# E-Learning as a Tool for Teaching and Learning in Higher Education

Raja Norliana Raja Omar<sup>1</sup>, Roslizawati Che Aziz<sup>1</sup>, Nik Alif Amri Nik Hashim<sup>1\*</sup>, Eni Noreni Mohamad Zain<sup>2</sup>, Nur Farahiah Azmi<sup>2</sup>, Raja Rosnah Raja Daud<sup>2</sup>, Munirah Mahshar<sup>2</sup> and Muhammad Jaffri Mohd Nasir<sup>2</sup>

DOI: 10.9734/bpi/nhess/v8/1578C

# ABSTRACT

Newly, the E-Learning market has soared and is known as a new paradigm in modern education. E-Learning acts as a medium, consisting of several types of computers and electronic media that are communication tools as well as the Internet, which provide training and access to information on specific subjects. By using E-Learning students can take online classes anywhere, regardless of time and place. In general, E-Learning is more geared towards self-training and is suitable for individuals who work full time but want to further their studies. Therefore, this study has been developed and integrated with the factors that lead to the effectiveness of E-Learning as a tool in the Teaching and Learning (T&L) approach. A quantitative approach is applied using self-administered questionnaires targeted at higher education students. Therefore, the results of this research will help provide in-depth information to the current education system in Malaysia, especially in creating strategies to improve learning education for the country in general.

Keywords: E-Learning; teaching effectiveness; teaching and learning tools; higher education.

# 1. INTRODUCTION

E-Learning is well known among educators and students because it is a medium consisting of various types of computers and electronic media which is a communication tool including the internet that provides training and knowledge on specific subjects. By using E-Learning, students can take online classes anywhere, no matter the time and place. In general, E-Learning is more focused on self-training and is very suitable for individuals who work full time but want to further their studies [1]. E-Learning is now changing far more than the content and approach of E-Learning. Prior to E-Learning, there were other Web-based technologies (WBT), Open Distance Learning (ODL), Technology-Based Learning (TBL) and Open Learning [2]. In the era of information technology, E-Learning has become a popular term, and there are many interpretations about it. E-Learning also delivers information via the Internet to places other than the classroom where the headmaster teaches.

With this alternative, students can communicate with their lectures or other students in the classroom or outside the classroom [1]. [3] stated that E-Learning is a teaching and learning platform where students can receive teaching materials using the Internet and other network media. E-learning comprises all forms of electronically supported learning and teaching. The information and communication systems, whether networked or not, serve as specific media to implement the learning process [4,5]. E-Learning allows sophisticated learning processes to take place regardless of distance and number of members browsing. E-Learning becomes more productive with the continuation of traditional classes combined with online classes. Furthermore, E-Learning has become a potential learning platform that provides all-time access where students will be able to learn anytime and anywhere from any angle of the universe [6]. There are several benefits that can be obtained by

<sup>&</sup>lt;sup>1</sup>Faculty of Hospitality, Tourism and Wellness, Universiti Malaysia Kelantan, Malaysia.
<sup>2</sup>Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, Malaysia.
\*Corresponding author: E-mail: nikalifamri@gmail.com;

anyone who uses E-Learning as a learning medium [2]. Among them is that students who use E-Learning in lessons will get information quickly instead of following traditional methods. In addition, E-Learning is much more effective without being tied to a tight schedule and it is also an unlimited method where there are many ways in which different course materials can be delivered to students with various electronic learning techniques. Moreover, E-Learning has a positive effect when used and used best by teachers and lecturers, and this also helps in the application of 21<sup>st</sup> century skills in the education system [3].

There is a problem that must be taken into account in this study, which is to identify the effectiveness of E-Learning tools in the Teaching and Learning (T&L) system among students in institutions of higher learning. The problem that arises is a clear and concise statement that describes the symptoms of a particular problem that the researcher wants to investigate. According to [7], changing learning styles provide some challenges in the cultural expectations and technological developments that are underway while [2] states that E-Learning requires electronic knowledge skills. Gamage et al. [8] used ten factors to analyze e-learning effectiveness and they ranked the top five which are interactivity, collaboration, motivation, network of opportunities and pedagogy [9].

This is because students will have difficulty in accessing any software. Lack of resources, institutional structures and financial support will also affect the use of E-Learning involving technological integration [10]. When there is problem in financial support, it is difficult for the institution to provide users with high accessibility. Indirectly, students will face challenges in accessing to a reliable computer and internet connection [11]. In line with the rapid development of technology, there are students and teachers who are unaware of the existence of E-Learning as a modern method of teaching and learning [12]. This indicates that there are still some people who do not know E-Learning in education.

In addition, student time is also a limited resource because time management can be handled effectively or vice versa. This is because students have different options, individuals manage their own time as they reach the college level. E-Learning is flexible because it can reduce the amount of class time and is easily accessible [2]. The respondents who have been involved in this research are mostly 18 to 32 years old, and the E-Learning study that has been done is to use the Jordan Higher Education system as the main reference [7]. This research focuses on tourism students aged between 19 and 25, and research where E-Learning has not been explored. Therefore, from the current E-Learning environment, this research will examine the impact of ICT skills, time management, learning resources and techniques on the effectiveness of E-Learning as one of the options in the teaching and learning system, especially among students at higher levels of institutions education.

# 2. LITERATURE REVIEW

E-Learning is one way to communicate and learn using technology [13]. It is also one of the emerging tools of information technology that has been integrated with many universities and other tertiary institutions, transitioning from traditional to the modern use of advanced technology. According to [14], education is a process that involves skills, acquiring knowledge, facilitating learning, values, beliefs, as well as habits. Numbers of methods have been established in education to enhance the process of instilling knowledge including discussion, storytelling, coaching, training, and direct research. Commonly, there are four factors that impact the effectiveness of E-Learning in the teaching and learning systems among students at higher levels of education. These factors have been discussed by previous studies, they are Information and Communication Technologies (ICT) skills, time management, resources and learning technique.

The first factor is ICT skills which have been used and expanded widely all over the world. Teaching and learning session are more interesting as ICT provides interactivity. Generally, ICT access in Malaysia is no longer a problem as Malaysia has many network providers, thus students can access the Internet. Besides that, students also do not have difficulties in accessing ICT because nowadays most of them have their laptops and personal computers. Even though students do not have their computer, they still can access at cybercafés as cybercafés are mushrooming everywhere in the country [15]. According to the previous researcher, providing students with ICT skills is an essential

goal in every school and institution across the country because by equipping them with the skills they may increase and enhance their ICT development in E-Learning. [16] stated that if E-Learning can improve the ICT skills among the students, it is crucial for universities to distinguish how they want to use their skills with their learning styles. ICT skills are necessary for students because they need to gain the benefits from E-Learning so that they can improve themselves in their studies and their learning styles. If students can adapt to E-Learning quickly, it shows that E-Learning has been implemented successfully in the university.

The next aspect that leads to the effectiveness of E-Learning is time management. As stated by [17], time management refers to planning the day to use time effectively, and this is most likely related to the industrial revolution. Time management among students refers to how they do things effectively. Proper time management among students will help them to be more productive, creative, to save money and avoid doing work in vain, and to increase their chances to enhance academic performance. According to the previous researcher, proper time management is crucial in tackling the stress of modern life without feeling too much pressure in traditional way of life. Using E-Learning, both teachers and students have a flexible time and place to do their work [2]. Educators and students have the availability of choice to choose the place and time that suit them in order to deliver their work. Besides, online education also allows self-pacing. This is because students have their own time to manage their study, to adapt whether to go slowly or at a quick speed based on their own understanding. E-Learning also enables students to have more interaction with their teachers as they have their own time to contact their educators. This will help to eliminate barriers of students who are hindered in the participation of online education.

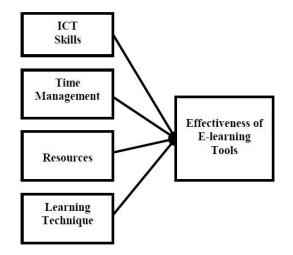
The third factor that leads to the effectiveness of E-Learning is resources. E-Learning is an online tool that is used for the virtual learning environment to help and make more comfortable the delivery of educational content for educational institutions [17]. [18] stated that online tools comprise a variety of educational technological terms that uses electronics or teaching and learning systems. On the other hand, Wi-Fi connection remains significant for Internet users for it provides higher bandwidth and promotes energy saving consumption [19]. Hence, the advancement of ICT in multimedia resource-based has elevated the interest in the use of E-Learning for teaching and learning particularly among students of higher educational levels. However, the insufficiency of technological infrastructure could create distraction for teachers, students and their own learning experience [20]. E-Learning plays notable roles to transfer, teach or program through electronic devices such as the computers, mobile phones, i-pads, tablets and more.

Nonetheless, institutions that implement E-Learning will enlarge and enhance the combination of technology and facilities that they offer on-campus [21].

There are about 54% of adults in 21 developing countries who are using the internet. In 2014, the percentage of adults who uses a smartphone was already 21% and will rise to 37% in the future. There are about 68% of users who already use the smartphone and 87% is the internet user in developed countries [21]. Last but not the least, the fourth factor that leads to the effectiveness of E-Learning is learning the technique. Learning is best as a process, not in terms of yield. To increase the learning in higher education, the main focus is the engagement of students so that they can enhance their learning styles - a process that includes a review or feedback on the effectiveness of their learning efforts [22,23]. Traditional learning styles have been the dominant teaching process in higher education for more than a decade. Furthermore, the revolution of computer-based learning in university has become an excellent icon for higher education in the 21st century [24]. Changing the learning style presents some challenges comprising changes in the cultural expectations and the technological advances of staff and students [7]. Learning technique is applied in a different spectrum, such as distributed learning, hybrid learning and online active learning. Through the E-Learning platform, numbers of techniques are employed such as virtual classrooms, internet-mediated teaching, web-based learning and videoconferences [7]. Students can adapt to the learning techniques of their educators. It is important to evaluate students' learning styles to evaluate their E-Learning performance to determine whether E-Learning is appropriate for teaching [25].

#### **3. CONCEPTUAL FRAMEWORK**

This study has expanded the research framework (Fig. 1) through the number of readings from previous works and literature. Therefore, the focus of this research is to find out the factors that influence the use of E-Learning tools in teaching and learning in higher education. Based on previous studies, it can be concluded that the independent variables are tertiary education, learning techniques, ICT skills among students and time management. In this study, the researcher chose all these independent variables because the variables are the main factor of the dependent variables.



# Fig. 1. A conceptual framework on the influence of E-Learning tools on teaching and learning systems

Based on reading and understanding from previous research and literature, the hypothesis has been formulated to answer the research questions:

- **H1:** ICT influence the effectiveness of E-Learning tools in the teaching and learning system among students at higher education.
- **H2:** Time management influence the effectiveness of E-Learning tools in the teaching and learning system among students at higher education.
- **H3:** Resources influence the effectiveness of E-Learning tools in the teaching and learning system among students at higher education.
- **H4:** Learning technique influences the effectiveness of E-Learning tools in the teaching and learning system among students at higher education.

#### 4. RESEARCH METHODOLOGY

This study emphasises on analysing the effectiveness of E-Learning that has influenced teaching and learning factors among students of tourism in higher education. In this study, the quantitative approach has been used as this approach is more focused on numerical data collected through a large-scale survey. Thus, the data collection process involves population of students in institutions of higher education from year one to year three that includes various races. Meanwhile, the sample sizes of this research were approximately 194 students- from year one to year three, using simple random sampling technique where data was generated from a self-administered questionnaire distribution approach. Three parts of the questionnaire were developed for the data collection. Part A contains students' demographic profile, while part B contains questions related to independent variables. Part C covers items on dependent variables. This study used a five-point Likert scale on the items to obtain further information, it range from 1 = strongly disagree to 5 = strongly agree. All of the data from this study were analysed using Smart-PLS Version 3. Moreover, this study had performed a reliability and validity tests prior to the actual data collection process. To increase reliability,

Cronbach's alpha coefficient was tested. According to [26], the greater value of Cronbach's alpha means the item is more reliable.

Reliability values of less than 0.6 are considered weak, 0.6 to <0.7 are moderate, 0.7 to <0.8 are good, 0.8 to <0.9 are excellent and 0.9 are excellent [27]. Concerning the content of validity, academic experts from public universities were contacted to examine content validity.

#### Table 1. Procedure of data collection

Target Population	Higher Education Student	
Number of Respondents	194 Higher Education Student	
Types of Sampling	Ramdom Sampling	
Research Approach	Quantitative	
Data Collection Method	Self-Administered	
Data Analysis	Partial Lease Square version 3	

#### 5. RESULTS AND DISCUSSION

#### 5.1 Demographic Profile

The demographics of the respondents are shown in Table 2. About 127 respondents were female (65.5%), and 67 were male (34.5%). Pertaining to race, a large number of the respondents were Malay (74.7%), about 11.4% were Chinese, and the lowest number of respondents was other ethnicity (3.1%).

Almost half of the respondents were undergraduates (89.7%), followed by diploma holders (5.7%). The smaller percentage of respondents was another educational background representing 4.9%. The majority of respondents were single (97.4%), followed by the married respondent representing 2.6%.

Construct	Category	Frequency	Percentage (%)
Gender	Male	67	34.4
	Female	127	65.5
Race	Malay	145	74.4
	Chinese	22	11.3
	India	21	10.8
	Others	6	3.1
Education	Diploma	11	5.7
	Undergraduate	174	89.7
	Others	9	4.6
Status	Single	189	97.4
	Married	5	2.6

#### Table 2. Demographics of student (n = 194)

#### 5.2 Path Analysis and Hypotheses Testing

Table 3 presents the  $\beta$  coefficients of relationships that stand among variables of the model. The researcher used the PLS technique and demonstrated that the hypothesis H1, H2, H3 and H4 would be accepted. ICT skills, time management; resources and learning techniques are as *independent variable* and Effectiveness of E-Learning is as dependent variables. As shown in Table 3, ICT Skills has a significant effect on the effectiveness of e-learning tools in teaching and learning ( $\beta$  = 0.662, p<0.05), the P-values is less than 0.05. As a result, hypothesis 1 was accepted. Moreover, the results indicated that the total effects for time management (H2:  $\beta$ =0.765, p<0.05), resources (H3:  $\beta$ =0.736, p<0.05) and learning techniques (H4:  $\beta$ =0.646, p<0.05) were also significant towards effectiveness of e-learning tools in teaching and learning. As a result of the structural relationship and the path significance, the value of  $\beta$  and its significant level, the p-values are stated in Table 3.

Hypothesis	Relationship	Beta Value (β)	Significant Level	Decision
H1	ICTS=>EE	0.662	**	Supported
H2	TM=>EE	0.765	**	Supported
H3	RES=>EE	0.736	**	Supported
H4	LT=>EE	0.646	**	Supported

#### Table 3. Results of hypothesis testing

Note: Significant level =\*\* p≤0.05; ICTS= ICT Skills; TM= Time Management; RES=Resources; LT= Learning Techniques; EE= Effectiveness of E-Learning

## 6. CONCLUSION

In the new era of learning, technology plays a fundamental role in the processes of teaching particularly for students at higher education. Today's learners want relevant, mobile, self-paced and personalised content. This need is fulfilled with the online mode of learning where students can learn at their own comfort and requirement. With the advancement of modern technology, the benefits of interactive learning tools are not only available for in-class sessions but can also be delivered over the internet. Tools like desktop sharing software can be used to achieve the same effective web-conferencing session as a single player. Hence, hundreds of digital education tools have been created with the purpose of giving autonomy to the student, improving the administration of academic processes, encouraging collaboration and facilitating communication between teachers and learners.

This research could benefit many in the future, and the effort should be prolonged by replicating the study and suggested in future research where they can be carried out by focusing on the same study model through different settings, such as highlighting higher education in one country and not the whole country. Furthermore, the study would be more interesting if the study has been conducted through a different approach of data collection method by applying a qualitative method. This could enable the researcher to gain more information or input through the qualitative method, as the response from respondents will vary from each other. Evidently, the entire hypothesis of this study has been supported and four factors that lead to the effectiveness of E-Learning usage in teaching and learning system among students have been identified. Based on the model, the methods that are used in this study can evaluate the effectiveness of E-Learning usage among students of higher education.

The present study has gone some way towards enhancing our understanding in utilising E-Learning as a tool in teaching and learning approach, particularly in the higher education system. Thus, it is believed that this study might help the institutions to improve their approach in teaching and learning as it will help the students to access e-learning more easily in the future. The students preferred to have online learning when higher institutions provide excellent facilities for them. E-Learning has completely changed the way learning is delivered to students. Unlike traditional chalkboard and chalkboard methods, E-Learning makes learning easier, more comfortable, and more effective.

Thus, this study has achieved the objectives and discovered new findings on the effects of ICT skillstime management, resources and learning techniques, on the effectiveness of e-learning tools in teaching and learning approach, among higher education students. It is hoped that the findings will supply wealthy and prominent information to the Malaysian education system, particularly to plan appropriate strategies for improving education for the country.

# ACKNOWLEDGEMENT

A special thanks to Universiti Malaysia Kelantan, particularly to the Faculty of Hospitality, Tourism and Wellness as well as Faculty of Entrepreneurship and Business for encouraging us to publish this chapter in book.

# **COMPETING INTERESTS**

Authors have declared that no competing interests exist.

## REFERENCES

- 1. Clark RC, Mayer RE. E-learning and the science of instruction: Proven guidelines for consumers and designers of multimedia learning. John Wiley & Sons; 2016.
- 2. Arkorful V, Abaidoo N. The role of eLearning, the advantages and disadvantages of its adoption in higher education. International Journal of Education and Research. 2014;2(12).
- 3. Masoumi D, Lindström B. Quality in E-learning: A framework for promoting and assuring quality in virtual institutions. Journal of Computer Assisted Learning. 2012;28(1):27-41.
- 4. Tavangarian D, Leypold M, Nölting K, Röser M. Is e-learning the solution for individual learning? Journal of e-learning; 2004.
- 5. Yacob A, Kadir AZA, Zainudin O, Zurairah A. Student awareness towards e-learning in education. Procedia-Social and Behavioral Sciences. 2012;67:93-101.
- 6. Parry DCL, Marwood S, Walsh C. Realizing E-learning matters in a bioscience. Bioscience Education Journal. 2015;10.
- Al-Adwan A, Smedley Jo. Implementing eLearning in the Jordanian higher education system: Factors affecting impact. International Journal of Education and Development Using Information and Communication Technology (IJEDICT). 2012;8(1):121-135.
- 8. Gamage D, Fernando S, Perera I. Factors affecting to effective eLearning: Learners perspective. Scientific Research Journal (SCIRJ). 2014;2(5):42-48.
- 9. Ali M, Hossain SM, Ahmed T. Effectiveness of E-learning for university students: Evidence from Bangladesh. Asian Journal of Empirical Research. 2018;8(10):352-360.
- Mann AS. Science teachers' experience in integrating Information and Communication Technology (ICT) into their teaching practices. Degree of Master of Teaching, Department of Curriculum, Teaching and Learning, Ontario Institute for Studies in Education of the University of Toronto; 2014.
- 11. Jethro OO, Grace AM, Thomas AK. ELearning and its effect on teaching and learning in global age. International Journal of Academic Research in Business and Social Sciences. 2012;2(1).
- 12. Lumadi MW. ELearning's impact on the academic performance of student-teachers: A curriculum lens. Mediterranean Journal of Social Sciences. 2013;4(14).
- 13. Ecclesfield N, Garnett F. E-learning and public value. Innovation in Teaching and Learning in Information and Computer Sciences. 2015;5(4):1-7.
- 14. Sclater N. E-learning in the cloud. International Journal of Virtual and Personal Learning Environments. 2012;1(1):10-19.
- 15. Umar IN, Jalil NA. ICT skills, practices and barriers of its use among secondary school students. Procedia Social and Behavioral Sciences. 2012;46:5672-5676.
- 16. Wit KD, Heerwegh D, Verhoeven JC. Do ICT competences support educational attainment at university? Journal of Information Technology Education. 2012;11.
- 17. Adebisi JF. Time management practices and its effect on business performance. Canadian Social Science. 2013;9(1):165-168.
- Osuafor AM, Emeji EO. Utilization of E-learning facilities by science teacher educators for teaching pre-service teachers in Nigerian colleges of education. Asian Journal of Education and E-Learning. 2015;3(2).
- 19. Chen X, Jin R, Suh K, Wang B, Wei W. Network performance of smart mobile handhelds in a university campus WiFi network; 2012.
- 20. Bora UJ, Ahmed M. E-learning using cloud computing. International Journal of Science and Modern Engineering (IJISME). 2013;1(2).
- Venkataraman S, Sivakumar S. Engaging students in group based learning through eLearning techniques in higher education system. International Journal of Emerging Trends in Science and Technology. 2015;2(1):1741-1746.
- 22. Gilakjani AP. A match or mismatch between the learning styles of the learners and teaching styles of the teachers. International Journal of Modern Education and Computer Science. 2012;11:51-60.

- Aziz RC, Hashim NAAN, Omar RNR, Yusoff AM, Muhammad NH, Simpong DB, Abdullah T, Zainuddin SA, Safri FHM. Teaching and learning in higher education: E-Learning as a tool. International Journal of Innovative Technology and Exploring Engineering (IJITEE). 2019;9(1): 458-463.
- 24. Lukman R, Krajnc M. Exploring non-traditional learning methods in virtual and real-world environments. Article in Educational Technology & Society. 2012;15(1):237-247.
- 25. Huang EY, Lin SW, Huang TK. What type of learning style leads to online participation in the mixed-mode eLearning environment? A study of software usage instruction. Journal of Computers & Education. 2012;58:338-349.
- 26. Sekaran U, Bougie R. Research methods for business: A skill building approach. United Kingdom: John Wiley & Sons, Ltd, Publication; 2017.
- 27. Hair JF, Celsi M, Money AH, Samouel P, Page M. The essentials of business research methods. Third Edition. New York: Routledge; 2015.

Biography of author(s)



#### Raja Norliana Raja Omar

Faculty of Hospitality, Tourism and Wellness, Universiti Malaysia Kelantan, Malaysia.

She is a Master in Business Administration (MBA) holder in Tourism and Hospitality Management from the Universiti Utara Malaysia. She is currently a lecturer in the Faculty of Hospitality, Tourism and Wellness, Universiti Malaysia Kelantan. Her research focuses are mainly in Volunteer Tourism, Islamic Tourism, Religion and Spirituality in Tourism and still pursuing a Doctor of Philosophy (PhD) in Strategy and Organisation at the University of Strathclyde, United Kingdom.



#### Roslizawati Che Aziz Faculty of Hospitality, Tourism and Wellness, Universiti Malaysia Kelantan, Malaysia.

She is currently affiliated at Universiti Malaysia Kelantan (UMK), Malaysia since 2008 and appointed as a senior lecturer in September 2017. She obtained her Doctor of Philosophy (PhD) (Tourism) from Universiti Putra Malaysia (UPM) in 2016, thesis focused on the application of Appreciative Inquiry Approach for Sustainable Rural Tourism from Malaysia Perspective. Her master's degree which is Master in Business Administration (Tourism & Hospitality Management), received in 2011 and Bachelor of Tourism Management (Hons) in 2007, both are from Universiti Utara Malaysia (UUM). She has few years conducting research in Appreciative Inquiry approach, Sustainable Tourism, Community-Based tourism, Tourism Technology as well as Recreation & Adventure Management. Hence, she has successfully conducting few research & collaboration projects internal and external such as consultation project with State Government of Kelantan, Tourism Malaysia (Kelantan Branch) as well as few other communities.



Nik Alif Amri Nik Hashim Faculty of Hospitality, Tourism and Wellness, Universiti Malaysia Kelantan, Malaysia.

He is a lecturer in the Department of Tourism Management, Faculty of Hospitality, Tourism and Wellbeing (FHPK), Universiti Malaysia Kelantan (UMK). He holds a Bachelor Science of Tourism Management minor Hospitality and holds a Master's Degree in Tourism Management from UniversitiTeknologi MARA (UiTM). He has been involved in research projects and releases many articles nationally and internationally. Among his areas of expertise are Tourism and Hospitality Management, Tourism Technology, Culture & Heritage, Travel Risk Perceptions, Destination Destinations, Tourist Travelers and Intimate Adventures, Event Management in Tourism and Crisis & Disaster Management. He holds a Doctor of Philosophy (PhD) in Tourism & Hospitality at the University of Queensland, Australia.



#### Eni Noreni Mohamad Zain

Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, Malaysia.

She is a lecturer in the Department of Business, Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan. She holds a Bachelor of Science degree in Financial Mathemathics from Universiti Malaysia Terengganu and Master of Science degree in Quantitative Economics from UniversitiTeknologi Mara, Malaysia. She then pursued her PhD degree in Financial Economics at Universiti Sultan Zainal Abidin, Malaysia and currently studying in the area of panel data analysis focusing on non-performing loans. Her current research interests include Financial Economics, Financial Mathematics, Business Mathematics and Statistics and also Management.



#### Nur Farahiah Azmi Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, Malaysia.

She is currently a lecturer at Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan (UMK). She received her Bachelor of Accounting (Hons) and Master of Science in Finance from International Islamic University Malaysia (IIUM). She has participated in a variety conference and published research papers nationally and internationally. Her area of interest includes the governance, risk management, non-profit research and finance. She is currently pursuing a Doctor of Philosophy (PhD) in Finance at the Universiti Malaysia Kelantan, Malaysia.



Raja Rosnah Raja Daud Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, Malaysia.

She is a lecturer at Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan. She holds a Master of Business Management and a Bachelor of Business Management (Marketing) with Honors from UniversitiTeknologi Mara (UiTM). With teaching experience in the field of entrepreneurship, she is interested in research and writing especially related to entrepreneurship and marketing.



#### Munirah Mahshar

Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, Malaysia.

She is a lecturer in the Entrepreneurship Department, Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan (UMK). She holds Bachelor of Business Administration with Honours Finance and Master in Business Administration (MBA) from UniversitiTeknologi MARA. She taught Entrepreneurship subjects for undergraduates. She interested in research areas of business management, entrepreneurship and finance. She is currently pursuing a Doctor of Philosophy (PhD) in Finance at the Universiti Malaysia Kelantan (UMK).



#### Muhammad Jaffri Mohd Nasir

Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, Malaysia.

He is a lecturer in the Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan (UMK). He holds Bachelor of Statistics and Master in Applied Statistics from Universiti Teknologi MARA. She taught Entrepreneurship subjects for undergraduates. He interested in research areas of business management, entrepreneurship and finance. He holds a Doctor of Philosophy (PhD) in Statistics at the University of Western Australia, Perth, Australia.

© Copyright (2021): Author(s). The licensee is the publisher (Book Publisher International).

#### DISCLAIMER

This chapter is an extended version of the article published by the same author(s) in the following journal. International Journal of Innovative Technology and Exploring Engineering (IJITEE), 9(1): 458-463, 2019.