e-proceeding

Technology, Science, Social Science & Humanities

International Conference 2022

TeSSHi

UNIVERSITI TEKNOLOGI MARA

PICE Public Interest Centre of Excellence

Reengineering Knowledge & Creativity for Global Excellence

30 June 2022

2022

E-PROCEEDINGS
TECHNOLOGY, SCIENCE, SOCIAL SCIENCES AND HUMANITIES INTERNATIONAL CONFERENCE
TeSSHI 2022

Reengineering Knowledge and Creativity for Global Excellence

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Papers presented online at
Technology, Science, Social Sciences and Humanities
International Conference 2022 (TeSSHI 2022)
30 June 2022
UiTM Cawangan Kedah, Merbok
Kedah, Malaysia

UNIVERSITI TEKNOLOGI MARA CAWANGAN KEDAH

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eISBN **:** 978-967-2948-33-9

Published by : Universiti Teknologi MARA CawanganKedah,
08400 Merbok,
Kedah,
Malaysia.

Printed by : Perpustakaan Sultan Badlishah
Universiti Teknologi MARA Cawangan Kedah,
08400 Merbok,
Kedah,
Malaysia.

Foreword

The papers compiled in these e-proceedings are papers presented online at Technology, Science, Social Sciences and Humanities International Conference 2022 (TeSSHI 2022) held on 30 June 2022 at Universiti Teknologi MARA (UiTM) Cawangan Kedah, Kedah, Malaysia. With the theme, ***Reengineering Knowledge and Creativity for Global Excellence**,* the conference has brought together presenters of diverse background who shared their conceptual and empirical papers in broad areas that are subsumed under the fields of Technology, Science, Social Sciences and Humanities. These e-proceedings comprise current researches that were undertaken with the rigorous endeavour of knowledge enhancement to ensure that the world of academia will continue to flourish. It is thus hoped that readers will significantly benefit from knowledge contained in these proceedings.

TeSSHI 2022 and these e-proceedings would not have been possible without the great efforts from the presenters, and the generous support from the TeSSHI 2022 committee members and the Rector of UiTM Cawangan Kedah, Prof. Dr. Mohamad Abdullah Hemdi. A heartfelt gratitude is extended to all involved. It is hoped that these e-proceedings will be an impetus to stimulate futher studies and research that benefit the society at large.

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ABSTRACT

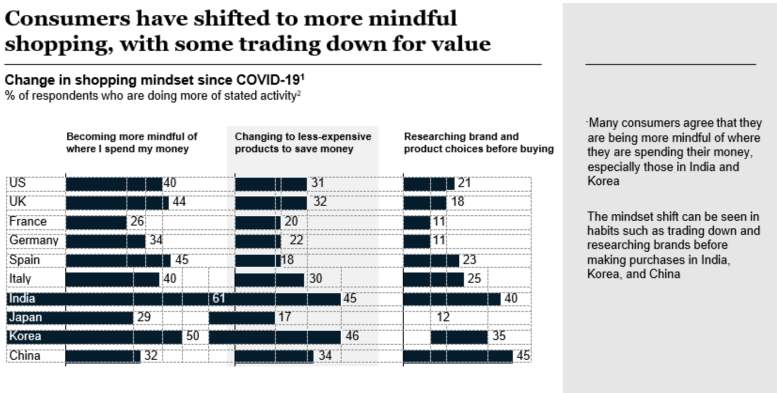
Apparel shopping is a retail therapy practiced by different generations, including *Generation Y* and *Generation Z*. The global spread of the COVID-19 infectious disease has shifted the shopping culture from *brick-and-mortar* to online purchasing. Individuals with 'compulsive buying behaviour or shopping addiction' often spend out of budget to achieve social status or satisfy unmet needs such as love and affection from purchased goods. Compulsive buying among *Generation Y* and *Generation Z* is not spurred solely by the desire to possess apparel products. Relatively, sentiments of status, domination, power, and prestige are associated with the ownership of the clothes. According to the literature review, consumer purchase intentions and behaviour are influenced by advertising in numerous forms. Consumers who are constantly exposed to commercials are more likely to make unplanned purchases and tolerate compulsive spending. Thus, the most visible challenges connected with compulsive buying are financial complications and overspending as consumers are more likely to spend over their means. This study aims to explore the impact of online purchasing on the propensity to compulsive buying behaviour and online shopping addiction among *Generation Y* and *Generation Z* in Malaysia during the COVID-19 pandemic. In addition, the temptations presented by marketers and easy access to a wide range of payment methods, the financial well-being of consumers, especially the technology-oriented generation, is threatened. The obstacles and challenges become guides to visualize the future vision of the apparel retail shopping by *Generation Y* and *Generation Z* in Malaysia.

Key Words: COVID-19 pandemic, compulsive buying behaviour, online shopping addiction, apparel purchasing, Generation Y and Generation Z

INTRODUCTION

Shopping is a very interesting thing to do. According to the Cambridge dictionary, shopping is when a customer looks through the goods or services that one or more stores have to offer with the goal of buying a good selection of them. Depending on many things, going shopping can be a great time or a terrible one. Foo (2014) says that at least 20% of the people who live in cities in Malaysia will spend their weekends in shopping malls. As a result, the consumer's engagement with commercial centres has built a community network and a public social hub to keep track of the latest merchandise, especially in apparel. Moreover, the fast-fashion labels that were launched on the runway and immediately brought in stores have become a major interest for steadfast customers to discover better choices and prices of their favourite brands.

In 2020, when an epidemic of COVID-19 infects nearly every country on the planet, the shopping culture underwent a dramatic transformation. COVID-19 affects almost every part of people's daily lives, including Malaysia, where people are buying less clothing and paying more attention to things that are more important. Because of this, the social roles, lifestyles, and buying habits of people in this country have changed along with changes around the world. Also, the pandemic changed how and where people spend their hard-earned money in a big way. Some people must decide to cut costs to ease the strain on their family's spending. From a McKinsey & Company survey, the graphs below show how consumers in general control their spending (Arora et al., 2020).



Source: Global Survey, McKinsey & Company COVID-19 Consumer Pulse surveys, conducted globally between June 15 and June 21, 2020

Based on a data obtained from a global survey by McKinsey & Company shows how consumers are closely taking charge of their spending, which leads to a new order of shopping culture (Jones, 2020). Meanwhile, other countries are in a better position to weather the impact of this storm but there are also those struggling to survive within the calculated measure. Also, the effect is worse when consumers are worried about the economy because unemployment and temporary work are on the rise (European Union: Joint European Roadmap towards Lifting COVID-19 Containment Measures, 2020). In both poor and rich countries, measures to control displaced workers at all skill levels and pay grades are being revised to avoid the aggravating impacts of the pandemic. On the other hand, the pressure continues when countries with lesser COVID-19 cases have also suffered from border closures that have left crippling their business trades, tourism, and livelihoods. This is because social life is very limited in most countries, including Malaysia, where steps are taken to slow down the spread of the virus. Among these restrictions were bans on big events, the closing of schools and universities, and a temporary stoppage of business in several areas (Waqas & Faheem., 2020).

As businesses continue to reopen in Malaysia, the question relies on: What are the long-term effects on shopping behaviour? Given that the difficulty of the current economic climate is likely to persist for some time, many consumers and wholesalers will likely prioritize price and value. At the same time, the financial situation of many consumers is different now than it was before the crisis. Keeping in touch with customers requires detailed segmentation of customers and personalised promotions (not just discounts but offers that have real value). So, people prefer to stay at one store for traditional clothing instead of going to several stores to get everything they need because wholesalers only have a limited selection. For example, Amazon sales numbers show that between mid-February and mid-March 2020, clothing sales fell by an average of 40%. (McKinsey & Company, 2020). But "indoor" fashion categories like nightwear and activewear did slightly better, even though they were more fragmented, had lower margins, and didn't have much brand differentiation.

OBJECTIVES

To investigate how online purchasing affects the propensity for compulsive shopping and online shopping addiction among Malaysian Generation Y and Generation Z during the COVID-19 pandemic, this study aims to examine the impact of online purchasing. As a result, consumers' financial well-being and the temptations of marketers, easy access to a wide range of payment methods, and other factors are at risk, particularly for the technology-oriented generation.

All the elements are linked to how young adults (Generation Y and Generation Z) use various social media platforms currently available to the public, based on observations and literature studies. As well as engaging with the content on the websites, they are also being directed to make purchases of various products and services that are available for purchase online. Increasing interest and acceptance can be seen as the online application develops and a so-called network community form.

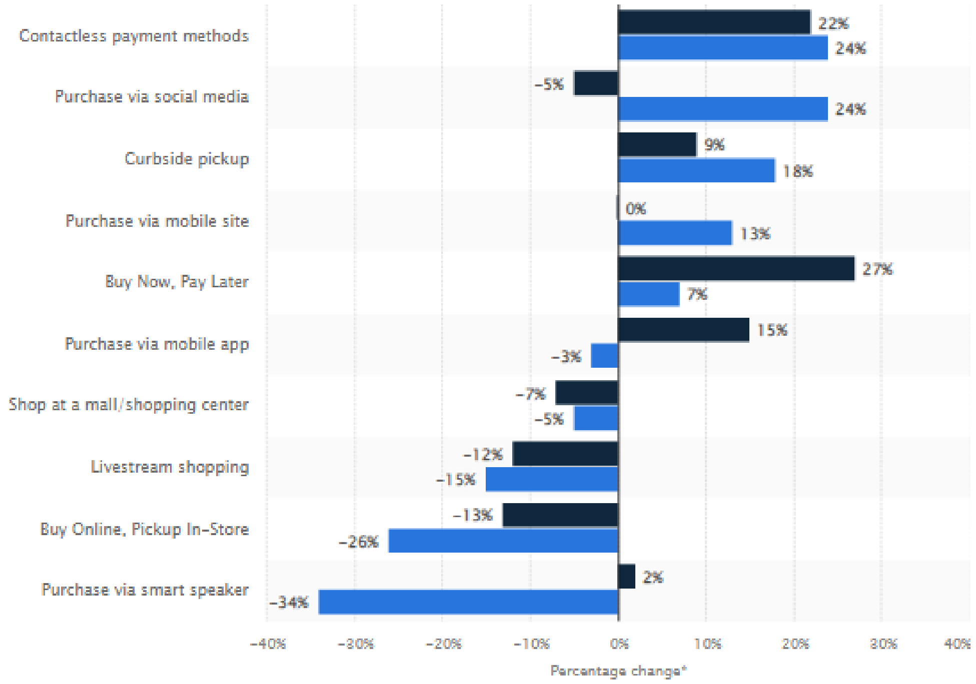
LITERATURE REVIEW

The literature review shows that advertising has a lot of different effects on how and why people buy things. The more often people see ads, the more likely they are to make unplanned purchases and put up with compulsive spending. Thus, the most obvious difficulties associated with compulsive purchasing are financial complications and overspending, as consumers are more likely to spend more than they can afford.

Digital Payment Methods

Consumers' online shopping habits are changing quickly: more people are using online payment methods, more people are shopping on their phones, and overall, people are more willing to use e-commerce than they used to be. In 2020, more than 80% of people around the world bought things online. In the past few years, many people have made online shopping a habit, and the trend doesn't seem to be slowing down.

Statista did a study that showed that after the COVID-19 pandemic is over in 2022, many of the technologies and services that became popular during the health crisis will still be part of people's shopping habits. For example, the number of shoppers from Generation Z and the millennial generation who use contactless payment methods is expected to grow by more than 20 percentage points. The new shopping habits of younger people around the world would also include the option to buy something now and pay for it later. After the pandemic, it's likely that these two age groups will be less likely to shop in person by more than 10 percentage points.



Source: Statista, 2022

The rise of E-Commerce

Most industries are using e-commerce more, and with the novel coronavirus pandemic, consumers are using it even more than expected. Since the virus showed up in March 2020, there have been a lot of people around the world who have never shopped online before. We think the e-commerce market and online shoppers around the world have a bright future, even though the trend toward online shopping hurts physical and local retail stores.

Malaysia's digital business growth has been sped up by the COVID-19 pandemic. But this good thing for the economy has had some bad side effects, like a big rise in people who are addicted to online shopping. During the pandemic, online shopping platforms like Shopee, Lazada, Fashion Valet, Mudah.com, and others have grown quickly, which has made the risk of shopping addiction worse. This is especially true for young people, who are increasingly using online shopping platforms like these.

Individually and together, these things cause young Malaysians to buy more than they need. Young people don't just buy things they do not need because they want to own them. Rather, feelings of status, dominance, power, and prestige that come with owning certain goods are what drive people to buy them.

WHO ARE MALAYSIA'S FASHION SHOPPERS?

Vulnerable young consumers: Generation Y or the millennials: Digital natives

Generation Y, or millennials, were born between 1981 and 1996. They are between the ages of 27 and 40 now (Iberdrola,2020). Generation Y, or millennials, had a major impact on the revolution. As most of their day-to-day activities revolve around the touch of a screen, they claim this to be the case. The concept of "on" and "off" permeates every aspect of their lives. The people of today, on the other hand, were not born into this lifestyle. From their previous analogue environment, which is now digital, they have assimilated this new technology (Iberdrola,2020). Considering recent economic hardships, the world requires a more diverse and well-equipped generation than previous generations to fill in job vacancies because the competitive level in society continues to rise.

The generation Y (cybernated endemics) is dissatisfied with their surroundings, making them high achievers to meet their set expectations, and they are far away from their caregivers: parents. According to the Families and Work Institute, 80 percent of millennials are stereotyped as lazy, ignorant, and more indulgent compared to the younger generations who are expected to become the future leaders of the previous generations. Time magazine published an article by Twenge. J in 2014 claiming that millennials were born with a silver spoon in their mouths. Millennials or Generation Y have also been dubbed the "me-me-me generation" by Time magazine (Twenge, 2013).

Generation Y, on the other hand, prefers online shopping over traditional brick-and-mortar retail (traditional stores). One of the many reasons that this generation prefers to do their shopping online is the speed, flexibility, and cost savings that come with it. People in the Y generation want products that enhance their personality and lifestyle. There are more debt and lower average wages among today's consumers than there were in previous generations because they spend more money on personal or digital services. Not to mention, their primary method of socialising is via social media platforms like Facebook and so forth. Generation Y relies on a variety of flexible resources and platforms in their daily lives, and this technology plays a significant role in that (Iberdrola, 2020). They're more likely to stick with a single product or brand. Fast shopping is ingrained in baby boomers' purchasing habits, so they'd go for it in any other situation.

Vulnerable young consumers: Characteristics of the Generation Z or Centennial generation

Generation Z was born between 1997 and 2015, making them the most recent generation (Kasasa, 2021). The "post-millennials," those born between the ages of 9 and 24, will take over as the dominant demographic in the coming decades. The "centennials," as Gen Z is commonly known, were born between the years 1995 and 2010, making up the bulk of the generation. Tablets and smartphones in the palm of these millennials' hands are central to their way of life (Iberdrola,2020). Many members of this generation, despite their reputation as tech geniuses, are unable to maintain healthy, long-term relationships because they spend so much time on their smartphones. The generation of Generation Z, on the other hand, has made a significant contribution to social awareness on the internet because they are more aware of right and wrong actions because of their exposure to the internet and online personalities on YouTube (Iberdrola,2020). Furthermore, the centennial generation is a proponent of multitasking and self-reliance, but they do have a limit to their attention span. This generation is also comprised of consumers who seek employment opportunities in less common industries. Additionally, the generation born after 2010 is referred to as the Alpha generation.

Source: Janio, Fashion Industry and e-Commerce Trends in Malaysia 2021: Consumer Profile and Behaviour

In 2020, most fashion purchases were made by Millennials and Generation Z, and women spent more than men. In 2020, vase.ai, a market research company based in Malaysia, put together a report about what Malaysians bought online during the movement control order (MCO) from March 19, 2020, to April 21, 2021 (vase.ai, 2020). 29 percent of Malaysians still buy clothes online, according to the report. In particular, 61% of those in their sample who were between the ages of 24 and 34 were spending money on clothes. (Statista-Apparel- Malaysia, 2022)

In line with what vase.ai found, Statista's fashion outlook report says that most of Malaysia's fashion shoppers are between the ages of 25 and 34. (Statista-Apparel- Malaysia, 2022). Statista has this information about the ages of Malaysian fashion buyers:

- 18-24 years – 24.0%
- 25-34 years – 33.2%
- 35-44 years – 24.6%
- 45-54 years – 13.2%
- 55-64 years – 5.0%

A large portion of Malaysia's millennials and generation Z are in the workforce, allowing them to spend their money on non-essentials. Members of Southeast Asia's millennial and generation Z populations can save money by sharing a home with their parents, and they're also well-versed in online shopping and social media platforms like Instagram and Snapchat. However, given the current economic climate, they may be more price sensitive. (Rakuten-Insight, The Next Normal – Covid-19 Consumer Survey 2020 SG & MY 2020).

According to statista, 54.1 percent of malaysian fashion buyers are female. (Rakuten Insight, 2020). both Zalora (Zalora, Southeast Asia Trender Report, 2020) and Euromonitor (The Malaysian Apparel and Accessories' Market: Key Trends, 2020) mentioned that rising female empowerment and financial independence has led to stronger spending by Malaysian women. Most Malaysian women are focused on their careers because they work more, are more likely to go to college, and love to express themselves through their clothing. (Malay Mail, 2019) They are not only the country's top fashion buyers, but they are also a major force in the market for luxury fashion. Zalora says that in southeast asia, including Malaysia, 80 percent of their customers are female. Zalora also reports that 87% of their malaysian luxury customers are women. (Zalora, Southeast Asia Trender Report, 2020).

How do Malaysian Consumers Shop for Fashion?

New brands are welcomed by Malaysian Fashion Shoppers, who are motivated by value and trust. The pandemic has raised concerns about employment and job security, which was also addressed in our earlier Malaysia fashion article. Millennials and generation Z are the most likely to purchase fashion. (Nielsen, 2019) Nearly half of Malaysians polled by Rakuten and Dia Brands said they would consider switching to more affordable brands even though they still buy fashion online (Rakuten-Insight, The Next Normal – Covid-19 Consumer Survey 2020 SG & MY 2020).

According to Nielsen, Malaysians are generally open to trying out new brands and aren't particularly brand loyal (Nielsen, Malaysians Say Yes to Trying New Brands, 2019). However, Malaysian consumers are mindful of their brand's strength and reputation when pursuing perceived value for money and promotions. If the item is of good quality and represents their best self, they must have faith in it. (Viapulam & Muhammad Farooq, 2019).

Marketers can expect more Malaysian consumers to try their brand if marketers can meet their price-consciousness and willingness to experiment with new products. If the marketers can find their right value-price mix for the marketers' segment.

Shopping Both Offline and Online

Because of the temporary closures of brick-and-mortar stores due to lockdowns, more Malaysians are turning to the internet to purchase everything from necessities to household goods and clothing. Four out of ten Malaysian eCommerce transactions are cross-border, according to JP Morgan, indicating a high level of cross-border spending. Malaysians bought the most goods from

China, Singapore, and Japan in 2019 out of all their foreign markets. Mobile-optimized shopping apps and brand. Coms are necessary for nearly half of all Malaysians to shop (Morgan, 2019).

For Malaysians, online marketplaces Shopee and Lazada remain two of the most popular places to buy goods and services. Several well-known brands have opened official flagship stores on online marketplaces like Shopee and Lazada, citing record-breaking sales for their respective 11.11 and 12.12 shopping days this year.

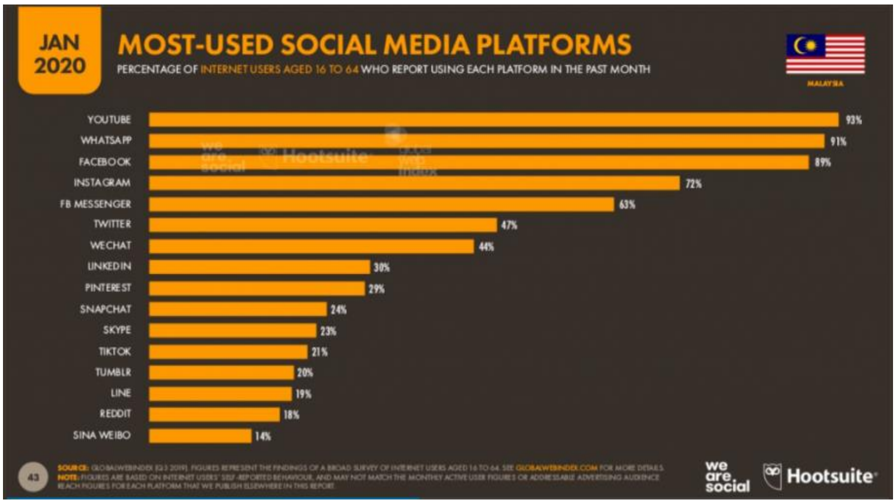
While lower than in 2019, traffic to fashion Brand.coms and fashion-specific marketplaces continued in 2020 (Malay Mail, Lazada Malaysia in Record-Breaking Performance During 12.12 Grand Sale,2020) and (The Malay Reserve, Shopee Breaks Record with 12.12 Sale Despite Challenges, 2022). Zalora, Applecrumby, FashionValet, and Althea were the top fashion-specific online retailers, according to iPrice's Map of eCommerce (iPrice Insights, 2022). Padini, a local fashion company, credited their online efforts for helping to keep their brick-and-mortar stores open during the months when they had to close. (Padini Annual Report & CG Report, 2020)

However, despite the challenges posed by the pandemic, the brick-and-mortar store is not going anywhere. A Janio survey of Malaysian fashion buyers in January 2021 found that the majority still preferred to visit brick-and-mortar stores to try on their clothes before making a purchase, even though the majority don't mind purchasing clothing online (Janio, 2021). To reach Malaysian customers, an omnichannel strategy that includes both a physical store where they can try on their desired items and the ease of online shopping is an excellent option. Finding a logistics partner who can supply bulk shipments to stock retailer stores and parcel deliveries for their online consumer is easier when retailer engage in retail strategies like these one. Retailer business's supply chain needs can be met by logistics providers who offer end-to-end B2B and B2C shipping solutions. (McKinsey& Company, 2020)

Social media and influencers as sources of creativity

Brands in Malaysia have some of the highest levels of customer engagement. On the internet, 69% of people follow national brands, while 63% follow international ones. Local and international brands are followed by two-thirds of Facebook users and by nearly four out of ten Instagram users. (Malaysia Digital Marketing Statistics 2021, 2021)

As a mobile-first nation, Malaysia has a high level of social media use. More than two-thirds of Malaysians, or 26.69 million people, have access to the internet (Malaysia Digital Marketing Statistics 2021, 2021). A whopping 96% of Malaysians use their smartphones to access the internet, and they do so for an average of 4 hours a day on the devices (Business Today, 2022). Lockdowns in Malaysia have also resulted in Malaysians spending an additional hour a day on the Internet. (The Sun Daily, The Internet Usage in Malaysia Spikes as COVID-19 Pushes More People to Go Online, 2020)



Source: Hootsuite, Most-used Social Media Platforms, 2020

According to the Digital 2020 report, Malaysians use YouTube, Facebook, Instagram, and Twitter the most. Influencers in Malaysia are still a popular way for Malaysians to interact with brands, especially on social media platforms like Facebook and Instagram. For influencer marketing campaigns in Malaysia, Instagram has also emerged as the most popular social media platform (Digital Business Lab, Social Media Penetration in Malaysia, 2021). An estimated MYR 280.46 to MYR 560.91 million was spent in Malaysia by influencers in 2018, according to the Malaysian Reserve (The Malaysian Reserve, Social Media Influencers Remain Digital Marketing Choice for Local Brands, 2019).

DISCUSSIONS

Past, Current and Post Pandemic Retail Experiences

Nonetheless, a significant factor contributing to the rise in online shopping is that most consumers are tech-savvy, social media-savvy, and eager to maintain virtual connections with fashion influencers. After a year of wearing mostly comfy outerwear such as sweatshirts and jogger pants at home whilst essentially going nowhere during the pandemic, signs emerge from consumers when they have started to rebuild their outdated closets with new clothes for their post-pandemic life in 2021. Generation Z sought solace in shopping with no doubt online to bring positivity to their lives (ETX Studio, 2020). They would rather spend money on clothes than on entertainment or even social media. This paper is about what makes people want to buy things online. Both the Y generation and the Z generation have similar traits and are motivated to use digital technologies. The most important thing is that e-commerce is very useful during the pandemic for two main reasons.

a) First, in this situation, online shopping is the easiest way to buy clothes. During the lockdown, stores with real walls had to close for a while. In the same way, consumers in Malaysia don't use other ways of getting products, like teleshopping, very much.
b) Online shopping is also helpful because it keeps people from touching each other and spreading diseases. The study will talk about how useful online shopping is thought to be during the COVID-19 lockdown, which is linked to a consumer's intention to shop online.

The Meredith Corporation and The Harris Poll, 2021, say that women miss the tactile experience and instant gratification of shopping in person, and young women miss the social experience that comes with it. (Stych. A, 2021) Britta Cleveland, Meredith's Senior Vice President for Research Solutions, says that during the pandemic, women are rethinking every part of their lives, from their daily habits to their long-term goals and health. (Stych, 2021) This means that shopping will change as women try to carry out their new priorities.

But nearly half (47%) of women agreed with the statement, "Now that the pandemic is over, everything looks old to me, so I'm excited to try new things in stores." Women under 40 want perks like food and drinks and comfortable lounges. Women over 40, on the other hand, are more worried about COVID-19 safety precautions when they go back to shopping in person.

Since then, women have become more comfortable using the Internet to get ideas for shopping. Almost six out of ten Gen Z women (59%) say that ads on social media are the first place they hear about new products. More than half (52%) say that email contact from brands has led them to buy something, but 56% say they get too many emails from brands after buying something.

The poll by Meredith Corporation and The Harris Poll, 2021 also showed that women trust micro-influencers the most for product recommendations and trust editors and subject matter expert endorsements more than those made by celebrities. (Stych, 2021) Women shopping post-Covid are prioritizing brands that positively impact society, the survey found, like those that treat employees well and that have "give back" programs.

E-Payment and E- Retailing

In many places around the world, cashless payment methods have become the norm and are used by everyone. The International Data Corporation (IDC) says this is because Malaysia's digital economy has grown quickly and because of how people used digital devices during the pandemic.

Payment systems set the stage for the growth of digital transactions in the future. International Data Corporation (IDC), 2020, found that more people used cashless payment methods in 2020 than in 2009. When Movement Control Orders (MCO) came out in 2020, it changed the game because many transactions were done this way. According to Chow (2020), the number of new sellers on Lazada's platform grew by 200 percent in the first half of 2020. The moves made it harder for people to touch each other, which led to cashless movements. At the same time, Bank Negara Malaysia set up the structures needed for digital payments. The Malaysian central bank, which advises the government, launched several programmes in 2019 to get people to use e-wallets (Malaysia Fintech Ecosystem Report, 2019). But not every consumer knows a lot about technology. People who aren't as good with technology or who are in the B40 (low-income) group must use cash to buy the things they need every day.

Touch n Go (TnG), Boost, and Grab are three of the biggest e-wallets in Malaysia that have made it easier to pay online. The government made the e-Tunai Rakyat Initiative and e-Penjana programmes to encourage people to use electronic transactions. These platforms are based on those programmes. With a population of less than 33 million, Malaysia has almost 50 e-wallets, and each one has its own pros and cons (Sartiges et al., 2020). GrabPay, WeChat Pay, Boost, Fave, Sarawak Pay, Kiple, Bayar, Samsung Pay, Lazada Wallet, Vcash, BigPay, and many more are also part of the digitalization of the economy. So, too many cashless platforms have a wide range of effects on consumers. They must go to a row of shops, each of which will take a different kind of e-wallet (s). China, on the other hand, has only two major e-wallet services, WeChat Pay and Alipay, for its 1.4 billion people.

We rarely see a combination of all e-wallets, which is a good thing. Most of the time, there are 8 to 10 of the biggest or most popular local e-wallets together. But this is still a problem for customers because they do not know what will work at the cash register. Unless they have a lot of money sitting around in different digital wallets, ready to be spent when the time is right. Even worse, most of the money in these e-wallets can't be returned, moved, or both.

Too many choices could also turn off a customer's interest, which is what psychologists call "choice overload" (Andrewa, 2016). People don't make decisions when they have too many possible outcomes to choose from. Which electronic wallet gives you the best deals? How do you get the cashback if you want it? What about the place to keep the Loyalty Card? In the end, consumers are more likely to choose credit cards and debit cards, which they already know how to use.

OBSTACLES AND CHALLENGES

Malaysians have been using purchase cards and online banking to pay bills and utilities for a long time. Both methods work well. So why would they give up a system they already know and try harder to learn something new? With the arrival of contactless payment technology like Visa Paywave and Mastercard PayPass, credit cards are now as easy to use as e-wallets. This does not mean that Malaysia would not be able to use e-wallets. A lot of people who live in cities have already tried out different e-wallets to see which ones work best for them. Having said that, it is also important to note that e-wallets are mostly used by people who are good with technology.
There are two ways to look at this, as shown by these points.

a) First, healthy competition is good for consumers. This is because all the companies that offer e-wallets try to set themselves apart by offering different benefits, rewards, and cashback.
b) The second thing is that e-wallets compete and with credit and debit cards. Malaysians have been using credit cards to buy things and online banking to pay bills and utilities for a long time, and it perfectly works every time. So why would they give up a system they already know and find it hard to learn a new one?

Some people might find e-wallets strange and hard to understand, but for others, they are fun and very useful. In fact, the whole country of China has already given up on cash. The way stores run their business has changed because of this. According to Hiranand (2018), Alibaba's chain of supermarkets in Hema, China, has turned shopping on its head. With e-wallets, it's easier for people to keep track of how much they spend because the apps keep track of how much they've spent. This includes not only what you spend, but also any money you might lend to a friend or transfer for some other reason. Malaysians may be slow to use this new form of digital payment, but it's becoming clear that they're taking over. During the first e-Tunai Rakyat Initiative and subsequent e-Penjana disbursements by the Malaysian government, people signed up for an e-wallet out of curiosity. This showed that the e-Penjana made the consumer think about making the switch to digital payment in a small way.

Unfortunately, none of the things that happen in China with e-wallets are happening in Malaysia. All that needs to happen is for technology to get better so that everyone can use it more easily. Because of these three reasons, it is important to study how people used e-commerce during the COVID-19 crisis.

a) First, the pandemic will have a long-term effect on how people act, and e-commerce companies need to know how people act during this time to stay competitive. So, the role of well-known factors that affect how people buy things online will be made clearer during a global crisis like the COVID-19 pandemic.
b) The public is having a lively discussion about how to deal with the pandemic on a global, national, and personal level. It's still not clear if outside factors, like what the media says about the economy and calls for people to work together during this crisis, affect how people act.
c) Finally, socially isolating measures like quarantining need to be investigated to see how they change behaviour. (Koch, Frommeyer & Schewe, 2020).

The trouble in China also affected how e-commerce worked in Malaysia, especially in the first three months of this year. The logistics and shipping partners could use Force Majeure clauses in their contracts to get out of their obligations to the e-commerce traders and brands (Cosgrove, 2020). This means that logistics service providers could legally get out of their delivery contracts with e-commerce merchants and other businesses by saying that the COVID-19 outbreak has hurt their ability to do logistics. Force Majeure means that one of the contracting parties can end the agreement if something outside of their control makes it impossible for them to keep the agreement, even though they tried their best (Cosgrove, 2020).

Many people have returned to a fundamentally different working environment where distinctive new norms such as telecommunications, flexible hours and *work-life balance* ethics are implemented. Undeniably, the 2020 pandemic of COVID-19 made it difficult for some companies to survive and stay competitive within the circles. Still, if clothing and fashion companies act with kindness and courage, they will be able to weather the crisis and come out of it even stronger. For example, when comfort becomes the most important thing when buying clothes, the casualization trend could move faster and look stronger than before. During the recession, people are still looking for ways to connect with each other, so clothing and fashion companies need to keep finding new ways to connect with customers. This must happen for the brand to stay true to itself and connect well with its customers.

Because of this, Pastore (2020) found that 46.1% of people are more likely to buy fashion, clothing, and apparel online than in stores because they are afraid of the Coronavirus outbreak. The findings revealed 31% of consumers strongly agree while 27.9 % others agree on their quick decision to shop online due to worries that items will be selling out. The results lead to a similar conclusion where there is also a need for retailers to prioritize the implementation of permanent health and safety measures in stores. This is because it will protect both shoppers and store employees from the disease, ensuring the current brick-and-mortar traffic. Although only time will tell whether the shifts in shopper’s behaviour will be permanent as the impact of the crisis is expected to persist for many months to come. Therefore, *rapid adaptation* in the method of purchasing ensued between consumers and retailers is considered a key to managing the overall crisis.

The Effects Of COVID-19: A Global Mental Health Pandemic

The COVID-19 pandemic is more than just a health emergency; it has changed our whole way of life in a way that can't be changed back. Analysis of economic data about sales shows that this dramatic situation has also had a big effect on how people spend their money. Several global studies show that mental health problems like anxiety, eating disorders, addiction, and antisocial behaviour are on the rise. In an interview with the Guardian, Dr. Agnes Ayton, chair of the Eating Disorder Faculty at the Royal College of Psychiatrists, said that this is partly because people feel out of control and because being alone "seems to have a major effect on people's mental health." This new global mental health pandemic has been made worse by the effects of forced isolation, economic uncertainty, lack of social connection, and mental health problems that were already there.

Stress is another thing that might change how people act differently toward necessities and non-necessities. People who are stressed out may spend more on products they think they need and that give them control in an otherwise uncontrollable situation. (Durante & Laran., 2016).

According to a new national study from Meredith Corporation and The Harris Poll, the COVID-19 pandemic has given women a chance to re-evaluate what matters most in retail and how they spend their time and money. Now that the pandemic is in its third year, it is still changing, and people are still going through different psychological stages. Fear, being moved, losing a loved one, losing structure and support networks, and losing a job are all emotions and experiences that can have far-reaching effects on their own. When they happen together, with no end in sight, they put our resilience to the test in a big way. (Yassin, F, International Clinical Director of The Wave Clinic, 2021).

CONCLUSION

In the end, this new way of buying clothes means that comfort, wellness, and health are becoming more important to consumers and are influencing their buying decisions. People don't want or need to buy or wear more than casual clothes because of lockdowns and travel restrictions around the world. Due to distance restrictions, many companies have given their employees the option to work from home. The COVID-19 pandemic is a lot more than just a health crisis; it has changed our way of life in a big way. An analysis of economic data on sales shows that this dramatic situation has also had a big effect on how people spend their money. Several global studies show that mental health problems, such as anxiety, eating disorders, and being mean to other people, have gotten worse around the world. People who shop in stores will also get the e-treatment when facial recognition technology improves the experience as soon as they walk in the door and images are sent through IT systems. They hope that their experience will help shape the way people shop in stores in the future.

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