








# An Initiative to Measure the Impact of Digital Business Transformation on the Bumiputera B40 Entrepreneurs' Economy: A Conceptual Paper

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**Abstract.** This conceptual paper examines the potential impact of digital business transformation on the economic outcomes of Bumiputera B40 entrepreneurs in Malaysia. Positioned within the bottom 40% of household income earners, this group faces structural challenges such as limited access to capital, inadequate digital literacy, and insufficient technological infrastructure, which restrict their participation in the digital economy. Recognizing these barriers, this study seeks to conceptualize how digital tools and strategies can enhance their business performance and economic resilience. The paper employs the Unified Theory of Acceptance and Use of Technology (UTAUT) as the theoretical lens to explore factors influencing digital adoption, including performance expectancy, effort expectancy, social influence, and facilitating conditions. By integrating these constructs with insights from the Resource-Based View (RBV), the framework underscores how digital capabilities may serve as strategic resources that strengthen entrepreneurial competitiveness and sustainability. Rather than presenting empirical results, this study proposes a research model that links digital adoption with business performance, moderated by entrepreneurial orientation. The model highlights both opportunities and barriers to digital transformation for Bumiputera B40 entrepreneurs, offering a structured foundation for future empirical investigations. The contribution of this paper lies in advancing theoretical understanding of digital transformation in marginalized entrepreneurial contexts, while also providing policy-relevant insights. It calls for collaborative efforts between government, industry, and academia to design inclusive digital support systems, ensuring that digitalization serves as a catalyst for reducing socio-economic disparities and fostering equitable economic growth in Malaysia.

**Keywords:** Digital Business, Business Transformation, Bumiputera, Entrepreneurs.

## 1 Introduction

Digital business transformation has become a crucial factor in enhancing the economic capabilities and competitive edge of businesses worldwide. The integration of digital

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technologies into all areas of business is not just a technological trend but a strategic imperative that can drive significant economic benefits. This study focuses on the Bumiputera B40 entrepreneurs in Malaysia, a group that represents the bottom 40% of income earners within the Bumiputera community. The Bumiputera community, primarily composed of ethnic Malays and other indigenous groups, has been the target of various affirmative action policies aimed at improving their economic status.

Digital transformation involves the adoption of digital technologies to create new or modify existing business processes, culture, and customer experiences to meet changing business and market requirements. It can include a range of activities from integrating advanced software for operational efficiency, to leveraging social media for marketing, to utilizing e-commerce platforms for sales. For small and medium-sized enterprises (SMEs), particularly those in the lower income bracket like the Bumiputera B40, digital transformation can be a game-changer. It offers opportunities to overcome traditional barriers to growth such as limited market access, high operational costs, and inefficient processes.

The Bumiputera B40 group faces distinct challenges that hinder their economic progress. These include limited access to capital, lower levels of education and digital literacy, and restricted access to high-speed internet and digital tools. These barriers not only limit their ability to adopt digital technologies but also exacerbate their economic vulnerability. The government's various initiatives, including the Digital Free Trade Zone (DFTZ) and the Malaysia Digital Economy Corporation (MDEC), aim to support digital adoption among SMEs. However, the impact of these initiatives on the Bumiputera B40 entrepreneurs specifically has not been thoroughly studied. Previous research has shown that digital transformation can lead to improved business performance through enhanced operational efficiency, better customer engagement, and increased market reach. Studies have also highlighted the role of digital skills training and financial support in facilitating digital adoption among SMEs. However, there is a significant gap in literature concerning the specific impact of digital transformation on the Bumiputera B40 entrepreneurs. Most studies focus on general SME populations or other ethnic groups, leaving a gap in understanding how these digital initiatives affect the economically marginalized Bumiputera entrepreneurs. Subsequent paragraphs, however, are indented.

## **2 Problem Statement**

The advent of digital technologies has revolutionized business operations globally, promising enhanced efficiency, expanded market reach, and improved customer engagement. However, the extent to which these benefits are realized among economically marginalized groups, such as the Bumiputera B40 entrepreneurs in Malaysia, remains underexplored. The Bumiputera B40 group, representing the bottom 40% of income earners within the Bumiputera community, faces significant socio-economic challenges that impede their economic progress. These challenges include limited access to capital, lower levels of education and digital literacy, and restricted access to

high-speed internet and advanced digital tools (Shafizan et al., 2022; Ministry of Finance Malaysia, 2021; Twelfth Malaysia Plan, 2021–2025). Recent reports also highlight that rural B40 households in particular lag behind in device ownership and internet access, further widening the digital divide (MalaysiaNow, 2021). In addition, financial constraints remain a persistent barrier, as many Bumiputera entrepreneurs struggle to secure adequate funding despite government and private sector initiatives (BusinessToday, 2023). These structural disadvantages restrict the ability of Bumiputera B40 entrepreneurs to fully leverage digital transformation for business growth and economic resilience. Despite various government initiatives aimed at promoting digital transformation among small and medium-sized enterprises (SMEs), the specific impact on Bumiputera B40 entrepreneurs has not been comprehensively studied. Programs such as the Digital Free Trade Zone (DFTZ) and efforts by the Malaysia Digital Economy Corporation (MDEC) have been launched to enhance digital adoption (MDEC, 2020). However, the effectiveness of these initiatives in addressing the unique barriers faced by Bumiputera B40 entrepreneurs remains unclear. This gap in knowledge underscores the need for a focused investigation into how digital business transformation impacts this economically vulnerable group.

Digital business transformation refers to the integration of digital technologies into all areas of business, fundamentally changing how businesses operate and deliver value to customers (Westerman et al., 2014). For Bumiputera B40 entrepreneurs, this transformation holds the potential to overcome traditional barriers to growth by enabling greater operational efficiency, access to broader markets, and enhanced customer interactions (Veeraya et al., 2024). However, these potential benefits are often mitigated by significant obstacles. Limited financial resources, inadequate digital skills, and insufficient infrastructure continue to hinder the adoption and effective use of digital technologies among small and micro-entrepreneurs in Malaysia (Yang & Ming, 2024). Existing research highlights the transformative impact of digital technologies on business performance among general SME populations. Studies have shown that digital adoption leads to improved operational processes, increased market reach, and higher revenue growth (Kane et al., 2016; Matt et al., 2015). However, these studies often overlook the specific context and challenges of Bumiputera B40 entrepreneurs, who may not experience the same level of benefit due to their unique socio-economic conditions. This gap in the literature necessitates a targeted study to understand the impact of digital business transformation on this specific group.

The primary research problem, therefore, is to determine how digital business transformation impacts the economic outcomes of Bumiputera B40 entrepreneurs. This involves assessing key performance indicators such as revenue growth, market expansion, and operational efficiency. Additionally, it is crucial to identify the barriers these entrepreneurs face in adopting digital technologies and to explore strategies to overcome these challenges. By addressing these issues, the study aims to provide empirical evidence that can inform policymakers and support organizations in designing more effective interventions to promote digital inclusion and economic resilience among Bumiputera B40 entrepreneurs.

This research seeks to fill a critical gap in understanding the role of digital business transformation in enhancing the economic resilience of marginalized entrepreneurial

groups. By focusing on Bumiputera B40 entrepreneurs, this study will contribute valuable insights into the broader discourse on digital transformation and inclusive economic growth. The findings are expected to have significant implications for policy development, business support programs, and the academic understanding of digital transformation in low-income entrepreneurial contexts.

#### Research objectives

1. To identify factors that influence digital business transformation
2. To examine the impact of digital business on the Bumiputera entrepreneurs

#### Research questions

1. What are the factors that influence digital business transformation?
2. What are the impacts of digital business on the Bumiputera entrepreneurs?

### 3 Literature Review

Digital business transformation has emerged as a critical strategic initiative for businesses seeking to maintain competitive advantage in an increasingly digital economy. The integration of digital technologies into business processes can drive significant changes in how businesses operate, interact with customers, and generate value. This literature review explores various perspectives on digital business transformation, highlighting key themes such as its impact on organizational performance, barriers to adoption, and the role of digital literacy. A substantial body of recent research underscores the positive impact of digital business transformation on organizational performance. Westerman, Bonnet, and McAfee (2014) note that digital transformation enhances operational efficiency, customer engagement, and innovation capabilities. More recent studies reaffirm this, showing that big data analytics, cloud computing, and artificial intelligence streamline processes and enable data-driven decision-making (Susanti et al., 2023). Similarly, Akpan et al. (2022) emphasize that digital strategies can significantly enhance competitive advantage by enabling firms to adapt swiftly to market shifts and evolving customer needs.

Despite its potential benefits, the adoption of digital business transformation faces several barriers. Organizational resistance to change, lack of digital skills, and limited financial resources remain critical obstacles. Recent studies indicate that cultural resistance and uncertainty over return on investment continue to slow digital adoption in SMEs (Jonathan & Kuika Watat, 2020). Additionally, gaps in digital literacy and talent shortages hinder the ability of firms to fully implement and sustain transformation initiatives (Prasad & Junni, 2017; Al-Ansari et al., 2021).

#### 3.1 Socio-Economic Implications

Digital business transformation presents both opportunities and challenges for marginalized entrepreneurial groups, particularly Bumiputera B40 entrepreneurs in Malaysia.

This demographic, representing the bottom 40% of income earners within the Bumiputera community, faces unique structural disadvantages including limited capital, digital illiteracy, and inconsistent access to technology infrastructure (Ismail et al., 2021). As Malaysia advances toward a digitally-driven economy, understanding the socio-economic implications of this transformation on vulnerable entrepreneurs becomes crucial for inclusive development. One of the key socio-economic benefits of digital transformation is the ability to enhance income-generating capacity through increased market access and operational efficiency. By leveraging digital platforms such as e-commerce, social media, and mobile applications, Bumiputera B40 entrepreneurs can reach a wider audience, reduce transactional friction, and compete beyond their geographic limitations (Salleh et al., 2020). A study by Norazmi et al. (2022) found that digital adoption among micro and small enterprises in rural Malaysia led to a measurable increase in monthly revenue and customer base, indicating that digital tools can serve as a catalyst for upward social mobility.

Furthermore, digital business transformation fosters greater economic resilience by diversifying income sources and enabling agility during economic shocks. The COVID-19 pandemic demonstrated how digital capabilities allowed businesses to pivot operations online, ensuring continuity despite lockdowns and reduced physical interactions (Nawi et al., 2021). For B40 entrepreneurs, many of whom operate informal or micro-enterprises, digital tools can provide a lifeline that not only sustains income but also buffers against future crises. However, the socio-economic benefits of digital transformation are not automatic. Unequal access to digital infrastructure remains a significant barrier. Research indicates that many Bumiputera B40 entrepreneurs lack reliable internet connections, appropriate digital devices, and the skills required to effectively engage with digital technologies (Razak & Saad, 2020). These gaps exacerbate existing inequalities, as entrepreneurs from higher-income groups are better positioned to capitalize on digital opportunities. Additionally, digital illiteracy among B40 communities hinders effective adoption. Studies highlight that the absence of structured training programs and digital mentoring significantly limits the long-term success of technology integration among marginalized entrepreneurs (Omar et al., 2023). As such, digital inclusion must be accompanied by targeted capacity-building initiatives. Government and private-sector collaborations, such as those led by MDEC and PERDA Digital, have shown promise in narrowing this divide through training, financial assistance, and platform onboarding (MDEC, 2023).

On a broader scale, digitally empowered B40 entrepreneurs contribute to national economic diversification and poverty alleviation. Their increased participation in the digital economy can drive local innovation, create employment opportunities, and foster community-based digital ecosystems. This aligns with Malaysia's Shared Prosperity Vision 2030, which emphasizes inclusive growth and equitable wealth distribution through technological empowerment (Economic Planning Unit, 2021). In conclusion, while digital business transformation holds significant socio-economic potential for Bumiputera B40 entrepreneurs, realizing its full impact requires a multi-pronged strategy. Addressing digital infrastructure gaps, enhancing digital literacy, and promoting inclusive policy frameworks are critical to ensuring that digital transformation does not reinforce but rather reduces socio-economic inequality.

### 3.2 Digital Business Potential for Malaysian Bumiputera Entrepreneurs

Digital business presents a transformative opportunity for Malaysian Bumiputera entrepreneurs, particularly in addressing structural inequalities and accelerating economic inclusion. As Malaysia continues to embrace digitalization under frameworks such as the Malaysia Digital Economy Blueprint (MyDIGITAL), Bumiputera entrepreneurs stand at a critical juncture where leveraging digital technologies can significantly elevate their business prospects, enhance competitiveness, and contribute to long-term socio-economic mobility. The Bumiputera community, which includes ethnic Malays and other indigenous groups, has traditionally faced systemic barriers in entrepreneurship due to limited access to capital, technology, and business networks (Ismail et al., 2021). However, digital platforms ranging from e-commerce and mobile applications to social media and digital payments are helping to reduce these barriers by lowering entry costs, democratizing market access, and offering scalable business models. For example, platforms like Shopee, TikTok Shop, and Facebook Marketplace have enabled micro and small Bumiputera entrepreneurs to engage directly with consumers, bypassing traditional retail structures and geographic limitations (Kamaruddin et al., 2023).

One of the most promising aspects of digital business is its ability to enable rapid scalability at minimal cost. Bumiputera entrepreneurs who adopt digital tools can automate operations, analyze customer behavior through data analytics, and implement targeted digital marketing strategies all of which improve efficiency and customer engagement. A study by Omar et al. (2022) reported that Bumiputera SMEs using digital platforms experienced up to 30% revenue growth within a year of adoption. Moreover, entrepreneurs with social media marketing skills showed increased visibility and stronger brand recognition, indicating the strategic value of digital literacy. Additionally, digital entrepreneurship provides flexible models of operation that cater to various socio-economic realities, particularly for women, youth, and part-time entrepreneurs within the Bumiputera community. Mobile-first solutions and gig economy platforms such as Grab, GoGet, and Foodpanda have created avenues for micro-entrepreneurial participation, especially in underserved areas (MDEC, 2023). These tools also support diversified income streams and allow entrepreneurs to adapt to changing market demands more effectively.

Government initiatives play a vital role in unlocking digital business potential. The Malaysian government, through agencies like MARA, MDEC, and SME Corp, has introduced several capacity-building programs, grants, and mentorship schemes specifically targeting Bumiputera entrepreneurs. These include digital marketing bootcamps, e-commerce onboarding support, and business accelerator programs. However, for these initiatives to be sustainable, they must be matched with long-term investments in digital infrastructure, inclusive policy frameworks, and continuous upskilling efforts. Challenges remain in terms of digital divide and cybersecurity awareness. Many Bumiputera entrepreneurs, particularly those in rural or semi-urban areas, still face inconsistent internet access and lack confidence in handling digital tools. Addressing these issues is critical to ensuring that the benefits of digital transformation are not confined to urban or tech-savvy groups but reach a wider spectrum of Bumiputera entrepreneurs (Razak et al., 2020).

## 4 Literature Review

The Unified Theory of Acceptance and Use of Technology (UTAUT) model, developed by Venkatesh et al. (2003), has become a seminal framework for understanding technology acceptance and use within organizations. It integrates elements from eight prominent technology acceptance theories to provide a comprehensive understanding of the factors influencing technology adoption. This literature review explores how the UTAUT model pertains to digital business transformation, focusing on the model's core constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions.

### 4.1 Performance Expectancy

Performance expectancy, defined as the degree to which an individual believes that using a technology will help them attain gains in job performance, is a critical determinant of technology adoption (Venkatesh et al., 2003). In the context of digital business transformation, performance expectancy relates to how digital tools and platforms can enhance business outcomes such as efficiency, profitability, and market reach. Studies have shown that when business leaders and employees perceive high utility in digital technologies, they are more likely to support and engage in digital transformation initiatives. For instance, Baptista and Oliveira (2015) found that performance expectancy significantly influences the adoption of mobile banking among SMEs, underscoring its relevance in the broader spectrum of digital business tools.

### 4.2 Effort Expectancy

Effort expectancy is the degree of ease associated with the use of technology (Venkatesh et al., 2003). In the realm of digital business transformation, this construct highlights the importance of user-friendly interfaces and the perceived complexity of digital tools. If digital solutions are perceived as difficult to use, the likelihood of their adoption diminishes. Effort expectancy is particularly relevant for small and medium-sized enterprises (SMEs) where resources for extensive training may be limited. Research by Rahi, Ghani, and Ngah (2019) indicates that simplifying the user experience can significantly enhance the acceptance and use of digital platforms in business processes.

### 4.3 Social Influence

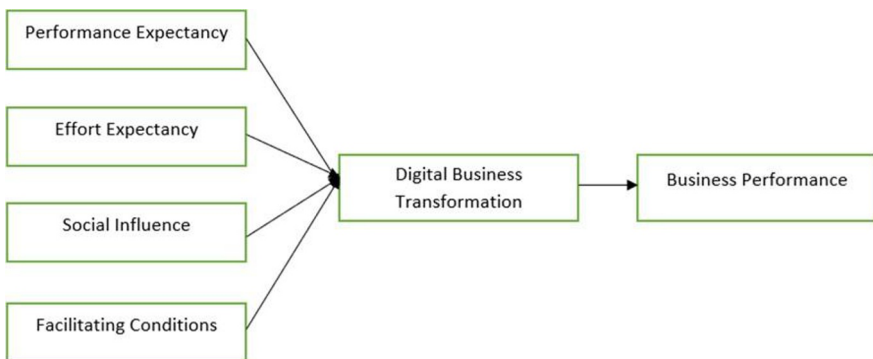
Social influence, the degree to which an individual perceives that important others believe they should use a new technology, also plays a pivotal role in the adoption of digital transformation (Venkatesh et al., 2003). In organizational settings, top management support and peer influence are critical factors. If influential stakeholders advocate for digital adoption, it can create a positive organizational climate that facilitates digital business transformation. Alam, Ali, and Jani (2011) highlighted that social influence is

a significant predictor of e-commerce adoption among Malaysian SMEs, suggesting that peer and managerial support can drive digital transformation efforts.

#### 4.4 Facilitating Conditions

Facilitating conditions refer to the degree to which an individual believes that an organizational and technical infrastructure exists to support the use of technology (Venkatesh et al., 2003). This includes access to necessary resources, supportive policies, and technical assistance. In the context of digital business transformation, ensuring robust infrastructure and ongoing support is essential for sustained adoption and utilization of digital technologies. A study by Ifinedo (2012) on ERP system adoption in SMEs demonstrated that facilitating conditions, such as training and technical support, are crucial for successful technology implementation.

Thus, integrating the UTAUT model into the study of digital business transformation provides a structured approach to understanding the multifaceted aspects of technology adoption. For instance, Dwivedi et al. (2019) suggest that extending UTAUT with additional constructs like trust and risk perception can offer deeper insights into digital transformation dynamics, especially in diverse cultural and organizational contexts. Additionally, the model's adaptability allows researchers to tailor it to specific industries and technologies, making it a versatile tool for examining digital business transformation.



**Fig. 1.** Research Model

Therefore, the following hypotheses are developed:

H1: There is a positive relationship between performance expectancy and digital business transformation

H2: There is a positive relationship between effort expectancy and digital business transformation

H3: There is a positive relationship between social influence and digital business transformation

H4: There is a positive relationship between facilitating conditions and digital transformation

H5: There is a positive relationship between digital transformation and business performance

## 5 Research Methodology

This research will be treated as quantitative research. The unit of analysis of the study is the individual entrepreneurs. This study targeted a maximum of 300 respondents who have utilized digital platforms in managing their business. An online survey is planned as method for data collection which to be distributed to the identified respondents. The items in the questionnaire are developed based on the literature review and reference from the academic experts and industry experts. There are three important criteria to identify the sampling. The respondents must be: (i) micro-entrepreneurs with annual sales turnover less than RM300,000 or full-time employee not more than five employees, (ii) Bumiputera ethnic and (iii) use digital platforms in managing business operation. The respondents will be chosen using a convenience sampling technique. This technique is proposed because it allows rapid, cost-effective access to participants under resource and time constraints (Golzar, Tajik, & Noor, 2022; Etikan, Musa, & Alkassim, 2015). The data then to be interpreted using the Partial Least Square – Structural Equation Model (PLS-SEM) by testing the data reliability, validity, collinearity assessment, path model coefficients and coefficient of determination.

## 6 Conclusion

This conceptual paper has explored the significant role of digital business transformation in shaping the economic outcomes of Bumiputera B40 entrepreneurs in Malaysia. As digitalization continues to redefine business landscapes globally, it presents a vital opportunity for marginalized entrepreneurial communities to overcome longstanding structural barriers, improve business performance, and enhance economic resilience. Through the lens of the Unified Theory of Acceptance and Use of Technology (UTAUT), the study underscores the relevance of factors such as performance expectancy, effort expectancy, social influence, and facilitating conditions in influencing digital adoption among Bumiputera micro-entrepreneurs. The anticipated outcomes are expected to offer empirical insights into how digital tools influence revenue growth, market expansion, and entrepreneurial sustainability. Ultimately, this study aims to inform policymakers, ecosystem enablers, and academic stakeholders on effective strategies for promoting digital inclusion.

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