

**DEVELOPMENT, ISSUES AND CHALLENGES  
OF ONLINE ENTREPRENEURSHIP  
IN BRUNEI DARUSSALAM**

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of the requirements for the degree of  
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**Faculty Of Business And Management Sciences  
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# SUPERVISION

## DEVELOPMENT, ISSUES AND CHALLENGES OF ONLINE ENTREPRENEURSHIP IN BRUNEI DARUSSALAM

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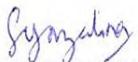
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## ABSTRACT

### DEVELOPMENT, ISSUES AND CHALLENGES OF ONLINE ENTREPRENEURSHIP IN BRUNEI DARUSSALAM

Online entrepreneurship has increased significantly in Brunei Darussalam. However, there is a lack of previous studies in relation to this field. This study aims to identify developments made by online food entrepreneurs in Brunei Darussalam, their issues as well as challenges in starting, running and developing the business. This study specifically focuses on online food entrepreneurs who sell desserts using the social media named the *Instagram*. This study will also investigate matters regarding the entrepreneurial support received by these entrepreneurs. The findings of this study were acquired through exploratory and mixed research (qualitative and quantitative research by means of distributing questionnaires). From the study, it is found that these entrepreneurs are faced with issues and challenges, which includes financial problems, too many competitors and more. Despite that, these entrepreneurs are still able to make some developments such as more product and service offerings and engaged themselves in bake sale events other than selling their products through online. In addition, based on the findings of the study, these entrepreneurs did receive supports for doing business, which mostly came from their families and friends. The study is therefore, vital as it will contribute to the body of knowledge and it will open the eyes of the respective government and private institutions to assist these entrepreneurs in overcoming any issues and challenges and further support their business growth.

## ABSTRAK

### PEMBANGUNAN, ISU-ISU DAN CABARAN-CABARAN KEUSAHAWANAN *ONLINE* DI BRUNEI DARUSSALAM

Keusahawanan *online* telah menunjukkan peningkatan yang ketara di Brunei Darussalam. Walau bagaimanapun, tidak banyak kajian terdahulu yang berkaitan dengan bidang ini. Kajian ini bertujuan untuk mengenal pasti perkembangan yang dilakukan oleh usahawan-usahawan makanan *online* di Brunei Darussalam, isu-isu dan cabaran-cabaran yang mereka hadapi di dalam memulakan, menjalankan dan membangunkan perniagaan. Kajian ini secara khusus memberi tumpuan kepada usahawan-usahawan makanan *online* yang menjual pencuci mulut dengan menggunakan media sosial yang bernama *Instagram*. Kajian ini juga akan melihat kepada perkara-perkara yang berkaitan dengan sokongan keusahawanan yang diterima oleh usahawan-usahawan tersebut. Hasil kajian ini telah diperolehi melalui kajian penerokaan dan kajian gabungan (penyelidikan kualitatif dan kuantitatif melalui pengedaran borang kaji selidik). Dari kajian ini, didapati bahawa usahawan-usahawan ini telah berhadapan dengan beberapa isu dan cabaran, antaranya masalah kewangan, terlalu ramai persaingan dan banyak lagi. Namun begitu, usahawan-usahawan ini masih mampu untuk membuat beberapa perkembangan di dalam perniagaan seperti menghasilkan lebih banyak produk dan perkhidmatan serta menglibatkan diri di dalam acara jualan makanan selain menjual produk mereka secara *online*. Tambahan lagi, berdasarkan dapatan daripada kajian ini, usahawan-usahawan tersebut telah mendapat sokongan bagi menjalankan perniagaan, dimana kebanyakannya diberi oleh ahli keluarga dan rakan-rakan mereka. Oleh itu, kajian ini adalah sangat penting kerana ia boleh meningkatkan ilmu pengetahuan dan ia boleh membuka mata institusi kerajaan dan swasta di dalam membantu usahawan-usahawan dalam mengatasi sebarang isu-isu dan cabaran-cabaran dan terus menyokong pertumbuhan perniagaan mereka.

## ملخص البحث

التنمية، والقضايا، والتحديات للأعمال الحرة على الإنترنت مباشرة في بروني دار السلام

قد زاد الأعمال الحرة على الإنترنت في بروني دار السلام زيادة كبيرة ومحمودة. ومع ذلك، فهناك نقص للدراسات السابقة فيما يتعلق بهذا المجال. تهدف هذه الدراسة إلى تحديد التطورات التي أدلى بها أصحاب المشاريع الغذائية على الإنترنت، والقضايا، فضلاً عن التحديات في بدء، وتشغيل، وتطوير الأعمال التجارية في بروني دار السلام. وتركز هذه الدراسة على وجه التحديد على منظمي المشاريع الغذائية عبر الإنترنت الذين يبيعون الحلويات باستخدام وسائل الإعلام الاجتماعية اسمه *Instagram*. وستحقق هذه الدراسة أيضاً إلى كشف المساعدة المقدمة على تجار أو منظمي الأعمال الحرة بدعم هذه المشاريع. و تم الحصول على النتائج التي توصلت إليها هذه الدراسة من خلال البحوث الإستكشافية، ومختلطة المنهج (أي البحوث الكمية، والنوعية عن طريق توزيع الاستبيانات). تبين من الدراسة أن أصحاب هذه المشاريع تواجه القضايا والتحديات، التي تشمل المشاكل المالية، وعدد كبير جداً من المنافسين، وغير ذلك. على الرغم من ذلك، لا يزال القائمون بالمشاريع قادرين على تزييد، وتحسين بعض التطورات في المنتجات، والخدمات، كبيع الخبز، بدلا من اعتماد على بيع المنتجات عن طريق الإنترنت. وبالإضافة إلى ذلك، استناداً إلى النتائج التي توصلت إليها هذه الدراسة، أن أصحاب هذه المشاريع يحصلون الدعم للقيام بالأعمال التجارية، والتي جاء معظمها من أسرهم، وأصدقائهم. ولذلك، فإن لهذه الدراسة أهمية فائقة، كما أنها ستسهم في توسيع المعرفة، وفتح أعين الحكومة المعنية، ومؤسسات القطاع الخاص تقديم المساعدة لأصحاب هذه المشاريع في التغلب على أي من القضايا والتحديات، ومواصلة الدعم لنمو الأعمال التجارية.



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## TRANSLITERATION

TRANSLITERATION	ARABIC
'Arab	عرب
Ḥijāz	حجاز
Ka'abah	كعبة
Makkah	مكة
Quraysh	قريش
Shām	شام

## ABBREVIATION

AITI	The Authority for Info-communication Technology Industry
BEDB	Brunei Economic Development Board
BEES	Brunei Entrepreneurship Education Scheme
BND	Brunei Dollar
E@C	Entrepreneurship @ Campus
<i>etc</i>	<i>et cetera</i>
FSB	Federation of Small Businesses
GEM	Global Entrepreneurship Monitor
GLC	Government-Linked Companies
HND	Higher National Diploma
<i>ibid</i>	<i>ibidem</i>
ICT	Information, Communication and Technology
<i>i.e.</i>	<i>id est</i> ("That is")
NEP	New Economic Policy
NGO	Non-Governmental Organization
PBUH	Peace Be Upon Him
PhD	Doctor of Philosophy
RM	Ringgit Malaysia
ROI	Return On Investment
SEO	Search Engine Optimization
SEM	Search Engine Marketing
SME	Small Medium Enterprise
SWT	Subahanahu Wa Ta'ala
UBD	Universiti Brunei Darussalam
UNISSA	Sultan Sharif Ali Islamic University
U.S.	United States



# CHAPTER 1

## INTRODUCTION

This chapter will define the key terms that are used in the research title such as "development", "issue" and "challenge". It will also provide a brief description on Brunei Darussalam as well as online entrepreneurship in general. This chapter will further include entrepreneurship (extracts from the Qur'an), the history of entrepreneurship in Islam and entrepreneurship in Brunei Darussalam. In addition, the research scope and limitation, the main problem(s) to be investigated, research questions, research objectives and significance of the research will also be included in this chapter.

### 1.1. Defining Terms

#### 1.1.1. Definitions of Development

Business Dictionary (2014) defined development as "the systematic use of scientific and technical knowledge to meet specific objectives or requirements".<sup>1</sup> It is also defined as "an extension of the theoretical or practical aspects of a concept, design, discovery, or invention".<sup>2</sup>

#### 1.1.2. Definitions of Issue

According to Oxford Dictionaries (2014), issue is defined as "problems or difficulties, especially with a service or facility".<sup>3</sup> Merriam-Webster (2014), on the other hand, defined "issue" as "something that people are talking about, thinking about etc".<sup>4</sup>

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<sup>1</sup> Business Dictionary. (2014). "Development". *BusinessDictionary.com*. From: <http://www.businessdictionary.com/definition/development.html>.

<sup>2</sup> *ibid*.

<sup>3</sup> Oxford Dictionaries. (2014). "Issue". *Oxford Dictionaries Language matters*. From: <http://www.oxforddictionaries.com/definition/english/issue>.

<sup>4</sup> Merriam-Webster. (2014). "Issue". *Merriam-Webster*. From: <http://merriam-webster.com/dictionary/issue>.

### 1.1.3. Definitions of Challenge

The word "challenge" refers to "a task or situation that tests someone's abilities" (Oxford Dictionaries, 2014).<sup>5</sup> Macmillan Dictionary (2014) defined "challenge" as "something that needs a lot of skill, energy, and determination to deal with or achieve, especially something you have never done before and will enjoy doing".<sup>6</sup>

## 1.2. Brief Descriptions

### 1.2.1. Description on Brunei Darussalam

Brunei Darussalam is a small country in South-East Asia, situated on the North-West Coast of the Borneo Island, in the Indonesian Archipelago.<sup>7</sup> Brunei Darussalam consists of four districts, namely, Brunei-Muara, Tutong, Temburong and Belait district.<sup>8</sup>

The Capital City of Brunei, Bandar Seri Begawan, is located in the Brunei-Muara district. According to Brunei Economic Development Board (BEDB), the latest population of Brunei is 406,000 that grow at an average rate of 1.8% per annum.<sup>9</sup> In addition, the main language of the country is Bahasa Melayu and Islam serves as the official religion. His Majesty, Sultan Haji Hassanal Bolkiah Mu'izzaddin Waddaulah is the current Head of State and Head of Government and he is also the Prime Minister and heads a team of Cabinet Ministers.<sup>10</sup>

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<sup>5</sup> Oxford Dictionaries. (2014). "Challenge". *Oxford Dictionaries Language matters*. From: <http://www.oxforddictionaries.com/definition/english/challenge>.

<sup>6</sup> Macmillan Dictionary. (2014). "Challenge". *Macmillan Dictionary*. From: <http://www.macmillandictionary.com/dictionary/british/challenge>.

<sup>7</sup> The Commonwealth. (2014). "Brunei Darussalam". *The Commonwealth*. From: <http://thecommonwealth.org/our-member-countries/brunei-darussalam>.

<sup>8</sup> *ibid.*

<sup>9</sup> The Brunei Economic Development Board (BEDB). (n.d). "Introducing Brunei". *The Brunei Economic Development Board (BEDB)*. From: [http://www.bedb.com.bn/why\\_intro.html](http://www.bedb.com.bn/why_intro.html).

<sup>10</sup> *ibid.*

### 1.2.2. Description on Online Entrepreneurship

Many entrepreneurs today make use of the Internet in order to sell and/or promote their products or services online. This is often referred to as the term "online entrepreneurship" or "e-commerce." However, according to Farhad Nejadirani, Masoud Behravesht and Reza Rasouli (2011), the term e-commerce is not limited to only buying and selling of products online, it is an attempt to find suppliers, accountants, payment services, government agencies and competitors online.<sup>11</sup>

Nowadays, online entrepreneurship or e-commerce is seen as a new revolution. Online entrepreneurs today have many channels that drive customers to their business i.e. with the use of web site, E-mail and Social Sites.<sup>12</sup> Based on Oracle's online interviews with over 180 global commerce executives (2013), it shows that web sites are the main channel that drives customers the most (89%). This is then followed by Search Engine Optimization (SEO) (68%), E-mail (68%), Social Sites (63%), and Search Engine Marketing (SEM) (50%), Physical Store (35%) and Mobile Website (33%).<sup>13</sup>

In addition, the growth of online entrepreneurship or e-commerce is often associated with the increase usage of the Internet. According to McKinsey & Company (2014), "increases in internet use and infrastructure improvements have allowed entrepreneurs in aspiring countries to create new business models".<sup>14</sup> McKinsey & Company (2014) further added, "With about 150,000 internet-related businesses started each year in aspiring countries, entrepreneurs have driven much of the growth of the Internet ecosystems.

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<sup>11</sup> Farhad Nejadirani, Masoud Behravesht and Reza Rasouli. "Developing Countries and Electronic Commerce the case of SMEs". *World Applied Sciences Journal*. n.pl: IDOSI Publications. (1818-4952): 2011. p. 757.

<sup>12</sup> Oracle. "B2C E-Commerce Trends for 2013". *Oracle*. n.pl: n.pb. p.8.

<sup>13</sup> *ibid*.

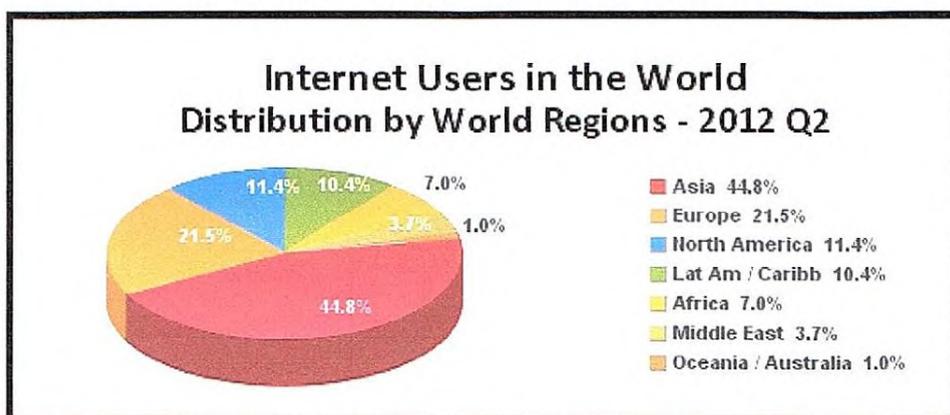
<sup>14</sup> McKinsey&Company. (2014). "Digital Start-ups for the developing world". *McKinsey&Company*. From: <http://voices.mckinseysociety.com/mckinsey-james-manyika-michael-chui-entrepreneurs-key-to-internet-growth/>.

They are building the foundations that consumers and enterprises can take advantage of".<sup>15</sup> Examples of the aspiring countries are China and Mexico.

Additionally, based on the Internet growth statistics provided by the Internet World Stats, in December 2009, there are about 1,802 million of Internet users worldwide, whereas in June 2012, the amount increased to 2,405 million Internet users. This number, to add on, is expected to increase in the year 2014.<sup>16</sup> The following chart 1 shows the distribution of Internet users in the world (by world regions) as of June 2012.

**Chart 1:**

Internet users in the world distribution by world regions - 2012 Q2



Source: *Internet World Stats*.<sup>17</sup>

From the chart, it can be concluded that Asia has the highest number of Internet users (44.8%) and Oceania/Australia serves as the country with the least number of Internet users (1.0%) as compared to the other regions.

Being an Asian country, Brunei Darussalam's Internet usage has proved to increase steadily in these recent years. According to 2007 figures from Authority for Info-Communications Technology of Brunei (AiTi), "Brunei recorded a total of 199,532 Internet users last year, making up 50.8

<sup>15</sup> *ibid.*

<sup>16</sup> Internet World Stats. (2014). "Internet growth statistics". *Internet World Stats*. From: <http://www.internetworldstats.com/emarketing.htm>.

<sup>17</sup> Internet World Stats. (2014). "Internet Users in the World Distribution by World Regions - 2012 Q2". *Internet World Stats*. From: <http://www.internetworldstats.com/stats.htm>.

per cent of the total population.<sup>18</sup> In comparison, in the year 2010, the number of local internet users amounted to 318,900 users, 78 per cent of the country's total population.<sup>19</sup>

Moreover, based on a study on Internet usage in SMEs in Brunei, it shows that 79 per cent of SMEs surveyed use the internet for their business. However, these SMEs are criticized for not using the Internet at its fullest.<sup>20</sup> This indicates that there is a need to assist these SMEs to further utilized the available tools such as the Internet in order for their business to grow further.

### 1.3. Entrepreneurship in Islam

#### 1.3.1. Entrepreneurship (Extracts from the Qur'an)

The Qur'an serves as the main source of guidance for the Muslims and consists of words from Allah. In the Qur'an, there are several revelations that are business-oriented such as follows:

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالِكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ  
مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا﴾

Means:

"O You who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent and do not kill yourselves (nor kill one another). Surely, Allah is Most Merciful to you".<sup>21</sup>

<sup>18</sup> The Brunei Times. (2014). "199,532 Brunei Internet users". *The Brunei Times*. From: [http://www.bt.com.bn/home\\_news/2008/10/16/199\\_532\\_brunei\\_internet\\_users](http://www.bt.com.bn/home_news/2008/10/16/199_532_brunei_internet_users).

<sup>19</sup> Internet World Stats. (2014). "Usage and Population Statistics". *Internet World Stats* From: <http://www.internetworldstats.com/asia/bn.htm>.

<sup>20</sup> The Brunei Times. (2014). "SMEs urged to maximise use of Internet for business". *The Brunei Times*. From: <http://www.bt.com.bn/business-national/2012/01/27/smes-urged-maximisc-use-internet-business>.

<sup>21</sup> An-Nisa, 4: 29.

This verse is concerned with disapproval of taking property in a wrong way or unlawfully and encourages doing business in a fair manner.

Another example of business-related verse in the Qur'an is:

﴿الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ  
ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ  
مِّن رَّبِّهِ فَآنتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا  
خَالِدُونَ﴾

Means:

"Those who eat *Ribā* (usury) will not stand (on the Day of Resurrection) except like the standing of a person beaten by *Shaitān* (Satan) leading him to insanity. That is because they say: "Trading is only like *Ribā* (usury)," whereas Allah has permitted trading and forbidden *Ribā* (usury). So whosoever receives an admonition from his Lord and stops eating *Ribā* (usury) shall not be punished for the past; his case is for Allah (to judge); but whoever returns [to *Ribā* (usury)], such are the dwellers of the Fire - they will abide therein".<sup>22</sup>

This second verse, on the other hand, emphasized on the prohibition of usury and the permissibility of trading by Allah and whoever turns to usury will then be punished in the hereafter.

### 1.3.2. History of Entrepreneurship in Islam

During the time of Prophet Muhammad (Peace Be Upon Him; PBUH), Makkah serves as a centre for trading, culture and worship. Makkah in terms

<sup>22</sup> Al-Baqarah, 2: 275.

of trading is considered as an important trading centre that connects North and South of Hijāz.<sup>23</sup>

The Quraysh in Makkah were the trading and business communities. They are the ones that were responsible to administer Makkah and to protect the Ka‘abah. At that time, they were the most influential and respected community or tribe than the other ‘Arab tribes.<sup>24</sup>

Moreover, Prophet Muḥammad (PBUH) who came from the family of Bani Hashim and Quraysh tribe was also involved in the field of business. When he was 12, his uncle, Abu Ṭālib, brought him to Shām (Syria). He then married Khadijah who was initially his business partner. Prophet Muhammad (PBUH) had proven his success in the business with high profits due to his good character and him being a trustworthy person that serves as a basis for his success.<sup>25</sup>

A *hadith* narrated by al-Tirmidhi claimed that 9 out of 10 sources of income came from business activities.<sup>26</sup> This shows that by engaging in business field, it can help to support our living and we can be as successful as Prophet Muḥammad (PBUH) by following his *Sunnah*.

#### 1.4. Entrepreneurship in Brunei Darussalam

In Brunei Darussalam, entrepreneurship is seen as vital as it attempts to provide "an alternative solution to unemployment" (Managing Director of Adinin Groups of Companies, Haji Musa Haji Adinin, 2009)<sup>27</sup>. It is also important as it serves as a means to gain economic and other societal benefits for the country and its people.

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<sup>23</sup> See: Dr. Abdurrahman Raden Aji Haqqi and Hj. Mohd Sahroll Hj Mohd Roger. (2002). *Konsep perniagaan dalam Islam*. 1st edition. Brunei Darussalam: Pusat Teknologi Pendidikan, Universiti Brunei Darussalam. p.12.

<sup>24</sup> *ibid.* p.13.

<sup>25</sup> *ibid.* pp. 13-14.

<sup>26</sup> A.B. Umami Salwa, A.S. Shahbudin and Kamaruzaman Jusoff. (2014). "Religion and Business Values for Muslimpreneurs", *Academia.edu*. From: [http://www.academia.edu/3997713/Religion\\_and\\_Business\\_Values\\_for\\_Muslimpreneurs](http://www.academia.edu/3997713/Religion_and_Business_Values_for_Muslimpreneurs).

<sup>27</sup> The Brunei Times. (2014). "Entrepreneurship a way out from unemployment". *The Brunei Times*. From: [http://www.bt.com.bn/home\\_news/2009/03/15/entrepreneurship\\_a\\_way\\_out\\_from\\_unemployment](http://www.bt.com.bn/home_news/2009/03/15/entrepreneurship_a_way_out_from_unemployment).

His Majesty the Sultan Dan Yang Di-Pertuan Negara Brunei Darussalam, in addition, has highlighted the importance of entrepreneurship in several of His Titah, as follow:

1. In conjunction with the Fifth National Youth Day held at the National Indoor Stadium on August 2010.

*"Youths' involvement in entrepreneurship must continue to be encouraged through training and education, as a solid understanding of this area can help reduce unemployment among youths".*<sup>28</sup>

He further added that, *"from how I see it, our youths must be nurtured with the view to making them big-hearted and ambitious towards the success of our socio-economic development".*<sup>29</sup>

*"The future of Brunei depended heavily on youths, who needed to be equipped with the skills to prepare themselves for competition and challenges".*<sup>30</sup> In addition, he further claimed that, *"all this is intended for us to create a more dynamic economic development together towards achieving Vision 2035",* said by His Majesty.<sup>31</sup>

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<sup>28</sup> Prime Minister's Office. (2014). "TITAH- Sambutan Hari Belia Kebangsaan 2010". *Prime Minister's Office Brunei Darussalam*. TITAH View.

<http://www.pmo.gov.bn/Lists/TITAH/NewDispform.aspx?ID=128&Source=http%3A%2F%2Fwww%2Epmo%2Fgov%2Ebn%2FPMO%2520Pages%2FTitah%2DView%2Easpx&ContentTypeId=0x0100422E821587FC974C9D1FAF38C117CE34>.

<sup>29</sup> "Penglibatan mereka (Belia) dalam bidang keusahawanan perlu terus digalakkan melalui latihan-latihan atau pendidikan, sama ada yang bersifat formal ataupun tidak, yang telah kerajaan beta sediakan"

<sup>30</sup> *ibid.*

<sup>31</sup> "Beta melihat, golongan belia kita perlu dirancang, bagaimana untuk menjadikan mereka itu berjiwa besar dan bercita-cita tinggi bagi pembangunan sosial dan ekonomi yang berjaya".

<sup>32</sup> *ibid.*

<sup>33</sup> "Masa depan negara tidak syak lagi, banyak bergantung kepada golongan belia. Kerana itu mereka perlu dibekalkan dengan ilmu dan kemahiran, semangat jati diri serta aqidah yang mantap".

<sup>34</sup> *ibid.*

<sup>35</sup> "Ini adalah selaras dengan Dasar Belia Negara yang inginkan para belia menyertai segala macam kegiatan, khasnya kegiatan-kegiatan ekonomi. Semua ini dihasratkan, untuk kita sama-sama dapat menjana pembangunan ekonomui yang lebih dinamik, sehingga tercapainya Wawasan 2035".



2. In conjunction with the Yayasan Sultan Haji Hassanal Bolkiah's Aidil Fitri celebration held at the International Convention Centre, Berakas on September 2011.

According to His Majesty, *"business and entrepreneurship are integral and important to the nation's economy and its people"*.<sup>32</sup> He also claimed that *"through business and enterprise mankind is continuously active and productive, and that Islam has described those in business as akin to being in jihad on the path of Allah (SWT), as its results are capable of raising the ummah"*. *"It is similar with the economy, Islam does not neglect it,"* said His Majesty.<sup>33</sup>

His Majesty cited that lessons can be learnt from holy Al-Quran and that this provides *"a clear picture that Allah (SWT) wants our economy to be vibrant, dynamic and to grow"*.<sup>34</sup> *"Islam the religion, encourages its people to be active in the field of economics, not to be lazy or to sit idle,"* said His Majesty".<sup>35</sup>

Such extracts from the Sultan's Titah highlighted the importance of entrepreneurship and the huge benefits that it will make to the country and its people such as job opportunities and the need to assist the "potential

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<sup>32</sup> Prime Minister's Office. (2014). "TITAH-Majlis Sambutan Hari Raya Aidilfitri Tahun 1432 Hijriah / 2011 Masihi YSHIB". *Prime Minister's Office Brunei Darussalam*. TITAH View. From: <http://www.pmo.gov.bn/Lists/TITAH/NewDispform.aspx?ID=97&Source=http%3A%2F%2Fwww%2Eepmo%2Egov%2Ebn%2FFPMO%2520Pages%21Titah%2DView%2Easpx&ContentTypeId=0x0100422E821587FC974C9DFFAF38C117CE34>.

<sup>33</sup> Mereka (para penguasaha kecil dan serdahana termasuk syarikat koperasi) ini dipilih sebagai pengiktirafan terhadap kepentingan perusahaan dan perniagaan di dalam kehidupan. Ia adalah teras kepada ekonomi sesebuah masyarakat dan negara".

<sup>34</sup> *ibid.*

<sup>35</sup> Melalui perusahaan dan perniagaan, manusia dituntut supaya sentiasa aktif dan produktif. Kerana itulah, Islam sampai menyifatkan orang berniaga itu sebagai berjihad di jalan Allah, kerana hasilnya mampu untuk membangunkan ummah".

<sup>36</sup> *ibid.*

<sup>37</sup> "Begitulah yang berkaitan dengan perkara ekonomi, agama Islam, tidak mengabaikannya. Malah memberikan perangsang konsisten untuk ianya terus diaktifkan. Cuba kita lihat petunjuk Al-Qur'an sendiri, selepas menunaikan fardu Jumaat, kita pun disuruh supaya bertaburan di muka bumi untuk mencari kelebihan rezeki.

<sup>38</sup> *ibid.*

<sup>39</sup> "Ini adalah gambaran jelas, betapa Allah Ta'ala sendiri mahu, supaya ekonomi kita itu hidup, dinamik dan berkembang. Ayat ini pada hemat beta, turut berkaitan dengan para pengusaha dan peniaga pada khususnya, dan malah seluruh umat Islam pada umumnya. Ia adalah satu motivasi untuk mereka. Agama Islam, ternyata menggalakkan umatnya supaya aktif dalam bidang ekonomi, bukannya bermalas-malas atau berpeluk tubuh".

entrepreneurs" so that they can be in the business field not only for a short time of period in order to generate more benefits for the economy and society as a whole.

### **1.5. Research Scope**

This study will explore the development made by online "food" entrepreneurs in Brunei Darussalam, and the issues and challenges faced by them. The researcher also identify whether these entrepreneurs receive any support, what are the types of support received, and from where did they received it. Moreover, the researcher focused on online entrepreneurs that sell desserts, using one of the current trendy social media called as the *Instagram*.

On the other note, the study takes place from January 2014 until the submission day of the academic Exercise by Undergraduate students from Faculty of Business and Management Sciences, of Sultan Sharif Ali Islamic University (UNISSA), which is on April 21, 2014. The researcher started the study late due to issues with the previous research topic that was not approved by certain parties. Hence, the researcher proposed a new research topic in January 2014 and start doing research since then. In addition, the place where the researcher decided to conduct study is in Brunei Darussalam. This is because the researcher lives in Brunei and that makes it easier (in terms of transportation, use of language etc.) for the researcher to conduct the study.

### **1.6. Research Limitation**

The limitations of the study, however, are as follows:

- It was not easy to search for online food entrepreneurs via *Instagram*. There are some entrepreneurs that the researcher personally 'followed' but the researcher needs to find more sample by randomly search for specific entrepreneurs that sell desserts and some of the entrepreneurs even "privated" their account which makes it difficult for the researcher to contact them directly

- Since the researcher started the study late, the researcher had limited time in finding more samples for the study. For two weeks, the researcher had only able to search for 60 online entrepreneurs that sells desserts
- However, when the researcher contacted all 60 online entrepreneurs, not all responded back to the researcher. Out of 60 entrepreneurs that the researcher contacted, only 24 entrepreneurs (40%) responded back and are willing to participate in the study
- Moreover, as most online entrepreneurs are home-based, not all entrepreneurs are willing to reveal their home address for the writing up of official research letter from the researcher's University and most of them preferred both the questionnaires and research letter to be sent to them via e-mail. Hence, when the research letter are given to the researcher, the researcher needs to open every envelopes, containing the letters and scan each of them to be sent to the entrepreneurs' respective e-mail
- Several entrepreneurs are not convinced by the researcher's identity as a student doing academic research. Thus, the researcher attempts to reveal the student Identification card to sort this thing out
- In addition, it took a long time for the "permission to carry out research letter" to be issued from the University. Eventually, it took several weeks for them to be processed before the researcher can actually start conducting the study. That is the main reason why the researcher started late in distributing the questionnaires
- Another problem is that when the actual study took place, only 17 out of 24 online food entrepreneurs gave back the questionnaires to the researcher. Originally, the researcher had given approximately two weeks for the entrepreneurs to answer the questionnaires. However, due to minimal amount of responses from the entrepreneurs (respondents), the researcher extended the due date to one more week. However, not all 24 respondents replied back to the researcher despite the researcher's repetitive initiatives to remind them to submit the questionnaires within the amount of time given.

## 1.7. The Main Problem(s) To Be Investigated

His Majesty the Sultan Haji Hassanal Bolkiah Mui'zzaddin Waddaulah, the Sultan and Yang Di-Pertuan of Brunei Darussalam, in His Titah during the Fifth National Youth Day (2010), mentioned that "*the field of entrepreneurship was not easy, as it was full of competition and challenges*".<sup>36</sup>

Also, according to Siti Junaidah Junaidi, an agriculture officer at the Agrifood Industry Division (2014), "the initial findings from visit and monitoring programmes carried out by the Agrifood Industry Division showed that most online SMEs are not aware of the services provided by the government for entrepreneurs".<sup>37</sup>

Hence, this study aims to study what are the challenges and issues faced by entrepreneurs, but are specifically focusing on local online food entrepreneurs (in starting, running and developing the business). This study further aims to identify the developments made by these entrepreneurs. In addition, this study will also look at whether these entrepreneurs receive any support for doing business or not, what are the types of aids given and from where did they received it (if any).

## 1.8. Research Questions

- 1) What are the developments made by the local online food entrepreneurs since they start doing business?
- 2) What are the issues faced by the local online food entrepreneurs when starting, running and developing their business?
- 3) What are the challenges faced by the local online food entrepreneurs when starting, running and developing their business?
- 4) Do these online entrepreneurs receive any support for doing business?

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<sup>36</sup>The Brunei Times. (2014). "Keep entrepreneurial spirit alive". *The Brunei Times*. From: <http://www.bt.com.bn/news-national/2010/08/03/keep-entrepreneurial-spirit-alive>.

<sup>37</sup>The Brunei Times. (2014). "Schemes to help online vendors eyed". *The Brunei Times*. From: <http://www.bt.com.bn/business-national/2014/01/10/schemes-helponline-vendors-eyed>.

- 5) What are the types of support given to these online entrepreneurs for doing business?
- 6) Where did the entrepreneurs receive these supports from?

### **1.9. Research Objectives**

- 1) To identify the developments made by these entrepreneurs since they start off business
- 2) To identify what are the issues that are faced by online food entrepreneurs when they start, run and develop their business
- 3) To identify what are the challenges that are faced by online food entrepreneurs when they start, run and develop their business
- 4) To discover how many of these entrepreneurs receive any support for doing business
- 5) To investigate what are the most common types of aids received by these online entrepreneurs, which makes it easier for them to do business
- 6) To identify from where the entrepreneurs are most likely to receive the support from

### **1.10. Significance of the study**

- A. Based on the findings on the development made by the online entrepreneurs, one can see whether online entrepreneurs themselves are motivated to develop their business or vice versa, with or without facing any issues and/or challenges
- B. This study aims to analyse what are the issues and challenges faced by online food entrepreneurs in Brunei Darussalam, so as to provide solutions to these issues and challenges
- C. To discover whether the entrepreneurs received or did not receive any support for doing business and to discover why these entrepreneurs did not receive any support for doing business. This is to ensure entrepreneurs are equally benefited from the available aids from the government and private sectors which can overcome the issues and challenges that they faced

- D. This study can help future researchers in their studies as this study can be used as a literature review or as a point of reference
- E. It can also help future entrepreneurs to strategize or to plan better than the existing entrepreneurs, so that they will succeed further
- F. To help Brunei in accomplishing its 2035's vision:
- the accomplishments of its well-educated and highly skilled people
  - the quality of life
  - the dynamic, sustainable economy<sup>38</sup>
- G. Since this study is new, it provides the latest information and data on entrepreneurship, specifically, on local online food entrepreneurship in Brunei Darussalam. This is vital, especially, for new, future studies.
- H. Overall, it helps entrepreneurship (online or non-online) to develop and bring benefits not just for themselves but also to the country and society as well i.e. in terms of providing job opportunities and a more secured economy

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<sup>38</sup> The Brunei Economic Development Board (BEDB). (n.d). "Brunei's National Vision". *The Brunei Economic Development Board (BEDB)*. From: [http://www.bedb.com.bn/why\\_wawasan2035.html](http://www.bedb.com.bn/why_wawasan2035.html).

## CHAPTER 2

### LITERATURE REVIEW

This chapter will provide a combination of past literatures that are related to the researcher's study. These past literatures consist of gaps that the researcher will fill in by means of conducting the study. These literatures include definitions of entrepreneur, entrepreneurship and Small Medium Enterprise (SME). This chapter will also include online food entrepreneurship in Brunei Darussalam, issues and challenges of entrepreneurship and development of entrepreneurship in three selected countries, namely, United States (U.S.), Malaysia and Brunei Darussalam. At the end of this chapter, the researcher will write a review on the past literatures used in this study in order to show that the study conducted by the researcher is new and has not been studied by past researchers.

#### 2.1. Defining Terms

##### 2.1.1. Definitions of Entrepreneur

The term "entrepreneur" is originated from the French word "*entreprendre*", which means "to undertake" or "to try" (Sarimah Hanim Aman Shah and Cecilia Soon Teik Lan, 2013). Entrepreneur in French is therefore refers to "a person who undertakes and operates a new enterprise or venture, and assumes accountability for the inherent risks".<sup>39</sup>

In addition, Mariotti and Glackin (2013) defined entrepreneur is "a person who assumes the risks of organizing and managing a business for the sake of potential rewards".<sup>40</sup> It is a debatable issue regarding whether entrepreneurs are born to be or made to be an entrepreneur. However, it is clear that an entrepreneur must at least possess some unique traits that make

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<sup>39</sup> See: Sarimah Hanim Aman Shah and Cecilia Soon Teik Lan. (2013). *Entrepreneurship*. Third ed. Selangor Darul Ehsan: Oxford Fajar Sdn. Bhd. pp.1-2.

<sup>40</sup> See: Steve Mariotti and Caroline Glackin. (2013). *Entrepreneurship: Starting and Operating a Small Business*. Third ed. New Jersey: Pearson Education, Inc. p.30.

them different from others. Khairi Metussin, Salehin Basir, Khairul Anwar Sabir and Khairul Arifin Sabir (2011), identified five traits of entrepreneurs, namely, discipline, perseverance, innovation, ambition and leadership. In their study, it is found that these personal traits have helped the entrepreneurs in overcoming business challenges.<sup>41</sup>

### **2.1.2. Definitions of Entrepreneurship**

The concept of entrepreneurship was first established in early 1700's and its meaning has been changed since then. Entrepreneurship, according to a renowned Austrian American economist and political scientist, Joseph Schumpeter, was linked to the creation of five basic "new combinations" which includes introduction of a new product, introduction of a new method of production, opening of a new market, the conquest of a new source of supply and carrying out of a new organization of industry.<sup>42</sup>

The latest definition of entrepreneurship, is defined by the Business Dictionary (2014) as "the capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit. The most obvious example of entrepreneurship is the starting of new businesses".<sup>43</sup>

### **2.1.3. Definitions of Small and Medium Enterprise (SME)**

SME in Brunei Darussalam is defined as business establishment that have 100 employees or less. If the business consists of 1 to 5 employees, it is called as

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<sup>41</sup> Khairi Metussin, Salehin Basir, Khairul Anwar Sabir and Khairul Arifin Sabir. (2011). *Business Icons: The success stories of 10 accomplished entrepreneurs in Brunei Darussalam*. Ed./ Kevin Arulmaran. 1st edition. Brunei Darussalam: PHMD Publishing Company, pp.34-35.

<sup>42</sup> Indian Institute of Materials Management. (n.d). "Entrepreneurship Challenges in 21st. Century". *Indian Institute of Materials Management, In pursuit of excellence in supply management*. From: [http://www.iimm.org/ed/index.php?option=com\\_content&view=article&id=108&Itemid=107](http://www.iimm.org/ed/index.php?option=com_content&view=article&id=108&Itemid=107).

<sup>43</sup> BusinessDictionary.com. (2014). "Entrepreneurship". *BusinessDictionary.com*. From: <http://www.businessdictionary.com/definition/entrepreneurship.html>.



Micro enterprises, if the business consists of 6 to 50 employees, it is called as Small enterprises and if the business has 51 to 100 employees, it is then called as Medium enterprises.<sup>44</sup>

In the European countries, Micro enterprises is defined as enterprises which employ less than 10 persons and whose annual turnover or annual balance sheet total is not more than 2 million euro. Small enterprises, on the other hand, is defined as enterprises which employ less than 50 persons and which have an annual turnover or annual balance sheet total of not more than 10 million euro. Medium-sized enterprises, in addition, include enterprises that employ less than 250 persons and which have either an annual turnover not more than 50 million euro or an annual balance sheet total of not more than 43 million euro.<sup>45</sup> This is simplified in the following Table 1.

**Table 1:**  
Category of Medium-sized, small and Micro company

SME Definition				
Enterprise category	Ceilings			
	Staff Headcount (number of persons expressed in annual work units)	Turnover	Or	Balance sheet total
Medium-sized	< 250	≤ € 50 million		≤ € 43 million
Small	< 50	≤ € 10 million		≤ € 10 million
Micro	< 10	≤ € 2 million		≤ € 2 million

Source: *European Commission: Commission Staff Working Document. p.3*

In addition, in the neighbouring country, Malaysia, new definition of SMEs is implemented effective January 2014. Small and medium enterprises (SMEs) have been redefined as companies whose annual turnover is less than Ringgit Malaysia (RM)50million with workers of not more than 200 for the

<sup>44</sup> Asut Kadai. (2012). "Brunei SMEs in perspective- Issues and challenges, opportunities". *34th small & medium enterprises working*. Brunei Darussalam: Ministry of Industry and Primary Resources. p.2.

<sup>45</sup> European Commission. (2009) "Implementing the SME definition 2009". *Commission staff working document. n.pl: European Commission. p.3.*

manufacturing sector, from the current definition of less than RM25 million in revenue and less than 150 workers (The Sun Daily, 2013).<sup>46</sup>

From this, it shows that different countries have different definition of what SME is and the differences can be seen by the number of employees of a particular enterprise, its annual turnover/revenue or annual balance sheet total as mentioned above.

## 2.2. Online Food Entrepreneurship in Brunei Darussalam

It is a trend nowadays for the local entrepreneurs to use social media such as *Instagram*<sup>47</sup> and *Facebook*<sup>48</sup> in order to promote and/or sell their products via online to the customers. According to the Agriculture Officer at the Agrifood Industry Division, Siti Juhaidah Junaidi (2014), "*there is an increasing trend of online food businesses being set up in Brunei*".<sup>49</sup>

Other than selling their products online, these entrepreneurs have made initiatives to sell their products in events organized among themselves such as "the Bake and Grill Sale" which was organized by an online food entrepreneur that claimed that the event aimed to develop friendship, broaden business network circles and promote entrepreneurial activities.<sup>50</sup> Other than organizing events themselves, some

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<sup>46</sup> theSundaily. (2014). "Najib announces new definition of 'SME' ". *theSundaily*. From: <http://www.thesundaily.my/news/768182>.

<sup>47</sup> Instagram is "an online photo-sharing and social networking service that allows users to take pictures, apply digital filters to them, and share them on a variety of social networking services, such as Facebook and Twitter"

(See: Thiago H. Silva, Pedro O.S. Vaz de Melo, Jussara M. Almeida, Juliana Salles and Antonio A.F. Loureiro. (2013). "A comparison of Foursquare and Instagram to the study of city dynamics and urban social behavior". *Proceedings of the 2nd ACM SIGKDD International Workshop on Urban Computing*. New York: ACM. p.1).

<sup>48</sup> Facebook is "the name of a social-networking service and website, launched in 2004" (See: Dictionary.com.(2014)."Facebook". *Dictionary.com*. From: <http://dictionary-reference.com/browse/facebook>).

<sup>49</sup> The Brunei Times. (2014). "Schemes to help online vendors eyed". *The Brunei Times*. *Op.cit*.

<sup>50</sup> The Brunei Times. (2014). "Meet food e-vendors at Bake and Grill Sale". *The Brunei Times*. From: <http://www.bt.com.bn/happenings/2014/01/04/meet-food-e-vendors-bake-and-grill-sale>.

entrepreneurs make a move to participate in local events organized by companies or industries such as AITI carnival (2013).<sup>51</sup>

The current development of local online food entrepreneurship, in addition, is that the Agrifood Industry Division will establish programmes, which aims at developing the business knowledge and efficiency of the local online food entrepreneurs (The Brunei Times, 2014).<sup>52</sup> Currently, the division has actively organized seminars for local entrepreneurs, especially, local online entrepreneurs, in order to find out what are the most high up challenges faced by these entrepreneurs.

In addition, recently, the Licence and Enforcement Section at the Home Affairs Ministry (2014) claimed that they would look into licencing issues for online business in order to promote legal trading activity and ensure customers are protected.<sup>53</sup> This is indeed necessary, especially when it comes to buying foods without knowing whether the food is safe to eat or vice versa.

Brunei Darussalam, to add on, has its own "standard for *Halal* Food" which needs to be followed by those engaged in food industry. Some of the standards are hygiene, sanitation, sanitisation and food safety, such as personal hygiene, clothing, equipment etc.<sup>54</sup> These are considered as essential in preparing *halal* food and that local food entrepreneurs, either registered or unregistered, must at least adhere to this food standard to ensure customers, especially, their Muslim customers, are protected.

### **2.3. Development of Entrepreneurship**

There is a rapid growth in entrepreneurship all over the world. According to the 13th annual survey conducted by the Global Entrepreneurship Monitor (GEM) in 2011, it

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<sup>51</sup> The Brunei Times. (2014). "Online vendors shine at AITI Carnival". *The Brunei Times*. From: <http://www.bt.com.bn/2013/05/27/online-vendors-shine-aiti-carnival>.

<sup>52</sup> The Brunei Times. (2014). "Schemes to help online vendors eyed". *The Brunei Times*. From: <http://www.bt.com.bn/business-national/2014/01/10/schemes-helponline-vendors-eyed>.

<sup>53</sup> The Brunei Times. (2014). "Gov't agency plans business licence for online vendors". *The Brunei Times*. *Op.cit*.

<sup>54</sup> LivestockExport Trade. (2014). "Brunei Darussalam Standard for Halal Food". *Livestock Export Trade*. From:<http://www.livestockexportreview.gov.au/Pages/default.aspx>.

was estimated that 388 million entrepreneurs were actively involved in starting and running new businesses in 2011. These included the following:

- 163 million women early-stage entrepreneurs
- 165 million young early-stage entrepreneurs between the ages of 18 and 35
- 141 million early-stage entrepreneurs who expected to create at least five new jobs in the next five years
- 65 million early-stage entrepreneurs who expected to create 20 or more new jobs in the next five years
- 69 million early-stage entrepreneurs that offer innovative products and services that are new to customers and have other competitors
- 18 million early-stage entrepreneurs that sell at least 25% of their products and services internationally.<sup>55</sup>

The following provides a brief description on the development of entrepreneurship in three countries, namely, United States (U.S.), Malaysia and Brunei Darussalam.

### 1. United States (U.S.)

There is a significant increase in entrepreneurship in the U.S. According to Forbes (2014), in 2010 there was only 7.7% overall of people who started and run a business. Whereas in 2011, a study conducted by Global Entrepreneurship Monitor (GEM) indicate that 12.3% of working adults aged 18 to 64 were either starting or running new businesses.<sup>56</sup> U.S. online retail sales, in addition, are predicted to reach \$370 Billion by the year 2017 as more people are buying goods and services online via social media and their mobile phones and devices.<sup>57</sup>

Furthermore, women in the U.S. have been claimed to start businesses at a higher rate than men since the last 20 years. These women are keen on creating home-

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<sup>55</sup> See: Donna J. Kelley, Slavica Singer and Mike Herrington. (2014). "2011 Global Report". *Global Entrepreneurship Monitor (GEM)*. n.pl: n.pb, p.4.

<sup>56</sup> Candida Bush. (2014). "Closing the Gender Gap for Women Entrepreneurs". *Forbes*. From: <http://www.forbes.com/sites/babson/2012/12/05/closing-the-gender-gap-for-women-entrepreneurs/>.

<sup>57</sup> Lucrazon. (2013). "E-preneur: The Growth of Online Entrepreneurship Infographic". *Lucrazon*. From: <http://www.lucrazon.com/growth-of-online-entrepreneurship>.

based micro and small businesses and are expected to create over half of 9.72 million new small business jobs in 2018.<sup>58</sup> In addition, in a recent study by the Federation of Small Businesses (FSB) presented in a latest BBC report, it shows that there are more female entrepreneurs that start up business on the high street. Currently, female entrepreneurs run approximately 60% of the shops on US's high street. This shows that there is a shift of women businesses in the town, which promotes economic growth.<sup>59</sup>

## 2. Malaysia

The government of Malaysia came to realise the importance of entrepreneurship to the country and its people only after independence. After then, the government has been really focused and came up with a new policy, such as the New Economic Policy (NEP), and vision (i.e. vision 2020), which aims to support entrepreneurial development in Malaysia.<sup>60</sup>

According to the Minister of International Trade and Industry, Datuk Seri Mustapa Mohamed (2011), "the development of entrepreneurship as both concept and activity has been growing in importance in Malaysia". He further added that the government will pay greater attention in developing entrepreneurial capabilities, reducing fear of failure in order to improve entrepreneurial intentions or goals.<sup>61</sup> In a recent news headline, SMEs in Kota Marudu, Sabah, is claimed to receive assistance due to lower level of development of the enterprises in that area.<sup>62</sup>

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<sup>58</sup> Natalie MacNeil. (2014). "Entrepreneurship Is The New Women's Movement". *Forbes*. From: <http://www.forbes.com/sites/work-in-progress/2012/06/08/entrepreneurship-is-the-new-womens-movement/>.

<sup>59</sup> YAHOO! Finance. (2014). "Women entrepreneurs 'dominate the high street' ". *YAHOO! Finance (UK & IRELAND)*. From: <https://uk.finance.yahoo.com/news/women-entrepreneurs--dominate-the-high-street---says-report-100323929.html>.

<sup>60</sup> See: Sarimah, Cecilia. (2013). *Entrepreneurship. Op.cit.* p.22.

<sup>61</sup> New Sabah Times. (2013). "Entrepreneurship dev gaining importance in Malaysia". *New Sabah Times*. From: <http://www.newsabahtimes.com.my/nstweb/fullstory/47024>.

<sup>62</sup> Ministry of International Trade and Industry. (2012). "SMEs in Kota Marudu will be given assistance: Mustapa". *Ministry of International Trade and Industry*. From: [http://www.miti.gov.my/cms/content.jsp?id=com.tms.cms.article.Article\\_5e01dbfe-c0a81573-1b2d6c22-e4eb345](http://www.miti.gov.my/cms/content.jsp?id=com.tms.cms.article.Article_5e01dbfe-c0a81573-1b2d6c22-e4eb345).

Such assistance is indeed necessary in response to the speculation that the number of bankrupts in Malaysia will be rising following the recent increase in price of electricity tariffs as well as on other household goods, in addition to the removal of sugar and fuel subsidies (The Malaysian Insider, 2014).<sup>63</sup>

### 3. Brunei Darussalam

Currently there is a significant rise in the number of entrepreneurship in Brunei Darussalam. This can be seen from the following table 2, which is a part of the Brunei Darussalam Statistical Yearbook 2011, as provided by the Department of Statistics, Department of Economic Planning and Development.

**Table 2:**  
Number of registered establishments in the private sector by Industry at  
Labour Department

Perusahaan <i>Industry</i>	2005	2006	2007	2008	2009
Pertanian, Perhutanan dan Perikanan <i>Agriculture, Forestry and Fishery</i>	914	1,047	975	981	921
Pengeluaran Minyak dan Cecair Gas Asli <i>Production of Oil and Liquefied Natural Gas</i>	21	25	30	27	30
Pemrosesan Kilang Papan dan Kayu Balok <i>Sawmilling and Timber Processing</i>	35	38	35	33	33
Lain-lain Perlombongan, Penggalian dan Pembuatan <i>Other Mining, Quarrying and Manufacturing</i>	1,472	1,656	1,650	1,570	1,494
Pembinaan <i>Construction</i>	1,342	1,624	1,719	1,650	1,518
Percagangan Borong dan Runcit <i>Wholesale and Retail Trade</i>	1,270	1,575	1,779	1,947	1,941
Kedai Minum, Restoran dan Hotel <i>Coffee shop, Restaurants and Hotels</i>	827	748	942	913	877
Pengangkutan, Penyimpanan dan Perhubungan <i>Transportation, Storage and Communication</i>	335	369	388	393	378
Perkhidmatan Kewangan, Insuran dan Perniagaan <i>Financial, Insurance and Business Services</i>	412	467	469	484	463
Lain-lain Kemasyarakatan, Sosial dan Perkhidmatan-Perkhidmatan Aktivi Pensidangan <i>Other Community, Social and Personal Service Activities</i>	1,088	1,240	1,279	1,324	1,250
<b>Keseluruhan Perusahaan <i>All Industries</i></b>	<b>7,716</b>	<b>8,790</b>	<b>9,256</b>	<b>9,302</b>	<b>8,935</b>

Sumber : Jabatan Buruh, Kementerian Hal Ehwal Dalam Negeri  
Source : Labour Department, Ministry of Home Affairs  
Nota : Banci Majikan Pekerja Jabatan Buruh  
Note : Labour Department's Annual Census on Employers

Source: *Brunei Darussalam Statistical Yearbook 2011*. p.57

<sup>63</sup> The Malaysian Insider. (2014). "More Malaysians to be declared bankrupt, says daily". *The Malaysian Insider*. From: <http://www.themalaysianinsider.com/malaysia/article/more-malaysians-to-be-declared-bankrupt-says-daily>.

From the table above, it shows that there is an increase in the number of registered establishments in the private sector by 20.55%, from the year 2005 to 2008. However, there is a slight decrease in the number of registered establishments in private sector for the year 2009. From 2008-2009, there is a decrease from 9,302 to 8,935 (3.95%), of registered establishments.<sup>64</sup> Nevertheless, entrepreneurship in Brunei is hoped to rise in the future with the many supports from both the government and private sectors for the local entrepreneurs.

Entrepreneurial growth in Brunei arises by the continuous assistance from both the government and private sectors. This entrepreneurial support can be in several forms. Roy (2008) in his study looked at three sources of entrepreneurial support:

1. Progressive policies

Progressive policies aim at assisting business enterprise. Different policies have different objectives and one of the examples of the progressive policies is Entrepreneurship Education. This is where entrepreneurial awareness has been included in the academic curriculum across educational institutions all over the world. The objective of this is to cultivate entrepreneurial attitude between the children and youth.<sup>65</sup>

Having said so, Brunei Darussalam has practise Entrepreneurship Education in the country such as that of Entrepreneurship @ Campus (E@C), an initiative of BEDB and Universiti Brunei Darussalam (UBD), to support local entrepreneurship and to develop entrepreneurial quality and skills among students of Higher Institutions.<sup>66</sup> Another Entrepreneurship Education in Brunei is the Brunei Entrepreneurship Education Scheme (BEES), which aims to develop

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<sup>64</sup> Department of Statistics, Department of Economic Planning and Development (JPKE). (2014). "Brunei Darussalam Statistical Yearbook (BDSYB) 2011". *Department of Economic Planning and Development, Prime Minister's Office*. From: [http://www.depd.gov.bn/SI/BDSYB2011/BDSYB\\_2011.pdf](http://www.depd.gov.bn/SI/BDSYB2011/BDSYB_2011.pdf).

<sup>65</sup> Rajeev Roy. (2008). *Entrepreneurship*. 1st edition. India: Oxford University Press. pp. 138-139.

<sup>66</sup> The Brunei Economic Development Board (BEDB). (n.d). "*Entrepreneurship at campus launched*". *The Brunei Economic Development Board (BEDB)*. From: [http://www.bedb.com.bn/news\\_readmore.php?id=269](http://www.bedb.com.bn/news_readmore.php?id=269).

students' attitudes and skills for enterprise, in achieving individual success, knowledge and employment capabilities.<sup>67</sup>

Another example of progressive policies related to Brunei is in terms of "simplifying administrative burden". Brunei Darussalam is currently in the 59th position out of 189 countries in the "Ease of Doing Business" ranking; an improvement of 20 ranks compared to the previous year. The reason behind is because of one reform of improving access to credit information by the establishment of a public credit registry.<sup>68</sup>

## 2. Incubators

Incubators, on the other hand, aims to assist new firms in the early start-up period where they offer a wide range of business development services for the need of the new firms.<sup>69</sup> iCentre is an example of incubator and it serves as Brunei's first Info-Communication Technology incubator in the country. Its long-term plans aimed at being the excellent centre for nurturing and developing successful entrepreneur in the information, communication and technology (ICT) arena (The Brunei Times, 2009).<sup>70</sup>

## 3. Business clusters

Business clusters include firms in the same industry that are close to one another.<sup>71</sup> It is an advantage for businesses to be near to their suppliers, customers or firms that produce similar goods as them as it promotes learning and ease business transactions.<sup>72</sup> In addition, according to Jagat Shah (2009), Commonwealth Secretariat Cluster Consultant, "establishing an atmosphere of trust within a

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<sup>67</sup> BEES Programme. (n.d). "Aims and Objectives". *BEES Programme*. From: <http://beesprogramme.com/about/aims-and-objectives/>.

<sup>68</sup> Azlan Othman. (2014). "Brunei Improves Its 'Ease of Doing Business' Ranking". *The Brunei Times*. From: <http://mail.brudirect.com/national/national/national-local/9749-brunei-improves-its-ease-of-doing-business-ranking>.

<sup>69</sup> See: Rajeev Roy. (2008). *Entrepreneurship*. *Op.cit.* pp.145-146.

<sup>70</sup> Sally Piri. (2014). "Brunei's first ICT incubator". *The Brunei Times*. From: [http://www.bt.com.bn/spotlight/2009/08/13/bruneis\\_first\\_ict\\_incubator](http://www.bt.com.bn/spotlight/2009/08/13/bruneis_first_ict_incubator).

<sup>71</sup> Roy. (2008). *Entrepreneurship*. *Op.cit.*p.137.

<sup>72</sup> *ibid.* p.151.



cluster is essential for building a realistic action plan that will have a support from firms, service providers and support agencies".<sup>73</sup>

## 2.4. Issues of Entrepreneurship

Entrepreneurship in itself involves issues or problems that are faced by many entrepreneurs across the world. These issues may differ in many ways and one of it is by stages of entrepreneurship (in starting, running and developing the business).

The founder of Problemio<sup>74</sup>, Alex Genadinik (2013) identified five biggest issues faced by first time entrepreneurs when starting a business. This includes business idea issues such as the idea of opening many shop outlets at a time, lack of finance, inability to market business efficiently and effectively, not knowing how to plan the business and legal questions or issues such deciding on the usage of intellectual properties such as patents, trademarks and others for the use of the business.<sup>75</sup>

Summers (2013), on the other hand, identified several issues in running a business. These are firstly, customers (in terms of how to attract quality sales when customers become fussier?). Secondly, revenue (i.e. difficulty in managing cash flow of the business). Thirdly, employees (such as difficulty in giving continuous motivation to them). Fourthly, marketing (in terms of how to market goods or services more effectively). Lastly, costs (i.e. how to ensure that paying the expenses (or costs) are worth it?).<sup>76</sup>

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<sup>73</sup> Shareen Han. (2014). "SMEs to cluster for competitiveness". *The Brunei Times*. From: <http://archive.bt.com.bn/news-national/2009/10/29/smes-cluster-competitiveness>.

<sup>74</sup> Problemio is "a mobile business app company that is home to top-quality 4-app course for starting a business was created. Each app is devoted to one of business planning, business ideas, fundraising and marketing".

(See: [Linked in.](#) (2014). "Problemio.com". *Linked in.* From: <http://www.linkedin.com/company/problemio-com>).

<sup>75</sup> The Social Media Hat. (2013). "5 Biggest Issues Faced by First Time Entrepreneurs When Starting a Business". *The Social Media Hat*. From: <http://www.thesocialmediahat.com/blog/5-biggest-issues-faced-first-time-entrepreneurs-when-starting-business-05312013>.

<sup>76</sup> Belinda Summer. (2013). "5 Basic Issues In Running A Business And How To Deal With Them". *YAHOO! SMALL BUSINESS ADVISOR*. From: <https://smallbusiness.yahoo.com/advisor/5-basic-issues-running-business-deal-them-230535982.html>.

In terms of business development or growth, a business can grow in two ways: internal growth and external growth. An internal growth refers to "a situation where a business increases its size through investing in its existing product range, or by developing new products".<sup>77</sup> External growth, on the other hand, "involves much greater sums of money and takes place through the use of mergers and takeovers".<sup>78</sup> A particular business is said to face financial, legal, staffing, resource and supplier problems if the business grows too fast or over-expand. Hence, proper research and planning is recommended in order for the business to succeed.<sup>79</sup>

## 2.5. The Challenges of Entrepreneurship

Other than facing issues or problems, entrepreneurs are also likely to encounter challenges. This also applies to Brunei Darussalam. According to Prof. Patrick Kim Cheng Low, Dr. Habrizah Hussin and Sik-Liong Ang (2013), one of the world's key challenges faced by many countries including Brunei, is the need to enhance entrepreneurship. They further added that, promoting enthusiasm and positive attitudes for enterprise, especially for the younger generation, and to provide the best setting for business is Brunei's hugest challenge.<sup>80</sup>

Moreover, the challenges of entrepreneurship may differ with size of the business, the gender of the business owner and it may also differ with stages of entrepreneurship. The challenges faced by new entrepreneurs, according to Kanchana, Divya and Beegom (2013) include developing the vision and business idea ("creating value out of nothing"), raising capital for start-up, assembling a good business team, finding the right business location (with facilities provided), finding good employees (who are hardworking, trustworthy etc.), finding good customers (who will be loyal to the business), dealing with competition, unforeseen business challenges and expenses

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<sup>77</sup> See: S-cool. (2014). "The Growth of Business". *S-cool: the revision website*. From: <http://www.s-cool.co.uk/a-level/business-studies/business-organisation/revise-it/the-growth-of-business>.

<sup>78</sup> *ibid.*

<sup>79</sup> See: Queensland Government. (2014). "Pros and cons of business growth". *Queensland Government*. From: <http://www.business.qld.gov.au/business/business-improvement/ways-grow-business/growing-quickly>.

<sup>80</sup> See: Prof. Patrick Kim Cheng Low, Dr. Habrizah Hussin and Sik-Liong Ang (2013). "Being Entrepreneurial, the Brunei Perspective". *TI Journals: International Journal of Economy, Management and Social Sciences*. p.1.

such as unpaid bills and taxes, inadequate stock or inventory, keeping up with industrial changes and trends, exiting the business, down in the doldrums (i.e. entrepreneurs face misery or nervousness), overestimating of success, focus on the wrong thing, lack of passion and purpose.<sup>81</sup>

To add on, there are numerous challenges of running a business, particularly, for small businesses. Some of the challenges are, firstly, lack of specific skills and difficult access to training and certification. Secondly, lack of equipment due to its expensive price and difficulty in getting (sourcing) them. Thirdly, is difficult access to financial mechanism(s) such Microfinance; a term that is use to describe financial services which offered by various service providers for those poor and low-income customers<sup>82</sup>. Lastly, is lack of financial knowledge; especially in managing cash flow i.e. there is no clear picture of money coming in and out.<sup>83</sup>

Last but not least, there are several growth challenges faced by entrepreneurs today such as getting overwhelmed by growth, inability to manage cash flow, knowing when to say "no" without making customers feel offended and learning to effectively delegate tasks i.e. one must change from being a self-entrepreneur to become a manager or leader of a number of employees.<sup>84</sup>

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<sup>81</sup> See: R.S.Kanchana, J.V.Divya and A.Ansalna Beegom. "Challenges faced by new entrepreneurs". *International Journal of Current Research and Academic Review*. India: Excellent Publisher. (ISSN: 2347-3215): 2013. pp. 73-76.

<sup>82</sup> CGAP Microfinance Gateway. (2014). "What is microfinance". *CGAP Microfinance Gateway*. From: <http://www.microfinancegateway.org/p/site/m/template.rc/1.26.12263/>.

<sup>83</sup> African Management Initiative (AMI). (2012). "Challenges of Running Small Businesses". *African Management Initiative*. From: <http://www.africanmanagers.org/challenges-running-small-businesses>.

<sup>84</sup> TechJournal. (2014). "The top 9 growth challenges facing today's entrepreneurs". *TechJournal*. From: <http://www.techjournal.org/2011/06/the-top-9-growth-challenges-facing-todays-entrepreneurs/>.

## 2.6. Reviews on Past Literatures

Based on the literatures that derived from many sources such as academic books, journals and newspaper articles, it is clear that the current study undertaken by the researcher is different from the past studies. Back in few years time, many researchers did a research on entrepreneurship but there is a little or limited studies regarding online entrepreneur, online entrepreneurship or e-entrepreneurship; the kind of area in which the researcher wants to tapped in.

Most past studies looked at entrepreneurship at various angles- how it is define and redefine over time, the types of entrepreneurship, benefits of entrepreneurship, issues and challenges of entrepreneurship and development of entrepreneurship-as mentioned in the literatures. These are just a portion of many other related topics on entrepreneurship that many authors wrote or studied on in their research. What the researcher tries to tackle on, in addition, is regarding the development made by local online food entrepreneurs and the issues and challenges faced by them.

From the past literatures, it can be concluded that their writings are rather theoretical rather than practical, such as to what the researcher is doing, i.e. the researcher's study will be based on 17 local online food entrepreneurs that specifically sells desserts using the social media, *Instagram*. The point here is that the researcher's study is based on real situation rather than basic theories about entrepreneurs, entrepreneurship etc.

In addition, there are also limited studies regarding entrepreneurs in Brunei Darussalam, especially on online entrepreneurs since online entrepreneurs started to emerge recently because of the existence of social media such as *Instagram* and *Facebook*. Due to the existing gap in the area, the researcher is keen to do a research on local online entrepreneurship as it can serve as a basis for future researchers, add on new information regarding entrepreneurship in Brunei Darussalam and further assist local entrepreneurs so that they can start, run and well-developed their business, efficiently.

## CHAPTER 3

### RESEARCH METHODOLOGY

This chapter shall describe the research methodology, which includes the type of research, research paradigm that comprises of quantitative research (close-ended questions) and qualitative research (open-ended questions), questionnaires, sample selection and size, data collection and procedure of gathering data, and a little information regarding data processing and analysis.

#### 3.1. Type of Research

For this study, the researcher has chosen to use the exploratory type of research. An exploratory research is conducted into a research problem or issue when there are no or limited previous studies to which one can refer for information about the issue or problem.<sup>85</sup> This type of research matches with the researcher's study as there are limited studies regarding online entrepreneurship. Hence, exploratory research is ideally use for this study.

#### 3.2. Research Paradigm

According to Johnson and Christensen (2013), there are three types of research paradigms, namely, qualitative research, quantitative research and mixed research.<sup>86</sup> For this study, the researcher uses the mixed research. Mixed research is "a research that involves the mixing of quantitative and qualitative methods or other paradigm characteristics" (Johnson and Christensen, 2013).<sup>87</sup>

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<sup>85</sup>Collis and Hussey. (2009). *Business Research A practical guide for undergraduate and postgraduate students*. *Op. cit.* p.5.

<sup>86</sup> R. Burke Johnson and Larry Christensen. (2013). *Educational Research: Quantitative, Qualitative, and Mixes Approaches*. 5th ed. United Kingdom: Sage Publication, Inc. p.33.

<sup>87</sup> *ibid.*

### 3.2.1. Quantitative Research

Quantitative research is concerned with data and addresses question such as "how many", "how often", "who", "when" and "where"? (Riley, 2012).<sup>88</sup> The researcher uses close-ended questions to quantify some of the findings from the study.

#### 3.2.1.1 Close-Ended Questions

In the questionnaire, the researcher uses close-ended questions mostly in Section A, which is regarding the entrepreneur's background. The types of rating scales that are used in the researcher's questionnaire are:

##### 1) Simple Category Scale

According to Cooper and Schindler (2008), the simple category scale (also known as *dichotomous scale*) suggests two mutually exclusive response choices such as "yes" or "no" answer choice.<sup>89</sup> An example of simple category scale from the researcher's questionnaire is on the question regarding the respondent's gender: "male" or "female".

##### 2) Multiple-Choice, Single-Response Scale

Multiple-choice, single-response scale is use best when there are multiple options for the rater (or respondent) but only one answer is required (Cooper and Schindler, 2008).<sup>90</sup> An example of multiple-choice, single response scale question that is included in the researcher's questionnaire is regarding the respondent's highest academic qualification: "PhD", "Postgraduate", "Undergraduate", "HND" and "others", in which there are many choices of answers to choose from but one answer is considered as sufficient.

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<sup>88</sup> Jim Riley. (2013). "Market Research-quantitative and qualitative". *tutor2u*. From: [http://www.tutor2u.net/business/gesc/marketing\\_research\\_quantqual.html](http://www.tutor2u.net/business/gesc/marketing_research_quantqual.html).

<sup>89</sup> Donald R. Cooper and Pamela S. Schindler. (2008). *Business Research Methods*. 10th ed. New York: McGraw-Hill/Irwin. p. 307.

<sup>90</sup> *ibid*.

### 3.2.2. Qualitative Research

Besides using quantitative research, the researcher is applying the qualitative research because it attempts to reveal people's values, interpretative schemes, mind maps, belief systems and rules of living so that the respondents' reality can be understood.<sup>91</sup> The other reason for doing so is to gain in-depth views regarding online entrepreneurship in Brunei Darussalam in matters regarding the development, issues and challenges, from the perspectives of the local online food entrepreneurs.

#### 3.2.2.1 Open-Ended Questions

In addition, the researcher also uses open-ended questions for the respondents to answer the main research questions in Section B of the questionnaire. An example of open-ended question included in the questionnaire is "what are your recommendations for online entrepreneurship to improve in the near future?" This type of question allows the respondents to answer in any way they prefer.

### 3.3. Questionnaires

Prior to the study, similar sets of questionnaires have been distributed to the respective respondents (the local online food entrepreneurs). Questionnaires have the advantage of obtaining data more efficiently in terms of research time, energy and costs.<sup>92</sup> For the questionnaire, the researcher uses self-administered questionnaire for the convenience of both parties (the researcher and the respondents). Self-administered questionnaire according to Zikmund (2003) is "a question that is filled in by the respondent rather than by an interviewer" (referring to the researcher).<sup>93</sup>

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<sup>91</sup> Robert Y. Cavana, Brian L. Delahaye and Uma Sekaran. (2001). *Applied business research: Qualitative and Quantitative Methods*. 1st edition. Australia: John Wiley & Sons Australia, Ltd. p. 34.

<sup>92</sup> Uma Sekaran. (2003). *Research methods for business: A skill building approach*. 4th ed. United States of America: John Wiley & Sons, Inc. p.224.

<sup>93</sup> William G. Zikmund. (2003). *Business Research Methods*. 7th ed. United States of America: South-Western. p.212.

In distributing the questionnaire, the researcher has used both the mail (i.e. post), in-person drop-off and e-mail survey type of distribution methods, most of these are depending on the preference of the respondents. The advantage of using mail questionnaires is that the questionnaires are mailed to the respondents who can complete them at their convenience, in their homes, and at their own pace.<sup>94</sup> However, it brings some cost to the researcher as the researcher need to use the service of Pos Laju (which cost about BND\$3 for each set of questionnaire) in order for the questionnaires to reach some of the respondents (who preferred answering the questionnaire using manual writing) at a faster rate as compared to the using of the normal postal service.

The second method that the researcher used is the in-person drop-off method. The drop-off method, according to Zikmund (2003), is a survey method that requires the interviewer to travel to the respondent's location to drop off questionnaires that will be picked up later.<sup>95</sup> For this type of method, the researcher has dropped off a set of questionnaire to a cafe that is owned by one of the respondents. This method is used as it is easy to distribute due to its near location to the researcher's accommodation (hostel).

The last method, which is the e-mail survey method of distribution, is mainly used in distributing the questionnaires to the respondents. Zikmund (2003) defined e-mail survey as 'a survey that uses questionnaires distributed and returned by e-mail'.<sup>96</sup> When using this method, the researcher needs to prepare a list of the respondent's e-mail, scanned the official research letters from the researcher's University and then attached it with the questionnaire. The respondents are then expected to return the questionnaire via e-mail within the time given (3 weeks). In addition, most of the respondents preferred to use this method due to the flexibility that it offers that suits with their tight working schedules.

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<sup>94</sup> Uma Sekaran. (2003). *Research methods for business: A skill building approach*. *Op.cit.* p. 237.

<sup>95</sup> *ibid.* p.219.

<sup>96</sup> *ibid.*



### 3.4. Sample Selection and Size

In terms of sample selection, the convenience sampling is used. Convenience sampling refers to the collection of information from members of the population who are conveniently available to provide it.<sup>97</sup> Although it may lack in generalization, it may be the only viable alternative when quick and timely information is needed, or for exploratory research purposes.<sup>98</sup>

As mentioned in chapter 1 (research scope), the researcher is focusing on online food entrepreneurs that sell and promote their products/services via social media named the '*Instagram*'. The researcher uses *Instagram* as a means to find research sample because it serves as the current trend in today's social media other than *Facebook* and many local entrepreneurs have used this medium to sell their products. But there is a problem that there is no available statistical information regarding how many local online food entrepreneurs are there in total (population), which makes it difficult for the researcher to target how many respondents to sample for the use in the study.

Thus, the researcher decided to randomly search for at least more than 50 online entrepreneurs that specifically sell desserts via *Instagram*. Surprisingly, the researcher managed to find 60 online entrepreneurs within the duration of two weeks. Some of the entrepreneurs have been personally followed by the researcher and the rest, the researcher needs to find via the 'search' tool provided by the social media and by seeing through the researcher's friends' account followers or who are they following, especially those who love to eat and buy desserts, and through the researcher's friends' recommendations.

After then, the research personally contacted the 60 entrepreneurs through the mobile application, '*WhatsApp*' and asked whether these entrepreneurs are interested to participate in the study. Unfortunately, the researcher is only able to receive 24 positive responses after contacting these entrepreneurs. Most entrepreneurs are not

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<sup>97</sup> Uma Sekaran. (2003). *Research methods for business: A skill building approach*. Op.cit. p. 276.

<sup>98</sup> Uma Sekaran. (2003). *Research methods for business: A skill building approach*. Op.cit. p. 279.

responding back to the researcher and there are a few that replied that they are either busy or not interested to participate in the study.

Due to limited time, the researcher decided to use the 24 entrepreneurs as the research sample. However, after distributing the questionnaires, only 17 out of 24 respondents managed to submit the back the questionnaires after they are given 3 weeks time to complete and submit it. The 17 entrepreneurs, who serve as the research sample, are:

1. Dayang Noor Ikmal binti Awg Sidik (*Icuppycakes*)
2. Dayang Liyana binti Haji Muhammad Jaya (*Think Sweet By Liyana*)
3. Dayang Nur Aqidah binti Haji Abu Bakar (*Cookies By Grams*)
4. Dayang Maurina binti Abdul Hamid (*Cafe Maurina*)
5. Dayang Nur Mas Fauziyyah binti Abdul Raduan (*A Perfect Treat*)
6. Dayang Qurratu Ayun binti Haji Ibrahim (*QA's Cakes and Arts*)
7. Dayang Normasdianah binti Hassim (*Pvintaj Cupcakes*)
8. Dayang Faiziawati binti Haji Mohamed Ali (*Yummy Treats*)
9. Dayang Hazimah binti Haji Ahmad (*Cupcake Buffet*)
10. Dayang Mas Zaton Amalina binti Haji Omar (*Whoops Desserts*)
11. Dayang Tayathul Wasimah @ Nursabani binti Mohd Taib (*Simply Desserts Brunei*)
12. Dayang Siti Shahrir (*Citscakes*)
13. Dayang Nurul Majidah binti Sharbini (*Simply Sweet Kitchen*)
14. Dayang Siti Haidah Asfahirah binti Mohd Daud (*DH Fam Baker*)
15. Dayang Noraizan @ Umi Kalsum binti Haji Sabtu (*Ns Sweettooth*)
16. Awang Abdul Rafi bin Haji Modihi (*Rumah Gelato*)
17. Dayang Hj Radziah binti Hj Abd Hamid (*Wan Choo Bakes*)

### **3.5. Data Collection and Procedure of Gathering Data**

In terms of data collection, the researcher at first gave two weeks for the entrepreneurs to answer the questionnaires. The actual due date for submitting the questionnaire is on Sunday, March 9, 2014. However, due to minimal amount of responses from the

respondents, the researcher has decided to extend the due date to one more week, which falls on Sunday, March 16, 2014.

In addition, the researcher has gathered back the questionnaires from the respondents through e-mail, meet-ups (such as at the Mall, Gadong and shop parking lot at Kuala Belait) and by collecting them from their respective homes and cafe.

Prior to gathering the questionnaires, the researcher had requested the respondents to inform the researcher if they have sent it especially by e-mail, so that the researcher can check the questionnaires if there is any questions left unanswered etc. For meet-ups and collection of questionnaire from homes and cafe, these are mostly up to the respondents' choice on where to meet but the meet up date has to be mutually being agreed upon by both the researcher and the respondents as both have different time free schedules.

### **3.6. Data Processing and Analysis**

For qualitative research, the researcher will use NVivo version 10 to analyse the main research questions. As for the quantitative research, the researcher will use Microsoft Excel 2007 method to analyze the general questions. This will be further explained in the next chapter.

## CHAPTER 4

### RESEARCH SAMPLES

This chapter will discuss matters regarding the research samples such as the respondents' background, in terms of their age, gender, race, religion and more. This information is analyzed using Microsoft Excel 2007. The data collected is through close-ended questions (a quantitative type of research).

#### 4.1. Respondents' background

The following tables and figures show the personal background about the 17 respondents that are involved in the study. The data is categorized into age, sex, race, religion, highest academic qualification, district (where the respondent currently lives at), employment, income range, business background, main reason to engage in online entrepreneurship and regarding whether the business is registered or vice versa.

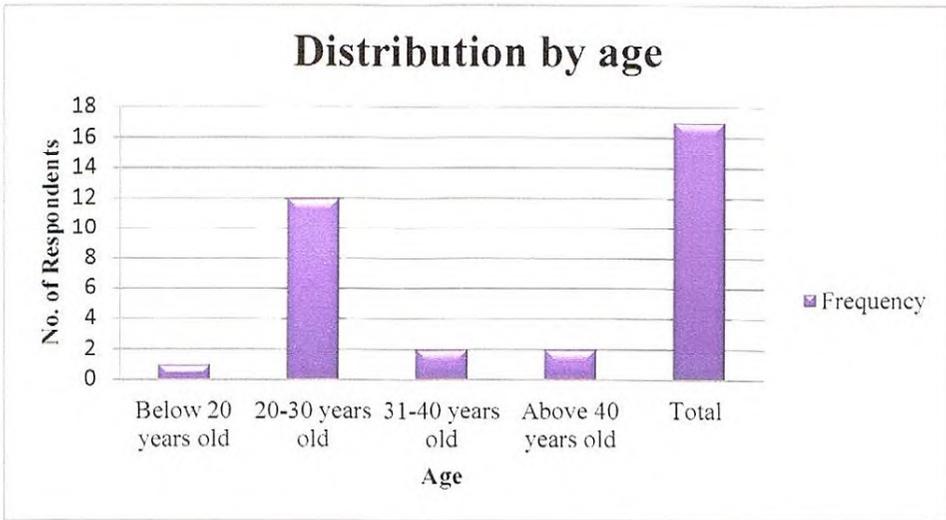
##### 4.1.1. In terms of Age

**Table 3:**  
**Age**

<b>Age</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Below 20 years old	1	6	6
20-30 years old	12	70	76
31-40 years old	2	12	88
Above 40 years old	2	12	100
Total	17	100	

**Chart 2:**

**Age**



The chart above shows that the majority of respondents that participated in the study aged between 20 to 30 years (70%). This is followed by those aged 31 to 40 years old and above 40 years old (12%). Furthermore, there is only one respondent who aged below 20 years old (6%). Based on the survey, it is found that the local online entrepreneurs are mostly in the age of "studying and early career".

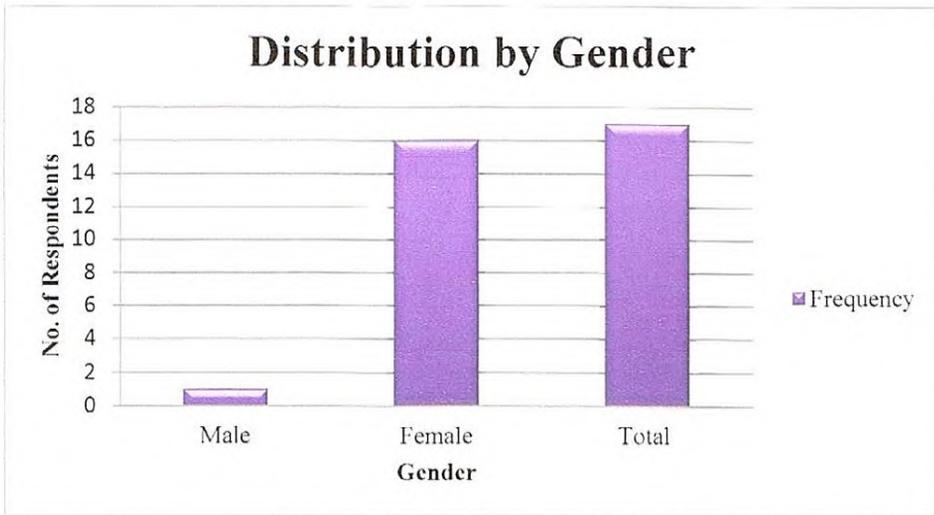
**4.1.2. In terms of Gender**

**Table 4:**

**Gender**

<b>Gender</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Male	1	6	6
Female	16	94	100
Total	17	100	

**Chart 3:  
Gender**



Based on the above table and chart, in terms of sex or gender, there are more female respondents than the male counter-part. Female respondents represent 94% of the total number of respondents involved in the study, whereas the male respondents only represent 6% of the total number of respondents. This shows that online entrepreneurial activities in Brunei are dominated by the female gender.

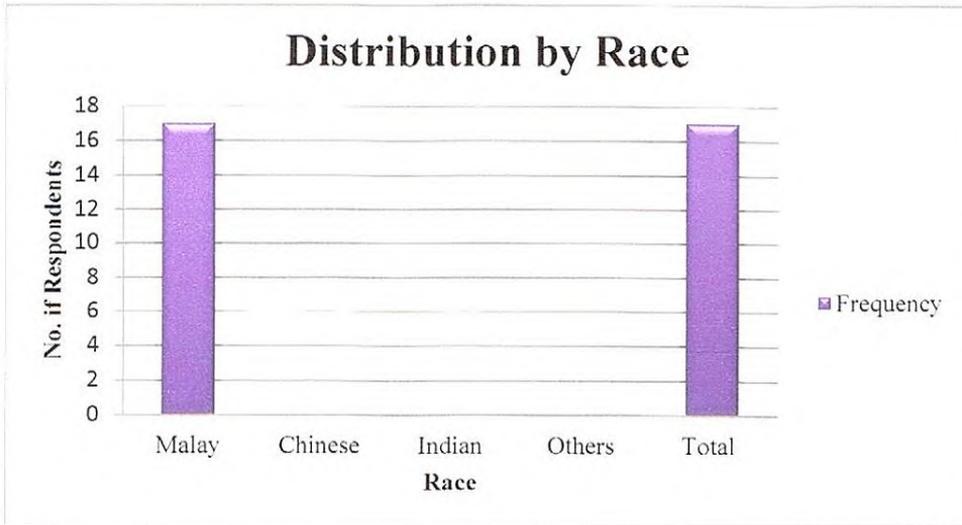
#### 4.1.3. In terms of Race

**Table 5:  
Race**

Race	Frequency	Percent	Cumulative Percent
Malay	17	100	100
Chinese	0	0	100
Indian	0	0	100
Others	0	0	100
Total	17	17	

**Chart 4:**

**Race**



The chart above indicates that all of the seventeen respondents are Malay (100%) and none of them are either Chinese, Indian or others. The lack of time in finding more respondents leads to the limitation of variety of entrepreneurs' background, in this case, in terms of race.

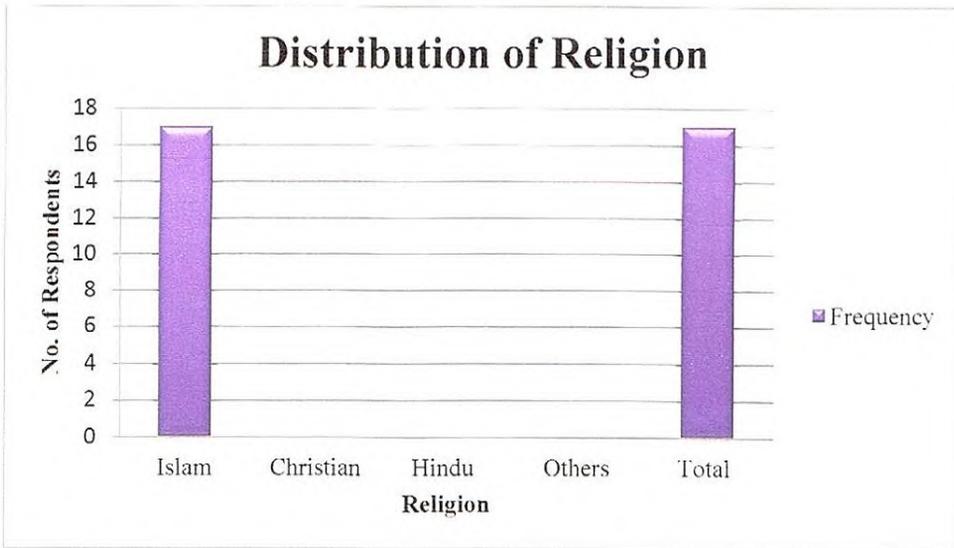
**4.1.4. In terms of Religion**

**Table 6:**

**Religion**

Religion	Frequency	Percent	Cumulative Percent
Islam	17	100	100
Christian	0	0	100
Hindu	0	0	100
Others	0	0	100
Total	17	100	

**Chart 5:  
Religion**



From the chart above, it shows that all of the respondents are Muslims and Islam is their religion. Again, due to lack of time, there are no respondents with a different religious background that participated in this survey.

#### 4.1.5. In terms of Highest Academic Qualification

**Table 7:  
Highest Academic Qualification**

Qualification	Frequency	Percent	Cumulative Percent
PhD	0	0	0
Postgraduate	0	0	0
Undergraduate	7	41	41
HND	2	12	53
Others	8	47	100
Total	17	100	



**Chart 6:  
Highest Academic Qualification**



This chart shows that most of the respondents are on the "others" category (47%). The respondents who tick the "others" category include those that have a diploma, national diploma, A level, secondary level education as their highest academic qualification. This is then followed by those who have Undergraduate (41%) and Higher National Diploma (HND) (12%) as their highest academic qualification. There are no respondents who are rewarded with a Doctor of Philosophy (PhD) or Postgraduate. Even so, this proves that they have the "knowledge and education background".

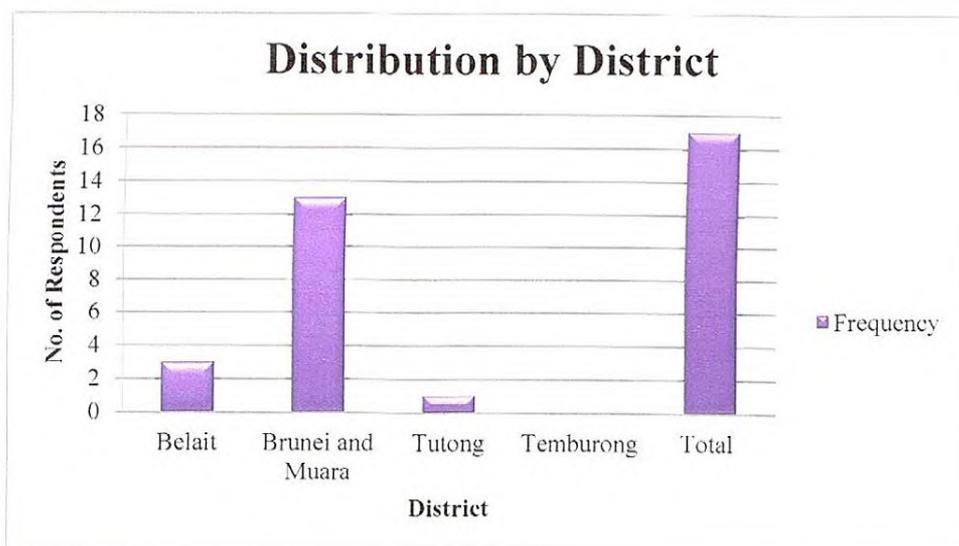
**4.1.6. In terms of District**

**Table 8:  
District**

District	Frequency	Percent	Cumulative Percent
Belait	3	18	18
Brunei and Muara	13	76	94
Tutong	1	6	100
Temburong	0	0	
Total	17	100	

**Chart 7:**

**District**



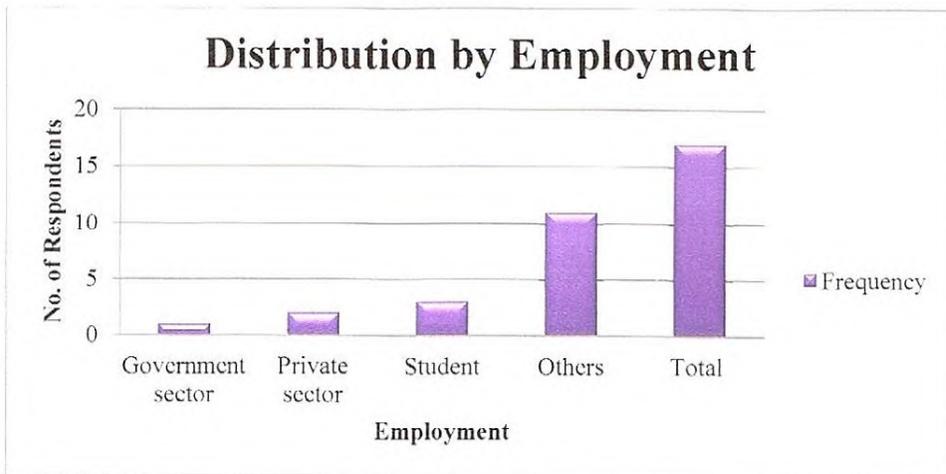
In terms of District that the respondents currently lives at, most of the respondents live in the Brunei and Muara District; a total of 13 respondents. On the other note, there are three respondents from the Belait District and one respondent from the Tutong District. Unfortunately, there is no respondent from the Temburong District. This may due to its location (far from potential customers-difficult to do self-pick up or delivery) or due to poor communication service in the Temburong District.

**4.1.7. In terms of Employment**

**Table 9:**  
**Employment**

<b>Employment</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Government sector	1	6	6
Private sector	2	12	18
Student	3	18	36
Others	11	65	100
Total	17	100	

**Chart 8:  
Employment**



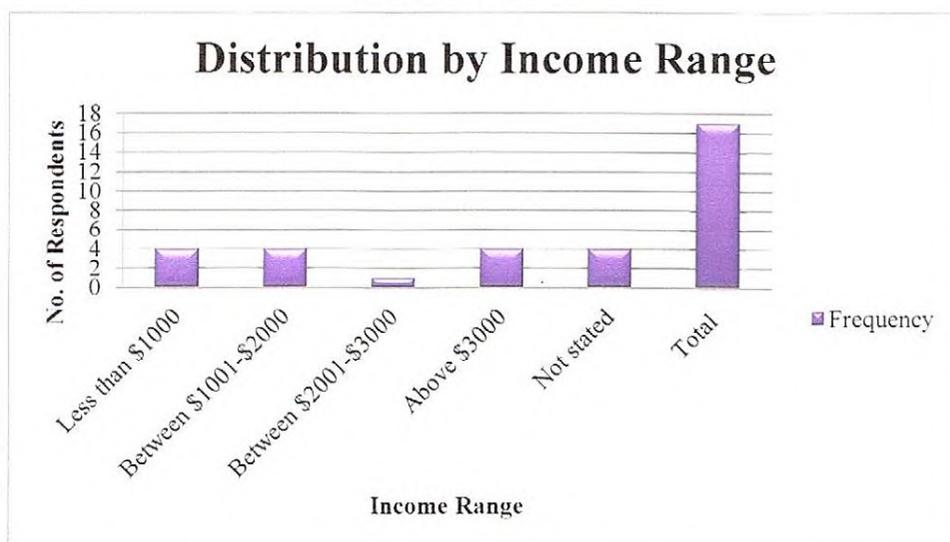
The chart above shows that majority of the respondents are classified under "others" in terms of employment. Among the common answers for "others" are homemaker and self-employment. The other respondents are students (3 respondents), working in the private sector (2 respondents) and the government sector (1 respondent). This indicates that there are less people who are working (in government or private sector) that engaged in online entrepreneurship. This may be due to their commitment with their full-time job.

#### 4.1.8. In terms of Income Range

**Table 10:  
Income Range**

Income range	Frequency	Percent	*Valid percent	Cumulative Percent
Less than \$1000	4	23.5	31	23.5
Between \$1001-\$2000	4	23.5	31	47
Between \$2001-\$3000	1	6	7	53
Above \$3000	4	23.5	31	76.5
Not stated	4	23.5	100	100
Total	17	100		

**Chart 9:**  
**Income range**



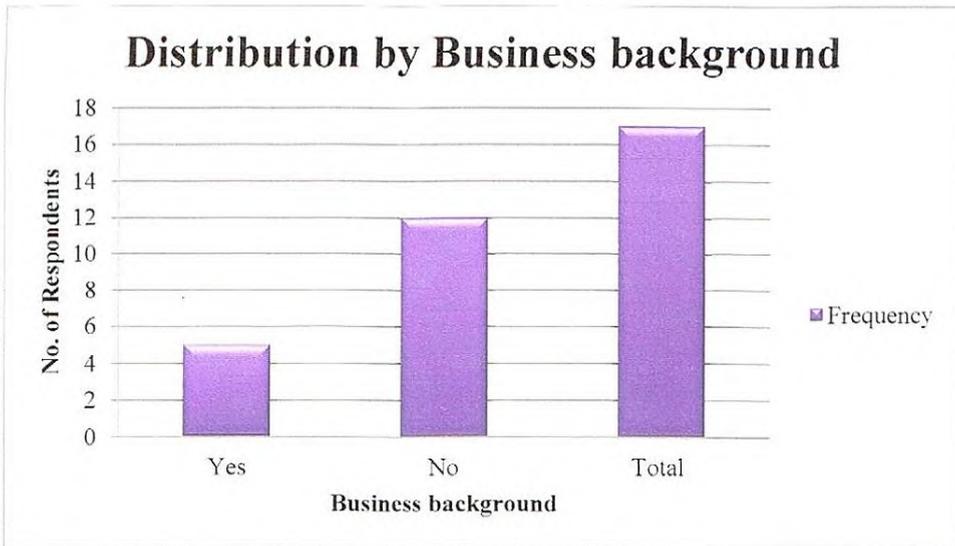
In terms of income range, one respondent have an income range of between \$2001 to \$3000, whereas the other respondents mainly have an income range of less than \$1000, between \$1001 to \$2000 and above \$3000. There are four respondents who did not state their income range, hence, the valid percent is shown in the table 10 above. To sum up, most of the entrepreneurs are still earning money despite them being just an online entrepreneur and some earned more than others (due to more demand for products or high selling price of the product etc.).

**4.1.9. In terms of Business background**

**Table 11:**  
**Business Background**

<b>Business background</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Yes	5	29	29
No	12	71	100
Total	17	100	

**Chart 10:**  
**Business Background**



The above chart shows that most respondents; twelve respondents, did not have business background (71%) and only five respondents (5%) have business background. This shows that it is not necessary to have a business background in order to start doing business. Everyone can be an entrepreneur, however, in order to succeed further, it needs more than just that i.e. one must possess knowledge in business, skills such as marketing skills, and have a good attitude towards, for instance, the customers.

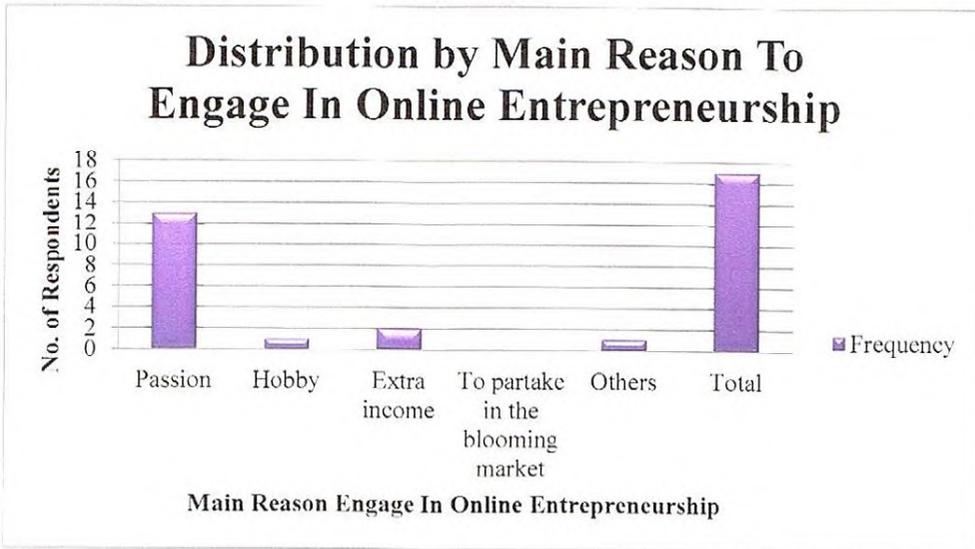
**4.1.10. In terms of Reasons To Engage In Online Entrepreneurship**

**Table 12:**  
**Main reason to engage in online entrepreneurship**

Main reason	Frequency	Percent	Cumulative Percent
Passion	13	76	76
Hobby	1	6	82
Extra income	2	12	94
To partake in the blooming market	0	0	94
Others	1	6	100
Total	17	100	

Chart 11:

Main Reason To Engage In Online Entrepreneurship



In terms of why the respondents engage in online entrepreneurship, the reason "passion" is the most preferred answer by the respondents (76%). Earning extra income came second with 12% and hobby and "others" came after with 6% respectively. This indicates that many of the entrepreneurs started online entrepreneurship due to their "love" for baking desserts and selling them online to the customers.

4.1.11. In terms of Business Registration

Table 13:

Business Registration

Registered	Frequency	Percent	Cumulative Percent
Yes	6	35	35
No	11	65	100
Total	17	100	

**Chart 12:**  
**Business Registration**



The chart above indicates that there are only a few entrepreneurs (respondents) who registered their business (35%) and many among the respondents have not registered their business (65%).

In Brunei Darussalam, all businesses must be registered with the Registrar of Companies and Business Names at the Attorney General's Office (Ministry of Foreign Affairs and Trade, 2012).<sup>99</sup> However, there are no current regulations governing the online-based enterprises and they are not required to obtain licences to operate (The Brunei Times, 2014).<sup>100</sup> Despite that, an online entrepreneur who wish to operate under a company name, can register through the 16 and 17 business registration forms that belongs to the Ministry of Finance.<sup>101</sup> Hence, the registered and unregistered status of the online food entrepreneurs' business in Brunei.

<sup>99</sup> See: Ministry of Foreign Affairs and Trade. (2012). "Setting Up Businesses". *Ministry of Foreign Affairs and Trade Brunei Darussalam*. From: <http://www.mofat.gov.bn/index.php/investing-in-brunei-darussalam/setting-up-businesses>

<sup>100</sup> The Brunei Times. (2014). "Gov't agency plans business licence for online vendors". *Op.cit.*

<sup>101</sup> *ibid.*

## CHAPTER 5

### FINDINGS AND ANALYSIS

This chapter will explain the developments made by the local online food entrepreneurs as well as the issues and challenges faced by them during starting, running and developing their business. In addition, this chapter will also include findings on the supports given to the entrepreneurs. The findings are therefore based on the answers of the entrepreneurs as per written by them in the questionnaires.

#### 5.1. Developments made by Local Online Food Entrepreneurs

The developments made by the local online food entrepreneurs might have some similarities and differences but it all depends on the how these entrepreneurs carry out their daily business.

The common developments made by these entrepreneurs thus are, firstly, development in terms of improved products and services. According to Dayang Liyana binti Haji Muhammad Jaya, the owner of *Think Sweet by Liyana*, the development that she made was to widen her product line (menu) and services such as establishing delivery and decorating services. The same goes to another entrepreneur namely, Dayang Faiziawati binti Haji Mohamed Ali, the owner of *Yummy Treat*, who only start doing business with selling chocolate cakes. Currently, she offers a wide variety of cupcakes and brownies in which customers can buy from.

Secondly, is in terms of engage in bake sale events in order to sell and promote their products besides selling them via online. According to Dayang Nur Aqidah binti Haji Abu Bakar, the owner of *Cookies By Grams*, she has previously participated in an event called as the "FAB 5". From the event, she was able to achieve her goals (sales) and make her family proud. She also mentioned that the event gave her more exposure in terms of getting to meet the customers face-to-face etc. Similar situation applies to other entrepreneurs namely, Dayang Hazimah binti Haji Ahmad, the owner of



*Cupcake Buffet* and Dayang Noraizan @ Umi Kalsum binti Haji Sabtu, the owner of *Ns Sweetooth*, who also make an initiative to participate in bake sale events.

Thirdly, is development in terms of improving knowledge, skills and expertise in the field of baking. In terms of knowledge, according to Dayang Mas Zaton Amalina binti Haji Omar, the owner of *Whoops Desserts*, currently, she has a better understanding and knowledge in the process of baking i.e. in terms of mixing ingredients and able to cope with disappointment for any trial and error that she has made in the baking process.

Furthermore, according to Dayang Qurratu Ayun binti Haji Ibrahim, the owner of *QA's Cakes and Arts*, "I learned and now I was able to do something which was beyond my limit of expertise. I used to mess up with making birthday cakes, but now I have mastered it!" She also added that her time-management skills has developed and she is now more organized than before. Other entrepreneur, Dayang Hjh Radziah binti Hj Abd Hamid, the owner of *Wan Choo Bakes*, in addition, said that she has increased her personal skills in baking and cake designs. Similarly, Dayang Hazimah binti Haji Ahmad, the owner of *Cupcake Buffet*, said that she has improved from just doing basic design to a very much detailed designs and from doing basic arrangements to a much fancy arrangement for her products.

Last but not least, similarly, these entrepreneurs have a good response from the customers about their products and the number of the customers increases with time. This shows that there is a growing demand for "online" products and services in Brunei Darussalam and that these local online food entrepreneurs have made several developments since they started business.

The other developments made by these entrepreneurs, on the other hand, are, firstly, one entrepreneur mentioned that she promotes her product not just by using one social network (*Instagram*) but also use other networks such as *Facebook* and mobile application like *Whatsapp*, besides involving in bake sell events. Another entrepreneur, Dayang Siti Shahrir, the owner of *Citscakes*, stated that she has opened

up a cafe and a bakeshop to enable easier access and convenience for the customers in terms of buying and ordering her products (such as cakes, cupcakes etc.).

Too add on, another entrepreneur named, Dayang Siti Haidah Asfahirah binti Mohd Daud, the owner of *DH Fam Baker*, has been complimented from an international franchise company named *Cold Stone & Creamery Ice Cream*, for the marketing aspect of the business. This shows that the business and its products are well marketed and hence are getting a good response from the public.

In addition to this is that, from the study, there are a few entrepreneurs who wish to open up their own shop in the future. These can be seen as the potential development that will be made by local online food entrepreneurs.

From these findings, it shows that these online food entrepreneurs have made a number of developments not just to the business (such as improved products and services) but also made some self-development (in terms of managing time more wisely and improvement in knowledge, skills and expertise). Such developments are crucial in the attempt to improve online entrepreneurship in Brunei.

## **5.2. Issues faced by Local Online Food Entrepreneurs**

The issues faced by the local online food entrepreneurs are identified in three stages: during starting, running and developing of the business.

### **5.2.1. Issues in Starting the Business**

From the study, there are several issues raised by the online food entrepreneurs when starting their business. The main issue that is raised by the entrepreneurs is limited capital for start-up. One of the entrepreneurs, Dayang Qurratu Ayun binti Haji Ibrahim, the owner of *QA's Cakes and Arts*, claimed that she had difficulties when starting the business due to lack of

access to capital and she just started business with only BND\$20, which according to her, was insufficient as she needed more capital for advertisement and sampling purposes.

In addition, Dayang Nur Aqidah binti Haji Abu Bakar, the owner of *Cookies By Grams*, claimed that she started off business using her own pocket money because her dad wanted her to be independent and learn how earn money by herself. Dayang Nur Mas Fauziyyah binti Abdul Raduan, the owner of *A Perfect Treat*, too add on, stated that the main issue that she faced was that she used a lot of capital to experiment new flavours.

The other issues as stated by the entrepreneurs (respondents) are in terms of difficulty in finding customers (Dayang Liyana binti Haji Muhammad Jaya, the owner of *Think Sweet By Liyana*, 2014), time-consuming issue for the reasons of undergoing market research and making attempts to perfect recipes (Dayang Normasdianah binti Hassim, the owner of *Pvintaj Cupcakes*, 2014).

From the study, it is found that finance serves as the main issue faced by these entrepreneurs in starting their business. Some of the entrepreneurs started up business with low capital, which came from their own savings. Luckily, for some entrepreneurs, they that did not faced with financial problems. However, they encountered other problems such as difficulty in finding customers and having an issue with time. Overall, eight entrepreneurs did not encounter any issues in starting their business.

### **5.2.2. Issues in Running the Business**

These entrepreneurs have also faced some issues in running the business. The issues that are raised by these entrepreneurs include, firstly, is in terms of communication problem. This is due to the unavailability of telephone network and wifi connection in the area where one of the entrepreneurs; Dayang Liyana binti Haji Muhammad Jaya, the owner of *Think Sweet By Liyana*, lives.

Secondly, according to Dayang Maurina binti Abdul Hamid, the owner of *Cafe Maurina*, the issue that she faced when running her business is that she has no proper book keeping, and stock take because she has no knowledge of doing so. She further added that she has attempted to use a few applications (related to accounting aspects), and yet there is no proper system in place because the applications need some sort of accounting background.

Thirdly, is multi-tasking. This issue is faced by Dayang Normasdianah binti Hassim, the owner of *Pvintaj Cupcakes*. She further stated that she needs to know how to manage her time for working as a full-timer and how to manage her customers' orders.

The next issue in running the business is that, according to Dayang Faiziawati binti Haji Mohamed Ali, the owner of *Yummy Treats*, she was unable to accommodate with many orders. She claimed that she can only limit baking of at least four cakes in a day due to the small size of her kitchen and hence, a limited storage space. She further added that her responsibility towards her family also restricts her from fulfilling her customers' orders.

In addition, Dayang Hazimah binti Haji Ahmad, the owner of *Cupcake Buffet*, has also faced several issues in terms of running her business. The first issue that she faced was that some of the items that are to be used for baking went out of stocks such as chocolate, decorating, items etc. This hence can limit the use of materials in the baking process. Secondly, is in terms of getting overwhelming demand from the customers. Similarly, this issue is faced by another entrepreneur named Dayang Siti Haidah Asfahirah binti Mohd Daud, the owner of *DH Fam Baker*, who had issues with having too many orders with limited number of kitchen assistants. In addition, Dayang Siti Haidah Asfahirah binti Mohd Daud had also faced with the same issue of running out of raw materials (or stock) from the suppliers.

The other issue, too add on, is in terms of financial problem. Finance is considered an issue for Dayang Noraizan @ Umi Kalsum binti Haji Sabtu, the owner of *Ns Sweettooth*, in running the business as she is only a student and that she heavily depends on her school allowance and finance provided by her parents in order for her to run the business smoothly.

The last issue is the building of trust with customers as mentioned by Dayang Hjh Radziah binti Hj Abd Hamid, the owner of *Wan Choo Bakes*. Indeed building customer trust is important so that customers will come back to make purchase in the future and this is all for the good reputation of the business as well.

Thus, based on the findings, it is concluded that the entrepreneurs mostly dealt with different issues and only a few issues that are similarly faced by the entrepreneurs such as getting overwhelmed orders or demand of their products and running out of supplies for baking. Both problems (high demand and low supply) when combined, can lead to a big problem as it can only cater limited customers, hence limit the number of sales, profits and increase dissatisfaction for not meeting their demand.

### **5.2.3. Issues in developing the business**

In developing the business, there are also several issues faced by the entrepreneurs.

Firstly, is the difficulty to change from an online business to a physical business. According to Dayang Maurina binti Abdul Hamid, the owner of *Cafe Maurina*, she had no time to deal with venue issues, licencing and further questioned the regulations of setting up a physical business. She added that there is no manual, documentation of procedures and mentorship programme that she knows about and she do not even know how to start to develop her business.

Furthermore, Dayang Siti Shahrir, the owner of *Citscakes*, has also commented in relation to this issue. She claimed that she has faced issues with getting approvals in setting up a physical shop and according to her, there are many risks associated with opening up a physical shop due to the delays in getting what was needed and a lot of money was spent. She also added that an issue that a lot of businesses in Brunei encounter is the short term of opening of a physical shop and later closing of shops within the earlier period of business.

Secondly, is in terms of competition. "*With a lot of competition these days, it is quite difficult for the entrepreneurs to get more customers quickly,*" said Dayang Qurratu Ayun binti Haji Ibrahim, the owner of *QA's Cakes and Arts*. Despite that, she added that her customers are slowly increasing.

The third issue is concerning with transportation issue. According to Dayang Mas Zatun Amalina binti Haji Omar, the owner of *Whoops Desserts*, she was unable to send baked goods to her customers due to her inability to drive. For now, she only offers self-pick up service, which can put off some customers who live far away.

The next issue is regarding marketing aspect of a business. Dayang Nurul Majidah binti Sharbini, the owner of *Simply Sweet Kitchen*, she doubt of what more she can do to expose the products that she offers and she also claimed that she has issues with the creation of new products due to limited capital. Another entrepreneur named Dayang Siti Haidah Asfahirah binti Mohd Daud, the owner of *DH Fam Baker*, she has issues with marketing the business (to be more exposed) because of lack of marketing members to help out.

The other issue mentioned by Awang Abdul Rafi bin Haji Modihi, the owner of *Rumah Gelato*, is the lack of time in developing the business due to more focus is put on the full-time job. Last but not least, the issue faced by Dayang Nur Aqidah binti Haji Abu Bakar, the owner of *Cookies By Grams*, is regarding internet security problem.

Additionally, other than facing issues in starting and running the business, some of these entrepreneurs are also exposed to development-related issues such as too many competitions, transportation issue and more. Overall, two of the entrepreneurs encountered issues in all three stages, which can risk their business.

### **5.3. Challenges faced by local online food entrepreneurs**

#### **5.3.1. Challenges in Starting the Business**

In terms of challenges in starting the business, only four of the entrepreneurs responded to this question. The issues faced by the respondents are, firstly, in terms of time management. According to Dayang Normasdianah binti Hassim, the owner of *Pvintaj Cupcakes*, "*as your business grows from time to time, I found out that "time" is challenge. Working a full time job and running a business is not as easy as I thought it was. So I have to know how to manage my time between work and business*".

Another entrepreneur named Dayang Hjh Radziah binti Hj Abd Hamid, the owner of *Wan Choo Bakes*, on the other hand, had to give up her full-time job with a stable company to enable her to fully commit with her business, which is a huge sacrifice and risk that not all people are willing to do.

The third issue in starting business, according to Awang Abdul Rafi bin Haji Modihi, the owner of *Rumah Gelato*, is in terms of making an attractive packaging for the products so that it will be easily remembered and accepted by the customers.

Lastly, Dayang Hazimah binti Haji Ahmad, the owner of *Cupcake Buffet*, highlighted the issues that she faced which are product wastages and in terms of finding the right materials for her products.

Thus, from this study, it concludes that only four entrepreneurs faced challenges in starting their business and these challenges differ to one another. One of the challenges by the entrepreneur is to give up full-time job in order to be more focus with the business, which is considered as a huge sacrifice as the world of entrepreneurship is full of risks and challenges that only the toughest ones can survive for a long period.

### **5.3.2. Challenges in Running the Business**

As compared to the challenges in starting up business, more entrepreneurs are facing challenges while running the business. The issues that the entrepreneurs faced in running their business are, firstly, the unavailability of kitchen helpers, which leads to the entrepreneurs doing all things by themselves. *"From taking orders, replying customer's text messages, checking up schedule, labeling boxes, printing out the labels, folding the boxes, running errands-all I have to do all by myself"*, said Dayang Noor Ikmal binti Awg Sidik, the owner of *Icuppycakes*.

Secondly, is in terms of the customers. One of the challenges in relation to customers is that entrepreneurs have to deal with different customers' attitude, as mentioned by Dayang Liyana binti Haji Muhammad Jaya, the owner of *Think Sweet By Liyana*.

In relation to this, according to Dayang Qurratu Ayun binti Haji Ibrahim, the owner of *QA's Cakes and Arts*, *"there were times where customers requested something (in relation to the products) beyond my limit of expertise. Hence, there were times where I tried to fulfill the customers' requests but there were also times where I had to reject them (the requests) "*. Another entrepreneur namely, Dayang Faiziawati binti Haji Mohamed Ali, the owner of *Yummy Treats*, has also faced with similar challenge. According to her to fulfill all the requests from the customers is definitely a challenge because she has no basic skills in cake decorating and that she has make an attempt to learn doing this by using the internet such as Google and YouTube.



In addition, in relation to having customer as a challenge, it is also a challenge for entrepreneur to find potential customers for their business, as according to Dayang Nur Mas Fauziyyah binti Abdul Raduan, the owner of *A Perfect Treat*, "*the hardest part in running the business is to find potential customers since there are a lot of competitors in the market*". Moreover, according to Dayang Normasdianah binti Hassim, the owner of *Pvintaj Cupcakes*, it is a challenge for her to maintain a good customer service to both her return and new customers.

Thirdly, is in terms of time. According to Dayang Nur Aqidah binti Haji Abu Bakar, the owner of *Cookies By Grams*, she does not have the time to experiment with new flavours due to more time spent in dealing with many current orders and since she is a lone baker, at certain point, she has to recruit her friends to help her out with the baking process. Dayang Hazimah binti Haji Ahmad, the owner of *Cupcake Buffet*, has also considered time as a challenge. According to her, "*time is an essence to meet the demand from 2-3 days to 2-3 weeks of advance bookings made by the customers*".

Other challenges in running the business include difficult to find ingredients, especially sugar and having people trying to bring the business down (Dayang Nur Aqidah binti Haji Abu Bakar, the owner of *Cookies By Grams*, 2014), no knowledge on book keeping/account tracking and stock take (Dayang Maurina binti Abdul Hamid, the owner of *Cafe Maurina*, 2014), limited capacity (Dayang Hazimah binti Haji Ahmad, the owner of *Cupcake Buffet*), transportation problem in order to ease purchase of ingredients, packages and others (Dayang Mas Zatun Amalina binti Haji Omar, the owner of *Whoops Desserts*, 2014), expensive price of the product (Dayang Tayathul Wasimah @ Nursabani binti Mohd Taib, the owner of *Simply Desserts Brunei*) and lastly, is the challenge of finding skilled and loyal workers (Dayang Hjh Radziah binti Hj Abd Hamid, the owner of *Wan Choo Bakes*, 2014).

To conclude, there are various challenges faced by the entrepreneurs in running their business. The two of the challenges mentioned above are unavailability of kitchen helper and expensive price of the supplies. The

unavailability of kitchen helper can restrict the production of products, hence limitation of sales and profits made. It may also create a hectic life for the entrepreneurs, as they have to do all the things by themselves. Expensive price of the supplies, on the other hand, can lead to the entrepreneurs substituting for either a cheaper and less quality supplies or an expensive and of better quality supplies than the normal supplies. However, substituting normal supplies can have both pros and cons such as high cost of supplies that are of high quality but the end product might not taste as good as what the customers' might have preferred.

### **5.3.3. Challenges in Developing the Business**

Based on the study made, some of the entrepreneurs experienced some challenges in developing their business. One of the challenges is too many competitors (Dayang Qurratu Ayun binti Haji Ibrahim, the owner of *QA's Cakes and Arts*, 2014). Dayang Faizawati binti Haji Mohamed Ali, the owner of *Yummy Treats*, also mentioned that too many online sellers are doing the same menu as she did and so it is an additional challenge for her to gain customers' trust.

Other than that, convincing customers that certain requests are quite complex is a challenge for an entrepreneur named Dayang Hjh Radziah binti Hj Abd Hamid, the owner of *Wan Choo Bakes*, as it requires more capital input (especially for customized cakes). Furthermore, due to no knowledge and business background it makes it difficult to develop the business (Dayang Maurina binti Abdul Hamid, the owner of *Cafe Maurina*, 2014).

Based on the study, there are only a few challenges faced by the entrepreneurs in developing the business i.e. too many competitors, complex customers' request and lack of knowledge in business, which restricts the entrepreneurs' business development. Too many competitors can grab one's loyal or potential customers away from the business and complex customers' request, on the other hand, can leads to rejection of orders by the seller, which can puts the customers off. Moreover, the lack of knowledge in business may

leads to low confidence level to expand the business, hence, the business will retain as normal without any making any improvement.

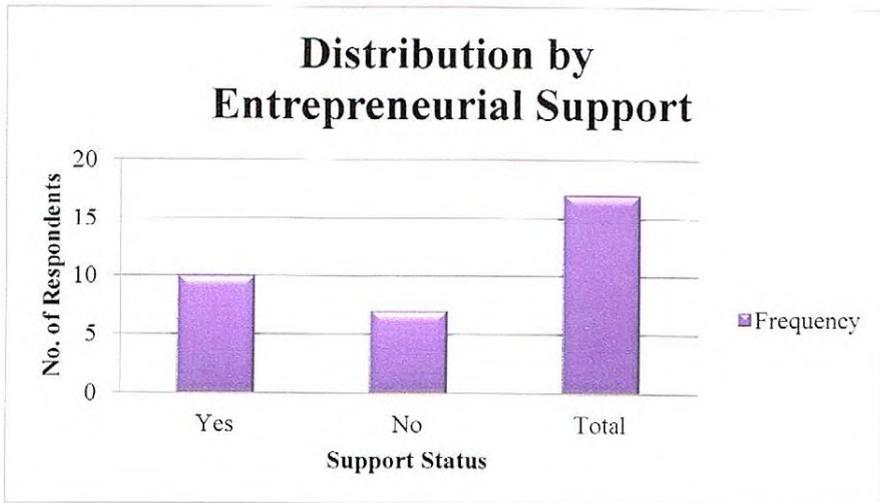
#### 5.4. Entrepreneurial Support

Based on the study, ten entrepreneurs (59%) responded that they have received support for doing business. The other seven entrepreneurs (41%), on the other hand, claimed to have not received or applied for any support. This is simplified in the following table 14 and chart 12:

**Table 14:**  
**Entrepreneurial Support**

<b>Support</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Yes	10	59	59
No	7	41	100
Total	17	100	

**Chart 13:  
Entrepreneurial Support**



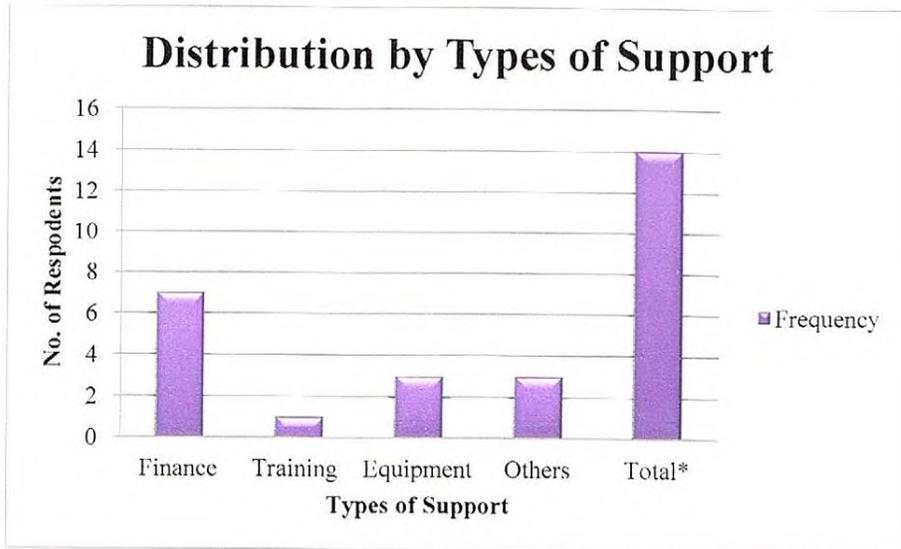
**5.4.1. Types of Support**

In addition, the types of support received by the entrepreneurs include finance, training, equipment and others. For this question, the entrepreneurs are allowed to tick more than one answer, and hence the result more entrepreneurs received support in terms of finance (50%) than the other types of support. Equipment and others (such as moral support) came second (21%) and training came last with only one response (8%). This is shown in the flowing table 15 and chart 13:

**Table 15:  
Types of Support**

Types	Frequency	Percent	Cumulative Percent
Finance	7	50	50
Training	1	8	58
Equipment	3	21	79
Others	3	21	100
Total*	14	100	

**Chart 14:**  
**Types of Support**



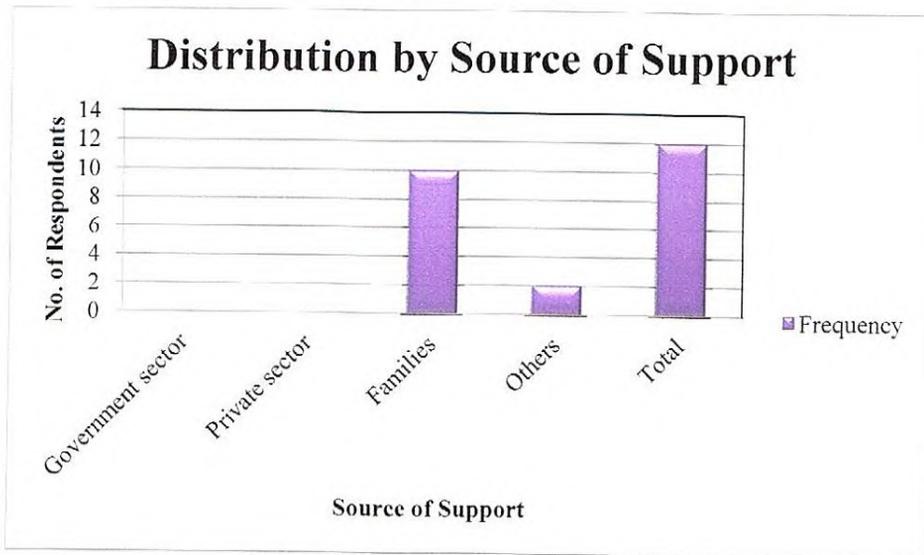
#### 5.4.2. Source of Support

For this question, the entrepreneurs are also allowed to tick more than one answer. Thus, the most voted answer is the "families" (83%) as the main source of support for the entrepreneurs' business. "Others" (such as friends) came second with two votes (17%). This is shown in the following table 16 and chart 14:

**Table 16:**  
**Source of Support**

From where	Frequency	Percent	Cumulative Percent
Government sector	0	0	0
Private sector	0	0	0
Families	10	83	83
Others	2	17	100
Total	12	100	

**Chart 15:**  
**Source of Support**



It also proves that these sellers are probably unaware of any support provided/made available by the government/private sectors.

#### **5.4.3. Analysis on Entrepreneurial Support**

Hence, based on the findings regarding entrepreneurial support, majority of the entrepreneurs received assistance, in terms of financial and moral support, from their families and friends-none of them received assistance from the government or private sector. This is due to the availability of baking facilities at home and lack of information regarding how and from where to get the support from.

## CHAPTER 6

### CONCLUSION AND RECOMMENDATIONS

This last chapter will conclude the overall study and give some recommendations based on the perspectives of the local online food entrepreneurs that engaged in the study and the from the researcher's perspective as well. These recommendations can be vital as it can help online entrepreneurship to improve and prosper in the future.

#### 6.1. Conclusion

Entrepreneurship in Brunei Darussalam is considered as vital for its economic and societal benefits. Recently, online entrepreneurship has made its name in Brunei's business market. This is also considered as important as it allows entrepreneurs to pursue their passion for baking and selling without any restrictions (unlike opening up of a physical shop), enables them to earn extra income, or as a resort for unemployment.

From the study of seventeen local online food entrepreneurs that primarily sells dessert via *Instagram*, the researcher concluded that these entrepreneurs are faced with issues and challenges in starting, running and developing their business- however the situation might differ with individual entrepreneurs. There are some entrepreneurs that did not face as much issues and challenges as the others.

The issues in starting business, in addition, are mainly related to finance. Most online entrepreneurs start up business with a low sum of capital, which limits their production and other aspects such as packaging, advertising and more. Issues in running the business, on the other hand, include communication problem, no accounting background, multi-tasking, limitation of orders due limited facilities, running out of stocks, finance and building customer trust. Moreover, the issues in developing the business as faced by local online food entrepreneurs are facing the common problems of opening up a physical business (such as difficult in getting

approvals), growing competition, transportation issue, marketing issue and lack of time to focus on business growth.

In addition, the challenges of starting online entrepreneurship are time management, giving up full-time job, in terms of making attractive packaging, product wastage and finding the right materials for the products. In running the business, the challenges include unavailability of kitchen helpers, customer (attitude and behaviour), difficult to find ingredients, expensive price of the supplies, transportation issue and skilled workers etc. In developing the business, the challenges faced by the entrepreneurs are too many competitors, difficult customers' requests and no business background, which limits the development of the business.

Despite these entrepreneurs facing the above-mentioned issues and challenges, there are several developments made by them such as improve products and services, involved in outdoor selling (bake sale), increase knowledge, skills and expertise. Furthermore, based on the study, majority of the entrepreneurs receive support from their families and friends, most of which are regards to finance and moral support.

To sum up, even though these online entrepreneurs faced with issues and challenges in starting, running and developing the business, they managed to overcome it and developed with time with the support from those closest to them. None of which relies on the government or private institutions to assist them in doing business.

## **6.2. Recommendations**

### **6.2.1. From the Local Online Food Entrepreneurs' Perspective**

#### **6.2.1.1. Financial Support**

From the study, finance has always been the most-talked about problems that many entrepreneurs have encountered. According to Dayang Nur Aqidah binti Haji Abu Bakar, the owner of *Cookies By*



*Grams*, it would be pleasant if the online entrepreneurs are supported financially by the government. She further added that, such thing is necessary in order to cater the financial needs of the entrepreneurs and business development plan in the future.

An instance would be that of Dayang Noraizan @ Umi Kalsum binti Haji Sabtu, the owner of *Ns Sweetooth*, who dream of setting up a booth at the Mall, Gadong. Unfortunately, she was unable to do so due to its expensive rent. Hence, it would be better if either the government or any other institutions help entrepreneurs in this kind of situation, maybe in terms of paying a portion of what was required, to help them to make realize their dreams and to serve the demanding market for online food products.

#### **6.2.1.2. Customer Relationship**

One of the entrepreneurs, Dayang Nur Mas Fauziyyah binti Abdul Raduan, the owner of *A Perfect Treat*, gave her advices regarding this matter. She claimed that local online entrepreneurs need to maintain a good relationship with the customers by organizing gatherings and by sharing customers' testimonials or reviews for consuming their products. This can make the customers feel appreciated for buying and reviewing their products.

In addition. Dayang Mas Zatun Amalina binti Haji Omar, the owner of *Whoops Desserts*, stated that the local online entrepreneurs need to be friendly with their customers to ensure repeat customers and get good feedbacks from the customers. Dayang Siti Haidah Asfahirah binti Mohd Daud, the owner of *DH Fam Baker*, to add on, mentioned that these entrepreneurs need to know what are the customers' needs and wants. By doing so, one is then be able to meet those needs and wants and thus, may receive positive feedbacks from the customers,

which can be used as a marketing tool to better promote not just the products but also the business.

### 6.2.1.3. Faith, Confidence and Patience

A quite number of local online entrepreneurs give their two cents regarding faith and confidence. One of them, named Dayang Qurratu Ayun binti Haji Ibrahim, the owner of *QA's Cakes and Arts*, recommends that the online entrepreneurs need to be confident and have faith in themselves and their business. She further encouraged the entrepreneurs to not give up so easily and do not be afraid to seek assistance and opinions from others.

Another entrepreneur, Dayang Normasdianah binti Hassim, the owner of *Pvintaj Cupcakes*, has also encourage entrepreneurs, especially, local online entrepreneurs to have faith in themselves and advised them to be loyal, honest and original. Dayang Tayathul Wasimah @ Nursabani binti Mohd Taib, the owner of *Simply Desserts Brunei*, in addition, recommends online entrepreneurs to be positive at all times, pray and put trust on Allah regarding His blessings, work hard, and continue to promote and improvise one's business.

In terms of Passion, Dayang Siti Shahrir, the owner of *Citscakes*, (2014) stated that, *"whatever business you venture upon online, it's all a matter of hardwork & dedication, and most importantly patience to encounter the ups and downs indooing business, especially now with lots of social media, it is easy and faster to reach people and market your business. So use that to your advantage as it's free and only requires your time and creativity in attracting business and customers"*.

#### 6.2.1.4. Competition

In terms of competition, according to Dayang Faizawati binti Haji Mohamed Ali, the owner of *Yummy Treats*, she advised the online entrepreneurs to be friends with one another in order to promote a healthy competition between them. Moreover, Dayang Noraizan @ Umi Kalsum binti Haji Sabtu, the owner of *Ns Sweetooth*, claimed that local online entrepreneurs should attempt to make a strong bond with one another so that they can learn business together, hence improving their business condition.

Another entrepreneur named Dayang Mas Zatun Amalina binti Haji Omar, the owner of *Whoops Desserts*, suggested the local online entrepreneurs to support one another in order to enhance local business. Dayang Hjh Radziah binti Hj Abd Hamid, the owner of *Wan Choo Bakes*, in addition, recommended the formation of a network with fellow online entrepreneurs to promote a sense of belonging and self-support.

#### 6.2.1.5. Product and Services

From the study, several local online food entrepreneurs highlighted that importance of individual creativity. Dayang Hjh Radziah binti Hj Abd Hamid, the owner of *Wan Choo Bakes*, recommended the local online entrepreneurs to do a research on what has been done by others and try to do something "unique"-as according to Dayang Normasdianah binti Hassim, the owner of *Pvintaj Cupcakes* (2014), "...be original!"

Dayang Faizawati binti Haji Mohamed Ali, the owner of *Yummy Treats*, moreover suggests that the local online food entrepreneurs to keep on trying out new things that has not been sold out in the market yet.

#### 6.2.1.6. Other Recommendations

Other recommendations by the entrepreneurs are firstly, there is need for online security (Dayang Liyana binti Haji Muhammad Jaya, the owner of *Think Sweet By Liyana*, 2014).

Secondly, is do not "private" account on *Instagram* as it can put people off (Dayang Qurratu Ayun binti Haji Ibrahim, the owner of *QA's Cakes and Arts*, 2014).

Thirdly, is to organize bake-sale frequently. Dayang Nurul Majidah binti Sharbini, owner of *Simply Sweet Kitchen*, suggested that there should be frequent bake sale in Brunei (at least once in three months) so that the public will be familiar with the existence of online businesses.

#### 6.2.2. From the Researcher's Perspective

The recommendations are:

- For Local Online Food Entrepreneurs
  - Built a healthy competition among one another
  - Strive to be innovative in their launching new products or services
  - Maintain good relationship with customers
  - Go out from their comfort zone and try something new
  - Registered business so that they can get supported easily
  
- For Potential Online Entrepreneurs
  - Sell something different than existing entrepreneurs
  - Ensure sufficient capital for doing business
  - Knows how to manage time properly

- Have a reliable supplier
- Establish good relationship with customers and competitors
  
- For Government and Private Institutions
  - Give assistance to the online entrepreneurs (finance, mentorship programme etc., not just for the registered entrepreneurs)
  - Help to promote online entrepreneurship by organizing events in collaboration with the local online food entrepreneurs
  - Provide learning hub for online entrepreneurs to promote learning, sharing of experiences and more
  - Lessen the procedures that entrepreneurs must go through in opening a physical shop to encourage more shops (like cafes and bakeries) to be opened in the country for a much longer period.

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**APPENDIX A**  
**QUESTIONNAIRE**

<u>Section A</u> <u>Bahagian A:</u>	<b>Entrepreneur's Background  </b> <b>Latar Belakang Peniaga</b>
1. Entrepreneur's name: <i>Nama Peniaga:</i>	
2. Age   <i>Umur:</i>	
3. Gender   <i>Jantina:</i>	<input type="checkbox"/> Male   <i>Lelaki</i> <input type="checkbox"/> Female   <i>Perempuan</i>
4. Race   <i>Bangsa:</i>	<input type="checkbox"/> Malay   <i>Melayu</i> <input type="checkbox"/> Indian   <i>India</i> <input type="checkbox"/> Chinese   <i>Cina</i> <input type="checkbox"/> Others   <i>Lain-lain:</i> <span style="margin-left: 150px;">_____</span>
5. Religion   <i>Ugama:</i>	<input type="checkbox"/> Islam <input type="checkbox"/> Hindu <input type="checkbox"/> Christian <input type="checkbox"/> Others   <i>Lain-lain:</i> <span style="margin-left: 150px;">_____</span>
6. Highest Academic Qualification: <i>Kelulusan Akademik Tertinggi:</i>	<input type="checkbox"/> PhD <input type="checkbox"/> Postgraduate <input type="checkbox"/> Undergraduate <input type="checkbox"/> Others   <i>Lain-lain:</i> <input type="checkbox"/> HND <span style="margin-left: 150px;">_____</span>
7. District: <i>Daerah:</i>	<input type="checkbox"/> Belait <input type="checkbox"/> Tutong <input type="checkbox"/> Brunei & Muara <input type="checkbox"/> Temburong
8. Employment: <i>Pekerjaan:</i>	<input type="checkbox"/> Government Sector   <i>Sektor Kerajaan</i> <input type="checkbox"/> Private Sector   <i>Sektor Swasta</i> <input type="checkbox"/> Student   <i>Pelajar</i> <input type="checkbox"/> Others   <i>Lain-lain:</i> _____

<p>9. Income range: <i>Kadar Pendapatan:</i></p>	<p><input type="checkbox"/> Less than \$1000   <input type="checkbox"/> Between \$2001-\$3000 <i>Kurang dari \$1000 Di antara \$2001-\$3000</i></p> <p><input type="checkbox"/> Between \$1001-2000   <input type="checkbox"/> Above \$3000   <i>Di antara \$1001-2000 Lebih dari \$3000</i></p>
<p>10. Do you have any Business Background?: <i>Adakah anda mempunyai latar belakang Perniagaan?:</i></p>	<p><input type="checkbox"/> Yes   <i>Ya</i>      <input type="checkbox"/> No   <i>Tidak</i></p> <p>If yes, please state below:   <i>Kalau ya, tolong nyatakan dibawah:</i></p> <hr/> <hr/> <hr/>
<p>11. What is your main reason to engage in an online entrepreneurship?: <i>Apakah sebab utama anda berkecimpung didalam perniagaan 'online'?:</i></p>	<p>(Tick in one box only   <i>Tanda pada satu kotak sahaja</i>)</p> <p><input type="checkbox"/> Hobby   <i>Hobi</i>      <input type="checkbox"/> Passion   <i>Minat</i></p> <p><input type="checkbox"/> To find extra income   <i>Untuk mencari pendapatan lebih</i></p> <p><input type="checkbox"/> To partake in the blooming market   <i>Untuk mengikut serta didalam pasaran yang semakin maju dan berkembang luas</i></p> <p><input type="checkbox"/> Others, <i>lain-lain:</i></p> <hr/> <hr/>

<u>Section B</u> <i>Bahagian B :</i>	Business Background   <i>Latar Belakang Perniagaan</i>
1. What is your Business name?   <i>Apakah nama perniagaan anda?</i>	
2. Is your business registered?   <i>Adakah perniagaan anda berdaftar?</i>	<input type="checkbox"/> Yes   <i>Ya</i>  <input type="checkbox"/> No   <i>Tidak</i>

<u>Definitions   Definisi:</u>  (This is for the next few questions   <i>Untuk soalan-soalan yang seterusnya</i> )	<ul style="list-style-type: none"> <li>• Issue   <i>Isu</i> <ul style="list-style-type: none"> <li>➢ Problems or difficulties, especially with a service or facility</li> <li>➢ <i>Masalah atau kesusahan, terutamanya berkaitan dengan servis atau kemudahan</i></li> </ul> </li> <li>• Challenge   <i>Cabaran</i> <ul style="list-style-type: none"> <li>➢ A task or situation that tests someone's abilities</li> <li>➢ <i>Sesuatu perkerjaan atau situasi yang mencabar kebolehan seseorang</i></li> </ul> </li> </ul>
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3. Do you face any **issues** in the following cases? If yes, please tick the box(es) below & if no, you can proceed to Question 5.  
*Adakah anda menghadapi **isu-isu** seperti yang disebutkan dibawah? Kalau ada, tolong tandakan peti dibawah. Jika tidak, anda boleh ke soalan yang ke-5.*
- In starting up business | *Ketika memulakan perniagaan*
- Running the business | *Ketika menjalankan perniagaan*
- In developing the business | *Ketika mengembangkan perniagaan*



4. What are the **issues** that you faced in the following cases?

*Apakah **isu-isu** yang anda hadapi seperti yang disebutkan dibawah?*

a) In starting up business | *Ketika memulakan perniagaan*

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b) In running the business | *Ketika menjalankan perniagaan?*

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c) In developing the business | *Ketika mengembangkan perniagaan?*

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5. Do you encounter any **challenges** in the following cases? If yes, please tick the box(es) below & if no, you can proceed to Question 7.

*Adakah anda menghadapi **cabaran-cabaran** seperti yang disebutkan dibawah?*

*Jika ada, tolong tandakan peti dibawah. Jika tidak, anda boleh ke soalan yang ke-*

In starting up business | *Ketika memulakan perniagaan*

In running the business | *Ketika menjalankan perniagaan*

In developing the business | *Ketika mengembangkan perniagaan*

6. What are the **challenges** that you faced in the following cases?

*Apakah **cabaran-cabaran** yang anda hadapi seperti yang disebutkan dibawah?*

A. In starting up business | *Ketika memulakan perniagaan*

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B. In running the business | *Ketika menjalankan perniagaan?*

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C. In developing the business | *Ketika mengembangkan perniagaan?*

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7. What are the developments made by you to your business since you first started it?  
*Apakah kemajuan-kemajuan yang anda telah lakukan terhadap perniagaan anda sejak pertama kali memulakannya?*

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8. Do you receive any support(s) for doing business? |

*Adakah anda pernah mendapat sebarang bantuan bagi menjalankan perniagaan?*

Yes | Ya

No | Tidak

(If no, you can proceed to question 11)

*(Jika tiada, anda boleh ke soalan yang ke-11)*

9. What are the types of support given to you in doing business? |

*Apakah jenis bantuan yang dihulurkan bagi menjalankan perniagaan?*

Finance | *Kewangan*

Equipment | *Perkakas*

Training | *Kursus*

Others | *lain-lain:*

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10. From where did you receive the support? | *Dari manakah anda mendapat bantuan tersebut?*

Government sector | *Sektor Kerajaan*

Private sector | *Sektor swasta*

Families | *Keluarga*

Others | *Lain-lain:*

11. (Continuation of question 8. Answer: No | Sambungan soalan yang ke-8. Jawapan: Tidak)

What makes you not eligible to receive the support(s) for doing business?

*Apakah sebab-sebab anda tidak layak untuk mendapat bantuan bagi menjalankan perniagaan?*

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12. What are your recommendations for online entrepreneurship to improve in the near future? |

*Apakah cadangan anda untuk memperbaiki perniagaan 'online' di masa yang akan datang?*

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Thank you for your cooperation :)

*Terima kasih diatas kerjasama anda :)*