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**FACTORS INFLUENCING THE ADOPTION OF DIGITAL MARKETING
AMONG THE NATIONAL HIGHER EDUCATION FUND (PTPTN)
EXECUTIVE MARKETING OFFICERS**

By

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**Pusat Pengajian Pengurusan
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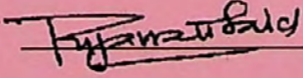
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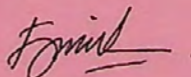
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ABSTRACT

Face-to-face restrictions due to the epidemic have created a sudden and urgent need for PTPTN marketing officers to approach existing and potential customers using digital marketing. This study examines the relationship between intention, top management support, information technology infrastructure and individual experience with information technology infrastructure towards the use of digital marketing among marketing officers. A closed questionnaire was developed and distributed online to all marketing officers throughout Malaysia. A total of 259 marketing officers responded to the questionnaire. Descriptive, correlational and regression analyses were conducted. The results showed that the independent variables are related and influences the use of digital marketing among the marketing officers, except for top management support. Although initially the directive to switch to digital marketing came from top management but these marketing officers did not attribute top management support towards their adoption to digital marketing efforts. Most marketing officers harness their skills through their own efforts. This study also suggests the use of other social media applications such as TikTok and Instagram in their social media applications efforts. It is hoped that the use of the latest technology can be a catalyst for transformation to the success of officers and organizations in the future.

Keywords: *digital marketing adoption, intention, top management support, experience, technology information*



ABSTRAK

Sekatan untuk bersemuka akibat wabak telah mewujudkan keadaan yang mendadak dan mendesak kepada keperluan pegawai pemasaran PTPTN untuk mendekati pelanggan sedia ada dan berpotensi dengan menggunakan pemasaran digital. Kajian ini adalah mengkaji hubungan tersebut antara niat, sokongan pengurusan atasan, infrastruktur teknologi maklumat dan pengalaman individu dengan infrastruktur teknologi maklumat ke arah penggunaan pemasaran digital di kalangan pegawai. Soal selidik tertutup telah dibangunkan dan diedarkan melalui dalam talian kepada semua pegawai pemasaran di seluruh Malaysia. Seramai 259 pegawai pemasaran memberi maklum balas kepada soal selidik. Penerangan, korelasi dan analisis regresi telah dijalankan. Keputusan menunjukkan bahawa pembolehubah bebas adalah berkaitan dan mempengaruhi penggunaan pemasaran digital dalam kalangan pegawai pemasaran, kecuali sokongan pengurusan atasan. Walaupun pada mulanya arahan untuk beralih kepada digital pemasaran datang daripada pengurusan tertinggi tetapi pegawai pemasaran tidak mengaitkan sokongan pengurusan atasan terhadap usaha pemasaran digital mereka. Kebanyakan pegawai pemasaran menggilap kemahiran melalui usaha mereka sendiri. Kajian ini juga mencadangkan penggunaan aplikasi media sosial lain seperti TikTok dan Instagram dalam usaha pemasaran mereka. Adalah diharapkan bahawa penggunaan teknologi terkini boleh menjadi pemangkin kepada transformasi kepada kejayaan pegawai dan organisasi pada masa hadapan.

Katakunci: *adaptasi pemasaran digital, niat, sokongan pengurusan atasan, pengalaman, maklumat teknologi*

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LIST OF ABBREVIATIONS

TAM	Theory Acception Model
TMS	Top Management Support
INT	Intention
ITI	Information Technology Infrastructure
IEITI	Individual Experience Information Technology Infrastructure
BOD	Branch Operation Department
KPI	Key Performance Index
SPSS	Statistical Package for Social Sciences
MCMC	Malaysian Communications and Multimedia Commission
FAMA	Federal Agricultural Marketing Authority
MARA	Majlis Amanah Rakyat



CHAPTER 1

INTRODUCTION

1.1 Introduction

This chapter's goal is to provide the background of this study. Also included are descriptions of the issue statement, research questions, objectives, significance of the study, and its scope.

1.2 Background of the Study

One of the modern marketing channels that captures users' interest is digital marketing. Consumer behaviour has significantly changed because of the introduction of this new digital platform (Polanco-Diges & Debasa, 2020) taking as an example the quick advancement of information-based technology. With the expansion of the internet, digital is a form of information that is expanding. Its use is quickly expanding and has a significant impact on users' daily life all around the world. The use of the Internet has altered how people connect and communicate.

Via social networks and instant messaging, the development of digital technology has sped human connection online even more. Online communication is becoming more widely accepted in society thanks to the emergence of social media in numerous sorts of apps. Traditional media consumption has seen substantial changes because of the internet's effects on digital media sales, such as digital music and video entertainment. At this moment, the internet is developing quite quickly. Digital

marketing, often known as online marketing, is a form of marketing and advertising that makes use of the Internet and email. Traditional forms of advertising including radio, television, newspapers, and magazines are typically employed in conjunction with these digital marketing initiatives and online advertising (Nosrati et al., 2013).

The largest computer network in the world, the Internet, offers quick access to a multitude of information. The Internet, which enables limitless contact and information exchange, is the most significant force behind cultural, economic, and social transformation (Md Lukmanul Hakim et al., 2021). With the advent of digital technology, there have been significant changes in how individuals speak, interact, act, and make decisions. With the advancement of technology, particularly the World Wide Web and the internet, business trends are advancing quickly. Digital marketing is one of such developments. Without the parties' knowledge, stakeholders, suppliers, and clients have all been linked together on a single platform. As a result, it creates space for something fresh and original.

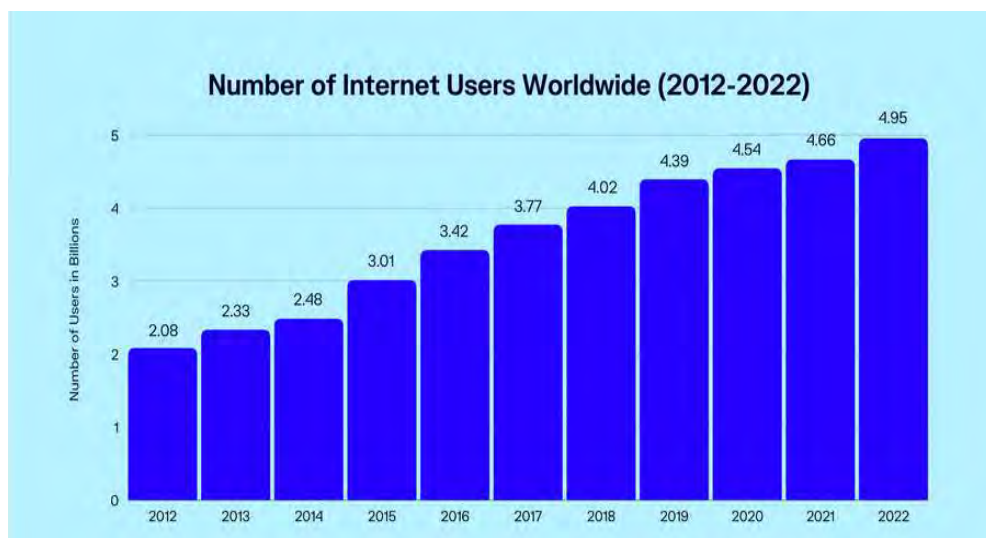


Figure 1.1: *Number of Internet User Worldwide (2012 - 2022)*

According to the Oberlo 2022 research, there are more people using the internet globally every year, and its use is becoming more and more common. In 2022, a total of 4.95 billion internet users have been recorded and shows a continuous increase since 2012. As technological progress and its benefits everyone, more and more people will turn to connecting their daily lives with the online world. In the development of technology supported by Internet facilities, all fields have experienced rapid progress. The Internet has impacted the retail sector as the growth of e-commerce has forced sellers to adapt to marketing and sales through new digital channels. It also gives business owners the freedom to expand their business across local borders. The Internet is one of the aspects that helps businesses succeed in generating profits on a larger scale in the world of business. Therefore, digital marketing or internet marketing has been one of the tactics utilised by business owners to run their companies.

1.2.1 Digital Marketing

Digital marketing is a marketing strategy to introduce products, or services based on electronic media that is highly dependent on internet facilities. Digital marketing is a process in business of publicizing products and services to targeted customers. The practise of promoting a website using digital platforms and media with an audience in mind is known as digital marketing. Marketers reach their customers as part of online marketing through using the Internet, mobile devices, email, social media, search engines, and numerous videos (Omer, 2021). Customers trust the product because of the relationships that businesses build digitally across multiple platforms. Since that people are social creatures, one of the digital marketing strategies that

plays a significant role in society is marketing through social media (Hendarsyah, 2020). Websites, blogs, and social media platforms such as Facebook, Twitter, Instagram, WhatsApp, TikTok, YouTube, Reddit, Digg Propeller, Photobucket, Flickr, and others are examples of digital marketing tools (Nosrati et al., 2013). Organizations that want to stay in the market need to improve the quality of service and relationship with customers. Marketing is often considered by most people as simple as promotion or advertisement. Marketing needs to be done in an effective way, following a smart strategy, so that business growth is optimal. According to Suriatie and Nor Aishah (2017), the e-marketing approach in introducing and promoting business is important so that sales and productivity can be increased because of sales promotion on the internet. The effect of these marketing techniques can be seen when many businesses take the initiative to open online transactions such as websites, social media applications and many more.

Table 1.1: Percentage of users of Social Media platforms in Malaysia

Social Media Platform	Percentage of Internet User Aged 16-64 who use platform.
WhatsApp	93.2
Facebook	88.7
Instagram	79.3
Telegram	66.3
Facebook Messenger	61.6
TikTok	53.8
Twitter	49.6

Source: DataReportal (2022)

Based on table 2, the use of Facebook social media in Malaysia ranks second with 88.7% of users using the internet to access this social media either through various types of mobile phones, computers, or other devices. The WhatsApp platform is the choice of Malaysian users to communicate quickly in day-to-day business, which is shown by 93.2% of internet users. The way that society behaves has also been shown

to change toward liking watching brief videos like those provided by TikTok. As a result, new technologies emerge, such as Instagram's launch of the short video platform “Reel” and “Short”, which is like TikTok. Furthermore, the government will focus on the implementation of the Digital Education Policy, in line with efforts to empower the digital economy. Digitization enables the application of more sophisticated technologies, innovation, and the emergence of new business models in all sectors. Widespread use of 4IR-based technology will accelerate the growth of the digital economy.

1.2.2 The Importance of Digital Marketing

In today's corporate world, using digital marketing is getting more and more popular. The possibilities for online consumer acquisition through digital marketing is so vast that it is expanding quickly. Businesses that don't use digital marketing, on the other hand, might not stay long and eventually stop operating. This is because customers are more exposed to things sold online. The usage of digital marketing strategies by businesses has several benefits. Some people are prepared to invest in online company promotion.

The ability to contact potential customers from all over the world and promote their goods and services globally via the borderless internet is one benefit of digital marketing. Digital marketing enables businesses to learn more about prospective customers. Dealers focus on the consumer segments they wish to reach to create communication ties with customers. Consumer information can be gathered or used to gradually increase the efficiency of marketing campaigns. Also, clients can

receive immediate feedback about a product via chatbots and other forms of instant messaging thanks to digital marketing.

Digital marketing may connect ideas with consumers and facilitate two-way contact between firms and customers, which can assist enhance marketing performance and revenues (Pramono, 2020). Also, digital games, according to Junusi (2020), are very simple to promote, simple to design, and easy to adapt to diverse customer needs. Consumers can easily recognise goods or services offered through websites, social media platforms, online shops, and other digital channels. By exploring digital platforms, making selections, conducting comparisons, and then making purchases, customers can reduce the time spent shopping (Ramdan et al., 2020). by substituting inexpensive digital marketing tools for costly traditional advertising methods including print, radio, television, and magazines. Company owners can compare the efficacy of online marketing to conventional marketing strategies, such as advertising in newspapers, magazines, brochures, and so forth, using digital marketing.

Any business promotion idea has a greater reach and coverage through online marketing since it can be seen through marketing campaigns in any region of the world at low prices compared to traditional marketing efforts. Any marketer that optimises the website's search criteria keyword content will see a significant return on their effort and incur very low ongoing maintenance costs. It is possible to analyse the efficacy of Internet marketing across numerous digital channels in relation to various enterprises. Digital marketing is economical and significantly affects organisations' bottom lines. The use of digital marketing, such as search

engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, e-commerce marketing, campaign marketing, social media marketing, social media optimization, direct email marketing, display advertising, e-books, and optical discs, can be advantageous for businesses and organisations, according to Bala (2018).

With the development of internet facilities, companies are not limited to selling products only but as an added value to the marketing space. Internet marketing has been transformed by several businesses, including Google, Yahoo, Amazon, Alibaba, and YouTube. New potential for digital marketers to reach clients through digital platforms will arise because of the development of the most recent social communication systems. There are many situations and circumstances where internet marketing is effective, advantageous, and always preferred to traditional marketing techniques if online marketing techniques are integrated with traditional marketing tactics.

1.2.3 Digital Marketing During the COVID-19 Pandemic

Due to the Pandemic's effects, it is now necessary to apply travel restrictions and movement control orders to stop the COVID-19 outbreak from spreading. The global economic system has unquestionably been significantly impacted by this circumstance. Entrepreneurs have been compelled to alter the business plan for their company in this situation (Benjumea-arias et al., 2022). As consumers are more likely to obtain information from digital applications, digital marketing has been regarded as being particularly vital and pertinent during the epidemic. Certain sectors

that have been harmed have had to rely on digital marketing to continue in the market. As an illustration, the tourism industry might execute a digital marketing.

1.3 Problem Statement

The Covid-19 epidemic has had a negative impact on regional social and economic activities. As a result, people have started working from home, spending a lot of time indoors, learning to cook online, and being more conscious of their health and hygiene (Omer, 2021). On digital platforms, where digital content has given marketers and businesses the chance to engage with their customers digitally, behavioural changes are common.

The pandemic has compelled companies to utilise virtual reality in the workplace, and many more companies have successfully made the switch (Haq and Awan, 2020). Selling has been significantly impacted by the current environment and is currently shifting to digital selling. Online grocery shopping and delivery is expanding quickly (Kim, 2020). Given the concerning COVID-19 situation, a new trend in digital marketing is seen as paving the way for changing company communications with customers (Vitorino et al., 2020). Marketing is advancing in terms of digitization along with sales and other corporate activities. Using electronic media, digital marketing efforts are made to advertise goods and services as well as other company marketing initiatives (Simanjuntak & Sukresna, 2020).

The banking industry and the interaction between banks and clients are likewise impacted by COVID-19. An outstanding client experience is provided by the banking industry's transition to digitization. Banks must address this phase, which is

extremely important, by becoming truly close to their clients. Through partnerships and collaborations with the fintech industry, this effort may encourage banking to quicken the pace of its digital transformation (Sunardi et al., 2022).

The effects of covid can also be seen in agencies such as PTPTN. The National Higher Education Fund (PTPTN) is one corporate entity that has benefited from this pandemic condition. PTPTN, as a statutory body agency under the Ministry of Higher Education, has the responsibility of offering savings plans to their citizens for the purpose of higher education, managing loan repayments for students who continue their studies in higher education institutions, whether public or private (PTPTN, 2022).

Marketing executive positions are available at PTPTN. The table above shows the breakdown of marketing officers in the Branch Operations Department (BOD) of PTPTN. The marketing officer's responsibilities also include dealing with all counter affairs, reporting to supervisors, and collecting PTPTN loan repayments from borrowers. They also open savings accounts and collect deposits from depositors.

Basically, every payment received either from borrowers who make repayments or from depositors who make savings will be given a commission payment to the executive. Marketing officers are assigned to work at 64 branch counters spread throughout the state. In addition, the marketing executive will also serve at the promotion counter at any promotional events organized by other parties. The Covid-19 outbreak often results in a decline in collection performance through PTPTN counters. PTPTN marketing executives must provide documentation extending back to the beginning of discussions and continuing until the conclusion of the case to be

eligible to receive commission payments. They must enter the details of the first negotiation with the client into the MyKPI system (PTPTN, 2022). The officer must obtain a copy of the receipt from the customer after they have agreed and paid. When the consumer refuses to use the payment method that was agreed upon during the initial agreement, conflict results. Also, after paying by a method other than PTPTN channels, customers do not tell. It is important to upload a copy of the payment receipt into the MyKPI system as verification. The officer is not entitled to receive commission if the consumer fails to provide the receipt to the officer within 14 days after payment, does so late, or fails to provide the receipt to another officer. The marketing officers' ability to receive commission will be impacted by this.

Table 1.2: *Number of PTPTN Marketing Officers, Supervisor and Branches*

State	Executive Marketing Officer	Supervisor	No. Branch
Johor	39	15	6
Kedah	28	11	4
Kelantan	22	9	3
Melaka	23	10	4
Negeri Sembilan	27	11	4
Pahang	24	10	4
Perak	32	14	5
Perlis	7	3	1
Pulau Pinang	31	12	4
Sabah	19	9	4
Sarawak	24	11	4
Selangor	59	22	8
Terengganu	21	8	3
WP Kuala Lumpur & Putrajaya	88	33	10
Total	444	178	64

Source: PTPTN (2022)

Total refund collection through counters nationwide was only RM123.68 million of the total refund collection for 2020. The number of account openings also showed a decrease of 50,196 accounts from 2019 to 2020. However, the total deposit still increased to RM1,782.32 million for the year 2020.

Table 1.3: *Loan Recovery Performance and SSPN Account Opening*

Years	Refunds Over the Counter (RM 'MILLION)	Total Refund Collection (RM MILLION)	Account Opening Amount	Total Deposit (RM MILLION)
2018	256.79	3353.77	502,160	987.54
2019	255.95	2,214.00	348,297	1,211.71
2020	123.68	1,352.72	298,101	1,782.32
2021	180.03	2,360.96	305,157	2,731.06
2022	304.28	2,073.16	224,529	1,715.55

Source: PTPTN (2022)

During the pandemic season, Marketing Officers cannot open promotional counters outside the premises or at any government, private or even supermarket agencies. This is because all agencies limit the number of visitors and are more careful because they are still infected with the Covid-19 virus.

PTPTN has also launched a mobile application known as myPTPTN to facilitate the affairs of its customers. All functions through the counter have been transferred to developed applications such as repayment functions, opening savings accounts and adding deposits and many more. Indirectly, customers have switched to using myPTPTN instead of going to the counter. However, the implementation of this

mobile application coincides with the government's digitization aspirations and at the same time increases the efficiency and effectiveness of services to the community, it has had an impact on the generation of marketing Executive commissions.

The effect of the launch of myPTPTN has given comfort to customers and has an online alternative for any PTPTN product transaction compared to dealing at the counter. PTPTN Marketing Executive Officers face the challenge of achieving KPIs set because of changes in customer behaviour and potential customers seeking information or dealing with PTPTN. This situation has forced marketing officers to find alternative channels through the internet and various social media platforms to reach existing and potential customers. As a result of the pandemic, marketing officers switched to using the internet for any business related to PTPTN's marketing activities. Although PTPTN has done marketing at the Head Office, the executive officers at the branch had to do it themselves to gain customer ownership and at the same time get the right to individual commission payments.

1.4 Research Questions

Following are the research questions that have been determined based on the discussion above based on the independent and dependent variables in this study.

- 1) Is intention (INT) related to the adoption of digital marketing among PTPTN marketing executives?
- 2) Is Top Management Support (TMS) related on the adoption of digital marketing among PTPTN marketing executives?

- 3) Is Information Technology Infrastructure (ITI) related to the adoption of digital marketing among PTPTN marketing executives?
- 4) Is Individual Experience with IT Infrastructure (IEIT) related to the adoption of digital marketing among PTPTN marketing executives?
- 5) What is the effect of INT, TMS, ITI and IEIT on the adoption of digital marketing among PTPTN marketing executives.

1.5 Research Objectives

In-line with the research questions above, the research objectives of this study are as follows:

- 1) To examine whether intention is related to adoption of digital marketing among the PTPTN marketing executives.
- 2) To examine whether TMS is related to adoption of digital marketing among the PTPTN marketing executives.
- 3) To examine whether ITI is related to adoption of digital marketing among the PTPTN marketing executives.
- 4) To examine whether IEIT is related to adoption of digital marketing among the PTPTN marketing executives.

- 5) To examine the effect of intention, TMS, ITI and IEIT on adoption of digital marketing among the PTPTN marketing executives.

1.6 Scope and Limitations of the Study

This study only revolves around the marketing officer staff from the PTPTN Branch Operations Department who have routine tasks at the counter. This study does not involve staff from other departments.

1.7 Significance of the Study

The significance of the study is realized in two perspectives. The first is the contribution to the academic, followed by the significance managerially.

Academically, this study is hope would give an insight of the adoption determinants among PTPTN marketing officers in using the social media to reach to existing and potential customers in each marketing executive respective area.

Managerially, it is hope that the management will be more aware of the challenges face of adoption to social media from the long implemented traditional promotional efforts. The challenges are much higher for the senior marketing executives compared to their juniors.

1.8 Structure of the Thesis

This thesis is divided into five chapters. Chapter 1 discusses the background of the study which covers Covid-19, digital marketing, PTPTN and PTPTN marketing officers. The discussion is continued on the problem statement, research questions and objectives, significance, scope, definitions of the variables, and organization of thesis.

In Chapter 2 the discussions are focus on the review of the literature of both the dependent and independent variables. Included are the literature review on the association between the variables. Chapter 3 discusses the research methodology. The discussion includes research design, the construction of questionnaires, sample size, and sampling method. Chapter 4 present the analysis of the data and the results. It presents the descriptive, reliability, correlation, and regression results towards hypothesis testing.

Chapter 5 is the final chapter that cover the conclusion of the study by answering the research objectives as stated in the first chapter. The implication of the results on the PTPTN marketing officer is also include, besides the implication academically and to the practitioners. Some recommendations for future research are also highlighted in this chapter.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter focuses on review of the literature of each individual variables and the relationship between the independent and dependent variables.

2.2 Adoption

The use of technology, such as digital marketing technology, is influenced by a number of factors, according to a review of earlier studies in the subject of technology acceptance. The majority of earlier studies covered a number of key technology acceptance theories, including the TOE Model, the Technology Acceptance Model (TAM), and the Diffusion of Innovation (DoI) (Lala et al., 2022).

Furthermore, according to Karahanna (1999), utilising a technology and embracing it are both crucial steps in reaping its benefits. When the fusion of attitude theory and innovation is employed. The goal of this pooling is to identify differences between pre- and post-adoption beliefs and attitudes based on their factors. behavioural goals, attitudes, and arbitrary standards. According to Sunardi (2022), in order to distinguish between the perspectives of organisational and individual acceptance, the firm's position is also taken into consideration. Companies evaluate the external organisational context in terms of efficiency gains or potential limits from the

accepted innovation whether it comes to suppliers, customers, or government agencies.

The level of consumer acceptability is determined by how information about goods or services is delivered, claims Sebayang (2009). This demonstrates that a key factor in determining the degree of user acceptance is the information's quality. Someone will be encouraged to utilise the system by the administrator's technical support, which will subsequently influence the user's acceptance of the system (Taat & Francis, 2020). In contrast, a lack of support will frustrate the user, which will have a negative effect on how they use technology.

Understanding social influence's impact on adopted children's behaviour is crucial (Venkatesh et al., 2003). The degree to which people in developing nations perceive the opinions of others regarding their acceptance of digital technologies, such as e-commerce, is known as social influence.

Research projects often employ implications for adoption as a tool to assess and investigate the potential effects of future technological use. Prototypes are created using user-centered design techniques in order to progress towards designs that are reliable, effective, and enjoyable to use. It's possible that a technology that exists beyond the prototype's implementation will eventually be used (Lindley, J, 2017).

2.3 Intention

Intentions are self-directed actions (Conner & Norman, 2022). In other words, intention first concentrates on reaching a desired objective before concentrating on acting or engaging in activity. Consumer intention is exclusively influenced by attitudes, whereas potential consumers' intention to adopt is solely influenced by normative pressure. Also, prospective adopters base their opinions on a wider range of innovative traits than do consumers. Post-adoption attitudes are solely based on instrumental ideas about usefulness and perceived image enhancement, but pre-adoption attitudes are based on perceptions of usefulness, ease of use, provability of results, visibility, and trialability. Intention, which takes into account three factors like attitude towards conduct, subjective norms, and perceived behavioural control. It can gauge an individual's intention to utilise the system and predict actual behaviour (Mathieson 1991).

2.3.1 *The Relationship between Intention and Adoption*

Previous studies on intention was able to make clear that intention follow a similar pattern, as noted by Davis et al. (1989) and Davis (1989), with attitude being more influenced by utility than utility of use and intention being more influenced by utility of use than intention.

UTAUT theorises that behavioural intents to utilise technology are influenced by performance expectations, effort expectations, and social influence, whereas behavioural intentions and environmental factors help determine technology use (Venkatesh et al., 2012).

Such habit operationalization has been shown to have a direct effect on technology use beyond the effect of intention and also to moderate the effect of intention on technology use so that intention becomes less important as habit increases (Limayem et al. 2007). Users' intentions to utilise digital marketing will be directly impacted by how useful and simple they perceive it to be (Wu et al., 2021).

2.4 Top Management Support

The use in an organisation is significantly influenced by the backing of superiors (Sayginer & Ercan, 2020). Resource support from top management is referred to as top management assistance (Jayeola et al., 2022). It addresses senior management's readiness to support the monetary resources, labour force, and technological know-how necessary to facilitate adoption (Hassan et al., 2017).

2.4.1 The Relationship between Top Management Support and Adoption

Top management support shows the level of top management's understanding of the importance of using information technology. Top management support is a key requirement for success and can subsequently influence success in business (Demoulin & Coussement, 2020). If top management enthusiastically supports a particular system, firms and their employees are more proactive in their use of that system.

New technologies in marketing methods may be more successfully adopted by employees and integrated into the business if subordinates sustain the advantages of their use and receive support from superiors. Support from top management may be needed to ensure the provision of resources and the cultivation of an organizational climate conducive to successful e-business adoption. In particular, the top management of the firm should be aware of the advantages that have been proven to bring future success. The firm needs to encourage employees to apply the use of digital marketing in their organization (Ilin et al., 2017).

With the support of top management in the provision of infrastructure, commitment to produce useful and quality marketing methods, users will be confident that they can operate the application easily. An effective approach has been proven through training activities to improve staff skills. If the application can provide convenience and comfort to users, it will certainly make it easier for management to get more fast and accurate information (Gea et al., 2019). Support from top management is important in determining the success and failure of technology implementation. (Gamal Aboelmaged & Mohamed el Subbaugh, 2012).

2.5 Information Technology Infrastructure

Today, technological advancement affects practically every industry. Technology may be used to its full potential to improve productivity, efficiency, and aspects of communication. The hardware and software that make up the parts of the information technology infrastructure are interrelated.

2.5.1 Relationship between Information Technology Infrastructure and Adoption

The use of information technology will be more challenging in an environment with high levels of suppliers and interdependence with intense information technology activities. Managers must pay attention to planning and implementing information technology in that environment. For example, in financial firms, Emphasis on innovation in services needs to continue to retain customers and employees. They need to attract more resources in innovation campaigns and foster closer relationships with customers and identify new market opportunities. Therefore, information technology plays an important role in the practice of implementing innovation (Chen & Tsou, 2007).

The introduction of IT structures has increased the productivity of project management design (Sweis, 2015) and IT has become very important to the construction business (El-mashaleh, 2016). Technology infrastructure is a strategic resource that can help increase the organization's strategic business value by improving its organizational performance (Ismail & Bakar, 2017).

IT infrastructure generally refers to components, such as computer hardware, software, people, and technical IT capabilities, such as knowledge, skills, etc.; and shared IT services, such as network, data management, Communication technology (Youn-tae Lee et al., 2018).

Top managers who have more information and knowledge about how information technology affects their work then more strategies to use progress will be

implemented. Management support for the use of information technology is an important step towards emphasizing the dimension of information technology in an organization. Increased investment in information technology-based training and knowledge in the developing world can produce potential future leaders who will ensure the optimal use of information technology in their organizations (R. Sweis et al., 2013). Therefore, experience in using different software can facilitate an individual's perspective to use because of their ability to see the system as easy and useful and seen as beneficial (Ong et al., 2022).

2.6 Individual Experience with Information Technology (IT) Infrastructure

Rapid changes in exposure to technology are caused by personal experiences with digital technology, such as habits and concerns (Al-Mobaideen et al., 2013). The user's previous motivated actions and expectations have an impact on the user experience. It will have an impact on the experience that is currently being had, and as a result, that experience influences future experiences and expectations (Roto, 2006).

2.6.1 The Relationship between Individual Experience with Information Technology (IT) Infrastructure and Adoption

Experience is defined as an interactive response to existing object stimuli (Deaton, 2003). Experience is also a relationship between individuals and products (Park et al., 2022). New product experiences with applied technology will be able to increase technological awareness and improve habits (R. Sweis et al., 2013). If IT Infrastructure-enabled products increasingly permeate everyday life, and as the

number of people already using the technology continues to increase, then familiarity with the technology will increase as well. Thus, anyone who experiences products that use IT Infrastructure is more likely to increase their acceptance with IT Infrastructure.

Individuals who have knowledge about technology, they will increase their familiarity with it. Next, previous knowledge will affect the use of mobile phones and wireless Internet. That knowledge is evolving towards the use of mobile banking through smartphones. This proves the acceptance of using the internet (Sidanti et al., 2021).

Social media and its features offer unique experiences to users and can overcome the challenges faced during face-to-face interactions (Kaplan & Haenlein, 2017). Social media platforms accessed using mobile or web-based technology create highly collaborative platforms in the form of content sharing sites, blogs, and social networks (Abdul et al., 2020).

The breakthrough concept in the field of digital is also a reliable and low-cost solution to many small and medium-sized enterprises in emerging markets and puts them in a profitable position in the post-covid era. Entrepreneurs who embrace digital technology leading business solutions can contribute to economic recovery faster than other traditional businesses. The main interest of any entrepreneur in the development of running their digital business today is that one does not need to be physically present while doing business (Modgil et al., 2022).

2.7 Summary

In conclusion, this chapter reviews the literature on adoption as the dependent variable and each individual independent variables, which are the intention, top management support, information technology infrastructure and individual experience with information technology. The discussion also covers the literature review on the relationship between each independent variables to adoption. The following chapter discusses in detail the methodology employed in this research.



CHAPTER 3

METHODOLOGY

3.1 Introduction

This chapter discusses research methodology adopted in this study. The study framework, hypothesis development, research design, measurement, sampling, data collection method, and forms of data analysis used are the topics discuss.

3.2 Research Framework

The purpose of this study is to examine how PTPTN marketing officers adopts digital marketing. Figure 2.1 show the diagram of the relationship between intention, top management support, information technology infrastructure, and individual experience with information technology to adoption of digital marketing among the PTPTN marketing officers.

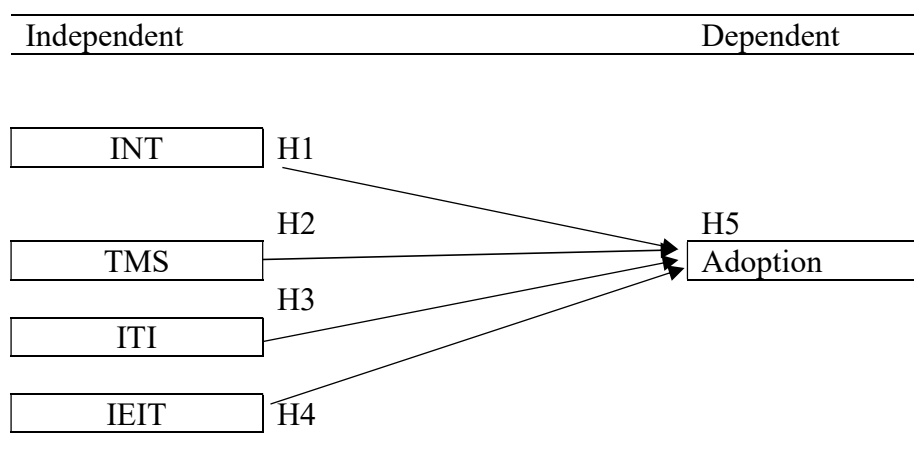


Figure 3.1: *Research Framework*

3.3 Hypothesis Development

Based on the literature review of the relationship between the independent variables and the dependent variable in previous chapter, the following are the hypotheses developed for this study.

3.3.1 Hypothesis Development

- H1: Intention (INT) is positively related to adoption of digital marketing among PTPTN marketing executives.
- H2: Top management support (TMS) is positively related to adoption of digital marketing among PTPTN marketing executives.
- H3: Information technology infrastructure (ITI) is positively related to adoption of digital marketing among PTPTN marketing executives.
- H4: Individual experience information technology (IEIT) is positively related to adoption of digital marketing among PTPTN marketing executives.
- H5: Intention, TMS, ITI, and IEIT has an effect on the adoption of digital marketing among PTPTN marketing executives.

3.4 Research Design

Identification and analysis of the factors impacting marketing executives' perceptions of digital marketing are the goals of this descriptive quantitative study. This study's research methodology will be survey-based. For descriptive research projects, data from the entire population is gathered, and the report is frequently presented using frequency, percentage, mean, standard deviation, and score distribution (Hua, 2016). As a result, the researcher must develop an action plan before starting a research project to guide data gathering, measurement, and analysis (Islamia, 2017).

According to Sekaran and Bougie (2013), the research design is the overall strategy for gathering, measuring, and analysing data. The research design serves as a manual to make certain that all the data gathered is pertinent to explaining the research problem.

The data collection technique will be performed, and a sample design is considered. Explains how the input will be examined and how the variables will be measured in the following section of this chapter to test the hypothesis. The research strategy, according to Saunders et al. (2009), is a general plan for researchers to respond to pertinent research questions and must be chosen based on the objectives, The quantity of time and resources that can be used are among the existing knowledge about the subject to be studied. In this study, observational research was the method used.

The researcher's influence on the respondent's responses is barely perceptible. This is so because the researcher doesn't interact with respondents in person. As a result,

respondents are unrestricted in their ability to express opinions based solely on their own experiences.

A field survey was carried out to put the suggested research model to the test. The marketing executives from 64 branches were the subject of the study. Data for this study was gathered just once over the course of 11 days, from November 15, 2022, to November 25, 2022. Respondents had this time to respond to the research questions. These investigations are referred to as cross-sectional or single-shot studies (Sekaran, 2013).

3.5 Measurement of Variables

The measurement model's validity and reliability are examined in the first step of the analysis. Correlation analysis are the only types of statistical analysis. The 39 questions in the developed questionnaire are split into three sections. Demographic data, including gender, age, highest education level, and length of service, are the focus of Part 1. Part 2 of the poll included awareness of digital marketing.

This part is requesting the executive to indicate the digital marketing tools they employ while also asking if they use digital marketing. The marketing tools listed are website/Blog, Email, Google Ads, Facebook, TikTok Instagram, WhatsApp and Telegram. In Part 3, the question about Intention, TMS, ITI, IEIT and Adoption which contains 32 questions as in the Table :3.2.

3.5.1 Operational Definition

Table 3.1: *Operation Definition of Variables*

Variable	Operational Definition
INT	- A person's behavioural intention to utilise the application determines how likely it is that they will do so. - Actual usage is used by TAM as a self-reported indicator of the frequency or duration of application usage.
TMS	-Key elements for implementing new marketing techniques. This is so that employers may motivate their staff to adopt digital marketing tools. -Backing for management initiatives to adopt new technology and systems, employee training programmes
ITI	The degree to which the technology can assist the user in converting inputs into outputs; factors like the internet and a strong network infrastructure boost effectiveness.
IEIT	-Additional chances to use the target technology, which typically arise after a person's initial use of the technology. -Individual experiences, including habits, worries, following training programmes, and age, have an impact that causes rapid changes in how much time is spent using technology.
AD	- A person will be more motivated to carry out or repeat the fun action when compared to the same activity that is not enjoyable.

3.5.2 Items

As shown in the table below are the items adopted from previous related research.

Table 3.2: *Variable Items*

INT	1) I intend to use digital marketing in marketing activities. 2) I predicted that I would use digital marketing. 3) I intend to use digital marketing in the future. 4) I will continue to use digital marketing more often. Source : Ong et al. (2022); (Hariri & Roberts, 2015)
TMS	1) Management is aware of the benefits that can be achieved with the use of digital marketing. 2) Management always supports and encourages the use of digital marketing. 3) Management provides most of the help and resources needed to enable employees to use digital marketing. 4) Management is very interested in seeing employees happy using digital marketing. Sources: Selamat & Jaffar (2010); Verma (2022)

-
- ITI
- 1) I have good internet and network system facilities
 - 2) The right telecommunications system increases the effectiveness of digital marketing
 - 3) Infrastructure capable of collecting and analyzing business) data using technology
 - 4) IT infrastructure to handle the organization's security and privacy while using digital marketing.

Source: Verma (2022)

- IEIT
- 1) I have enough experience to use digital marketing.
 - 2) I feel confident to use digital platforms.
 - 3) I got enough training to use digital marketing.
 - 4) I am always learning to use digital marketing.

Source: Venkatesh et al. (2012)

- AD
- 1) I have a positive perception about using digital marketing.
 - 2) The use of digital marketing increases my focus on marketing activities compared to traditional marketing.
 - 3) I believe I can improve my performance by using social media.
 - 4) I intend to continue using digital marketing.
 - 5) I would recommend to others to use digital marketing.

Source: Mobaideen (2013)

3.5.3 Measurement Scale

A questionnaire based on the constructs depicted in the Table below was used to collect data. Items using a Likert scale ranging from 1 = strongly disagree to 5 = strongly agree.

Table 3.3: Scale of Measurement

Description	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Level of Agreement	1	2	3	4	5

3.6 Sampling

A field survey was performed to evaluate the suggested study model. The marketing executives from 64 branches were the subject of the study.

Table 3.4 *Number of samplings*

State	No. of Centre	No. of Executives
Johor	6	54
Kedah	4	39
Kelantan	3	31
Melaka	4	33
Negeri Sembilan	4	38
Pahang	4	34
Perak	5	46
Perlis	1	10
Pulau Pinang	4	43
Sabah	4	28
Sarawak	4	35
Selangor	8	81
Terengganu	3	29
WP Kuala Lumpur & Putrajaya	10	121
Total	64	622

3.6.1 Population

The study population includes the operational staff of the PTPTN Branch Operations Department-State PTPTN Office-PTPTN Branch Offices located in 64 branches across the country. It includes marketing executives and their supervisors who are directly in charge of operating the service counter daily. There are 622 staff working in PTPTN State Offices throughout the country.

3.6.2 Sample Size

The sample size can be determined using a variety of techniques. However, the sample size table from Krejcie and Morgan (1970) is used in this work. The necessary sample size is 242, which is determined by the study's sample population.

3.6.3 Sampling Approach

With a standardized questionnaire, researchers in this study gathered opinions from marketing executives all around the nation. In this case, convenient sampling is utilized. Due to its low cost and simplicity compared to other sampling approaches, convenience sampling is frequently chosen as the sample method (Taherdoost, 2017). These research difficulties are frequently circumvented with the aid of convenience sampling.

3.7 Data Collection

The study used first-hand information. Primary data was gathered by sending surveys to marketing executive around the nation. The Google Forms tool was used to create the survey, which was then distributed online via the WhatsApp programme. Due to its simple distribution and low cost among workers, an online questionnaire instrument survey approach was employed for data collecting. The MCMC website states that 98.7% of Malaysia's population used the WhatsApp application in 2018. As part of the data collecting survey, questions were distributed to all marketing executives to answer. The marketing executive can finish it at the proper moment. The distribution and collection of surveys used Google Form Feedback.

3.8 Technique of Data Analysis

The researcher will enter the data into the programme "Statistical Package for Social Sciences" (SPSS) version 22 once all the information requested on the questionnaire form has been acquired from the respondents. One or more of the analyses used in this study includes correlation and regression. Additionally, descriptive statistical analysis is utilised to describe the respondents' frequency, percentage, mean, and overall score. 24 items were taken from the connection with 5 components to create this quiz. To evaluate the study's model and hypothesis, adequate data were employed. Quantitative examples of fictitious research models are presented. The questions in the next part ask about your gender, age (in years), education level, and period of service.

3.8.1 Data Cleaning

Data cleaning seeks to find problems and try to fix them. By examining and documenting data quality issues that can influence future analysis and interpretation, systematic data screening can be carried out (Huebner et al., 2020). The respondents' responses served as the raw data, which was retrieved from Google Form and entered Ms. Excel. To ensure that all questions are fully addressed without any gaps, a thorough review is conducted.

3.8.2 Reliability Analysis

The participants in this study's demographic traits are shown and examined. The constructs in the conceptual model were examined for reliability and internal

consistency using Cronbach's alpha. According to Bond & Fox (2015), an appropriate Cronbach's Alpha value score ranges from 0.71 to 0.99.

Table 3.5: *Reliability Interpretation Cronbach's Alpha Score*

0.9-1.0	Very good and effective with a high level of consistency
0.7-0.8	Good and acceptable
0.6-0.7	Acceptable
< 0.6	Item needs repair
< 0.5	Items need to be dropped

3.8.3 Descriptive Analysis

A method of translating raw data into a format that offers details to explain several circumstances is called descriptive statistics (Sekaran, 2009). To explain the sample's characteristics and determine whether the variables violate the presumptions underpinning the statistical procedures utilised expressly to answer the research question, this study uses descriptive statistics.

3.8.4 Correlation Analysis

The correlation coefficient, which is explicitly estimated by the researcher in correlation analysis, indicates the direction and intensity of the linear relationship between two variables (Sullivan, 2014). A positive or negative correlation between two variables is possible. When all the indicators on a measure are positive, it means that the things are all working in the same direction. If the index is negative, the

researcher must reconsider the data to determine whether it needs to be improved or discarded.

3.8.5 Regression Analysis

Hypotheses were tested using regression analysis, both single and multiple, to determine whether the independent variable had any effect. The relationship between the independent variable and the dependent variable was tested using multiple regression analysis. Simple linear regression, in the opinion of Sullivan (2014), is an effective method for unravelling the connections between independent and dependent variables. The technique is known as a simple linear regression analysis when there is a single continuous dependent variable and a single independent variable.

3.9 Summary

This chapter discusses the research design, research framework, hypotheses, research tools, sampling and data collection techniques are covered in this chapter. The questionnaire was also pilot tested. In the following chapter is the data analysis chapter.

CHAPTER 4

RESULTS AND DISCUSSIONS

4.1 Introduction

The analysis of the research data is presented in this chapter. The Statistical Package for Social Sciences (SPSS) version 22.0 was used to analyse the data. When examining the respondents' demographic information, such as age, gender, education level, and length of employment as a marketing executive, frequency and percentage are used.

4.2 Exploratory Data Analysis

In this section, several analyses are performed as part of the process of examining the data collected for this study. The nature of the variables in this study is explored through statistical techniques to answer the research questions of this study.

4.2.1 *Data Collected*

The pilot test is completed before the actual data collection starts. Utilizing the WhatsApp, the distribution of the Google Form questionnaire began online. All supervisors have been given the link to the questionnaire, and a total of 178 employees have been asked to fill it out and send it on to their respective marketing executives. The questionnaire was provided to each respondent for two days to

complete. If the responder keeps going through the survey, feedback is gathered right away using a google form.

4.2.2 Skewness and Kurtosis

In this study, the findings were found to be within the acceptable range. Therefore, the total sample size $N = 259$ remains. The test's Skewness and Kurtosis values are used to infer the sample's normalcy. As a result, the sample's normalcy is appropriate. Overall findings indicate a typical sample distribution. As a result, the sample, which was drawn at random from the population, is acceptable and can be regarded as having a normal distribution.

Normality analysis is also possible done by referring to the value of "Skewness" and "Kurtosis" because of the Test on 259 respondent data. Score distribution measurements can be considered as normal if the "Skewness" value approaches the "Skewness" value is between -0.220 and -7.73. Given all the data is normal, then the next test can be continued.

Table 4.1: *Skewness and Kurtosis Statistics*

	AD	INT	TMS	ITI	IEIT
Skewness	-.516	-.744	-.719	-.773	-.220
Std. Error of Skewness	.151	.151	.151	.151	.151
Kurtosis	.453	.754	.971	1.920	.090
Std. Error of Kurtosis	.302	.302	.302	.302	.302

4.3 Demographic Analysis

A total of 259 responses were collected. Respondent consisted of 45.9 percent males and 54.1 percent females. There are 119 male respondents and 140 female respondents. That of the 259 respondents surveyed, most of them are between 26-30 years old, which is 34.4 percent. Then followed by the age of 31-35 years by 27.8 percent. This shows that the average marketing executive is a productive age. This shows that many marketing officers are women. Most respondent's 54.1 percent have a degree level education. In addition, 36.3 percent of respondents graduated with a Diploma/STPM. While 2.7 percent of respondents are master's graduates. This illustrates that the marketing officer has a high level. That there are 118 respondents who have served as marketing executives for 7 years and above. This shows that the respondents have extensive experience in marketing.

Table 4.2: *Demographic Profile of the Respondent*

Demographic	Category	Frequency, N	Percent
Gender	Female	140	54.1
	Male	119	45.9
	Total	259	100.0
Age	18 – 25	17	6.6
	26 – 30	89	34.4
	31 – 35	72	27.8
	36 – 40	52	20.1
	41 – 45	24	9.3
	46 and above	5	1.9
	Total	259	100
Education Level	Degree	140	54.1
	Diploma / STPM	94	36.3
	Master's degree	7	2.7
	Sijil Pelajaran Malaysia SPM	18	6.9
	Total	259	100
Period as Marketing	1 - 2 years	47	18.1
Executive Position	3 - 4 years	32	12.4

	5 - 12 month	18	6.9
	5 - 6 years	37	14.3
	7 years and above	118	45.6
	Below 5 months	7	2.7
	Total	259	100
Experience using digital marketing	1 - 2 years	87	33.6
	3 - 4 years	57	22.0
	5 - 12 month	13	5.0
	5 - 6 years	38	14.7
	7 years and above	48	18.5
	Below 5 months	16	6.2
	Total	259	100

Based on the data acquired, it can be said that women, with ages ranging from 26 to 35, predominate in PTPTN marketing executive positions in comparison to men. The average marketing executive is made up of young people. They also have higher education at Degree level in various fields. This shows that PTPTN tends to hire marketing executives among university graduates. With extensive experience as a marketing executive which is more than 7 years of course has used various marketing methods to get customers either among PTPTN borrowers and among parents to make SSPN account savings for their children.

However, the experience of using digital marketing started to become an option in the last 1 to 2 years. This is because in the season when the spread of the Covid-19 virus caused the ban on sales, it forced executives to use digital marketing. This digital marketing is more suitable during the Covid 19 season to reduce face-to-face meetings with customers. Among the digital marketing techniques used are such as building a website/Blog, email, Google Ads, Facebook, TikTok, Instagram, WhatsApp, and Telegram.

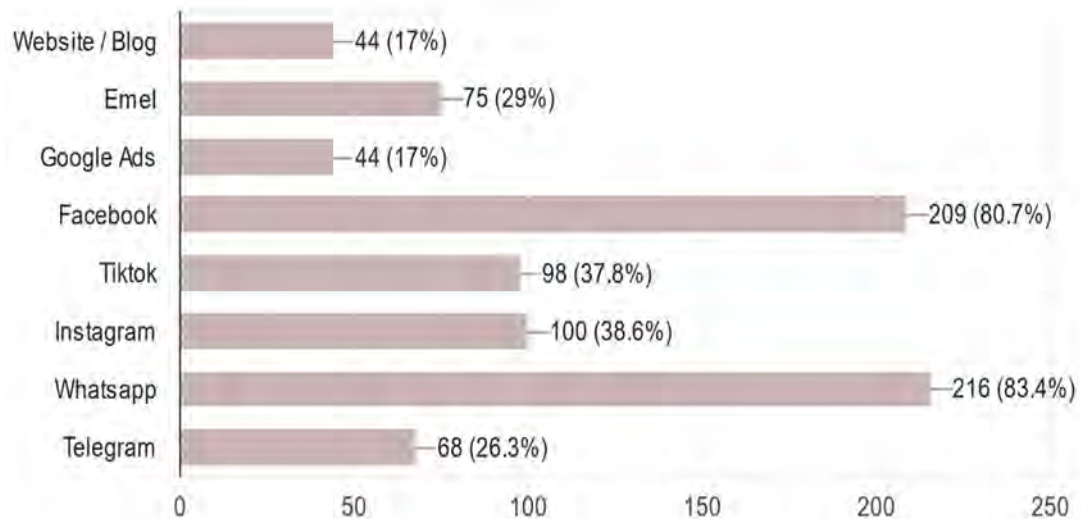


Figure 4.1: *Frequently used digital marketing channels.*

The bar chart above explains that WhatsApp and Facebook applications are the respondents' choice for marketing purposes which are 83.4% and 50.7% respectively. This explains that these two applications are more interested in young people. This is also ideal for getting customer prospects because they use the same platform, and more people are interested in it. Executives prefer to use WhatsApp because it has advantages such as ease and speed to connect with customers and share product information. It also works as an effective intermediary in an organization because every moment instructions or alerts can be sent without time limits and save costs.

Young people have chosen to utilise social media sites like Facebook and WhatsApp because of their ability to transmit short videos, instant messages, and social networking. The use of WhatsApp and Facebook applications as a digital marketing medium is the choice of executives because they have been using them for a long time but only as readers or viewers. As a result, executives marketing has expanded

their use of WhatsApp and Facebook applications because of the existence of these applications, including for the purpose of selling their goods and services.

If examined the use of the WhatsApp application is also seen to be higher than the use of email. The current trend considers WhatsApp to be more important than email in all matters, whether personal matters or official work matters. This is because the WhatsApp application does not require large storage and can be uploaded to each smartphone. In addition, WhatsApp does not require the user to always remember the ID or PIN and can only connect directly with no contact phone with other individuals. The WhatsApp application also has a simple and easy-to-understand interface.

With only 17% usage, websites/blogs and Google Ads are the least popular marketing medium. This explains why business leaders are less interested in marketing strategies that involve out-of-pocket expenses, including creating private websites and blogs or Google Ads. Due to their high expenditures, Google Ads and websites/blogs are viewed as being better suited to be handled by organisations.

TikTok and Instagram are new programmes that users, particularly young people, like, thus attention needs to be devoted to marketing through them. The use of TikTok and Instagram applications among executives is seen as relatively low because they are still new applications and need time to explore. Furthermore, this application requires creativity and self-confidence to attract more followers. Despite this, TikTok has a significant impact on the younger population and is frequently

used to promote goods and services through short video. Similarly, put a variety of interesting pictures to attract the attention of customers.

4.4 Reliability Analysis

Table 4.3 shows the results of Cronbach's Alpha, where there are independent variables are Intention, Top Management Support, Information Technology Infrastructure and Individual experience Information Technology and the dependent variable, namely Adoption. The highest Cronbach's alpha is the Adoption variable, which is a reliable 0.955. Based on these results, the Cronbach's Alpha value is close to 1. The closer the Cronbach's Alpha value is to 1, the better. Therefore, the questions asked are reliable and can be understood by the respondents. Sekaran (2009) mentioned that Cronbach Alpha is reliability that how well the items are positively correlated to one another. The reliability test must be conducted in this research to see the degree reliability if each variable. Table 4.4 shows the result of reliability coefficient of all variables which range .865 to .955.

Table 4.3: *Reliability Statistics*

Variable	Cronbach's Alpha	N of Items	Interpretation
AD	.955	5	Excellent
INT	.923	4	Excellent
TMS	.916	4	Excellent
ITI	.898	4	Very Good
IEIT	.865	4	Very Good

4.5 Descriptive Analysis

Descriptive analysis is carried out since it will give the researcher information on the respondents' demographics. This procedure is crucial to ensuring that the responses collected for this study accurately reflect the demographics of the general community. Demographic information about the respondents such as their gender, age, education level, duration of marketing experience, and knowledge of digital marketing channels was collected in this study. The frequency and percentage used to characterise these groups.

4.5.1 Adoption

The average and range of the five items in Adoption are displayed in Table 4.4. The mean value is 4.16 with a standard deviation of 0.629 for AD5, the highest mean value, which agrees that others should utilise digital marketing. AD1, which has a favourable opinion of using digital marketing, has the lowest mean. AD2 that agrees Compared to traditional marketing, the usage of digital marketing helps me focus more on marketing activities. with a 4.08 value and 0.710 and 0.706 standard deviations, respectively. Many marketing executives support the use of digital marketing in promotional efforts. Marketing executives generally encourage their staff to work together and use digital marketing.

Table 4.4: Mean and Standard Deviation Statistics for Adoption

	AD1	AD2	AD3	AD4	AD5	AD
Mean	4.08	4.08	4.11	4.14	4.16	4.12
Std. Deviation	.710	.706	.709	.664	.691	.629

4.5.2 Intention

The average and range of the four components in Intention are shown in Table 4.5. *“I expect to employ digital marketing in the future”*, which has a mean of 4.25 and a standard deviation of 0.713, which is the highest value for mean. The mean value for INT2 *“I Predicted I Would Use Digital Marketing”* is 4.13 with a standard deviation of 0.728. This is the lowest mean. This demonstrates the interest marketing leaders have in employing digital marketing. Executives in marketing anticipate that digital marketing will remain popular in the future.

Table 4.5: Mean and Standard Deviation Statistics for Intention

	INT1	INT2	INT3	INT4	INT
Mean	4.15	4.13	4.25	4.17	4.17
Std. Deviation	.722	.728	.713	.706	.647

4.5.3 Top Management Support

The four components in Top Management Support's mean and standard deviation are displayed in Table 4.6. The mean with the highest value is TMS1, which indicates that management is aware of the advantages of using digital marketing, where the standard deviation is 0.771 and the mean value is 4.12. The mean rating for TMS3 - which states that management mostly provides the assistance and materials required to enable employees to apply digital marketing is the lowest at 4.00, with a standard deviation of 0.828. This demonstrates that marketing executives concur that their managers' encouragement inspires them to use digital marketing. The effectiveness of utilising digital marketing to the fullest extent depends on the involvement of top management.

Table 4.6: Mean and Standard Deviation Statistics for Top Management Support

	TMS1	TMS2	TMS3	TMS4	TMS
Mean	4.12	4.01	4.00	4.01	4.03
Std. Deviation	.771	.828	.828	.792	.705

4.5.4 Information Technology Infrastructure

The average and range for the four components of information technology infrastructure are shown in Table 4.7. ITI2 has the highest mean value. The effectiveness of digital marketing, where the mean value is 4.15 and the standard deviation is 0.694, is increased by using the proper telecommunications system. With a mean value of 4.02 and a standard deviation of 0.744, ITI1, a marketing executive's statement that they have good internet and network system facilities, has the lowest mean. This demonstrates that, given the availability of information technology infrastructure, many marketing executives highly support the usage of digital marketing. The utilisation of digital marketing will directly expand with the availability of technology facilities.

Table 4.7:
Mean and Standard Deviation Statistics for Information Technology Infrastructure

	ITI1	ITI2	ITI3	ITI4	ITI
Mean	4.02	4.15	4.12	4.06	4.09
Std. Deviation	.744	.694	.721	.734	.647

4.5.5 Individual Experience with IT Infrastructure

The average and range of the four elements in Individual Experience with IT Infrastructure are shown in Table 4.8. Marketing executives agree to always learning to use digital marketing, with IEIT4 having the highest mean value of 3.99 and a standard deviation of 0.760. The IEIT3 score, which indicates having sufficient training to apply digital marketing, has the lowest mean. where the standard deviation is 0.914 and the mean value is 3.64. This demonstrates that marketing executives support digital marketing because they have their own IT infrastructure experience.

Table 4.8:
Mean and Standard Deviation Statistics for Individual Experience with IT Infrastructure

	IEIT1	IEIT2	IEIT3	IEIT4	IEIT
Mean	3.76	3.90	3.64	3.99	3.83
Std. Deviation	.846	.769	.914	.760	.696

4.6 Correlation Analysis

In this section, the relationship between each individual independent variable (IV) to dependent variable is examined using Pearson's correlation (DV). The strength of the linear relationship between IV and DV can be seen in the correlation coefficients. For a positive or negative correlation indicator, the Pearson's correlation coefficient (r) ranges from -1 to +1. Pearson correlation coefficient (r) applied to analyse the relationship between variables and two-tailed significance level is used to test null hypotheses. In this paper, the research refers to the scale rating that was developed

by Hair, Money, Samouel and Page (2007) and this can be used to interpret the relationship between two variables as below.

Table 4.9:

The Coefficient Scale and Relationship Strength of Correlation

Coefficient Scale	Relationship Strength
0.91 – 1.00	Very Strong
0.71 – 0.90	Strong
0.41 – 0.70	Moderate
0.21 – 0.40	Weak
0.01 – 0.20	Very Weak

Source: Hair, Money, Samouel, and Page (2007)

Related to Table 4.9 above and the correlation results as shown in Table 4.10 below, each individual independent variable is positively and strongly related to dependent variable, excepts for top management support with moderate strength of relationship.

Intention is positively and strongly related to adoption of digital marketing ($r = .821$, $p < .001$), information technology infrastructure is also positively and strongly related to adoption of digital marketing ($r = .758$, $p < .001$), individual experience with information technology is positively and strongly related to adoption of digital marketing ($r = .729$, $p < .001$), and finally top management support is also positively and moderately related to adoption of digital marketing ($r = .651$, $p < .001$).

Table 4.10: Pearson Correlation Analysis of Variables

	AD	INT	TMS	ITI	IEIT
AD	Pearson Correlation	1	.821**	.651**	.758**
	Sig. (2-tailed)		<.001	<.001	<.001
	N	259	259	259	259
INT	Pearson Correlation	1	.643**	.743**	.650**
	Sig. (2-tailed)		<.001	<.001	<.001
	N	259	259	259	259
TMS	Pearson Correlation		1	.722**	.624**
	Sig. (2-tailed)			<.001	<.001
	N		259	259	259
ITI	Pearson Correlation			1	.695**
	Sig. (2-tailed)				<.001
	N			259	259
IEIT	Pearson Correlation				1
	Sig. (2-tailed)				
	N				259

** . Correlation is significant at the 0.01 level (2-tailed).

Based on results above, it can be summarised that all independent variables are related to the dependent variable as shown in the table below.

Table 4.11: Interpretation of Pearson Correlation Analysis

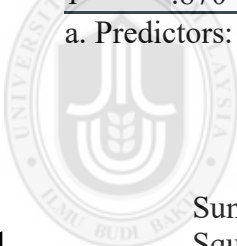
Variable	Dependent Variables	Interpretation
INT	.821	Strong
TMS	.651	Moderate
ITI	.758	Strong
IEIT	.729	Strong

4.7 Regression Analysis

This analysis is to determine whether the independent variables can affect adoption. The values R , R^2 , adjusted R , and the standard error of the estimate used to gauge how well the regression model fits the data. In Table 4.12, the R^2 value is referred as the coefficient of determination. The percentage of the adoption's variance that can be accounted for by independent variables is known as R^2 . A significant equation

with an R^2 of .756 was discovered ($F(4, 254) = 197.248, p < .001$). So, 75.6% dependent variable (adoption) are influenced by independent variables, specifically intention, information technology infrastructure, and individual experience with information technology. On the other hand, top management support is not significant. The most influential variable is intention ($\beta = .488, p < .001$), followed by individual experience with IT infrastructure ($\beta = .255, p < .001$) and information technology infrastructure ($\beta = .187, p < .001$).

Table 4.12: Regression Statistics



Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.870 ^a	.756	.753	.313

a. Predictors: (Constant), IEIT, TMS, INT, ITI

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	77.194	4	19.299	197.248	<.001 ^b
	Residual	24.851	254	.098		
	Total	102.045	258			

a. Dependent Variable: AD

b. Predictors: (Constant), IEIT, TMS, INT, ITI

Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	.353	.137		2.581	.010
	INT	.474	.048	.488	9.971	<.001
	TMS	.039	.042	.044	.936	.350
	ITI	.181	.054	.187	3.379	<.001
	IEIT	.231	.041	.255	5.589	<.001

a. Dependent Variable: AD

4.8 Results of Hypothesis Testing

Figure 4.2 below show the summary of the hypothesis testing in a diagram format. Hypothesis 1, 2, 3 and 4 is to test the existence of relationship to the dependent variable using correlation analysis. The results indicated that Hypotheses 1, 2 3 and 4 are accepted. Hypothesis 5 is tested using the regression analysis and is also accepted.

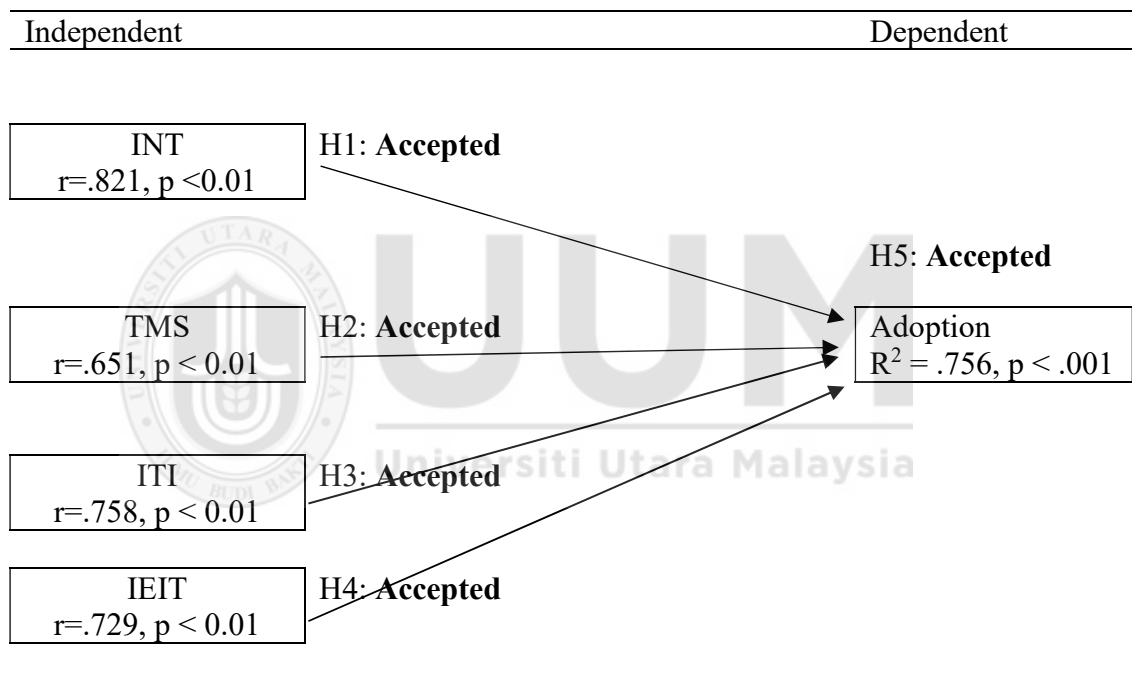


Figure 4.2: *Result of Hypothesis Testing*

4.9 Summary

This chapter discusses the data collected and preliminary analysis carried out on the data before any statistical analysis such as the descriptive, correlation and regression analysis. The results show that all independent variables are correlated to adoption of digital marketing. However, based on the regression analysis, the influential

variables are intention, information technology infrastructure and individual experience with information technology except for top management support. The following chapter cover the conclusion and recommendation of this study.



CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter concludes this study. Discussion starts with the recapitulation the purpose of this study. This is followed by the conclusion of this study based on the research objectives and recommendation managerially and academically.

5.2 Recapitulation of the Study

This study was conducted to determine the factors that influence the adoption of digital marketing among PTPTN marketing executives. The dependent variable is adoption, while the independent variables are intention, top management support, information technology infrastructure and individual information technology experience. Five research questions, research objectives and hypotheses are developed.

A questionnaire was developed based on similar previous research. The questionnaire was later distributed to targeted PTPTN marketing executives. About the aim and adoption of using digital marketing among PTPTN marketing executives, several research questions need to be addressed. Next, the previous chapter also highlighted the study's scope, population, and constraints. The study's findings were also provided in the chapter before.

Started with a general statement about how the development of the internet influences the system of human behaviour to set the stage for the study. The definition of digital marketing and the evolution of marketing tools, such as websites, blogs, and social media platforms like Instagram, WhatsApp, TikTok, and YouTube, are also covered. The significance of digital marketing was also previously explored, including its ability to reach clients more extensively and more affordably. The distribution of marketing officers within the Branch Operations Department of PTPTN indicated the problem's statement (BOD). The epidemic's impact reduced the amount of business collected at the counter and compelled the executives to embrace digital marketing. In chapter 4, the study's findings are provided together with some discussion, followed by conclusions and suggestions.

5.3 Conclusion

Intention, top management support, information technology infrastructure, and individual experience with information technology infrastructure are all factors that are looked at in relation to officers' adoption of digital marketing in this study.

The results show that Intention are related to the adoption to use digital marketing. Likewise, Information Technology Infrastructure and Individual Experience information technology have a positive relationship with digital marketing acceptance. However, the results of the study found that the top management support factor showed a non-significant relationship which means that it does not affect the acceptance of digital marketing among PTPTN timing executives. The results of the study can answer the objectives of this study.

5.3.1 The relationship of Intention and adoption of digital marketing among PTPTN marketing executives

The intention of PTPTN marketing executives is positively and significantly related to adoption of digital marketing in undertaking their daily marketing tasks. The highest score of the adoption component ($M = 4.17$) relates to the willingness of marketing leaders to encourage others to use digital marketing. When there are executives who use digital marketing, this shows encouraging results will attract colleagues to tend to use the same method. Practically in the business sector need to see the market's reaction and reaction first before understanding the factors that precede the adoption intention. To remain competitive in marketing, executives must change their strategy in approaching potential customers by using the latest methods such as online.

5.3.2 The relationship of Top Management Support (TMS) and adoption of digital marketing among the PTPTN marketing executives.

Digital marketing tactics used by PTPTN marketing executives evolved from top management instruction during the early stages of Covid19. PTPTN marketing executives agrees ($m = 4.12$, $SD = .705$) that top management do play a role in supporting the PTPTN marketing officer to go digital. This is because the management is aware of the advantages that come from utilising digital marketing. This finding is inline with earlier studies by Gamal Absoelmaged and Mohamed el Subbaugh (2012).

However, based on the regression results, top management support is not considered as a significant variable ($\beta = .044$, $p = .350$). This may occur because of inadequate continuous supervision and attention from the management. Although marketing executives have received initial numerous trainings, top management has not monitor to ensure that all executives do employ digital marketing extensively in their daily marketing tasks. Therefore, several marketing executives only employ digital marketing to the bare minimum due to a lack of top-level monitoring.

The attitude of top management, which just directs and encourages the use of digital marketing technology without selecting the proper and efficient strategies that are appropriate for the location where the marketing executive is based, is also probably to be the cause. This may also be due to the possibility that regional or locational constraints could restrict the usage of digital marketing. Additionally, because of this circumstance, marketing executives are forced to abandon their preferred practises and, more regrettably, believe that using digital marketing is not crucial to their success. To help marketing executive adjust to new technology like digital marketing, top management must change the organisational culture. The executive level needs to share top management's ambition and capacity to collaborate towards the same organisational goal.

5.3.3 The relationship of Information Technology Infrastructure (ITI) and adoption of digital marketing among the PTPTN marketing executives.

The information technology infrastructure is related to the adoption of digital marketing by PTPTN marketing. According to Swies (2015), EL-mashaleh (2016), and Bakar (2017), the availability of information technology infrastructure has an

impact on how effectively people use technology and will raise productivity. Availability of telecommunication infrastructure is important and can boost the efficacy of digital marketing. Respondents agrees to this statement ($m = 4.09$. $SD = .647$) as going digital relies heavily on the telecommunication infrastructure availability.

According to the study's findings, marketing executives concur that their productivity to utilise marketing is influenced by the state of technology infrastructure. The enhancement of the organization's digital infrastructure will motivate leaders to make the best use of it. This situation can strengthen the executive's comprehension and yield positive results. Of course, improvements in information technology infrastructure can improve service delivery to clients, which leads to customer satisfaction.

5.3.4 The relationship of Individual Experience Information Technology (IEIT) and adoption of digital marketing among the PTPTN marketing executives.

In this study, the individual experience with information technology is related to the adoption of digital marketing by PTPTN marketing executives. This outcome is consistent with Roto (2006) and Al-Mobaideen et al. (2013) study. Future actions and expectations are impacted by experiences. The willingness of marketing executives to constantly learn how to use digital marketing is shown in the component of individual experience with information technology that has the highest value ($m = 3.83$, $SD = .696$).

33.6% of marketing executives have between one and two years of experience with digital marketing, according to research. It is assumed that officials will not be capable of using digital technologies for marketing during that time. According to the category of Loan Transactions in the PTPTN context, marketing must be categorised. Deposits made with the SSPN savings programme or refunds. This is so that each type of business can focus on a particular consumer group, such as parents for SSPN Deposit and young borrowers for repayment. Executives must thus be proficient at employing marketing channels that are appropriate for their target clients and have a solid understanding of their target market.

5.3.5 The relationship of Intention, TMS, ITI and IEIT and adoption of digital marketing among the PTPTN marketing executives.

The employment of digital marketing by PTPTN marketing executives is positively influence by intention, ITI, and IEIT. Their motivation to keep using digital marketing in their regular operations will come from discussing experiences with co-workers.

The factors that affect the use of digital marketing each play a specific function and are mutually understood. Marketing executives concur that employing digital marketing will improve their work performance, and they emphasise performance improvement by increasing the amount of refunds and savings deposits collected from clients. Also, marketing planning and performance analysis may both be automatically structured, which will simplify decision-making for the firm.

5.4 Recommendation

The study's findings demonstrate that top management approval has minimal bearing on PTPTN marketing officials' acceptance of the usage of digital marketing. Top management supports with resources including information technology infrastructure, funding, and training. Future research should therefore broaden its examination of how top management support affects the adoption of digital marketing. To pinpoint the true issues in various locales, more focused research should be conducted, such as comparisons between urban and rural areas.

Other situational factors such as branch work culture, branch head responsibilities, and workplace environment were not included in this study because they were outside of its scope. This presents various directions for additional research. Notwithstanding the exploratory character of the study and methodological flaws, the findings offer important information that should be of interest to both academics and professionals.

5.4.1 Academically

From a scholarly standpoint, this study can provide an overview of the variables that PTPTN marketing officers consider when determining whether to employ digital marketing, particularly social media, to communicate with present and potential clients in each marketing executive region. Qualified marketing executives will be able to engage with customers using the tools at their disposal, building strong bonds that are crucial for client retention. The use of digital marketing can help a company

become more innovative and efficient, which makes it easier to integrate and reorganise management in terms of relationships with stakeholders.

A broader perspective reveals that numerous businesses or organisations are actively supporting digital marketing. As an illustration, consider FAMA, which established a Digital Marketing Division with the purpose of assisting in the marketing and provision of an online marketplace for Argo-food products. Similar actions were taken by MARA, which organised workshops on digital marketing development and promotion for MARA business owners. It is meant to assist in better marketing their goods to clients who are perceived as being more interested in making purchases online. As a result, training and associated courses must be implemented right away.

5.4.2 Managerially

In comparison to traditional promotion tactics, which have been utilised for a long time, management must be more aware of the challenges posed using digital marketing. Marketing executives struggle more than their less experienced rivals. Without the availability of contemporary infrastructure assistance, psychological encouragement alone is insufficient. Organizations or businesses can take advantage of the chance to cultivate relationships with quality clients and create a digital ecosystem that can reduce operating expenses thanks to the availability of marketing capabilities through digital platforms.

The employer's or senior management's position is considered as crucial to fostering a culture of trust among stakeholders, partners, and clients. On digital platforms,

every sharing and transactions must be planned to make people who are taking part feel secure and at ease.

Promoting one of the benefits of strengthening partnerships through digital platforms is necessary to enable smaller firms to work together to forge a stronger position in the market. The efficiency of marketing through digital channels will also rise, opening the door for new business models. More consideration and encouragement in corporate practise should be given to this circumstance.



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APPENDIX A

Population

JOHOR		NEGERI SEMBILAN	
Bandar Baru Uda	11	Seremban	12
Kluang	8	UTC Negeri Sembilan	12
Batu Pahat	7	Nilai	8
Muar	7	Tampin	6
UTC Johor	11	PAHANG	
UTC Pasir Gudang	10	Kuantan	10
KEDAH		Temerloh	7
Alor Setar	12	UTC Pahang	10
Kulim	6	Raub	7
UTC Kedah	10	PERAK	
Sungai Petani	11	Green Town	12
KELANTAN		Manjung	7
Bandar Baru Tunjong	10	Teluk Intan	6
UTC Kelantan	14	UTC Perak	11
Kuala Krai	7	Taiping	10
MELAKA		PERLIS	
Ayer Keroh	11	Kangar	10
Jasin	6	PULAU PINANG	
Masjid Tanah	6	Perai, Pulau Pinang	12
UTC Melaka	10	Bayan Baru	11
SABAH		UTC Pulau Pinang	10
UTC Sabah	16	Bukit Mertajam	10
Tawau	6	SARAWAK	
Sandakan	6	Kuching	10
SELANGOR		UTC Sarawak	9
Vista Alam	16	UTC Sibu	9
UTC Selangor	11	Miri	7
		Wilayah Persekutuan Kuala Lumpur & Putrajaya	
Rawang	8	WP KL	13
Kuala Selangor	6	KL Sentral	11
Petaling Jaya	8	Ayer 8 Putrajaya	12
Puchong	11	One Stop Centre Putrajaya	12
Kota Damansara	11	Terminal Bersepadu Selatan	
Subang Jaya	10	(TBS)	12
TERENGGANU		UTC KL	15
UTC Terengganu	14	Kepong	11
Dungun	8	Setapak Sentral	14
Besut	7	Batu Caves	