

# Adapting To Transform: Digital Challenges and Strategies for Women-Entrepreneurs in Kuala Lumpur

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## ABSTRACT

This study investigates the existing business practices and challenges that women entrepreneurs running MSMEs face in Kuala Lumpur as they transition into adapting to the evolving landscape of business to remain competitive with their peers. Using qualitative research methods, focus group discussions (FGDs) were conducted to elicit respondents' views on the current business practices. Since many entrepreneurs are influenced to some extent by the changing business model, they do face outstretching challenges, such as a decline in traditional practices plus increased competition posed by e-commerce. Such issues make it hard for most of them to adapt to switching their business models (BMs) into more efficient ones. Therefore, through FGDs, this research managed to explore the readiness of the respondents to embrace the digital transformation. The results reveal key barriers, including lack of skill in digital adaptation, inadequate finances due to declining sales, and cultural reluctance toward digitalization. This research further highlights the alternative scenarios for providing support for the entrepreneurs to confront these critical barriers, such as digital skills training concentrate guidance to help them learn and employ knowledge in digital developments, the amplifying of institutions, plus partnership support initiatives. The main goal is to propose a strategic framework arising from the findings of the study that could offer guidance to women entrepreneurs among MSMEs in Kuala Lumpur in navigating the terrain of digitality. With the setting of physical premises in Kuala Lumpur falling increasingly silent, this study does serve as a significant guide for entrepreneurs to adapt and grow within the new business landscape.

**Keywords:** women entrepreneurs; MSMEs; current business practices; digital skills; new business landscape.

## INTRODUCTION

Today's competitive landscape increasingly relies on digitalization and e-commerce business models (BMs) (Peñarroya-Farell et al., 2023). Nonetheless, there are some entrepreneurs, particularly women entrepreneurs, who remain heavily dependent on traditional business models and may face difficulties in engaging with digitalization (Rahayu and Ellyanawati, 2023; Mandishaya et al., 2015). This finding is supported by earlier research from Rahayu and Ellyanawati (2023), who found that in certain developing countries, women entrepreneurs face significant barriers to engaging with current digital strategies. These barriers include having limited subordinate agency support to adapt to current practices, the prioritization of domesticity responsibilities such as motherhood, gender-based disparities in digital competencies, social expectations such as obedience to their husbands, and their limited mobility.

Findings through the focus group discussions (FGDs) with targeted respondents revealed that women entrepreneurs in Kuala Lumpur face significant barriers in adopting current digital practices, including a lack of digital literacy, inadequate finances due to declining sales, and cultural reluctance toward digitalization. These barriers indicate the need for continuous support and structured guidance, as well as fostering collaboration between subordinate agencies, to allow the sustainable integration of digital technology into their business operations. This study makes a significant contribution by examining entrepreneurs who continue to operate traditional "brick-and-mortar" businesses in high-traffic areas in Kuala Lumpur (Abd. Malek and Mahat, 2021), an emphasis that sets it apart from earlier research on digital transformation.

Earlier systematic research from Gupta and Butt (2024) highlights that women entrepreneurs are now able to promote their products and services to broader target audiences, regardless of their physical premises or dependence on traditional business practices. This digital opportunity enables entrepreneurs to expand their market reach, enhance business growth opportunity, and strengthen competitiveness effectively through the adoption of digital tools and e-commerce business models (BMs). However, the findings of this study differ significantly from earlier research, as most respondents demonstrated only a minimal level of engagement with digital instruments. With limited digital literacy and a low level of acceptance toward current digital advancements, this study has proven the hesitation and lack of understanding in executing digital technologies among entrepreneurs in today's business landscape. Nevertheless, this study is impactful to them, as it facilitated early exposure to digital adoption through support from higher education institutions, particularly Universiti Teknologi Malaysia (UTM), which provided peer support through a WhatsApp group and community engagement with the recent digital course held at UTM.

This research aims to systematically analyze and classify the readiness of MSMEs, particularly among women entrepreneurs, to adopt digital transformation and implement the latest digital practices into their business operations. Through a comprehensive systematic literature review, this study aims to synthesize existing knowledge, identify new research avenues, and bridge the gaps in the current literature. Particularly, this research focus on exploring how women entrepreneurs try to execute current digital practices in their business operations in today's competitive business landscape (Shoba et al., 2021) in high-traffic areas of Kuala Lumpur. Notably, despite various efforts, many women entrepreneurs still show minimal acceptance of digital transformation, largely due to the belief that operating in a strategic business location alone is sufficient to sustain their business success (Yasin et al., 2022). This perception diminishes the perceived need to embrace digital transformation. This study also investigates the impacts of digital transformation to increase the readiness levels among women entrepreneurs to enhance their competitiveness. These experiences provide valuable insights to assist entrepreneurs in ensuring the continuity and long-term success of their business operations (Fabeil et al., 2020). Evidence supported by Elshaiekh et al. (2023) emphasizes that in today's business landscape, subordinate agencies and higher education institutions must construct a strategic plan to ensure the technological instruments remain current with rapid technological changes. These plans should not only prioritize investment in obtaining the latest technologies but also cultivate longer-term plans that build leadership skills and bridge the digital skills gaps, enabling the entrepreneurs to keep a competitive edge in today's competitive landscape. This research employed a cross-case methodology to analyze data by exploring the similarities and differences in innovation and succession practices. This research can serve as a significant comparative indicator for future research. Therefore, this study involves women entrepreneurs comprising micro, small, and medium enterprises (MSMEs) located at the center of Kuala Lumpur.

This paper is organized as follows: First, the literature review synthesizes existing research on digital business concepts and gender-specific, particularly those faced by women entrepreneurs operating in the targeted areas of Jalan Tuanku Abdul Rahman (Jalan TAR) and Masjid India, Kuala Lumpur. Next, the methodology outlines the research design and data collection method used to obtain responses from these entrepreneurs. This is followed by the findings and discussion, which present empirical results regarding current practices, barriers, and strategies needed to improve the digital knowledge and skills of the targeted respondents. Finally, the conclusion and future work sections summarize the key insights and proposes directions for future research.

## LITERATURE REVIEW

Kuala Lumpur, the capital city of Malaysia, is recognized for its high-traffic commercial areas (Yasin et al., 2022), which include prominent business locations such as Jalan Tuanku Abdul Rahman (Jalan TAR) and Jalan Masjid India (Abd. Malek and Mahat, 2021). The business landscape of this area, particularly focusing on traditional business models (BMs), which rely on the "brick-and-mortar" concept, is essentially known as "Shopping Paradise" for most tourists from local and abroad (Abd. Malek and Mahat, 2021; Astro Awani, April 2022; Kosmo, May 2023). Nonetheless, recent shifts in shopping habits show a significant decline in physical shopping activities compared to previous years (Astro Awani, April 2023), as more consumers now prefer to make purchases through online platforms (Chou et al., 2021; Pantano et al., 2020). This current condition around Jalan TAR and Masjid India has undergone noticeable changes due to the transition toward digitalization

(Kosmo, May 2023). Many local entrepreneurs, particularly women entrepreneurs, also have been significantly affected, as a considerable number of them continue to rely on outdated business models and have yet to fully adapt to digital transformation.

Through earlier findings and investigations conducted by the researchers around Jalan TAR and Masjid India, it was discovered that many entrepreneurs continue to rely on business-to-business (B2B) models that are integrated with outdated business practices. This observation aligns with previous research by Mattila et al. (2021), which emphasized that being integrated with outdated business practices will enhance the risk of being left behind in today's rapidly evolving business landscape. The findings reveal that more than half of the 781 businesses in the area are owned by women who operate their businesses independently, with some receiving minimal assistance from family members focused on traditional business models (BMs). This evidence is further strengthened by data from the focus group discussions (FGDs), where 15 out of 16 respondents were women entrepreneurs who had actively operating businesses in the Jalan TAR and Masjid India areas. To support this finding, the study used a qualitative research method rather than quantitative method to enable an in-depth exploration of their experiences, barriers, and views regarding the implementation of digital transformation among these women entrepreneurs in their business operations. According to earlier research by Abdul Halim et al. (2023) and Yawised et al. (2022), a lack of digital literacy and limited resources significantly hinders entrepreneurs' readiness to execute digital transformation, posing a potential threat to the long-term sustainability of their businesses. Based on earlier research from Udayana et al. (2023), it is emphasized that to ensure the long-term sustainability of businesses, these entrepreneurs should align their business operations and digital transformation together. This is supported by earlier research from Bâra et al. (2023), which suggested that the current digital practices are necessary in today's business landscape to highlight the brand visibility and increase the awareness among the consumers. This method includes numerous web-based or search engine optimization (SEO) methods, such as blogs, websites, e-mail, or social network channels like Facebook, Instagram, and TikTok. Therefore, Udayana et al. (2023) emphasized that each innovation is developed to develop positive impacts on daily routines. Technological advancements urge users to adapt their marketing strategies in alignment with online-based marketing channels to achieve digital transformation goals in today's competitive landscape. By understanding the study from Udayana et al. (2023), the researchers aim to bridge the digital skills gap among women entrepreneurs in this commercial area to increase their readiness and strategic planning to execute digital transformation initiatives to achieve long-term sustainability.

### **Strategical Planning For Women Entrepreneurs In Adopting Current Digital Practices**

To ensure the sustainability of business operations, the implementation of an effective strategic plan within an organized support structure is essential for the successful implementation of digital transformation. Supporting this perspective, previous research from Noris et al. (2021) and Ranta et al. (2021) highlighted that individuals involved in the process of implementing digital transformation need to have digital expertise and competencies to achieve long-term success. However, women entrepreneurs around the Jalan TAR and Masjid India areas showed their limited readiness to adopt digital transformation, despite acknowledging its importance. This evidence is supported by data collected through previous FGD sessions, where more than 9 out of 15 women entrepreneurs indicated that they were not sufficiently prepared to implement digital practices in their business operations. The main reasons for this situation are lack of digital literacy, inadequate finances due to declining sales, and cultural reluctance toward digitalization. However, this situation may worsen if no strategic planning is implemented, possibly leading to long-term sustainability challenges. According to earlier reports from Kosmo (May 2023) and Astro Awani (April 2023), many businesses in the Jalan TAR and Masjid India areas have recently suffered significant financial losses due to disruptions from digital and e-commerce platforms, causing some to move to smaller premises and, in the worst-case scenario, close their businesses completely, which has led to the loss of their main source of income (Kosmo, May 2023; Astro Awani, April 2023).

Moreover, this study differs from earlier research that focused more on advancing the execution of digital transformation. Instead, this study specifically emphasizes enhancing entrepreneurs' readiness to adopt digital tools in assisting them to enhance their business performance, rather than assessing the value of e-commerce. This approach allows an in-depth understanding of the motivational factors that drive entrepreneurs to embrace digital transformation. By concentrating on readiness and potential benefits, this study aims to provide insights that can facilitate more effective strategies for digital adoption across various business scopes of study. In

comparison, earlier studies from Alimamy and Gnoth (2022) and Gabriel et al. (2023) indicated the role of augmented reality (AR) in enhancing the value of e-commerce, specifically through enhanced user personalization and enabling self-service. This emphasizes the need for e-commerce to keep up with advancements in AR to elevate the user experience and personalization and allow for self-service usage by the users. Therefore, the current study brings a significant distinction compared to the previous one, which is more focused on increasing the readiness of digital implementation and exploring how digitalization can be integrated in adding value to traditional business models (BMs), essentially in contexts where the level of acceptance among entrepreneurs remains minimal. The objective of this finding aligns with an earlier study from Palmié et al. (2022) that emphasized business owners relying on traditional business models (BMs) must increase their ability to execute various options for digital practices in their operations to ensure long-term sustainability and relevance in today's rapidly evolving competitive business landscape.

To ensure continued support in enhancing the implementation and adaptation of digital transformation among these women entrepreneurs, strategic planning must take precedence to prevent being left behind in today's rapidly evolving business landscape. Support from the subordinate agencies and higher institutions is also seen as a crucial factor that can positively influence their readiness to adopt and leverage digital instruments in their business operations. This is supported by earlier research from Osman et al. (2025), which emphasized that Malaysian subordinate agencies and higher institutions should take the lead in organizing training or any related seminars for those involved in businesses, either micro, small, or medium enterprises (MSMEs). These strategic plans can provide valuable opportunities to enhance their skills and knowledge they need to effectively transform toward future changes. By participating in such seminars or training, business owners can accelerate their growth quickly and strengthen themselves for long-term sustainability (Osman et al., 2025).

To obtain successful digital transformation among women entrepreneurs, full commitment from the owners and the support of family members who are involved in the business are needed. Digital transformation also means allocating and using adequate resources (Lee, 2021), leveraging expertise effectively, building trust in a business landscape, and effectively employing digital strategies and tools. This approach asserts inclusivity and support for all team members, thereby diminishing the risk of marginalization or exclusion among those who are involved in the operations (Salih, 2024). Earlier research by Sari et al. (2021) and Heim and Hopper (2022) emphasizes that the successful leverage of digital transformation in businesses is influenced by numerous factors, including the alignment of values, attitudes, and interests. In supporting of this research, an earlier study from Nur Hayati et al. (2021) emphasized how this alignment was in accordance with the theory of competitive advantage by Michael Porter (1985), which outlined how businesses and governments could enhance their value in order to remain competitive in today's competitive landscape. However, findings from the current study reveal that many respondents expressed hesitation toward engaging in digital transformation due to their minimal readiness to adapt. This hesitancy results from their continued dependence on outdated business practices, which hinders their ability to transform effectively into digital operations.

Hence, to ensure the successful transition from outdated business models (BMs) to digitalization (PeñarroyaFarell et al., 2023), women entrepreneurs in these areas should design their strategic plans that drive meaningful impacts and foster innovation. As emphasized in the earlier study from Winarsih et al. (2021), integrating a cohesive strategic vision enables entrepreneurs to obtain their competitive edge in today's rapidly competitive landscape. Therefore, this study aims to bridge the digital skills gaps by enabling women entrepreneurs to maintain a competitive edge in today's competitive landscape through the adoption of current digital practices into their business models (BMs). It explores business leaders' views on their preparedness and strategic planning for executing digital transformation initiatives to achieve long-term sustainability. Using a qualitative research method, it aimed to gain deeper insights from 15 women entrepreneurs, including younger and elderly women entrepreneurs with different levels of expertise, to assess their readiness in integrating current digital practices in their business operations.

Additionally, earlier research by Türk (2022) emphasized that obtaining mutual understanding and engagement with the latest technological advancements needs the effective implementation of organizational leadership skills to assure cost-efficiency. Therefore, fostering collaboration between younger and elderly women entrepreneurs in effectively leveraging digital channels for two-way communication can enhance mutual appreciation of technical and interpersonal competencies, increase engagement and enthusiasm, and ultimately cultivate trust

among them. These efforts strengthen collaboration, analytical capabilities, and creativity, enabling businesses to adapt to digital practices and move away from outdated traditional business models (BMs) toward greater operational efficiency. Nevertheless, earlier research from Barolli and Terzo (2020) highlights that failure to effectively execute a well-structured support system among business partners may bring about negative effects, an effect referred to as the ‘quantum factor,’ which potentially hinders sustainable digital transformation. Therefore, the findings of this study used an explanatory case study method to examine the underlying significant factors in the case, permitting the identification and interpretation of impactful factors (Priya, 2021). Additionally, a descriptive case study method was incorporated as a direct and timely approach to obtain a strong understanding of the specific context (Upright & Forsythe, 2021). To bridge the analytical gap, a cross-case analysis was executed through the use of typologies, as recommended by Stapley et al. (2022), to allow comparison of features and differences between cases of women entrepreneurs implementing a digital transformation of their business.

Besides, the earlier research from Boon et al. (2022) noted that students and scholars who participated in interdisciplinary research along with both relativist-subjectivist and realist-objectivist paradigms blended interdisciplinary research into a well-defined system designed to provide insider perspectives. Kim and Park (2021) and Imran et al. (2020) supported this evidence by highlighting the methodological relevance of such approaches to organizational leadership research. Concerning the scope of this study, women entrepreneurs who are directly involved in operations, these approaches emphasize the need to comprehend how these women entrepreneurs are required to navigate a multitude of leadership and managerial styles within academic and practical environments. Furthermore, the incorporation of business sustainability will require women entrepreneurs to implement adequate protective and technological measures to ensure enduring structural adaptability and resilience. These resources are important for enhancing operational alternatives that integrate with systems supporting enduring business frameworks (Morgan-Thomas et al., 2020; Zhang & Watson IV, 2020). Nonetheless, many scholars have raised concerns regarding the potential misused of digital technology that would exploit user data. In this case, many entrepreneurs still prefer to avoid fully coping with digitalization despite the considerable advantages it offers in day-to-day activities (Lis and Fischer, 2020). To encounter the problem, the gap between entrepreneurs and information technology practitioners needs to be bridge through effective collaboration. This collaboration enhances understanding and prevents unnecessary costs (Permana & Darma, 2020).

The integration of new technologies, as earlier discussed, is essential for enabling digital transformation for further business development and growth. Women entrepreneurs, however, seem to experience considerable difficulties in these aspects and tend to fall back on outdated business strategies, lacking reliable support from either the family or other subordinate agencies. These issues reveal the presence of support mechanisms that are uncoordinated and incomplete. Therefore, there is an urgent requirement to develop comprehensive support frameworks that aim to equip women entrepreneurs with the tools necessary for active engagement in reliable digital transformation processes within their organizations.

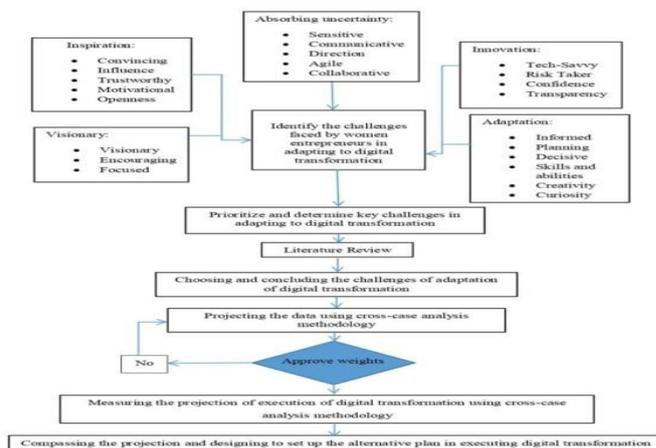


Figure 1: A well-organized support structure (theoretical framework) of this finding.

## METHODOLOGY

Since this study focus on a qualitative research rather than quantitative conceptualization, it serves as the foundation of the study, which deeply highlights digital challenges and strategies employed by women entrepreneurs who actively run their businesses in Kuala Lumpur, particularly around the Jalan TAR and Masjid India areas. The research analyzes how women entrepreneurs understand the transition of purchasing habits moving from physical stores, known as “brick-and-mortar,” to digital platforms. The research seeks to evaluate how prepared these entrepreneurs are for fast-tracking their transition to digital business practices. The research examines the significant challenges to convergence in digital transformation implementation while assessing the current business landscape alongside potential strategies to boost entrepreneurial readiness. The assessment will first focus on elderly entrepreneurs who face significant challenges with digital transformation to offer necessary support and discover success factors through local entrepreneur insights.

### Research Design

Since this study uses a qualitative method, it depends on a relatively small sample and therefore limits the numerical standardization and generalization that is normally used in quantitative research. Quantitative designs, by contrast, readily support mathematical generalization. Nevertheless, these dissimilarities do not make quantitative methods inherently superior. Earlier research from Kumatongo and Muzata (2021) suggested qualitative and quantitative methods each provide certain advantages, based on the research objectives. Snowball sampling and purposive sampling are examples of qualitative research methods that will be used to explore the qualitative analysis and limit the quality for standardization purposes (Hennink and Kaiser, 2022). Moreover, these sampling strategies were implemented to choose respondents who were bestsuited for addressing specific research objectives. Earlier research from Mekie (2021) suggests that such a strategy is socially sound and justified in its rationale, selecting participants based on specific criteria and individual characteristics that allow for meaningful engagement with the research inquiry. In the scope of this study, the conceptual framework was constructed to include a diverse range of respondent insights and acknowledgments, as it was controlled by specific criteria developed from a strategic literature review. Findings from the FGD sessions, this research investigates how micro, small, and medium enterprises (MSMEs) focusing on women entrepreneurs actively running their businesses in Kuala Lumpur, particularly the Jalan TAR and Masjid India areas, are prepared to move towards digital transformation, especially in response to declining sales performance and other significant challenges. Their efforts to shift from traditional business practices to digital solutions. This study explores these challenges in detail with a sample of 15 women entrepreneurs across various industries based on their level of expertise and readiness for digitalization. Table 3.1 below shows the profiles of the targeted respondents in Jalan TAR and Masjid India areas.

Table 3.1: Total number of local entrepreneurs in Jalan TAR and Masjid India, Kuala Lumpur.

Location	Total Entrepreneurs	Percentage
Jalan Melayu, Arked TAR	12	1.536
Arked Ibu Kota, Jalan TAR	28	3.585
Lot 101, Jalan TAR	8	1.024
Lot 107, Jalan	14	1.793

TAR		
Lorong Bonus, Jalan TAR, Lot 159	12	1.536
Pusat Penjaja Jalan Melayu / Masjid India	143	18.310
Pusat Perdagangan, Lorong Bonus (PT80)	49	6.274
Wisma Yakin, Jalan Masjid India	30	3.841
Selangor and Malayan Mansions	365	46.735
City One Plaza	40 Retail Lots / 20 Kiosk (60)	7.683
Semua House	60	7.683
Total	781	100

The busiest area of Jalan TAR and Masjid India, particularly Selangor and Malayan Mansions, is where most businesses located in this area. There are a total of 365 currently active businesses at this location. To achieve the purpose of the research and in choosing the best-suited participants, this specific area was selected because it is a densely populated area of businesses, which provides the highest probability of having statistically viable and effective data. This is particularly beneficial because it increases the ease of identifying suitable subjects among local entrepreneurs. For the data collection procedures, a purposive sampling approach has been adopted using 16 respondents (1 man and 15 women entrepreneurs) who are managing their businesses in both traditional and digital practices at this location. This approach is expected to provide the necessary quantity, quality, and relevance of qualitative data while ensuring that the participants are appropriately involved in the study and in providing information. However, in this study, only the sample of women entrepreneurs was selected to describe in detail based on their acceptance and readiness for executing digital transformation, as their insights contributed various and valuable details to the findings objectives.

### Data Collection and Data Analysis

During the data gathering and analysis phases, the researcher needs to explicitly show the research techniques and methodologies to confirm that the results are relevant and help bridge research gaps, as noted in earlier research from Taquette and Borges da Matta Souza (2022). Numerous essential elements contribute to the effectiveness of the data gathering and evaluation phases: 1) precisising indicators that address the research questions being examined, 2) choosing the best-suited target respondents, and 3) confirming coherence between the research goals and the selected methodology. Based on this, qualitative research aims to examine specific problems or certain groups or entities, while quantitative research seeks to align with general scientific standards. In the data collection and analysis phases, quantitative research depends on data collection efforts, while qualitative research relies on the researcher as the main data gatherer. According to earlier studies from Rahman et al. (2022), quantitative research employed numerical sampling techniques like simple random sampling,

systematic sampling, cluster sampling, stratified sampling, and consecutive sampling. Simultaneously, qualitative research carried out data-gathering methods via snowball sampling and purposive sampling, which could have restricted standardization (Hennink and Kaiser, 2022).

This research conducted a qualitative analysis approach by choosing an adequately targeted group of women entrepreneurs currently operating in Jalan Tuanku Abdul Rahman (Jalan TAR) and Masjid India, Kuala Lumpur. Data were collected through focus group discussions (FGDs) and in-depth interview sessions with both elder and younger generations of entrepreneurs, primarily focused on family-owned businesses, as well as individual entrepreneurs who operate independently in these business areas without receiving support from family members to manage either traditional business practices or current digital practices were the focus of this study. The analysis identified several key themes and subthemes that provide valuable insights related to technographic segmentation, current economic structure, demographic segmentation, and the readiness levels among these entrepreneurs to assume their business undertaking beyond traditional models toward digitalization. The first section outlines the technographic segmentation of the interview participants, and the subsequent sections explore the interrelated key themes, concluding with a summary of the overall research findings.

## RESULT AND DISCUSSION

Grounded in a solid support (theoretical framework) showed in Figure 1, the data analysis must be methodically coded to reveal the respondents' preparedness and the challenges they encountered. This method gathered the viewpoints of women entrepreneurs regarding the integration of digital transformation into their business models (BMs).

Based on the responses gathered from the participants, 9 of the 15 continued to rely on traditional business models (BMs), whereas 6 of the 15 respondents had transitioned their business approaches to include current digital practices. This change enabled them to attain improved efficiency in their business models (BMs), boosting their competitiveness in the current business environment. Among these respondents, 11 provided complete responses to the questions, whereas the other 4 did not fully engage. The responses provided deeper insights into the mechanisms and challenges encountered by women entrepreneurs in implementing digital strategies alongside traditional business practices.

During the FGD sessions that were conducted, participants were informed that each session was expected to last for about 40-60 minutes. These sessions were held at Universiti Teknologi Malaysia (UTM) in Kuala Lumpur, providing a convenient place for participants to get involved. The phases of data gathering and analysis occurred from August to November 2024, allowing sufficient time for an in-depth expedition and evaluation of the gathered data. According to earlier studies from Stapley et al. (2022), the researchers gained a comprehensive insight to illustrate the use of the research questions through qualitative methods, guaranteeing that the study would yield relevant evidence to formulate significant conclusions.

### The Challenges Occurred During In-Depth Interview And Focus Group Discussion (Fgd)

The research used focus group discussions (FGDs) and in-depth interviews as qualitative research methods to resolve issues that cannot be entirely resolved using quantitative or numerical schemes (Candra Susanto et al., 2024). These methods, consisting of organized group discussions, seek to collect a variety of perspectives and underscore common attitudes, group interactions, and mutual experiences concerning the interview subjects.

Nevertheless, these methods have limitations, including the possible predominance of vocal participants, the effect of social pressure on the truthfulness of respondents, and the difficulty of steering conversations to stay on topic and productive. The interviewer should make certain that every respondent can express their viewpoints and discuss any concerns or differences. FGDs encounter obstacles, like the possible impact of interactions between participants, necessitating careful data interpretation and the need to refrain from making excessively general conclusions (Agustianti et al., 2022).

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## The Business Practices That Had Been Implemented

### Traditional Business Practices Versus Current Digital Practices

Based on the responses gathered from participants, it is evident that many women entrepreneurs continue to rely heavily on traditional business models (BMs) rather than adopting current digital practices. This is due to their continuous inability to adjust to the latest advancements. Notably, 9 out of 15 respondents continue to rely on the traditional business models (BMs), mainly due to a lack of digital literacy, inadequate finances due to declining sales, and cultural reluctance toward digitalization. Particularly, 3 of the 9 respondents indicated limited digital skills and capabilities to adapt to current digital practices, which led to digital illiteracy to adapt to current digital practices. Moreover, a significant decrease in sales performance also affected the fact that another 3 respondents expressed that insufficient financial resources hindered them from changing their business practices toward digitalization. Additionally, one of respondent attributed her unreadiness for digital implementation to cultural reluctance. Additionally, many elderly women entrepreneurs operating independently also appear to struggle with engaging with any new technologies because they receive minimal support from their family members. Notably, 2 respondents indicated that age was a factor that limited their ability to consider digital practices in their business operations. Their business operations remain focused on traditional business practices, which can lead to a negative impact. Overall, worst-case scenarios can create a continuous, difficult cycle that hinders growth and long-term sustainability.

Additionally, reliance on manual jobs and traditional methods often yields inefficiencies, ambiguities, and challenges to adapting to changing market patterns. While one of the women entrepreneurs has made her initial steps, such as using digital platforms like Grab, many of them are still reluctant to tap into digital tools effectively because of fears of the pace of change, perceptions of risk, and lack of confidence and skills. Therefore, different forms of interventions should be suggested for those reluctant to fully embrace digital tools, such as targeted assistance through digital-related courses or training with experts and provision of relevant resources to bridge the technological gap. These initiatives, which involved women entrepreneurs, would enhance the credibility of digital approaches and set them on a path to remain competitive and sustainable in today's business landscape for the long term.

In addition, analysis of those respondents who were already familiar with and adopting current digital practices in their business models (BMs) reveals that, out of the 15 women entrepreneurs, 6 were able to move business practices toward digitalization. These entrepreneurs explicitly reflected on their previous dependence on traditional business practices and now rely on digital tools and practices that have helped them work more efficiently and enhanced their competitiveness in the business. The changes toward current digital practices include leveraging digital channels and instruments such as WhatsApp, Google Business, Shopee, Facebook, Instagram, and TikTok. The shift has radically changed these women entrepreneurs' habits since they have been able to increase their market exposure and customer access and enhance their brand image. These changes followed customers' purchasing habits, which are increasingly driven by e-commerce and digital platforms. For example, findings from this show that one of the women entrepreneurs effectively uses search engine optimization (SEO), such as Google Business, to influence a customer to visit her physical premises, thus enabling her business to have online visibility and offline sales. Moreover, the findings highlight that collaboration between younger and elderly entrepreneurs has contributed significantly to the adaptation phase toward digital transformation. A significant result from the findings indicated that 3 respondents admitted that effective involvement in teamwork brought a significant impact for them to ease in executing digital transformation into their business operations, particularly through leveraging digital channels such as Facebook, Instagram, and TikTok, which enhance their online visibility and engage more widely with targeted customers.

Entrepreneurs are subsequently aware of today's business landscape and that their venture is empowered to more efficiently execute daily business practices if they have the required digital skills. For instance, 2 respondents who have already embraced digital transformation admitted that having the necessary digital skills and capabilities had enabled them to enhance their online visibility through digital platforms. This, in turn, has had an effective impact on their business growth. These entrepreneurs discern that while digital transformation is inherently related to achieve business objectives, it can also serve the dual purposes of eliminating additional costs and enabling their business to grow. While digital transformation represents a diverse suite of potential

growth and innovation opportunities, it also comes with significant challenges from misuse and the complexities of technology. This emphasizes the need for a dual method: building trust among users and prioritizing the development of user-friendly technologies by creating simplified and intuitive technologies that can be efficiently adopted by various user groups. While there is unquestionable necessity for digitalization, it seems many women entrepreneurs, particularly elderly entrepreneurs, still cannot use the digital facilities and online transition effectively. This is fairly easy to explain; these elderly women entrepreneurs face difficulties due to their digital illiteracy in regard to reluctance to engage in new digital tools. The responses also show that in many cases the digital aspects of the business are run by younger entrepreneurs (often qualified family members), but they cannot bridge the generational gap and fully benefit due to limited engagement in adopting digital transformation across their business. Furthermore, peer support programs and digital-related courses that specifically target elderly entrepreneurs can help to lessen the digital inclusivity gap, create an inclusive business, and ultimately provide them the opportunity to partake in today's competitive business landscape.

## **Access To Rejection of the Implementation of Digital Transformation into Their Business Operations**

### **Challenges And Experiences During the Execution of Digital Transformation**

From the findings of this study, several respondents reported facing significant challenges during the implementation of digital transformation within their business models (BMs). A prominent barrier involved obstacles in managing operations across multiple locations, essentially when attempting to promote and sell goods directly to potential customers. Notably, 3 out of 15 respondents indicated their mobility, noting that they frequently travel and operate their businesses in numerous locations beyond the Jalan TAR and Masjid India areas. They admitted that they had struggled to maintain their business operations and to gain their income. This condition highlights the complexities encountered by entrepreneurs who are insufficiently prepared to fully engage with digital transformation while balancing it with traditional methods.

In addition, the challenges of engaging the latest transformations have significantly worsened after the epidemic hit several years ago. Many local entrepreneurs have struggled to adapt to the rapidly changing situation, with some of them unable to maintain their business capital and working capital due to operational expenses. The epidemic has also accelerated a transition in purchasing habits toward digitalization, with a significant decrease in customers visiting physical "brick-and-mortar" premises. Notably, 4 out of 15 respondents emphasized their obstacles in managing business operations in today's competitive business landscape. This condition will lead to the worst-case scenario of unsold stock and a minimum of sales turnover. Moreover, the limited digital expertise, due to limited educational backgrounds among some respondents, has resulted in minimal engagement with digital platforms, even though they recognize the importance of digital transformation in today's competitive business landscape. From the findings, 4 out of 15 respondents emphasized their lack of educational background and digital disabilities hinders their process in implementing digital transformation into their business operations. The constraint of limited resources presents a significant challenge to the effective engagement of women entrepreneurs with digitalization plans. These difficulties can hinder overall business performance.

## **Knowledge To Upsurge The Readiness Level Among Women Entrepreneurs To Transform Traditional Business Practices For Greater Efficiency**

### **Efficient Practices To Enhance Online Visibility And Customer Preferences**

The findings of this study emphasize the positive experiences associated with executing a digital transformation process within business operations. Several respondents indicated that developing strong customer retention and becoming a preferred choice in the market are closely associated with utilizing digital channels and enhancing online visibility. Recognizing this, the entrepreneurs acknowledged the importance of high-quality appearances on digital channels such as TikTok and Facebook in gaining customer interest. Notably, 6 out of 15 respondents agreed that leveraging these digital platforms has the potential to improve sales performance and influence customers to make a purchasing decision, thus leading to virality easily, expanding targeted market reach, and enhancing brand image. Therefore, it highlights that gaining customer trust and demonstrating professionalism are crucial factors that lead to achieving success in digital business operations.

Furthermore, the findings highlight the respondents' positive perspective of the collaborative work experience between elderly women entrepreneurs and younger, high-tech family members, which has fostered dynamic capabilities in their digital transformation journey. For instance, it includes a mother-daughter collaboration in managing their business operations, aligned with traditional and current digital practices. This collaboration not only led to their possibilities of high business performance but also strengthened the long-term sustainability of their business in today's business landscape. Nevertheless, in certain cases of the findings, several of the respondents noticed that some of their children are unable to fully engage with the operations, essentially in executing the digitalization process because of other career commitments, including jobs and further studies, resulting in a generational gap in business commitment.

The findings highlight that the majority of respondents enjoyed learning the upcoming information regarding the digital transformation process, even though they encountered significant challenges during the implementation. Driven by different motivational components and analogous resources facilitating their digital transition, the women entrepreneurs were encouraged to increase their skills and knowledge, which in turn contributed to greater efficiency and business growth.

### **Receiving Assistance from the Younger Generation Contributes A Valuable Chance In Adapting To Digital Transformation**

The findings in this study highlight that many elderly women entrepreneurs need support and assistance from the younger generation in adapting to the digital transformation process. It clearly highlights that less adaptation among the elderly is largely because of their aging-related factors, which hinder their ability to learn and gain new knowledge regarding current digital practices and technological advancements. Notably, 2 out of 15 respondents indicated their unreadiness to adapt to digital transformation into their business operations and remain reliant on traditional business practices. Nevertheless, with support and assistance from the younger generation, there is potential to have a positive impact by engaging other elderly family members in helping run their business. This intergenerational involvement is able to easily adapt to digital practices and transform their business models (BMs) toward greater efficiency. Utilizing digital platforms such as Facebook and WhatsApp Business can enhance the high reputability of brand awareness and increase accessibility to potential clients more easily. For instance, the findings indicate a cooperation between mother and daughter in operating their business, effectively leveraging both traditional and current digital practices. This collaboration highlights the importance of positive involvement to ensure long-term sustainability and enhance high business performance returns. Therefore, ensuring collaboration between younger and elderly entrepreneurs highlights the possibility to bridge the digital skill gap, as evidence in the findings.

Additionally, the younger generation, often known as the tech-savvy generation, can easily adapt to the latest technology. They independently use digital instruments with confidence, demonstrated by the proficiency young children have in operating mobile devices or tablets. This integration can bridge the digital skills gap, allowing elderly women entrepreneurs to reduce their restraints and enhance their abilities in implementing digitalization efficiently.

It is acknowledged that in today's competitive landscape, daily routines rely more on technological tools; therefore, younger entrepreneurs are far more able to uncover the challenges of using digital tools in managing business operations than elderly entrepreneurs who lack experience with digital tools. Digital technology is faster and more resilient than any previously available technology. The reality is that many elderly entrepreneurs lack the trust and confidence to engage in digitalization, particularly because they had little or no experience with digital tools at any time prior to the advent of the digital age within the last 20 years. To assist in encountering the barriers faced, the development of targeted mentorship programs aimed at similar ages is necessary. Main areas of skill development include digitalization, engagement with digital channels, and strategic initiatives. It is crucial that elderly entrepreneurs enhance their capabilities in these scopes to effectively leverage digital transformation, particularly when compared to their younger generations, who find it easier to adapt to rapidly changing technological landscapes.

## Willingness To Implement Digital Transformation

Overall, this finding indicates that most respondents maintain a positive mindset and notice the necessity to shift business practices toward digitalization. They indicate openness to exploring new strategic plans for achieving digital goals. This shift seems necessary, as otherwise their business viability and potential growth would be severely limited in an increasingly competitive business landscape. Notably, 13 out of 15 respondents expressed their willingness to participate in a digital course that was held at UTM in October 2024. Their commitment highlights the value of encountering challenges related to shifting from outdated practices toward greater efficiency. For some of them may have faced difficulty in adapting to digital transformation; many of the respondents still have the willingness to learn and implement digital tools and channels to achieve their digitalization goals. However, there still remains a portion of them who may find it difficult to fully adapt to digital transformation.

Moreover, several respondents expressed frustration regarding their inability to fully engage with digital transformation, attributing this to a lack of early support or guidance related to digital transformation. They perceived that attending such a mentoring program could potentially increase their readiness and confidence in leveraging digitalization. This indicates an awareness among the respondents of the value of acquiring new skills to effectively adapt to digital transformation in their business operations. Notably, 4 out of 9 respondents who remained with traditional business practices emphasized their limited necessary digital skills, which they knew as a key barrier in their adaptation efforts to fully embrace digitalization.

In addition, by actively embracing digital transformation, entrepreneurs and local communities can experience increased business regulation and additional prevention capabilities to counteract risks such as theft. This is especially beneficial for entrepreneurs located in specific areas where businesses remain exposed by local authorities providing insufficient oversight and monitoring. Appreciating the critical importance of remaining adaptable to digitalization highlights the increased need for targeted support and hands-on assistance aimed at engaging with digital practices and tools.

## DISCUSSION

The findings indicate the challenges encountered during the execution of digital transformation and the readiness of local entrepreneurs in Kuala Lumpur, particularly around the Jalan TAR and Masjid India areas. These entrepreneurs, who previously relied on traditional business practices, have recently begun to recognize the value of adapting digitalization in today's business landscape. As a result, insights from both young and elderly generations of women entrepreneurs were considered to highlight the issues and explore alternative ways to bridge the digital gaps effectively. Respondents in this finding included fifteen (15) women entrepreneurs who were selected to describe in detail based on their acceptance and readiness for executing digital transformation, as their insights contributed various and valuable details to the findings' objectives. This finding employed a qualitative research method within MSMEs to explore their preparedness for adapting to digital transformation. The findings exposed several key components related to the adoption of digital transformation among these entrepreneurs.

Throughout the findings of this study, it was emphasized that the majority of businesses operating in today's competitive landscape are increasingly relying on digitalization and e-commerce business models (BMs) (Peñarroya-Farell et al., 2023). However, there are several entrepreneurs, particularly among elderly entrepreneurs (Butt et al., 2023), who remain reliant on traditional business models (BMs) and may encounter difficulties in engaging with digitalization (Rahayu and Ellyanawati, 2023; Mandishaya et al., 2015). This evidence, supported by the findings in this study, indicated that 2 out of 15 respondents who possess aging-related factors are unable to adapt to the latest technological advancements, which are considered important tools to manage their business operations in today's competitive business landscape. Therefore, positive teamwork between young and elderly women entrepreneurs should be considered to ensure an impact on the current business landscape as they support each other in implementing digital transformation (Frankiewicz and Chamorro-Premuzic, 2020; Dąbrowska et al., 2022). Significantly, this study emphasizes a positive collaboration between a mother and her daughter in implementing digital transformation within their business operations. This case highlights the benefits of teamwork, illustrating that intergenerational teamwork strengthens leadership

capabilities as well as plays a vital part in bridging the generational gap that exists in the willingness and readiness to adopt digital transformation. Additionally, it is seen as important to increase understanding and readiness for the advancement and development of digital features to facilitate a smoother and better efficiency of the digital transformation process. In addition, based on prior research from Adesina et al. (2024), technological advancements appear to be an important element that enhances the competencies in improving efficiency to support strategic and operational plans and improve business performance toward greater efficiency. This process guarantees that sustainable dynamics are established as well as fosters continuous business growth. Consequently, as highlighted by Udayana et al. (2023), bridging the digital skills gap among business owners, particularly women entrepreneurs, requires them to construct strategic plans to leverage digital transformation initiatives to upsurge the readiness and willingness to adapt to the latest advancements in projection to achieve long-term sustainability and resilience. Hence, these women entrepreneurs who lack digital skills should receive assistance and opportunities to work with those who are experts in digital transformation to ensure their readiness in implementing digital transformation, as suggested by Abdul Halim et al. (2023) in his previous research in this significant study. Therefore, the findings show that most elderly respondents in this study identified their need for support in the digital realm, essentially from digital experts. Such expertise can help them in enhancing their digital practices in different parts of their business model, and overall, it is intended to support them in moving toward greater efficiency. Essentially, these findings highlight the value of incorporating numerous parts into the execution of digital transformation to achieve long-term sustainability and potential growth for their business.

Moreover, encouraging motivation among these women entrepreneurs to truly adopt digitization needs to harness both intrinsic and extrinsic motivation components. Prior research by Vesal et al. (2024) suggests tactics like digital incentive rewards, offering free mentoring support for 6 to 12 months, and including nonfinancial incentives, such as flexible working hours, personal interests, and a sense of belonging to the company. All of these approaches can help these entrepreneurs feel supported while undergoing a digital transformation journey and enhance future readiness to adopt the latest technological practices (Vesal et al., 2024). This evidence is further supported by a digital course that was held at UTM in October 2024, which provided these women entrepreneurs to gain knowledge and increase their readiness to adapt to technological advancements. Concurrently, the course distributed to bridge current gaps recognized in this study. The course indicated leveraging digital platforms such as Facebook Page and WhatsApp Business to promote their products and strengthen their online visibility in support of their business operations. Significantly, 13 out of 15 respondents from the FGD sessions attended the digital course and showed their strong commitment to adapting to digital transformation. They also indicated a willingness to participate in more courses related to digitalization, with the target of expanding their knowledge and gaining a deeper understanding to effectively cope with continuous technological advancements. Moreover, through the digital course that was held, these entrepreneurs were given the chance to have constant peer support over a timeline of 6 to 12 months through a devoted WhatsApp group, and participants received direct support from instructors on how to leverage digital tools in managing their businesses. Consequently, this project had a positive impact, as two additional respondents, who were reluctant during the FGD sessions, actively implemented digital transformation in their businesses. In fact, during the post-mortem in-depth interview session, one of them indicated that her homestay business was fully booked for February 2025.

## CONCLUSION, LIMITATIONS AND FUTURE RESEARCH

This study used a qualitative research methodology to explore and identify the challenges and strategic plans involved in executing digital transformation among women entrepreneurs actively operating their businesses in Kuala Lumpur, particularly around the Jalan Tuanku Abdul Rahman (Jalan TAR) and Masjid India areas. The finding emphasizes the scenario of the current competitive business landscape and how these entrepreneurs encounter the challenges and balance between traditional business models (BMs) and current digital practices. Throughout the findings, focus group discussions (FGDs) and in-depth interview sessions were recorded and reported, with several questionnaires and inquiries related to the research objective being purposed to ensure the research can be done appropriately. Additionally, the findings mainly focused on women entrepreneurs from various demographic backgrounds to obtain wider perspectives. This focus is to identify the fact that more than half of entrepreneurs who actively operate businesses in the targeted area are women, noting their views are

essential to exploring the wider dynamics of acceptance of digital transformation in this scope of study. Furthermore, the findings of this study receive numerous perspectives from younger and elderly entrepreneurs, which drive diverse views based on their capabilities and experiences in engaging with digital tools. These views contribute to the preparation of more strategic plans for future research. Therefore, future studies may benefit from conducting quantitative research methods and targeting more specific generations or industries for the findings to formulate more detailed results and apply them specifically to their barriers and opportunities in achieving their digitalization goals.

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