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Examining the Adoption Intention of Mobile Marketplace Application among Textile Cyber-Entrepreneurs *via* Technology Acceptance Model

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ABSTRACT

Mobile shopping has become commonplace among customers and retailers worldwide since the evolution in cloud computing and mobile commerce technology. Nonetheless, the adoption of mobile cloud services and applications by entrepreneurs in Malaysia is low and still evolving. It is significant to understand the acceptance of technologies by Malaysian entrepreneurs in particular textile cyber-entrepreneurs for their business sustainability. This study aims to investigate the relevance of Technology Acceptance Model (TAM) in assessing Malaysian textile cyber-entrepreneurs' tendency to use a mobile marketplace application, which was rarely done previously. TAM assesses users' perceived usefulness and perceived ease of use in integrating technology into their business, offering insights into their attitudes and behavioural intentions towards the technology. To achieve this, both printed and online questionnaires were distributed according to the name list provided by Perbadanan Usahawan Nasional Berhad (PUNB) where 348 responses were included for thorough statistical analysis. The data were then analysed using Structural Equation Modelling (SEM) – Analysis of Moments Structures (AMOS) 21 in SPSS version 21. The result shows that there are strong positive influences between all the parameters tested, thus concluding the applicability of TAM in measuring the adoption intention of textile cyber-entrepreneurs towards mobile marketplace application utilisation. Future research directions are also suggested in this study.

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1. Introduction

Mobile shopping (m-shopping) or mobile retail (m-retail) is a common activity nowadays to be conducted by both customers and sellers worldwide. The evolvement of mobile commerce technology along with other supporting technology such as cloud computing has encouraged the growth of m-retail industry, thus introducing many usable mobile cloud applications for business purpose such as mobile marketplace app. The booming usage of mobile devices such as smartphones and tablets has made m-retail to be easily performed regardless of time and location. People would likely to shop via the mobile marketplace app that is installed inside their mobile device especially while working at home or while facing difficulties to find specific products that might be unavailable around their location. In fact, the uses of m-commerce and m-shopping services have rapidly increased in the COVID-19 pandemic [1-3]. For business owners or sellers, m-retail through the use of mobile marketplace app is one of the helpful ways in promoting and selling their products. The emergence of various e-commerce platforms which currently integrate with m-commerce mechanisms through mobile marketplace app would greatly attract potential business owners like textile cyber-entrepreneurs to utilise these selling channels.

In Malaysia, the uses of mobile cloud services and applications are still developing among entrepreneurs. The adoption of these services was initially recognised to be low among Malaysian businesses [4,5] due to lack of awareness and not getting enough information. Besides that, the utilisation of e-commerce technologies that includes m-commerce among Malaysian entrepreneurs was also found to be lowly adopted [6,7] especially before the COVID-19 pandemic, thus requiring interventions by Malaysian governments and associated agencies then. The use of state-of-the-art technology was always emphasised by Malaysian government for grabbing numerous possible opportunities and empowering the business growth.

As the adoption of mobile cloud technologies such as mobile marketplace app is getting popular among Malaysians, it is important to acknowledge the acceptance of this technology from the perspective of Malaysian entrepreneurs. Gathering specific information from the entrepreneurs would likely help the service providers to cater the right functionalities of mobile marketplace app to these users. Previous studies on m-commerce technologies had mostly focused on Malaysian customers' perspectives [8-10] whereas it is also vital to learn more from the sellers' point of views. Hence, possible motivating factors that could encourage the utilisation of mobile marketplace app must be properly investigated among the sellers.

In understanding the adoption factors of a particular technology, several theories could be applied. Technology Acceptance Model (TAM) which was introduced by Davis *et al.,* [11] is one of the most prominent. Its robustness was acknowledged in numerous studies, thus inspiring this research to be conducted. In mobile technology context, TAM was found to be helpful in examining the adoption of m-commerce [12], m-shopping [13,14] and mobile cloud services [15,16]. On the other hand, studies of m-retail that specially focused on retailer's perspectives are very limited [17]. Therefore, this study intends to examine the applicability of TAM in determining the adoption intention of mobile marketplace app among Malaysian textile cyber-entrepreneurs who are also the consumers of this specific technology.

1.1 Mobile Marketplace App

The emergence of e-commerce platforms such as Lazada, Zalora and Shopee has been well-received by Malaysians in promoting the business-to-consumer (B2C) transactions *via* the Internet. These platforms are deemed very useful to both sellers and buyers for conducting online retail

activities with various interesting features. In fact, these online merchant platforms have also introduced their own version of mobile marketplace app [18,19] in attracting the users of mobile devices to make online purchases just by using their smartphones. This concept is noteworthy especially to those who are always on-the-go whilst the business transactions can be done regardless of time and location.

The supporting technology behind the operationalization of mobile marketplace app is cloud computing. By using cloud, the app performance will be optimised while most of the tasks and processes are executed on the cloud rather than inside the user's mobile device. Hence, this will improve and prolong the battery life of the mobile device. Meanwhile, in providing the best suited services to the users, some of the online merchant platforms have separated the apps based on the type of users: retailers or customers. The functionalities of retailers' app are more complex than the customers' app due to additional managerial tasks that need to be performed by the retailers. Retailers are required to manage customer's orders, update inventory details, analyse sales and make predictions based on current trends. The retailers' app may also consist of enterprise resource planning (ERP), accounting system and promotional functions for assisting the sellers to manage their online business and market their products. Furthermore, besides using the mobile marketplace app provided by third party online platforms, the retailers may also develop their own app based on their own targets and business requirements.

1.2 Digital Entrepreneurship in Malaysia's Textiles and Fashion Industry

Malaysia has a notable history in becoming one of the well-known textiles and apparels producers in the world although having to compete with other rival countries such as China, India and Vietnam. According to data from Malaysia External Trade Development Corporation (MATRADE) [20] and Malaysian Investment Development Authority (MIDA) [21], Malaysian textile industry has become one of the largest contributors of nation's export trade. Products such as wools, leathers and clothes are supplied to various world-known luxury clothing brands [22]. Currently, Malaysian textile industries are moving towards the digital transformation and utilisation of Industry 4.0 technologies, thus encouraging active participations from the key players. Due to the booming of digital transformation mechanism in various businesses, Malaysian textiles and fashion industry are also greatly affected. Malaysian youngsters are encouraged to embark into digital entrepreneurship as the means for income generations while flourishing the growth of the nation's economy [23,24]. Furthermore, numerous fashion entrepreneurs and textile cyber-entrepreneurs have emerged for supplying various types of garments among Malaysians, hence creating competitions in this dynamic industry.

Nevertheless, during the COVID-19 pandemic, the condition of Malaysian textile and apparels industry has worsened whereby many small-medium enterprises (SME) manufacturers had to close or downscale their operations and endure 15,000 job losses [25]. The export values of textile industry have also dropped significantly due to this pandemic. On the other hand, Malaysian government had introduced Pelan Jana Semula Ekonomi Negara (PENJANA) along with e-commerce initiatives to assist Micro and SMEs in shifting their businesses towards digitalization [23,26]. These enterprises were given opportunities to collaborate with various e-commerce platforms for the business transition through this economic recovery plan. A survey conducted by Juwai IQI Group has reported massive surge in the number of online sellers and online retail sales as 57 percent of Malaysians have been identified to perform online shopping more during the pandemic than the pre-pandemic, thus increasing the usage of super app, cashless payments and mobile Internet services [27]. This showed that e-commerce and its related services like mobile marketplace app are well-received by both

buyers and sellers and would continue to be utilised by Malaysian entrepreneurs including cyber-entrepreneurs in their business operations as the new normal.

1.3 Technology Acceptance Model (TAM)

The TAM primarily assesses how users perceive and accept new technology based on their perceived usefulness and perceived ease of use. It is commonly used in the information systems and technology management where the main intention of this model is to analyse and forecast the acceptance and adoption of new technology among users [28-30]. According to Davis *et al.,* [11] perceived usefulness assesses the extent to which users' performance or productivity influenced the users to use a technology while perceived ease of use measures the user's opinion on the efficiency, effortlessness and the mechanism of the technology itself.

The adoption of mobile marketplace applications would highly influence the business operations and sales strategies among textile cyber-entrepreneurs. By employing the TAM framework, it is possible to study on various factors influencing the perceived usefulness of mobile marketplace apps in boosting the sales, attracting wider consumers' bases as well as strengthening the business efficiency. For the perceived ease of use, it can be focused on the interface's design, effortlessness in the navigation and compatibility with the current technology.

In addition, it is possible to gain insights on the user's attitude and behavioural intention through TAM which later enables the textile cyber-entrepreneurs to design and integrate technology that better meet the end users' demands. Kaasinen [31] stated that the actual usage patterns of a user are directly influenced by their intention to use the technology based on how easy the application is. It has also been concluded by Kanchanatanee *et al.,* [32] that perceived ease of use does have an indirect effect towards the users' attitude in using a technology. Moreover, Indarsin *et al.,* [33] stated that if the application is beneficial in speeding up the work, increase performances and productivity, it will have a strong effect on the attitude to adopt technology.

2. Methodology

2.1 Research Model and Hypothesis

Since this study employed TAM as the basis of the research, the associated constructs analysed were Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Attitude (ATT) and Behavioural Intention (INT). Generally, PU, ATT and INT were examined as the dependent variables while the PEOU was measured as the independent variable. Nonetheless, in measuring INT, ATT and PU were determined as the potential factors, while in measuring ATT, both PU and PEOU were considered as the probable factors. Figure 1 shows the research model of this study.

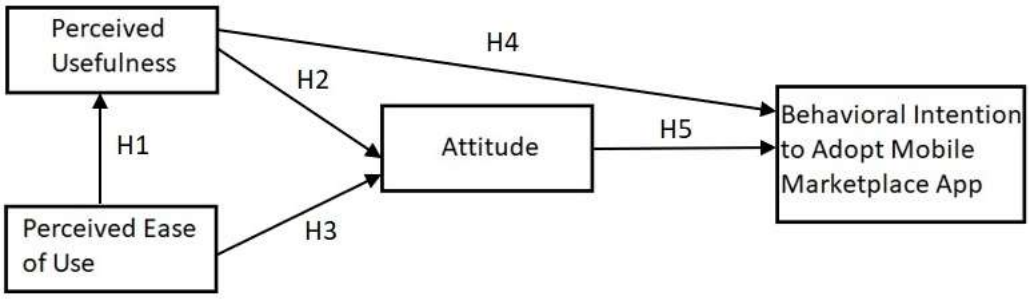

Fig. 1. Research model

Overall, five hypotheses were developed in observing the relationships between these variables towards determining the adoption intention of mobile marketplace app among Malaysian textile cyber-entrepreneurs. Hence, the proposed hypotheses were:

H1: Perceived Ease of Use positively influences Perceived Usefulness
H2: Perceived Usefulness positively influences Attitude
H3: Perceived Ease of Use positively influences Attitude
H4: Perceived Usefulness positively influences Behavioural Intention
H5: Attitude positively influences Behavioural Intention

2.2 Research Methodology and Instrument

The nature of this study is based on quantitative research design where questionnaires were distributed to the respondents for data collection. In this case, textile cyber-entrepreneurs were the subjects of the study. After the data collection, statistical analyses were performed in measuring the variables and relationships between them for fulfilling the study objectives. As TAM was chosen to be employed, thus four variables were examined: Perceived Usefulness, Perceived Ease of Use, Attitude and Behavioural Intention. Table 1 describes the relevant sources of questionnaire items that have been utilised for this study. All items have been carefully selected and adapted to suit with the context of this study. Moreover, the items were accurately reviewed by five experts in mobile cloud services, textile cyber-entrepreneurship, statistics, e-commerce and retail services. The questionnaires were set up bilingually in both English and Malay languages through back-to-back translation. In measuring the questionnaires, five-point Likert scale was used varying from 1 = strongly disagree to 5 = strongly agree.

Table 1
Questionnaire items and references

Constructs	Number of Items	References
Perceived Usefulness	5	Chen [34]
Perceived Ease of Use	5	Nor *et al.,* [35]
Attitude	5	Al-Najjar *et al.,* [36]
Behavioural Intention	5	Nor *et al.,* [35]

2.3 Research Procedures

For this study, both printed and online questionnaires were set for distribution among Malaysian textile cyber-entrepreneurs. The printed questionnaires were distributed individually *via* face-to-face approach to textile cyber-entrepreneurs who have joined multiple events or festivals linked to digital and internet business in Kelantan, Pahang and Terengganu. Enumerators were then hired in collecting the distributed questionnaires within two days.

On the other hand, online questionnaires link was given accordingly to the name list provided by Perbadanan Usahawan Nasional Berhad (PUNB). E-mail invitations were delivered to textile cyber-entrepreneurs and reminders were also sent for them to fill-up the questionnaires. Consequently, 411 questionnaires out of a total of 600 were returned. Despite this, 63 of them were eliminated from further analysis during the screening process due to the outliers' issues or lack of sufficient data. Finally, with a response rate of 58 percent, only 348 replies were included for comprehensive statistical analysis. The collected data were keyed into SPSS Version 21 and further analysed by using

Structural Equation Modelling (SEM) – Analysis of Moments Structures (AMOS) 21 to assess the hypotheses.

3. Results

From the valid questionnaires of 348 respondents, 294 (84.5%) respondents are females while the remaining 15.5% are males. Most of the respondents are Malays (84.5%) and the others (15.5%) are composed of other races. From the age group, it can be found that 236 (67.8%) respondents are below 31 years old whilst the remaining 32.2% are 31 and above. Garments (89.7%) were discovered to be the most sold textile products by respondents, with the remaining (10.3%) that consisted of other textile products such as bedclothes, curtains, table spreads and carpets. In examining the usage of mobile marketplace application among textile cyber-entrepreneurs, only 47.1% of respondents have utilised the technology for their business operations and 16.1% have their own mobile marketplace app. Furthermore, majority of the respondents (56.6%) have their own business websites while another 43.4% have not.

The first step towards analysing the construct was to perform reliability and validity testing through factor analysis. Both exploratory and confirmatory factor analyses were done in examining the factor loading of each item which is to be more than the recommended value of 0.50 [37]. Several items such as PU1, PU3, PEOU1, ATT4, INT1 and INT2 were excluded from further analysis due to low value and cross-load occurrence with other items. Hence, the finalise factor loading for the remaining items are ranged from 0.867 to 0.956 as shown in Table 2. Meanwhile, the composite reliability of each construct was also observed ranging from 0.933 to 0.964, thus exceeding the recommended value of 0.60 [37,38]. Moreover, the average variance extracted (AVE) of each construct was also found to be more than 0.50 which signified the convergent validity through the measurement model.

Table 2
Results of convergent validity examination via measurement model

Construct	Item	Factor Loading	Composite Reliability	AVE
Perceived Usefulness	PU1	Deleted	0.947	0.857
	PU2	0.935		
	PU3	Deleted		
	PU4	0.923		
	PU5	0.919		
Perceived Ease of Use	PEOU1	Deleted	0.950	0.826
	PEOU2	0.867		
	PEOU3	0.919		
	PEOU4	0.931		
	PEOU5	0.918		
Attitude	ATT1	0.956	0.964	0.872
	ATT2	0.943		
	ATT3	0.917		
	ATT4	Deleted		
	ATT5	0.902		
Intention to Adopt	INT1	Deleted	0.933	0.824
	INT2	Deleted		
	INT3	0.885		
	INT4	0.908		
	INT5	0.929		

In examining the construct validity, the goodness of fit indices was referred. The items were tested for their fitness to measure their subsequent constructs via both measurement and structural models in SPSS SEM-AMOS 21. After deleting unnecessary items from the models, the goodness of fit was evaluated through assessment of Chi-Square, Root Mean Square Error Approximation (RMSEA), Goodness of Fit Index (GFI), Comparative Fit Index (CFI) and Turker Lewis Index values (TLI). As demonstrated in Table 3, the value of these indices attained a reasonable goodness of fit in our investigation. According to the results, all obtained indices were categorised within the recommended values, with the exceptions of Chi-Square ratio value of 2.087, which was slightly more than 2.0 and RMSEA value of 0.056, which was also a bit more than 0.05. Nonetheless, since only tiny differences were found, it could be assumed that the suggested model obtained a good fit when combined with the measuring items and data collected.

Table 3
Goodness of fit indices for TAM hypothesised model

Index	Recommended Value	Results
Chi-Square Ratio (χ^2/df)	≤ 2.0	2.087
RMSEA	≤ 0.05	0.056
GFI	≥ 0.90	0.947
CFI	≥ 0.90	0.986
TLI	≥ 0.90	0.982

Structural equation modelling with maximum likelihood estimation was employed to the hypothesised model in observing the relationships between independent variables and dependent variables of TAM. All hypotheses were tested by determining the estimated causal paths between these variables. Figure 2 shows the hypothesised model of TAM with all associated path estimations and squared multiple correlation (R^2) values.

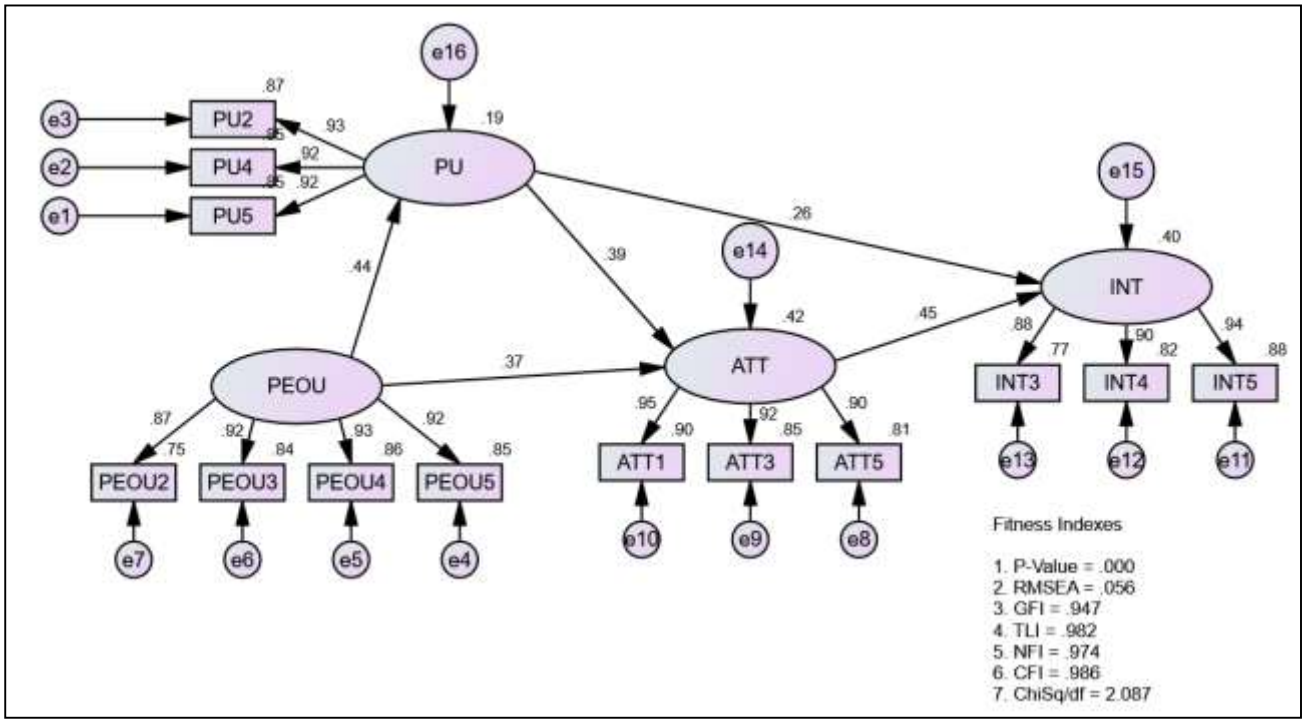

Fig. 2. Hypothesised model estimations based on TAM

The path estimations between independent variables and dependent variables in TAM were examined. Based on the results in Table 4, all relationships were found to be significant at 0.001 level, hence supporting all proposed hypotheses. In terms of squared multiple correlations (R^2) for the dependent variables, 19% of the variance was accounted for perceived usefulness, 42% was accounted for attitude and 40% was accounted for intention. Therefore, these results have proven the applicability of TAM in measuring the behavioural intention of Malaysian textile cyber-entrepreneurs to utilise mobile marketplace application.

Table 4
Results of path estimation in technology acceptance model

Relationship between exogenous and endogenous	Standardised coefficient (β)	Critical Ratio (CR)	*P* Value	Results
PEOU → PU	0.44	8.251	0.000***	Significant
PU → ATT	0.39	7.519	0.000***	Significant
PEOU → ATT	0.37	7.281	0.000***	Significant
PU → INT	0.26	4.682	0.000***	Significant
ATT → INT	0.45	7.935	0.000***	Significant

Note: ATT = Attitude, PU = Perceived usefulness, PEOU = Perceived ease of use, INT = Intention *p<0.05, **p<0.01, ***p<0.001

4. Discussion

In analysing the relationship between perceived ease of use and perceived usefulness, it can be concluded that the usefulness of mobile marketplace application is greatly influenced by the easy-to-use features. These factors are highly correlated because when the users realise a technology is easy to use and beneficial, they lean towards adopting the technology in their business. In order to empower the uses of mobile marketplace app, it is suggested for service providers to offer the most updated features in the app environment while emphasizing on the app performance and security mechanisms. This may include the database security [39,40], data security [41,42] and authentication security [43]. Moreover, the service providers must be alerted with the latest challenges in Malaysian online retail industry especially in dealing with the integration of cryptocurrencies and blockchain technologies [44] in their future app. The findings indicate that textile cyber-entrepreneurs are more likely to believe that a mobile marketplace application with practical features and convenient interfaces can assist them in completing their jobs efficiently. The definite relationship between these two factors [28,29,45].

Secondly, the positive influences of perceived usefulness on attitude are also significant *via* the hypothesised model. This shows that the more useful the mobile marketplace app is perceived by textile cyber-entrepreneurs, the higher their attitude values towards the adoption. It also implies the operational functionalities of mobile marketplace should always be enhanced in accommodating the needs of textile cyber-entrepreneurs for their business operations. The positive relationship between these constructs is supported in mobile shopping studies [13,46].

The significant positive influences of perceived ease of use on attitude are also observed in this study. The result implies while the mobile marketplace app is perceived to be easy to use, then the textile cyber-entrepreneur's attitude towards the adoption would increase. For this, the service provider of mobile marketplace app must design and provide the user interface that is easy to be used by textile cyber-entrepreneurs in order to gain their interest in utilisation. At the same time, the app must be integrated with all potential security mechanisms [39,44] to assist the Malaysian users who have been found to exhibit moderate security awareness [47] while using the Internet. The positive result in this study is supported in previous work by Groß [13] in the mobile shopping context.

The hypothesised model has also shown the positive influences of perceived usefulness on behavioural intention. The more helpful, interesting, engaging and attractive a mobile market application is, the higher probability the users will utilise the application. This means that the textile cyber-entrepreneurs agree that by using the marketplace application, it will eventually improve their job performance, boost their sales and assist them to further achieve their targets. The confidence and desire to adopt the technology based on the usefulness of a technology [30,48,49].

Finally, this study has also observed the significant positive influences of attitude on behavioural Intention. This demonstrates textile cyber-entrepreneurs' strong belief in the benefits of mobile marketplace application, which are seen as valuable in managing their online business through various provided functionalities. As textile cyber-entrepreneurs' attitudes towards adoption rise, so does their intention to use mobile marketplace app. The results on positive effects of attitude towards behavioural intention are supported by previous works by Groß [13], Yang [46], Gupta *et al.,* [50] and Chen *et al.,* [51] in mobile shopping context.

5. Conclusions

In all, TAM has been proven to be applicable in understanding the adoption intention of textile cyber-entrepreneurs to use mobile marketplace application for their business operations, thus contributing to the knowledge in mobile shopping context especially from the perspectives of Malaysian entrepreneurs. The comprehensive TAM analysis provides significant findings for advanced fundamental evidence towards adoption of mobile marketplace application in current industry practices. The positive influences among the variables discovered from the research could open further investigation in integrating TAM with other possible variables such as perceived security and app quality. From this, best practices and design improvements of the mobile marketplace application for Malaysian fashion textile industry can be implemented in the near future.

Future research on TAM could also focus on several areas to provide deeper comprehension on the effect of technology adoption for textile and other cyber-entrepreneurs. For instance, the long-term impact it has on business performance indicators such as sales revenue, business branding and customers' satisfactions. Analysing the correlation between technology adoption and business strategies like marketing campaigns and diversification of products could boost the business's performance where the outcome of this study may further improve and optimise the usage of technology in the business's operation.

Moreover, a study on the variables related to the textile industry for example the role of trust in suppliers and their credibility, the cultural values impact on the product design and the supply chain dynamics' effects on technology adoption could be explored. By understanding these elements, the cyber-entrepreneurs can design a better framework and strategies in adopting the best mobile marketplace that support their business needs. Finally, the associated experts and practitioners of mobile marketplace application could also strategize their moves to stay competitive in the industry whilst providing the best services to the entire digital community and society.

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