The Perception of E-Commerce Employees on the Challenges of Utilising E-Commerce and Its Impact on Business Stability in Malaysia

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Abstract

Electronic commerce which is commonly known as E-commerce refers to the purchasing and selling of goods and services, as well as the transmission of payments and data, over an electronic network, most commonly the Internet. As e-commerce has its booming and glorious side, the business owners who put their business on the various e-commerce platforms face some issues that cause a few setbacks for the business owner in their quest to attain good business stability. Therefore, the present study aims to identify the various issues that are faced by e-commerce business owners in Malaysia, that cause various setbacks in their businesses. A set of questionnaires was distributed to 70 e-commerce employees in Malaysia through a non-probability, convenient sampling method. Findings show that e-commerce has impacted the business sectors in Malaysia.

Keywords: E-commerce, Business employees, Challenges, Business Stability, Malaysia

INTRODUCTION

E-commerce is the sale of products and services in which the customer submits an order or the price and terms of the sale are negotiated using an Electronic Data Interchange, the Internet, or any other online system (extranet, e-mail, instant messaging). Payment can be done online or not (Bruno, M., 2018). The e-commerce industry has risen at a breakneck pace, with total sales anticipated to reach $1.065 trillion by 2023. When compared to brick-and-mortar store operators, e-commerce firm owners face unique hurdles.

E-commerce enterprises must adhere to specific rules and regulations, and cybersecurity is a primary issue to protect all data kept online. Business owners' decision to adopt an E-commerce platform is great, since it allows them to maintain their business's legacy and stability, although to achieve this stability they might be faced with some challenges. In developed countries, e-commerce has been successfully introduced and used, resulting in significant economic and social benefits. Due to the widespread use of the Internet in developed countries, brands are taking

advantage of e-commerce. Even their marketplace has expanded beyond traditional limits, allowing customers to shop whenever and wherever they want, at a lower price (Brock, & Khan, 2017).

People, countries, and organizations in developed countries have been able to connect through e-commerce, allowing them to operate globally. As a result, businesses have more options to conduct business and benefit from technology advancements. This has increased efficiency and effectiveness, and businesses have been able to better manage their operating and transaction expenses, resulting in higher profits (Khan & Uwemi, 2018).

However, the same cannot be said for developing nations. Researchers have identified a number of problems as to why e-commerce has not been as successful in developing countries as it has been in developed countries (Ismail & Masud, 2020). Malaysia has the ASEAN region's second-highest E-Commerce adoption rates. It would be strange for a firm to open an online store without registering with one given the rising number of businesses in Malaysia.

Today's economy has experienced tremendous growth, particularly in Malaysia, which has emerged as one of Southeast Asia's top marketing platforms (SEA). Many people in the era of digital technology have used e-commerce to grow and diversify their markets. E-commerce has a promising future in Malaysia despite the fact that people use the Internet for a variety of reasons. It's critical to comprehend why e-commerce may grow in the first place as it continues to expand and capture a sizable portion of the market (Khan & Uwemi, 2018).

Convenience is one factor. Instead of going to brick-and-mortar stores, consumers may buy tangible goods and services online while relaxing in their own homes, saving time and money on travel. In contrast to actual establishments, which are open 8–16 hours a day, websites provide 24/7 access. An Internet business may reach customers anywhere in the world by overcoming regional restrictions, which is advantageous for both them and the company's product and brand (Ismail & Masud,2020). Despite the many benefits of e-commerce, businesses in Malaysia and other nations are not exempt from its difficulties and drawbacks. The current study aims to look at the challenges of utilizing e-commerce, and the impacts of the challenges of utilizing e-commerce towards business stability among e-commerce business employees in Malaysia.

LITERATURE REVIEW

Almost all commercial activities are now carried out, in whole or in part, through the use of technology. Businesses cannot avoid using technology in the development of their operations; it is unavoidable that they do so. As a result of this growth, the term "e-business" was coined, referring to businesses that used technology as a tool as well as the internet as a means of communication. From developing company ideas to purchasing and selling things, the Internet is employed in every commercial activity.

As e-commerce grew in popularity, it spawned a slew of other services that make conducting business via the Internet easier (Sardjono et al., 2021). E-commerce is a component of digitization, which is a long-term trend (Peter, 2020). E-commerce is the purchasing, selling, or exchanging of items, services, and information over computer networks, primarily the Internet and Web services (Rezk, Barakat, & Saleh, 2017). Compared to traditional or physical business, e-commerce transactions are speedier and have taken over as the preferred method of conducting international business (Fang et al., 2014).

The fundamental drivers of the expansion of e-commerce technologies continue to be widespread Internet usage, potent mobile devices, and rapid technological advancement (Gantayat & Giri, 2016). E-commerce is carried out by anyone with a partner, regardless of time or location (Turban, Outland, & King, 2018). The use of e-commerce is designed to be able to give consumers both comfort and convenience in their purchases. Consumers enjoy a nice transaction experience, which is subsequently utilized as an excuse to start a new buying habit. The shopping experience becomes a trend as a result (Rezk, Barakat, & Saleh, 2017).

E-commerce is based on traditional trade, but with the increased flexibility and speed that electronic communications may provide. E-commerce gives businesses the chance to become more efficient while also saving time. E-commerce benefits businesses as a result since it makes operations more efficient and improves the financial performance of companies. The redesign of existing business practices it can promote changes in operations, resulting in significant cost savings as well as greater competitiveness and efficiency (Apau & Koranteng, 2019).

In the majority of Malaysia, access to the Internet is simple. One of the ASEAN countries with the quickest ICT (information and communication technology) development is Malaysia. WEF, 2016). Millions of paid downloads and billions of sales are among the numerous economic activities that take place on the Internet every day.

Over the years, Malaysia's e-commerce sites have made considerable advancements. Both the number of sales and the number of online shoppers is growing. Nowadays, a lot of buyers choose to make their purchases online rather than offline. Instead of visiting a physical store, they can save a significant amount of time doing this. Merchants can also save some time while still making money from online purchases. While creating an e-commerce site is simple, implementing the proper digital marketing funnel in your business will take more time, money, and effort. View our tried-and-true digital marketing solutions.

According to the Digital Malaysia 2019 survey by We Are Social and Hootsuite, 78.4% of Malaysians are frequent online users. The most common ways that people use the internet are for social media, entertainment, and most importantly to conduct any type of business or transaction online using an e-commerce platform (Turban, et. al, 2018). The top two most popular known and used e-commerce platforms in Malaysia are Shopee and Lazada (Similarweb (2022).

Lazada is very well known not only by Malaysians but also by people in Indonesia, the Philippines, Singapore, Thailand, and Vietnam. Retailers can use it as a marketplace and online department

store to offer their own products. Lazada serves as a middleman between the buyer and seller and was first established in 2011 by Rocket Internet (Marketing Signal Lab,2022)

Due to the fact that both Shopee and Lazada offer the same services, they have been intense competitors since their establishment in 2015. Shopee is a Malaysian online marketplace that helps buyers and sellers connect during the transaction process for purchases. However, Shopee differs from Lazada in that it places more of an emphasis on mobile shopping. In other words, Shopee's mobile app is superior to Lazada's. Lazada started out with a desktop online e-commerce platform in Malaysia (Marketing Signal Lab, 2022).

The success of the business depends on strong e-commerce security. One of the most serious e-commerce issues is security, which has developed as a rising use of e-commerce. Cybercrime is one of the most severe crimes that decimates organizations by stealing their clients' and personal data. Internet-based crimes including phishing, hacking, identity theft, and virus distribution are just a handful that criminals are using to their advantage. Hackers and con scammers have threatened to hack the host server, steal personal information, and spread malware. Credit and debit card data breaches have become all too common, and such errors have a direct impact on a consumer's trust.

Hacking is another hazard in which hackers pose as a corporation and ask customers for personal information. Customers are concerned about e-commerce websites' ability to securely protect their identity and transaction details (Arshpreet, 2022). The banking and e-commerce sectors across the globe are affected by organized cybercrime. As more individuals use PCs to access personal accounts and financial services, service providers and their customers have turned into the primary targets of online fraud (Apau & Koranteng, 2019).

According to Gartner (2015), users of financial services and e-commerce are the target of more than 50% of online attacks. It confirms that humans continue to be the weakest link in the security chain and anticipates that criminal social engineering tactics, such as phishing and distributed denial of service (DDoS), have advanced in sophistication and frequency. People are deceived daily to obtain their personal and financial information by new and innovative scams since the security sector has failed to develop effective solutions to these issues.

Cybercrime costs businesses billions of dollars per year in lost revenue, assets taken, and reputational harm. It literally only takes the push of a button to steal money. When a firm website is unavailable, E-Commerce is stopped. Customers frequently move their business to other websites when a firm is the victim of cybercrime, which harms the reputation of that company. Customers may mistrust a company's capacity to effectively conduct sales transactions and preserve consumer information if there is an obvious vulnerability to cybercrime. Companies must therefore fight to defend themselves against cybercrime.

Stability is the capacity to resist a transient issue, such as a drop in sales, a lack of funding, or the departure of a crucial employee or client. You can establish whether or not your company is financially solid by examining your cash flow and potential bad scenarios (Steve, 2021). The quality, situation, or extent of stability, for example. Firmness is the capacity to endure. b: the

characteristic of a body that makes it create forces or moments that return it to its initial state when it is startled out of equilibrium or steady motion.

Stability in managing accounts and finances determines any business's success. Finances, whether large or small, have a direct impact on whether a firm succeeds or fails. Understanding what will enable you to run your firm with financial responsibility is a top concern. Paying your staff their compensation is just one aspect of it. A financially sound company is one that can brag of having a variety of resources at its disposal. This is essential for your company to run smoothly and to be successful. You may expand and benefit from your firm if you have adequate money. Without money, running your business further will become impossible (Bank Negara Malaysia, (2022).

Conceptual Framework

| E-Commerce Challenges | → | Business Stability |

Figure 1: Conceptual Framework

Research Framework
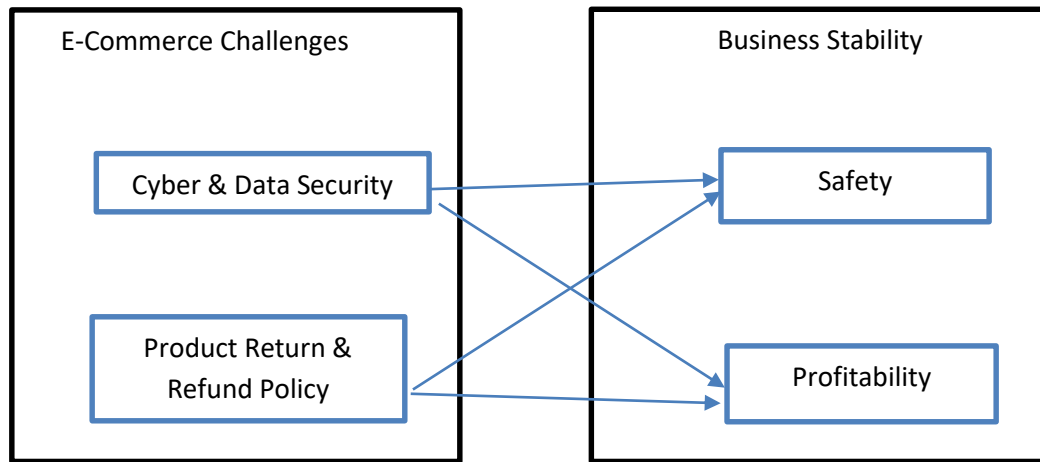
Adapted from: Usman 2019

Figure 2: Research Framework

2.7 Research Hypothesis

H1: Cyber and Data security has a significant influence on Business Safety.
H2: There is a significant influence of Product Return & Refund Policy towards Business Safety.
H3: There is a significant influence of Cyber and Data security on Business Profitability
H4: There is a significant influence of Product Return and Refund Policy on Business
    Profitability

METHODOLOGY

In this study, the quantitative research method is used to examine the perception of e-commerce employees on the challenges of utilizing e-commerce and its impact on business stability in Malaysia. The mode of data collection for the research was through questionnaires by an online platform which is Google form. The questionnaire is distributed to 100 e-commerce employees between 20 to 50 years old, who use Shopee or Lazada, the reason being that Shopee and Lazada and the two most popularly used e-commerce platforms in Malaysia (Similarweb, 2022).

The data from the questionnaire survey was analyzed using Statistical Package for the Social Sciences (SPSS), a statistical analysis program. It is utilized to enter all of the study's data and produce insights that could help with the discovery. To ensure that the data gathered are reliable, a reliability test on SPSS is performed. A 5-point Likert scale is used to rate answers to evaluative questions, respondents can select from a sequence of statements, which were used to evaluate the research variables (ranging from 1 to 5, with 1 being "strongly disagree" and 5 being "strongly agree"). Data were collected through a questionnaire that was developed by a sample of business employees in Malaysia aged 20-50 who use e-commerce platforms for their business. A total number of 70 respondents makes up the study's population size. The first section of the questionnaire consisted of demographic data, which includes age, gender, educational background, race, and e-commerce platform. There are a total number of 21 questions in all, which are divided into 4 categories.

Table 1: Instrument development

Item	Description	Sources
A	Demographic	
A1	Gender	
A2	Age	
A3	Educational Background	
A4	Race	
A5	E-Commerce Platform	
B	Cyber & Data Security	
B1	I tend to face cyber & data security on my business e-commerce platform	
B2	I have had issue of hacking into my data banking system	Arshpreet, 2022
B3	I have had issue of customers privacy been bridged by hackers	
B4	I tend to face issues of refund fraud	
B5	I have had issues of return fraud	
C	Product Return &Refund Policy	
C1	I tend to face product return & refund	
C2	I face loss based on products return and refund from customers	
C3	I have conditions that must be met to issue a return and refund	Rezk, Barakat, &
C4	I tend to often update my return and refund policy	Saleh, 2017
C5	I tend to give free return and refund based on reason for return and refund	

D	**Safety**	
D1	I install security plugins to help prevent my platform for been hacked	
D2	I update my security regularly to ensure the safety of my business	
D3	I make adequate security measure to safeguard my customers data	Turban, et. al, 2018
D4	I ensure my customers privacy is safeguarded at all time	
D5	I always backup site files and database	
D6	I secure servers and admin dashboard.	
E	**Profitability**	
E1	I tend to have good profit based on adequate safety of my platform despite the challenges.	
E2	Customers tend to patronise again based on good product return and refund policy despite it being a challenge at times.	
E3	Customers tend to patronise again based on adequate privacy provided to secure their data which leads to productivity of my business.	(Brock, & Khan, 2017).
E4	I tend to have good profitability based on good relations with customers when any issue of data/privacy issues comes up, because customers tend to return for more purchases after.	
E5	I tend to maintain business stability based on regular security updates of business platforms but I lose without regular updates.	

Pilot Study

Pilot testing aids in evaluating the viability of your research methodology. It offers guidance on how to allocate various resources during your systematic research in the most effective way. You can define your main research question using the data from trial studies. A baseline survey in the form of pilot testing is possible. A total of 30 e-commerce employees participated in the pilot study. According to Johanson and Brooks (2010), 30 sample size is a good number for a pilot study test.

Reliability Test

Table 2 shows the output of Cronbach's Alpha Reliability Test. Cyber and Data Security in Section B scored 0.649 (Acceptable), Section C - Products Return & Refund Policy scored 0.695 (Acceptable), Section D - Safety scored 0.754 (Acceptable), and Section E- Profitability scored 0.658 (Acceptable). The data was collected with reliability (Excellent). All reliability is over 0.6 as a result of the justification. Alpha Cronbach's score of 0.5 is described by Pallant (2013) as a good dependability and acceptable index. As a result, the research's variables can be regarded as reliable.

Table 2: Cronbach's Alpha Reliability Test

Sections	Cronbach's Alpha	No of Items
B: Cyber & Data Security	0.649	5
C: Products Return & Refund Policy	0.695	5
D: Safety	0.754	6
E: Profitability	0.658	5

Normality Test

Table 3 shows the normality test for the study of Cyber and Data Security, Products Return and Refund Policy, Safety, and Profitability. A normality test is conducted to establish if a data collection is adequately described by a normal distribution and to estimate the likelihood that a random variable underlying the data set is normally distributed.

Table 3: Descriptive Statistics

Section	Skewness (-3 to +3)	Kurtosis (-10 to +10)
B: Cyber & Data Security	-0.501	-0.364
C: Products Return & Refund Policy	-0.881	-0.069
D: Safety	-1.120	1.438
E: Profitability	-0.575	2.505

The data were normally distributed, as shown by the above table, and each variable's skewness value and kurtosis fall within the ranges of "-3 to +3" and "-10 to +10," respectively. Kurtosis and skewness are acceptable for the study. Skewness assesses the symmetry or asymmetry of the data distribution, while kurtosis assesses whether data have heavy or light tails in a normal distribution (Gawali, 2021). Data can either be positively or negatively skewed (pushed to the right), (data-pushed towards the left side). The skewness value for Section B: Cyber & Data security with a skewness value of -0.501 and kurtosis of -0.364, Section C: Product Return & Refund policy with a skewness value of -0.881 and kurtosis of -0.069, Section D: Safety with the skewness value of -1.120 and kurtosis of 1.438, Section E: Profitability with the skewness value of -0.575 and kurtosis of 2.505. Therefore, the table above suggests that the data was normally distributed because the values of skewness and kurtosis are within -3 to +3 and -10 to +10 respectively.

Validity – KMO and Bartlett's Test

A statistic called the Kaiser-Meyer-Olkin Measure of Sampling Adequacy shows how much of the variance in your variables may be due to underlying causes. The sample's appropriateness was determined using KMO in SPSS and is shown in Table 4. According to Pallant (2013), if the KMO value is 0.6 or higher then the sampling is adequate. The KMO for this study is 0.622, which, when interpreted using the KMO metric, is acceptable. Bartlett's test significance value of less than 0.05 and value of more than 0.5 indicate a significant degree of correlation between the data.

Table 4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.622
Bartlett's Test of Sphericity	Approx. Chi-Square	56.610
	Df	6
	Sig.	.001

RESULT AND DISCUSSION

The findings from the questionnaire responses on the perception of e-commerce employees on the challenges of utilizing e-commerce and its impact on business stability in Malaysia are summarised in this part.

The demographic section was categorized into five, which are gender, age, educational background, race, and e-commerce platform. Based on 70 respondents from Google Form, 50.7% were females and 49.3% were male in the gender category. On the age category, 4.1% are 35 - 40 years old, 12.3% are 31 – 34 years old, 39.7 % are 20 -24 years old and 43.8% are 25 – 30 years old. For the educational background, 8.2% are Diplomas, 31.5% are Masters and 60.3% are Degrees. For the race, 52.1 % are Malays, 38.4% are Chinese and 9.6% are from other Race. For the e-commerce platform, 43.8% are Shopee and 56.2% are Lazada platform users.

Table 5: Pearson Correlation

No.	Relationship	Pearson Correlation (r)	Interpretation	Status
H1	Cyber & Data security>Safety	0.626	Strong Correlation	Accepted
H2	Product Return & Refund Policy> Business Safety	0.706	Strong Correlation	Accepted
H3	Cyber & Data security>Business Profitability	0.616	Strong Correlation	Accepted
H4	Product Return & Refund Policy> Business Profitability	0.631	Strong Correlation	Accepted

The four study hypotheses are analyzed in the table above using the Pearson Correlation (r), which demonstrates the significant influence of the study's hypothesis.

H1: There is a significant influence of Cyber and Data security towards Safety with a correlation value of 0.626 (Strong Correlation – Accepted), H2: There is a significant influence of Product Return and Refund Policy towards safety with a correlation value of 0.706 (Strong Correlation - Accepted). H3: There is a significant influence of Cyber and data security towards Profitability with a correlation value of 0.616 (Strong Correlation – Accepted), H4: There is a significant influence of Product Return and Refund Policy towards Profitability with a correlation value of 0.631 (Strong Correlation – Accepted).

Findings of the study analyzed for Section B: Cyber & Data security show that e-commerce employees who use the e-commerce platforms for their business face the challenges of cyber & data security issues on their various e-commerce platforms. According to the results of 70 respondents, 1.4% chose to disagree and that they tend to face cyber & data security challenges, 2.7% chose strongly disagree, 17.8% chose neutral, 27.4% chose Strongly disagree and 50.7% agree that they tend to face cyber & data security on their e-commerce platform. This shows that cyber & data security is a challenge that e-commerce employees face in their business dealing with various e-commerce platforms.

Findings of Section C: Product Return and Refund policy shows that e-commerce employees face the challenges of product return and refund policy on the various e-commerce platforms that they use for their business. According to the results of 70 respondents, 1.4% went for strongly disagree, 6.8% chose to disagree, 13.7% chose neutral, 28.8% chose strongly agree and 49.3% agree that they face the challenges of Product return & refund policy in their business dealings on the various e-commerce they use.

Findings of Section D: Safety; in the quest for business stability, among 70 e-commerce employees in Malaysia. In order to maintain business stability in their various business dealing on e-commerce platforms due to various cyber & data security challenges which sometimes cause some kind of loss for their business they tend to make sure they safely guide their customers' data and ensure adequate security. 50.7% of the respondents agree that they have to make sure that they have adequate security to maintain business stability. For section E: 47.9% agree that to ensure profitability that will lead to business stability they had to make sure that had a good policy in place for the various challenges faced be it cyber & data security or product return and refund policy.

Regression Analysis

According to Business Research Methodology (2022), when modeling and analyzing several variables as part of a study, regression is employed when there is a link between a dependent variable and one or more independent variables. Regression analysis is a quantitative technique that, in its simplest form, is used to examine the nature of correlations between a dependent

variable and one or more independent variables. The linear regression for H1: Cyber & Data security > Safety shows that the R2 is 0.392, and this hypothesis explains 39.2% of the variance in the dependent variable which is safety. The remaining 60.8% cannot be explained thus it indicates that there are significant impact of cyber & data security on safety.

Table 6: Summary of Regression

No.	Relationship	Regression (R)	R2	Durbin Watson	Interpretation
H1	Cyber & Data security>Safety	0.626	0.392	1.605	R = 0.626 (High Correlation) with R2 = 0.392 (39.2%) and Durbin Watson is acceptable = 1.605
H2	Product Return & Refund Policy> Business Safety	0.706	0.498	1.534	R=0.706 (High Correlation) with R2 = 0.498 (49.8%) and Durbin Watson is acceptable = 1.534
H3	Cyber & Data security>Business Profitability	0.616	0.380	1.780	R = 0.616 (High Correlation) with R2 = 0.380 (38.0%) and Durbin Watson is acceptable = 1.780
H4	Product Return & Refund Policy> Business Profitability	0.631	0.398	1.553	R= 0.631 (High Correlation) with R 2=0.398 (39.8%) and Durbin Watson Is acceptable = 1.553

The Durbin Watson is 1.609, therefore it is acceptable. The linear regression for H2: Product Return & Refund Policy > Business Safety shows that the R2 is 0.498, and this hypothesis explains 49.8% of the variance in the dependent variable and the Durbin Watson is 1.534, which is acceptable. The linear regression for H3: Cyber & Data security>Business Profitability shows that the R2 is 0.380, and this hypothesis explains that 38% of the variance in the dependent variable and the Durbin Watson is 1.780, Which is acceptable. The linear regression for H4: Product Return & Refund Policy > Business Profitability shows that the R2 is 0.398. This hypothesis explains that 39.8% of the variance in the dependent variable. However, the Durbin Watson is 1.553, which is acceptable.

The research conducted proves that e-commerce employees in Malaysia face challenges while they utilize e-commerce platforms to run their businesses. Therefore, the challenges faced by these e-commerce employees tend to impact their business in maintaining business stability. It impacts the safety business and also the profitability of the business. Based on the study researcher found out

that e-commerce employees tend to face different challenges while they utilize the platform for their various business dealings. Most of the respondents of the study agreed that they face various challenges ranging from cyber & data security to product return and refund policy which has a significant impact on the safety and profitability of business to maintain business stability.

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