

Interview analysis and summary for micro-credentials conceptual framework:

The themes identified from the interviews are tabulated below, each theme with its corresponding sub-theme along with findings from the 14 interviews that were conducted. The below themes and sub-themes are part of the building blocks for the final conceptual framework.

Theme	Sub-theme	Findings
Information Technology (I.T) Profile	Digital literacy	All 14 interviewees mentioned that entrepreneurs need to be computer literate to complete a micro-credential course. Additionally, skills to use other smart gadgets aside from computers are also useful e.g., smartphones, tablets etc since micro-credential courses can be completed from various devices and are not limited to only computers.
	Ability to access and navigate through a micro-credential course (computer literacy)	11 interviewees mentioned that entrepreneurs need to be computer literate and have the ability to access the courses as well as know how to navigate around the course content to successfully complete the programme.
Prerequisites	Academic literacy	10 interviewees mentioned that before deciding which micro-credential program to pursue, basic academic literacy is required. All 14 interviewees mentioned that a strong internet connection is required because most course content is now shared online. A dedicated workspace was also mentioned as being
	Strong internet connection	
	Dedicated workspace	

		necessary for a fruitful learning experience.
Micro-credential adoption deciding factors	Comparability	Nine interviewees mentioned that before selecting a micro-credential course, they first determine which skills they want to acquire or improve, then select the course which is relevant to their need. The freedom to choose the course that best suits their need satisfies both the comparability construct and the need for autonomy.
	Complexity	All interviewees mentioned that they opt for micro-credential courses that are easily accessible, especially those offered online, in comparison to those offered in person, making ease of access and ease of use important factors to consider.
	Affordability	Seven interviewees mentioned that they look at the cost of the micro-credentials course before selecting it, the other seven interviewees mentioned that they prioritise the skills they will learn from the course, so the cost is not a major concern, considering that the courses are typically affordable.
	Time constraints	All interviewees mentioned that they consider the amount of time it takes to complete a micro credential course, because entrepreneurs invest most of their time into their businesses and time away from the

		business can mean loss of income, so all interviewees mentioned that they would opt for courses that need less time investment i.e., not longer than 6 months.
	Medium of delivery	Nine interviewees mentioned that they consider whether the micro-credential course is delivered online or in-person, with the preference being online delivery due to the flexibility it affords them. Five interviewees mentioned they would opt for micro-credential courses delivered in-person because that provides a better learning experience for them.
	Method of learning	Nine interviewees mentioned that they prefer a gamified setup due to its benefits of increasing information retention, ability to allow for interactivity and collaboration in an interesting way. Three interviewees preferred a traditional classroom setup, and two preferred a hybrid approach.
	Credibility	12 interviewees asserted that micro-credentials are credible qualifications depending on the institution offering them. Two interviewees were sceptical about the credibility of micro-credentials as a result of them having little exposure to the educational technology and not having had

		acquired any micro-credentials yet.
	Relative advantage	All 14 interviewees agreed that micro-credentials can potentially help them to improve core entrepreneurial skills and ultimately attain their business goals, while spending fewer financial resources and time, as opposed to a traditional qualification.

From the 14 interviews that were conducted, seven interviewees have acquired micro-credentials (group A) and seven have not yet acquired micro-credentials (group B) but they are aware of the educational technology. All interviewees from group A believe that micro-credentials are credible qualifications, that they can be used to acquire and improve core entrepreneurial skills that ultimately will lead to entrepreneurs achieving their business goals, where their businesses are successful and sustainable. From group B, five interviewees shared the same opinion as the interviewees from group A, though not having micro-credentials themselves, they were confident that micro-credentials are very beneficial in upskilling entrepreneurs. Only two interviewees were sceptical (but not entirely opposed to the idea) of the capabilities micro-credentials can have due to not having first-hand experience with micro-credentials, but they expressed their keenness to acquire micro-credentials in the near future.

