### Appendix 8

<table>
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<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>95.0% Confidence Interval for B</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td>t</td>
<td>Sig.</td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>-.251</td>
<td>.024</td>
<td>-.243</td>
<td>-10.517</td>
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<tr>
<td>Perceived Ease of Use</td>
<td>.546</td>
<td>.008</td>
<td>.505</td>
<td>64.877</td>
<td>.000</td>
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<tr>
<td>Readiness</td>
<td>.622</td>
<td>.014</td>
<td>.778</td>
<td>43.578</td>
<td>.000</td>
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<tr>
<td>Resource Availability</td>
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<td>.007</td>
<td>-.234</td>
<td>-16.557</td>
<td>.000</td>
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