

Hi Tech versus Hi Touch: The Digitalisation of Asnafpreneurs in Perlis

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ABSTRACT

Digital technology has forced entrepreneurs and businessmen to reconsider their business models. Although research on entrepreneurial intention and business models is gaining attention, there is still a large knowledge gap in both fields. As we know, Perlis is one of the states in Malaysia that is a developing economic state. Most Perlis people are working in agriculture, farming, and running businesses. Parallely, the COVID-19 pandemic contributed to the transformation of societies involving the Industrial Revolution 4.0 (IR 4.0). The lifestyles of societies employed the adoption of digital technology. Thus, this study aims to investigate the issue of product marketability and assist rural entrepreneurs in improving their digital competencies according to modern standards. In this study, researchers are specifically implementing the transformation of channels of digitalisation on business model practice among asnaf in Perlis. Several channels or platforms, such as social media, business websites, and online delivery applications, are emphasised. The aim of this study is to foresee the business model practices among asnaf regarding their product, promotion, and delivery activities. In addition, this study employed a qualitative method. The data collected was among asnafpreneurs that run the food and beverage industry in Perlis. Eight instruments have been developed based on Business Model Canvas (BMC), and these instruments assist the researchers in producing expected themes. Furthermore, this study exposed the common platforms used by the asnafpreneurs as mentioned in the results. At the end of this study, a digitalisation asnafpreneurs model is presented and discussed. Several limitations and recommendations for future research are suggested.

Keywords: Asnafpreneurs, Business Model Canvas (BMC), Digitalisation

1. INTRODUCTION

1.1 Economy of Perlis

Based on the book of Initiatives Plan of Perlis 2021-2025, economy digital was one of the seven clusters in producing digitalisation of Perlis. Thus, under economy digital were mentioned on e-commerce, digital city, digital enhancement centre and biz@SocialMedia. For the e-commerce, entrepreneurs are targeted to participate in these items. This is because, Perlis state currently undergo new system development and involved existed e-commerce platforms such as Lazada, Shopee, Lelong, Mudah and so on. Furthermore, digital city was targeted to Kangar, Chuping Valley and Kuala Perlis Port. Moreover, the digital economy of Perlis was relevance and related with others six clusters of digitalisation.

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This study indicated the economy of Perlis which focused on Perlis' plan on digitalising their city. The common platforms used by the asnafpreneurs using gadgets in business activities as it is parallel to the initiatives plan of Perlis. In Malaysia, operating business with digital payment and services very important to fulfill the new norms – 'hi touch' was invented as a term in response to 'hi tech'. Hi tech opposed to hi touch when customers do not need human interaction to perform activities such as ordering and payment management. According to Dvir et al. (2005), the term 'Hi Tech Hi Touch' was coined by John Naisbitt in the early 80's with the concept of conscious integration of technology into our lives became even more relevant.

The state government of Perlis emphasised on spreading awareness and information about 'digital culture' to public by creating a Digital Government platform which parallel to Digital Perlis 2025 plan. There are several initiatives taken which were promotion of 'Cashless Perlis' which is a cashless payment method, virtual adventure at Perlis Digital Geopark, Digital Mosque and many more. The efforts made by the state government are seen to be able encourage the current generation towards digitalisation. Digital technology is a necessity today when almost all daily affairs such as paying utility bills, buying goods and bank transactions are done online. Currently, business people around tourism spot such as Padang Besar already into the digitalisation where they allowing customers to scan QR code for payment or online transfer payment.

1.2 The Use of Gadgets in Business Activities

Nowadays, adapting to the new norms requires digitalisation. To adapt to the norms, an entrepreneur should use digital transactions to reform their strategies to gain high profit and return. Digital entrepreneurship should be adopted for creating and implementing new technologies to convert conventional businesses into new business models to be competitive with current market demands (Sahut et al., 2021). Hence, the aim of utilising technology and digital media for marketing and business was suggested to make maximum access and revenue while simultaneously reducing costs efficiently. Digitalisation in entrepreneurship activities served a number of functions such as for spreading information, promotion, payment, delivery and so on. Thus, influential social media platforms such as Facebook, Instagram, Tik Tok, and YouTube can provide chances for entrepreneurs to explore, generate and develop entrepreneurial activities more effectively. These chances are coupled with digital sales platforms such as Shopee and Lazada, which are gaining ground among today's customers. Furthermore, online delivery companies were joining the phenomenon of digitalisation orders by servicing the products deliveries likewise Foodpanda, Lalamove, Grabfood and so on. Important to use a digital gadget was proven when small and medium industry (SME) sector in rural areas have been using digital marketing platforms proven to increase their sales results up to 30 percent per year after involve in Rural Entrepreneur Digitisation Program or *Program Pendigitalan Usahawan Desa (PPUD)*. The Deputy Secretary General (Policy) of the Ministry of Rural and Regional Development or *Kementerian Kemajuan Desa dan Wilayah (KKDW)*, Datuk Che Murad Sayang Ramjan encourage the entrepreneurs to digitalise their businesses to be more successful (Utusan, 2023).

1.3 Asnafpreneur

Asnafpreneur was a combination of two terms which were asnaf and entrepreneur. Asnaf was the group of citizens which labelled under low income and fall under class of B40 in Malaysia. In Perlis, Majlis Agama Islam Perlis (MAIPs) was one of the organisations that give attention to the asnaf by appointing the Asnaf Transformation Academy MAIPs Sdn Bhd (ATAM) to perform functions and tasks towards transforming asnaf more powerfully. Accordingly, the establishment of ATAM starting in 2022 is still new and there are still no full statistics of asnafpreneurs who have been assisted. Whereas entrepreneur was defined as people or citizens that having business activities through creating their own products and services. This was supported by a study of Meerangani et al. (2022), asnafpreneurs, as one of the asnaf groups, always want to be transformed from non productive asnaf to productive asnaf through entrepreneurial platforms.

Moreover, this group will have the necessary assistance and guidance to become entrepreneurs. Therefore, it is time for these asnafpreneurs to move into the digital business segment to expand their potential while ensuring their business's future survival.

1.4 Problem Statement

COVID-19 pandemic contributed to transformation of societies involving Industrial Revolution 4.0 (IR 4.0). The lifestyle of societies employed the adoption of digital technology. Thus, the ability and ingenuity of business owners or entrepreneurs to suit current situation were tough. Moreover, the change of new norms required huge cost and skills. The steps to address the issue of product marketability, rural entrepreneurs must improve their digital competencies in accordance with the modern standards. By selling items directly to customers' homes through digital application ordering, marketers were urged to switch from traditional marketing techniques to digital marketing of their products. Producing asnafpreneurs who can remain competitive was one of the objectives that government should targeted.

Hence, this study aimed to explore the digitalisation channels used by the asnafpreneurs in Perlis. As we know, Perlis is one of the states in Malaysia which was a developing economic state. Most of Perlis people are working in agriculture, farming and running business. Past research stated that the use of digital technologies is yielding new opportunities for business including those located rurally in enhancing business growth and economic development (Tiwasing et al., 2022). Moreover, digitalisation channels were related to elements aim in Business Model Canvas (BMC) of each entrepreneur and business owners. Therefore, these study instruments were developed base on the elements of BMC.

2. LITERATURE REVIEW

Digital and entrepreneur become familiar with each other because most entrepreneurs who use the digital business platform have three main digital mediums, namely for marketing, service development, and communication purposes to support economic growth as a part in Sustainable Development Goals (SDGs). As entrepreneurs, they willing to change from traditional marketing methods to digital marketing by directly marketing goods to consumers' homes through orders made via digital applications. Enhance, starting from 2020, government give entrepreneur initiatives to recover short-term economic recovery plan with financing grants worth RM140 million for enterprises to digitalise and become online businesses (Bernama, 2020). This was helping various parties to foster innovation and develop local venture capital talents, especially among small entrepreneurs.

Entrepreneurs directly connected to digital when they want to sell their products. The digitalisation in product promotion can leveraging digital technologies and platforms to market and promote products or services to a wide range customer. It involves utilising various online channels and strategies to reach potential customers. Besides that, promotion also can create brand awareness and achieve a sale. Digital marketing and e-commerce where part of promotion channels is relevant for some products that have an unlimited shelf life such as toys, furniture, clothing, and interior items with can be sold through online stores (Novytska et al., 2021). In sights of businesses, digitalisation in marketing gives a big initiative to some product such as organic food company use digital marketing channels to promote their brand, research the individual needs of potential customers, and through e-commerce to expand opportunities for pre-ordering products and selling them at points of delivery. Digitalisation enables businesses to utilise a wide range of digital marketing channels, such as social media, search engines, email marketing, content marketing, influencer marketing, and display advertising. Those channels offer unique opportunities to connect with the target customer and promote products effectively.

Nowadays, social media platforms have become essential for product promotion. Businesses can create profiles on platforms like Facebook, Instagram, Twitter, LinkedIn, and TikTok to engage with customers, share product information, and run targeted ad campaigns. Other than that, Search engine also optimises product-related content. The existence of search engines helps improve the visibility of products in search results. Most trending words appearing higher in search rankings, more products have a better chance of being discovered by potential customers. Online Advertising also can support businesses to run targeted online advertising campaigns. Through platforms like Google Ads, social media ads, and display advertising, products can be promoted to specific demographics, interests, and behaviors. However, over the years, business companies officially using email remains a powerful tool for product promotion. Businesses can use email campaigns to share product updates, exclusive offers, and personalised recommendations directly with customers (Tastsidou, 2023).

In recent years, new digital technologies such as the internet, websites, mobile applications, and social media have changed the way people interact with each other, especially when it comes to uncertain situations such as the COVID-19 pandemic (Mohamad et al., 2022). Social media functions not just for communication tools but also for businesses. Content marketing is one of the new trends creating valuable and relevant content such as social media posts, videos, infographics, and guides can attract customer to buy a product (Winata et al., 2021). Some of the content highlights the benefits of products and show awareness of the brand. Content marketing connected to Influencer Marketing. This method was occurring a joint venture by influencers and content creators in the industry in expand the reach of product promotion. Influencers can share their experiences with products and influence their followers' purchasing decisions. Other than that, digitalisation in E-commerce platforms was also important where businesses can showcase and sell their products online. Examples of platforms such as Amazon, Shopify, eBay, and others offer opportunities for product visibility and sales (Yu et al., 2022).

Payment process in business transactions should be numerous advantages, including faster transactions, enhanced security, improved customer convenience, and increased efficiency by using digital access. However, it is crucial to address cybersecurity concerns and ensure compliance with relevant regulations to maintain a trustworthy and reliable digital payment ecosystem. The most important aspect of adopting digital channels to carry on payment transactions is to gather relevant levels of trust among users (Szumski, 2020). A part of that, online payment gateways one of assistant's e-commerce businesses using online payment gateways is essential. These gateways securely process payments during online purchases, converting sensitive data to protect against fraud and unauthorised access. In addition, Peer-to-Peer (P2P) payments services also give advantages allow individuals to send money directly to each other using mobile apps or online platforms. These services have become popular for splitting bills, paying friends, or reimbursing expenses. However, the new methos digitals apps user like to do is subscription payments services like subscription-based businesses, memberships, and utility bills also give advantage to customers set up automatic payments in time without manual intervention (Iyengar, 2022).

Presently customers or users have sought out new means to enhance their activities and turn to online applications especially online shopping. Retailers get the opportunities by do business online and use it as a platform to apply digital communication also digitalise a process of payment. Online platforms including social media networks create new opportunities for customers to communicate with retailers and be active participants in looking for information before making a purchase of their goods. The digitalisation in a payment process refers to the transformation of traditional payment methods into digital or electronic alternatives. This involves leveraging technology and digital platforms to facilitate and streamline payment transactions for businesses and consumers alike. The primary focus of digitalisation is to offer a variety of digital payment options such as credit cards, debit cards, mobile wallets (Apple Pay and Google Pay), online banking, and electronic fund transfers (EFTs). Digitalising product

delivery also involves facilitating digital payment methods, such as credit cards, mobile wallets, or online banking. This simplifies the checkout process and encourages cashless transactions. These methods are more convenient than physical cash with its risk of being lost, stolen and damaged.

Product delivery is known as process of incorporating digital technologies and strategies to optimise the delivery of products. This digitalisation aims to enhance the overall customer experience, improve efficiency, and reduce operational costs. Digitalisation of product delivery is not only beneficial for e-commerce businesses but also for traditional brick-and-mortar stores that offer delivery services. Embracing digitalisation a process can led to improved customer loyalty, increased operational efficiency, and a competitive edge in the market. First step before delivery method, customer must begin with online ordering systems, where customers can browse product catalogs, place orders, and make payments through websites or mobile apps. This step provides convenience and accessibility for customers to shop from their homes or on the go. Digitalisation in product delivery has good impact influenced fast food restaurant strategies during the global pandemic. While technology may enable digital transformation, fast food restaurants are fast to match the changes. Digitalisation opens new possibilities for fast food restaurants to sustain their business with digital infrastructures in place like mobile devices, Wi-Fi networks, and online payment systems (Kee et al., 2021).

Time in product delivery is very important to a fast-food company. Speed of delivery depends on order processing of the company decision. Once an order is placed, digital systems can automate various stages of order processing. The delivery process includes order confirmation, inventory management, and preparing the product for shipment. Tools of automation could reduce errors and speed up the process. Digitalisation in product delivery enables real-time tracking of orders (Parwez, 2022). Moreover, digital tools benefiting the customers using digital tools can monitor the status of their deliveries, providing transparency and reassurance about the location also estimated time of arrival of their products. Digitalisation has become a better communication for customers in term of automated notifications about order confirmations, delays, or estimated delivery times keep customers informed throughout the process. Customers also can get better service especially streamline the process of returns and refunds become easier and more efficient for customers to initiate and track return requests. Other than that, companies producing product digitalisation of product delivery is not only beneficial for e-commerce businesses but also for traditional brick-and-mortar stores that offer delivery services. Embracing digital technologies in this aspect can lead to improved customer loyalty, increased operational efficiency, and a competitive edge in the market. Using digital tools can support the best optimise delivery route like traffic conditions, weather, and delivery priorities. This optimisation helps in reducing delivery times and fuel costs.

3. METHODOLOGY

This study employed a qualitative method. The data was collected through interview session. There are five asnafpreneurs around Perlis involved in the interview. The asnafpreneurs were selected among food and beverage industry line. This study received pre-information about the asnafpreneurs from the officers of ATAM and through their Facebook. The instruments tested in this study was adapted from elements of BMC. One of the essential elements regarding to this study's finding was channel.

Then, content analysis technique was implemented to explore the digitalisation of product promotion, digitalisation of payment process and digitalisation of product delivery. The content was analysed with the assistance of the software program ATLAS.ti. version 9. The software works for coding the textual data and for its interpretation. The interviews and articles were coded at the sentence level. Standard content analysis techniques were used for the coding purpose (Lincoln & Guba, 1985).

4. RESULTS

The profile of respondents is presented in Table 1 based on several details such as business name and business location. There are five respondents overall that have been interviewed by the researchers. The respondents were among asnaf which is running food and beverage business around Perlis.

Table 1 Profile of Asnafpreneurs in Perlis

Respondent	Business Name	Business Location
R1	Nasi Dalca Che Ain	Beseri, Perlis
R2	De Rosa Bakery	Kangar, Perlis
R3	The Wany's Entreprise	Kangar, Perlis
R4	Marjan Maju Enterprise	Kangar, Perlis
	Cendol Warisan	
R5	Iman's Ayam Gunting	Arau, Perlis

Table 2 indicated overall instruments of digitalisation applied by asnafpreneurs in Perlis. Therefore, about three themes were summarised in the table based on several functions of digitalisation channels use in business activities. Those functions of digitalisation channels included digitalisation of product promotion, digitalisation of payment process and digitalisation of product delivery. For the first theme digitalisation of product promotion, most of the respondents use social media such as Facebook, WhatsApp and TikTok to find customers. This has been stated by

"Saya menggunakan Facebook, Tiktok dan WhatsApp"

"I use Facebook, Tiktok and WhatsApp"

(Respondent 1)

"Saya menggunakan WhatsApp, Facebook dan Tiktok"

"I use WhatsApp, Facebook dan Tiktok"

(Respondent 3)

"Saya menggunakan Facebook dan Tiktok"

"I use Facebook dan Tiktok"

(Respondent 5)

In addition, most of the respondents prefer social media such as Facebook as their medium of digitalisation in promoting business activities.

"Saya menggunakan Facebook untuk mempromosikan aktiviti perniagaan"

"I use Facebook to promote business activities"

(Respondent 1)

"Saya banyak menggunakan Facebook untuk mempromosikan perniagaan saya"

"I use Facebook a lot to promote my business"

(Respondent 3)

“Saya menggunakan Facebook untuk mempromosikan aktiviti perniagaan”

“I use Facebook to promote business activities”

(Respondent 4)

“Saya menggunakan Facebook Personal dan Facebook Page”

“I use Facebook Personal and Facebook Page”

(Respondent 5)

For the second theme digitalisation of payment process, most of the respondents choose online banking and QR code for payment transaction. This supported by

“Saya menggunakan online banking, Bank CIMB”

“I use online banking, CIMB Bank”

(Respondent 2)

“Saya menggunakan Grab Pay dan online banking untuk melakukan transaksi pembayaran”

“I use Grab Pay and online banking to make payment transactions”

(Respondent 4)

For the third theme digitalisation of product delivery, most of the respondents used Grab Food and Food Panda as medium to received and delivery orders. This supported by

“Saya menggunakan Grab Food dan Food Panda untuk melakukan penghantaran produk dan pengurusan perkhidmatan”

“I use Grab Food and Food Panda to do product delivery and service management”

(Respondent 3)

“Saya menggunakan Grab atau saya sendiri akan melakukan penghantaran produk dan pengurusan perkhidmatan”

“I use Grab or I myself will do the product delivery and service management”

(Respondent 4)

Table 2 Medium of Digitalisation Applied by Asnafpreneurs in Perlis

Instrument	R1	R2	R3	R4	R5
Digitisation channels used to acquire customers	So far, I'm using a fan page from Facebook	I use Facebook, TikTok and WhatsApp	I use WhatsApp, Facebook and TikTok	I use Facebook, WhatsApp and Grab to acquire customers	I use Facebook and TikTok
Digitisation channels used to promote business activities	I use Facebook to promote business activities	I use Facebook and TikTok	I use Facebook a lot to promote my business	I use Facebook to promote business activities	I use Facebook Personal and Facebook Page

Instrument	R1	R2	R3	R4	R5
Digitisation channels used to conduct transactions payment	I use cash to make payment transactions	I use online banking, Bank CIMB	I use the duit now app to make payment transactions	I use Grab Pay and online banking to make payment transactions	I use cash and duit now QR code to make payment transactions
Digitisation channels used for payment acceptance transactions	I use cash for payment acceptance transactions	Most use cash	I use the Duit Now app and cash for payment acceptance transactions	I use Grab Pay and online banking for payment acceptance transactions	I use cash and duit now QR code for payment acceptance transactions
Digitisation channels used for delivery product and service management	I will personally deliver the product to the customer	This store does not ship products	I use Grab Food and Food Panda to do product delivery and service management	I use Grab or me myself will do the product delivery and service management	I do not do product delivery and service management
Digitisation channels used to obtain resources	I use Facebook to get resources	I use Facebook, TikTok and WhatsApp	I use WhatsApp and Facebook to get resources	I will go directly to the shop to get business resources such as raw materials and business equipment	I use Facebook and WhatsApp to get resources like raw material, chicken and others
Digitisation channels used to receive customer feedback	I use Facebook to do receive customer feedback. When the order has been sent, I will post it on Facebook and expose people commenting the order from me	I saw customer feedback on Facebook and thank God there was good feedback	I use Facebook and TikTok to get customer feedback	I use WhatsApp to get customer feedback	I use Facebook and WhatsApp to receive customer feedback. Customers will comment on the food I sell as delicious and they recommend it to their friends.
Digitalisation channels are the preferred and easiest to use	For me, the digitalisation channel that is preferred and easiest to use is Facebook. This is because when I join the Saya Anak Perlis Facebook group which has 300 thousand members it is easy for my business to grow.	The easiest digital channel used to do business is Facebook.	The easiest digitalisation channels to use are Facebook and TikTok	For me, the digitalisation channel that is preferred and easiest to use is WhatsApp because it is easy to update about the business	For me Facebook and WhatsApp are the easiest to use. Both of these channels are easy to use when promoting the products being sold

5. DISCUSSION AND CONCLUSION

This paper explored the digitalisation channels implemented by the asnafpreneurs in Perlis. The instruments of the study were developed based on elements in BMC. In conclusion, there were three channels involved which were digitalisation in product promotion, medium digitalisation of payment process and digitalisation of product delivery. Here is the model generated from the analysis of themes above.

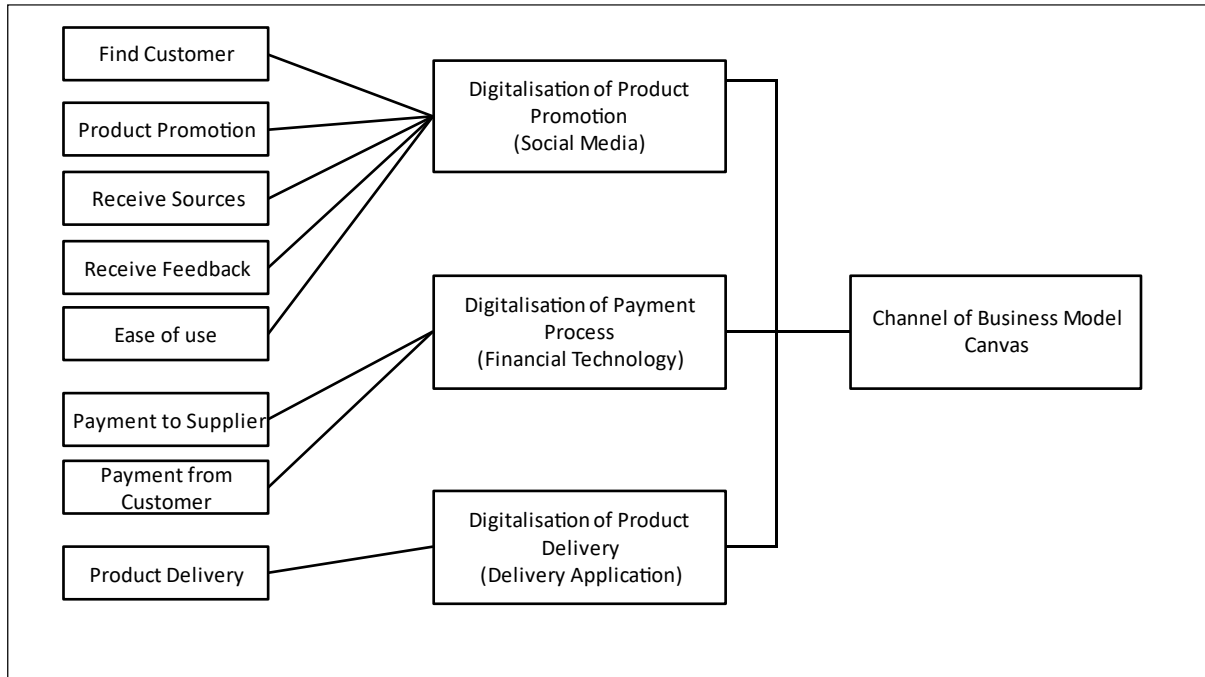


Figure 1. Digitalisation of Asnafpreneur Model

As we know, Perlis was among the smallest state in Malaysia. The economics of Perlis was still developing. The cost of living in Perlis is much cheaper compared to cities such as Johor Bahru, Kuala Lumpur, Selangor and Pulau Pinang. Thus, this related to the minimum use of technology in Perlis. This was observed by researchers and enumerator during data collection when cash are used and no option as QR code and online banking in physical stores around Perlis. Apart from that, there are still lacking of online promotion in Perlis. Usually, the restaurant or shop go viral because of outsiders like reviewers such content creator and public figure. It is not promoted by local community or the shop owners. Besides, most of entrepreneurs and business owners in Perlis attach to their customers and supplier directly face to face. Shop owners are more friendly to the customers who visit their shop most rather than customers who becoming online regular customers.

However, the initiative of asnafpreneurs in implementing digital channel contributed awareness to Perlis people and other businesses' owners to initiate the development of Perlis state. At the same, the digitalisation that happened in Perlis expected to boost the economy in future. In addition, this study suggests an observation will be conducted towards the asnaf business activities as to prove the issues gained from the above discussion. Moreover, as the study propose digitalisation of Perlis people, it was suggested to explore on digitalisation of asnaf and SDGs.

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