

**USAGE OF SOCIAL NETWORKING SITES AMONG
UNDERPRIVILEGED ENTREPRENEURS:
EFFECTS OF SOCIAL CAPITAL AND ATTACHMENT**

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**FACULTY OF COMPUTER SCIENCE AND
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UNIVERSITI MALAYA

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Usage of social networking sites among underprivileged entrepreneurs: effects of social capital and attachment

ABSTRACT

This study reports on the use of Social Networking Sites (SNS) through social capital and attachment theoretical lens among underprivileged entrepreneurs. The main objective of the study is to examine relationships between social capital and SNS usage among the underprivileged communities, while taking into consideration the mediating effect of SNS attachment. This study employs quantitative method using a survey questionnaire to gather the data. A random sampling method disseminated at Malaysia Digital Economy Corporation (MDEC) events were used. The survey sample included underprivileged women entrepreneurs as the participants. A total of 381 questionnaires were distributed with a response rate of 81.6%. The valid data collected from survey was analysed using IBM SPSS statistics version 24 for descriptive statistic. Confirmatory Factor Analysis (CFA) was carried out to ensure convergent validity and discriminant validity by using SmartPLS 3.2.7 software. Path analysis was conducted on the data to determine the significance of the path or relationship between the independent and dependent variables. Model testing was conducted to validate the relationship among the hypothesis. The finding suggests underprivileged entrepreneurs are utilising SNS for business purposes through establishment of social capital by creating relationships with others and stimulate SNS attachment that increase the level of SNS usage. This research provides information for government agencies and non-governmental organizations (NGOs) in understanding the behaviour of underprivileged community in entrepreneurship ventures and can be used as input for government agencies formulating guidelines/policies to support underprivileged community entrepreneurs. The findings of this study could be used to

design the best possible information services which can support the needs of this community to grow and sustain their business ventures.

Keywords: Social Capital Theory, Attachment Theory, Social Networking Usage, Underprivileged Entrepreneurs, Women.

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Penggunaan laman rangkaian sosial di kalangan usahawan yang kurang bernasib baik: kesan “social capital” dan “attachment”

ABSTRAK

Kajian ini melaporkan tentang penggunaan Laman Rangkaian Sosial (SNS) di kalangan usahawan yang kurang bernasib baik dengan menggunakan “social capital” dan “attachment theory”. Objektif kajian ini adalah untuk mengkaji hubungan antara “social capital” dan “SNS attachment theory” dalam penggunaan SNS di kalangan masyarakat yang berpendapatan rendah. Kajian ini menggunakan kaedah kuantitatif dengan menggunakan soal selidik untuk mengumpulkan data. Kaedah persampelan rawak telah disebarkan di acara Perbadanan Ekonomi Digital Malaysia (MDEC). Sasaran responden kajian termasuk usahawan wanita yang berpendapatan rendah. Sebanyak 381 soal selidik diedarkan dengan kadar tindak balas sebanyak 81.6%. Data yang sah telah diambil dari soal selidik untuk dianalisis dengan menggunakan statistik IBM SPSS versi 24 untuk statistik deskriptif. Analisis Faktor Pengesahan (CFA) telah dijalankan untuk memastikan kesahan konvergen dan kesahihan diskriminasi dengan menggunakan perisian SmartPLS 3.2.7. Analisis laluan dijalankan untuk mengkaji hubungan antara pembolehubah bebas dan bergantung. Ujian model dijalankan untuk mengesahkan hubungan antara hipotesis. Penemuan ini mencadangkan usahawan yang berpendapatan rendah menggunakan SNS untuk tujuan perniagaan melalui penubuhan “social capital” dengan mewujudkan hubungan dengan orang lain dan merangsang “SNS attachment theory” yang meningkatkan tahap penggunaan SNS. Penyelidikan ini memberi maklumat kepada agensi kerajaan dan pertubuhan bukan kerajaan (NGO) dalam memahami kelakuan masyarakat yang berpendapatan rendah dalam keusahawanan dan boleh digunakan sebagai input kepada agensi kerajaan yang merumuskan garis panduan / dasar untuk menyokong usahawan komuniti yang berpendapatan rendah. Penemuan kajian ini boleh

digunakan untuk merancang perkhidmatan maklumat yang terbaik yang dapat menyokong keperluan komuniti ini untuk mengembangkan dan mengekalkan usaha perniagaan mereka.

Kata kunci: “*social capital*”, “*attachment theory*”, Laman Rangkaian Sosial, usahawan kurang bernasib baik, wanita

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TABLE OF CONTENTS

DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGMENT	vii
TABLE OF CONTENTS	viii
LIST OF FIGURES	x
LIST OF TABLES	xi
LIST OF APPENDICES	xii
CHAPTER 1 INTRODUCTION	1
1.1 Background of the Study	1
1.2 Problem Statement	3
1.3 Research Objectives, Research Questions and Hypothesis	5
1.4 Definition of Key Terms	8
1.5 Significance of Study	9
1.6 Scope of Study	10
1.7 Thesis Outline	10
CHAPTER 2 LITERATURE REVIEW	12
2.1 Introduction	12
2.2 The Usage of Social Networking Sites	12
2.3 Social Capital in SNS Usage	14
2.4 Attachments and SNS Usage	16
2.5 Underprivileged Women Entrepreneurs in Malaysia	17
2.6 Summary	19
CHAPTER 3 RESEARCH METHODOLOGY	21
3.1 Introduction	21
3.2 Research Model	21
3.2.1 Relationship between Social Capital and SNS Usage	22
3.2.2 Relationship between Social Capital and SNS Attachment	23
3.2.3 Relationship between SNS Attachment and SNS Usage	25

3.2.4 The Mediating Effect of SNS Attachment	26
3.3 Research Design.....	27
3.4 Research Instrument.....	27
3.5 Population and Sample.....	30
3.6 Pilot Study.....	30
3.7 Data Collection.....	31
3.8 Data Analysis	31
3.9 Validity and Reliability	32
3.10 Summary	37
CHAPTER 4 DATA ANALYSIS AND FINDINGS	38
4.1 Introduction.....	38
4.2 Demographic Information	38
4.3 Hypotheses Testing	44
4.4 Summary	52
CHAPTER 5 CONCLUSION.....	53
5.1 Introduction.....	53
5.2 Addressing the Research Objective.....	53
5.3 Conclusion.....	60
5.4 Contribution of the Study.....	60
5.5 Limitations and Future Study	62
5.6 Concluding Remark.....	63
REFERENCES.....	64
APPENDICES	73

LIST OF FIGURES

Figure 3.1 Proposed Research Model	222
Figure 4.1 Path Analysis Result	48

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LIST OF TABLES

Table 1.1 Mapping of ROs, RQs and Hypothesis.....	5
Table 3.1 Construct, Measurement Variables and Sources.....	28
Table 3.2 Survey of Response Rate	31
Table 3.3 Results of Convergent Validity Testing.....	34
Table 3.4 Discriminant Validity.....	37
Table 3.5 Variance Inflation Factors (VIF).....	37
Table 4.1 Distribution of Respondents by Monthly Household Income (n=308)	39
Table 4.2 Distribution of Respondents by Age (n=306).....	40
Table 4.3 Distribution of Respondents by Ethnicity (n=301).....	40
Table 4.4 Distribution of Respondents by Nature of Business (n=292)	41
Table 4.5 Distribution of Respondents by Length of Experience with SNS (n=301)	42
Table 4.6 Distribution of Respondents by Social Media Used for Business	42
Table 4.7 Distribution of Respondents by Total Number of Followers (n=300).....	43
Table 4.8 Distribution of Respondents by Time Spent on SNS (n=301).....	44
Table 4.9 Standardized Structural Estimates and Tests of the Main Hypotheses	47
Table 4.10 Mediation Analysis between Direct and Indirect Effect.....	51
Table 5.1: Summary of Results.....	54

LIST OF APPENDICES

Appendix A	73
Appendix B	79
Appendix C	82
Appendix D	83
Appendix E	84

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CHAPTER 1 INTRODUCTION

1.1 Background of the Study

Underprivileged community are people who lack the possession of or access to physical, social or psychological resources. This is particularly apparent for those living in urban or rural areas who lack specific job skills and with low education level which may cause them to live in poverty. It includes single mothers facing a challenging life style related to financial obstacles, emotional pressure, psychological and physical difficulties, and negative social stigma from society (Faizah & Azian, 2013). In Malaysia, the government and NGOs have undertaken various forms of initiatives in helping single mothers such as “Single Mother Special Scheme” under *Amanah Ikhtiar Malaysia* (AIM), “Single Mother Skill Incubator Program (I-KIT)” and “Suri@Home Programme”, mainly to provide financial assistance for them to embark in entrepreneurships. Nonetheless, there are many single mothers who are still unsuccessful as they rely solely on government assistance and unaware of the availability of aid thus resulting in continuous poverty (Rohayu et al., 2000). Besides financial aid, social and network support are essential for single mothers in their entrepreneurship activities which includes business opportunities, access to resources, and information in order to sustain their entrepreneurship ventures in the long term.

Entrepreneurship through digital platform plays a key role of social development and wealth creation in developing countries for example Malaysia. In Malaysia, entrepreneurship builds up social cohesion by helping lower income groups to generate additional income through a digital platform. The main challenges faced by entrepreneurs are identifying promising opportunities and mobilizing resources (Stuart & Sorenson, 2005). This is particularly true for single mother entrepreneurs. According to Solano and Rooks (2018), female entrepreneurs generally have less power and control over finances

in the household, because of difficulties in accessing resources, especially financial resources. These challenges can be overcome through social networks which enables information to flow directly linking to business opportunities and resource mobilization that are important in business ventures. An entrepreneurs' way of connecting to other people may also influence their success. By social networking, people could identify promising business opportunities through social relations such as family and close friends as well as acquaintances. Social relations provide connections to mobilize resources such as access to financial capital, recruiting skilled labour, and accessing tacit knowledge (Greve & Salaff, 2003). Strong network will be able to present more opportunities to help entrepreneurs overcome difficulties in their business, in order to have a better outcome for their businesses (Smallbone & Welter, 2001). Business development which is encouraged by many social networks would improve access to necessary business information (Kwon & Arenius, 2010). The network evolution nowadays is expected to influence business performance for example venture performance and flow of resources, and hence it is important to understand how social networks of entrepreneurs can affect business outcomes with the change of networks and evolve over time (Jonsson, 2015).

This study focus on social capital and attachment theoretical lens in conducting the investigation. Social capital is generally characterized as an asset enclosed in relationships of each individual, among communities and networks, as well as between societies (Burt, 1997; Tsai & Ghoshal, 1998). Social capital is an aspect of social structure that generates value and promotes the actions of the individuals within that social structure (Coleman, 1990). Entrepreneurs' social capital often helps them gain access to important people in order to success (e.g., potential customers). Lin (1999) reported that social relations are important in entrepreneurships to facilitate information flow about market needs and demands and develop social credentials to establish identity, recognition and public acknowledgement. High social capital may provide entrepreneurs with ability to

access related information and trust from people as well as increased teamwork which may contribute to entrepreneurs' success (Baron & Markman, 2003). Attachments have important aspects in fundamental relationships among people and it explains interaction among community members (Chung & Koo, 2012; Chung, Nam, & Koo, 2016; Lee, 2013). It explains community behaviour among SNS users (Kim, Zheng, & Gupta, 2011; Ren et al., 2007; Kim, Lee, & Preis, 2016). Social networking and relationship perspectives could also influence individual and community behaviour of entrepreneurs and their entrepreneurship growths. So far, limited number of studies have been reported to unveil social networking behaviour of single mothers in their entrepreneurship ventures. This study, therefore, aims to investigate social networking behaviour of single mothers in underprivileged communities when they embark in micro business ventures.

1.2 Problem Statement

The analysis of social networking sites (SNS) usage suggests that SNS are important tools for managing relationships such as provide social support and useful resources such as getting related information (Boyd & Ellison, 2008; Ellison, Steinfield, & Lampe, 2007). The usage of SNS may give different kind of advantages to underprivileged entrepreneurs, including informational benefits such as ease of obtaining data input from SNS users like customers and competitors. SNS helps to start a new business, maintain existing business, provides better networking opportunities and improve customer relations, among others (Hensel & Deis, 2010). These SNS benefits are formed from a large network of people with social relationships and have been widely conceptualized as social capital outcomes of SNS use (Ellison et al., 2007). According to Steinfield et al., (2012), the use of SNS generally increases SNS users' perceptions on bridging and bonding social capital, especially bridging social capital. Some studies investigating relationship between the usage of SNS and social capital have been conducted with different sample population, for example, works by (Steinfield, DiMicco, Ellison, &

Lampe, 2009), but there are limited studies of different populations such as seniors citizen (Steinfeld et al., 2012). Steinfield et al., (2012) suggested there were potential for further extending the measure actual benefits of bridging and bonding social capital rather than the current focus of the scales. Attachment explains community behaviour among SNS users (Kim, Zheng, & Gupta, 2011; Ren et al., 2007; Kim, Lee, & Preis, 2016). Attachment to online community is important for entrepreneurs particularly for underprivileged community. The online community acts as a support group to share valuable and useful information and advice to members about business product information.

Social capital and attachment are important for entrepreneurs to achieve and sustain their business venture through SNS. Most of them, especially underprivileged community entrepreneurs are facing problems such as in promoting and marketing, building online social network in order to grow their businesses. Through SNS tools, social relationships as in social networking perspective could help entrepreneurs initiate weak tie and manage strong tie relationships (Smith, Smith, & Shaw, 2017), and hence help to grow their entrepreneurship. Furthermore, entrepreneurs increasingly use SNS to manage personal and business networks online as SNS have changed the method entrepreneurs interact and connect with people (Fischer & Reuber, 2014). According to Smith et al., (2017), limited attention has been focused on how social capital and attachment is built up in the online networks as the concept of social capital and attachment serve as a performance driver in order for entrepreneurs to success in their business ventures. The literature shows that SNS might be useful tools for underprivileged entrepreneurs, especially an underprivileged entrepreneur's social capital and attachment might help them to facilitate access to those needed resources for them to survive and expand their business. Hence, the benefits of SNS usage is expected to give a positive effect on the relationship between

social capital and SNS attachment among underprivileged entrepreneurs using the technology.

From the theoretical lens of social capital and attachment, entrepreneurs' behaviour in using SNS for their business ventures particularly from the perspectives of underprivileged communities can be further understood. So far, there are limited studies focusing on relationships between social capital and SNS attachments on the SNS usage. To fill the gap, this study will utilize social capital and attachment theories to explore the relationships between social capital, SNS attachment and SNS usage. Hence, this study aims to examine relationships between social capital and SNS attachment in SNS usage among underprivileged communities.

1.3 Research Objectives, Research Questions and Hypothesis

The main objective of this study is to investigate relationships between social capital and SNS usage among underprivileged communities, while taking into consideration the mediating effect of SNS attachment. In order to address the main research objectives, the following Table 1.1 shows a map of all research objectives which related to research questions and hypothesis.

Table 1.1 Mapping of ROs, RQs and Hypothesis.

Research Objectives	Research Questions	Hypothesis
1. To investigate the relationship between social capital and SNS usage among underprivileged entrepreneurs when using SNS for their venture.	1. What is the relationship between social capital and SNS usage among underprivileged entrepreneurs when using SNS for their venture?	H1: Bridging social capital has significant relationship on SNS usage among underprivileged entrepreneurs. H2: Bonding social capital has significant relationship on

		SNS usage among underprivileged entrepreneurs.
2. To investigate the relationship between social capital and SNS attachment among underprivileged entrepreneurs when using SNS for their venture.	2. What is the relationship between social capital and SNS attachment among underprivileged entrepreneurs when using SNS for their venture?	<p>H3: Bridging social capital has significant relationship on interpersonal attachment among underprivileged entrepreneurs.</p> <p>H4: Bridging social capital has significant relationship on group attachment among underprivileged entrepreneurs.</p> <p>Hypothesis 5: Bonding social capital has significant relationship on interpersonal attachment among underprivileged entrepreneurs.</p> <p>Hypothesis 6: Bonding social capital has significant relationship on group attachment among underprivileged entrepreneurs.</p>

<p>3. To investigate the relationship between SNS attachment and SNS usage among underprivileged entrepreneurs when using SNS for their venture.</p>	<p>3. What is the relationship between SNS attachment and SNS usage among underprivileged entrepreneurs when using SNS for their venture?</p>	<p>H7: Interpersonal attachment has significant relationship on SNS usage among underprivileged entrepreneurs. H8: Group attachment has significant relationship on SNS usage among underprivileged entrepreneurs.</p>
<p>4. To investigate the relationship between social capital and SNS usage, mediated by SNS attachment among underprivileged entrepreneurs.</p>	<p>4. What is the relationship between social capital and SNS usage, mediated by SNS attachment among underprivileged entrepreneurs?</p>	<p>H9: Group attachment significantly mediates the relationship between bonding social capital with SNS usage among underprivileged entrepreneurs. H10: Group attachment significantly mediates the relationship between bridging social capital with SNS usage among underprivileged entrepreneurs. H11: Interpersonal attachment significantly mediates the relationship between bonding social capital with SNS usage</p>

		among underprivileged entrepreneurs. H12: Interpersonal attachment significantly mediates the relationship between bridging social capital with SNS usage among underprivileged entrepreneurs.
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1.4 Definition of Key Terms

For the objective of this study, some terms listed below are believed to have multiple meanings and need to clarify or are used in the context of the diffusion of innovations theory and therefore need to be clarified. To help in understanding the topic analysed through this study, the following terms were defined:

- **Bridging social capital**

The focus of bridging social capital is on external relations and on the weak ties that are formed among individuals; usually established between people from different occupations, ethnic groups, and cultural backgrounds and are not limited by any socio-economic or geographical distance (Petersen & Johnston, 2015).

- **Bonding social capital**

The focus of bonding social capital is on the internal relations and the strong ties that are formed among individuals within a social network; usually exists among individuals who are closely related, such as members of a family, close friends, and other forms of close relationships (Petersen & Johnston, 2015).

- **Interpersonal attachment**

The bonds between group members, the interpersonal conception of group cohesion, and the attraction of the individuals to one another (personal attraction) (Sassenberg, 2002).

- **Group attachment**

The bonds that group members have “to the group and are dependent foremost on the identification with the group as a whole, its goals, and its purposes” (Sassenberg, 2002).

- **SNS usage**

The number of friends or followers an individual has on SNS, and quantity of usage may be determined by the frequency and duration of time an individual spends on a site. (Ellison et al., 2007; Petersen & Johnston, 2015)

1.5 Significance of Study

Social capital and SNS attachment have impact on SNS usage (Kim et al., 2016). The level of SNS usage is driven by factors of social capital and SNS attachment. By understanding the factors of social capital and SNS attachment which drive underprivileged entrepreneurs’ willingness to share knowledge and business related information by increasing the level of SNS. Furthermore, understanding on underprivileged entrepreneurs’ attachment to a SNS group or individual activity of the SNS group is important for their information contribution in order to build successful SNS communications.

Another contribution of this research would be facilitating government agencies and NGOs in providing and designing information services to support underprivileged community in entrepreneurship ventures by using SNS. Besides that, underprivileged entrepreneurs would acknowledge the importance of social relations and attachment in social networking in their business ventures.

1.6 Scope of Study

Scope is to identify boundaries and limit the coverage within boundaries in a research. In this thesis, the research scope is the boundary of social capital and attachment theory, which is used to direct the research objectives and questions. The key terms social capital, attachment theory, SNS usage and underprivileged entrepreneurs are used to gather the literature. Locale of research is at Malaysia Digital Economy Corporation (MDEC) events in Malaysia. The direction of this research is from the perspective of social capital by Putnam (2000) and attachment theory from Ren et al., (2012) on SNS usage for micro business among underprivileged entrepreneurs.

The intention category for this study is to provide a better understanding on SNS communications in micro business venture. In underprivileged community, not all underprivileged entrepreneurs have the skills and mobile devices as well as technology to use SNS for their business ventures. Underprivileged community in this study are limited to single mothers who are currently using SNS for their micro business venture. This research is beneficial to government agencies and NGOs in providing information on behaviour of underprivileged community in entrepreneurship ventures when using SNS. In this research, SNS is referring to Facebook, Instagram, Twitter etc. As this study uses only one form of instrument that is survey questionnaire, other limitations are honesty and attitude of respondents in answering all questions truthfully based on their experience with using SNS for their micro business.

1.7 Thesis Outline

Chapter 1 presents introduction which provides the background information of the study, problem statement, research objectives, research questions, hypothesis, definition of key terms, significance of study and scope of study. Chapter 2 explains the past studies on social capital, SNS attachment and SNS usage as well as research models overview as

literature review for this study. Chapter 3 discusses the methodology used to accomplish this research including proposed research model, research design, research instrument, population and sample, pilot study, data collection, data analysis, validity and reliability of measurement instruments. Chapter 4 presents the results of the data response and provide analysis of the data. This chapter provides the respondents' background using demographic analyses. This is followed by findings, data analysis, answering research questions and summary. The findings are analysed using SPSS statistical software and SmartPLS 3.2.7 software. Tables and graphs have been used to better support result interpretation. Chapter 5 discusses the findings of the current study and relates them to previous studies. This chapter ensures that research problem is clearly defined and a corresponding conclusion is presented together with contribution of the study. Research limitations and recommendations for future studies are also carefully considered and deliberated.

CHAPTER 2 LITERATURE REVIEW

2.1 Introduction

In this section, the main contribution that reviews the literature to reveal research gaps for the direction of this study is the past and present relevant research knowledge from scholarly papers. The aim of literature review is to discover, examine and present a review of former research studies that can be used as a basis in order to established the idea of research focus on social capital, attachment and SNS usage among underprivileged entrepreneurs. This chapter will present relevant literature that supports and justifies the intent of this study. There are three main sections to be discussed with evidences from the supporting literature. The sections are SNS usage among underprivileged women entrepreneurs, social capital in SNS usage and attachments and SNS usage.

2.2 The Usage of Social Networking Sites

Boyd & Ellison (2008) defined social network sites as “web-based services that allow individuals to (1) construct a public or semi-public profile within a bounded system, (2) articulate a list of other users with whom they share a connection, and (3) view and traverse their list of connections and those made by others within the system”. The first recognizable social network site was launched in 1997, which allowed users to create profiles, list their Friends and surf the Friends lists (Boyd & Ellison, 2008). SNS as a communication tool enables users to provide a network of connections for people and enable them to share profile information, stories, status updates, news feed, comments, photos, or other forms of content (Steinfeld et al., 2012). There are hundreds of SNS across the globe, supporting a spectrum of practices, interests and users (Steinfeld, Ellison, & Lampe, 2008). Among hundreds of SNSs, Facebook is the most commonly used by small entrepreneurs for its simplistic and user friendly nature as it requires less technical knowledge in comparison to other SNS such as Blogs, Google+, LinkedIn (Genç

& Öksüz, 2015). For instance, Facebook can broadcast messages to the public through status updates, news feed, chats, and wall posts as well as enable users to communicate with each other through Fan pages of products and services (Chang & Zhu, 2012).

The expanding growth of SNS has become a daily activity for millions of people, especially entrepreneurs. SNS is a useful tool for businesses to enlarge network size by developing new customers, positioning entrepreneurs within a social network and build as well as manage customer relationships (Greve & Salaff, 2003). This is evident in the literature where Ogunnaike and Kehinde (2013) and Genç and Öksüz (2015) reported that Facebook was the mostly visited SNS by entrepreneurs for business purposes. Social networking sites platform can provide a better social interaction and business opportunities among consumers as it enables entrepreneurs to provide better quality of products and services (Huang & Benyoucef, 2015). According to Lin, Li, and Wang (2017) and Meredith (2012), SNS acts as a communication platform to provide opportunities for entrepreneurs to have the interaction with customers in order to strengthen and maintain customers relationship, for example spreading business information to reach their target readers. The study from Wang and Yu (2017) reported that before making a purchase decision on social commerce sites, customers will gather product information through a discussion with their members regarding a product's quality, variety, price and opinions by reading comments and reviews of the product. On top of that, a recent research by Aladwani (2018) reported that informational social support significantly influences purchasing attitudes and behaviors of customers. Similarly, Genç and Öksüz (2015) reported SNS as a medium for information disclosure, disseminate instant messages to a wide network that act as a main source of low-cost communication platform for businesses which is particularly useful for small scale business in underprivileged community where traditional marketing strategy is unaffordable.

2.3 Social Capital in SNS Usage

Based on multi-disciplinary history of social capital, social capital is defined in various ways, but most definitions emphasize a network and/or a communitarian focus (Woolcock & Narayan, 2000). Social capital is broadly described as an asset embedded in relationship of individual, communities and society (Burt, 1997; Nahapiet & Ghoshal, 1998; Walker, Kogut, & Shan, 1997). Social capital is defined as social structure that generates value and promotes the actions of the individuals within that social structure (Coleman, 1990).

Pennar (1997) suggested social capital as the web of social relationships that could affect individual behaviour and the growth of economic. Liao and Welsch (2003) opined that the main key proposition of social capital theory is that social network ties manage to attain resources and information. The truth is, social capital is a term captured from embedded resources in social network and the notion of social capital act as an investment in social relations with hope for returns where individuals can involve in interactions and networking to generate profits (Lin, 1999). Lin (1999) reported that social relations are important to facilitate flow of information about the market needs and demands, exert influence on business stakeholders in recruiting skilled employees, shareholders, supplier, customers, competitors, and certify social credentials to reinforce identity, recognition, and public acknowledgement.

According to network attributes, Putnam (2000), categorised social capital into two notions, which were bridging and bonding social capital. These two notions stand apart when people experience norms, networks and different socioeconomic background. Bridging social capital is formed through exposure to largely weak ties with a heterogeneous network and mostly for information diffusion, whereas, bonding social capital acts as the types of advantages that arise from close relationships within an

exclusive group such as family and close friends, which is connected to emotional, social support and substantive tangible support like financial loans (Putnam, 2000).

The outcome of an entrepreneurial project relies on an entrepreneur's specific dimensions of social capital access to finance, markets and information (Fornoni, Arribas, & Vila, 2012). Bauernschuster, Falck and Hebllich (2010), researched that the effect of social capital access on entrepreneurship and reported that social capital managed to help entrepreneurs to get across resource constraints. Jonsson (2015) found out that a network of diverse contacts as in bridging and bonding social capital helps entrepreneurs gain the resources needed for their business ventures. Bridging social capital provides link to information about potentially beneficial new network ties namely weak ties, while bonding social capital was based on strong ties for example close friends and relatives. Omar (2015) reported that dynamics roles of strong and weak ties are fundamental during the starting-up stage and developing stage. Lee (2013) suggested that social capital can be built in the context of SNS where the SNS usage use showed significant for bridging and bonding social capital.

Internet offers individuals with new platforms to communicate with others by introducing SNS. Ellison et al., (2011) reported that Internet usage could promote social capital formation. By using SNS, entrepreneurs can form their networks smoothly and cost-effectively by communicate with other SNS users in order to establish weak and strong ties (Ellison et al., 2011). The development of bonding social capital can be built in cases where users form relationships with others for the purpose of share values and expected goals whereas people who use SNS tend to broaden their social networks by inviting others to take part and/or by obtaining access to the contacts of others, which can develop bridging social capital (Lee, 2013).

2.4 Attachments and SNS Usage

Attachment theory describes how people are inclined to develop strong affection bonds between people and objects (Bowlby, 1977). Attachment theory explains how connections develop and can be shaped by social experiences to create different relationship styles (Kazan & Shaver, 1987). Attachment leads to strong motivational and behavioural outcomes towards a specific target for example, a person or object affects one's allocation of emotional, cognitive, and behavioural resources to the target (Holmes, 2000; Wan, Lu, Wang, & Zhao, 2017). In marketing discipline, people form attachment to objects as they are designated as special things or favourite products with a social identity (Chen, Wang, Kang, Zhang, & Li, 2017; Chung et al., 2016). Attachment becomes an important dimension to predict community members' behaviour in online communities.

Kim et al., (2011) reports attachment as online community interaction. Attachment is categorised into three types; interpersonal, group, and site attachment (Ren et al., 2012; Sassenberg, 2002). Interpersonal attachment refers to the bonds between group members while group attachment refers to the bonds of group members' attachments to websites. Site attachment can be developed into online sites as well as to mobile site (Kim et al., 2016).

Yaakobi and Goldenberg (2014), suggested that attachment theory can be used to study information deliverable in a dynamics web-based platform. Underprivileged women entrepreneurs who have strong attachment to a specific group will be committed to the groups and maintain active interactions within. They often contribute useful contents and talk about new business ideas, thus forming new relationships between group members. Nevertheless, the level of SNS usage is expected to differ based on the way of an individual is attached to the group in connection with interpersonal and group attachment from bridging and bonding social capital. Vock, Dolen and Ruyter (2013) reported the

effect of bridging social capital has on both forms of interpersonal and group attachment. According to Chung et al. (2016) in order to promote social exchange on SNS, SNS users with strong social capital are believed to share and talk about their issues with other people, hence increasing interpersonal and group attachments.

Fiedler and Sarstedt (2014) have employed attachment theory to examine the role of attachments in keeping members attached to online communities and reported successful association in businesses activities. Ren et al. (2012) found that attachment to online community influenced the amount of individuals posts, which means the stronger the attachment to online community, individuals post more frequently on their status. Kim et al., (2016) also reported relationships between social capital and attachments are important in leading social relations with both strong and weak ties on SNS. However, existing cross-cultural research on attachment is limited as there is no research conducted on how attachment could influence SNS usage among underprivileged community. Therefore, we postulated that stronger social capital and attachment would increase the level of SNS usage for business purposes.

2.5 Underprivileged Women Entrepreneurs in Malaysia

Malaysia, as a periphery country, has grouped underprivileged community as The Bottom 40 (B40); people with household monthly income up to RM3,900 (USD952.08) (Mujani & Samah, 2012). The B40 community however lacks the possession of or access to physical, social or psychological resources of this community. This is particularly apparent for those living in urban or rural areas who lack specific job skills and education that lead them to live in poverty. In the last decade, entrepreneurship support programmes from government agencies and NGOs encouraged young women to start their own microbusinesses using SNS, for example helping them to facilitate applications for welfare aid, financial and business resources. Hard works were undertaken to raise the quality of life of rural households and strengthen the economic participation of urban

households by income generating activities, micro-enterprise support programmes and human capital development (Economic Planning Unit, 2016).

Women have always made an obvious and long-standing impact of their economic participation in a household. There is the need to improve the status and upgrading the lives of underprivileged women by helping and encouraged them to become entrepreneurs. The businesses that most of the underprivileged women entrepreneurs established remain as micro enterprises to survive and minimize unsuccessful risks. Helping them to establish businesses in the formal sector not only can generate additional income for them, but also help in economic growth. Although the entrepreneurship support programmes from government agencies and NGOs are important, social and network support are essential in providing aid to the underprivileged women community in their entrepreneurship activities. Previous research and analysis often focus on SNS usage for entrepreneurship (Genç & Öksüz, 2015; Meredith, 2012). However, when it comes to underprivileged entrepreneurs, especially female underprivileged entrepreneurs in the developing world, a persistent lack of research in general have been encountered. It needs further investigation particularly in periphery countries like Malaysia where SNS usage would entail the need to use mobile devices and technology which are sometimes unavailable for this community. Furthermore, the reason behind the underdevelopment of entrepreneurship among underprivileged entrepreneurs is the shortage of experienced entrepreneurs and might lack skills to use SNS for their business ventures. Because of risk and uncertainty, underprivileged entrepreneurs feel discouraged to start any new venture even though the investments can be highly profitable and desirable. The present situation in Malaysia is quite favorable for the underprivileged entrepreneurs who use social networking sites to conduct their businesses as they need to invest little and at the same time the risk factor is very low. The growing trend of using SNS has also encouraged many underprivileged entrepreneurs to conduct micro business as most of them are small

risk takers. All these bring a perfect scenario for growing technology-oriented entrepreneurs to start, conduct and flourish their businesses by using SNS.

2.6 Summary

This literature review topic has been discussed and presented past studies on social capital and attachment, entrepreneurs' behaviour in using SNS for their business ventures. Some studies reported that the increase used of SNS help in entrepreneurship (Marwick & Boyd, 2011; Meredith, 2012), especially underprivileged entrepreneurs where traditional marketing strategy is costly. Underprivileged women entrepreneurs might lack ability and skills to use SNS for their business ventures. Hence, it needs further investigation where SNS usage would require the need to use mobile devices and technology among underprivileged entrepreneurs for their micro business purposes.

A number of researches support the concept that SNS can promote the formation and maintenance of bridging and bonding social capital (e.g. Ellison, Steinfield, & Lampe, 2010; Ellison, Steinfield, & Lampe, 2007; Lee, 2013; Petersen & Johnston, 2015; Yoon, 2014). Bridging social capital helps entrepreneurs to have a broader connection, heterogeneous network of weak ties that help to spread their product information while bonding social capital can provide emotional and other important support such as financial aid, recommendation and advices which are important particularly as support group among underprivileged women entrepreneurs.

There are some studies support the concept of attachment that the existence of attachment would keep members connected to online communities for different activities, for example micro business purposes (e.g. Fiedler and Sarstedt, 2014; Ren et al. 2012). However, there is no research conducted on how attachment could influence SNS usage among underprivileged community.

There are some limited studies and discussions focusing on relationships between social capital and SNS attachments on the SNS usage. For this reason, this study will utilize

social capital and attachment theories to explore the relationships between social capital, SNS attachment and SNS usage among underprivileged communities. The next chapter will further discuss on the proposed model and the methodology used for this study.

Universiti Malaya

CHAPTER 3 RESEARCH METHODOLOGY

3.1 Introduction

This chapter focuses on the research approach that used in this study. It also discusses on the research model used with diagram to have a better view on the construct model. This research is conducted to investigate relationships between social capital and SNS attachment in SNS usage among underprivileged communities, while taking into consideration the mediating effect of SNS attachment. Researcher uses constructs based on a research model adapted in order to achieve research objective and will go through all hypotheses. This chapter comprises the following which are; Research Model, Research Design, Research Instrument, Population and Sample, Pilot Study, Data Collection, Data Analysis, Validity and Reliability and Summary.

3.2 Research Model

SNS encompasses structural features of social capital and attachment, which may affect SNS usage. This research investigates the overall use of SNS focusing on how underprivileged entrepreneurs adopt SNS for business purposes. It is noted that social capital and attachment promote SNS adoption and are considered to have relationships regarding on the importance and advantages of the necessity of SNS usage. This study adopted social capital and attachment theories in SNS usage based on the study done by Kim et al. (2016). In SNS attachment theory, SNS attachment is divided into group and interpersonal attachment, as suggested by (Ren et al., 2012). The present model is articulated as bridging and bonding social capital, which are antecedents of the social capital theory. The group and interpersonal attachment mediation variable affect SNS usage. These theories are considered relevant in the context of SNS usage since they are related to social network and social relations.

These theories are the first order construct which includes independent variables, which are bridging and bonding social capital; mediating variables which include SNS attachment (interpersonal and group attachment) and dependent variable, which is SNS usage. The relationship presented among social capital, SNS attachment and SNS usage, in the proposed research model is shown in Figure 3.1. Ten research hypotheses are formulated based on the proposed research model.

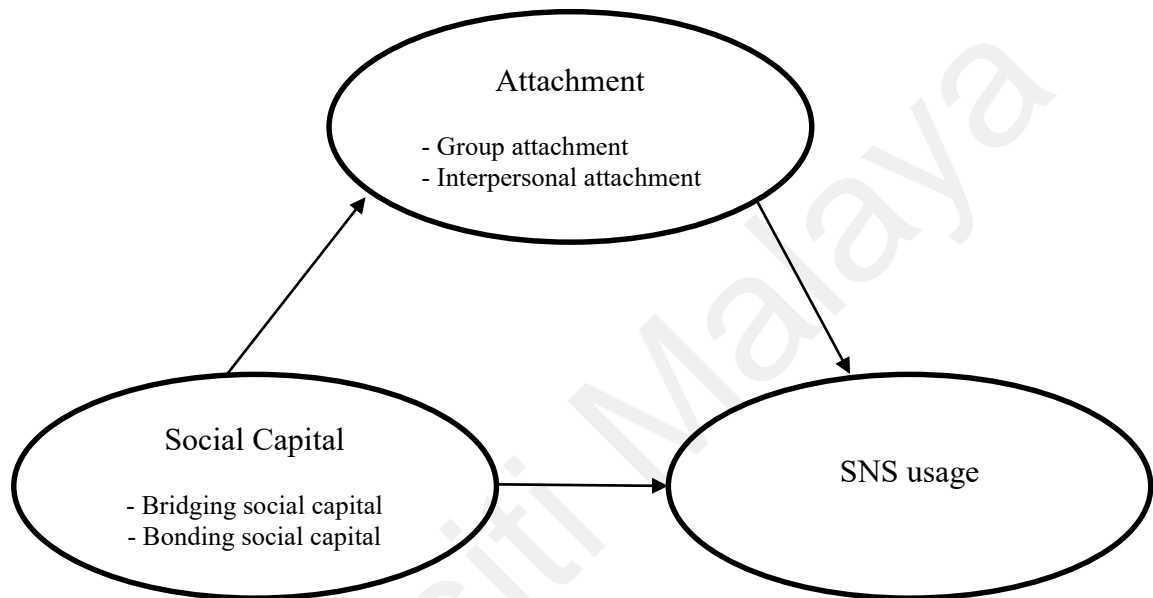


Figure 3.1 Proposed Research Model

3.2.1 Relationship between Social Capital and SNS Usage

SNS provides a platform for underprivileged entrepreneurs to access information and expand their network in order to promote and market their product or services. Previous studies Yoon (2014), reported bridging capital had a significant impact on SNS usage. Ellison et al. (2007) concluded that the use of SNS associates with bridging social capital had stronger relationship compares to bonding social capital. Bonding social capital can be developed in cases where SNS users generate relationships with people in order to share values and expected goals whereas bridging social capital help them to broaden their social networks by inviting others to take part and/or by obtaining access to the

contacts of others (Lee, 2013). Bonding social capital will affect SNS usage by providing and receiving emotional and social support from close relationships sharing personal emotions. SNS users with high level of bridging capital tend to show high intention to engage in SNS by providing chances to obtain greater amount of information and network. Underprivileged entrepreneurs with high level of bonding social capital are believed to show high intention to engage in SNS by generate strong ties for emotional support. The first two research hypotheses for this study are proposed as follows:

H1. Bridging social capital has significant relationship on SNS usage among underprivileged entrepreneurs.

H2. Bonding social capital has significant relationship on SNS usage among underprivileged entrepreneurs.

3.2.2 Relationship between Social Capital and SNS Attachment

Bridging social capital develops from weak ties. It provide additional information for group members through interacting with a wide range of people and enhance their bridging social capital within SNS (Ellison et al., 2007). Previous researches have demonstrated relationships between bridging social capital and attachments (Lee, 2013; Liu, Shi, Liu, & Sheng, 2013). Attachment is formed from bridging social capital as reported by Chung et al., (2016). SNS users experience strong attachments to their communities when members communicate with others whom they have weak ties (De Donder et al., 2012). SNS users with strong bridging social capital are willing to share information and discuss problems they have encountered to one another, which help them in social exchange on SNS, hence increasing interpersonal and group attachment on the SNS (Chung & Koo, 2012). When underprivileged women entrepreneurs actively post business related information in a group, the intention to search for more information from the group members are likely to increase leading to group and interpersonal attachments. Bridging social capital is operationalized as the scope to which respondents felt bridging

social capital, which is believed to be better-suited for connecting to resources and for information diffusion (Ellison et al., 2007; Putnam, 2000). Based on Williams' study (2006), dimensions of bridging social capital formed through weak-tie networks should be outward looking, interact with a wide range of people and identities, as well as generalized reciprocity. Based on the literature review from the above studies, it can be postulated that bridging social capital is significantly related to SNS attachment. The third and fourth research hypothesis proposed for this study are as follows:

H3. Bridging social capital has significant relationship on interpersonal attachment among underprivileged entrepreneurs.

H4. Bridging social capital has significant relationship on group attachment among underprivileged entrepreneurs.

Bonding social capital develops from strong ties and are developed between individuals in emotionally close relationships such as families and close friends (Ellison et al., 2007). Lee (2013) reported that bonding social capital would strengthen SNS attachments. Underprivileged entrepreneurs who have positive bonding social often have stronger feelings of attachment to both their community and online community members (De Donder et al., 2012). Furthermore, Chung et al. (2016) suggested that bonding social capital influences both interpersonal attachment and group attachment. Bonding social capital represents strong ties to community members suggesting that bonding social capital has effects on online communities members (Kim et al., 2016). When underprivileged women entrepreneurs actively reply to request or inquiries from customers, customers will tend to feel a strong sense of belonging and being supported, thus increasing the group and interpersonal attachment. Bonding social capital is operationalized as the scope to which respondents experience bonding social capital from close relationships within an exclusive group such as family and close friends (Putnam, 2000). According to Williams (2006), dimensions of bonding social capital formed

through strong-tie networks should be emotional support, access to scarce or limited resources, ability to mobilize solidarity, and out-group antagonism. Thus, according to the literature review, this study assumes that bonding social capital is positively related to SNS attachments in the context of underprivileged entrepreneurs using SNS for business purposes. The fifth and sixth research hypothesis proposed for this study are as follows:

H5. Bonding social capital has significant relationship on interpersonal attachment among underprivileged entrepreneurs.

H6. Bonding social capital has significant relationship on group attachment among underprivileged entrepreneurs.

3.2.3 Relationship between SNS Attachment and SNS Usage

SNS attachment to a large online community increases members' participation and acceptance in the group. Individuals belonging to a particular online group, feel attached with the group (Ren et al., 2012), because being connected makes them feel cared for in the online community implying that SNS attachment could increase SNS usage (Kim et al., 2016). SNS attachment is operationalized as the extent to which members interact and participate in the online community (Kim et al., 2011). Based on Kim et al. (2016), interpersonal and group attachment are used to measure how respondents attach themselves in SNS for business-related activities. Interpersonal attachment are based on attachment to the group members while group attachment are based on the attachment to the group as a whole (Sassenberg, 2002). SNS usage is operationalized as the extent to which respondents was emotionally connected to SNS and the extent to which SNS is integrated into daily activities (Ellison et al., 2007). Orosz, Tóth-Király and Bóthe (2016), and Yoon (2014) investigated how SNS attachment plays an essential part in keeping users connected to online communities, thus increasing SNS usage. From the literature

review studies, it is evidenced that SNS attachment is significantly related to SNS usage.

The seventh and eight hypotheses proposed for this study are as follows:

H7. Interpersonal attachment has significant relationship on SNS usage among underprivileged entrepreneurs.

H8. Group attachment has significant relationship on SNS usage among underprivileged entrepreneurs.

3.2.4 The Mediating Effect of SNS Attachment

In this study social capital have been conceptualized as the factors that affect the SNS attachment, and, simultaneously, it has also been synthesized that SNS attachment affects SNS usage. The study, therefore, rationally expects SNS attachment to significantly mediate the relationship among bringing and bonding social capital with SNS usage among underprivileged entrepreneurs in Malaysia. People with strong social capital are willing to share and exchange business related information with other users on SNS, thus increasing interpersonal and group attachment on the SNS (Chung & Koo, 2012), and hence SNS attachment could increase SNS usage as they feel being connected which makes them feel cared for in the online community (Kim et al., 2016). Moreover, it could be conceptualized that the social capital theory and SNS attachment influences the usage of SNS, which enables underprivileged entrepreneurs to enlarge network size, positioning entrepreneurs within a social network and building strong relationships (Greve & Salaff, 2003), further implying the possible necessity of SNS attachment for the effect of SNS usage. Empirically, Kim et al., (2016) also confirmed that SNS attachment occur between social capital and SNS usage, which plays a significant role in SNS usage, thus indicating the mediating effect of SNS attachment. The ninth, tenth, eleventh and twelfth hypotheses proposed for this study are as follows:

H9. Group attachment significantly mediates the relationship between bonding social capital with SNS usage among underprivileged entrepreneurs.

H10. Group attachment significantly mediates the relationship between bridging social capital with SNS usage among underprivileged entrepreneurs.

H11. Interpersonal attachment significantly mediates the relationship between bonding social capital with SNS usage among underprivileged entrepreneurs.

H12. Interpersonal attachment significantly mediates the relationship between bridging social capital with SNS usage among underprivileged entrepreneurs.

3.3 Research Design

For the purpose of this research, questionnaire was designed obtain quantitative data from the respondents. To test the hypotheses stated in the previous section, this study will use survey questionnaire to gather data from the target population. This study adopted from the work Kim et al. (2016) and derived the items. However, some of items have been modified accordingly to fit with the construct used in this study.

The questionnaire was divided into two sections. The demographic data was requested in the second section which included items on age, ethnicity, educational background, marital status, number of household, monthly household income and nature of business. First section elicited information with regards to the social capital, SNS attachment and SNS usage construct.

3.4 Research Instrument

The survey instrument consisted of three main constructs with multiple items; (i) social capital (bridging and bonding), (ii) SNS attachment (interpersonal and group) and (iii) SNS usage (Table 3.1). In order to overcome the limitations of single items and minimize the rate of measurement error, the study adopted multi-measurement items for each construct. Five bridging and bonding social capital items were adopted from Ellison et al., (2007), Kim et al., (2016) and Lee (2013) respectively. Four interpersonal and group attachment items were adopted from Kim et al., (2016) and Ren et al., (2012) respectively.

The SNS usage items were adopted from Ellison et al., (2007) and Yoon (2014). Pilot-tested scales ensured the content validity of the constructs. Experts in the field of entrepreneurs were asked to verify the adopted scales for the content validity. None of the items proposed were dropped, which allowed all items to be used for the pilot test. All items were measured using 7-point Likert scales, decoded as; 1=*very untrue of me*, 2=*untrue of me*, 3=*somewhat untrue of me*, 4=*neutral*, 5=*somewhat true of me*, 6=*true of me* and 7=*very true of me*.

Table 3.1 Construct, Measurement Variables and Sources

Construct	Items	Sources
Bridging social capital	<p>I use SNS in my business activity because interacting with people whom I do not know in real life:</p> <ol style="list-style-type: none"> 1. makes me feel connected to more people. 2. makes me interested in what people are thinking. 3. makes me interested in things that happen outside of my town. 4. give me new people to talk to. 5. I am willing to spend time on SNS in supporting business activity to people whom I do not know in real life. 	Ellison et al., 2007; Kim et al., 2016; Lee, 2013
Bonding social capital	<p>I use SNS in my business activity because there is someone, whom I do not know in real life:</p> <ol style="list-style-type: none"> 1. who I can turn to for advice about making very important decisions. 2. but with whom I interact with on SNS would be good references for me. 3. but with whom I interact with on this SNS would increase my reputation. 	Ellison et al., 2007; Kim et al., 2016; Lee, 2013

	<ol style="list-style-type: none"> 4. but with whom I interact with on this SNS would help me fight an injustice. 5. but who I trust to help solve my problems. 	
Interpersonal attachment	<ol style="list-style-type: none"> 1. I feel very close to other members who use SNS for business-related activities. 2. My friends come from among users who use SNS for business-related activities. 3. I like to interact with other members who use SNS about business-related activities. 4. Many members who use SNS for business-related activities have influenced my thoughts and behaviors. 	Kim et al., 2016; Ren et al., 2012
Group attachment	<ol style="list-style-type: none"> 1. It would feel very good to be described as a typical user of SNS for business-related activities. 2. I often mention SNS for business-related activities when I first meet someone new. 3. I often acknowledge that I am a member of SNS for business-related activities. 4. I am typical of members using SNS for business-related activities. 	Kim et al., 2016; Ren et al., 2012
SNS usage	<ol style="list-style-type: none"> 1. SNS has become part of my workday routine. 2. SNS is part of my everyday activity. 3. I am proud to tell people I am on SNS. 4. I feel out of touch when I have not logged onto SNS for a while. 5. I feel I am part of the SNS community. 	Ellison et al., 2007; Yoon, 2014

	6. I would be sorry if SNS shut down.	
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3.5 Population and Sample

This study employed a quantitative method where the survey questionnaire was used as the instrument. The sample selected using the random sampling method was obtained through *eUsahawan Malaysia* by Malaysia Digital Economy Corporation (MDEC) participating events such as “*Online #YouCanDuIt Program*” and “*Program Bootcamp eUsahawan & eRezeki*”. “*#YouCanDuIt Program*” is a digital campaign for Malaysians to raise additional revenue through digital initiatives known as “*eRezeki and eUsahawan*”. According to MDEC, the total number of participants who took part in the microcredit ventures *#YouCanDuIt Program*” was approximately 51,479 participants. Based on the Krejcie & Morgan (1970) sample table, the sample size selected was 381. A stratified sampling method was used to generate a random sample of underprivileged women entrepreneurs, which was based on sampling plan technique bringing a total of 381 participants. The survey sample selected targeted underprivileged women entrepreneurs. Each participant was having a short interview by asking household income before they started to answer survey questionnaire.

3.6 Pilot Study

In order to assess the reliability and validity of the survey instrument, the pilot-tested was conducted. Face validity was also used to check the relevancy of the contents. The reliability of the instruments was tested using Cronbach’s Alpha statistic. The instrument was pilot-tested among a total of 50 underprivileged women entrepreneurs. A high reliability coefficient is scaled at 0.90 or above, 0.80 to 0.89 as very good and 0.70 to 0.79 as adequate. Through construct and face validity, no items were deleted. Several items were rephrased to improve readability of the sentences. The questionnaire was

bilingual; English and Malay language to facilitate the respondents in answering the survey.

3.7 Data Collection

The survey was self-administered during the events conducted by MDEC. The study was conducted mainly in the Klang Valley area to provide geographical convenience for researchers and to keep travel costs low. Table 3.2 shows the survey response rate of distribution. 311 questionnaires were collected (with a response rate of 81.6 %) and after checking for outliers, 3 questionnaires were rejected due to incomplete response. 308 useful questionnaires were coded for analysis.

Table 3.2 Survey of Response Rate

Total Population	51,479
Total Sample size	381
Responses	311
Useful questionnaire	308
Rejected questionnaire	3
Response rate	80.8%

3.8 Data Analysis

After the data were collected, out of the total sample of 381, 308 making about 80.8% recovery rate was certified valid, excluded 3 rejected questionnaires. The respond rate of 80.8% was considered acceptable and good enough to ensure the acceptable outcome of the research. The certified valid data were processed and coded into IBM SPSS statistics version 24 for descriptive statistic and SmartPLS 3.2.7 software for statistical analysis to ensure reliability and validity of the instruments. Also, model testing was conducted to validate the relationship among the hypothesis. Descriptive statistics was done on

demographic information such as age, ethnicity, nature of business, length of experience with SNS, social media used for business and SNS intensity. Next, assessment of data suitability through data screening was conducted through preliminary test to clear any statistical violation. The tests include missing data and sample size.

Other test include measurement of model fit analysis which was done to evaluate the standardised factor loading, reliability and validity. Also Confirmatory Factor Analysis (CFA) was carried out to ensure convergent validity and discriminant validity. Path analysis was conducted on the data to determine the significance of the path or relationship between the independent and dependent variables. Finally, an interaction analysis was applied to check the mediation effects of the mediating variables on the relationship between the other predicting variables.

3.9 Validity and Reliability

In order to validate measurements and to test the hypothesis, Partial Least Squares (PLS) was applied using SmartPLS 3.2.7 software. By using the PLS technique, confirmatory factor analysis (CFA) was applied to evaluate the measurement model for all constructs and to clarify measured variables in the model consistently and systematically (Hair et al., 2010). The assessment reliability of each item and construct, convergent validity and discriminant validity of the indicators are used to evaluate the measurement model (Gefen & Straub, 2000).

The results of convergent validity are summarized in Table 3.3. The reliability and validity were tested by analysing outer loadings, Cronbach's alpha (α), composite reliability (CR) and Average Variance Extracted (AVE). Variables with an outer loadings of more than 0.7 are considered highly satisfactory while outer loadings value of 0.5 is considered as acceptable (Hair et al., 2010). One item was dropped after using SmartPLS to run CFA due to low value of outer loadings. When outer loadings are more than 0.6, it indicates reliability and satisfactory of the item. Cronbach's alpha (α) and CR examined

the reliability of the construct measurement. Cronbach's alpha (α) was used to test the internal consistency of the measures. The value of Cronbach's α 0.70 or higher is considered acceptable (Hair et al., 2006). The results showed that α value for all items was more than 0.8. It was consistent with Hair's et al., (2013) study that all constructs should display CR higher than 0.70, thus indicating satisfactory reliability. The average variance in the manifest variables extracted (AVE) should exceed >0.50 in order to verify convergent validity (Fornell & Larcker, 1981). In this study, the value of AVE was at least 0.594, show that more variance was explained than unexplained in the variables related with a given construct (Fornell & Larcker, 1981). From the results of this study, construct reliability and convergent validity are achieved as it was revealed that for all of the constructs, the values of CRs was higher than 0.7 and the value of AVE was higher than 0.5. Thus, it can be concluded that CRs and Cronbach's alpha are >0.80 and the AVEs are >0.50 , thus indicating the higher order constructs are satisfactory and reliable. Discriminant validity is one of the criteria to evaluate reflective models. According to Bhattacharjee and Sanford (2006), to examine discriminant validity, factor loadings of each item must be greater than the cross-loadings of items of other constructs. The results (Appendix B) of the cross-loadings among constructs showed that the scale items of constructs were strongly loaded on their respective factors than other constructs. The square root of the AVEs for each construct and the correlations between constructs and any other construct was compared in order to confirm the discriminant validity by using Fornell-Larcker's recommendation (Bhattacharjee & Sanford, 2006). The square root of AVE for the constructs was found to be more than other inter-constructs' correlation value. This result indicates that discriminant validity is achieved. The results showed the achievement of all constructs are reliable, convergent and discriminant validity. Hence, results of these measurement are seen to be satisfactory and appropriate to proceed with structural model evaluation.

In addition to check the measurement model, the structural model has to be properly evaluated before drawing any conclusion. Collinearity is a potential issue in the structural model and that variance inflation factor (VIF) value of 5 or above typically indicates such problem (Hair et al., 2011). Since SmartPLS does not generate the VIF value, another piece of statistical software IBM SPSS has been used. Table 3.5 shows the value of VIF for each variable. There is no serious multicollinearity problem with the data, because VIF value is less than 5.

Table 3.3 Results of Convergent Validity Testing

Construct	Items	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Modify Factor Loadings
Bridging social capital	I use SNS in my business activity because interacting with people whom I do not know in real life:	0.896	0.928	0.763	
	1. makes me feel connected to more people.				0.890
	2. makes me interested in what people are thinking.				0.898
	3. makes me interested in things that happen outside of my town.				0.850
	4. give me new people to talk to.				0.853
	5. I am willing to spend time on SNS in supporting business activity to people whom I do not know in real life. ^a				-
Bonding social capital	I use SNS in my business activity because there is	0.832	0.879	0.594	

	someone, whom I do not know in real life:				
	1. who I can turn to for advice about making very important decisions.				0.795
	2. but with whom I interact with on SNS would be good references for me.				0.831
	3. but with whom I interact with on this SNS would increase my reputation.				0.679
	4. but with whom I interact with on this SNS would help me fight an injustice.				0.750
	5. but who I trust to help solve my problems.				0.792
Group attachment	1. It would feel very good to be described as a typical user of SNS for business-related activities.	0.919	0.943	0.805	0.873
	2. I often mention SNS for business-related activities when I first meet someone new.				0.894
	3. I often acknowledge that I am a member of SNS for business-related activities.				0.929
	4. I am typical of members using SNS for business-related activities.				0.891
Interpersonal attachment	1. I feel very close to other members who use SNS for business-related activities.	0.897	0.928	0.764	0.876

	2. My friends come from among users who use SNS for business-related activities.				0.866
	3. I like to interact with other members who use SNS about business-related activities.				0.895
	4. Many members who use SNS for business-related activities have influenced my thoughts and behaviors.				0.859
SNS usage	1. SNS has become part of my workday routine.	0.93	0.945	0.741	0.897
	2. SNS is part of my everyday activity.				0.891
	3. I am proud to tell people I am on SNS.				0.875
	4. I feel out of touch when I have not logged onto SNS for a while.				0.799
	5. I feel I am part of the SNS community.				0.904
	6. I would be sorry if SNS shut down.				0.794

Notes: Scale: 1= very untrue of me; 2 = untrue of me; 3 = somewhat untrue of me; 4 = neutral;

5 = somewhat true of me; 6 = true of me; 7 = very true of me

^a The item was deleted after confirmatory factor analysis.

Table 3.4 Discriminant Validity

Construct	1	2	3	4	5	Mean	S.D.
1. Bonding SC	0.771					4.719	0.967
2. Bridging SC	0.652	0.873				5.432	0.995
3. Group attachment	0.506	0.594	0.897			4.995	0.986
4. SNS usage	0.576	0.588	0.862	0.861		5.091	1.074
5. Interpersonal attachment	0.722	0.637	0.754	0.726	0.874	4.866	1.117

Table 3.5 Variance Inflation Factors (VIF)

Variable	VIF
BR	2.615
P	3.532
Bo	2.642
G	2.495

3.10 Summary

This chapter discusses on the overview of the research methodology used in this study. A survey questionnaire was employed to gather data in order to answer the research questions which examine the relationship of social capital, SNS attachment and SNS usage among underprivileged communities, while taking into consideration the mediating effect of SNS attachment. This chapter also presents discussions regarding research model; research design; research instrument; population and sample; pilot study; data collection; data analysis; validity and reliability. The next chapter, Chapter Four discusses the results and findings for analysis of data collected from three hundred and eight (308) respondents.

CHAPTER 4 DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter presents the statistical results of the tests about the objectives of study, which is to investigate relationships between social capital and SNS usage among underprivileged communities, while taking into consideration the mediating effect of SNS attachment.

This chapter is divided into four sub-sections, which include, i) analysis of demographic information of the respondents, ii) answering research questions, iii) SNS attachment as mediation effects, and iv) summary of the chapter.

4.2 Demographic Information

This study focuses on underprivileged women entrepreneurs actively doing micro business through SNS. Demographic information includes respondents' characteristics and description in the study. The following demographic data were collected from the respondents: monthly household income, age, ethnicity, nature of business and length of experience with SNS. Social media used and SNS intensity (total number of followers and total time spent on SNS) among underprivileged communities were also collected. Analysis and interpretation of the data are presented in tabular (Table 4.1 to 4.8). There were few missing demographic data but with useful response answer, hence, demographic data were analysed without eliminating cases.

Distribution of Respondents by Monthly Household Income

Table 4.1 Distribution of Respondents by Monthly Household Income (n=308)

Monthly Household Income	Frequency	Percent
Below RM 1000	49	15.9
RM 1001-RM 2000	99	32.1
RM 2001-RM 3000	129	41.9
RM 3001-RM 4000	31	10.1
Total	308	100.0%

The findings indicate the descriptive statistics for monthly household income among the respondents. As for the research purpose, respondents' household income is less than RM4000, which classified as underprivileged community. Most of the respondents' monthly household income are between RM 2001 and RM 3000, which represent the largest proportion of respondents (41.9%) and followed by RM 1001 – RM 2000 (32.1%). There are 49 respondents with monthly household income below RM 1000, followed by 31 respondents with monthly household income between RM 3001 and RM 4000.

Distribution of Respondents by Age

Table 4.2 Distribution of Respondents by Age (n=306)

Age range	Frequency	Percent (%)
≤ 20	19	6.21
21-30	126	41.18
31-40	108	35.29
41-50	52	16.99
≥ 51	1	0.33
Total	306	100.0%

Age is operationalized using ordinal level of measurement. The findings as tabulated in table 4.1 show 19 respondents are below 20 years old, 126 respondents are between 21 and 30 years old, 108 respondents are between 31 and 40 years old, 52 respondents are between 41 and 50 years old and only 1 respondent is above 51 years old. Hence, majority of the respondents in the sample are between 21-30 years old.

Distribution of Respondents by Ethnicity

Table 4.3 Distribution of Respondents by Ethnicity (n=301)

Ethnicity	Frequency	Percent (%)
Malay	258	85.71
Chinese	39	12.96
India	4	1.33
Total	301	100.0%

The findings as tabulated in Table 4.2 show that majority of the respondents are Malay (85.71%). 12.96% (39) of respondents are Chinese and 1.33% (4) of respondents are Indian.

Distribution of Respondents by Nature of Business

Table 4.4 Distribution of Respondents by Nature of Business (n=292)

Nature of business	Frequency	Percent (%)
Manufacturing	36	12.33
Retailing	103	35.27
Wholesale trade and commission trade of	105	35.96
Hotels and restaurants	29	9.93
Professional services	17	5.82
Dropship	2	0.68
Total	292	100.0%

The findings indicate that most of the respondents' business are in wholesale trade and commission trade, which represent the largest proportion of respondents (35.96%) and followed by retailing (35.27%) and manufacturing (12.33%), which comprise the second and third largest representation respectively. There are 29 respondents who are doing hotels and restaurants, followed by 17 respondents who are providing professional services. Besides that, there are 2 respondents who are doing dropship business.

Distribution of Respondents by Length of Experience with SNS

Table 4.5 Distribution of Respondents by Length of Experience with SNS (n=301)

Length of experience with SNS	Frequency	Percent (%)
Less than 1 year	84	27.91
More than 1 or less than 2 years	113	37.54
More than 2 or less than 3 years	27	8.97
More than 3 years	77	25.58
Total	301	100.0%

The largest group of respondents had used SNS more than 1 year but less than 2 years (37.54%). Followed by 84 respondents (27.91%) who had used SNS for less than 1 year and 77 respondents (25.58%) who had used SNS for more than 3 years. There are 27 respondents who use SNS for more than 2 but less than 3 years.

Distribution of Respondents by Social Media Used for Business

Table 4.6 Distribution of Respondents by Social Media Used for Business

Social media used for business	Frequency	Percent (%)
Facebook	211	48.6
Instagram	182	41.9
Blog / website	15	3.5
Twitter	25	5.8
Other	1	0.2

The most frequent SNS access are Facebook (48.6%), followed by Instagram (41.9%) and Twitter (5.8%). There are 3.5% of respondents who use blog / website for business. There is only 0.2% of respondent who responded that he/she used other social media for business but did not specific which social media he/she is using.

SNS Intensity

Table 4.7 Distribution of Respondents by Total Number of Followers (n=300)

About how many total Facebook followers do you have?	Frequency	Percent (%)
0-100	21	7.00
101-200	48	16.00
201-300	96	32.00
-≥301	135	45.00
Total	300	100.0%

The findings show that majority of respondents (45.0%) have more than 301 total of followers. There are 96 respondents have total of followers between 201 to 300 and 48 respondents have total of followers between 101 to 200. There are only 7.0% of respondents have less than 100 total of followers.

Table 4.8 Distribution of Respondents by Time Spent on SNS (n=301)

In the past week, on average, approximately how many minutes per day have you spent on SNS?	Frequency	Percent
Less than 30 min	48	15.95
More than 30 min or less than 60 min	66	21.93
More than 60 min or less than 120 min	85	28.24
More than 120 min	105	34.88
Total	301	100.0%

This section provides the descriptive statistics for average duration or time spend on SNS per day among the respondents. The result in the table shows that a total number of 105 respondents representing 34.88% indicated that they spend more than two hours on SNS average per day. This was followed by 85 respondents who spend between one and two hours on SNS average per day. Similarly, 66 respondents which forms 21.93% of respondents spend 31 minutes to 60 minutes per day. 48 respondents spend less than 30 minutes per day on SNS.

4.3 Hypotheses Testing

Despite the fact that SNS has become a network for underprivileged entrepreneurs to do their micro business, limited research has explored the complex relationship between social capital, SNS attachment and SNS usage. To address this research gap, the present study has examined the relationship between social capital, SNS attachment and SNS usage, as well as the mediating role of SNS attachment on social capital and SNS usage among underprivileged entrepreneurs in Malaysia. Through a survey of 308 participants, the current study contributes by validating the prior SNS literature, examining various networking behaviour aspects of underprivileged entrepreneurs.

Assessing the significance of the path analysis was conducted by employing a nonparametric bootstrapping procedure using Smart PLS with 5,000 re-samples. Beta values of path coefficient (β), the Squared R (R^2), and t-Values were considered to test the hypotheses of the study. β values show the direct influences of the predictor upon the predicted latent variable. The R^2 value indicates the percentage of a construct's variance in the model and explains the combined effects of the independent latent variables on the dependent latent variable. Hence, bootstrapping was applied to test the significance of the hypothesized relationships. The bootstrapping provides the t-value which indicates whether the corresponding path coefficient is significantly different from zero (Hair et al., 2006). The path coefficient can be considered significantly different from 0 at a significance level of 5% ($\alpha=0.05$; two-sided test) when the size of the resulting empirical t-value is more than 1.96.

The results of the structural model are shown in Table 4.8, where the beta values of the path coefficients indicate the combined effects of the exogenous latent variables on the endogenous latent variable. In order to answer research question 1 to 3, the following hypotheses were tested. The result showed the following:

Research Question 1

1. What is the relationship between social capital and SNS usage among underprivileged entrepreneurs when using SNS for their venture?

- (i) Hypothesis 1 is bridging social capital has significant relationship on SNS usage among underprivileged entrepreneurs. The result shows that bridging social capital had no significant impact on SNS usage ($\beta = 0.019$, $p = 0.651$), thus not supporting H1.
- (ii) Hypothesis 2 is bonding social capital has significant relationship on SNS usage among underprivileged entrepreneurs. The result shows that bonding social

capital had a significant impact on SNS usage ($\beta = 0.168$, $p = 0.001$), supporting H2.

Research Question 2

2. What is the relationship between social capital and SNS attachment among underprivileged entrepreneurs when using SNS for their venture?

(i) Hypothesis 3 is bridging social capital has significant relationship on interpersonal attachment among underprivileged entrepreneurs; while Hypothesis 4 is bridging social capital has significant relationship on group attachment among underprivileged entrepreneurs. Bridging social capital had a significant and positive impact on interpersonal and group attachment ($\beta = 0.293$, $p < .001$; $\beta = 0.461$, $p < .001$, respectively), supporting H3 and H4.

(ii) Hypothesis 5 is bonding social capital has significant relationship on interpersonal attachment among underprivileged entrepreneurs; while Hypothesis 6 is bonding social capital has significant relationship on group attachment among underprivileged entrepreneurs. Bonding social capital had a significant and positive effect on interpersonal and group attachment ($\beta = 0.53$, $p < .001$; $\beta = 0.205$, $p = .001$, respectively). Thus, H5 and H6 were supported.

Research Question 3

3. What is the relationship between SNS attachment and SNS usage among underprivileged entrepreneurs when using SNS for their venture?

(i) Hypothesis 7 is interpersonal attachment has significant relationship on SNS usage among underprivileged entrepreneurs. The result indicates that interpersonal attachment had no impact on SNS usage ($\beta = 0.035$, $p = 0.526$), thus not supporting H7.

(ii) Hypothesis 8 is group attachment has significant relationship on SNS usage among underprivileged entrepreneurs. The result indicates that group attachment had significant impact on SNS usage ($\beta = 0.739$, $p < .001$), hence, supporting H8.

Table 4.9 Standardized Structural Estimates and Tests of the Main Hypotheses

Hypothesis	Path	B	SE	T Values	P Values	Result
H1	BR \rightarrow U	0.019	0.043	0.452	0.651	Not Supported
H2	BO \rightarrow U	0.168	0.052	3.226	0.001	Supported
H3	BR \rightarrow I	0.293	0.052	5.658	<0.001	Supported
H4	BR \rightarrow G	0.461	0.061	7.538	<0.001	Supported
H5	BO \rightarrow I	0.530	0.053	9.941	<0.001	Supported
H6	BO \rightarrow G	0.205	0.062	3.290	0.001	Supported
H7	I \rightarrow U	0.035	0.055	0.634	0.526	Not Supported
H8	G \rightarrow U	0.739	0.055	14.157	<0.001	Supported
H9	BO \rightarrow G \rightarrow U	-	-	-	-	Supported
H10	BR \rightarrow G \rightarrow U	-	-	-	-	Supported
H11	BO \rightarrow I \rightarrow U	-	-	-	-	Not Supported
H12	BR \rightarrow I \rightarrow U	-	-	-	-	Not Supported

All the preceding constructs together explained 77.1% of the variance in the dependent construct. The structural model demonstrated predictive power as the variance explained (R^2) in the key endogenous constructs as 0.569 for interpersonal attachment, 0.378 for

group attachment and 0.771 for SNS usage. For interpersonal attachment, 56.9% of the variance is explained by the direct effects of bonding and bridging social capital. Only 37.8% of the variance in group attachment is explained by the direct effects of bonding and bridging social capital. More than half of the variance in SNS usage ($R^2 = 0.771$) is explained by the direct effects of both interpersonal and group attachment. Figure 4.1 shows the path analysis results and black lines are supported links and dotted lines are not supported links.

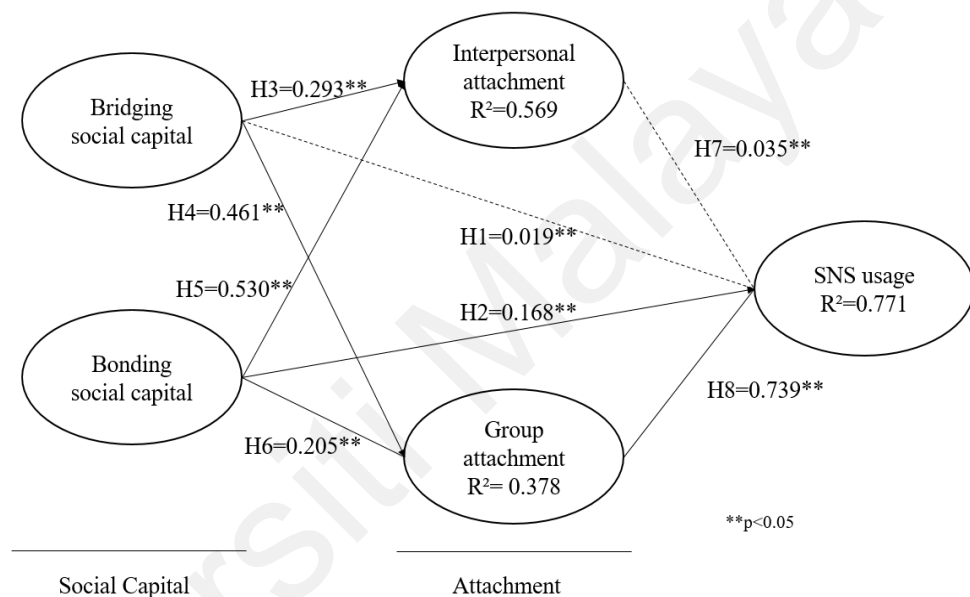


Figure 4.1 Path Analysis Result

Research Question 4

4. What is the relationship between social capital and SNS usage, mediated by SNS attachment among underprivileged entrepreneurs?

In order to answer research question 4, Hypothesis 9, Hypothesis 10, Hypothesis 11 and Hypothesis 12 are formed, which are Hypothesis 9 is group attachment significantly mediates the relationship between bonding social capital with SNS usage among underprivileged entrepreneurs; Hypothesis 10 is group attachment significantly mediates the relationship between bridging social capital with SNS usage among underprivileged entrepreneurs; Hypothesis 11 is interpersonal attachment significantly mediates the relationship between bonding social capital with SNS usage among underprivileged

entrepreneurs; whereas Hypothesis 12 is interpersonal attachment significantly mediates the relationship between bridging social capital with SNS usage among underprivileged entrepreneurs.

As per the mediating effect of SNS attachment between social capital and SNS usage, the terms and requirements for steps, and the status are presented in Table 4.9. According to Nitzl et al.(2016), to verify that SNS attachment mediates the relationship between social capital and SNS usage, Step 1 is required to determine the significance of indirect paths and Step 2 is to determine the type of mediating effect. A mediating effect always exists when the indirect effect is significant. A full mediation is indicated in the case where the direct effect is not significant but the indirect effect is existed (Nitzl et al., 2016). Both the direct and indirect effects show significant and point towards the same (positive or negative) direction indicate complementary partial mediation (Baron & Kenny, 1986). In a competitive partial mediation, both the direct and indirect effect are significant points in a different direction. Non-mediating effect is present if the indirect effect is not significant whereas the direct path is significant, thus the mediator variable has no impact. Step 1 tests the indirect effect of bonding social capital and group attachment on SNS usage. The coefficient value of indirect effect for Step 1 is 0.152 with a p-value of 0.001, which fulfils the requirements and proceed to Step 2. Step 2 tests the effect of bonding social capital on SNS usage. The coefficient value for Step 2 is 0.168 with a p-value of 0.001, it fulfils the requirements and proceed to Step 3. In Step 3, the coefficient of bonding social capital on group attachment is 0.205 with a p-value of 0.001, which fulfils the requirements and proceed to Step 4. Step 4 tests the effect of group attachment on SNS usage. The coefficient value for Step 4 is 0.739 with a p-value <0.001. The effect of bonding social capital on SNS usage in Steps 1-4 indicates a partial mediation of group attachment between bonding social capital and SNS usage among underprivileged entrepreneurs in Malaysia, which support H9 with 95% confident interval value. The

requirements for next steps and the status for the mediating effect of SNS attachment between bridging social capital and SNS usage are also presented in Table 4.9. In Step 1, the coefficient of indirect effect of bridging social capital and group attachment on SNS usage is 0.341 with a p-value < 0.001 , which fulfils the requirements and proceed to Step 2. Step 2 tests the effect of bridging social capital on SNS attachment and the coefficient value is 0.019 with a p-value of 0.651, it does not satisfy the requirements but allows Step 3 to be conducted. In Step 3, the coefficient of the bridging social capital on group attachment is 0.461 with a p-value < 0.001 , which satisfies the requirements and proceed to Step 4. Step 4 tests the effect of group attachment on SNS usage. The coefficient value for Step 4 is 0.739 with a p-value < 0.001 . The statistically significant (p-value 0.05) of indirect effect and not significant in direct effect in Step 2 indicates full mediation of group attachment between bridging social capital and SNS usage among underprivileged entrepreneurs in Malaysia, which support H10 with 95% confident interval value. According to Table 4.9, the coefficient of indirect effect of bonding social capital and interpersonal attachment on SNS usage is 0.018 with a p-value of 0.533, which does not fulfil the requirements and hence does not need to proceed to Step 2, which does not support H11 with 95% confident interval value. Lastly, the coefficient of bridging social capital and interpersonal attachment on SNS usage is 0.010 with a p-value of 0.530, which does not satisfy the requirements and therefore does not allow Step 2 to be conducted, which does not support H12 with 95% confident interval value. In terms of the mediating effect of group attachment, the results indicate a statistically significant effect of group attachment on the relationships between bridging and bonding social capital with SNS usage, thus supporting hypothesis, H9 and H10. However, results indicate that there is no statistically significant effect of interpersonal attachment on the relationships between bridging and bonding social capital with SNS usage, thus not supporting hypothesis, H11 and H12.

Table 4.10 Mediation Analysis between Direct and Indirect Effect

	Coefficient	p	Requirements for next	Decision
<i>Mediation: BO → G → U</i>				
Step 1: BO → G → U (Indirect effect)	0.152	0.001	Statistically significant	Satisfied
Step 2: BO → U	0.168	0.001	Statistically significant	Satisfied
Step 3: BO → G	0.205	0.001	Statistically significant	Satisfied
Step 4: G → U	0.739	<0.001	Statistically significant	Satisfied
			Step 1: p-value < 0.05	Partial Mediation
			Step 4: p-value < 0.05	
<i>Mediation: BR → G → U</i>				
Step 1: BR → G → U (Indirect effect)	0.341	<0.001	Statistically significant	Satisfied
Step 2: BR → U	0.019	0.651	Not significant	Not Satisfied
Step 3: BR → G	0.461	<0.001	Statistically significant	Satisfied
Step 4: G → U	0.739	<0.001	Statistically significant	Satisfied
			Step 1: p-value < 0.05	Full Mediation
			Step 2: p-value > 0.05	
<i>Mediation: BO → I → U</i>				
Step 1: BO → I → U (Indirect effect)	0.018	0.533	Not significant	Not Satisfied
<i>Mediation: BR → I → U</i>				
Step 1: BR → I → U (Indirect effect)	0.010	0.530	Not significant	Not Satisfied

4.4 Summary

This chapter has gone through all the analysis of data required for research findings and analysis. The proposed hypotheses have been tested using direct effect result and attachment as mediation effect have also been tested. From the total of twelve hypotheses, three hypotheses are not supported, which are H1, H7, H11 and H12. The results indicate a mediation effect of group attachment on the relationships between social capital with SNS usage. However, there is no mediation effect of interpersonal attachment on the relationships between social capital with SNS usage. The next chapter will be the finding and discussion, which will report the interpretation and discussion based on the analysis result in detail.

Universiti Malaysia

CHAPTER 5 CONCLUSION

5.1 Introduction

Chapter five of this study highlights the main findings and discussion on how these findings relate to the objectives of the study. The first section presents the discussion based on the outcome of the results and findings from the study. The section addresses the research objective, conclusion, contributions of the study, while the last section presents the limitations and future study.

5.2 Addressing the Research Objective

The main objective of the study is to investigate relationships between social capital and SNS attachment in SNS usage among underprivileged communities, while taking into consideration the mediating effect of SNS attachment. The hypothetical relationship among the variables and the main findings are displayed in Table 5.1. Results show that there is a positive relationship between bonding social capital and SNS usage but there is no significant relationship between bridging social capital and SNS usage. Results also show that there is significant relationship between social capital and SNS attachment. Furthermore, group attachment has relationship with SNS usage but interpersonal attachment has no relationship with SNS usage.

Table 5.1: Summary of Results

Research Objective	Research Question	Hypothesis	Results
1. To investigate the relationship between social capital and SNS usage among underprivileged entrepreneurs when using SNS for their venture.	What is the relationship between social capital and SNS usage among underprivileged entrepreneurs when using SNS for their venture?	H1: Bridging social capital has significant relationship on SNS usage among underprivileged entrepreneurs.	Rejected
		H2: Bonding social capital has significant relationship on SNS usage among underprivileged entrepreneurs.	Accepted
2. To investigate the relationship between social capital and SNS attachment among underprivileged entrepreneurs when using SNS for their venture.	What is the relationship between social capital and SNS attachment among underprivileged entrepreneurs when using SNS for their venture?	H3: Bridging social capital has significant relationship on interpersonal attachment among underprivileged entrepreneurs.	Accepted
		H4: Bridging social capital has significant relationship on group attachment among underprivileged entrepreneurs.	Accepted

		H5: Bonding social capital has significant relationship on interpersonal attachment among underprivileged entrepreneurs.	Accepted
		H6: Bonding social capital has significant relationship on group attachment among underprivileged entrepreneurs.	Accepted
3. To investigate the relationship between SNS attachment and SNS usage among underprivileged entrepreneurs when using SNS for their venture.	What is the relationship between SNS attachment and SNS usage among underprivileged entrepreneurs when using SNS for their venture?	H7: Interpersonal attachment has significant relationship on SNS usage among underprivileged entrepreneurs.	Rejected
		H8: Group attachment has significant relationship on SNS usage among underprivileged entrepreneurs.	Accepted
4. To investigate the relationship between	What is the relationship between	H9: Group attachment significantly mediates the	Accepted

social capital and SNS usage, mediated by SNS attachment among underprivileged entrepreneurs.	social capital and SNS usage, mediated by SNS attachment among underprivileged entrepreneurs?	relationship between bonding social capital with SNS usage among underprivileged entrepreneurs.	
		H10: Group attachment significantly mediates the relationship between bridging social capital with SNS usage among underprivileged entrepreneurs.	Accepted
		H11: Interpersonal attachment significantly mediates the relationship between bonding social capital with SNS usage among underprivileged entrepreneurs.	Rejected
		H12: Interpersonal attachment significantly mediates the relationship between bridging social capital with SNS usage among underprivileged entrepreneurs.	Rejected

Overall, all composite variables representing the multiple items of each construct were examined through structural path analysis to test the postulated hypothetical relationships. A total of 23 items presenting variable bridging social capital, bonding social capital, interpersonal attachment and group attachment were used to measure SNS usage among underprivileged communities.

Research Objective 1: To investigate the relationship between social capital and SNS usage among underprivileged entrepreneurs when using SNS for their venture.

Hypothesis one (H1) states that there is no relationship between bridging social capital and SNS usage of underprivileged communities to use SNS for micro business. These hypothesis was not supported in the structural model in Figure 4.1 with a significant path (Table 4.8) from bridging social capital to SNS usage at $\beta=0.019$, $p=0.651$. Contradict to previous studies, it was found in this study that bridging social capital does not affect SNS usage (Ellison et al., 2007; Lee, 2013; Yoon, 2014; Petersen and Johnston, 2015). Hypothesis H2 of the study proposed a relationship between bonding social capital and SNS usage among underprivileged communities. The path coefficient (Table 4.8) shows that there is a positive relationship between bonding social capital and SNS usage with $\beta=0.168$, $p=0.001$. This result is contrary to the findings by Yoon (2014). Hence, it is assumed that underprivileged entrepreneurs use SNS for their micro business ventures to manage strong ties rather than to initiate weak ties.

Research Objective 2: To investigate the relationship between social capital and SNS attachment among underprivileged entrepreneurs when using SNS for their venture.

Hypothesis three (H3) and hypothesis four (H4) state that there is a positive relationship between bridging social capital and SNS attachment of underprivileged communities to

use SNS for micro business. These hypotheses were supported in the structural model in Figure 4.1 in Chapter 4 with a significant path (Table 4.8) from bridging social capital to interpersonal attachment at $\beta=0.293$, $p<0.001$ and bridging social capital to group attachment at $\beta=0.461$, $p<0.001$. This indicates that underprivileged communities with strong bridging social capital can form attachment (Vock et al., 2013). This result agrees with the findings of Chung et al., (2016) and Kim et al., (2016) which found bridging social capital has significant effect on interpersonal and group attachment. Hence, we can simply conclude that when underprivileged communities actively interact with others that they have bridging social capital on SNS, they will feel a stronger attachment to the SNS.

Hypothesis H5 and hypothesis H6 propose there is a relationship between bonding social capital and SNS attachment among underprivileged communities using SNSs for their micro business. Bonding social capital was found to have a positive effect on the relationship between bonding social capital and SNS attachment (interpersonal and group) at $\beta=0.530$, $p<0.001$ and $\beta=0.205$, $p=0.001$ respectively. The path analysis indicated that bonding social capital influence SNS attachment among underprivileged communities for business venture, which this result is similar to the findings by Kim et al. (2016). It is assumed that underprivileged communities who have positive bonding social capital often have stronger feeling of SNS attachment and SNS usage.

Research Objective 3: To investigate the relationship between SNS attachment and SNS usage among underprivileged entrepreneurs when using SNS for their venture.

Hypothesis H7 of the study proposes a relationship between interpersonal attachment and SNS usage among underprivileged communities. Interpersonal attachment has no relationship with SNS usage in this study. The result of path analysis showed that is no significant relationship at $\beta=0.035$, $p=0.526$. This result is similar to Kim et al. (2016), which they found interpersonal attachment had no effect on SNS usage. Contrary to

Chung et al. (2016) finding that showed common bonding has a positive effect on information sharing in SNS. This implies that underprivileged communities do not use SNS to strengthen their bond with customers by sharing productive information.

As proposed hypothesis H8, group attachment has shown significant relationship on SNS usage among underprivileged communities at $\beta=0.739$, $p<0.001$. Increase group attachment leads to increase in SNS usage. This result is similar to Chung et al. (2016) finding that group attachment showed the effect on information sharing in SNS. Underprivileged communities use SNS to attach themselves to online communities by making more business related post, which will influence online communities browsing and shopping and hence leads to increase usage in SNS.

Research Objective 4: To investigate the relationship between social capital and SNS usage, mediated by SNS attachment among underprivileged entrepreneurs.

Hypothesis H9 and hypothesis H10 propose group attachment significantly mediates the relationship between social capital with SNS usage among underprivileged entrepreneurs. Result shows that there is a partial mediation of group attachment which significantly mediates the relationship between bonding social capital with SNS usage and a full mediation of group attachment which significantly mediates the relationship between bridging social capital with SNS usage among underprivileged entrepreneurs, which support H9 and H10 respectively. As proposed hypothesis H11 and H12, results indicate that interpersonal attachment does no mediate the relationship between social capital with SNS usage among underprivileged entrepreneurs. Contrary to Chung et al., (2016) finding that the role of mediated variables of interpersonal and group attachment become significantly important for both people to a group and individual members activity of the group. This result implies that social capital strengthens SNS usage when underprivileged entrepreneurs attach themselves in a group and they feel a sense of belonging as group members rather than interpersonally.

5.3 Conclusion

This research study on relationships between social capital, SNS attachment and SNS usage, is with the aim to examine behaviour of underprivileged entrepreneurs when using SNS in their business ventures, while taking into consideration the mediating effect of SNS attachment. Results showed that social capital have relationship with SNS attachment among underprivileged entrepreneurs using SNS for micro businesses. In accordance to Kim et al. (2016), the relationship between social capital and SNS attachment is highly significant, indicating that underprivileged entrepreneurs have stronger feelings of attachment to online communities.

Contrary to previous studies, it was found in this study that bridging social capital does not affect SNS usage (Ellison et al., 2007; Lee, 2013; Yoon, 2014; Petersen and Johnston, 2015). SNS usage is highly related to SNS attachment; the higher underprivileged entrepreneurs are attached to online communities, the more posts they make, and the higher the level of SNS usage for business purposes. The mediating effect of group attachment between social capital and SNS usage was found to be full and partial. There is no mediating effect of interpersonal attachment between social capital and SNS usage. Hence, it can be concluded that SNS usage can be strengthened and enhanced by increasing level of group attachment for business purposes. The findings of this study imply that underprivileged entrepreneurs who use SNS for business purposes are likely to develop social capital through establishing relationship with others by sharing valuable business-related information thus promoting SNS attachment and increase the level of SNS usage.

5.4 Contribution of the Study

This research provides better understanding on communications and interactions (e.g. knowledge and information sharing) by concentrating on underprivileged entrepreneurs'

attachment mechanisms in the way they commit themselves to build successful SNS communications in micro business ventures. Underprivileged entrepreneurs initially join SNS to be more approachable and keep in touch with family, friends as well as acquaintances, and after that attached to the SNS through interpersonal and group attachment. The connection between bonding and bridging social capital, interpersonal and group attachments explain SNS usage among underprivileged entrepreneurs. It promotes a proper and effective way of understanding to manage their social relations will strengthen and enhance their micro business. For example, the research findings show that usage of SNS improves relationships with customers and promotes information accessibility about customers and competitors. At the same time, the results of the research on the social capital and SNS attachment are believed to motivate underprivileged entrepreneurs to continuous use SNS in their business venture. This research recommends methods in which underprivileged entrepreneurs can have information and knowledge sharing with one another actively in SNS. Furthermore, the result of this study indicates that underprivileged entrepreneurs' attachment to a SNS group or individual activity of the SNS group is important for their information contribution. This suggests that underprivileged entrepreneurs are not attached to SNS directly at the beginning, they are more attached to groups which increase SNS usage in the context of business activities. Therefore, they should be encouraged to increase the groups' purpose by providing useful business information so that group members will have a higher level of SNS attachment and increase the level of SNS usage.

This research is beneficial to government agencies and NGOs in providing information on behaviour of underprivileged community in entrepreneurship ventures when using SNS. The findings could be used by government agencies and NGOs in designing and delivering the best possible information services to support and sustain their business ventures. This study may also be used as an input to facilitate development of government

policies in formulating guidelines on social support for underprivileged community entrepreneurs. The findings also could assist small-scale entrepreneurs to enhance their knowledge on SNS and acknowledge the importance of social relations and attachment in social networking so that they can fully utilize SNS in their business ventures.

In general, the most significant finding of this research is that bonding social capital explains increased SNS usage for business-related purpose. Social capital has significant factor leading to the creation of SNS attachment for the growth of interpersonal and group connections in using SNS for business purposes. Finally, group attachment shows a greater relational importance in promoting social capital and SNS usage, which give the opportunity for underprivileged entrepreneurs to enhance the accessibility of business-related information.

5.5 Limitations and Future Study

This study only examined relationships between social capital and SNS usage among the underprivileged communities, while taking into consideration the mediating effect of SNS attachment. Future study could provide useful information regarding factors affect SNS usage among underprivileged entrepreneurs in their business ventures. Besides that, SNS have positive effects and might give negative effects as well on SNS users. For instance, SNS users easily to become victims of a SNS scam. In contrast, SNS users will contribute many useful information to the community if they attach themselves in SNS group. Furthermore, future studies can be considered to investigate the different purpose of groups of people using SNS by conducting multi-group analysis using the same model. The sample size in this study is limited and only focused on the Klang Valley area since collecting data from the target responses (underprivileged community) is challenging. It would not be appropriate to generalize the results of this study to represent the overall underprivileged entrepreneurs in Malaysia. The generalizability of the study should be considered for future research. Constant advances in technology seems to be a limitation

where SNS platforms often discover and develop new features over time, which might affect entrepreneurs' online behaviours.

5.6 Concluding Remark

The discussion based on the findings and outcome of the study; it includes discussion on the research objective findings, conclusion, contributions of the study, limitations and future study. The result suggests that underprivileged entrepreneurs establish social capital by creating relationships with online communities would encourage SNS attachment that will increase the level of SNS usage. This study is valuable for government agencies and non-governmental organizations (NGOs) as input in formulating guidelines and policies on social support for underprivileged community entrepreneurs. Furthermore, this study could encourage and assist small-scale entrepreneurs to build up their knowledge on the benefits of SNS with the importance of social relations and attachment in social networking for their business ventures.

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