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RECTOR'S MESSAGE



A heartiest congratulation is extended to the Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah, Kampus Sungai Petani, on the publication of the seventh volume of FBM Insights.

This most recent volume of FBM Insights covers 25 emerging issues related to microcredit, micromanagement, marketing, consumer behaviour, social media, disability, dark tourism, and food security. This compilation demonstrates UiTM Cawangan Kedah's commitment to disseminate business-related information and relevant content to a wider audience.

I believe that this bulletin is an apt platform for members of the Faculty of Business and Management to produce more academic materials which can benefit the faculty members themselves and also other people at large. Such an initiative is indeed laudable since as academicians, writing to share information is definitely crucial to our personal and professional development.

Again, I would like to congratulate the Faculty of Business and Management and all individuals involved in the publication of FBM Insights volume 7. May FBM Insights continue to grow from strength to strength in the future.

Sincerely,

Prof. Dr. Roshima Haji Said
Rector
Universiti Teknologi MARA (UiTM)
Cawangan Kedah

FROM THE DESK OF THE HEAD OF FACULTY



Assalamualaikum w.b.t

Welcome to the 7th Edition of FBM Insights 2023. This edition presents 25 articles by the academics of Faculty of Business and Management UiTM Kedah Campus. The topics involved a broad range of business and management knowledge, including matters relating to Covid 19, entrepreneurship, microfinance, and gold investing. Congratulations to all authors for your endless support and valuable contribution to the newsletter.

FBM Insights was created in the year 2020 with the aspiration to inculcate the scholarly writing culture among FBM UiTM Kedah's lecturers. Thank you to the Almighty, this bulletin still receives a positive response for each of its editions. It is our hope this continues and that FBM Insights will one day progress to another level.

Publish or perish, one phrase that all academics must embrace. The importance of academic publication is evident when it is included in several of the university's Key Performance Index (KPI). We need to strive to produce scholarly work. I hope FBM Insights can become a small steppingstone for all FBM academics of UiTM Kedah, in our efforts to improve our publications numbers.

Congratulations again to all authors. Heartiest congratulations to the bulletin's editorial board who worked hard in making FBM Insights what it is today. I wish everyone the best and keep up the excellent work.

Dr. Yanti Aspha Ameira Mustapha
FBM Insights Advisor

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CONSUMER BEHAVIOR: DIGITAL LIFESTYLE

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INTRODUCTION

Technologies have indeed changed the consumer's approach to life, and it is a vital factor in the macro environment in the marketing platform to control manufacturers and service providers. Most of the key players in businesses have moved forward as far as they can to bring advanced technology into their routine activities, especially when dealing with consumers. Advanced technology will make lives easier because all the daily transactions and activities can be done at their fingertips. Due to the pandemic for the last two years, most businesses have shifted their transaction and business activities online, and consumers have changed their buying habits. To date, consumer behavior trends have accelerated towards a digital lifestyle. Four essential fault lines have emerged that separate global consumers into distinct cohorts (how consumers shop, travel, work and engage with brands). Thus, it will have implications for consumer market industries, and of course, business organizations need to understand these emerging cohorts to deliver and fulfill the consumer's needs and preferences.

DIGITAL LIFESTYLE

The digital lifestyle is a new norm for humans which has emerged in the modern age. It fundamentally rethinks the human-computer interactive experience that integrates the digital and physical worlds. Lengsfeld (2019) stated that the term "digital life" is also used to denote the totality of aspects of human existence that are related to digital technologies. In its comprehensive meaning, the term "digital life" stands for a way of life in which digital technologies are an integral part of all aspects of human life.

The expansion of digital lifestyle has spread since the beginning of the pandemic era, whereby most businesses and consumers interact digitally and exchange business transactions via online mediums. This scenario has consistently pro-longed, and consumers begin to adapt to these changes and develop new habits when they want to complete their shopping and transactions. According to Samuel (2022), about 70% of consumers in Malaysia preferred making purchases using mobile devices, 24% of consumers preferred visiting physical stores and another 6% purchasing via their desktop computers. From this data, we can conclude that the patterns of consumer behavior in purchasing have shifted from the traditional concept (such as using cash and visiting the physical store) to the virtual concept, which is more efficient to be practiced. In 2020, we saw a million consumers migrate online; in the year 2021, it showed the staying power of digital whereby from shopping to the services, new users or consumers are now proactively deepening their online usage and choosing digital-first lifestyles. It included online purchasing via the company website or e-commerce platforms, booking services through apps, streaming online movies, virtual meetings and etcetera.

Moreover, Digital News Asia (2020) reported that Malaysia is among the regional leaders in digital life because it has a high aggregate payment amount, active social platforms, and convenient lifestyle services. Due to its high population of around 32 million, Malaysia is one of the attractive markets for e-commerce in Southeast Asia. The report also stated that Malaysia has the highest number of e-wallet applications for Touch 'n Go (82.41%). At the same time, Malaysia has the highest social media penetration, with about 81% of the Malaysian population actively

using social media (Facebook and Instagram). In line with that, this country has been declared the second country after Singapore, with the highest smartphone penetration rate.

This phenomenon has encouraged manufacturers, businesses, and service providers to be more competent in dealing with the fast-changing environment, especially in the technology and social lifestyle. They need to be aware of the kind of services that can tally with the current preferences of consumers actively seeking the simplest and fast method to complete their daily transactions. This is because digital consumption is becoming more permanently embedded as a way of life. Furthermore, the rise of online users and change in consumer behavior intended those brands, products or services to adapt and digitalize at an amazing scale and pace.

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