

**FACTOR AFFECTING TOWARDS HYPER-
PERSONALIZATION THROUGH DIGITAL
CLIENTELING AMONG MALAYSIAN ONLINE USERS**

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PERSONALIZATION THROUGH DIGITAL
CLIENTELING AMONG MALAYSIAN ONLINE USERS**

By

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UNIVERSITI MALAYSIA KELANTAN**

2023

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CHAPTER 1: INTRODUCTION

1.1 BACKGROUND OF THE STUDY

The purpose of this research is to study and investigate the hyper-personalization, co-creation, digital clienteling, and transformation in Malaysia. In today's current business world, digital clienteling is to be considered one of the most important elements in online businesses. Digital clienteling is known to be some sort of engagement of an online business to their respective customers in order to maintain their loyalty towards the company itself (Casey Briglia, 2020). Digital clienteling entails interacting with clients online and off-site. Which means knowing what they have purchased, providing the customers with innovative ideas, and motivating them with their own preference-style shopping (Robert Woo, 2022). Needless to say, digital clienteling is to be said the skillful use of data which is collected in order to create or craft a better personalized customer experience.

Furthermore, digital clienteling serves variety of purposes in online business such as being a retail tactic being used by a company to engage with customers in order to develop or create a long-lasting relationship (Jack M. Germain, 2022). By developing an application or software to engage with customers, this is also known as digital clienteling which helps the business to grow or sustain in the industry (Will Kenton, 2022). For example, with the sales assist app, Nike store employees enhanced the in-store customer purchasing experience by providing entire looks, quickly locating the needed product and size, articulating the benefits of the product, and suggesting complementary items for their customers. Hence, digital clienteling is important for every online business that exist in the world. Therefore, the purpose of this research is to study Malaysian's online business which implements digital clienteling and customer adoption towards digital clienteling as there is a huge growth in online business sector ever since the pandemic occurs in 2020. Lockdowns became the new normal as more companies and customers went digital and offering and buying more goods and services online. As a result, e-proportion commerce's of global retail trade increased from 14% in 2019 to over 17% in 2020 (Brewster, 2022).

1.2 PROBLEM STATEMENT

In today's progressively increasing the popularity and consistency of purchasing items or services online, customer loyalty is no doubt to be one of the most important factors that online business companies have to focus on. Maintaining customer loyalty is considered one of the larger problems companies has to face. Digital clienteling is being promoted by everyone as something that consumers demand from the brands they have contact with. Customers have a several of options for how to shop and can decide whether to buy directly from a company or through an intermediary marketplace (Bob Legters, 2022). Clienteling tactics in retail are crucial since they not only improve the client experience but also promote repeat business where it promotes profitability in turn (Sam Osbourne, 2022). The significance of client loyalty affects practically all key company metrics. Failure is approaching for businesses that have not yet undergone a digital transformation. Those who do not adapt will swiftly lose relevance in a digital world. According to a study, 55% of firms think they have less than a year to go digital before they start to lose money and market share (Natalia Nicholson, 2022).

As we are looking towards the business trends nowadays, acquiring new consumers is generally more expensive, and they don't typically spend as much as devoted, recurring customers do. Matti Airas (2016) states that loyal customers typically generate much higher profits than other types of customers. Customers not only globally, but in Malaysia tends to prefer a personalized shopping experience as they demand to be courted, surprised and delighted by the services and items provided by the online business platform (Bloom, 2018). Without digital clienteling, this could lead to the downfall of a certain online business platform as one of the main focuses of these companies are customer loyalty. In fact, there could be any chances and factors why customers choose to not purchase from the website or online shopping platform. The only thing that an entrepreneur should do is to pinpoint and address a small number of those issues in order to recover majority of the lost sales. According to Forrester Research, almost 50% of potential transactions are wasted because customers on eCommerce sites could not find what they're looking for (Tyrrell, 2017). Hence, this marks the importance of digital clienteling existing in every single online business platform or website.

1.3 RESEARCH QUESTION

There are several research questions that were determined for this research purpose:

1. What is the relationship between Customer Innovativeness and Adoption towards hyper-personalization through digital clienteling?
2. What is the relationship between Customer Involvement and Adoption towards hyper-personalization through digital clienteling?
3. What is the relationship between Willingness to Create and Adoption towards hyper-personalization through digital clienteling?
4. What is the relationship between Subjective norms and Adoption towards hyper-personalization through digital clienteling?
5. What is the relationship between Attitude and Adoption towards hyper-personalization through digital clienteling?

Research Objective

The objectives of the research are related to customer adoption as given:

1. To examine the relationship between Customer Innovativeness and Adoption towards hyper-personalization through digital clienteling
2. To examine the relationship between Customer Involvement and Adoption towards hyper-personalization through digital clienteling
3. To examine the relationship between Willingness to Create and Adoption towards hyper-personalization through digital clienteling
4. To examine the relationship between Subjective norms and Adoption towards hyper-personalization through digital clienteling
5. To examine the relationship between Attitude and Adoption towards hyper-personalization through digital clienteling

1.5 SCOPE OF THE STUDY

The purpose of this proposal study is to identify the relationship between digital clienteling and customer adoption for online business in Malaysia. This study also can help us to find the relationship digital clienteling and customer adoption intention for online business in Malaysia. We also determine to find the relationship between digital clienteling and customer loyalty for online business in Malaysia. The target population that used to identify the interest of researching and analyzing to define this research in detail. The sample size from data respondent is based on demographics factors including age, gender, marital status, state, race and also what business they choose for their online business, and we also collect the data about their consumer who buy their product to determine their marketing campaign effectiveness, customer intention to buy their product and the customer loyalty toward certain kind of product. For example, between a certain famous brand of toothpaste product like Darlie and Colgate. Which one the consumer prefer more, is the marketing campaign that they do effective and did customer change their toothpaste product brand regularly. The sample size can be generally represented by the variables of n while population variable of N . this research will be carried using the survey Google form to create the data from respondent. This study considered focused for Malaysia citizen. The duration to focus and end this study is in 6 months while in this semester 7. The respondent will be given the same type of questionnaire such as types of Likert Scales question for them to answer their survey for this research. Likert Scale research that we use is important instrument to measure the relationship between digital clienteling with marketing campaign, customer adoption intention and customer loyalty for online business in Malaysia. The study will employ quantitative data to achieve this goal.

1.6 SIGNIFICANCE OF STUDY

The use of technology-based services has a very positive impact on a business. Companies that use these services can increase the public's awareness of their products or services. Furthermore, the company is also can maximize profits while reducing the risk of losses.

THE ENTREPRENEURS

This study aims to identify the positive impact and benefits of using technology-based services in the online business industry for entrepreneurs. Digital clienteling can provide a complete source of information about the customer's past choices, behaviour, and purchases. The information is very important for entrepreneurs so that they can provide fashion models that meet the tastes of customers. In addition, the use of technology in the field of fashion can also provide a personalized in-store experience. This can help the company to get customer response to the company's fashion output as well as help to maintain existing customers and attract new customers. Next, the use of technology services in the field of fashion can also expand the company's marketing. Marketing of new products releases or out of stock can be easily noticed by customers. This happens due to the digital clienteling service performed by the company.

THE CONSUMERS

This study was also conducted to examine the effect of the use of technology services in the online business industry on customer innovation and customer co-creation. Customers can involve themselves in the innovation process of items provided and made by the company. These things tend to be prioritized for customers who have knowledge, ideas, and experience in the field of online business. Digital clienteling can increase the level of cooperation between companies and customers. In addition, customers who cooperate with the company can find out in advance about the company's marketing information. All products or services that will be released by the company can be owned earlier by customers who have cooperation with the company.

1.7 DEFINITION OF TERM

Table 1.1: Definition of term

Term	Definition	Sources
Customer innovativeness	The extent to which a person participates in various tasks such as creating, producing, and delivering services is referred to as consumer involvement.	Alam (2006)
Willing to co-create	The process by which businesses try to fill gaps in terms of giving enough resources to customers ready to co-create will be improved by their willingness to do so, as the advantage of co-creation is huge in terms of value creation for both the customer and the company.	IGI Global (2020)
Customer involvement	Customer involvement capability is a term used to describe a company's capacity to involve customers in the value development and delivery process. The firm gains from the customer's involvement in the value creation process to the extent that the required value is supplied to the customer.	Auh, Bell, McLeod, & Shih (2007)
Attitude	When it comes to young clients, attitude has a big influence on how involved they are in assessing the different factors and situations that modify their adoption intention for customized home goods.	Shim, Morris, & Morgan, (1989)
Subjective norms	According to the definition of subjective norms, this refers to how strongly people feel they should or shouldn't use the system based on the opinions of most of the people who matter to them.	Fishbein and Ajzen (1975)
Adoption	Adoption in which an individual's involvement increases the proclivity for adoption intention and, as a result, behavioural change.	Rahman (2014)

1.8 ORGANIZATION OF THE PROPOSAL

This study is to create to make better understanding toward Hyper-personalization, digital clienteling and transformation in Malaysia. This study is contributed by UMK student with the support of lecturer to determine the relationship between digital clienteling with marketing campaign, customer adoption intention and customer loyalty in Malaysia. Nowadays, entrepreneur prefer online business because it has lot of potential and benefit toward them, and customer also prefer to buy using online because it has many options and can save their money. But there are many entrepreneurs who involve in online business and become highly competitive to increase their customer. This study can help entrepreneur to understand their marketing campaign effectiveness, customer adoption intention toward them and their customer loyalty toward their product. There a few item that can be used in digital clienteling like customer engagement app. The customer engagement app needs to be downloaded by customer so they can check their historic purchase, their relevant information, manage preference, create a wish list so they can buy it later and others. The entrepreneur also tried to assign a personal shopper experience in their website. The customer can show toward another customer why they prefer the product, and they can recommend. There also in-store review so the customer can check the product and see what another customer view after they buy the product. For this study we create a suitable of proposal and develop it so we can make our own research. Then, we make a questionnaire and use Google form so we can easily to distribute the questionnaire to people so we can make calculation for this study. After we finish the calculation, we can make a conclusion and then present it to people to show the result of our study.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

The researchers will primarily provide and discuss the dependent variable (DV) and independent variable (IV) in this chapter. The purpose of a literature review is to assist readers in understanding current research and discussions relevant to a specific subject or field of study and to communicate that understanding in the form of a written report. A literature review can help researchers gain a better understanding of their field. Furthermore, researchers can uncover key ideas, investigational strategies, and experimental procedures relevant to your field. Furthermore, the researchers investigate how researchers apply the ideas from your course to solve real-world problems. Hence, for this research topic, the independent variable for our research would be customer innovativeness, willing to co-create, customer involvement, attitude, and subjective norms meanwhile the dependent variable would be adoption. Reviews of relevant literature are commonly found at the beginning of research publications. This is due to the fact that the literature review informs the reader about the current state of research in the field and identifies any gaps in the body of knowledge. The research article then fills in the gaps with brand new research.

2.2 UNDERPINNING THEORY

In Information Studies (IS), Gregor (2002) refers to underpinning theories as theories for understanding social context. The theories' goal is to explain how and why things happen the way they do. A study's theory is frequently viewed as a lens. Research in many fields, including Information Studies (IS), is guided by methods, techniques, and approaches that make up the research methodology. Hence, a conceptual framework is used for this quantitative research. The theoretical framework is offered in the early stages of a quantitative research proposal to lay the foundation for the investigation, which involves the relationship of customer innovativeness, willingness to co-create, customer involvement, attitude, and subjective norms with adoption. The theoretical framework will

direct the research methodologies chosen by the researchers. The methodology of choice should produce results that are consistent with the theory.

2.3 FACTOR AFFECTING HYPER-PERSONALIZATION THROUGH DIGITAL CLIENTELING

The term "previous studies" refers to all earlier investigations into the subject under investigation through analysis and study. When a researcher is working on a particular topic, the researcher must revisit these earlier studies, examine them, and thoroughly study them before determining how they compare to the research under consideration. In order to create distinctive services and products for the personalized benefits to customers, a company and its customers are mutually linked to one another, and the customer plays the role of a co-creator in this process (Prahalad & Krishnan, 2008; Vargo & Lusch, 2008). The client may have a creative approach to designing new goods and services during the cocreation process (Vargo & Lusch, 2008). Customers are heavily involved in customer co-creation on various levels in certain situations. Co-creation is convenient, enjoyable, and economical for the customer.

Businesses who don't go digital lose out on customers who want better, more cutting-edge experiences. Customers are accustomed to having access to anything they want, whenever they want it, in our digital age. They demand fast gratification; they don't want to wait in line or on the phone (Natalia Nicholson, 2022). And if your business is unable to deliver it, they will move their business immediately. Businesses that don't offer this degree of comfort will quickly lose clients to more technologically advanced competitors. Customers who are loyal to a business give honest, excellent feedback, make more purchases, and stay longer. The most crucial thing to understand about loyal consumers is that they won't switch until you betray their trust or if your rivals offer better and more affordable services (Matti Airas, 2022). Loyal clients typically focus their purchases on a few key merchants. Additionally, devoted clients are eager to assist you in enhancing your business's offerings. Ask for feedback, and they will provide it.

Big data integration with digital clienteling can assist businesses in learning more about their preferences and past purchasing behaviour. This will make it easier for customers to receive knowledgeable support and a better in-store experience. Additionally, businesses must revamp, redesign, and reframe the online shopping experience where hyper-personalization is crucial (Jain et al., 2018). By offering excellent services and experiences that will assist the company in revolutionizing their business, businesses may leverage big data to improve the lives of their customers (Rialti, Zollo, Ferraris, & Alon, 2019). Hyper-personalization is made possible by digital clienteling, and clients receive the greatest individualized solutions (Jain et al., 2018; Taylor, 2015).

Finding the traits of customers that exhibit innovative behaviour toward hyper-personalization, participate in co-creation, and are early adopters of such new services in Malaysia online business platforms is the goal of the current study.

2.3.1 Customer Innovativeness and Adoption towards hyper-personalization through digital clienteling

Customer innovativeness measures how well an innovation is accepted on its own. Another definition of innovation is the extent to which people or other adoption units accept new concepts more quickly than other system participants. Depending on the study circumstances, the phrase "customer innovativeness" might have several different meanings. Customer innovativeness is incorporated into internet buying habits, eco-friendly purchasing decisions, pro-environmental attitudes, etc. (Kuswati, R.,2018). The idea of degree of customer innovativeness is divided into two levels: general level and particular level. Global and intrinsic innovation are both part of the general level of inventiveness. Domain-specific innovativeness is a specific degree. The measurement varies as a result of many ideas and phrases.

Customer adoption describes the strategies a company use to acquire new clients. It also includes the onboarding of new clients who use the goods and services of a company. Other than that, customer adoption refers to helping our clients use the solutions provided by our business to the fullest extent possible in order to maximize their potential.

Contacting potential clients and converting them into leads best describes the acquisition process. Potential clients are defined in large part by their interaction and involvement. Besides, customer adoption may be defined as the process that a customer goes through to learn about, express interest in, assess, test, and ultimately adopt a product or service by paying for it and utilising it as intended. (Riserbato, 2021). Similar to the product life cycle and the buyer's journey in marketing, but for the customer success team, it's customer adoption.

H1: There is a relationship between Customer Innovativeness and Adoption towards hyper-personalization through digital clienteling

2.3.2 Customer Involvement and Adoption towards hyper-personalization through digital clienteling

Customer Involvement is the level to which a person engages in activities like designing, manufacturing, and providing services. By doing this, the business is attempting to broaden the scope and function of a person's participation at various phases of the service innovation process in order to suit personal requirements and demands. (Nambisan, 2002; Bitner & Brown, 2008; Alam, 2006). Previous research had provided a wide variety of classifications for customer involvement. According to the first classification proposed by (Dholakia, 2001; Michaelidou and Dibb, 2008; Huang, 2010), there are three different types of involvement such as sating, situational, and reaction.

Enduring involvement is the sustained identification of a person with a certain service category and is likely to be demonstrated by a thorough information search, brand understanding, and ultimately, brand commitment. Situational Involvement, on the other hand, is a transient phenomenon in which a person becomes interested in a situation, typically a buying decision. Customer adoption is driven by customer involvement, individual participation increases the tendency for adoption intention and, as a result, behavioural change. The process of customer acceptance is driven by fashion, and then when people become involved, they are more inclined to change their attitude and will be

more likely to use the service in the future. Therefore, the involvement of a customer is favourably correlated with adoption intention for hyper-personalized digital clienteling.

H2: There is a relationship between Customer Involvement and Adoption towards hyper-personalization through digital clienteling

2.3.3 Willingness to Co-Create and Adoption towards hyper-personalization through digital clienteling

Co-creation occurs when businesses involve outsiders in the ideation and development process. Most businesses work hard to keep new products and procedures under wraps, and some even keep them entirely internal. Co-creation, on the other hand, allows businesses to collaborate outside of the workplace to generate new ideas and challenge their own established practices. They openly admit that they are not the only ones who have the answers and make it easy for others to find them. There are various characteristics of a person that can be used to predict their behaviour toward innovation and their intention to adopt innovative or personalized services and products in the case of the online business industry (Ald' as-Manzano, Lassala-Navarr'e, Ruiz-Maf'e, & Sanz-Blas, 2009; Rahman et al., 2014). Co-creation is all about giving your customers a voice and involving them in the ideation process for your goods or services. Customers find this to be very engaging because it gives them a sense of involvement with a company they already adore (David Gardner, 2020).

Moving onto adoption process through the willingness to co-create by customers, customer adoption describes the process through which a company brings a new product to market and attracts both new and returning customers. From product awareness through product integration into a customer's life, it is considered a whole process (Rebecca Riserbato, 2021). Customer adoption revolves around this. It involves assisting clients in utilizing new goods and services that your customer success company provides. This is frequently referred to as product adoption. So, when customers willingly to co-create a certain product or a service through digital clienteling in order to hyper-personalize purposes, they adopt to it. Hence, the motive to use digital clienteling for hyper-

personalization is positively correlated with a customer's willingness to co-create in the industry.

H3: There is a relationship between Willingness to Co-Create and Adoption towards hyper-personalization through digital clienteling

2.3.4 Subjective Norms and Adoption towards hyper-personalization through digital clienteling

Subjective norms have been seen as a crucial aspect for analyzing a person's behavioural purpose, according to Ajzen & Fishbein (1989). Social norms have a significant impact on an individual's behavioural intentions, which in turn affects conduct and modifies how an individual perceives his or her close friends and family. According to Gong, Z. & etc (2019), Subjective norm refers to how an individual believes he or she should behave and how others would judge their behaviour in a specific cultural and social environment. As the hypothesis stated above, the positive relationship between subjective norms and adoption can be happen if most customer give a good reaction about how useful digital clienteling to their life. Other person perspective can influence customer to trust and accept digital clienteling that able to hyper-personalization their online shopping experience.

Adoption to digital clienteling in an online shopping and business able to develop a better experience for both customer and company to understand the demand in the market. Adopting digital clienteling have a positive relationship between subjective norms are due to the modern world where people choose to live with a minimalist concept. They tend to avoid waste for example, so a customizable products and services is going to be their choice. A hyper-personalization of digital clienteling can also help customer to prevent them from spending much time in finding and choosing variety of products in the market. A positive relationship between these two variables is showing the effect of subjective norms that can influence customer to adopting digital clienteling. We strongly believe customer would accept digital clienteling with a positive subjective norm is preferred to it.

H4: There is a relationship between Subjective Norms and Adoption towards hyper-personalization through digital clienteling

2.3.5 Attitude and Adoption towards hyper-personalization through digital clienteling

Every consumer has their own personality, and it can influence their perception and perceive their online shopping behaviors (Wolfenbarger and Gilly, 2001). According to Delfarooz, H. Paim, Aizah, M. Sidin and Ali (2009), it is important for retailers to understand their target customer to ensure the success of online business. Given that internet shopping is still in its early stages, little is known about consumer attitudes toward new shopping channels and the factors that influence their attitudes toward them (Haque et al., 2006). There are many online businesses that attract their customer through website by offering them product and service. For example, they gain customers through games, social networking, e-commerce, news, videos, and messaging. Entrepreneurs add new features to keep viewers coming back and attract new customers in order to maintain customer attention. According to David S. Evans (2013), attention rivals frequently face more significant competition from purveyors of new products or services, which may divert customer attention away from them, than from the entry of close substitutes from the standpoint of consumer and merchant (p.2). Muhammad Zahid mailto, Neelam Jugwani and Rehman Gul Gilal (2017) state that the online purchase intention is a very critical and fascinating in today's e-environment and it has direct involvement in customer decision making term of purchase. According to Gefen and Straub (1997) that the technological adoption can be affected by the perceive social presence of medium and suggested that the perception of website social presence can positively influence user trust and intention in an online context.

H5: There is relationship between Attitude and Adoption towards hyper-personalization through digital clienteling

2.5 CONCEPTUAL FRAMEWORK

The current study has proposed a conceptual framework based on the proposed hypothesis elements to explain the adoption intention towards hyper-personalization through digital clienteling in the online business which is shown in Figure 1.

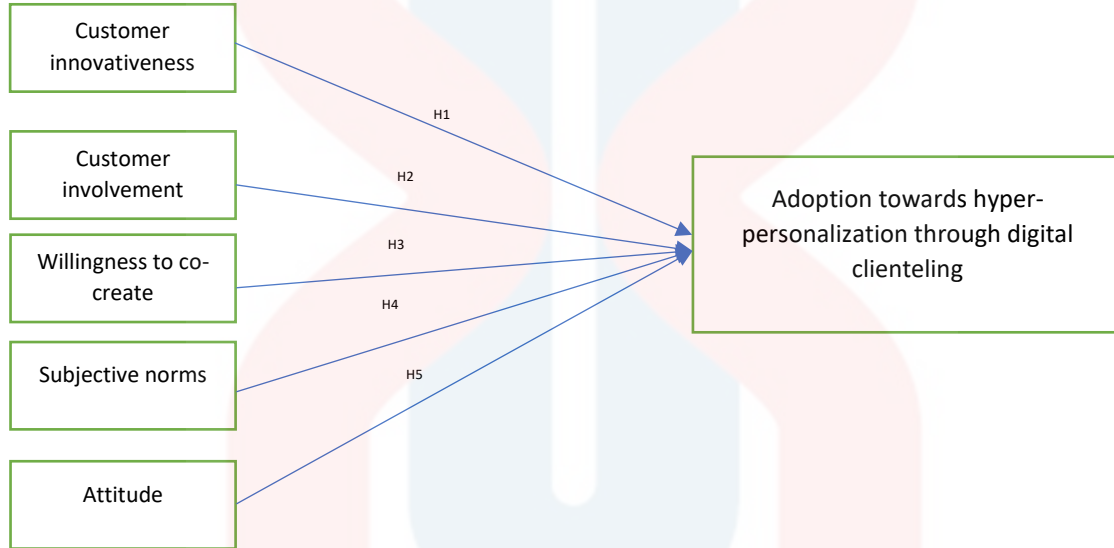


Figure 2.1: Conceptual Framework based from Hypothesis

2.6 SUMMARY / CONCLUSION

Overall, this chapter covers up the literature review regarding to our research topic where it covers about these underpinning theory, previous studies, hypothesis statement, and conceptual framework which are all mentioned above. A conceptual framework is made for this research whereas all the hypothesis statements are all mentioned and discussed above regarding to the topic that we are currently researching on, digital clienteling for hyper-personalization in Malaysia.

CHAPTER 3: RESEARCH METHODS

3.1 INTRODUCTION

In every research or proposal ever existed or to be studied, there exists research methods which allows the researcher to complete their research. The precise steps or methods used to find, select, process, and analyses information on a subject are referred to as research methodology. The methodology section of a research paper allows the reader to evaluate the general validity and dependability of a study. Furthermore, research method entails researching the theories and ideas that underpin the procedures used in the researcher's industry in order to develop a strategy that is in line with their goals. Methods are the particular instruments and practices researcher to employ to gather and examine data. The research challenge can be approached methodically using research methodology. It can be viewed as a science that studies how scientific research is conducted. Hence, in this chapter, we will be discussing and identifying the research methodology that our group will be using on our research that is titled 'HYPER-PERSONALIZATION, CO-CREATION, DIGITAL CLIENTELING, AND TRANSFORMATION IN MALAYSIA'.

3.2 RESEARCH DESIGN

According to Theintactone (2020), research design can be defined as a framework of method that used by researcher to efficiently manage the research problem by combining various components of research in a logical manner. There are two types of research design which is qualitative research design and quantitative research design. The components of the study are obtained in a coherent and logical way to ensure that the researcher will address the research problem effectively, which is to form an action plan for the collection, measurement, and analysis of data. Processes in the design of these studies can be forms, features, similarities, relationships, changes, and differences.

In this study, Quantitative research design was used to understand the relationship between dependent variables which is adoption and independent variables which are customer innovativeness, willingness to co-create, customer involvement, attitude, and

subjective norms. Furthermore, a correlational design was chosen to examine the relationships between the study variables. The quantitative technique was used in this study because it is more objective in examining and interpreting the relationship between the independent variables and the dependent variables. Following the gathering of the primary data for this study, a questionnaire survey will be used to analyze it. Data collection will come next because it is the easiest, most comprehensive, most adaptable method.

3.3 DATA COLLECTION METHODS

In this segment, we will be discussing on what kind of method that our group will be using in order to collect data for our quantitative research. Data collection is to answer specified research questions, test hypotheses, and assess results, data collection is the act of acquiring and measuring information on variables of interest in a systematic and defined manner. The technique of collecting data and evaluating predetermined variable goals in this study will allow respondents to answer relevant questions and analyze the outcomes. Questionnaire relates to our study's purpose, namely a factor validation and satisfaction causation study in the context of Hyper-Personalization, Co-Creation, Digital Clienteling and Transformation in Malaysia. This study's development included the use of the same data collection instrument, the formal questionnaire. However, we have yet to distribute the questionnaire via a variety of internet venues.

3.4 STUDY POPULATION

For this segment, Malaysia has been selected as the country where the issue review would take place. Before gathering data, it is essential for researchers to choose and define the population. Additionally, the term "population" refers to the complete collection of individuals or entities that share the same traits or interests as the population being studied. A set of things or entities that are thought to have similar qualities is referred to as the population. This study aims to identify the customer adoption towards hyper-personalization, co-creation, digital clienteling and transformation in Malaysia. For example, Malaysia's eCommerce market is stronger than ever due to the COVID-19

pandemic, which has driven more customers than ever to shop online for goods and services, as well as technological improvements that have increased the country's overall internet penetration rate. In 2021, the eCommerce market in Malaysia expanded by 68% annually. At the same time, Malaysia saw a 47% increase in online shopping from year to year, with 14.43 million doing so at the beginning of 2022 according to Commision Factory (2022). On top of that, by the end of 2021, 1,151,339 Malaysians had made internet purchases of consumer goods.

3.5 SAMPLE SIZE

The sample size is the number of people or things included in a research study to reflect a specific population. This is because it streamlines the process of obtaining faster results from the study as compared to investigating the entire population, which will lengthen the time to be completed and many other things. The sample size in this study is going to assessed by the researcher to be about 400 and above Malaysian respondents. Using Andrew Fisher's formula, the researcher calculated the overall sample size. In order to get the computation, three terms must first be determined: the population size which might yet to be known, the confidence interval, the confidence level, and the standard deviation. In general, a standard deviation of 0.5 is a fair bet if the figure is uncertain. The confidence level is then converted into a Z-Score. The following is a sample method and calculation to determine the respondent's number, " n."

FORMULA

$$\text{Sample Size} = \frac{(Z\text{-score})^2 \times \text{Std Dev} \times (1\text{-Std Dev})}{(\text{Confidence interval})^2}$$

Figure 3.1: Formula for Sample Size

Besides, another efficient technique of estimating sample size is required because empirical research increasingly requires a representative statistical sample. According to Krejcie & Morgan (1970), a table is created for calculating sample size for a specific population as a means of filling in the existing gap.

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

Source: (Bukhari, 2021)

Figure 3.2: Krejcie & Morgan Table for Determining Sample Size for Finite Population

3.6 SAMPLING TECHNIQUES

For this part, because convenience sampling was used in this study, every member of the population has an equal chance of being selected as a sample. This method is frequently used in quantitative research, and our method of data analysis is similar. Besides, the best way to get results that are representative of the full population is to use convenience sampling. Convenience sampling is a non-probability sampling technique in which units for the sample are chosen based on their ease of access to the researcher. This could be due to geographical proximity, availability at a particular time, or willingness to participate in the study (Kassiani Nikolopoulou, 2022). Convenience sampling, also known as inadvertent sampling, is a method of non-random sampling. Researchers use convenience sampling when additional inputs are not required for the main research. There are no requirements to be a part of this sample. As a result, adding elements to this sample is much easier. The ability to participate in the sample is dependent on the researcher's proximity to all population segments.

In this particular study, researcher used online convenience sampling to conduct the research. There is no membership list to serve as a sampling frame because it is an online forum. This situation is ideal for convenient sampling. Research may choose to select a random sample of 400 users and above for this study. Hence, convenience sampling is employed and conducted for this research.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

For this segment in this chapter, research instrument development is made for our research. Our study considers five primary elements that are reflected in customer adoption in digital clienteling in Malaysia which are customer innovativeness, willingness to co-create, customer involvement, attitude, and subjective norms. Part A of the questionnaire is included with the demographics of the respondents, including age, gender, race, marital status, occupation and educational status. As for Part B, there will be questions which will be related to our independent variables which include customer innovativeness, willingness to co-create, customer involvement, attitude, and subjective norm are addressed to the

respondents whether they choose to agree or disagree with each statement, which is measured on a 5-point Likert rating scale (Strongly Disagree (1) and Strongly Agree (5)). Thus, the questionnaire using Likert Scale consists of 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree. This goes to the same onwards to Part C which relates to our dependent variable, adoption where the Likert Scale is used in questionnaire form.

3.8 MEASUREMENT OF THE VARIABLES

A categorization that reflects the type of information contained in a variable's value is referred to as measurement of variables, also known as a scale of measure. There are four scales in this classification, which was developed by psychologist Stanley Smith Stevens. They are nominal, ordinal, interval, and ratio. Each of these scales accurately assesses the data. The scales that were utilized in this experiment are listed below.

NOMINAL SCALE

Nominal scales, also known as categorical variable scales, are used by academics to designate variables in various classes. They do not involve quantitative values or arrangements. This is the simplest of the four measurement scales. Respondents in this study are classified into certain groups or categories, and researchers provide some crucial specifics as indicated in Part A. Part A is a questionnaire with questions on a nominal scale on age, gender, race, and education level. This category is usually being known as important to determine the independent variables that affects the customer adoption in digital clienteling for online businesses in Malaysia.

ORDINAL SCALE

The variability scale was employed in the study to give an indication of how variables were arranged. This scale is commonly used to describe frequency, contentment, enjoyment, and other attributes. In this study, an ordinal scale was employed in Section B, which included items on both an ordinal scale and a Likert scale. This ordinal scale data contains satisfaction data points like 1 = Satisfied, 2 = Neutral, and 3 = Unsatisfied. To support the statement, data are gathered using an ordinal scale so that researchers can draw conclusions. It enables us to determine how many people are satisfied or unsatisfied with the services provided.

INTERVAL SCALE

As mentioned in this chapter, the Likert scale was used to rate respondents' levels of agreement or disagreement with given statements on a range from 1 to 5. Among researchers, the Likert scale is a well-liked interval scale. For instance, the majority of respondents agree with the statement if the mean score for each item is more than 4.00.

3.9 PROCEDURE FOR DATA ANALYSIS

By putting an analysis plan into practice, researcher is helped and guided to think more critically about the data that will be collected. They are also shown what goals to aim for and how to assess which software is best for data gathering. The analysis strategy enables the researcher to make sure that all of the data is effectively used. The most beneficial use of time is analytical planning, which specifies the strategy beforehand and minimizes reporting bias and deviation.

Table 3.1: Data Analysis Method

OBJECTIVE	DATA ANALYSIS METHOD
1. To identify the relationship between customer innovativeness and customer involvement on digital clienteling.	Pearson Correlation
2. To identify the relationship between customer involvement and adoption on digital clienteling.	Pearson Correlation
3. To identify the relationship between customer innovativeness and willing to co-create on digital clienteling.	Pearson Correlation
4. To identify the relationship between willing to co-create and adoption on digital clienteling.	Pearson Correlation
5. To identify that attitude mediate the relationship between customer involvement and adoption on digital clienteling.	Pearson Correlation
6. To identify that subjective norms mediate the relationship between customer involvement and adoption on digital clienteling.	Pearson Correlation

DESCRIPTIVE STATISTICS

Given that this was a quantitative study, the researcher used descriptive statistics to analyze the data, which can help characterize the key features of various types of data in research. It can be useful for a number of things, such as outlining potential correlations between variables and providing basic details about the variables in a dataset.

RELIABILITY TEST

Furthermore, the researcher performed a reliability test to determine how reliable the measurements between the independent and dependent variable. A reliability test is required to determine the measurement model's dependability in relation to the variables used in the study which are customer innovativeness, willingness to co-create, customer involvement, attitude, and subjective norm as the independent variables whereas adoption is the dependent variable. The reliability of the variables are measures by Cronbach's Alpha. According to Bularafa & Adamu (2021), Cronbach's Alpha coefficients of $0.7 < 0.8$ are considered good and $0.8 < 0.9$ are considered very good.

PEARSON CORRELATION

This approach is a test statistic that assists the researcher in measuring the statistical relationship or correlation between two continuous variables, as well as providing information on the degree and direction of the link. In this study, Pearson Correlation Coefficient apply to know the relationship between the independent and dependent variables. The customer adoption is considered as the dependent variable (DV) whereas customer innovativeness, willingness to co-create, customer involvement, attitude, and subjective norm as the independent variables (IV)

3.10 SUMMARY / CONCLUSION

This study set out to give readers a complete picture of co-creative service innovation in the context of the digital revolution in the online business industry. Additionally, we agree that digital clienteling influences and is driven by customer innovativeness, attitude, readiness to co-create. The notion of co-creation of service creative solutions in the online business sector is based on the findings of our study. As services and goods are co-created with client involvement and innovation, the online business sector can offer wholesome, inventive, and superior services. This will enable efficient inventory management and the balancing of supply and demand with effective sales and operations. This study shows that when customers are included as active collaborators in the development of new services, they play a critical role. Overall, the extended conceptual framework that was tested in this study may be used practically in other service industries where personalization is feasible because it identifies a number of variables related to innovation, participation, and co-creation in Malaysia.

CHAPTER 4: DATA ANALYSIS AND FINDING

4.1 INTRODUCTION

This chapter will explain the data results and findings that have already been analyzed using the Statistical Package for the Social Sciences software programmer (SPSS). The data for the analysis were gathered during the distribution of the questionnaires. The data analysis was used to test the questions in the questionnaire that was distributed to the respondents for this study. According to the data analysis, the results were explained using six types of analysis: the pilot test, the respondent's demographic profile, descriptive analysis, reliability testing, Pearson correlation analysis, and hypothesis testing. A questionnaire was distributed to Malaysians who had prior experience with online shopping. The total number of questionnaire respondents required for this study was 400. A Google form was used to collect this information.

4.2 PRELIMINARY ANALYSIS

Before initiate the research to collect the actual data, a pilot test was conducted in order to measure the reliability of the research. The dependent and independent variables were used to calculate the interim consistency reliability or Cronbach's Alpha reliability coefficients.

Table 4.2.1 Cronbach Alpha of the Adoption to Digital Clienteling

Cronbach's Alpha	N of Items
0.816	5

Based on the table 4.2.1, the result for Cronbach's Alpha of Adoption to Digital Clienteling is 0.816. As the rules of Cronbach's Alpha coefficient size showed 0.7 is the minimum value to perceived acceptable for the study. Therefore, the result considered as

reliable to be use for collecting data in the actual research's study. This result demonstrates that the item in the study has a high internal consistency in measuring concepts. To be more precisely, it is acceptable to use the questions in this study to assess the adoption of digital clienteling.

Table 4.2.2 Cronbach Alpha of the customer innovativeness

Cronbach's Alpha	N of Items
0.778	5

Based on the table 4.2.2, the result for Cronbach's Alpha of customer innovativeness is 0.778. As the rules of Cronbach's Alpha coefficient size showed 0.7 is the minimum value to perceived acceptable for the study. Therefore, the result considered as reliable to be use for collecting data in the actual research's study. This result demonstrates that the item in the study has a high internal consistency in measuring concepts. To be more precisely, it is acceptable to use the questions in this study to determine the customer innovativeness.

Table 4.2.3 Cronbach Alpha of the willingness to co-create.

Cronbach's Alpha	N of Items
0.844	5

Based on the table 4.2.3, the result for Cronbach's Alpha of the willing to co-create is 0.844. As the rules of Cronbach's Alpha coefficient size showed 0.7 is the minimum value to perceived acceptable for the study. Therefore, the result considered as reliable to be use for collecting data in the actual research's study. This result demonstrates that the

item in the study has a high internal consistency in measuring concepts. To be more precisely, it is acceptable to use the questions in this study to evaluate the willing to co-create.

Table 4.2.4 Cronbach Alpha of the customer involvement

Cronbach's Alpha	N of Items
0.883	5

Based on the table 4.2.4, the result for Cronbach's Alpha of the customer involvement is 0.883. As the rules of Cronbach's Alpha coefficient size showed 0.7 is the minimum value to perceived acceptable for the study. Therefore, the result considered as reliable to be use for collecting data in the actual research's study. This result demonstrates that the item in the study has a high internal consistency in measuring concepts. To be more precisely, it is acceptable to use the questions in this study to measure the customer involvement.

Table 4.2.5 Cronbach Alpha of the attitude towards digital clienteling

Cronbach's Alpha	N of Items
0.830	5

Based on the table 4.2.5, the result for Cronbach's Alpha of the attitude towards digital clienteling is 0.830. As the rules of Cronbach's Alpha coefficient size showed 0.7 is the minimum value to perceived acceptable for the study. Therefore, the result considered as reliable to be use for collecting data in the actual research's study. This result demonstrates that the item in the study has a high internal consistency in measuring

concepts. To be more precisely, it is acceptable to use the questions in this study determine the attitude towards digital clienteling.

Table 4.2.6 Cronbach Alpha of the subjective norms

Cronbach's Alpha	N of Items
0.799	5

Based on the table 4.2.6, the result for Cronbach's Alpha of the subjective norms is 0.799. As the rules of Cronbach's Alpha coefficient size showed 0.7 is the minimum value to be perceived acceptable for the study. Therefore, the result considered as reliable to be used for collecting data in the actual research's study. This result demonstrates that the item in the study has a high internal consistency in measuring concepts. To be more precisely, it is acceptable to use the questions in this study assess the subjective norms.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

Table 4.3.1 Overall Demographic Profile of Respondents

Demographic Variable	Frequency	Percentage (%)
Gender		
Female	242	60.50
Male	158	39.50
Age		
18 – 24 years old	210	52.50
25 – 30 years old	102	25.50
31 – 35 years old	54	13.50
36 – 40 years old	34	8.50

Race		
Malay	268	67.00
Chinese	76	19.00
Indian	53	13.25
Others: Bumiputera Sabah, Filipino, Native Sabahan (Dusun)	3	0.75
States		
Perak	97	24.30
Selangor	38	9.50
Johor	36	9.00
Kelantan	35	8.80
Negeri Sembilan	29	7.30
Pahang	26	6.50
Terengganu	26	6.50
Pulau Pinang	26	6.50
Kedah	20	5.00
Wilayah Persekutuan	20	5.00
Melaka	15	3.70
Perlis	13	3.30
Sabah	10	2.50
Sarawak	9	2.20
Marital Status		
Single	287	71.80
Married	107	26.80
Others	6	1.40

Educational Level		
SPM	49	12.30
STPM	46	11.50
Diploma	85	21.20
Degree	210	52.50
Master	8	2.00
PhD	2	0.50
Occupation		
Employed	136	34.00
Self-employed	45	11.20
Unemployed	22	5.50
Student	197	49.30
Do you frequently do your shopping online?		
Yes	374	93.50
No	26	6.50
On which platform do you often shop online? You can choose more than 1 answer		
Shopee		
Lazada	355	88.80
Instagram	158	39.50
Facebook	145	36.30
TikTok Shop	100	25.00
Others (Website, Carousell, Zalora)	183	46.00
	3	0.80

4.3.1 Number of Respondents Based on Gender

Table 4.3.1 Gender of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	242	60.50	60.50	60.50
	Male	158	39.50	39.50	100.00
	Total	400	100.00	100.00	

1. Gender / Jantina:
400 responses

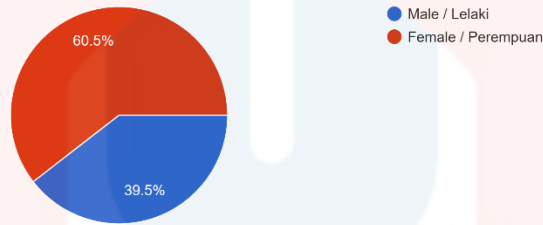


Figure 4.3.1 Gender of respondents

Based on the Figure 4.3.1 and Table 4.3.1, both show the genders of the respondents that participated in the study. Female respondents are 60.50% higher compared to male respondents who are only 39.50%. 242 female respondents and 158 male respondents were recorded from the total gender of respondents based on the survey.

4.3.2 Number of Respondents Based on Age

Table 4.3.2 Age of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 – 24 years old	210	52.50	52.50	52.50
	25 – 30 years old	102	25.50	25.50	78.00
	31 – 35 years old	54	13.50	13.50	91.50
	36 – 40 years old	34	8.50	8.50	100.00
	Total	400	100.00	100.00	

2. Age / Umur:
400 responses

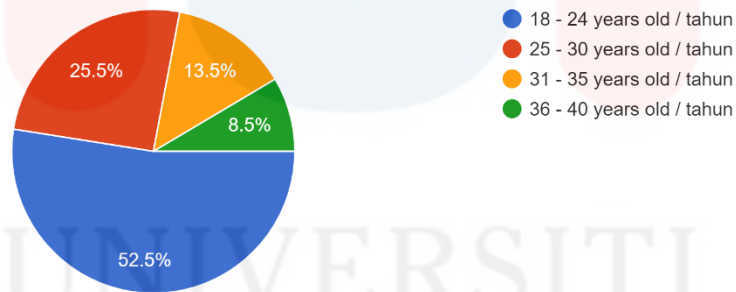


Figure 4.3.2: Age of Respondents

According to Table 4.3.2 and Figure 4.3.2 above, the majority of respondents (52.5%), or 210 respondents, are between the ages of 18-24 years old. The age group between 25-30 years old (25.5%) is followed by 102 respondents, 54 people of whom are between the ages of 31-35 years old (13.5%). 36-40 years old of age group is the least common age range (8.5%), but it accounts for 34 respondents.

4.3.3 Number of Respondents Based on Race

Table 4.3.3 Race of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	268	67.00	67.00	67.00
	Chinese	76	19.00	19.00	86.00
	Indian	53	13.25	13.25	99.25
	Others (Bumiputera Sabah, Filipino, Dusun)	3	0.75	0.75	100.00
	Total	400	100.00	100.00	

3. Race / Bangsa:
400 responses

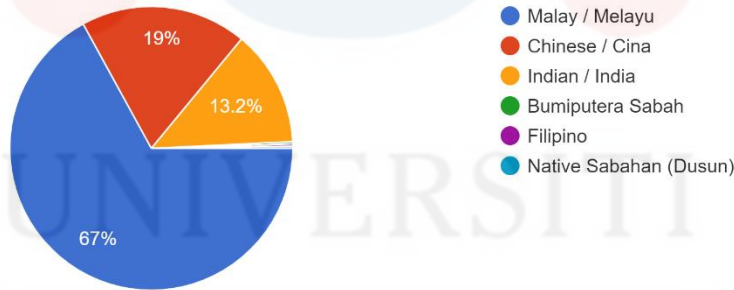


Figure 4.3.3: Race of Respondents

According to Table 4.3.3 and Figure 4.3.3 above, the majority of respondents (67%) are Malay, with 268 respondents, followed by Chinese respondents (19%), with 76 people, and Indian respondents (13.25%), with 53 people. There are also three respondents of other races (0.75%) are taking part in this study.

4.3.4 Number of Respondent Based on States

Table 4.3.4 States of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Perak	97	24.30	24.30	24.30
	Selangor	38	9.50	9.50	33.80
	Johor	36	9.00	9.00	42.80
	Kelantan	35	8.80	8.80	51.60
	Negeri Sembilan	29	7.30	7.30	58.90
	Pahang	26	6.50	6.50	65.40
	Terengganu	26	6.50	6.50	71.90
	Pulau Pinang	26	6.50	6.50	78.40
	Kedah	20	5.00	5.00	83.40
	Wilayah Persekutuan	20	5.00	5.00	88.40
	Melaka	15	3.70	3.70	92.10
	Perlis	13	3.30	3.30	95.40
	Sabah	10	2.50	2.50	97.9
	Sarawak	9	2.20	2.10	100.00
Total	400	100.00	100.00		

4. States / Negeri:
400 responses

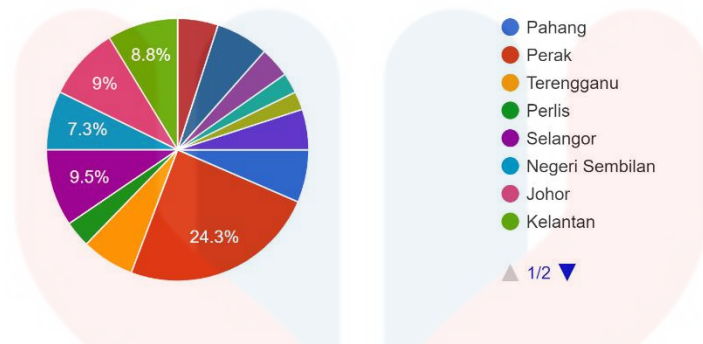


Figure 4.3.4: States of Respondents

According to Table 4.3.4 and Figure 4.3.4 above, the majority of respondents are from Perak, with 97 people (24.30%), followed by 38 respondents from Selangor (9.50%), 36 respondents from Johor (9.00%), 35 respondents from Kelantan (8.80%), and 29 respondents from Negeri Sembilan (7.30%). Pahang, Terengganu and Pulau Pinang have a similar number of respondents which is 26 people (6.50%) from each state. Kedah and Wilayah Persekutuan also share the same number of respondents which is 20 people (5.00%) from each state. Melaka, Perlis, Sabah and Sarawak show a declined trend for the number of respondents from each state which are 15 (3.70%), 13 (3.30%), 10 (2.50%) and 9 (2.20%) people accordingly.



4.3.5 Number of Respondents Based on Marital Status

Table 4.3.5 Marital Status of Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	287	71.80	71.80	71.80
	Married	107	26.80	26.80	98.60
	Others	6	1.40	1.40	100.00
	Total	400	100.00	100.00	

5. Marital Status / Status Perkahwinan:
400 responses

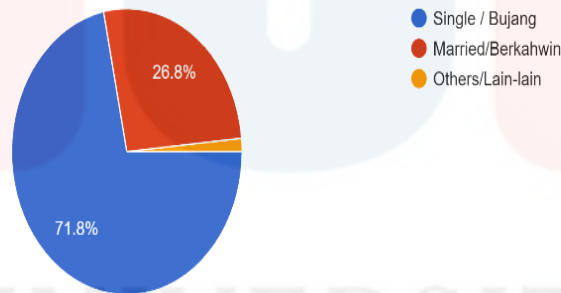


Figure 4.3.5: Marital Status of Respondents

As shown by Table 4.3.5 and Figure 4.3.5 above, majority of the respondents are in the status single with the number of 287 people (71.80%). Respondents who in the status married are 107 people (26.80%), followed by respondents who in the status others are only 6 people (1.40%).

4.3.6 Number of Respondents Based on Educational Level

Table 4.3.6 Educational Level of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	49	12.30	12.30	12.30
	STPM	46	11.50	11.50	23.80
	Diploma	85	21.20	21.20	45.00
	Degree	210	52.50	52.50	97.50
	Master	8	2.00	2.00	99.50
	PhD	2	0.50	0.50	100.00
	Total	400	100.00	100.00	

6. Educational Level / Tahap Pengajian:
400 responses

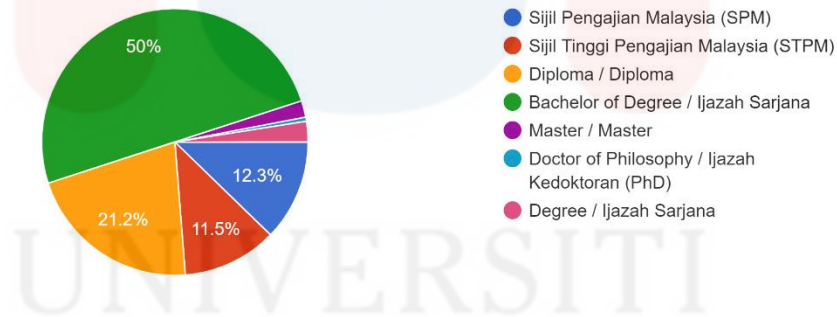


Figure 4.3.6: Educational Level of Respondents

There are six educational levels that given to the respondents to choose based on their profile according to the Table 4.3.6 and Figure 4.3.6. Half of the respondents are on the Bachelor of Degree level, with 210 people (52.50%), followed by Diploma level which is 85 people (21.20%). SPM and STPM level are not far different between each other which are 49 and 46 people (12.30% and 11.50%) accordingly. The least number of respondents are on the Master and PhD level which only 8 and 2 people (2.00% and 0.50%) from each level have participated in the survey.

4.3.7 Number of Respondents Based on Occupation

Table 4.3.7 Occupation of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employed	136	34.00	34.00	34.00
	Self-employed	45	11.20	11.20	45.20
	Unemployed	22	5.50	5.50	50.70
	Student	197	49.30	49.30	100.00
	Total	400	100.00	100.00	

7. Occupation / Pekerjaan:
400 responses

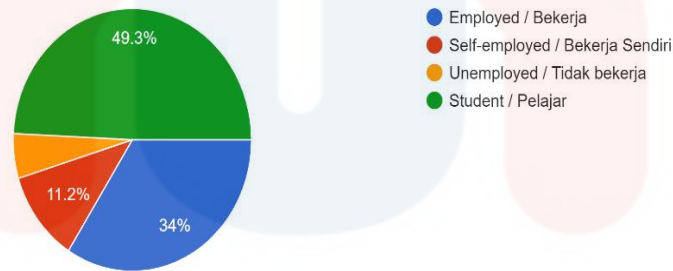


Figure 4.3.7: Occupation of Respondents

Table 4.3.7 and Figure 4.3.7 shows four type of respondent’s occupation based on their profile. The highest number of respondent is still a student with a total of 197 people (49.30%), follows by the number of respondent who employed which is 136 people (34.00%). Self-employed respondents outnumbered unemployed respondents by 45 people (11.20%) over 22 people (5.50%).

4.3.8 Number of Respondents Based on Their Frequency Shopping Online

Table 4.3.8 Frequency of Respondents Shopping Online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	374	93.50	93.50	93.50
	No	26	6.50	6.50	100.00
	Total	400	100.00	100.00	

8. Do you frequently do your shopping online? Adakah anda kerap membeli-belah dalam talian?
400 responses

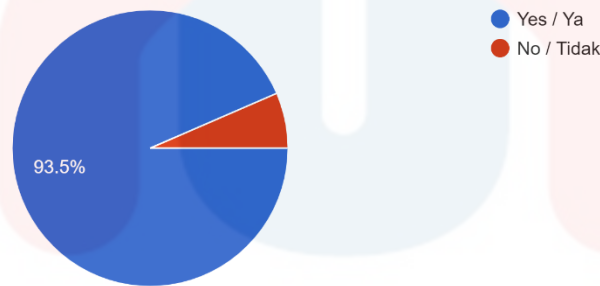


Figure 4.3.8: Frequency of Respondents Shopping Online

In order to figure the frequency of respondents on shopping online, a yes or no question was given in the survey. Based on the Table 4.3.8 and Figure 4.3.8, the number of respondents who frequently do their shopping online is 374 people (93.50%) by choosing yes as their answer. Meanwhile, there are 26 people (6.50%) who selected no as their answer regarding the frequency question.

4.3.9 Number of Respondents Based on The Platform They Use to Shop Online

Table 4.3.9 Platform of Respondents Use to Shop Online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Shopee	355	88.80	88.80	88.80
	Lazada	158	39.50	39.50	128.30
	Instagram	145	36.30	36.30	164.60
	Facebook	100	25.00	25.00	189.60
	TikTok Shop	183	46.00	46.00	235.60
	Others: Website, Carousell, Zalora	3	0.80	0.80	236.40
	Total	400	100.00	100.00	

9. On which platform do you often shop online? You can choose more than 1 answer Di platform manakah anda sering membeli-belah dalam talian? Jawapan anda boleh lebih daripada satu
400 responses

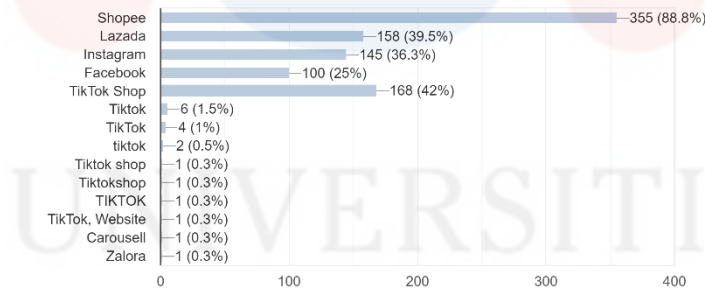


Figure 4.3.9 Platform of Respondents Use to Shop Online

According to Table 4.3.9 and Figure 4.3.9, majority of the respondents shopping at Shopee platform with the number is 355 people (88.90%). The data is followed by TikTok Shop with the number is 183 people (46.00%), the third highest platform used is Lazada with 158 people (39.50%), fourth is Instagram with 145 people (36.30%), fifth is Facebook with 100 people (25.00%) and last but not least, others platform with 3 people (0.80%).

4.4 DESCRIPTIVE ANALYSIS

The researcher concludes through a descriptive analysis using the mean for each segment of the dependent variable and independent factors. Hyper-personalization, co-creation, digital clienteling, and transformation were all used to describe it in Malaysia. The researcher compared the means of the dependent and independent variables for each question in the analysis. The solution to which respondents strongly agreed or strongly disagreed will subsequently be determined by the researcher. The responses are scaled using the 5-Likert Scale, with 1 representing strongly disagree, 2 representing disagree, 3 representing neutral, 4 representing agree, and 5 representing strongly agree.

Level	Mean
Strongly Agree	4.01 - 5.00
Agree	3.01 - 4.00
Neutral	2.01 - 3.00
Disagree	1.01 - 2.00
Strongly Disagree	0.01 - 1.00

The descriptive analysis was tested according to the variable, and the mean and standard deviation were summarized.

Table 4.5: Summary of Mean and Standard Deviation

Descriptive Statistics		
Variables	Mean	Std. Deviation
Customer Innovativeness (IV_1)	4.2535	.65491
Willing To Co-Create (IV_2)	4.1220	.71118
Customer Involvement (IV_3)	4.2500	.64213
Attitude (IV_4)	4.2285	.71901
Subjective Norms (IV_5)	4.2195	.69551
Adoption (DV)	4.2615	.70139

This section shows the summary of the mean and standard deviation for independent and dependent variables. For dependent variables, adoption show of mean 4.2615 and the standard deviation was 0.70139 respectively. For the independent variable, the first is the Customer Innovativeness of mean shows 4.2535 and the standard deviation is 0.65491. The second is Willing to Co-Create show the mean shown at 4.1220 and the standard deviation was 0.71118. The third is Customer Involvement shown the mean shows 4.2500 and the standard deviation was 0.64213. For the fourth is Attitude show the mean shows at 4.2285 and the standard deviation was 0.7190. Therefore, the last mean is Subjective Norms was 4.2195 and the standard deviation is 0.69551.

4.4.1 Dependent Variable 1: Adoption

Table 4: The mean of Adoption

Descriptive	N	Mean	Std. Deviation
I shop frequently online rather than in-store.	400	4.11	.931
Shopping online is more convenient.	400	4.31	.821
Online shopping provides wide range of products and services.	400	4.34	.801
Shopping online allows customers to enjoy simplicity and comfort.	400	4.22	.845
Making e-commerce transaction when purchasing is quick and easy.	400	4.33	.779

Table 4 shows the mean of adoption with five statements of the dependent variable. From the result, the respondents strongly agreed that online shopping provides wide range of products and services has the highest mean value of 4.34 (SD = 0.801), and 4.33 (SD = 0.779) when making e-commerce transaction when purchasing is quick and easy. Next, the respondents shopping online is more convenient strongly agreed with a mean value of 4.31 (SD = 0.821) and 4.22 (SD = 0.845), respectively. Finally, the lowest mean value was 4.11 (SD = 0.931).

4.4.2 Independent Variable 1: Customer Innovativeness

Table 4: The Mean of Customer Innovativeness

	N	Mean	Std. Deviation
Customers are free to give opinions on services or products.	400	4.27	.804
Customers can increase their knowledge in the online business industry.	400	4.29	.757
Purchase history and data make it easier for customers to make future purchases.	400	4.35	.733
Purchase history and data are able to isolate what consumers want or need.	400	4.29	.763
Customers can ensure the safety of the purchased products.	400	4.07	.959

Table 4 shows the mean of customer innovativeness with five statements of the independent variable. From the result, the respondents strongly agreed that purchase history and data make it easier for customers to make future purchases has the highest mean value of 4.35 (SD = 0.733), and 4.29 (SD = 0.763) when customers can increase their knowledge in the online business industry. Next, the respondents shopping online is more convenient strongly agreed with a mean value of 4.29 (SD = 0.757) and 4.27 (SD = 0.804), respectively. Finally, the lowest mean value was 4.07 (SD = 0.959).

4.4.3 Independent Variable 2: Willing to Co-Create

Table 4.8: The Mean of Willing to Co-Create

	N	Mean	Std. Deviation
Customers can help companies to generate new product ideas by co-creating.	400	4.03	.877
Customers can lead to new and great innovations by co-creating.	400	4.07	.841
Co-creating can improve communication with customers.	400	4.19	.819
Co-creating can come up with solution for a problem.	400	4.14	.827
Co-creating can improve customers' shopping experience.	400	4.19	.769

Table 4 shows the mean of willing to co-create with five statements of the independent variable. From the result, the respondents strongly agreed that co-creating can improve communication with customers has the highest mean value of 4.19 (SD = 0.819), and 4.19 (SD = 0.769) when co-creating can improve customers' shopping experience. Next, the respondents for co-creating can come up with solution for a problem has strongly agreed with a mean value of 4.14 (SD = 0.827) and 4.07 (SD = 0.841), respectively. Finally, the lowest mean value was 4.03 (SD = 0.877).

4.4.4 Independent Variable 3: Customer Involvement

Table 4: The Mean of Customer Involvement

	N	Mean	Std. Deviation
Customers can identify the advantages of new products earlier.	400	4.19	.784
Customers are free to choose and evaluate quality products.	400	4.31	.755
Customers are more confident in the benefits of a product being sold.	400	4.14	.830

Saving time during purchase can build customer loyalty.	400	4.31	.738
Saving time during purchase can attract new customers.	400	4.31	.739

Table 4 shows the mean of willing to co-create with five statements of the independent variable. From the result, the respondents strongly agreed that co-creating can improve communication with customers has the highest mean value of 4.19 (SD = 0.819), and 4.19 (SD = 0.769) when co-creating can improve customers' shopping experience. Next, the respondents for co-creating can come up with solution for a problem has strongly agreed with a mean value of 4.14 (SD = 0.827) and 4.07 (SD = 0.841), respectively. Finally, the lowest mean value was 4.03 (SD = 0.877).

4.4.5 Independent Variable 4: Attitude

Table 4: The Mean of Attitude

	N	Mean	Std. Deviation
I search for the information first before buying online product.	400	4.32	.851
Online product usually have a better deal than in-store.	400	4.18	.850
I can easily learn about the product that is suitable for me when I online shopping.	400	4.18	.849
Online shopping provide me more in-depth information before I buy the product.	400	4.17	.855
Online shopping have wider variety of product that i can choose than in-store.	400	4.29	.851

Table 4 shows the mean of attitude with five statements of the independent variable. From the result, the respondents strongly agreed that they search for the information first before buying online product has the highest mean value of 4.32 (SD = 0.851), and 4.29 (SD = 0.851) when online shopping have wider variety of product that they can choose than in-store. Next, the respondents for online product usually have a better deal than in-store has

strongly agreed with a mean value of 4.18 (SD = 0.850) and 4.18 (SD = 0.849), respectively. Finally, the lowest mean value was 4.17 (SD = 0.855).

4.4.6 Independent Variable 5: Subjective Norms

Table 4: The Mean of Subjective Norms

Descriptive	N	Mean	Std. Deviation
Customers can be influenced by public opinions when shopping online.	400	4.28	.830
Subjective norms heavily influence on purchasing online.	400	4.18	.823
I seek opinion from my friend before making a purchase.	400	4.03	1.021
Social influence heavily impacts on online businesses.	400	4.28	.782
Customer's behaviour impacts on a company's business growth.	400	4.33	.775

Table 4 shows the mean of subjective norms with five statements of the independent variable. From the result, the respondents strongly agreed that customer's behaviour impacts on a company's business growth has the highest mean value of 4.33 (SD = 0.775), and 4.28 (SD = 0.830) when customers can be influenced by public opinions when shopping online. Next, the respondent for social influence heavily impacts on online businesses has strongly agreed with a mean value of 4.28 (SD = 0.782) and 4.18 (SD = 0.823), respectively. Finally, the lowest mean value was 4.03 (SD = 1.021).

4.5 RELIABILITY TEST

This section analyzed the reliability of the questionnaire used in this study, which represents the dependent variable, adoption, as well as the independent variables, customer innovativeness, willingness to co-create, customer involvement, attitude, and subjective norms. Cronbach's Alpha of each variable in each section of the questionnaire, beginning with section B, was examined, and reported in this section, which was then carried on the

next sections until the last section. Unlike the pilot test, which only collected 30 respondents from 30 respondents to test the reliability of the questions before the questionnaire was distributed, this reliability test was conducted to see if the questions in the questionnaire were still reliable after responses were collected from an actual number of respondents, which was 400.

Table 4: Reliability Result

Study variable	Number of Respondent	Cronbach's Alpha	Remarks
Adoption	400	0.894	Good
Customer Innovativeness	400	0.870	Good
Willing To Co-Create	400	0.912	Excellent
Customer Involvement	400	0.891	Good
Attitude	400	0.899	Good
Subjective Norms	400	0.876	Good

In this research, there are five questions that act as items in this test that were used to measure the adoption as the dependent variable. Table 4 indicates that Cronbach's Alpha of adoption is 0.894 which resulted as a good strength of internal consistency. Due to the coefficient obtained for the questions of adoption have a good consistency and stability, therefore all questions used for this variable are valid and reliable.

The customer innovativeness is the independent variable measured using five questions that worked as items in this test. The Cronbach's Alpha for this variable is 0.870 which is shown as good. Thus, the results indicate that the reliability of this independent variable is acceptable, and all questions are reliable.

Five questions that act as items in this test were applied to measure willing to co-create as the independent variable, as shown in Table 4. Cronbach's Alpha for willing to co-create is 0.912, indicating that there is an excellent level of internal consistency. Due to the coefficient obtained for the questions having a good consistency and stability, therefore all questions used for this variable are valid and reliable.

For the customer involvement, attitude, and subjective norms the independent variables were measured using five questions that worked as items in this test. The Cronbach's Alpha for this variable is 0.891 for customer involvement, for attitude is 0.899 and for subjective norms is 0.876 a which is shown as good. Thus, the results indicate that the reliability of this independent variable is acceptable, and all questions are reliable.

4.6 NORMALITY TEST

Table 4: Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statisti c	df	Sig.	Statisti c	df	Sig.
Adoption (DV)	.159	400	.000	.880	400	.000
Customer Innovativeness (IV_1)	.127	400	.000	.890	400	.000
Willing to Co-Crete (IV_2)	.119	400	.000	.925	400	.000
Customer Involvement (IV_3)	.126	400	.000	.893	400	.000
Attitude (IV_4)	.142	400	.000	.878	400	.000
Subjective Norms (IV_5)	.131	400	.000	.901	400	.000

Table 4 shows the normality test for the dependent variable (adoption) and independent variable (customer innovativeness, willingness to co-create, customer involvement, attitude, subjective norms). Kolmogorov-Smirnova was used in this study due to more than 50 respondents. It can see that significance was .000 which is less than 0.05. It assumes that the data was not normally distributed.

4.7 HYPOTHESES TESTING

Pearson correlation analysis was used by our group for the hypothesis test. Pearson Correlation Coefficient, according to Gilchris and Samuel (2015), is a statistical metric or method that measures the existence (p-value) and strength (correlation r between -1 and +1) of a linear relationship between dependent and independent variables. Pearson correlation is used in this study to define and evaluate the relationship between the dependent variable of intention to use and the independent variables of perceived usefulness, perceived ease of use, and service trust. This analysis is used to determine whether or not a hypothesis can be accepted.

Table 4.7.1: Pearson's Correlation Coefficient

Correlation Coefficient Size	The Strength of the Relationship
1.00	Perfect Positive Correlation
0.50 to 1.00	Strong Positive Correlation
0.50	Moderate Positive Correlation
0 to 0.50	Weak Positive Correlation
0	No correlation
0 to -0.50	Weak Negative Correlation
-0.50	Moderate Negative Correlation
-0.50 to -1.00	Strong Negative Correlation

4.7.1: Customer Innovativeness and Customer Involvement

H1: There is a strong positive relationship with Customer Innovativeness and Customer Involvement

Table 4.7.2: Correlations for Customer Innovativeness and Customer Involvement

Customer Innovativeness		Customer Involvement
	Pearson Correlation	0.817
	Sig. (2-Tailed)	0.000
	N	400

Table 4.7.2 shows the Relationship between customer innovativeness and customer involvement. Based on the result that was run in SPSS analysis of data, the significance of value for the customer innovativeness is below 0.05 and while the p is less than 0.05 and that means we reject the null hypothesis and accept the alternative hypothesis. This proves that there is a significant relationship between customer innovativeness and customer involvement in Malaysia. After that, for Pearson correlation is 0.817 that indicates a strong positive correlation between customer innovativeness and customer involvement. Therefore, hypothesis 1 is accepted.



4.7.2: Customer Involvement and Adoption

H2: There is a strong positive relationship with Customer Involvement and Adoption

Table 4.7.3: Correlations for Customer Involvement and Adoption

		Adoption
Customer Involvement	Pearson Correlation	0.691
	Sig. (2-Tailed)	0.000
	N	400

Table 4.7.3 shows the relationship between customer involvement and adoption. Based on the result that was run on SPSS data analysis, the significant value for the customer involvement is below 0.05 while p is less than 0.05 and that means we reject the null hypothesis and accept the alternative for the hypothesis. This proves that there is a significant relationship between customer involvement and adoption in Malaysia. After that, the Pearson Correlation is 0.691 that shows a strong positive correlation between customer involvement and adoption. Therefore, hypothesis 2 is accepted.



4.7.3: Customer Innovativeness and Willingness to Co-Create

H3: There is a strong positive relationship with Customer Innovativeness and Willingness to Co-Create

Table 4.7.4: Correlations for Customer Innovativeness and Willingness to Co-Create

Customer Innovativeness		Willingness to Co-Create
	Pearson Correlation	0.740
	Sig. (2-Tailed)	0.000
	N	400

Table 4.7.4 shows the relationship between customer innovativeness and willingness to co-create. Based on the result that was run on SPSS data analysis, the significant value for the customer's innovativeness is below 0.05 while p is less than 0.05. This proves that there is a significant relationship between customer innovativeness and willingness to co-create in Malaysia. After that, the Pearson correlation is 0.740 that shows a strong positive correlation between customer innovativeness and willingness to co-create. Thus, hypothesis 3 is accepted.



4.7.4: Willingness to Co-Crete and Adoption

H4: There is a strong positive relationship between Willingness to Co-Crete and Adoption

Table 4.7.5: Correlations for Willingness to Co-Crete and Adoption

		Adoption
Willingness to Co-Crete	Pearson Correlation	0.697
	Sig. (2-Tailed)	0.000
	N	400

Table 4.7.5 shows the relationship between willingness to co-create and adoption. Based on the result that was run on SPSS data analysis, the significant value for the willingness to co-create is below 0.05 while p is less than 0.05. This proves that there is a significant relationship between customer willingness to co-create with customer adoption in Malaysia. After that, the Pearson correlation is 0.697 that indicates strong positive correlation between customer willingness to co-crease with customer adoption. Hence, hypothesis 4 is accepted.

4.7.5: Attitude and Adoption

H5a: There is a strong positive relationship between Attitude and Adoption

Table 4.7.6: Correlations for Attitude and Adoption

		Adoption
Attitude	Pearson Correlation	0.689
	Sig. (2-Tailed)	0.000
	N	400

Table 4.7.6 shows the relationship between customer attitude with customer adoption. Based on the result that was run on SPSS data analysis, the significant value for the customer attitude is below 0.05 while p is less than 0.05. This proves that there is a significant relationship between customer attitudes with customer adoption in Malaysia. After that, the Pearson correlation is 0.689 that shows a strong positive correlation between customer attitude and customer adoption. Therefore, hypothesis 5a is accepted.

4.7.6: Customer Involvement and Attitude

H5b: There is a strong positive relationship between Customer Involvement and Attitude

Table 4.7.7: Correlations for Customer Involvement and Attitude

		Attitude
Customer Involvement	Pearson Correlation	0.765
	Sig. (2-Tailed)	0.000
	N	400

Table 4.7.7 shows the relationship between customer involvement and attitude. Based on the result that was run on SPSS data analysis, the significant value for the customer involvement is below 0.05 while p is less than 0.05. This proves that there is a significant relationship between customer involvement and attitude in Malaysia. After that, the Pearson correlation is 0.765 that shows a strong positive correlation between customer involvement and customer attitude. Therefore, hypothesis 5b is accepted.

4.7.7: Subjective Norms and Adoption

H6a: There is a strong positive relationship between Subjective Norms and Adoption

Table 4.7.8: Correlations for Subjective Norms and Adoption

Subjective Norms		Adoption
	Pearson Correlation	0.700
	Sig. (2-Tailed)	0.000
	N	400

Table 4.7.8 shows the relationship between subjective norms with adoption. Based on the result that was run on SPSS data analysis, the significant value for the subjective norms is below 0.05 while p is less than 0.05. This proves that there is a significant relationship between subjective norms and adoption in Malaysia. After that, the Pearson correlation is 0.700 that shows strong positive correlation between subjective norms with adoption. Therefore, hypothesis 6a is accepted.

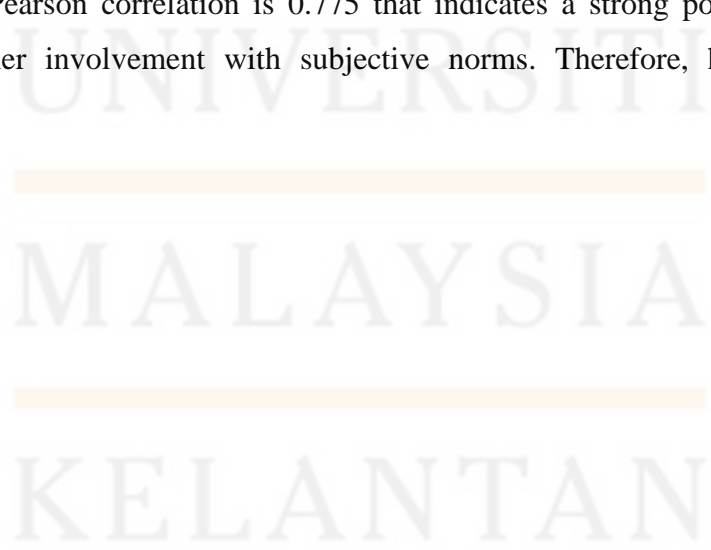
4.7.8: Customer Involvement and Subjective Norms

H6b: There is a strong positive relationship between Customer Involvement and Subjective Norms

Table 4.7.9: Correlations for Customer Involvement and Subjective Norms

Customer Involvement		Subjective Norms
	Pearson Correlation	0.775
	Sig. (2-Tailed)	0.000
	N	400

Table 4.7.9 shows the relationship between customer involvement with subjective norms. Based on the result that was run on SPSS data analysis, the significant value for the customer involvement is below 0.05 while p is less than 0.05. This proves that there is a significant relationship between customer involvement and subjective norms in Malaysia. After that, the Pearson correlation is 0.775 that indicates a strong positive correlation between customer involvement with subjective norms. Therefore, hypothesis 6b is accepted.



4.8 SUMMARY

This chapter provides the analysis data for the objective of the study. The total of the respondents was defined as 400 respondents to complete their data analysis by using the SPSS analysis to create our data from the survey form. The questionnaire that we have created was given to the respondent because we realized that that questionnaire was reliable and it can be used to identify SPSS data for this chapter such as reliability analysis, descriptive analysis, hypothesis testing and correlations analysis. In this chapter, we are realized that the reliability analysis was used for the questionnaire because the reliability analysis is high in internal consistency. Correlation or hypothesis testing is one of the important analyses which can measure the strength of linear between the variables for independent variables and dependent variables of the topic in the research of the study. We realized that there is good significance between all variables in this study. We used correlation analysis to define the relationship between independent variables and dependent variables. To make sure the hypothesis testing is approved in this study, the correlation coefficient must be in strong good correlations or moderate to make sure their hypothesis testing for the variables was accepted. In this chapter we defined that all of the variables were a strong relationship between the main variables in this study because the p-value is under 0.005 so all of the hypotheses for this research were accepted and can be used for future research.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

The study's primary goal is to identify and investigate the relationship between dependent and independent variables. The independent variables are customer innovativeness, willingness to co-create, customer involvement, attitude, and subjective norms, while the dependent variable is customer adoption of digital clienteling in Malaysia. The objectives of this chapter include responding to and reviewing the previous chapter's research questions and hypotheses. This chapter will go over the study findings from the data analysis discussed in the previous chapter. This chapter will begin with a summary of the key findings from the research, followed by a definition of each of the study's hypotheses and objectives. The study's conclusion is also covered, and recommendations for further investigation are included in the final section of this chapter.

5.2 KEY FINDINGS

In order to undertake this study, a relationship between the dependent variable, customer adoption of digital clienteling among Malaysians and the independent variables, customer innovativeness, willingness to co-create, customer involvement, attitude, and subjective norms must be examined. This study focuses on how customer innovativeness, willingness to co-create, customer involvement, attitude, and subjective norms will affect customer adoption of digital clienteling in Malaysia. For this study, researchers were able to discover and examine whether all independent variables were related to Malaysian customers' adoption towards digital clienteling thanks to this study. The relationship between all of these independent variables and customer adoption of digital clienteling, particularly in Malaysia, can thus be identified.

5.3 DISCUSSION

This study demonstrated the relationship between the independent variables which include customer innovativeness, willingness to co-create, customer involvement, attitude, and subjective norms with the dependent variable which is customer adoption towards digital clienteling among Malaysians. In order to collect primary data for this study, a set of questionnaires was created and utilized to solicit responses from respondents. The questionnaire was subsequently made available to the targeted respondents among Malaysians in the form of Google Form.

According to Krejcie and Morgan Table, they identified a need for an effective method of determining the sample size required to be representative of a specific population (1970). As a result, the Krejcie & Morgan table was used to determine the sample size for this investigation. As a result, the sample size for this study must include 400 Malaysians.

Malaysians comprised the sample population for this study. The questionnaire, which was sent out using Google Form, received a total of 400 replies, and those responses were examined. The reliability analysis, descriptive analysis, and Pearson correlation coefficient analysis are all parts of the data analysis process. To check the internal consistency of the measuring device, the reliability test was applied to the independent variables. In this study, all of the variables' Cronbach Alpha values ranged from 0.7 and higher. As a result, according to the Rules of Thumb on Correlation Coefficient Sizes table, all the variables were below the lowest range of 0.6 that was considered acceptable.

In this study, the customer involvement variable clearly shows that these variable influences customer adoption towards digital clienteling in Malaysia the most. This is because, from the study, this variable shows the highest value of Cronbach Alpha's value compared to the other variables. The value of Cronbach Alpha for customer involvement is 0.883 compared to customer innovativeness which is 0.778, willingness to co-create, 0.844, attitude, 0.830, and subjective norms, 0.799. Thus, it can be concluded that customer involvement has the highest internal consistency for this research.

Also, in this study, the Pearson's Correlation Coefficient was employed to quantify the strength of the association between the dependent variable and the independent variables. The conclusion of Pearson's correlation results is provided below.

5.3.1 Customer Innovativeness and Adoption

H1: There is a relationship between Customer Innovativeness and Adoption

According to the previous chapter, on data analysis, there is a strong positive relationship between Customer Innovativeness and Adoption. According to the data research, customer innovativeness and adoption have a strong positive relationship ($r = 0.721$, $p < 0.05$). What is indicated by "earlier than others" suggests that the adoption period is considerably shorter than that of other counterparts in the system. The degree to which a person may accept innovation earlier than their equivalents in the system is known as innovation readiness. How quickly people adopt new ideas in comparison to other system members may also be used to describe creativity. At the absolute least, innovation can be described as nebulous. Creativity or innovativeness is a measure of a company's capacity to create and promote new items quickly (Hurley and Hult, 1998).

5.3.2 Customer Involvement and Adoption

H2: There is a relationship between Customer Involvement and Adoption

According to the previous chapter, chapter 4, it shows that the customer involvement has a strong positive relationship with adoption where $r = 0.691$, $p < 0.05$. This finding shows that customer involvement towards adoption of digital clienteling in Malaysia are positively related among each other. Customer Involvement is the level to which a person engages in activities like designing, manufacturing, and providing services. By doing this, the business is attempting to broaden the scope and function of a person's participation at various phases of the service innovation process in order to suit personal requirements and demands. (Nambisan, 2002; Bitner & Brown, 2008; Alam, 2006).

5.3.3 Willingness to Co-Create and Adoption

H3: There is a relationship between Willingness to Co-Create and Adoption

According to the previous chapter's data analysis, willingness to co-create and adoption have a significant strong positive relationship with $r = 0.697$, $p < 0.05$. Co-creation occurs when businesses involve outsiders in the ideation and development process. Most businesses work hard to keep new products and procedures under wraps, and some even keep them entirely internal. Co-creation, on the other hand, allows businesses to collaborate outside of the workplace to generate new ideas and challenge their own established practices. Moving on to the customer adoption process, customer adoption refers to the process by which a company introduces a new product to the market and attracts both new and returning customers.

5.3.4 Subjective Norms and Adoption

H4: There is a relationship between Subjective Norms and Adoption

According to chapter 4, the data gained and analyzed indicates that there is a strong positive relationship between Subjective Norms and Adoption ($r = 0.700$, $p < 0.05$). According to Ajzen and Fishbein, subjective norms are an important factor in determining a person's behavioural purpose (1989). Social norms have a significant influence on an individual's behavioural intentions, which affects behaviour and changes how an individual perceives his or her close friends and family. Adoption of digital clienteling in online shopping and business can create a better experience for both customers and companies to understand market demand. Adopting digital clienteling has a positive relationship between subjective norms because people in the modern world prefer to live with a minimalist concept.

5.3.5 Attitude and Adoption

H5: There is a relationship between Attitude and Adoption

Analyzing from chapter 4, the findings of the data shows that there is a strong positive relationship between attitude and adoption where $r = 0.689$, $p < 0.05$. Every consumer has a unique personality that influences how they perceive and perceive their online shopping behaviours (Wolfinbanger and Gilly, 2001). According to Delfarooz, H. Paim, Aizah, M. Sidin, and Ali (2009), understanding your target customer is critical for online business success. According to Gefen and Straub (1997), the perceived social presence of a medium can influence technological adoption, and the perception of a website's social presence can positively influence user trust and intention in an online context.

5.4 Implication of the Study

Generally, the objective of this research is to define the purpose of this research, which is to study Malaysian online businesses that implement digital clienteling and customer adoption of digital clienteling. According to this study, five independent variables exist: customer innovativeness, customer involvement, willingness to co-create, attitude, and subjective norms. All the variables are likely to have a favorable relationship with the adoption of digital clienteling. All the independent variables were selected to be observed as the impact toward adoption of digital clienteling. As for the data results that have been analyzed, the five variables showed a positive relation and are relevant for the study.

Digital clienteling could be the future of online business since the world has moved to digital or virtual business interaction. The study gives a new innovative solution for Malaysians to manage their business in a way of co-create with the customers. By having co-create activities, the entrepreneur or company may continue their businesses successfully because they would know the demand of their customers. They can improve their products and services according to demand in the market and eliminate unnecessary things that aren't beneficial for both parties. Another benefit of co-creating is giving a

whole new personalized experience to customers so the market would focus on attracting customers on things that customers would aim for.

Any company that supplies products and services in the market should start to utilize Digital Clienteling to understand their target market better. According to Libai et al., 2020, the more effective smart assistants get, the more customers will trust them to make decisions due to their ability to anticipate and understand user needs. Thus, it is important for businesses to collaborate with customers in order to give better service and product for them. The bond between two parties could help each other's needs and would be a solution to a sustainable industry.

To summarize, the study has shown how effective and beneficial Digital Clienteling is to companies, entrepreneurs, businesses and customers itself. Based on the findings of this study, adoption to Digital Clienteling has a positive relationship with independent variables. Thus, the goal of learning about the adoption of Digital Clienteling in Malaysia was achieved with splendid ideas.

5.5 Limitations of the Study

In getting this research work accordingly, there were some limitations in order to achieve the findings for the research. Limitation of a study may jeopardize the process of getting the study's findings and workflow.

One of the limitations is time, where researchers have to collect 400 responses from the questionnaire distribution. Even though the distribution of the study's questionnaire was held online, still to get the amount of 400 people to voluntarily answer the questionnaire is time consuming. The questionnaire was made into Google Form which is already easy to access and relevant for this research since the study is about online business. In order to get all 400 respondents, the data analysis process was delayed and had to extend the research duration.

Furthermore, communication and interaction also limit the study. Since all the researchers are living far away with each other, it is hard to communicate directly. Most of the meeting and communication was held virtually via Google Meet and WhatsApp messengers. It is better if the work can be done together and the communication would be clearer to one another. Also, it was limited for researchers to physically meet and interact with respondents to hear their opinion and ideas directly. There would be a lot of new ideas and opinions among those 400 respondents that can be used as an improvement for the study.

The other limitation of the study is lack of understanding towards the topic which is Digital Clienteling. As the topic is still a new term to use and not most people are frequently familiar with the term. Some researchers also find it a bit difficult to translate and adopt at the first phase of the research. Most of the respondents also might be the first to know the term since the study is not widely known for everyone. Researchers had to be thorough and be thorough when looking for related research studies to cite in the proposal and report.

To sum it up, researchers were able to overcome those limitations with their hard work and cooperation in order to finish the report and mainly the study. Thanks to the respondents that were found at the last minute and voluntarily helped to answer the questionnaire and the patience of researchers who passionately manage to finish the study.

5.6 Recommendation / Suggestion for the Future Research

There are a few suggestions for future researchers that could be proposed. We collected research data in this study using quantitative rather than qualitative methods. This method is sometimes ineffective because some respondents answer the questionnaire at random without reading it, which may affect the true result of our group research. As a result, we encourage future researchers to use a qualitative method if it is appropriate for their research. Many researchers recommend face-to-face interviews over online surveys as the qualitative method. This is because the researcher can obtain more detailed information.

The qualitative method also allows the researcher to obtain direct responses from respondents, and the number of respondents is lower than in the quantitative method.

When our group collects data from respondents, some are unwilling to cooperate in answering the questionnaires. This causes the data collection process to take longer before our group reaches the quota for running the SPSS data analysis. As a result, the researcher must be patient and learn how to communicate effectively with the respondent in order to pursue them in providing feedback. Furthermore, the researcher must keep the questionnaire survey brief and easy to complete. If the questionnaire is too long to read, the respondent may not complete it.

This study had 400 respondents, and almost all of them were from the University Malaysia of Kelantan, City Campus, because it was close and easy to collect data from. Future researchers must broaden the scope of their research and the number of respondents to include people from other regions or countries. When there are more respondents, the research will be more credible, valid, and relevant.

5.7 Summary / Conclusion of the Study

To summarise, the purpose of this research is to identify and investigate hyper-personalization, co-creation, digital clienteling, and transformation in Malaysia. Customer innovativeness, customer involvement, customer willingness to co-create, customer attitude, and subjective norm all play important roles in e-commerce, according to the research. As a result, this study has provided the researcher with a more in-depth understanding of hyper-personalization, co-creation, digital clienteling, and transformation in Malaysia.

Our group expects that this research review will provide valuable reference and guideline for the future research and get the relevant and accurate data.

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APPENDIX A – DRAFT OF QUESTIONNAIRE



SURVEY ON THE HYPER-PERSONALIZATION, CO-CREATION, DIGITAL CLIENTELING, AND TRANSFORMATION IN MALAYSIA.

Dear respondents,

We are final year students of the Bachelor of Entrepreneurship (Commerce) program with Honors from the Faculty of Entrepreneurship and Business, University Malaysia Kelantan conducting a final year research project to fulfill our degree requirements under the supervision of Prof. Madya Dr. Noorshella Binti Che Nawi. As part of this research, we have prepared the attached questionnaire to get your opinion on the hyper-personalization, co-creation, digital clienteling, and transformation in Malaysia.

This survey should take around a few minutes to complete and we want to lend some of your time to complete it. All information will be kept confidential and will only be used for academic research purposes. We would greatly appreciate your help in completing all these surveys. Thank you.

Prepared by:

1. ALVIN LOW ZHEN KEEN (A19A0038)
2. AESHAH HARTINI BINTI ADNAN (A19A0007)
3. FATIMAH FATIH BINTI SAIPUL ANUAR (A19A0143)
4. ABDUL HELMI BIN AB RAZAK (A19A1012)

SECTION A / BAHAGIAN A: DEMOGRAPHIC PROFILE / PROFIL DEMOGRAFIK

INSTRUCTION: Please tick in the blank space provided when answering.

ARAHAN: Sila tandakan pada ruang kosong yang disediakan semasa menjawab.

1. Gender / Jantina *

Male / Lelaki

Female / Perempuan

2 Age / Umur *

18 – 24 years old / 18 - 24 tahun

25 – 30 years old / 25 - 30 tahun

31 - 35 years old / 31 - 35 tahun

36 – 40 years old / 36 – 40 tahun

3. Race / Bangsa *

Malay / Melayu

Chinese / Cina

Indian / India

Others / lain-lain

4. States / Negeri: *

Pahang

Perak

Terengganu	<input type="checkbox"/>
Perlis	<input type="checkbox"/>
Selangor	<input type="checkbox"/>
Negeri Sembilan	<input type="checkbox"/>
Johor	<input type="checkbox"/>
Kelantan	<input type="checkbox"/>
Kedah	<input type="checkbox"/>
Pulau Pinang	<input type="checkbox"/>
Melaka	<input type="checkbox"/>
Sabah	<input type="checkbox"/>
Sarawak	<input type="checkbox"/>
Wilayah Persekutuan	<input type="checkbox"/>

5. Marital Status / Status Perkahwinan: *

Single / Bujang	<input type="checkbox"/>
Married / Berkahwin	<input type="checkbox"/>
Others / Lain-lain	<input type="checkbox"/>

5. Educational Level / Tahap Pengajian: *

Sijil Pengajian Malaysia (SPM)	<input type="checkbox"/>
Sijil Tinggi Pengajian Malaysia (STPM)	<input type="checkbox"/>
Diploma / Diploma	<input type="checkbox"/>
Bachelor of Degree / Ijazah Sarjana	<input type="checkbox"/>
Master / Master	<input type="checkbox"/>
Doctor of Philosophy / Ijazah Kedoktoran (PhD)	<input type="checkbox"/>

6. Occupation / Pekerjaan *

Employed / Bekerja

Self-employed / Bekerja Sendiri

Unemployed / Tidak bekerja

Student / Pelajar

7. Do you frequently do your shopping online? Adakah anda kerap membeli-belah dalam talian? *

Yes / Ya

No / Tidak

8. On which platform do you often shop online? You can choose more than 1 answer / Di platform manakah anda sering membeli-belah dalam talian? Jawapan anda boleh lebih daripada satu *

Shopee

Lazada

Instagram

Facebook

TikTok Shop

Other

UNIVERSITI
MALAYSIA
KELANTAN

SECTION B: DEPENDENT VARIABLE / PEMBOLEHUBAH BERSANDAR

Please choose your answer to each statement using the following scale: / Sila pilih jawapan anda pada setiap pernyataan menggunakan skala berikut:

Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Neutral / Neutral	Agree / Setuju	Strongly Agree / Sangat Setuju
1	2	3	4	5

a) Adoption / Penerimaan

1.	1. I shop frequently online rather than in-store. <i>Saya kerap membeli-belah dalam talian daripada di kedai.</i> *	1	2	3	4	5
2.	2. Shopping online is more convenient. <i>Membeli-belah dalam talian adalah lebih mudah.</i> *	1	2	3	4	5
3.	3. Online shopping provides wide range of products and services. <i>Membeli-belah dalam talian menyediakan pelbagai jenis produk dan perkhidmatan.</i> *	1	2	3	4	5
4.	4. Shopping online allows customers to enjoy simplicity and comfort.	1	2	3	4	5

	<i>Membeli-belah dalam talian membenarkan pelanggan menikmati kesederhanaan dan keselesaan. *</i>					
5.	5. Making e-commerce transaction when purchasing is quick and easy. <i>Membuat transaksi e-dagang apabila membeli adalah cepat dan mudah. *</i>	1	2	3	4	5

SECTION C: INDEPENDENT VARIABLE / PEMBOLEHUBAH BEBAS

a) **Customer Innovativeness / Inovasi Pelanggan**

1.	Customers are free to give opinions on services or products. <i>Pelanggan bebas memberikan pandangan terhadap servis atau produk. *</i>	1	2	3	4	5
2.	Customers can increase their knowledge in the online business industry. <i>Pelanggan dapat menambah ilmu dalam industri perniagaan dalam talian. *</i>	1	2	3	4	5
3.	Purchase history and data make it easier for customers to make future purchases. <i>Sejarah dan data pembelian memudahkan pelanggan untuk melakukan pembelian yang akan datang. *</i>	1	2	3	4	5
4.	Purchase history and data are able to isolate what consumers want or need. <i>Sejarah dan data pembelian mampu mengasingkan perkara yang dikehendaki atau diperlukan oleh pengguna. *</i>	1	2	3	4	5

5.	Customers can ensure the safety of the purchased products. <i>Pelanggan dapat memastikan keselamatan produk yang dibeli. *</i>	1	2	3	4	5
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b) Willing To Co-Create / Kesanggupan Untuk Mencipta Bersama

1.	Customers can help companies to generate new product ideas by co-creating. <i>Pelanggan boleh membantu syarikat menjana idea produk baharu dengan mencipta bersama. *</i>	1	2	3	4	5
2.	Customers can lead to new and great innovations by co-creating. <i>Pelanggan boleh membawa kepada inovasi baharu dan hebat dengan mencipta bersama. *</i>	1	2	3	4	5
3.	3. Co-creating can improve communication with customers. <i>Dengan mencipta bersama, ia boleh menambahbaik komunikasi dengan pelanggan. *</i>	1	2	3	4	5

4.	4. Co-creating can come up with solution for a problem. <i>Dengan mencipta bersama, ia dapat menghasilkan penyelesaian bagi sebarang masalah. *</i>	1	2	3	4	5
5.	5. Co-creating can improve customers' shopping experience. <i>Dengan mencipta bersama, ia dapat menambahbaik pengalaman pelanggan semasa membeli-belah. *</i>	1	2	3	4	5

c) Customer Involvement / Penglibatan Pelanggan

1.	Customers can identify the advantages of new products earlier. <i>Pelanggan dapat mengenalpasti kelebihan produk baru dengan lebih awal. *</i>	1	2	3	4	5
2.	Customers are free to choose and evaluate quality products. <i>Pelanggan bebas memilih dan menilai produk yang berkualiti. *</i>	1	2	3	4	5
3.	Customers are more confident in the benefits of a product being sold.	1	2	3	4	5

	<i>Pelanggan lebih yakin dengan manfaat sesebuah produk yang dijual. *</i>					
4.	Saving time during purchase can build customer loyalty. <i>Penjimatan masa semasa pembelian dapat membina kesetiaan pelanggan. *</i>	1	2	3	4	5
5.	Saving time during purchase can attract new customers. <i>Penjimatan masa semasa pembelian dapat menarik minat pelanggan baru. *</i>	1	2	3	4	5

d) Attitude / Sikap

1.	I search for the information first before buying online product. <i>Saya mencari maklumat dahulu sebelum membeli produk dalam talian. *</i>	1	2	3	4	5
2.	Online product usually have a better deal than in-store. <i>Produk dalam talian biasanya mempunyai tawaran yang lebih baik daripada di kedai. *</i>	1	2	3	4	5
3.	I can easily learn about the product that is suitable for me	1	2	3	4	5

	when I online shopping. <i>Saya boleh belajar dengan mudah tentang produk yang sesuai untuk saya apabila saya membeli-belah dalam talian. *</i>					
4.	Online shopping provide me more in-depth information before I buy the product. <i>Membeli-belah dalam talian memberikan saya maklumat yang lebih mendalam sebelum saya membeli produk. *</i>	1	2	3	4	5
5.	Online shopping have wider variety of product that I can choose than in-store. <i>Membeli-belah dalam talian mempunyai pelbagai jenis produk yang boleh saya pilih daripada di kedai. *</i>	1	2	3	4	5

e) **Subjective Norms / Norma Subjektif**

1.	Customers can be influenced by public opinions when shopping online. <i>Pendapat umum boleh mempengaruhi pelanggan apabila membeli-belah dalam talian. *</i>	1	2	3	4	5
2.	Subjective norms heavily influence on purchasing online.	1	2	3	4	5

	<i>Norma subjektif amat mempengaruhi pembelian dalam talian. *</i>					
3.	I seek opinion from my friend before making a purchase. <i>Saya meminta pendapat daripada rakan saya sebelum membeli dalam talian. *</i>	1	2	3	4	5
4.	Social influence heavily impacts on online businesses. <i>Pengaruh sosial memberi impak yang besar kepada perniagaan dalam talian. *</i>	1	2	3	4	5
5.	Customer's behaviour impacts on a company's business growth. <i>Tingkah laku pelanggan memberi kesan kepada pertumbuhan perniagaan syarikat. *</i>	1	2	3	4	5



APPENDIX B – GANTT CHART

Task \ Week	1	2	3	4	5	6	7	8	9	10	11	12	13	14
First meeting with supervisor														
Suggestion of proposal topic and draft														
CHAPTER 1: INTRODUCTION 1.1 Background of the study 1.2 Problem Statement 1.3 Research Question 1.4 Research Objectives 1.5 Scope of the Study 1.6 Significance of Study 1.7 Definition of Term 1.8 Organization of the Proposal														
CHAPTER 2: LITERATURE REVIEW 2.1 Introduction 2.2 Underpinning Theory 2.3 Previous Study 2.4 Hypotheses Statement 2.5 Conceptual Framework 2.6 Summary/ Conclusion														
CHAPTER 3: RESEARCH METHODS 3.1 Introduction 3.2 Research Design														

FKP

3.3 Data Collection Methods													
3.4 Study Population													
3.5 Sample Size													
3.6 Sampling Techniques													
3.7 Research Instrument Development													
3.8 Measurement of the Variables													
3.9 Produce for Data Analysis													
3.10 Summary/ Conclusion													
CHAPTER 4: DATA ANALYSIS AND FINDINGS													
4.1 Introduction													
4.2 Preliminary Analysis													
4.3 Demographic Profile of													
4.4 Respondents													
4.5 Descriptive Analysis													
4.6 Validity and Reliability Test													
4.7 Normality Test													
Hypotheses Testing													
4.7.1 Hypothesis 1													
4.7.2 Hypothesis 2													
4.7.3 Hypothesis 3													
4.8 Summary/ Conclusion													
CHAPTER 5: DISCUSSION AND CONCLUSION													
5.1 Introduction													
5.2 Key Findings													

