



# Exploring The Challenges of Technology Adaptation for Women in SMEs in Cambodia

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**Abstract:** Small and medium-sized enterprises (SMEs) have been driven by the market to adapt to new technology in order to grow and remain competitive. But before using and adopting this technology, women in SMEs in emerging markets must overcome many challenges. A quantitative descriptive method was used to survey 121 women who work in SMEs in Cambodia. According to the research, companies face a variety of challenges, such as expensive and slow internet connectivity, insufficient funds and resources, a lack of technical support and security, and issues hiring qualified employees. They found it more difficult to obtain information, communicate with suppliers and consumers, and develop their creativity and productivity as a result of these challenges. One of the first studies to examine the difficulties women in Cambodian SMEs have in adjusting to technology, this one offers insights and suggestions for important stakeholders to support and empower.

**IndexTerms - Technology Adaptation, SMEs, Women, Cambodia, Challenges**

## I. INTRODUCTION

Getting comfortable using and adapting this technology is the method of embracing or receiving new technologies in order to improve the performance of items, improve productivity, or increase our personal sense of well-being. The World Bank has stated in its report that small and medium-sized enterprises (SMEs), which make up more than 90% of all businesses in Cambodia, are an important part of the country's competitiveness and growth (World Bank, 2019). Still, the installation of new technologies does not always go without a hitch, especially in the case of women entrepreneurs. In order to master technology in the commerce process, there are obstacles that women have to overcome on their own. This type of problem includes a poor basic structure, a lack of support, confidence, skills, and knowledge, as well as financial means. In addition, there are also social and cultural standards that force women into alternative choices while denying them others (Chhim & Lay, 2020; IFC, 2019).

This essay aims to investigate the difficulties faced by women in Cambodian SMEs when attempting to adapt to new technologies. "What are the main challenges that women in SMEs in Cambodia face in adapting to technology?" is the research topic that this study attempts to address. The paper is organized as follows: In Section 1, there is an introduction to the chapter and a brief background on women entrepreneurs and SMEs. Section 2 provides a review of the literature on the concept and importance of technological adaptation, the role and impact of women in SMEs in Cambodia, and the studies conducted on the challenges faced by these women in SMEs in Cambodia and other developing countries. Section 3 provides a description of the techniques and data sources used in this work. In Section 4, the data analysis and conclusions are displayed. The results, a thematic discussion, and the results' verification are covered in Section 5. The paper's key findings, a discussion of the consequences, and recommendations are presented in Section 6.

## II. LITERATURE REVIEWS

### 2.1 Technology Adoption

Accepting or benefiting from the process of technology implementation. At present, small and medium-sized enterprises (SMEs) are important to the economies of many countries, especially those in emerging and developing markets where their development is fastest. By using technology to change, small and medium-sized enterprises (SMEs) improve efficiency, quality, and profitability. As a result, it can also enhance creativity, fair trade opportunities for more people, and consumer acceptance or tolerance of innovative goods and services—all at decreasing costs too (World Bank, 2019; Das and Bhattacharya, 2020). However, bringing new technology into practice is not always so simple, especially for small and medium-sized enterprises (SMEs) that already have their own issues. For such firms, getting it and using it pose multiple challenges. These challenges fall into one or the other of two categories. Among internal constraints are the inability to identify them and a lack of motivation, confidence, proficiency, competence, or willingness to learn a new technology. In order to investigate the effects of organizational, technological, and environmental factors on the adoption of digital technology in small and medium-sized businesses in developing countries, Shahadat et al. (2023) conducted Its study looked

not only at where to engage but also at one aspect from which both corporate and environmental factors diverged: humans could control whether technology is adopted. Likewise, systemic issues like financial or political backing for implementation projects can also mean that global information and communication technology (ICT) policy, not company managers, makes the final call. This paper, through the use of "organizational resistance" as a variable, examined variables that impact ICT adoption within an enterprise environment by applying the Technology-Organization-Environment (TOE) model as well as the Diffusion of Innovation (DOI) theory. The findings suggest that competitive pressure, government support, complexity, observability, perceived cost, and relative advantage support are key influences. Another study conducted in Malaysia by Amini & Bakri (2015), which used a structured questionnaire to gather data from 22 SMEs and 77 experts in cloud service providers, showed that factors such as relative advantage, complexity, observability, perceived cost, top management support, innovativeness, competitive pressure, and government backing have a significant impact on the extent to which SMEs adopt ICT. However, compatibility, perceived trial ability, and organizational preparedness have not significantly affected their use of ICT. In contrast, Gkrimpizi et al. (2023) found that external difficulties include a lack of availability, affordability, accessibility, or suitability and no technological. Furthermore, another result of this is that technological adaptation is a dynamic, continuous process that requires that we always learn. Moreover, people need to upgrade their skills and keep up with the pace of change in order to successfully adapt themselves to this new medium. Therefore, SMEs' needs, abilities, and environments must be taken into consideration when adapting to new technologies, along with the opportunities, challenges, and effects that come with them (Stockinger, 2021).

## 2.2 Women in SMEs in Cambodia

In the SME sector in Cambodia, about 90% of all the businesses are started by women. According to the World Bank's assessment, this is a major domestic issue (World Bank, 2019). Of the 500,000 SMEs in Cambodia, the whitepaper reported by the Cambodian Women Entrepreneur Association found that nearly 61% are owned by women, a higher proportion than the 37% average for the East Asia and Pacific region (CWEA, 2020; IFC, 2019). Women-owned SMEs in Cambodia are fighting poverty, making money, and employing people, and these things are important to the country's development. In addition, women have problems specific to their sex: sexual harassment, discrimination, assault, and standards of society and culture that inhibit their choices. For example, compared with men, women business owners in Cambodia often have poorer education, experience, and self-confidence (IFC, 2019). Yet they have much less influence over assets, resources, and decision-making in comparison to men. What is more, women do more family and domestic labour than men, so they have even less time because it is entirely free. Additionally, in Cambodia, women entrepreneurs find themselves under pressure from clients, suppliers, the government, and other enterprises. Like other SMEs in the country, they face problems with funding, infrastructure, and expertise, as well as the need to attract staff. However, they also experience a variety of extra difficulties unique to their sex: struggle for fairness, prejudice, discrimination, and social and cultural restrictions that place limits on their choices (Wymer, 2015; Chea, 2022). For example, compared to men, women entrepreneurs in Cambodia often have less education, skill, and self-assurance. In contrast with the situation of men, women enjoy fewer assets and resources and less decision-making power. What is more, for women than men, less free time is a matter of family responsibilities? Besides, those engaged in the pursuit of female entrepreneurship in emerging countries are oppressed, harassed, and strafed by authorities, clients, or suppliers, as well as professional adversaries (Sahadat, 2023).

## 2.3 Challenges to Technology Adaptation for Women in SMEs in Cambodia and Other Developing Countries

The study has tested the directions of technology transfer and development in SMEs operated by women in various circumstances and sectors, including education, health care, tourism, and agriculture. In general, these difficulties can be divided into internal and external factors. External barriers are those factors resulting from the surface conditions of operation on a daily basis, as well as their nature in terms of the surrounding environment. According to Takacs et al. (2022), inherent inner obstacles such as personal traits, behaviour, and capacity on the part of SMEs owner/managers and staff members fall into this category. Intense hardships that reflect a combination of sex, race, inequality, and occupational training will add extra challenges for women-led not-for-profits or private sector organisations and limit choices (Garg, 2017). At present, some obstacles lie in the path of women-led enterprises.

- Financial constraints: A study showed that women-led SMEs may have lower income, assets, and creditworthiness and face discrimination and bias in the financial sector, which affect their access to financing sources such as loans, grants, and subsidies (Mwangi & Karanja, 2018; Kurnia et al., 2016).
- Lack of digital skills and knowledge: Women-led SMEs may have lower levels of education, literacy, and digital literacy and face challenges and stereotypes in accessing and participating in digital education and training, which affect their ability to use and manage technologies. Despite good development opportunities, less developed countries struggle with exporting computers or software. (Zamani, 2017; Hendricks, 2023).
- Limited access to information and training: Women entrepreneurs (SMEs) have less access to and insufficient use of ICT and face constraints and biases in accessing and using information and training platforms and channels, which affect their awareness and understanding of the availability, suitability, and benefits of technologies (Zamani, 2017; Hendricks, 20).
- Cultural norms and stereotypes: Women-owned startups may possess less social or cultural capital. Additionally, they encounter discrimination in society at large due to their gender, age, ethnic background, and/or religious convictions. It impacts how small business women view technologies based on their social norms and prejudices. This in turn affects its perceived ethical compatibility with their values, beliefs, and management practices (Mwangi & Karanja, 2018; Kurnia et al., 2016).
- Inadequate support systems: Women-led SMEs may not only be worse off than men's businesses when it comes to systems for public services, both in terms of access and level, but they may also find that the infrastructure is so costly and difficult to get established that women in management roles are left unable to compete with white collar rivals or gain businesses for themselves. The requirements for women-led enterprises are higher without any clear reasoning for their origin (Mwangi & Karanja, 2018; Kurnia et al., 2016).

### III. RESEARCH METHODOLOGY

#### Target Population and Sampling Strategies

The target audience for this study consists of Cambodian women who work for, own, or manage any of the several small and medium-sized enterprises (SMEs) in Cambodia, regardless of the industry or position they occupy. This demographic was selected to represent the increasing proportion of women working in Cambodia's SME sector, which employs over 70% of the labour force and makes up over 90% of all businesses (Ministry of Industry, Science, Technology, and Innovation, 2020). However, not much is presently known about the difficulties these women have after changing various areas of expertise to use new techniques, especially given China's explosive growth in digital innovation and transformation. For example, the phenomenon under analysis in this study—that businesswomen are confronted with many obstacles while trying to adopt innovative technologies—is a knowledge gap. It also offers advice and suggestions for surmounting these hindrances. To achieve the targeted population, the convenience sampling method, a non-probability technique based on the availability and inaccessibility of subjects to the investigator, was used in this study. If a researcher has limited time, funds, or access to a large, scattered, difficult-to-reach population, convenience sampling is often chosen (Etikan et al., 2016). Although convenience sampling has certain benefits, such as being quick, efficient, and low-cost to perform, it also has disadvantages, such as susceptibility to sampling biases, poor representativeness and generalizability, and difficulty in calculating sampling error (Etikan et al., 2016; Teddlie & Yu, 2007). By inputting the population size, response distribution, confidence level, etc. into Raosoft (n.d.), With the sample size calculator, researchers get a total of 121 sample surveys needed; this is computed from the total number of reviewers surveyed, with numbers going up when city or patrol length increases. In this research, a total of 121 sample respondents were considered. The survey had as its target population 305,000 people, a confidence level of 95%, and a margin of error of plus or minus 9% to give a 50% response distribution. The 305,000 target population figure is based on statistics from the Ministry of Industry, Science, Technology, and Innovation (2020), which say that there are about 500, 000 SMEs in Cambodia, and also on the report of the Cambodia Women Entrepreneurs Association (CWEA, 2020), given that women own 61% of all businesses. So 61% of 500,000 gives 305,000. Although the common choice for margin of error is 5%, some studies that are more exploratory or descriptive, such as market research or opinion polls, may be acceptable with a 9% margin of error for the sake of reaching a larger audience (Statistics). By Jim, n.d.; Dovetail, n.d.).

#### Research Technique

This research primarily used a survey as the technique to collect the necessary data to answer the research question. A structured questionnaire is used for the survey to obtain data on a research topic raised in a number of statements or questions and a sample of people through the survey (Creswell, 2014). For this type of investigation, our method of choice for obtaining information was the survey. In addition to presenting respondents' impressions on the obstacles to technology transfer in SMEs, it is possible to obtain quantitative indicators with a large sample. In addition, this study's questionnaire was based on the questionnaires of Amini (2014), who investigated factors influencing e-commerce adoption by SMEs in Iran, and Nyandoro (2016). The questionnaires for this study were adjusted and adapted to reflect the particular characteristics and needs of Cambodian women in small and medium enterprises. Four factors relating to technology adaptation challenges in SMEs were examined by the security uncertainty questionnaires: accessing internet facilities, the speed of internet service, funds encountered in pursuing technological development, and renter employees.

#### Data collection and Analysis

##### Research Procedure

The research procedure involved the following steps:

- Testing the survey questionnaire with the Chronbach's Alpha test
- Gathering the data by floating the questionnaire online using Google Forms
- Exporting the responses from Google Forms to Excel
- Transferring the data from Excel to SPSS for the statistical analysis
- Inferring the summary results from the findings and discussing them thematically
- Identifying the main findings and inferring implications and recommendations

#### Statistical Analysis

The statistical analysis in this study was conducted using SPSS. The online survey data were coded, imported into SPSS, and examined for anomalies, missing numbers, and breaches of normality assumptions. Descriptive statistics were used to answer the study topic. The descriptive statistics included the mean and standard deviation of the survey responses for each question, as well as a qualitative assessment of the respondents' level of agreement or disagreement with the statements. The results of the descriptive statistics are shown in tables.

### IV. RESULTS AND DISCUSSION

#### Results

With the main objectives to explore the challenges of technology Adaptation for women in SMEs in Cambodia, following are the findings.

#### Demographic Information

The respondents are mainly young adults under 35 years old, with a bachelor's degree, and working as staff in an organization. However, the sample also includes respondents with different characteristics, such as age (mature, middle-aged, and senior adults), education (from high school to a master's degree), and job level (from non-supervisory staff to CEOs).

The sample also considers the years of work experience and kinds of technology used by the respondents, which may affect their technology adaptation. The most common and average level of work experience is 4-6 years, and the most prevalent and dominant

level of technology used is basic. However, the sample also includes respondents with different levels of work experience and technology used, such as work experience (less than 1 year or more than 6 years) and technology used (intermediate or advanced).

### Perceived challenges to technology adaptation for women in SMEs in Cambodia

In Table 4.1 below, we can see the respondents' level of agreement on 11 challenges for women in SMEs in Cambodia to adapt to technology. The table data suggests that respondents to this survey did agree with several challenges, for example, expensive internet access, a lack of support or security, not enough money, and personnel problems. They were neutral on some issues, as shown in the table, such as lack of plan and fear of competition. The main challenges and their implications are:

Expensive access to the Internet: the highest level of agreement. High costs and fees make it difficult to get access to online platform products, for example, websites, apps, and services.

Slow internet speeds: the second highest level of agreement, indicating that low bandwidth and connectivity affect the performance and efficiency of online activities.

Lack of support with technology: The third highest level of agreement indicates that the respondents lack the skills, knowledge, and training to use technology effectively and appropriately and access to reliable and quality technical assistance and guidance from external sources.

Low average mean for technology adaptation: The lowest degree of agreement suggests that the respondents have different expectations and standards, are unaware of or uninterested in other SMEs' technology adaptation practices, or do not consider the overall level of technology adaptation among SMEs in Cambodia to be a factor that influences their own technology adaptation.

Fear of losing business from competitors: the second lowest level of agreement, indicating that the respondents do not feel threatened or intimidated by the technology adaptation of their competitors or that they have confidence and trust in their own competitive advantages and strategies.

No plan to encourage technological adaptation: This is the area with the third lowest degree of agreement, suggesting that respondents either have their own informal, flexible strategies or do not see the necessity or benefit of having a formal, structured plan.

Overall, the table shows that the respondents have a negative attitude towards the challenges and that they agree with most of them. However, the table also shows some variations and gaps among the challenges, which may reflect the different characteristics and contexts of the respondents and their SMEs.

**Table 4.1: Challenges to technology adaptation for women in SMEs in Cambodia?**

Barriers	Mean	Description	SD
1. Expensive Access to the Internet	3.36	Neutral	1.04
2. Slow Internet Access	3.49	Neutral	0.98
3. Lack of Support with Technology	3.49	Neutral	0.93
4. Lack of Security in Utilizing Technology	3.60	Agree	0.97
5. Lack of the Legal Framework for SME's Technology	3.55	Agree	0.96
6. Insufficient Funds to Purchase Technology Tools	3.60	Agree	0.92
7. Maintenance Costs for Technology	3.69	Agree	0.88
8. The Challenges of Hiring Suitable Employees	3.63	Agree	0.90
9. No Clear Plan to Promote Technology Adaptation	3.42	Neutral	0.97
10. Business Needs not met by Technology	3.36	Neutral	1.02
11. Firm Under Pressure from Competitors to Adapt Technology	3.46	Neutral	1.04
<b>Average Mean</b>	<b>3.51</b>	<b>Agree</b>	<b>0.96</b>

## Discussions

### Summary Results

Respondents agreed that there are several challenges to technology adaptation, such as expensive access to the internet, slow internet speeds, a lack of support for technology, a lack of security in utilising technology, insufficient funds to purchase technology tools, and the challenge of hiring suitable employees. The respondents were neutral that there are some challenges that affect their technology adaptation, such as no plan to promote technology adaptation, fear of losing business to competitors, and a low average mean for technology adaptation. The results suggest that the respondents face various technical, financial, human, and strategic challenges to their technology adaptation and that they need more support and incentives to overcome these barriers.

### Thematic Discussion

According to the results that were given, the respondents encounter a variety of strategic, financial, human, and technical obstacles that require greater encouragement and assistance to overcome. The findings suggest that the respondents view the issues as barriers or restrictions and have a negative or neutral attitude towards them. The findings also imply that the respondents are inactive and reactive because they lack well-defined plans or tactics for overcoming obstacles and seizing advantages. The findings also show that the respondents are impacted by outside variables, including the price and calibre of internet access, the accessibility and dependability of technical assistance, the security and privacy of technology use, the accessibility and cost of technology tools, and the availability of and suitability of employees.

According to the studies that have been done by Mwangi and Karanja (2018), Kurnia et al. (2016), and the white paper report of CWEA (2020), various challenges for women in SMS have different contexts and domains. Those studies have shown that women in SMES in developing countries are facing the same challenges, such as technical challenges, financial challenges, and strategic challenges. Furthermore, in terms of skill and knowledge, they are facing a skill shortage, a knowledge shortage, a technology shortage, and more. Also, in terms of capacity building or training, they are lacking in all accesses, such as access to instruments and

equipment, and they also lack government support, access to finance, awareness of technology, and information about technology infrastructure. Also, according to Khan et al. (2021), women entrepreneurs also encounter some other challenges, such as a lack of trust and security and a lack of social and cultural acceptance. The result also differs from some previous studies that have explored the factors influencing technology adaptation among women in SMEs in different contexts. These studies suggest that women in SMEs in developing countries are motivated and proactive and consider various internal and external factors, such as personal characteristics, environmental factors, organizational factors, technological factors, personal factors, business factors, technology factors, and environmental factors.

A study reveals that ICTs are crucial for modern businesses and provide a competitive advantage in the new economy. However, there is a lack of empirical research on ICT adoption in SMEs, especially in developing countries' rural areas. The study uses a case study and structured questionnaires to determine the effects of ICTs and the variables influencing their adoption in Bangladesh's rural areas. Factors influencing ICT adoption include financial assistance, top management support, government support, and benefit awareness (Hoque et al., 2016).

These studies also found that the most influential factors were those related to the perceived usefulness, ease of use, benefits, compatibility, social influence, and facilitating conditions of technology.

These variations might be attributed to the various settings and features of the respondents and their SMEs, including the nature, size, industry, and location of their companies, as well as the degree, stage, and kind of technological adaptation they have attained or endeavoured to adopt. These discrepancies may also be explained by the various techniques and metrics employed in the earlier research to gather and examine the data, including sample size, representation, and selection, as well as questionnaire design, administration, and validation. The outcome offers a priceless and distinctive perspective on the difficulties faced by women in Cambodian SMEs, which can add to the body of research and literature already available on the subject. Additionally, the outcome can direct and educate policymakers, practitioners, and researchers who are interested in promoting and supporting the technology adaptation of women in SMEs in Cambodia, as well as in other similar contexts.

## Conclusions

### Main Findings

The main findings of this study are:

- The respondents agreed on several challenges to their technology adaptation, such as expensive and slow internet access, lack of support and security, insufficient funds, and hiring challenges.
- The respondents were neutral on some challenges, such as no plan, fear of competition, and a low average mean for technological adaptation.
- The respondents faced various technical, financial, human, and strategic challenges and needed more support and incentives to overcome them.
- The respondents had a negative or indifferent attitude towards the challenges and were reactive and passive in their technology adaptation.

The respondents were influenced by external factors, such as the cost and quality of internet access, the availability and reliability of technical support, the security and privacy of technology use, the access and affordability of technology tools, and the availability and suitability of employees.

## V. IMPLICATIONS

### The main implications of this study are:

- Technology adaptation is a complex and challenging process for women in SMEs in Cambodia, and they need more support and incentives from various stakeholders (government, the private sector, civil society, and academic institutions) to overcome the challenges and realise the full potential and benefits of technology for their businesses.
- Technology adaptation requires more investment and infrastructure development, more technical and financial assistance and training, more security and legal protection, and more human resource development and management for women in SMEs in Cambodia.

### Recommendations

The study's essential recommendation is that women in Cambodian SMEs should seek out extra support and incentives from a variety of stakeholders, such as the government, business society as a whole, academic institutions, and civil society, in order to successfully overcome obstacles related to technology adaptation. They should also invest more in infrastructure development, financial, technical, and training support, security and legal protection, and the development and management of human resources in order to adapt to new technology.

The following are a few potential directions for future research that the primary findings suggest:

- A comparative study of the technology adaptation made by women in SMEs in Cambodia and other ASEAN countries to identify best practices, lessons learned, and policy recommendations to improve the competitiveness and regional integration of women entrepreneurs.
- a long-term study tracking changes in important metrics over time, such as profits, employment, innovation, customer satisfaction, and environmental protection; this study will concentrate on how women's performance, growth, and sustainability in SMEs in Cambodia are affected by technological adaptation.
- Using both theoretical and practical frameworks, as well as local and global perspectives, this study examines the role and contribution of technology adoption for women in SMEs in Cambodia and other countries to the accomplishment of the Sustainable Development Goals and other global goals.

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