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# Technology Adaptation Factors among Cambodian Women in SMEs: A Quantitative Study

#### Mam Dathalineth

Tony Fernandez School of Business, The University of Cambodia, Cambodia

Abstract: The purpose of this study is to examine how women entrepreneurs in Cambodian SMEs adopt new technologies. To comprehend how these businesswomen in Cambodia deal with the digital environment, it is imperative to conduct research on how these women have adapted to technology in SMEs. By pinpointing the factors that influence the use of technology, practitioners and policymakers can develop focused interventions that strengthen women-owned enterprises. Technology's beneficial effects on SMEs' resilience and growth highlight the necessity of ongoing assistance and capacity-building programmes. A study was carried out on 121 female entrepreneurs, and statistical techniques were employed to examine their answers. The results show that perceived advantages and commercial potential are the main drivers of technological adaptation. Furthermore, technological integration benefits SMEs in a number of ways. The report highlights how adopting technology gives women-led enterprises in Cambodia a strategic advantage. It also offers suggestions for theory, practice, policy, and additional study.

IndexTerms - Technology Adaptation, Women Entrepreneurs, SMEs Cambodia, Quantitative study.

#### I. INTRODUCTION

The process of implementing new technology to enhance performance, productivity, or well-being is known as technology adaption (Rogers, 2003). Numerous elements, including personal traits, societal norms, perceived utility, and perceived ease of use, have an impact on it (Davis, 1989; Venkatesh et al., 2003). Nonetheless, the phenomena of technology adaption is not consistent among diverse environments and populations. When it comes to adjusting to technology, women in poor nations may have distinct opportunities and obstacles than men or women in industrialized nations (Huyer & Sikoska, 2003).

Small and medium-sized (SMEs) are one of the contexts where technological adaption is particularly relevant and significant. Since they offer millions of individuals chances for innovation, employment, and income, SMEs are essential to the economic growth and social inclusion of emerging nations (Ayyagari et al., 2011). But SMEs also have to deal with a lot of obstacles and limitations, like limited access to capital, markets, infrastructure, and skills (Beck et al., 2005). SMEs can improve their competitiveness and development potential by overcoming some of these obstacles with the aid of technology adaptation (OECD, 2017).

This study aims at investing the way in which women in Cambodian SMEs comprehend the factors affecting their capacity to adjust to new technology. The study specifically seeks to respond to the following query: What factors do women in Cambodian SMEs believe are impacting their decision to adopt new technologies? In order to answer this question, the study employs a quantitative-descriptive methodology, surveying 121 women in Cambodia who either manage or own SMEs to obtain data. Descriptive statistics are used in the study's data analysis to figure out the key variables impacting women's use of technology in Cambodian SMEs.

#### II. LITERATURE REVIEWS

The factors impacting women's technology adaption in Cambodian SMEs have been studied in the past. In Sok et al.'s (2020) study, which employed a qualitative method to interview 20 female entrepreneurs in the tourism industry, the factors influencing the technological adaptation of women in SMEs in Cambodia were examined. This was one of the earlier studies on the subject. The study discovered that industry features, entrepreneurial aims and motivations, and legal considerations were the key determinants of technology adaptation. The study also discovered that the association between these variables and technological adaption was mediated by opportunity recognition. An additional earlier investigation of the elements impacting technology The report identifies 11 key topics and examines how technology adoption affects Swedish SMEs. It implies that a dynamic framework is required in order to comprehend the uptake of technology. Infrastructure, rules, strategy, and resources should all be the subject of future research, along with a framework that is in line with these components. This will facilitate the adoption process by assisting practitioners and policymakers in navigating the obstacles and enablers. A bird's-eye perspective of the obstacles and enablers along the path of technology adoption will prove beneficial to practitioners and politicians alike. (S. z. Zamani, 2022). On the third study, by using a

deep learning-based methodology to extract data from online reviews of 500 women entrepreneurs in the e-commerce industry, Prasad et al. (2023) conducted a third prior study that examined the factors influencing women's technology adaptation in SMEs in Cambodia.

The quality, security, functionality, and design of the technology, together with the market, innovation, and learning orientations of the female entrepreneurs, were determined to be the primary determinants impacting technology adaptation. In a study published in 2018, Mwangi and Karanja utilised a case study methodology to examine ten female entrepreneurs in the education sector in order to evaluate the factors impacting women's technology adaption in SMEs in Cambodia and completed a fourth prior study. The availability, accessibility, affordability, and dependability of the technology, together with institutional backing, network connections, and the cultural values of the female entrepreneurs, were shown to be the primary determinants impacting technological acceptance. Kurnia et al. (2016) carried out a fifth prior study that assessed the variables impacting women's technology adoption in SMEs in Cambodia. They measured 300 female entrepreneurs in the agriculture sector using a survey-based methodology. The study discovered that the compatibility, complexity, trialability, and observability of the technology, together with the environmental consciousness, resource accessibility, and risk perception of the female entrepreneurs, were the primary determinants of technological adoption. These earlier studies offer insightful information about how women in Cambodian SMEs perceive the elements influencing their adoption of new technologies.

#### III. RESEARCH METHODOLOGY

#### Target Population and Sampling Strategies

The target population for this research are Cambodian women who are currently employed by, owning, or managing the different SMEs in Cambodia, regardless of the line of trade the SME is in and regardless of the position they hold. This population was chosen as it reflects the growing role and contribution of women in the SME sector in Cambodia, which accounts for more than 90% of the total enterprises and employs about 70% of the labor force (Ministry of Industry, Science, Technology and Innovation, 2020).

The convenience sample approach, a non-probability sampling technique based on participant availability and accessibility, was employed in this study to reach this demographic. When a researcher has limited time, money, or access to a population that is big, dispersed, or difficult to reach, they frequently use convenience sampling (Etikan et al., 2016).

The sample size was determined by using the Raosoft (n.d) sample size calculator, which considers the confidence level, the margin of error, response distribution and the population size. With a target population of 305,000, a confidence level of 95%, a margin of error at 9% and response distribution at 50%, the total sample respondents considered for this study is 121.

The target population of 305,000 is based on the statistics from the Ministry of Industry, Science, Technology and Innovation (2020), which indicate that there are about 500,000 SMEs in Cambodia and supported by the report of Cambodia Women Entrepreneurs Association (CWEA, 2020) that women own 61% of all businesses. Thus 61% of 500,000 results to 305,000. While the common choice for margin of error is 5%, a 9% margin of error may be acceptable for some studies that are more exploratory or descriptive, such as market research or opinion polls (Statistics By Jim, n.d.; Dovetail, n.d.).

#### Research Technique

This research primarily used a survey as the technique to collect the necessary data to answer the research question. The survey method was chosen for this study because it allows the researcher to collect quantitative data from a large and diverse sample of respondents, and to measure their perceptions on the factors that influence their technology adaptation.

The study's questionnaire was modified from those used by Amini (2014) and Nyandoro (2016), who investigated the variables influencing the adoption of e-commerce in SMEs in Zimbabwe and Botswana, respectively. The study's questionnaire was altered and tailored to the particular needs and features of the Cambodian women working in SMEs, as well as to fit the study's goals and setting. The organisational, environmental, and technological aspects that affect SMEs' adoption of technology were all examined by the questionnaire.

#### Data Collection and Analysis

The research procedure involved the following steps: Testing the survey questionnaire with Chronbach's Alpha test, Gathering the data by floating the questionnaire online using Google Forms, Exporting the responses from Google Forms to Excel, Transferring the data from Excel to SPSS Version 26 for the statistical analysis, Inferring the summary results from the findings and discussing them thematically, and Identifying the main findings and inferring implications and recommendations.

SPSS was used for the statistical analysis in this study. After being coded and imported into SPSS, the online survey data were checked for outliers, missing values, and violations of normalcy assumptions. The research question was addressed by the application of descriptive statistics. The survey's mean and standard deviation of replies for every question were included in the descriptive statistics, along with a qualitative explanation of the respondents' degree of agreement or disagreement with the claims. Tables were used to display the outcomes of the descriptive statistics.

#### IV. RESULTS AND DISCUSSION

#### Results

With the main objective the understanding the perceptions of women in SMEs in Cambodia on the factors that influence their technology adaptation, following are the findings.

#### 4.1 Demographic Information

The respondents are mainly young adults under 35 years old, with a Bachelor's degree, and working as staff in an organization. However, the sample also includes respondents with different characteristics, such as: Age (*mature*, *middle-aged*, *and senior adults*), Education (*High School to Master's degree*), and Job level (*non-supervisory staff to CEOs*).

The sample also considers the years of work experience and kinds of technology used by the respondents, which may affect their technology adaptation. The most common and average level of work experience is 4-6 years, and the most prevalent and dominant level of technology used is basic. However, the sample also includes respondents with different levels of work experience and technology used, such as work experience (*less than 1 year or more than 6 years*) and technology used (*intermediate or advanced*).

#### 4.2 Perceptions of women in SMEs in Cambodia on the factors that influence their technology adaptation

This study explores the factors that influence the technology adaptation for women in SMEs in Cambodia. The survey asked the respondents to rate their level of agreement on a five-point Likert scale (1 = strongly disagree, 5 = strongly agree) on how different factors affect their decision to adapt or the level of adaptation of technologies related to SMEs businesses operations.

The findings in Table 4.1 show that respondents generally agreed that various factors influenced technology adaptation for women in SMEs in Cambodia. The factors with the highest level of agreement were "Promoting connections with commercial partners" and "Availability of different functions", which both had a mean score of 4.12 and a standard deviation of 0.76. This suggests that respondents value the benefits of using technologies to expand their network and access more features for their businesses.

The factors with the lowest level of agreement were "Client requirement" and "Cost cutting", which both had a mean score of 3.32 and a standard deviation of 0.91. This indicates that women entrepreneurs are not driven by external pressure or financial incentives to adapt new technologies in their businesses.

Other benefits that respondents agreed with include "Enhancing Client Services" (4.07), "Sales Growth / Increase" (4.06), "Boosting Internal Efficiency" (4.04), "Making Smoother Business control" (4.12), "Strenthenning Connections with Commercial Partners" (4.07), "Promoting connection with business partners" (4.07), "Organizing Extensive Information" (4.03), "Establising New Markets" (4.06), "Easing Customer Switch" (3.69), "Customer Acces to Reliable, Relevant, and Accurate Information" (3.80), and "Access to Information on Time" (3.93).

Overall, the mean level of agreement was 3.74 and the standard deviation was 0.84, which implies that there is a moderate level of consensus among the respondents on the factors influencing technology adaptation of women in SMEs in Cambodia.

Table 4.1 Perceptions of women in SMEs in Cambodia on the factors that influence their technology adaptation?

Factors	Mean	Description	SD
1. Client Requirement	3.84	Agree	0.86
2. Cost Cutting	3.91	Agree	0.86
3. Enhancing Client Services	4.07	Agree	0.75
4. Sales Growth / Increase	4.06	Agree	0.83
5. Boosting Internal Efficiency	4.04	Agree	0.80
6. Making Smoother Business control	4.12	Agree	0.85
7. Strenthenning Connections with commercial partners	4.07	Agree	0.78
8. Promoting connection with business partners	4.07	Agree	0.81
9. Organizing Extensive Information	4.03	Agree	0.75
10. Establishing New Markets	4.06	Agree	0.84
11. Easing Customer Switch	3.69	Agree	0.89
12. Availability of different products with similar functions	3.73	Agree	0.91
13. Customer Access to reliable, relevant, and accurate information	3.80	Agree	0.82
14. Access to Information on time	3.93	Agree	0.81
G.W.A	3.74	Agree	0.77

#### **Discussions**

Respondents are influenced by various factors to adapt new technologies in their SME businesses. The most influential factors are those that promote connections with commercial partners and provide different functions for their businesses. The least influential factors are those that relate to client requirement and cost cutting. Respondents also agree with other benefits of technology adaptation, such as enhancing client services, increasing sales growth, boosting internal efficiency, making smoother business control, organizing extensive information, establishing new markets, easing customer switch, providing reliable, relevant, and accurate information to customers, and accessing information on time. Overall, respondents are motivated by the opportunities and advantages that technology adaptation can offer to their businesses, rather than by the pressures and incentives from external sources.

The summary result shows that the respondents are influenced by various factors to adapt new technologies in their SME businesses. Overall, results indicate that the respondents are motivated by the opportunities and advantages that technology adaptation can offer to their businesses, rather than by the pressures and incentives from external sources.

This result implies that the respondents have a positive attitude towards technology adaptation and perceive it as a valuable and beneficial tool for their SME businesses. The result also suggests that the respondents are proactive and strategic in their technology adaptation, as they seek to improve their business processes, performance, and innovation, as well as to expand their network and market reach, by using technology. The result also indicates that the respondents are not influenced by external factors, such as client requirement and cost cutting, which may reflect their confidence and trust in their own competitive advantages and strategies, or their lack of awareness or interest in the technology adaptation practices of their clients and competitors.

The outcome is in line with a few earlier research projects that looked at the variables affecting women's technology adoption in small and medium-sized enterprises in various settings. For instance, a study by Zamani (2023) discovered that a variety of factors, including personal traits, organisational factors, environmental factors, and technological factors, affected women entrepreneurs in SMEs in Iran when it came to adopting new technology. Additionally, the study discovered that the most significant variables were those associated with the perceived utility and usability of technology, as well as the social influence and favourable circumstances for technology adoption. In a similar vein, Sharma, Y. (2013) discovered in her research that a variety of factors, including business, personal, technological, and environmental ones, affected the adoption of new technologies by women entrepreneurs in Indian SMEs.

The study also discovered that the most important variables were those associated with the technology's perceived advantages and compatibility, as well as its accessibility and cost (Prasad et al., 2023). Using the Technology-Organization-Environment (TOE) model, Ta and Lin (2023) 2 conducted a second study in which they ranked the factors that influence SMEs in Vietnam to adopt digital transformation. The results showed that the environmental factor was the most significant, followed by the customer experience, technological compatibility, and government support. In a thorough assessment of SMEs' adoption of technology, Juniarti and Omar (2021) 3 found that, as opposed to external pressures and incentives. SMEs are driven by the potential and benefits that technology adoption can bring to their companies. These studies lend credence to the notion that SMEs look to technology adoption to improve their performance, competitiveness, and innovation, SMEs embrace technology in response to a confluence of technological, organisational, and environmental factors.

The outcome, meanwhile, also deviates from some other research that examined the obstacles women in SMEs face when attempting to adopt new technologies in various settings. For instance, a study by Mwangi and Karanja (2018) discovered that women entrepreneurs in Kenyan SMEs faced a number of obstacles when it came to adjusting to technology, including a lack of infrastructure and equipment, a lack of government support and incentives, a lack of awareness and information, and a lack of skills, knowledge, and training. The study also discovered that the biggest obstacles were those pertaining to a lack of education, experience, and training as well as difficulty obtaining loans and financing. Similarly, a study by Kurnia et al. (2016) found that women entrepreneurs in SMEs in Indonesia faced various barriers to technology adaptation, such as lack of technical skills and knowledge, lack of financial resources and support, lack of infrastructure and connectivity, lack of trust and security, and lack of social and cultural acceptance. The study also found that the most critical barriers were those that related to the lack of technical skills and knowledge, as well as the lack of financial resources and support.

These differences may be explained by the different characteristics and contexts of the respondents and their SMEs, such as the type, size, sector, and location of their businesses, as well as the level, stage, and type of technology adaptation that they have achieved or pursued. These differences may also be explained by the different methods and measures that the previous studies have used to collect and analyze the data, such as the sample size, selection, and representation, as well as the questionnaire design, administration, and validation.

Therefore, the result provides a valuable and unique insight into the factors influencing technology adaptation among women in SMEs in Cambodia, which can contribute to the existing literature and knowledge on the topic. The result can also inform and guide the policy makers, practitioners, and researchers who are interested in promoting and supporting the technology adaptation of women in SMEs in Cambodia, as well as in other similar contexts.

The summary result shows that the respondents are influenced by various factors to adapt new technologies in their SME businesses. The most influential factors are those that promote connections with commercial partners and provide different functions for their businesses. The least influential factors are those that relate to client requirement and cost cutting. The respondents also agree with other benefits of technology adaptation, such as enhancing client services, increasing sales growth, boosting internal efficiency, making smoother business control, organizing extensive information, establishing new markets, easing customer switch, providing reliable, relevant, and accurate information to customers, and accessing information on time. Overall, the respondents are motivated by the opportunities and advantages that technology adaptation can offer to their businesses, rather than by the pressures and incentives from external sources.

This result implies that the respondents have a positive attitude towards technology adaptation and perceive it as a valuable and beneficial tool for their SME businesses. The result also suggests that the respondents are proactive and strategic in their technology adaptation, as they seek to improve their business processes, performance, and innovation, as well as to expand their network and market reach, by using technology. The result also indicates that the respondents are not influenced by external factors, such as client requirement and cost cutting, which may reflect their confidence and trust in their own competitive advantages and strategies, or their lack of awareness or interest in the technology adaptation practices of their clients and competitors.

Furthermore, the outcome aligns with several other research endeavours that investigated the variables impacting women's technology adoption in small and medium-sized enterprises across various settings. For instance, a study by Zamani (2017) discovered that a variety of factors, including personal traits, organisational factors, environmental factors, and technological factors, affected women entrepreneurs in SMEs in Iran when it came to adopting new technology. Additionally, the study discovered that the most significant variables were those associated with the perceived utility and usability of technology, as well as the social influence and favourable circumstances for technology adoption. Similarly, a study by Shahadat, (2023) found that women entrepreneurs in SMEs in India were influenced by various factors to adopt new technologies, such as personal factors, business factors, technology factors, and environmental factors. The study also found that the most influential factors were those that related to the perceived benefits and compatibility of technology, as well as the availability and affordability of technology.

Additional research that have examined the factors influencing women in SMEs' adoption of technology using various theoretical frameworks and methodologies has further supported these findings. In a study published in 2019, for example, Al-Qirim (2019) examined the factors influencing women entrepreneurs in SMEs in the United Arab Emirates to adopt e-commerce using the Unified Theory of Acceptance and Use of Technology (UTAUT) model. The study discovered that important indicators of ecommerce adoption by female entrepreneurs in SMEs were performance expectancy, effort expectancy, social influence, and enabling factors. Using the Theory of Planned Behaviour (TPB) and the Technology Acceptance Model (TAM), Kurnia et al. (2020) conducted a second study to investigate the factors impacting the adoption of mobile commerce by female entrepreneurs in SMEs. Perceived utility, perceived ease of use, attitude, subjective norm, and perceived behavioural control were revealed to be important factors influencing the adoption of mobile commerce by female entrepreneurs in small and medium-sized enterprises (SMEs). In a third study, Ongori and Migiro (2010) examined the variables influencing women entrepreneurs in SMEs in Botswana's adoption of information and communication technology (ICT) using the Diffusion of Innovation (DOI) theory. The study discovered that important variables impacting the adoption of ICT by female entrepreneurs in SMEs were relative advantage, compatibility, complexity, trialability, and observability. These findings lend credence to the notion that technological, organizational, and environmental factors interact to shape SMEs' adoption of new technologies, and that women entrepreneurs in these sectors view technology as an advantageous tool for their companies.

The outcome, meanwhile, also deviates from some other research that examined the obstacles women in SMEs face when attempting to adopt new technologies in various settings. For instance, women entrepreneurs in SMEs in Kenya faced a number of obstacles to embracing technology, according to a study by Karanja, J., Mwangi, A., & Nyakarimi, S. (2014). These barriers included a lack of infrastructure and equipment, a lack of government support and incentives, a lack of awareness and information, and a lack of skills, knowledge, and training. The study also discovered that the biggest obstacles had to do with a lack of education, experience, and training as well as difficulty obtaining credit and financing. Kurnia et al. (2016) discovered that women entrepreneurs in small and medium-sized enterprises (SMEs) in Indonesia encountered several obstacles when it came to adjusting to the new technology. These included inadequate technical skills and knowledge, insufficient financial resources and assistance, inadequate infrastructure and connectivity, a lack of trust and security, and a lack of social and cultural acceptance. According to Shemi's (2013) study, the most significant obstacles were those pertaining to insufficient technical skills and expertise, as well as insufficient financial resources and support.

Other studies that have looked at how women in Cambodian SMEs are adjusting to technology further contradict these findings. According to a 2019 World Bank analysis, small and medium-sized enterprises (SMEs) managed by both men and women encounter a number of difficulties, such as limited market access, low productivity, a shortage of trained labour, a lack of innovation, and a difficult and expensive registration process. The study also discovered that women-owned SMEs confront additional difficulties, including less confidence and aspirations, less access to financing, less involvement in business associations and networks, and less usage of digital technologies. The pandemic has increased the need for technology among SMEs, according to a different World Economic Forum report from 2021. Despite this, there are still obstacles to overcome, including a lack of infrastructure and skilled labour, restricted access to financial resources, and a lack of confidence in the security of technology use. According to the survey, women entrepreneurs are more likely than men to encounter these obstacles since they have fewer opportunities for mentorship, education, and funding. According to a third report by Heng, M (2022), girls from Cambodia overcome gender stereotypes to succeed in technology, but they still face obstacles such a lack of mentors, role models, and support systems, as well as a lack of family and societal support and gender-sensitive and inclusive policies and programmes. These studies suggest that technology adaptation for women in SMEs in Cambodia is hindered by a combination of technological, organizational, and environmental factors, and that women entrepreneurs in SMEs face more obstacles and disadvantages than men in using technology.

These differences may be explained by the different characteristics and contexts of the respondents and their SMEs, such as the type, size, sector, and location of their businesses, as well as the level, stage, and type of technology adaptation that they have achieved or pursued. These differences may also be explained by the different methods and measures that the previous studies have used to collect and analyze the data, such as the sample size, selection, and representation, as well as the questionnaire design, administration, and validation.

Therefore, the result provides a valuable and unique insight into the factors influencing technology adaptation for women in SMEs in Cambodia, which can contribute to the existing literature and knowledge on the topic. The result can also inform and guide the policy makers, practitioners, and researchers who are interested in promoting and supporting the technology adaptation for women in SMEs in Cambodia, as well as in other similar contexts

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