



Faculty of Economics and Business

**THE IMPACT OF FINANCIAL GATEWAY PROGRAM AND RECOGNITION &
AWARD PROGRAM TO THE SMES PERFORMANCE**

Nurul Aqilah Binti Afendi

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**The Impact of Financial Gateway Program and Recognition & Award Program to
the SMEs Performance**

Nurul Aqilah Binti Afendi

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the requirements for the degree of Bachelor of Business Economics with Honours
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Statement of Originality

The work described in this Final Year Project, entitled
**“The Impact of Financial Gateway Program and Recognition & Award Program to the
SMEs Performance”**

is to the best of author’s knowledge that of the author except
where due to reference is made.

17 July 2020

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(Date Submitted)

Nurul Aqilah Binti Afendi

.....

(Student’s signature)

Nurul Aqilah Binti Afendi

DECLARATION

I, Nurul Aqilah binti Afendi with matric number 64354 from Faculty of Economics and Business hereby declare that the work entitled, “The Impact of Financial Gateway Program and Recognition & Award Program to the SMEs Performance” is my original work. I have not copied from other students work or from any other sources except where due reference or acknowledgement is made explicitly in the text, nor has any part written for me by another person. The research has been accepted for any degree and it is not concurrently submitted in candidature of any other degree

Nurul Aqilah binti Afendi

Nurul Aqilah binti Afendi

64354

Student Faculty of Economics and Business

17 July 2020

(Date Submission)

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ABSTRACT

In Malaysia, Small and medium enterprises (SMEs) play an important role on contributing the economic growth of the country. It can be seen that SMEs contributed at least 40% to the economic growth in 2016. SME also contributed in employment, income, and GDP growth. In addition, government also provided many organizations in order to improve SME performance due to they contributed a lot in the economy. Hence, this study examines the impact of Financing Gateway programs and Recognition & Award programs provided by SME Corporation towards the SMEs performance. This study targeted a group of entrepreneurs as the respondent due to the program provided by SME Corporation focusing on SMEs. For this study, qualitative research method used for the data collection through face-to-face in-depth interview guided by researcher to understand the perspective of the respondents. The finding analyzed by using thematic analysis to extract emergent themes from verbatim data. The main themes derived from the finding including the impact of financing gateway and recognition & award program toward SMEs performance. The result show that both of the program had a positive relationship with SME performance. However, for the recognition & award programs, majority of the respondent did not aware about it. So, the researcher provided the information to collect their opinion about the program. In addition, majority of respondent in this study more preferred financing gateway program rather than recognition & award program. The finding of this study can be applied on the social work practice in improving the employment and GDP of the country.

Keyword: SMEs, financing gateway, recognition & award, entrepreneur, SME performance

***Kesan Program Pinjaman Pembiayaan dan Program Pengiktirafan & Penghargaan Kepada
Prestasi Perniagaan PKS***

ABSTRAK

Di Malaysia, perusahaan kecil dan sederhana (PKS) memainkan peranan penting dalam menyumbang pertumbuhan ekonomi negara. Ini dapat dilihat bahawa PKS menyumbang sekurang-kurangnya 40% kepada pertumbuhan ekonomi pada tahun 2016. UKM juga menyumbang dalam pertumbuhan pekerjaan, pendapatan, dan KDNK. Di samping itu, pemerintah juga menyediakan banyak organisasi untuk meningkatkan prestasi PKS kerana mereka banyak menyumbang dalam ekonomi. Oleh itu, kajian ini mengkaji kesan program pinjaman pembiayaan dan program pengiktirafan & penghargaan yang diberikan oleh SME Corporation terhadap prestasi PKS. Kajian ini mensasarkan sekumpulan usahawan sebagai responden kerana program yang disediakan oleh SME Corporation yang memberi tumpuan kepada PKS. Untuk kajian ini, kaedah kajian kualitatif digunakan untuk pengumpulan data melalui temu ramah mendalam secara bersemuka yang dibimbing oleh penyelidik untuk memahami perspektif responden. Dapatan dianalisis dengan menggunakan analisis tematik untuk mengekstrak tema yang muncul dari data verbatim. Tema utama yang diperolehi dari penemuan termasuk kesan program pinjaman pembiayaan dan program pengiktirafan & penghargaan terhadap prestasi PKS. Hasilnya menunjukkan bahawa kedua-dua program ini mempunyai hubungan positif dengan prestasi PKS. Oleh itu, penyelidik memberikan maklumat untuk mengumpulkan pendapat mereka mengenai program ini. Di samping itu, majoriti responden dalam kajian ini lebih memilih program pinjaman pembiayaan daripada program pengiktirafan & penghargaan. Dapatan kajian ini dapat diterapkan pada praktik kerja sosial dalam meningkatkan pekerjaan dan KDNK negara.

Kata kunci PKS, pinjaman pembiayaan, pengiktirafan & penghargaan, usahawan, prestasi PKS

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CHAPTER ONE

INTRODUCTION

1.0. Introduction

Generally, Small and medium-sized enterprises (SMEs) is known as a term for an organization or a business. It can be divided according to their size which is small, medium and microenterprise. In Malaysia, SMEs includes all sectors whether ramping from the manufacturing, construction, agricultural to mining and quarrying. SME can be identified through the sales turnover and the number of employees of the business establishments (SME Corp. Malaysia, 2017). The portal suggests that the sales turnover for SMEs in the manufacturing sector should be greater than RM15 million but not exceeding RM50 million while the number of full-time employees is 75 to 200 persons. It goes the same as well as for service and other sectors, which the number of full-time employees is not exceeding 75 persons while the sale turnovers are greater than RM 3 million but not exceeding RM20 million. It can be seen as the figure 1 below:

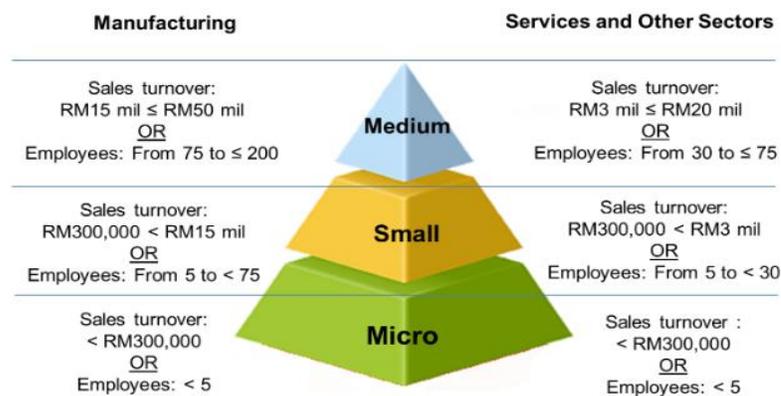


Figure 1: The Definition of SMEs According to the Category

SME Corporation Malaysia (SME Corp. Malaysia) is an agency company that established by the government to develop programs for all SMEs across Malaysia in order to improve their performance. The company play roles in order to provides business advisory service for the entrepreneur and SMEs throughout the country. It also known as the center of research reference and data dissemination on SMEs and entrepreneurs.

In 2 May 1996, the company established as a specialized agency to construct programs that can help the development of SMES and entrepreneurship industries. During that time, SME. Corporation known as their former name which is Small and Medium Industries Development Corporation (SMIDEC) which their mission is to expose Malaysia's SME to be competitive in market. The service provided by the company including advisory services, and else.

In 2004, National SME Development Council (NSDC) established in order to coordinate the development of SMEs in Malaysia comprehensively. During the time, NSDC plays important role as the policy making for the SMEs and entrepreneurs. NSDC also provides some strategies for SME development across all economic sector. The strategies are including in accessing in financing, advisory service, financial restructuring, training, monitoring SME database for all economic sector and many more.

Then, in 2007, the policy making and strategies task was given to SMIDEC and it is officially changed the name to SME Corporation Malaysia (SME Corp. Malaysia) in 2 October 2009. In the meantime, NSDC also rebranded their name and change it to National Entrepreneur and SME Development Council (NESDC) on 8 April 2019 due to the service provided specific on economic development.

In 2018, SME Corp. Malaysia is officially known as an agency under MED. SME. Corp vision of is to be the first organization for the development of SMEs in order to enhance well-being among the nation. The mission of this corporation is to promote an improvement of innovative, re-silent, and competitive SMEs through provision of business support. The figure below shows the process of SME. Corporation Malaysia throughout the year:

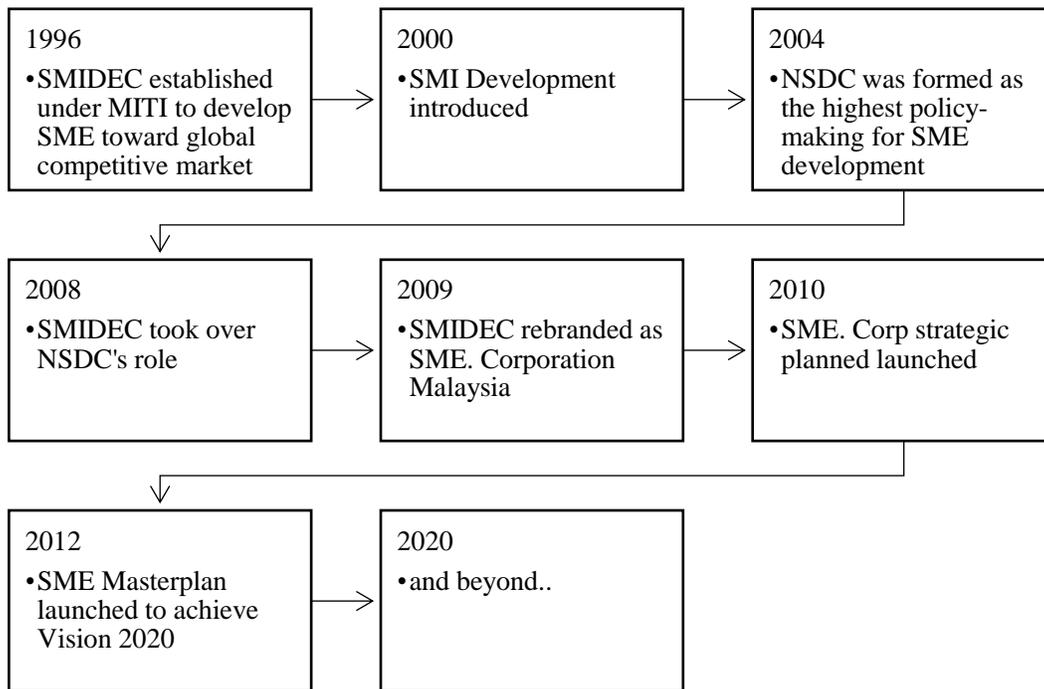


Figure 2: The process development of SME. Corporation Malaysia throughout the year

SMEs can be categorized into three size which is Medium, Small and Microenterprises. Each of the size consist of a number of establishments. In Malaysia, there are total of 907, 065 establishment of SMEs. It consists of 20, 612 establishments of SMEs in Medium size (2.3%),

192, 783 SMEs establishment by small size (21.2%), and the largest number is from 693, 670 SMEs establishment in microenterprises (76.5%). It can be seen as the figure below:

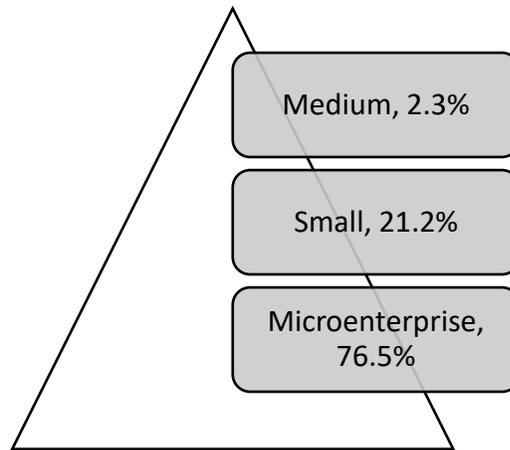


Figure 3: Establishment of SMEs in Malaysia According to the Size

According to data collected by Department of Statistic Malaysia, SMEs are divided by percentage according to the state. It can be seen when there 0.8% from the population in Perlis, 7.4% SMEs from Pulau Pinang, 5.4% from Kedah, 8.3% from Perak, 5.1% from Kelantan, 3.2% from Terengganu, 4.1% from Pahang, Negeri Sembilan (3.6%), Putrajaya (0.1%), Labuan (0.3%), 6.2% from Sabah, and 6.7% from Sarawak. Majority SMEs are from Johor, Kuala Lumpur and Selangor which consist of 10.8%, 14.7% and 19.8% respectively.

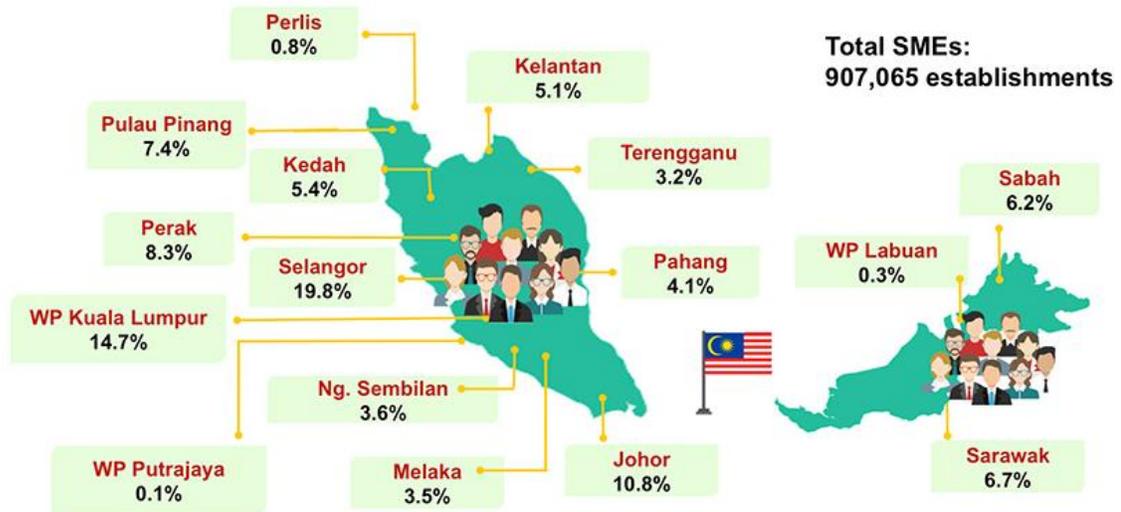


Figure 4: Overview of SMEs in Malaysia by State

1.1. Background

The allocation of business establishment according to the sector show the majority business establishments is on service sector due to it has the larger percentage which is 89.2% in total 809, 126 SMEs. SMEs also implemented the definition of woman-owned company which is higher than 51% of the equity held by women.

There are many programs constructed by SME Corp which is Diagnostic Tools for Rating, Brand Development, Financing Gateway, Outreach, Recognition & Awards, Capacity Building, Technology & Innovation, Bumiputera Entrepreneurs, Market Access, Women Entrepreneurs, and Other Programs. The programs that I have been studied is the Financing Gateway and the Recognition & Awards.

For the Financing Gateway, it is divided by two categories of access which is access to financing by Ministries and Agencies and access to financing by Development Financial

Institutions. The objective for access to financing by Ministries and Agencies is to educate the nurture youth in entrepreneurship while the objective for access to financing by Development Financial Institutions is to provide guarantee to SMEs to support the growth of SMEs by facilitating their access to financing.

For the access to financing by Ministries and Agencies, the available of assistance is for the start-up funding is RM15 000 per participant. They have to monitor the participant for 12 months period. In this program, there are some requirement for the participant. The participant must be eligibility to join the programs. Among the eligibility is participant must be Malaysian Bumiputera from 18 to 30 years old. They also had to have a certificate of some skills that they learned. It must be in operation less than 12 months for existing business. Next, participant has to be healthy and can undertake both physical and outdoor activities. After that, participant must never be convicted crime and has not declared bankrupt. Any family members of SME Corp. Malaysia’s employees also be the applicant for the funding. Lastly, for participant’s siblings, one of the siblings can be entitled or to be considered for the program.

Start-up funding	RM15,000 per participant (successful completion of Phase 1 & 2)
Period	Monitoring for 12 months

Table 1: Assistance Available for access to financing by Ministries and Agencies

For the access to financing by Development Financial Institutions, the available of financing is the financing amount where the minimum value and is RM50,000 and the maximum value of RM500,000. The guarantee cover is 100%. The guarantee tenure is maximum 5 years and all the facilities offered are subject to annual review. For this program

also have the eligibility to be fulfilled by participants according to the term and condition provided in the portal.

Financing Amount	Minimum: RM50,000 Maximum: RM500,000
Guarantee Cover	100%
Interest Rate	BLR as per RHB Bank Berhad + 0% p.a. (BLR + 0%)
Guarantee Tenure	Maximum up to 5 years & all facilities offered are subject to annual review
Type of Financing Facility	Term Loan and /or Overdraft
Guarantee Fee	As low as 0.5%, up to a maximum of 5.75%
Participating Financier	RHB Bank Berhad

Table 2: Financing Available for access to financing by Development Financial Institutions

In Recognition & Awards program, there is an award called The Enterprise 50 (E50). It consisted the total of 50 winners that are selected based on the selected criteria among the participants. The objective of this program is to ensure the participant to improve their business in order to contribute in the nation's economic growth. Then, it also to encourage and recognize the competitive spirit among local companies.

Generally, it can be said that SMEs plays important role in the economic growth of a country. They are many roles that taken by SMEs which is in term of production, employment, contribution to export and more. It also known as an engine of economic development. This is due to the SMEs contribute to economic growth and employment significantly. According the statistics of economic growth, SMEs known in becoming more present in the companies in

Japan, US, Germany and China. It can be seen when the number of companies that categorized as SMEs consist of 99% in Japan, US, Germany and China. As for the number of employees consist of large percentage which 66% in Japan, 53% in US, and 68% in Germany.

1.2. Problem Statement

According to the 2018 annual report of Bank Negara, a total of 1,529 structured SMEs took part in the study, which covered the characteristics of companies and entrepreneurs, market success and challenges, as well as access to finance and use of financial services. SMEs as major income sources for many economies especially in Least Developed Countries (LDCs). It can be seen in Malaysia economy, consists of almost 99% of SMEs contributed 38.3% of GDP, 66% of employment and 17.3% of exports income (Portal, 2019). SMEs create job opportunities, promote creativity and operate by taxation as a source of income for governments. (Afande, 2015).

Besides, SME Corp Malaysia have offered many programs to help SMEs to improve their performance. It is indirectly improved the Gross Domestic Product (GDP) in Malaysia. It can be seen when there is a lot of research shows that SMEs has a large percentage in contribution in the economy. This results that SME Corp play important role as a backbone in the economy in Malaysia.

So, based on the impact of the SMEs performance to the economy, it is really important to know how the SME Corp Malaysia maintain their performance in order to improve a lot of SMEs in Malaysia. There are some articles that study the impact of SME access to finance and performance on exporting behavior. There are also some article shows the achievement and award that contribute SME Corp in order to improve SMEs.

However, there is ambiguous on the contribution of both financial gateway and recognition & award program in SMEs performance.

The intention of the research is to investigate the relationship between the financial gateway and recognition & award programs toward the SMEs performance in Malaysia. The researcher wants to identify whether the programs contribute positively or negatively towards the SMEs performance. The researcher hope that the study can help other party whether government or other researcher in order to improve the SMEs performance as it contributes more in economic development in a country.

1.3. Research Questions

There is some research question that are dealing with the study of the impact of financing gateway and recognition & award on the SME performance in Malaysia. The research questions are listed below:

- 1) Is there a relationship between the financing gateway and the SME performance in Malaysia?
- 2) Is there a relationship between recognition & award program and the SME performance in Malaysia?

1.4. Research Objective

1.4.1. General Objective

The main objective of the study is to examine the impact of financing gateway program and recognition & award program on the SME performance in Malaysia.

1.4.2. Specific Objective

The specific objectives include:

- 1) To study the relationship between the financing gateway and the SME performance in Malaysia.
- 2) To study the relationship between recognition & award program and the SME performance in Malaysia.

1.5. Scope of Study

The study the relationship between the financing gateway program and recognition & award program towards the SME performance intends to provide better understanding the impact of the program provided for SME Corp to the SMEs performance. In the previous study, the researcher mostly study about the factor affecting the financial performance on SMEs by using sector approach. It is less attention to studies the impact of SME performance by program approach. So, the study can be considered important to investigate the impact of program provided by SME Corp which is financing gateway program and recognition & award program to the SMEs performance.

Besides, the study will be beneficial for various professional and market participant that interested to start up their business in Malaysia. Based on the study, they can see the important of the programs that are provided by SME Corp toward SMEs performance. The understanding of the relationship of those programs with SMEs performances is important for them. Then, the result also can help many entrepreneurs to devise a better strategy to improve their business performance in Malaysia.

1.6. Organization of Study

The research emphasizes on the relationship between the financing gateway program and recognition & award program towards the SME performance.

It is conducted as the chapter two consist of analyzed of past studies. It classified into six parts which consist of introduction, theoretical framework, empirical evidence, research hypothesis and conclusion. Lastly, the chapter three will discuss about the method and the data that has been use in the study.

CHAPTER TWO

LITERATURE REVIEW

2.0. Introduction

Generally, the purpose of this study is to investigate the impact between the program that are provided by SME Corporation which is Financial Gateway Program and Recognition & Award Program towards the SME performance. This part contains theoretical framework and analyzed article about SME programs and SME performance from the past studies. In this section, theoretical frameworks which refers from the previous researchers will be discuss, followed by methodology and findings. Section 2.1 will be present the theoretical framework, section 2.2 will be present the empirical evidence, section and last but not least, concluding remarks for chapter 2.

2.1. Theoretical Framework

From the previous case studies, there is a theory that can contribute by the researcher in order to explain the impact of SME programs (Financial Gateway Program and Recognition & Award Program towards the SME performance) towards the SME performance. The theory that is suitable and useful for this study is theory of change approach.

2.1.1. Theory of Change Approach

Generally, theory of change defined as a descriptive and expected to happen in a particular situation which is first introduced by Kurt Lewin (1958). This theory is focusing on mapping out which also known as the “missing middle” between changes initiative does and how these programs and changed lead to the achieving desired goals. This theory

identifying the type of program that can lead to the outcome for achieving the long-term goal.

This model suggest that this theory has three phases which is “Unfreezing”, “Changing” and lastly “Refreezing”. The cycle of these phases begins with unfreezing phase (Joan S. Ash, 2017). Then, the transformation phase begins which is also called as changing phase. Lastly, the third phases “refreezing” however rarely happens due to the organization need to constantly prepare for the next change (Joan S. Ash, 2017). The theory implemented on the researcher study due to it related with the objective of the study to identify the relationship between the programs provided with the SMEs performance.

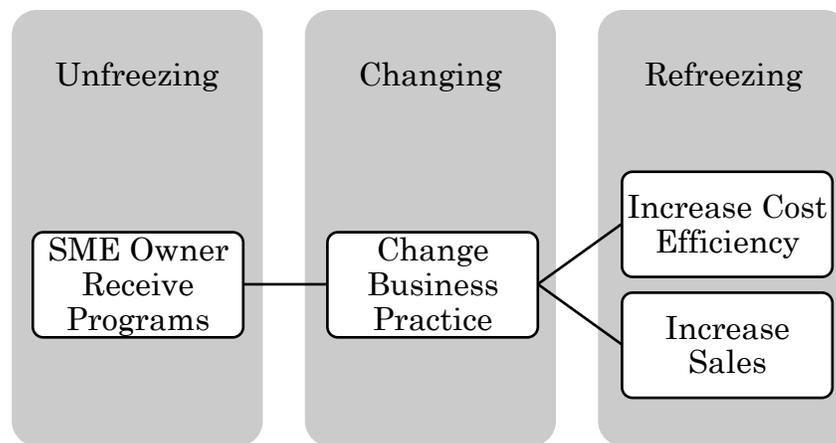


Figure 5: Phases of Theory of Change

Based on the figure 5, it can be seen that owner of SME are aware of the need of program in order to make changes on their financial performance. So, they used the programs provided by SME Corporations. Then, it occurs them to make changes in their business practice which is known as phase 2: Changing. Lastly it affects their performance in a long run.

2.1.2. System Theory Approach

Generally, theory of system approach defined as the transdisciplinary study of the independent of organization substance, and type. It was not originally a business theory due to it proposed in 1940s by biologist Ludwig von Bertalanffy. In business, the organizational structure concept applies, for example, to the manner in which a part of a company or organization communicates with the organization as a whole or even with the market or industry as a whole. It recognizes and in particular, the interrelations of the parts such as the coordination of central administration with its programs.

2.1.3. Factor of Supply

Law of supply defined as a microeconomic law which all factor are being equal, as the price of good or service increase, the quantity of goods or supplies are also increase (Jim, 2019). However, supply will be determined by many factors including price, number of supply, the state of technology, government subsidies, weather conditions and the skills of worker to produce the good or services (Tejvan, 2019). This theory implemented by the researcher in the study due to the objective of the study which is the effect of both programs (financing gateway and recognition & award) affect the SME performance which also known as the supplier of good or service.

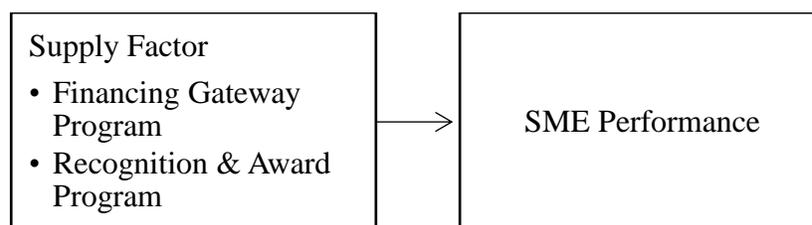


Figure 6: The relationship of supply factor (Financing Gateway and Recognition & Awards Program) to the SME performance.

Based on figure 6 above, the researcher put both of SME programs as the supply factor as the determinant for the suppliers to improve their business performance. First, researcher found that both of the program calculated as factors that affect the supply curve. Means, there are changes made by the suppliers which affecting the business performance.

2.2. Empirical Evidence

There are some results obtained from the previous studies about the impact of SME programs to the SMEs performance based on different method, variables and countries. In this section, researcher summarize and analyzed the past study that investigate the relationship between the programs provided by SME Corporation toward the SME performance.

2.2.1. Financial Gateway Program

An article by Allan A. Gibb (1996) investigated the relationship between the core program (financial gateway) with the SMEs performance. The purpose of the study is to review the key issue involve the decision maker by SME. As for the result, the authors mentioned that financial gateway play important to contribute to SMEs performance in order for improvement SMEs development.

Moreover, the researcher also analyzed an article titled “The Valuation and Cost of Credit Insurance Schemes for SMEs: The Role of the Loan Guarantee Association” by David Camino and Clara Cardone (1999). The article objective is to examine the loan guarantee programs as public support for SME decision making. It mentioned that the loan guarantee programs to overcome market imperfections. As the result, the tools for financial gateway, which is loan guarantee programs is significant with the SMEs performance.

Then, there is an article analyzed by the researcher titled “Benchmarking as The Gateway to Knowledge Transfer for SMEs” written by Geoff Nelder and Alex Skandalakis (1999). The study argues that SMEs about the deficit that happened in UK. The authors mention that it threatens the SMEs in a long term due to lack of engagement with activities. By using benchmarking technology. The authors proved that the method is suitable for superior performance knowledge transfer between SMEs purpose. The author also mentioned that by attending programs helps SMEs for their business improvement to improve their performance.

Next, the researcher also analyzed an article titled “Hong Kong: Asia’s Global Economy” which written by Alan Siu (2001). In this article stated that the existent of “Digital 21” strategy that are established in 1998 for becoming e-commerce did help SMEs in term of provide the emergence application service provider (ASPs). The application function as a financial gateway where the SMEs did not need to spend money in order to increase their own systems. The article mention that the application helps the SME performance by reducing their cost.

After that, there is an article analyzed by the researcher titled “Building an e-business Scenario for Small Business: The IBM SME Gateway Project” written by Lee Schlenker and Nicholas Crocker (2003). In this article, the author examined the potential business value of technologies especially internets toward a successful small business development in SMEs gateway in South Africa. The study used qualitative approach as a method. Three variables are added to the account for bias; information technology, internet technology, and e-business. The study proved that there is a positive relationship between the financial gateway(e-business) with the SMEs performance in South Africa.

Furthermore, Celine Kauffmann (2005) stated in her article “Financing SMEs in Africa” that in Africa, most SMEs financial system are fragmented. Lack of funding for SMEs made the financial gateway are insignificant with the SME performance. It can be seen due to majority of African has a low rate of debt recovery. So, financial institution in the country having a hard time to work together. As a result, financial gateway is not efficient toward the SME performance in Africa.

Next, Doris and Christoph (2005) stated in “The Number of Bank Relationships of SMEs: A Disaggregated Analysis for the Swiss Loan Market” that the study is to examine the relationship between SMEs in Switzerland with the number of banks. The data that are used in the study from 1996 to 2002 which the variable that are used is house bank, number of bank and demand and supply driven by SMEs. The result for the study is when change the risk management it results fall in supply of SMEs. This shows that financial gateway has conserve relationship with the SMEs performance

Next, Noel, Ernest and Ebenezer (2005) analyzed the effect of financial sector liberalization (FSL) policies on financial management of SMEs in Ghana. The authors also mentioned that SMEs must have investor relation skills, and record keeping in order to be assisted for enterprise assistance schemes.

Apart from that, Kapurubandara (2009) studied the framework to transform SMEs In Developing Countries. The variable of the study including internal, external and integration process. The researcher found that in external process, there is a stage which used the e-commerce website to secure web server to facilitate financial transaction as well as payment gateway in online payment. The article results that e-commerce play important role to secure the SMEs financial which is online payment for payment gateway.

Next, the researcher analyzed an article titled “SME and Entrepreneurship Financing: The Role of Credit Guarantee Schemes and Mutual Guarantee Societies in Supporting Finance for Small and Medium-Sized Enterprises” written by Lucia Cusmano (2013). In this study, the author used the characteristic of Credit Guarantee Schemes (CGS) as the variables to study the relationship between the financial gateway with the SME performance. The study also investigates the cases of Mutual Guarantee Schemes, which created by borrower to develop their access in finance. The result of the study shows that the CGSs is an effective tool access the finance especially for the business who has large enterprises but it can be exposure to risk in a long term.

An article titled “Growth of Indian Economy through Innovative SME Financing Schemes – A Way Out” written by Dr. Sadaf Khan (2017) analyzed the small, medium and large enterprises. The author examined the relationship between the bank finance and the SMEs performance. The study stated innovation in SME financing, various SME financing schemes, their effectiveness and the problem faced as the objective of the study. As the result, the author found that in order to develop the economic growth, the developing on SMEs performance is needed a priority and financial gateway are an efficient way to lead to growth.

In 2018, based on article titled “The Future of SME Banking”, bank can helps chosen SMEs to develop their financial maturity and capabilities. There are two ways for bank to help SMEs performance including collaboration and contest alternative. In collaboration, bank will do partnership with providers of SME to increase the attractive of their proposition. This reduced SME cost due to the SME’s provider are giving discount for SME access. As for contest alternative, it has been applied by smaller bank to compete

in order to get attention in the SME banking market. This important of having financial gateway in financial institution to compete each other and the targeted customer majority from SMEs shows that the financial gateway have an impact toward SME performance.

In addition, the researcher also analyzed an article from the World Bank Group (2019) titled “Financing Solutions for Micro, Small and Medium Enterprises in Bangladesh”. The article mentioned that there are many items that can be categorized as financial gateway for Bangladesh such as SMEDP and SMESDP. The fund aimed to enhance medium to long-term financing to eligible Micro, Small and Medium Enterprises (MSME). As the conclusion, it mentioned that these financial gateways give an impact and effectiveness could be enhanced by reviewing past and present financing schemes and institutions.

According to the literature review that have been analyzed by the researcher, it can be seen that most of the article stated that financial gateway has a conserve relationship with the SMEs performance. This is due to their financial revenue according the countries. As for the Africa, the author which is Kauffmann(2005) find out the financial gateway program does not has a positive impact to the SMEs performance in their country while other case study such as written by Alan Siu(2001) mentioned that financial gateway program give a positive impact towards SME performance in Hong Kong.

2.2.2. Recognition & Award Program

Firstly, there is an article titled “The Competitive Performance of SMEs in the UK Clothing Industry” written by Elizabeth and Jean (1992) which examine the problems of competition for SME in the clothing industry. The variable that they used for the study is the type of competitive strategies which is including clear entrepreneurial. The method

used by the study is by sampling which is selecting 25 firms in 50 miles radius Salford, England. The study provides two different result which is competition cause by the financial position and secondly results are summarized according 'health' of firm as perceived. The first result shows that there are a significant between recognition and award toward the competitive which affect their performance.

Apart from that, the researcher analyzed an article written by Dave and Robert (1998) titled "The standardization versus adaptation decision of 'successful' SMEs: Findings from a survey of winners of the Queen's Award for Export". The study objective is to investigate on how an award characteristic influence the achievement of SMEs in UK. The study used primary data which consist of sample of 180 firms of SMEs. As the results, the author acknowledged that the contribution of award lead to competitive between SMEs by using cross-national data. This proved that recognition and award influence the SMEs performance due to existence of competitors between SMEs.

In 1998, an article titled "Attitudes to self-assessment and quality awards: A Study in Small and Medium-Sized Companies" written by Wilkes and Dale examined a study of seven SMEs on their reaction on the award given by North West of England called European Foundation for Quality Management (EFQM) award. As the results, the award contributed in order to educate SMEs through various stage of continuous improvement.

Next, researcher also has been analyzed an article titled "Management Development in SMEs: What Needs to be Done?" written by Alison Smith and John Whittaker (1998). The study purpose is to investigate on government initiative in order to develop SME competitive to increase their managing development. The author also mentioned the important of helping SMEs to develop in order to improve national

economy. As the result, the author prefer that SMEs exposed for training rather than award as their potential in order to increase their performance.

Other than that, there is an article titled “Knowledge Networks: Differences and Performance Effects” written by Emeric Solymossy (2000) which the study implies objective which is type of information exchange, type of network maintained, and how activities contribute to the competitive position and performance of SMEs. The method used for the study also qualitative data by hand out survey or questionnaire to 300 employees. As the result, the author found that the highest number who success to access market majority with recognition of their product. It indirectly occurs their sale to increase leading to their growth of performance. This show that recognition and award influence the SME performance.

The researcher analyzed an article title “Knowledge Spillovers and Reasons for the Concentration of Innovative SMEs” written by James Simmie (2002). The study argued that knowledge and experience should be considered in order to concentrate an innovation of both US and Europe. The author collected data by doing a survey, which consist of 128 innovation award-winning SMEs in the South East of England. The result shows that the SMEs innovation increased when they have been given award (certificated, cash and else). This can be concluded as the recognition and award are significant with the SMEs performance.

Nizam and Tannock (2005) state in “TQM Best Practices: Experiences of Malaysian SMEs” that the study purpose is to progress of TQM on SME performance. The study used interview as the method to collect the data from top management at each company (automotive, plastic manufacture, and small food manufacturing) according to

the award criteria of the Malaysia Management Excellence Award (QMEA). The result of this study is the author proved that TQM has negative impact to introduced. Recognition and awards are needed in order to generate motivation between the co-workers.

Apart from that, the researcher also analyzed an article written by Arunee Tanvisuth (2007) titled “International Entrepreneurship Activities Among Thai SMEs. According to the title, the study is focusing on SMEs performance in Thailand. The study objectives are to see the impact of program provided towards the SMEs performance. Both quantitative and broader strategic point of view are considered by firm performance. As the recognition and award can be categorized in competitive capability, the result shows that it has a positive relationship towards the SMEs performance.

An article titled “A View from Psychological Economics” by Bruno S. Frey, and Susanne Neckermann (2008) has been analyzed by the researcher. The study argue that awards contribute respectively in the financial performance either in monetary and nonmonetary rewards. The study examined the effect which winning an award has on a person. Variable added to the account for bias; award characteristic. The study conducted by experimental. The recipient consists of 20 persons over 500 participants. They also used online survey with employees of the IBM research laboratory and the notes of the difference between individual awards bestowed at a national level and business awards. The result of the study shows that the effect of rewards has a conserve relationship with participants.

Furthermore, in 2009, there is an article titled “SMEs Key Failure-Factors: A Comparison between the United Kingdom and Nigeria” written by Ugwushi. This article examined the key factor influencing business failure within SMEs between United

Kingdom and Nigeria. Survey and questionnaire are given to forty-five participant and two interviews conducted between United Kingdom and Nigeria are used as the method to fulfill the objective. As the results, the author proved that the key factor that occur failure of SMEs is improper planning and poor marketing and sales. This make the result neutral due to it is not bias to either the important of recognition or planning.

Besides that, researcher also analyzed an article titled “The Dirty Laundry of Employee Award Programs: Evidence from the Field” written by Timothy, Ian and Lamar (2013). The study used field data to examine the significant on motivating employees than the literature suggests. So, they used the number of attendances as the variable of the study. As the result of the study, the author provide that the award program has the positive affect towards the employee responses but have negative impact toward plant productivity. The authors also mention that in the long-run, monetary rewards are more preferable than a purely instinct motivator.

Next, an article that have been analyzed by the researcher is written by Paul, Joanne, David, Gary, Heather and Tom in 2014 which titled “Fool’s gold? The value of business awards to small businesses”. The study investigated the value and effect of winning business awards towards the SMEs performance. The study conducted by using case study protocol, semi-structured interviews, structured questionnaire, and documentation. The study used hard measure (profit and sales) and soft measure (employees) as their variables. As the result, the authors said that value and impact of awards toward SME performance can be classified into macro and micro. Both micro and micro has a positive impact toward the SME performance.

Graham, Brian, and Linda (2015) stated in “Stock-Related Rewards, Social Identity, and The Attraction and Retention of Employees in Entrepreneurial SMEs” that the study used stock-related awards as the tools to highlight the key differences in the way stock reward used by entrepreneurial versus the traditional SMEs. The authors also proved that SMEs performance rely on recognition and award programs which is reward strategies.

The researcher analyzed an article titled “Opportunity recognition and SME performance: the mediating effect of business model innovation” which is written by Hai, Jintong, Zhongfeng and Jerome (2016). The study is conducted to suggest that business model innovation is the key that important which opportunity-exploitation recognition affects the SME performance. This study used business model innovation (BMI) as the variable of the study. The method that have been used to fulfill the objectives is by survey to collect the data. After that, the authors used SPSS to calculate the result. Based on the study, the result shows that opportunity recognition and SME performance has a conserve relationship.

As a conclusion, the researcher found that Recognition and Award Program contribute positively toward SMEs performance according the literature review that has been analyzed. It can be seen when all article that has been analyze shows that the result of their study is positive in term of financial and motivation. Both of the term can be categorized under the same tool which is SMEs performance.

2.3. Research Hypothesis

Based on the study of the impact of SME programs (Financial Gateway and Recognition & Award) to the SME performance in Malaysia.

2.3.1. Relationship between the Financial Gateway Program and SME performance in Malaysia

The increase in the independent variable which is in term of financial gateway cause the increase in SME performance in Malaysia also. Financial gateway component is an effective tool toward SME performance (Lucia,2013). Then,

H1: Financial Gateway has a positive impact on the SME performance in Malaysia

2.3.2. Relationship between the Recognition & Award Program and SME performance in Malaysia

The increase in the independent variable which is in term of recognition & award cause the increase in SME performance in Malaysia also. Recognition & Award component is significant toward SME performance in terms of motivation Neckermann (2008). So,

H2: Recognition & Award has a positive impact on the SME performance in Malaysia

2.4. Concluding Remarks

Based on the reviews that were done, majority of the author used qualitative method to find the impact of the variables toward the SMEs performance. The model conducted by (Joan S. Ash, 2017), is one of the best model approaches which is appropriate to use in assessing the SMEs performance in Malaysia.

In terms of the methodology, the study considered interview and online research to fulfill the objective of the study and to determine the impact of both financial gateway and recognition & award toward the SMEs performance. Then analyzed and interpreted the

data provided from the interview and online research that will be gathered according the objective of the study.

The researcher found that Recognition and Award Program contribute positively toward SMEs performance according the literature review that has been analyzed. It can be seen when all article that has been analyze shows that the result of their study is positive in term of financial and motivation. Both of the term can be categorized under the same tool which is SMEs performance.

In conclusion, this chapter have been analyzed the literatures that related to the impact of the programs toward the SMEs performance. In order to study further on the relationship between financial gateway and recognition & award with SMEs performance, it is important to do the research and need to be include into the account before proceed with the analysis.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0. Introduction

This chapter explains the method that can be used in the study and in analyzing data of the study. This chapter split into few parts. Firstly, the conceptual framework, then followed by research design, where it is to provide a research plan of study that allows for an objective assessment of relationship between the dependent and independent variables. Next, population, followed by research sample, and sampling method. After that, it will continue with research methodology and conclusion.

Generally, the objective of the study is to investigate the interaction between the program that are provided by SME Corporation towards the which is gateway program and recognition & award program on the SME performance in Malaysia. In this study, the method of research used is qualitative method. Qualitative method is defined as the systematic implementation of a defined set of procedures, the compilation and evaluation of facts and the presentation of results that solve problems.

3.1. Conceptual Framework

The conceptual framework that is used in this study follows from the theory of changes approach. According to the approach, the researcher used SME performance as the dependent variable while Financial Gateway Program and Recognition & Award Program as the independent variables. This is due to the financial gateway and recognition & award affect the SME performance. It can be illustrated as the figure below:

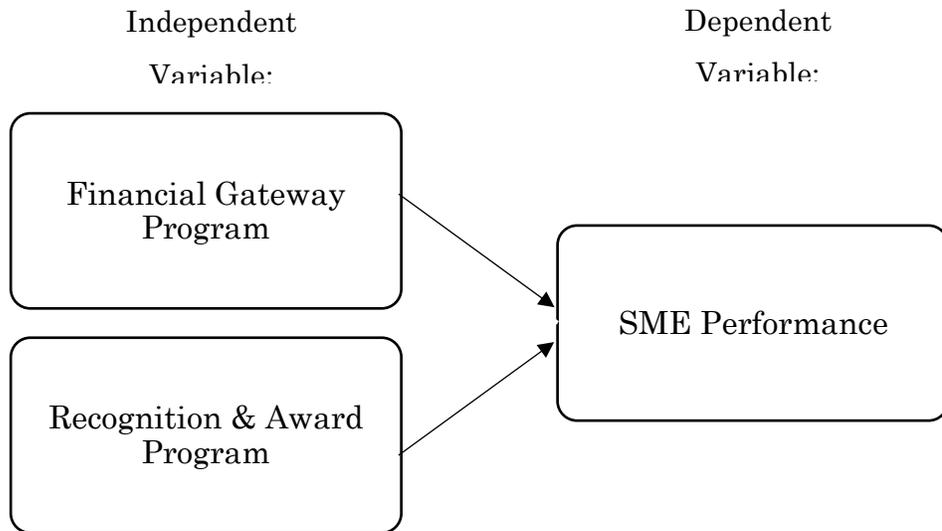


Figure 7: Illustration dependent to independent variables

Generally, Financing Gateway, it is divided by two categories of access which is access to financing by Ministries and Agencies and access to financing by Development Financial Institutions. The objective for access to financing by Ministries and Agencies is to educate the foster young people in entrepreneurship while the objective for access to financing by Development Financial Institutions is to provide guarantee to SMEs to support the growth of SMEs by facilitating their access to financing.

In Recognition & Awards program, there is an award called The Enterprise 50 (E50). It consisted the total of 50 winners that are selected based on their terms and criteria according to the type of award among the participants. The objective of this program is to promote a healthy competitive environment between the local entrepreneurs and SMEs.

According to the figure 6, the researcher expected that both financial gateway and recognition & award programs will have a positive relationship toward the SMEs in Malaysia. This is due to for the financial gateway, the eligibility to be able to get the start-up funding and

else. As for the recognition and award program, the researcher expected that it will help the SMEs performance either in term of motivation or business strategy.

3.2. Research Design

There are three main sectors of research design which is data collection, measurement and analysis. It is to help the researcher in order to collect data to fulfill the objective of the study. Research design consists of four characteristic which is neutrality, reliability, validity, and generalizations.

There are many types of research design according what types of method that we use in order to fulfil the objective of the study. In this study, researcher is using descriptive research design where the researcher interested in describing the research study which is created by gather, analyze and presents collected data.

Generally, there are two types of research design that can be implemented for a research study. Research design are classified into quantitative and qualitative method (Bhat, 2012). In this study, researcher will use the qualitative research design to get the information. Qualitative research design described as a method for collecting and working with non-numerical data and for interpreting meaning from these data that helps to understand the issue through the analysis of target populations and locations (Crossman, 2019).

In this study, the researcher collects the data by using interview methods. Generally, interview defined as a private meeting between people where questions are asked and answered. The researcher will ask some questions to a few people who are required as a target for the study. In this study, researcher critically aims to gather the information from a certain number of

entrepreneurs specifically the one who is joining the program that are provided by SME corporation to investigate the impact of the program on their performance.

3.3. Population, Research Sample and Sampling Method

3.3.1. Population

Research population is a large group of persons that can be categorized as the main focus of the research study. It is also known as a well-defined collection of individuals known to have similar characteristics. It consists of two types of populations. Target population refers to the entire group of individuals whose findings are generalized by the researcher while the open population refers to the sample population where they can apply their findings in the study.

In this study, the population that are verified consist of the following groups interviewees:

- a) Entrepreneur that participate under Finance Gateway and Recognitions & Awards Program under SME Corporations.

3.3.2. Research Sample and Sampling Method

Sampling is defined as a process of selecting a number of individuals, depending on the research purpose, for a study to represent a larger group from which they were selected. There are two types of sampling which is probability sampling and non-probability samplings. In this study, the researcher implemented probability sampling as the method to construct this study.

Probability sampling defined as the method which consist of selecting random members of population by setting a few selection criteria. By using this method, the researcher can collect the data of entrepreneur that participate under Finance Gateway and

Recognitions & Awards Program under SME Corporations. This is due to the targeted interviewees has similar opportunity to be part of the sample.

Researcher also select 10 persons as participants or the interviewees according to their willingness to participate in the study. It is to enable the researcher to collect a useful data in order to achieve the objective according their answer in the research questions. In this case, face-to-face interview is conducted.

3.4. Research Methodology

Research methodology defined as a process which consist on how the research is carried out. The process of research consists of two types which is primary and secondary. Primary data define as the information collected for the first time in a particular research. In this section, the researcher constructs the study by divided it into two component which is data collection and data analysis method.

There are many advantages that researcher found in qualitative research in order to construct the study. Firstly, qualitative research provides detail information which the data analyzed deeper rather than analyzing numbering data. Next, by using this method can stimulates people by their individual experience which consist of a detailed information about their personal emotions and actions. Other than that, qualitative research attempt to avoid pre-judgement.

3.4.1. Data Collection Method

In this study, the researcher applied a few methods in order to collect the data. It was conducted in order to collect a relevant data according to the research objective for this study. Therefore, qualitative research used by the researcher as the method in completing the study.

3.4.1.1. Online Research

Online research is one of the methods which involve the collection of the information from the internet. In this method, there are five technique can be used to collect the data which is online focus group, online qualitative research, online text analysis and social network analysis. In this study, online qualitative research has been used the researcher as the method. Online qualitative research is conducted by researcher where the information gathered by searching in the portal of SME Corporation in order to find the information of the company and other relevant data that are contributing in order to fulfill the objective of the study.

So, the data gathered is classified as the secondary data. Secondary data defined as the data that are available and can be used by anyone beside the researcher. It means that the data is obtained from published or unpublished resources and it is not originally collected by the researcher itself.

In this study, the secondary data are used in the literature review in chapter two. The literature review consists of data from the SME Corporation itself, and other case study regarding the programs that are provided by the company.

There are many advantages using online research a method which attract the researcher interest. Firstly, the method safe researcher's time. The time spend by doing online research is much shorter than by using traditional research method. Next, this method much cheaper than use resource to enter some information into a database. So, the researcher can save time and cost in order to finished the research.

3.4.1.2. Interview

During the process of the study, researcher also use interview as the method to gather the data. In this method, the researcher as the interviewer will ask some questions to the interviewees which is the entrepreneur that participate under Finance Gateway and Recognitions & Awards Program under SME Corporations and a few SME Corporation staff to get the data to fulfill the objective of the study. This is due to it allows researcher to explain, understand and analyze the thoughts, attitudes, perceptions, phenomena of research subjects, and so on. Interview questions are usually open-ended questions in order to gather detailed information

So, the data gathered is categorized as the primary data. Primary data is a data where it is collected during the process of the research. In order to obtain the information, face-to-face interview will be conducted by researcher. It can be seen when the researcher will provide some question to the interviewees which consist of the entrepreneur that participate under Finance Gateway and Recognitions & Awards Program under SME Corporations and a few SME Corporation staff to get the data. The structured interview question will be directly and understandable for the interviewees to answer in order to fulfill the objective of the study. Below shows the question that will be asked by researcher to the respondent:

a) The impact of financing gateway on the entrepreneur's performance

1. How long are you involve in your business?
2. Where do you get start-up capital for your business?
3. How did you spend the start-up capital for your business?
4. Do you have any other capital to improve your business performance? If yes, where?

5. How did the capital affect your business performance?
6. In your opinion, which access of financing provided by SME Corp (government or private sector) affect your business performance most? How?

b) The impact of recognition and award program on the entrepreneur's performance

1. What is your business goal?
2. How do you monitor your business objectives as your business strategy?
3. Did you join any award program provided by SME Corp?
4. What award event provided by SME Corp that you joined?
5. How did the event affect the business performance?
6. In your opinion, is the award necessary to affect your business performance? Why?

So, the question will be constructed parallel with the objective of study. This process encourages the interviewees in order to respond to the question as accurate as possible. The interview question will be designed in both English and Malay to ensure the understanding of the interviewees. Malay Language will be translated in English later due to the answer given by the interviewees are valuable and contributed in the study.

There are many advantages while using interview as the methodology. Firstly, the interview has a better response rate than survey, this method more focusing on a respondent that cannot read and write so they can answer the questions. Then, it also helps researcher in order to collect an honest data. This is due to when face-to-face interview session constructed, respondent unable to provide false answer especially questions such as gender, age or race. So, it is beneficial to the researcher in order to find the truthful in the data collected.

3.4.2. Data Analysis Method

Method of data analysis describes the method of data evaluation using empirical and logical reasoning to analyze every portion of the given data. It is important in order to complete the study. Data is collected, checked and analyzed from different sources to form a finding or inference. This study consists of qualitative analysis which means the data are reported as words, explanations, thoughts and feelings rather than numbers.

In this study, the researcher took the thematic analysis approach throughout evaluating the interviewees' performance. The analysis consists of data reduction, transcription of interview and data display. The researcher examines the data to identify common themes such as idea and pattern of meaning that repetitive. This method involved setting up the data to explain and expand the result.

Thematic analysis usually used to set of texts, such as interview transcripts. The researcher will closely examine the data to identify the common themes of content, idea and pattern of meaning that have been used repeatedly.

The data collected from the interview will be organized according to the study's objective which is the impact of financing gateway and recognition & awards program contributes in the SME performance in Malaysia. The researcher then evaluated and interpreted the data provided by the data collected according to the study's objective.

3.5. Conclusion

In this study, qualitative method will be construct as the research design. For the population and sample, the study consists of entrepreneur that participate under finance gateway and recognitions & awards program under SME Corporations in order to fulfill

the objective of the study. In order to collect the data, the researcher will be using online research and online interview as the method. The collected data would then be analyzed and discussed, and the findings will be shown.

CHAPTER 4

FINDING AND DISCUSSION

This chapter provide the findings of the interview session made by an online form, photo with the respondent and subsequent of the data analysis. It consists of two research questions using the verbatim quotes of the respondents that are transcribed to indicate the tone and expressions shown by the respondents. The first section presents a brief view about the demographic of 10 respondents. The second section explores the experience of the participants about having financing gateway in their businesses which answered the first research question (the relationship between the financing gateway with the SME performance in Malaysia). The third section explore the experience of the respondent about recognition & award affecting their business which answered the second research question (the relationship between recognition & award program with the SME performance in Malaysia).

4.1. Description of Respondent

There are ten respondents participated in the online interview in this study. All respondents are registered entrepreneur in SME. Nickname are used to replace the names of the respondent throughout the report writing due to their preference of their business appearance.

4.1.1. Age of Respondent

The respondents in this study consist of five respondents in the age range of 20, two respondents at the age range of 30, one person at the age range of 40, and one person at the range of 50. Majority of the respondents in this study were mainly at the age range of 20, this showed the many people have start-up their own business at early age. Moreover, this provided me an opportunity to approach them more due to the age gap doesn't has much

difference. Therefore, this allowed me to access more information about their business during the interview session.

Age range of respondent	Number of respondents
20-29	5
30-39	2
40-49	1
50-59	1
Total	9

Table 3: Age range of respondents

4.1.2. Educational Background of Respondents

The respondents in this study consisted of five respondents who are SPM leavers, one of them are undergraduate student and three of the are diploma holder. Majority of the respondents are SPM leavers means that they opened their business earlier with the knowledge learned during SPM. This is also due to continued their family business. This indicate that most of respondents were exposed business environment and receive the knowledge of business earlier.

Educational background of respondents	Number of respondents
SPM	5
STPM	1
Diploma	3
Total	9

Table 4: Educational background of respondents

4.1.3. Marital Status of Respondents

The respondents of this study consist of three respondents who are single or not married while six respondent who are married and have children. Majority of the respondents are married showing that most of SME entrepreneurs are married while doing their business. It was found that married couple doing their business together. This might indicate that married entrepreneur to get bigger scale of business rather than single entrepreneur.

Marital Status of respondents	Number of respondents
Single	3
Married	6
Total	9

Table 5: Marital Status of Respondents

4.1.4. Type of Business

The respondents of this study consist of six respondents doing food business, one respondent more towards beverage business, one respondent doing both type of business which is food and beverage and one respondent doing clothing business. This shows that most of respondents prefer food type of business due to consumer demand of food is high in Malaysia.

Type of business	Number of respondents
Food	6
Beverage	1

Food & Beverage	1
Clothing	1
Total	9

Table 6: Type of Business

4.1.5. Business Ownership

The respondents of this study consisted of eight respondents are sole proprietorship and one respondent Sdn Bhd ownership. This shows majority of respondents prefer sole proprietorship rather than other type of ownership. According to the respondent, they prefer sole proprietorship due to they didn't ready to upgrade their business to other type of business ownership.

Business ownership	Number of respondents
Sole proprietorship	8
Sdn Bhd ownership	1
Total	9

Table 7: Business Ownership

4.1.6. Business Period

The participants in this study consisted of four respondents has been doing their business for 10 years and above while five respondents have been doing their business lower than 10 years. This shows that majority respondent doing their business lower than 10 years. This might be due to many entrepreneurs are new.

Business Period	Number of respondents
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Lower than 10 years	5
10 years and above	4
Total	9

Table 8: Business Period

4.2. Analysis Impact of Financing Gateway on The Entrepreneur’s Performance

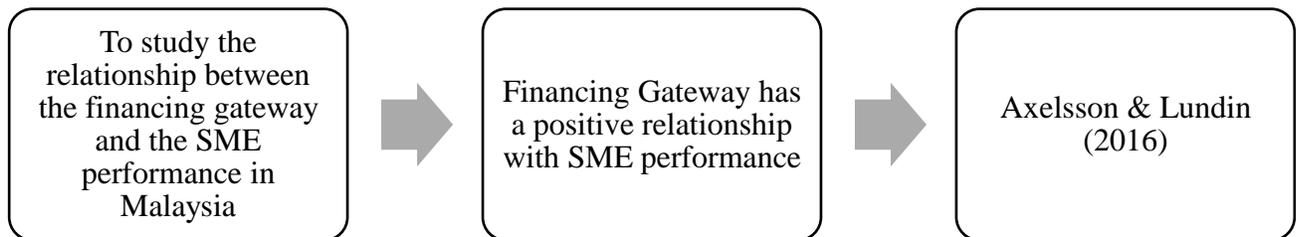


Figure 8: Analysis Impact of Financing Gateway on The Entrepreneur’s Performance

The chart above shows financing gateway has a positive relationship with the SME performance by the past study. According to the study, the finding shows that SMEs tend to use financing gateway to improve their business performance (Axelsson & Lundin, 2016). Refers to the past study, researcher found that the is parallel with the past study. Entrepreneur tend to use financing gateway to open their business.

According to the interview, majority of the respondent agreed that financing gateway program help them improving their business performance. It can be seen when five respondents stated that they used financing gateway on start-up capital while the rest four respondent used the financing gateway after they run the business. It can be seen the majority of the respondents which is 55.56% stated large amount of their start-up capital at the range of RM 5, 000 to RM 40, 000 while 44.44% stated their start-up capital below RM 5 000.

Financing gateway has been platform for the entrepreneur to access some capital in order to start-up their business. It is successfully helped the entrepreneur when it comes to reduce their cost burden. Moreover, when it comes to questioning the respondent about the way they spent the start-up capital, most of them use it for the cost of business equipment like owner of Arif Café & Catering, Mrs. Rahimah said:

“I use financing gateway as the start-up capital because my savings are not enough to bear the cost burden including shop rentals, renovation, catering equipment, machine and many more. Shop rental itself expensive plus all those machines equipment, the cost burden is really high.”

“Oh, for start-up capital, I apply for loan assistance because at the beginning of the opening of the shop is helpful in terms of capital investment round since the first few months of the store is still making losses due to lack of customers. After a few months the capital used has resulted in profit” (Amazuhan, 29)

However, some of respondent use the financing gateway after they running their business because they use their saving and family assistant at first. Most of respondent who take the financing gateway later due to the similar reason which is to roll back the capital. The question about other source capital has been answered by respondents who take financing gateway after start up their business. In the interview session, Mrs. Haziela, the owner of Siti Nurhaziela Enterprise said:

“At first my husband and I used our saving when we start-up our business, at first, our business are not stable so the profit does not return on capital, so we find some alternative to use financing gateway which is apply loan from TEKUN that help us rolling the capital.

The surplus we used to upgrade our product. Thank god after a few months, the revenue increase and it return on the capital.”

“I used the financing gateway because I want to expand my business more. Then, I applied MARA because they provide capital for SME to improve our business. So, I used that opportunity to add-up my business equipment so I can add-up my product variety. Now I have frozen machine where I can post my product to other state who demand for my product. Of course, my profit is increase after I add-up my product.” (Nasir, 50)

The researcher has been asked whether the respondents prefer financing gateway provided by government or private sector and all respondent prefer government. Moreover, there are many reasons given by the respondent why they prefer government sector rather than private sector like Mr. Afendi, the owner of Fendi Keropok Lekor confessed:

“I prefer government because the government prioritize bumiputera people and if I would like to compare between government and private sector, the requirement of appliers different. the condition to apply private sector are stringent rather than the government. So, the probability to get approval for the loan are bigger than the private sector”

Based on theory of changes which consist of three phase which is “Unfreezing”, “Changing” and lastly “Refreezing”, the study shows that this theory applied in order to improve SMEs business performance. It can be seen when they used financing gateway programs provided by SME Corporations. Then, it occurs them to make changes in their business practice which is organizing their business capital. Lastly it affects their performance in a long run which reduce their cost and increase their revenue by upgrading their business equipment. So, the result is significant with the theory applied by researcher.

According to the theory factor of supply, supply will be determined by factors such as price, the number of suppliers, the state of technology, government subsidies, weather conditions and availability of workers to produce good (Pettinger, 2019). Researcher found that the result is parallel to the theory. Financing gateway are an efficient alternative to increase entrepreneur supply and increase their business performance.

As a conclusion, entrepreneur has been aware of the existence financing gateway program provided by SME Corporation. Moreover, majority responded positively about the program and agreed that it really help reduce their burden and improving their business performance such the increase of the production and expand their business.

4.3. Analysis the impact of recognition and award program on the entrepreneur's performance



Figure 9: Analysis the impact of recognition and award program on the entrepreneur's performance

The chart above shows the relationship between recognition & award program and SME performance is positive. According to the past study by Tze San and Mei Theen in 2012, the result shows that reward strategy provide the specific direction to develop the business and the achievement of entrepreneur business goals.

According to the interview, the result shows that many respondents agreed that recognition & awards program affect their business performance very much. Generally, all of the respondent has similar business goal including open franchise, branch and expanding their business internationally. Plus, when it come questioning on their alternative on reaching their business goal, most of them answered by make their product recognized such as Mr. Nasir, the owner of ‘Keropok Lekor Pok Nasir’ answered:

“In order to make my goal achieved, I have to make people recognized my product first, I want people to make people know how delicious is my product. So, I used social media such as Facebook, Instagram and Whatsapp to promote my product. Plus, I also join some event made by the city organization.”

This answer also used by the other respondents like Mrs. Adawiyah the owner of ‘Sate Adawiyah’ said:

“Nowadays, people are exposed to the social media, and information can be reached in a second only. So, I used the opportunity to promote my product for all people. I also made a banner and advertisement to attract people who past my stall and make them recognized my stall. I also show the process making my product during my business hour so customer tend to come by to my stall. That way, I tend to get many customers.”

Other than that, there some other answer such as Mrs. Rosmayanti, the owner of ‘Mek Ti Air & Apam Balik” stated:

“I am not using internet much to promote my product but I always ensuring the quality of the food is always awake to earn the trust of customers. We have to put ourselves as a

customer. If you are the customer you must want a product not only delicious but you also clean. I always ensure the cleanliness while processing my product.”

However, questions had been asked whether the respondent have received any achievement or award for their business and their experience after achieved the award, only three of the respondents stated their achievement. Mr. Nasir, shared his experience:

“I achieved a certification called ‘Certificate of Excellent Entrepreneur Ramadhan Bazaar Kuantan’ in 2012. Of course, it changed my business performance. Before I get the award, I always sell my product at the night market. After I got the achievement and the promotion continuously, my product always sold out although I have increased my supplies. Plus, my profit also increased and I get to open a stall for my product now. My product also recognized in Kuantan. If you want to know, few weeks ago some riders from Melaka come to my stall just to buy my product.”

The questions are also answered by Mrs. Nurhaziela:

“I have joined the Food Festival and get the certificate from the event. The event organized every year so Kuantan people know about the event. So, I joined it to make my product recognized by people. After I joined the event, there are many people contacted and asked about my product. There are also an increase of the number of customer and profits. After the achievement, I also manage to buy new machine to upgraded my business performance.”

Mrs. Hamzah also shared her experience:

“I achieved the certificate of the highest hygiene for my business. The certificate improved my business in many ways. First, I got many loyal customers lately. Other than that, my

profit also increased due to the number of customer increase. I guess my business has been recognized the quality of my business. Plus, I can't save my profit to rolling my capital before but now, I manage to have savings in my account and manage to upgrade my business equipment. I also get customer from another city. It makes me feel proud and motivate myself to achieve my goal which is to open branch."

Generally, SME Corporation portal has been a platform for the entrepreneur information of the existence of these programs to help them improve their business performance. However, majority of the respondent didn't aware of the program provided like Miss Adawiyah and Mr. Amazuhan confessed:

"I don't have any award. I don't know there is program for that."

Although there are only three respondents who shared their achievement, respondents are also giving their opinion on the important of recognition & award program towards the SME performance. It can be seen when a respondent answered the question like Miss Khairina, the owner of K-Square shared her opinion:

"In my opinion, an achievement like awards and certificate are very important due to the situation now where the power of viral in the social media indirectly capable being the way on boost up your product popularity. After seeing my contact are being successful when they received award for her business, it motivated me to achieve some and expand my business as well."

Based on theory of changes which consist of three phase which is "Unfreezing", "Changing" and lastly "Refreezing", the study shows that this theory applied in order to improve SMEs business performance. It can be seen when they agreed that recognition & award programs

provided by SME Corporations affect their business performance. Then, it occurs them to make changes in their business practice which increase their productivity. Lastly it affects their performance in a long run which increase the number of loyal customer and improving their business strategy. So, the result is significant with the theory applied by researcher.

According to the theory factor of supply, supply will be determined by factors such as price, the number of suppliers, the state of technology, government subsidies, weather conditions and availability of workers to produce good (Pettinger, 2019). Researcher found that the result is parallel to the theory. Recognition & award are an efficient alternative to increase entrepreneur supply and increase their business performance. It can be seen when recognition & award given by SME Corporation acknowledge by customer, the reward used by entrepreneur to upgrade their business and they also experience the increase of the number of customers after receive the recognition.

It can be concluded that although not all respondent aware of the existence recognition & award program provided by SME Corporation, all of the respondents responded positively about the needs of the program and agreed that it will really help to improve their business performance such the increase of the popularity to expand their business.

4.4. Conclusion

Entrepreneurs who stated that they used financing gateway has been in their business for more than 5 years. According to the theory factor of supply, supply will be determined by factors such as price, the number of suppliers, the state of technology, government subsidies, weather conditions and availability of workers to produce good (Pettinger, 2019). Researcher found that the result is parallel to the theory. Financing gateway are an efficient alternative to increase

entrepreneur supply and increase their business performance. However, not all respondent aware the existence of recognition & award programs provided by SME Corporation.

Financing gateway are an efficient alternative to increase entrepreneur supply and increase their business performance. Theory of changes which consist of three phase which is “Unfreezing”, “Changing” and lastly “Refreezing”, applied by respondents in order to improve their business performance. It can be seen when they used financing gateway programs provided by SME Corporations. Then, it occurs them to make changes in their business practice which is organizing their business capital. Lastly it affects their performance in a long run which reduce their cost and increase their revenue by upgrading their business equipment.

As for recognition & award, it can be included in the supply factor which is to motivate entrepreneur to maintain their productivity to supply their goods and services. It can be seen where this program affected the business performance in factor of the skills of worker to produce the good and services. It also implemented in the state of technology factor which involving the customer to viral the product by using their media social. Recognition & award program basically is a platform where event has been known by a number of people across the state. It is an alternative to achieve entrepreneur’s objective and goals. Lastly, it affected their performance in a long run which increase their productivity and improve their business strategy.

So, it can be concluded that both programs (financing gateway and recognition & award program) affect the SMEs performance either in inside or the outside. This shows that it is relevant for the entrepreneur to use the program in order to change their business strategy to avoid failure and achieve their business objective and goals.

CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

This chapter consist three section. The first section of this chapter presents the findings of the study. Next, the recommendation for the future study will be discussed in the second section. Lastly, the third section discusses the implication of this study on the social work practices.

5.1. Major Findings of Study

This study purpose to explore and answer for the two research questions which have been known as the objective of this study. The first objective is to discover the relationship between financing gateway programs on SME performance. The second objective is to discover the relationship between recognition & award program and the SME performance in Malaysia. This finding may parallel with the result of the past study, however, there are two new findings which are not found in the selected literature review in Malaysia and in other countries.

The major findings on the impact of financing gateway program are: the study found out that there is common pathway of the needed of financing gateway program have been recognized by the entrepreneur. The finding indicates that the respondent used the program provided by SME Corporation wisely. In addition, it seems like respondent focusing on financing gateway program as their first choice which was strongly influenced among entrepreneur in order to start-up their business or expanding their business. The finding showed that information of financing gateway program provided by SME Corporation has been acknowledge by the respondent. It can be seen when all respondents acknowledge the existence of this program provided by SME Corporation to help the SME performance in Malaysia. Respondent also find that the program has been their factor of supply to expanding their business such as increase the supply and increase their business

equipment. As for the start-up business, SME Corporation program fulfill their objective which is to enhance access toward financing for SME. It can be seen when the respondent respond that the program helped them through their early stage of business through provision of risk capital financing. According to the theory of changes, the respondents are included in the three stage which is unfreezing, changing and refreezing. So, the finding shows that financial gateway program provided by SME Corporation has a positive relationship with the SME performance.

In the term of the impact of recognition & award program, there are two important findings: Firstly, the finding shows that the information of recognition & award program provided did not enough by SME Corporation. It can be seen when majority of respondent does not know the existence of the program to enhance their performance. According to the objective of the program itself is to drive the SMEs Malaysia to continuously innovate and add value of their product and services in order to compete effectively in the global market. However, there are minority of the respondent who acknowledge the existence of this program. The finding shows that the respondent who received award for their business acknowledge the important role of the program to expand their business. It can be seen when they respond that the award changes their business performance such as the increase of the number of loyal customers, the increase of revenue and many more. In addition, respondents who didn't receive award seems to agree that the program will affect their business performance when the researcher exposed the information towards them. This study has helped the respondent gain knowledge about recognition & award program as their supply tool in order to expand their business which affect their performance.

In addition, respondent also satisfied with the program provided by SME Corporation in order to increase their business performance. However, majority respondent prefers financing gateway program rather than recognition & award program. It is due to the information of

financing gateway program has been exposed easier rather than recognition and award programs. SME Corporation portal also doesn't provide details and guidelines information about recognition and award programs. The study also explores the perception of respondents as being entrepreneurs, their preference in order to increase their business performance. Plus, it seems that majority of respondent does not familiar with the recognition & award programs as they didn't aware the existence of the program itself.

5.2. Recommendation for Future Study

According to this study, researcher used qualitative method with the purposive sampling to generate in-depth understanding on the impact of financing gateway programs and recognition & award programs to the SME performance. If future researchers would like to more in-dept of the programs with SME performance, they can employ qualitative method by using focus group for interview session and thematic analysis in response to the research objective. By using this method in future study, researcher can collect more data which provides more comprehensive understanding on the impact of financing gateway and recognition & award program towards SME performance which go beyond the limitation of group interview.

Future researcher also can study more on the impact of all SME programs provided by SME Corporation towards SME performance in many types of business as the finding of this study reflects only the specific impact of SME programs which is financial gateway program and recognition & award program toward the entrepreneur performance. It is essential to examine the relationship between SME programs with the SME performance in Malaysia as some programs might not affect the SME performance. Therefore, future researcher also can explore the SME performance affected by other programs provided by SME Corporation which might be generate a different result.

Moreover, future study can be conducted with other ethnic group in different part of Malaysia in order to know more about the connection between ethnic and SME programs, as well as their preference of programs to boost up their business performance. As in this study, the respondent might be more focusing on one specific program only due to the strong influence of ethnic group. By recruiting different type of ethnic groups from different part of Malaysia, it might allow the future researcher to generate more ethnic preference on using SME programs to improve their business performance. This also can increase their knowledge about other programs as well as the program that they know.

In addition, the relationship between recognition & award and SME performance also should be researched by the future researcher because recognition & award affect in different form of SME performance. The finding of this study indicated that the respondent that use recognition and award in order to improve their business performance. The programs might affect different type of business performance. Furthermore, future study should include the voices of the entrepreneurs who used the program to understand their perceptions on the impact of recognition & award program toward different types of business performance. Finally, I hope that this study would help in future study in SME performance field and as a reference for others future research.

5.3. Implications to Social Work Practice

During the study, the researcher found that this study affected directly to the social work practice. There are also some lessons can be learned from finding in relation to the implication to social work practices since social worker are definitely involved in economic performance in Malaysia. The finding of this study showed the government initiative to improve social development among Malaysia citizen involving the decision making in using the alternative to generate their economy themselves which help to improve the economy of the country. Moreover,

the respondent also receive the programs and it totally affected their business performance either from the inside or outside.

As from the finding of this study, it really helped in life skills education. SME Corporation provided financing gateway and recognition & award programs in order to train Malaysia citizen to develop business skills in order for increase their skills to make their own revenue. It also known as the guidance for the new entrepreneur to provide them skills and training which involved decision making. It is a big picture by Malaysian in order to develop the economy of the country. It also reduced the rate of unemployment of the country. It can be seen when being entrepreneur created more job which reduce the number of unemployment in Malaysia. Social entrepreneurship has been study from over 100 years of experience that social work brings in working in the domain social problem and the population that face them (Spinola, 2016). In addition, SME Corporation put entrepreneur as their priority to train them to avoid failure in their business. This is due to a social worker respect and promote the right of participant in all decision and action that affect their live and well-being (International Federation of Social Workers, 2018).

Moreover, the study also can be use at social work practice in community organizing aspect. It can be seen SME programs provided to train entrepreneur in order to organize their business strategy to avoid failure. Financing gateway programs help the entrepreneur to organize their capital strategically. As the finding of the study, the respondents were asked about their business capital and how they manage the capital in order to start-up or upgrade their business performance. As a social worker, this study can be implied on how they manage their capital. Social worker can improve their skills on organizing aspect. Organizing skills is important in order to achieve company's objective and goals. Being organize increase individual productivity. In organization,

the skill can improve the flow of communication between employers and employees (Marisa, 2018).

Other than that, this study also can imply in social work in community development aspect. It can be seen as the finding of this study shows that recognition & award program gave the motivation of the entrepreneur to improve their business. Respondents agreed that the program improved their business performance in aspect of the number of customers which increase the number of demands. It indirectly expands their business into outside the range of location demanded by customers. As an employee, recognition & award of their good productivity are important to increase their satisfaction and maintain their good work. Employee recognition plays an important role in a company's culture and rewarding staff for their hard work has a lot of benefits for both parties (James, 2018). This motivate them to improve their work productivity which indirectly achieve the objective of the company which results a win-win situation.

5.4. Conclusion

In conclusion, SME Corporation is a platform that can be guidance for an individual who want to be an entrepreneur. The programs provided by SME Corporation are alternative to help entrepreneur with many aspects such as capacity-building, recognition & award, financing gateway, brand development, outreach and many more. Entrepreneur should use this alternative in order to improve their business performance which is on business strategic, organizing skills and many more. As for this study more focusing on financing gateway program and recognition & award program. There are many benefits on using this alternative to improve your business performance.

Financing gateway are an efficient alternative to increase entrepreneur supply and increase their business performance. Based on theory of changes which consist of three phase which is “Unfreezing”, “Changing” and lastly “Refreezing”, the study shows that this theory applied in order to improve SMEs business performance. It can be seen when they used financing gateway programs provided by SME Corporations. Then, it occurs them to make changes in their business practice which is organizing their business capital. Lastly it affects their performance in a long run which reduce their cost and increase their revenue by upgrading their business equipment.

As for recognition & award, it can be included in the supply factor which is to motivate entrepreneur to maintain their productivity to supply their goods and services. It can be seen where this program affected the business performance in factor of the skills of worker to produce the good and services. It also implemented in the state of technology factor which involving the customer to viral the product by using their media social. Recognition & award program basically is a platform where event has been known by a number of people across the state. It is an alternative to achieve entrepreneur’s objective and goals. Lastly, it affected their performance in a long run which increase their productivity and improve their business strategy.

Moreover, it can be concluded methodologically that by using qualitative research approach is one of the efficient ways to explore the impact of financing gateway and recognition & award programs towards SMEs performance. Using the qualitative method in this study, it is able to generate a comprehensive understanding on the impact of financing gateway and recognition & award programs towards SMEs performance as this method relies on the respondents perspective (Berg, 2004). It also allowed the researcher to capture their own words, thoughts, perceptions, feelings and experience (Liamputtong, 2009).

Furthermore, the respondents were able to express their thoughts on their experiences before they use the alternative of the programs and their experience after they used the programs provided by SME Corporation through their voices. They also expressed their feeling when they talk about their personal experiences. Therefore, this study had generated in-depth understanding on the program provided by SME Corporation which is financing gateway and recognition & award programs towards SMEs performance by using the qualitative method. The researcher also gain knowledge about the programs provided by SME Corporation in details during the study.

Generally, it can be said that SMEs plays important role in the economic growth of a country. They are many roles that taken by SMEs which is in term of production, employment, contribution to export and more. It also known as an engine of economic development. This is due to the SMEs contribute to economic growth and employment significantly. So, based on the impact of the SMEs performance to the economy, it is really important to know how the SME Corp Malaysia maintain their performance in order to improve a lot of SMEs in Malaysia.

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APPENDICES

Interview Question

Section A: Socio-economic Background

1. Nama Produk/ *Name of product*
2. Alamat/ *Address*
3. Nombor Telefon/ *Phone Number*
4. Umur/ *Age*
5. Jantina/ *Gender*
6. Etnik/ *Ethnicity*
7. Latar Belakang Pendidikan/ *Educational Background*
8. Status Perkahwinan/ *Marital Status*
9. Jenis Perniagaan/ *Type of business*
10. Anggaran modal permulaan perniagaan (RM)/ *Start-up Capital (RM)*
11. Gaji Tahunan(RM)/ *Annual Salary(RM)*
12. Gaji Bulanan(RM)/ *Monthly Salary(RM)*

Section B: The impact of financing gateway on the entrepreneur's performance

7. Berapa lama anda terlibat dalam perniagaan anda?
How long have you involved in the business?
8. Sumber modal permulaan perniagaan anda?
Where do you get the start-up capital for your business?
9. Bagaimana anda membelanjakan modal permulaan untuk perniagaan anda?
How do you spend the start-up capital for your business?

10. Adakah anda mempunyai sumber modal lain untuk meningkatkan prestasi perniagaan anda? Jika ada, sila nyatakan.

Do you have any other source capital to improve your business performance? If yes, where?

11. Bagaimana sumber modal tersebut mempengaruhi prestasi perniagaan anda? (cth: dari segi kos atau keuntungan perniagaan)

How did the capital affect your business performance? (e.g. cost, profit, revenue)

12. Pada pendapat anda, bantuan pembiayaan yang manakah yang disediakan oleh SME Corp (sektor kerajaan atau swasta) yang paling mempengaruhi prestasi perniagaan anda?

In your opinion, which access of financing provided by SME Corp (government or private sector) affect your business performance most? How?

Section C: The impact of recognition and award program on the entrepreneur's performance

7. Apakah matlamat perniagaan anda? (cth: francais, eksport, pengiktirafan antarabangsa)

What is your business goal? (e.g. franchise, export, international recognition)

8. Apakah langkah anda dalam memastikan objektif perniagaan anda tercapai? (contoh: promosi, pemasaran)

What is your strategy to achieve your business objectives? (e.g. promotion, marketing)

9. Adakah anda menerima sebarang pencapaian untuk perniagaan anda setakat ini? Jika ya, sila nyatakan. (contoh: anugerah, sijil)

Did you receive any achievement for your business so far? If yes, state the name. (e.g. award, certificate)

10. Pada pendapat anda, bagaimana pencapaian tersebut mempengaruhi perniagaan anda?

Terangkan. (contoh: dari segi keuntungan, perbelanjaan, informasi, popular)

In your opinion, how did the event affect the business performance? Explain (e.g. profit, expenses, popularity)

Transcript

Respondent 1

AQILAH : Apakah nama perniagaan awak khairina?

KHAIRINA : Nama perniagaan saya adalah K-Square.

AQILAH : Ok Khairina, boleh cerita lebih lagi tentang personal awak?

KHAIRINA : Baik, saya berumur 22 , saya baru je ambik degree selepas stpm , saya masih bujang.Saya bukak perniagaan K-square ni dengan jual tudung dan kosmetik. Saya berniaga sorang je haa.

AQILAH : Berapa modal diperlukan untuk bukak perniagaan ni? Boleh cerita sekali untung bulanan dan tahunan ye.

KHAIRINA : Modal anggaran saya RM 3000 la , dalam setiap bulan tu dapat la RM400 , kalua ikut tahun dalam RM 5000 setahun anggarannya.

AQILAH : Ok khairina, boleh cerita tentang perniagaan awak ni lebih mendalam? Berapa lama dah mula, macam mana dapat modal dan sebagainya.

KHAIRINA : Boleh qilah, saya start niaga ni dah dalam 1 tahun, modal saya dapat dari keluarga bantu ha , dengan modal tu sya buat beli stok yang banyak

AQILAH : Ada sumber modal lain tak untuk tingkatkan prestasi perniagaan awak?

KHAIRINA : Ye ada, duit simpanan sendiri , dari sumber itu saya menngambil keuntungan dan buat benda baru dalam perniagaan saya

AQILAH : Apa pendapat khairina dengan bantuan PKS Malaysia dengan bantuan pembiayaannya.

KHAIRINA : Pembiayaan sektor kerajaan perniagaan saya dimana kerajaan memberi keudahan dekat saya iaitu mesin jahit.

AQILAH : Ok Khairina, soalan seterusnya, apa matlamat khairina dan apakah Langkah khairina dalam memastikan matlamat tercapai?

KHAIRINA : Matlamat saya dalam perniagaan ni adaalah untuk mewakili antarabangsa dan caranya saya mesti buat pemasaran yang strategik dan Tarik perhatian pelanggan untuk beli

AQILAH : Khairina pernah dapat anugerah apa apa tak sebelum ni dengan perniagaan awak?

KHAIRINA : Tidak, insyaallah satu hari nanti.

AQILAH : Pada pendapat awak, macam mana pencapaian boleh nampak kemajuan sesebuah perniagaan?

KHAIRINA : Dengan untung meningkat sebab ramai pengguna yang telah percaya dan menjadi pengguna tetap kepada produk saya.

Respondent 2

AQILAH: Apakah nama perniagaan encik ye?

AFENDI: Nama perniagaan saya adalah Fendi Keropok Lekor.

AQILAH: Boleh cerita tentang diri encik yang lebih mendalam tak encik?

AFENDI: Ok, nama penuh saya Afendi bin Uzir , saya berumur 50 tahun, saya sudah kahwin.Pelajaran saya sampai SPM je .

AQILAH: Berapa anggaran modal encik dan untung perniagaan encik ?

AFENDI: Saya guna RM40000 untuk modal . Kalau nak ikut untung dalam sebulan tu ada dalam RM4000 .Dalam tahunan pulak anggarannya RM48000.

AQILAH: Berapa lama dah encik mula berniaga dan sumber modal encik dari mana?

AFENDI: Saya mula berniaga ni dah 10 tahun dah, dulu modal masa awal awal niaga keluarga lah yang bantu, selepas dapat keuntungan baru saya ganti balik.

AQILAH: Macam mana encik gunakan modal encik dan saya ingin tahu sumber modal itu dapat meningkat kan prestasi perniagaan atau tak.

AFENDI: Dengan modal tersebut saya guna untuk beri peralatan,promos dan keperluan bahan mentah untk jualan. Dengan sumber itu , ia dapat meningkatkan prestasi saya dengan penambahan produk dan ruaang niaga.

AQILAH: Apa pendapat encik tentag bantuan PKS Malaysia terhadap encik?

AFENDI: Saya diberikan bantuan dan pinnjaman keewangan dari mereka.

AQILAH: Apa matlamat encik dan Langkah Langkah yang dibuat oleh encik untuk memastikan matlamat encik tercapai?

AFENDI: Matlamat saya ingin menambah cawangan disetiap daerah .Untuk menunaikan matlamat saya, saya harus membuat promosi melalui media sosial kerana zaman

sekarang ramai menggunakannya. Selain itu, saya aku berkunjung ke pasar malam untuk melihat keadaan orang disana.

AQILAH: Encik dah terima apa apa anugerah ke sebelum ni ? apa encik punya pencapaian yang diterima setakat ini?

AFENDI: Setakat ni belum terima apa apa anugerah , tapi dari segi keuntungan yang saya dapat , Alhamdulillah saya dapat bayar balik pinjaman yang telah dibuat.

Respondent 3

AQILAH : Apa nama perniagaan akak Yanti ye?

ROSMAYANTI : Nama kedai saya Yati Air & Apam Balik

AQILAH : Boleh akak kenalkan diri akak dengan lebih mendalam ?

ROSMAYANTI : Nama penuh akak Rosmayanti binti Mohd Yuti. Orang panggil kak Yanti je. Umur akak 35 tahun dan dah berkahwin. Tahap pendidikan akak sampai SPM sahaja. Akak berniaga makanan dan minuman.

AQILAH : Berapa modal akak waktu akak mula-mula buat perniagaan ini dan berapa untung perniagaan akak?

ROSMAYANTI : Mula-mula modal RM200. Bila dah mula berniaga untung akak dapat kalau setahun dalam RM15000 dan kalau sebulan anggaran dalam RM2000.

AQILAH : Akak dah mula perniagaan ni berapa lama dan macam mana akak dapat modal untuk memulakan perniagaan akak?

ROSMAYANTI : Akak dalam perniagaan makanan dan minuman ni dah 15 tahun. Modal untuk akak mulakan perniagaan akak ni akak guna duit simpanan yang

akak kumpul dari dulu. Selepas itu, akak beli barang modal dengan kadar yang sedikit dahulu.

AQILAH : Selain daripada simpanan sendiri, akak ada sumber modal lain untuk meningkatkan perniagaan akak?

ROSMAYANTI : Tiada tapi dengan modal dan untung yang akak dapat mampu menambahkan lagi produk keluaran perniagaan akak.

AQILAH : Pada pendapat akak , bantuan pembiayaan yang manakah yang disediakan oleh PKS Malaysia(sektor kerajaan atau swasta) yang paling mempengaruhi prestasi perniagaan?

ROSMAYANTI : Tidak pasti tetapi akak yakin bantuan daripada kerajaan boleh membantu peniaga –peniaga baru dengan memberikan pinjaman kepada mereka.

AQILAH : Apa matlamat akak dalam dunia perniagaan ni dan apa langkah yang akak dah buat untuk memastikan matlamat akak tercapai?

ROSMAYANTI : Matlamat akak waktu mulakan perniagaan ni akak nak meningkatkan pendapatan isi rumah akak . Jadi akak perlu mendapatkan pelanggan yang ramai supaya perniagaan akak untung. Bila pelanggan datang akak akan beri layanan yang terbaik dan bersikap amanah dalam bekerja.

AQILAH : Kak Yanti pernah dapat apa-apa pencapaian untuk menunjukkan kemajuan perniagaan akak?

ROSMAYANTI : Ada, akak pernah dapat sijil kebersihan terbaik.

AQILAH : Pencapaian yang akak dapat ada beri pengaruh tak dalam perniagaan akak macam keuntungan, informasi atau popularnya perniagaan akak?

ROSMAYANTI : Alhamdulillah perniagaan akak untung sebab akak menjual makanan dan minuman dengan harga yang berpatutan.

AQILAH : Sepanjang akak mulakan perniagaan makanan dan minuman ni apa cabaran yang akak alami dan macam mana akak mengatasi cabaran atau masalah tersebut?

ROMAYANTI : Cabaran akak ialah persaingan dan kos bahan mentah yang semakin mahal. Jadi akak perlu memperbanyak promosi akak punya jualan supaya orang ramai tahu dan beli.

Respondent 4

AQILAH : Assalamualaikum akak. Boleh saya tahu apa nama perniagaan akak ?

RAHIMAH : Waalaikumusalam. Boleh, nama perniagaan saya Arif Café & Catering

AQILAH : Boleh puan cerita serba sedikit tentang diri akak?

RAHIMAH : Boleh. Nama penuh saya Rahimah binti Mohd Yashim. Berumur 43 tahun dan masih belum berkahwin. Saya menjalankan perniagaan makanan secara persendirian.

AQILAH : Berapa modal yang akak keluarkan waktu akak mula berniaga dan berapa untung akak dalam setahun dan sebulan?

RAHIMAH : Masa saya mula-mula berniaga modal yang saya keluarkan RM 30000. Kalau untung untuk sebulan dalam RM4000 setahun dalam anggaran RM50000.

AQILAH : Dah berapa lama akak berniaga dan dari mana akak dapat modal untuk mulakan perniagaan ni?

RAHIMAH : Saya dah berniaga makanan dalam 13 tahun dan modal yang saya gunakan ialah modal sendiri iaitu duit simpanan. Dengan modal tu lah saya guna untuk menyewa kedai dan membuat renovation. Selain itu, saya gunakan duit tu untuk beli peralatan-peralatan kegunaan memasak dan hidangan.

AQILAH : Selain daripada modal sendiri, akak ada terima bantuan daripada mana-mana pihak untuk memulakan perniagaan akak?

RAHIMAH : TEKUN. Pada awal pembukaan kedai modal tersebut membantu dari segi pusingan modal memandangkan beberapa bulan pertama kedai masih mengalami kerugian disebabkan oleh kekurangan pelanggan. Setelah beberapa bulan modal yang digunakan telah menghasilkan keuntungan.

AQILAH : Pada pendapat akak , bantuan pembiayaan yang manakah yang disediakan oleh PKS Malaysia(sektor kerajaan atau swasta) yang paling mempengaruhi prestasi perniagaan?

RAHIMAH : TEKUN NASIONAL. Kerajaan la, mudah, dia punya syarat tak ketat sangat

AQILAH : Apa matlamat akak dalam dunia perniagaan ni dan apa langkah yang akak dah buat untuk memastikan matlamat akak tercapai?

RAHIMAH : Saya punya matlamat ialah saya nak perniagaan saya jadi perniagaan francais dan boleh buka banyak lagi cawangan di banyak kawasan. Jadi saya perlu memastikan tahap kualiti makanan sentiasa terjaga supaya mendapat kepercayaan dari pelanggan.

AQILAH : Kak pernah dapat apa-apa pencapaian untuk menunjukkan kemajuan perniagaan akak?

RAHIMAH : Takda

AQILAH : Pada pandangan akak, pencapaian yang akak dapat ada beri pengaruh tak dalam perniagaan akak?

RAHIMAH : Sudah tentu, pencapaian sangat penting di masa ini kerana norma baru yang timbul iaitu kuasa 'viral' di media sosial. Jadi ini secara tidak langsung mampu bertindak sebagai pemasaran percuma dan berjaya.

AQILAH : Sepanjang akak mulakan perniagaan ni ada tak cabaran yang akak alami dan macam mana akak mengatasi cabaran tersebut?

RAHIMAH : Sudah tentu ada cabaran dalam berniaga macam peningkatan harga bahan mentah. Jadi ada di antara harga makanan terpaksa dinaikkan mengikut pasaran semasa untuk mendapatkan untung.

Respondent 5

AQILAH : Boleh saya tahu apa nama perniagaan puan?

ADAWIYAH : Boleh. Nama perniagaan saya ialah Kacang Vog

AQILAH : Boleh ceritakan kepada saya tentang diri puan Adawiyah?

ADAWIYAH : Nama penuh saya Nur Adawiyah binti Abu Bakar. Saya berumur 28 tahun dan sudah berkahwin. Tahap pendidikan saya sampai SPM sahaja dan saya berniaga sendiri dan mempunyai syarikat sendiri.

AQILAH : Berapa modal yang akak keluarkan waktu akak mula berniaga dan berapa untung akak dalam setahun dan sebulan?

ADAWIYAH : Waktu awal-awal mula berniaga saya keluarkan modal dalam RM 3000. Untung setahun dalam RM 8400 sebulan dalam RM700.

AQILAH : Dah berapa lama akak berniaga dan dari mana akak dapat modal untuk mulakan perniagaan ni?

ADAWIYAH : Dalam dunia perniagaan ni dah 2 tahun dan untuk modal saya dapatkan pinjaman. Dengan pinjaman tersebut saya senaraikan barang keperluan dan buat senarai harga serta kualiti dan buat perbandingan harga.

AQILAH : Selain daripada pinjaman, akak ada sumber modal lain untuk meningkatkan perniagaan akak?

ADAWIYAH : Tiada tetapi dengan untung yang saya dapat menampung kerugian yang saya terima. Macam pusing modal.

AQILAH : Pada pendapat akak , bantuan pembiayaan yang manakah yang disediakan oleh PKS Malaysia(sektor kerajaan atau swasta) yang paling mempengaruhi prestasi perniagaan?

ADAWIYAH : Tiada.

AQILAH : Apa matlamat akak dalam dunia perniagaan ni dan apa langkah yang akak dah buat untuk memastikan matlamat akak tercapai?

ADAWIYAH : Dapat keuntungan buat cari makan.Lepastu kalau boleh nak jadi supplier untuk syarikat-syarikat yang perlukan bahan akak.

AQILAH : Akak pernah dapat apa-apa pencapaian untuk menunjukkan kemajuan perniagaan akak?

ADAWIYAH : Tiada.

AQILAH : Pada pandangan akak, pencapaian yang akak dapat ada beri pengaruh tak dalam perniagaan akak?

ADAWIYAH : Tiada.

AQILAH : Sepanjang akak mulakan perniagaan persendirian ni apa cabaran yang akak alami dan macam mana akak mengatasi cabaran tersebut?

ADAWIYAH : Cabaran yang saya terima ialah turun naik harga pasaran. Saya tak boleh buat apa-apa terhadap harga barang dan melainkan dengan menerimanya secara redha dan tawakal.

Respondent 6

AQILAH: Apakah nama perniagaan encik ye?

AMIR: Nama perniagaan saya adalah Keropok Lekor Tok Mas.

AQILAH: Boleh cerita tentang diri encik yang lebih mendalam tak encik?

AMIR: Ok, nama penuh saya Amir Azuhan saya berumur 29 tahun, saya sudah kahwin. Pelajaran saya sampai diploma je .

AQILAH: Berapa anggaran modal encik dan untung perniagaan encik ?

AMIR: Saya guna RM20000 untuk modal . Kalau nak ikut untung dalam sebulan tu ada dalam RM2000 . Dalam tahunan pulak anggarannya RM24000.

AQILAH: Berapa lama dah encik mula berniaga dan sumber modal encik dari mana?

AMIR: Saya mula berniaga ni baru 2 tahun dah, dulu modal masa awal awal niaga keluarga lah yang tolong, lepas niaga slow-slow saya ganti balik.

AQILAH: Macam mana encik gunakan modal encik dan saya ingin tahu sumber modal itu dapat meningkat kan prestasi perniagaan atau tak.

AMIR: Dengan modal tersebut saya guna untuk beri peralatan menjual dan keperluan bahan mentah untuk jualan. Dengan sumber itu , ia dapat meningkatkan prestasi saya dengan penambahan produk dan ruang niaga.

AQILAH: Apa pendapat encik tentang bantuan pembiayaan PKS Malaysia terhadap encik?

AMIR: Saya diberikan bantuan dan pinjaman keewangan dari mereka.

AQILAH: Apa matlamat encik dan langkah yang dibuat oleh encik untuk memastikan matlamat encik tercapai?

AMIR: Matlamat saya nak bukak francais dan kalau ade rezeki luaskan produk ke luar neagara. Kalau nak Berjaya kenala rajin promosi, saya selalu promote produk saya ka tig, whatsapp, yang paling kerap facebook sebab facebook kan ramai orang guna.

AQILAH: Encik dah terima apa apa anugerah ke sebelum ni ? apa encik punya pencapaian yang diterima setakat ini?

AMIR: Anugerah ape lah?

AQILAH: Anugerah, macam dapat sijil ke hadiah penghargaan ke atas nama perniagaan encik.

AMIR: Owh, takde la pulak benda alah tu.

AQILAH: Owh kalau takde takpe, encik rasa penting tak anugerah atau pencapaian tu untuk perniagaan encik? Boleh bagi pandangan sikit?

AMIR: Pada pandangan saya lah kan, penting pencapaian tu seua. Bila kita dapat anugerah ke apa yang diiktiraf kerajaan, mesti ramai orang tahu pasal bisnes kita. Ha kat situ da tambah pelanggan da nak beli produk saya ni. Mesti dorang nak tahu kan kenapa produk saya ni menang. Lepastu, kalau dorang da suka, dorang jadi pelanggan setia saya. InsyaAllah keuntungan saya akan meningkat lepastu.

Respondent 7

- AQILAH: Okay first sekali boleh beri nama perniagaan cik apa?
- SHAHIDIN: Nama perniagaan saya adalah Dee Chicken Spicy.
- AQILAH: Boleh cerita tentang diri cik and perniagaan encik dengan lebih mendalam?
- SHAHIDIN: Ok, nama penuh saya Muhammad Syahidin saya berumur 27 tahun, saya masih bujang. Pelajaran saya sampai diploma je . Saya start niaga waktu saya study diploma maknanya da 7 tahun saya buat business ayam korea ni.
- AQILAH: Okay, next boleh cik beritahu saya anggaran modal dan untung perniagaan cik tahunan?
- SHAHIDIN: Saya guna RM40000 untuk modal . Kalau nak ikut untung dalam sebulan tu ada la dalam RM3000 or RM4000 .Dalam tahunan pulak anggarannya RM48000.
- AQILAH: Cik Shahidin dapat modal dulu dari mana? Pinjaman ke keluarga ke? Cik shahidin belanjakan modal tu untuk apa ja?
- SHHAHIDIN: Modal tuu family saya yang tolong untuk starter. Dengan modal saya guna untuk beri peralatan menjual dan keperluan bahan mentah untk jualan. Dengan modal tu jugak saya guna untuk buat bena, namecard senang untuk orang buat tempahan.
- AQILAH: Owh, Cik Shahidin ade buat mana-mana pinajaman atau dapat bantuan PKS tak? Kalua ade boleh cite sikit tak untuk apa Cik Shahidin guna bantuan tu.
- SHAHIDIN: Saya ade dapat bantuan PKS nak2 time Covid-19 baru ni, ade bantuan kerajaan beri RM3000 untuk PKS. So saya guna modal tu untuk rolling modal saya balik

la. & yang lebih tu saya beli peralatan baru untuk tambah jenis resipi yang saya da jual.

AQILAH: Okay, Apa matlamat Cik Shahidin buat business ni dan boleh saya tahu ae strategi Cik Shahidin untuk capai matlamat tu?

SHAHIDIN: Matlamat saya nak bukak francais dan kaluar daerah insyaAllah kalau ade rezeki. STRategi saya ye, hmm... promote lah, dan ade peluang kalua boleh niaga setiap hari, pegi pasar malam tempat lain2. So lagi ramai orang tahu business saya ni ha.

AQILAH: Cik Shahidin dah terima ada apa apa anugerah tak untuk business Cik Shahidin ni?

SHAHIDIN: Anugerah? Anugerah ape?

AQILAH: Anugerah, macam dapat sijil ke hadiah penghargaan atas nama perniagaan Cik Shahidin. Sebab ade program PKS ni khas untuk beri anugerah kepada PKS yang mencapai target keuntungan diorang tetapkan.

SHAHIDIN: Owh, tak tahu pula pasal program tu. Yang saya tahu bantuan pembiayaan tu je.

AQILAH: Owh kalua takde takpe, saya nak tanya la pendapat Cik Shahidin, penting tak anugerah atau pencapaian tu untuk perniagaan encik? Boleh bagi pandangan sikit?

SHAHIDIN: Saya rasa penting tu. Sebab kalau dapat anugerah mesti masuk berita sebab diiktirafkan anugerah tu. Kan anugerah tu kira pencapaian kita la kan, nanti orang tengok kita punya produk ade anugerah dorang lebih yakin la nak beli

produk kita. Kalau kita pon, nak beli sesuatu mende tu, kalau kita tengok kedai ni ada sijil la, mesti kita rasa ringan je nak g bel ikat kedai tu kan.

Respondent 8

AQILAH: Okay first sekali boleh beri nama perniagaan Pok Nasir apa?

POK NASIR: Nama perniagaan pakcik Keropok Lekor Pok Nasir.

AQILAH: Boleh cerita tentang diri Pok Nasir and perniagaan Pok Nasir dengan lebih mendalam?

POK NASIR: Ok, nama diberi Mohd Nasir bin Mohd Zain berumur 51 tahun, lokasi kedai Pok cik ni dekat belakang hypermarket Nirwana Batu 3. Kalau ikutkan masuk tahun ni da 12 tahun da saya niaga kapok lekor ni. Boleh like & share tau kat facebook..haha..

AQILAH: Hahaha...okay pok nasir, nanti saya like. Okay soalan seterusnya, Pok Nasir start niaga dulu guna simpanan ke sebagai modal atau Pok Nasir ada terima bantuan ke pinjaman ke? Boleh cite tak modal Pok Nasir bukak kedai dulu tu, Pok Nasir belanja untuk ape?

POK NASIR: Modal tu Pok cik buat pinjaman TEKUN untuk PKS. Ha, program yang awok belajo tu la.. Dengan modal Pok Cik guna untuk beri peralatan menjual, bina kilang kepok dan keperluan bahan mentah untk jualan. Dengan modal tu jugak Pok cik guna untuk buat bena, namecard senang untuk orang buat tempahan.

AQILAH: Owh, Pok Nasir ade buat mana-mana pinajaman atau dapat bantuan PKS tak selain modal mula2 tu? Kalua ade boleh cite sikit tak untuk apa Pok Nasir guna bantuan tu.

POK NASIR: Pok cik ade dapat bantuan PKS yang time Covid-19 baru ni, ade bantuan kerajaan beri RM3000 untuk PKS. Pok cik guna modal tu untuk rolling modal balik la. & lepastu Pok cik upah orang buat video iklan kepok pokcik baru ni.

AQILAH: Okay, Apa matlamat Pok Nasir buat business ni dan boleh saya tahu Pok Nasir punys strategi untuk capai matlamat tu?

POK NASIR: Matlamat saya nak bukak francais dan keluar daerah insyaAllah kalau ade rezeki. Strategi Pok Cik ye, hmm... promote lah, dan ade peluang kalua boleh niaga setiap hari, pegi pasar malam tempat lain2. So lagi ramai orang tahu business saya ni ha. Yang paling penting, kekalkan kualiti makanan tu ha. Kena maintain sokmo, jangan kejap sedap kejap tak sedap. Kena sedap sokmo

AQILAH: Pok Nasir ade dapat apa-apa anugerah ta katas nama bisnes Pok Nasir ni?

POK NASIR: Owh. Pok cik dapat anugerah 'Sijil Usaha Cemerlang Ramadhan Bazaar Kuantan' pada tahun 2012. Banyak jugak la mende beruboh lepas dapat anuerah tu. Sebelum tu saya jual je la pasar malam macam biase,, lpeas je dapat anugerah makin ramai pulok customer. Kadang-kadang tu dok dang pejerja gete kepok.

AQILAH: Okay kalau camtu, saya nak tanya la pendapat Pok Nasir, penting tak anugerah atau pencapaian tu untuk perniagaan encik? Boleh bagi pandangan sikit?

POK NASIR: Pentingla. Pok cik sendiri rasa kesan dia kan, jadi cam ade motivasi la kite ni sebagai peniaga. Dapat pulak anugerah lagi cepat la langkoh nak capai matlamat niaga kita kan.

Responden 9

AQILAH: Okay first sekali boleh beri nama perniagaan akak apa?

NURHAZIELA: Nama perniagaan akak Nurhaziela Enterprise.

AQILAH: Boleh cerita tentang diri akak and perniagaan akak dengan lebih mendalam?

NURHAZIELA: Ok, nama diberi Nurhaziela binti Mustapa berumur 34 tahun, belajar sampai SPM. Akak start buka perniagaan ni sebab akak minat niaga. Kalau ikutkan masuk tahun ni da 15 tahun da akak niaga makanan ni. Boleh tahan lama jugak la.

AQILAH: Okay soalan seterusnya, akak start niaga dulu guna simpanan ke sebagai modal atau akak ada terima bantuan ke pinjaman ke? Boleh cite tak modal akak bukak kedai dulu tu, akak belanja untuk ape?

NURHAZIELA: Modal tu akak dapat dari pertolongan keluarga.. Dengan modal akak guna untuk beri peralatan menjual, sewa kedai dan beli keperluan bahan mentah untuk jualan. Dengan modal tu jugak akak guna untuk buat bena, namecard khas untuk orang buat tempahan.

AQILAH: Owh, akak ade buat mana-mana pinjaman atau dapat bantuan PKS tak selain modal mula2 tu? Kalau ade boleh cite sikit tak untuk apa akak guna bantuan tu.?

NURHAZIELA: Ada. Kan biasa la mula -mula niaga tak stable lagi, kejap untung kejap rugi, pastu akak mohon TEKUN untuk rolling balik modal akak and tambah variety makanan yang ada..

AQILAH: Okay, Apa matlamat akak buat business ni dan boleh saya tahu akak punys strategi untuk capai matlamat tu?

NURHAZIELA: Matlamat saya nak bukak francais macam kedai Nasi Kukus Mama tu tahu tak? Diorang dabukak macam KFC. So akak pon jadikan kedai tu sebagai

motivasi akak nak tingkatkan lagi keuntungan akak ni ha. Kalau cakap pasal strategi, hmmm... promosi lah, dan join kalau ade program festival makanan ke akak join la, time tu kan ramai orang luar daerah datang. Ha, buat promosi situ.

AQILAH: Akak ada dapat anugerah tak untuk business akak ni?

NURHAZIELA: Owh. Akak ade masuk festival makanan kat Kuantan Parade dulu, tak ingat bila . akak ade dapat sijil dari festival tu. Festival ni kan ada setiap tahun, orang ramai tahu. Lepas pada tu ramai juga la yang contact akak tanya ade buat tempahan tak. Setiap kali orang cotact tu Bahagia la rasa cam ramai suka makanan akak ni.

AQILAH: Okay kalau camtu, saya nak tanya la pendapat akak, penting tak anugerah atau pencapaian tu untuk perniagaan encik? Boleh bagi pandangan sikit?

NURHAZIELA: Pentingla. Macam akak cite tadi kan, lepas dapat pencapaian mesti ada pelanggan baru tanya, akak pon suka sangat la kalau ade yang contact akak buat tempahan catering ka apa ke. Pencapaian tub oleh jadi cam kebanggaan kita la tunjuk kat pelanggan kiranya dorang boleh percaya la kualiti produk kita ni.

Photo evidence



The location of SMEs



The location of SMEs



Researcher with Respondent



Researcher with Respondent



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Researcher with Respondent



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