

A Conceptual Paper: Malaysian Consumers' Aptitude on Apparel Purchasing Amid the *Covid-19* Pandemic: Overview of Generation Y and Generation Z

Normaziana bt Hassan¹, Basitah Taif², Rosita Tajudin³
{normazianahassan@uitm.edu.my¹, basitah@uitm.edu.my², rositatajudin@uitm.edu.my³}

Faculty of Art & Design UiTM Cawangan Kedah, Malaysia¹,
Faculty of Art & Design UiTM Shah Alam, Malaysia^{2,3}

Abstract. Apparel shopping is a retail therapy among various generations including *Generation Y and Generation Z*. The ability to choose, feel and spend within the financial plan provides personal's satisfaction. With the infectious disease outbreak of the COVID-19 that occurs globally, the shopping culture has changed from *brick-and-mortar* to online purchasing. Restrictions and lockdowns imposed by the Malaysian government have shied away the *Generation Y and Generation Z* to shop at physical outlets. For that reason, this writing is trying to identify their aptitude for purchasing the apparels during the COVID-19 pandemic. The behavioural changes from offline to online, personal characteristics, re- patronage attitude and mediating effects were discussed. Technology Acceptance Model (TAM) methodology is proposed to understand the shopping orientations should further investigation be performed. The obstacles and challenges become guides to visualize the future vision of the apparel retail shopping by *Generation Y and Generation Z* in Malaysia.

Keywords: apparel retail shopping, *Generation Y and Generation Z*, online purchasing, Technology Acceptance Model (TAM)

1 Introduction

Shopping is a fascinating activity. It becomes more interesting when the *fast-fashion* clothing brought from fashion shows to the stores being able to meet the demand of awaited consumers. Consumers eager to shop around as the apparel represents the latest trend in the market and the best selection is made based on their personal preferences. However; when the infectious disease outbreak of COVID-19 strikes almost every country around the globe in the year 2020, the *shopping culture* has changed drastically. The COVID-19 transforms nearly every aspect of consumers' daily life activity includes Malaysian where apparel purchasing appears to be in declining state and the focus is shifted to other necessary items. Hence, the social role, lifestyle and shopping behaviour of the consumers in this country have

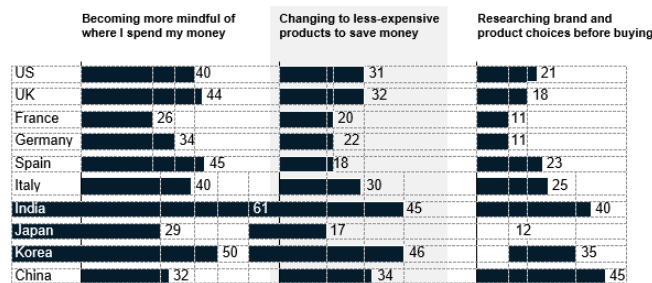
concurrently changed alongside the worldwide changes. As reported by The Business Research Company, enforced lockdown and fear over the spread of coronavirus have developed less desire among consumers to purchase beyond their casual clothing [1].

The lockdown measures alter the daily activities when malls, supermarkets, shops and restaurants being closed down and air travel being suspended. Equivalently important to point out that the economic ramifications of the pandemic outbreak also denote the inclination among Malaysian consumers to spend more on apparel when the household income is predicted to fall in the future months [2]. Simultaneously, the impact strikes harder when consumers are also confronted with the growing levels of economic uncertainty due to the rise of unemployment and short-term work [3]. Chahal and Rooney in their writing also explained that the decline in consumer spending and an increase in employability rate could be seen as trends in many countries for years to come; including Malaysia [4].

Shoppers are more cautious and vigilant in preparing the monthly budgets since clothing has no longer become their priority. The main focus is on essential goods when financial insecurity and economic instability appear to be the ultimate concern [5]. At the same time, consumers tend to shy away from shopping malls and outlets; which demonstrates the change of locals' *shopping culture* [6]. Food, household supplies and health supplements are the priorities when planning the budget. The pandemic has significantly altered what, how, and where consumers spend their hard-earned money. For some; the cost-cutting decision needs to be made in easing the pressure on the overall family expenditure [7]. The graphic data from a McKinsey & Company survey shown below elaborates on how consumers, in general, are closely controlling their spending [8].

Consumers have shifted to more mindful shopping, with some trading down for value

Change in shopping mindset since COVID-19¹
 % of respondents who are doing more of stated activity²



Many consumers agree that they are being more mindful of where they are spending their money, especially those in India and Korea

The mindset shift can be seen in habits such as trading down and researching brands before making purchases in India, Korea, and China

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

Furthermore, various rules implemented by the Malaysian government in controlling the virus from spreading have also contributed to the reduction of consumers' interest in apparel purchasing. The Retail SOP policies formed by Malaysian National Security Council (NSC)

during the First Movement Control Order (MCO 1.0) in 2020 have made consumers more cautious in purchasing not only daily items but also clothing [9]. The published guidelines and requirements need to be complied with by consumers while shopping at shopping complexes, malls, department stores, boutiques, clothing stores, general stores, mini-shops and other retail outlets. Social distancing, restricting access to the premises and limiting the number of customers present in the premises at any one time is to be obeyed strictly [10]. Undergoing body temperature screening before entering the premises, applying hand sanitizers at the entrance and wearing face masks constantly become the mandatory health safety measures.

Consequently, consumers have no longer allowed using the fitting rooms to *try-on* their garments since health issue becomes a priority. The rule as explained by Malaysia Senior Minister (Security Cluster) in the first Malaysia Lockdown Order is to restrain the virus from spreading through garments [11]. Hence, the usual fitting-room method in determining the accurate size, colour and comfort is inapplicable during the pandemic. Fong and Chong had also described that it is a common act to view consumers helping one another in the store to measure shoulder and waist measurements in a traditional method [12]. Nonetheless, another drop in apparel purchasing has been observed during the Third Movement Control Order (MCO 3.0) when a new policy was implemented in May 2021. A maximum of two hours' time limit was imposed on customers when shopping in any retail outlets. The rule was carried out due to the massive outbreak that originated from the *Post-Hari Raya Aidilfitri* (Eid-Fitri) gathering held in the country [13]. Hence, these procedures have no longer create shopping for clothes as a rewarding and relaxing activity. Consumers, in general, have limited time to browse and decide on the items that suit their values, brand and comfort.

1.1 Objectives

This writing aims to identify the aptitude of young adults (Generation Y and Generation Z) in apparel purchasing during the COVID-19 pandemic in Malaysian. The transformation from face-to-face shopping at brick-and-mortar to a *new norm* concept of purchasing has been observed. The mediating effect of shopping orientations and the scenario of e-retailing is further explored to understand the current landscape of this consumer group. Their lifestyles have certainly been considered as a result of the pandemic and moving forward is crucial to avoid stagnation.

The inter-connected detail discussion includes:

- a) Studying the comparative style of apparel purchasing behaviour offline-to- online among *young adult* consumers (Generation Y and Generation Z) during the COVID-19 pandemic.
- b) Investigating the relationships between personal characteristics and re- patronage behavioural intention among young adult apparel shoppers at the shopping complexes.
- c) Establishing the mediating effects of shopping orientations between personal factors and re-patronage behavioural intention.

Through observations and various literature studies, all of the elements are significantly related to how young adults (Generation Y and Generation Z) associate themselves with various types of social media platforms currently available to the masses. They are not only engaging with information available on the web pages but also directed to purchase varieties of goods and

services offered online. The widespread interest and acceptance could be seen when the web application becomes more advanced and the building-up of a so-called *network community* starts to take shape.

2 Literature Review

Safety issues at the same time contributed to the decline of consumers shopping for their favourite apparel brands at physical outlets. The spread of the *Utama Cluster* (named after the 1-Utama shopping mall in Selangor) in 2020 has made consumers more cautious in shopping. According to the Malaysia Ministry of Health, one of the major contributors to the state's new COVID-19 cases originated from the outlet. [14] This incident led to a tremendous decrease in consumers' visits to the mall. They are unable to experience the *seeing* and *touching* of the actual item for fear of their safety. Studies have shown that the virus was detected on the fabric for up to two days as compared to seven days for plastic and metal [15]. It remains active especially when all items are placed at room temperature. Thus, the condition has slowly lessened consumers' interest to get engaged in shopping activities even though Asians particularly prefer to shop at the *actual* retail store [16]. Their movement becomes limited and they would not be able to examine the product physically.

As a whole, the change in consumers' lifestyles has certainly taken place as a result of the pandemic. Thus, moving forward is considered crucial between consumers and retailers, regardless of socio-economic status or health issues that posed a massive impact on society. A *new dimension* of shopping activities among apparel consumers who are accustomed to shopping in stores has to be reignited in ensuring the future challenges are adaptable. The shift is crucial not only to maintain the activities but also to keep the apparel retail business afloat during this difficult situation. Hence, it is important to infer that digital and e-commerce are experiencing the biggest boom since the pandemic hit the global apparel market in 2020 and fast-forward to 2021. The growing demand for *convenience* shopping has made apparel consumers shifted their purchasing behaviour to online rather than in-store or *brick-and-mortar* shopping. The *stay-at-home* catchphrase does not only relate to the economic, safety and health matters but somewhat implies the social engagement of consumers with platforms that offers choices of clothing in different brands via online. Even so, *online shopping* activities have become part of retail therapy to actively encourage consumers to shop from the comfort of their homes at any time. When the basic steps to access the website are fully mastered, the time spends online looking for things turns out to be entertainment besides fostering good relationships among family members. This may also explain that consumers are slowly adjusting themselves to digital shopping with the availability of social media platforms and various mobile apps at their fingertips.

The outbreak of the Covid-19 pandemic has developed an interest and positive attitude among consumers towards online shopping in Malaysia. A survey conducted by Standard Chartered (StanChart) in 2020 has shown a significant shift of numbers where 51% of Malaysians preferred shopping online as compared to 30% in the previous year [17]. Another statistic shows that 79% of Malaysians are expected to practise a total cashless transaction by the year 2030 [18]. The move is well received since internet access is reachable in almost every area and region in the country. Moreover, it is important to highlight that in the present

trends, online shopping is the interest among Malaysians especially the young consumers [19]. Writing by Kowalska describes that young consumers' behaviour, in general, is strongly conditioned by internet accessibility [20]. The development of the internet and new technologies allows this generation to accelerate the process of identifying their needs in many ways.

2.1 Generation Y or the millennials: Digital natives

Millennials or Generation Y were born between the year 1981 until 1996. They are currently between the ages of 27 until 40 [21]. The millennials or generation Y had shaped the revolution. This is stated as in most part of their everyday pursuits are conducted using the touch of a screen. Their lives are completely integrated with the concept of *on* and *off*. However, the people of this generation were not born into this way of living. As a matter of fact, they assimilated it from the analogue environment in which they were previously living, currently evolved to the digital one [22]. Thus, with the recent economical calamities, the world is in need for a diversely capable and equipped generation than previous generations in order to fill in job vacancies spots since competitive level continues to arise in society. Far from their caregivers: parents, the generation Y (cybernated endemics) are displeased with their environment and with their surroundings which makes them high achievers in order to reach their set expectations. In 1992, the non-profit Families and Work Institute reported that 80% of the millennials are often stereotypically categorized as lazy, ignorant, and more indulgent compared to the newer generations whom are expected to become future leaders of the previous generations. An article by Twenge, J for Time magazine in their 2014 issue, mentioned the millennials are notoriously known by being born with a silver spoon in their mouths. The Time magazine also had dubbed the Millennials or Generation Y as the “me-me-me generation” [23].

Furthermore, online shopping is much preferred by Generation Y since it offers them numerous advantages over *brick-and-mortar* (traditional stores). The swift order processing, flexible deliveries, and cost effectiveness are one of the many reasons why online shopping is opted by this generation. The consumers of the Y generation often times crave for products that complements their personality and accentuate their lifestyles. This generation's consumers spend more on personal or digital services than on clothing, have more financial obligations and make fewer average wages in comparison to the previous generations. Not to mention, their method of socializing is mainly connected by the use of social media platforms such as Facebook and etcetera. These platforms carry a major role as generation Y utilizes a variety of flexible resources and platforms in their daily lives. [24]. They are more likely to be loyal customers of a specific brand or item. Meanwhile, baby boomers would opt for fast shopping in other conditions as it is embedded in their purchasing behaviour.

2.2 Characteristics of the Generation Z or Centennial generation

Generation Z is the most recent generation, having been born between 1997 until 2015 [25]. This generation are next in line as the “post-millennials” who are between the age of 9 until 24, will become the leading generation for the upcoming decades. Gen Z or also referred as “centennials” were born during the change of the century whereby the oldest of the pack were born in 1995 and the youngest in 2010. The lifestyle of these centennials is revolved around gadgets such as tablets and smartphones that is within the palm of their reach [26]. Although they are known as tech masters, this generation would have a much higher difficulty at maintaining desirable relationships as many of them are glued to their smartphones which contributes to the lack of physical interaction. However, Generation Z has contributed to many social awareness on the internet as they are more knowledgeable of the right and wrong actions, thanks to the expose of the internet and online personas on YouTube that helped influence their thinking behaviour.[27] Moreover, these people of the centennial generation are pro multi-taskers and self-reliant although they do have a focus limit. This generation also demand consumers who would seek job vacancies in sectors that are not quite common in today’s time. In addition, for the youngest generation which were born after 2010, they are known as the Alpha generation.

3 Methods

This study will be conducted using the qualitative method to gain the objectives of the research. The collected materials and responses will be gathered based on the use of primary as well as secondary data. The data collected can be analyzed and recorded as it is non-numerical in nature. The garnered information will be arranged through different aspects such as analyzing methodology, conducting a face-to-face interview, managing centralized groups, and other methods alike. One of the adopted methods for the research purposes is by choosing respondents from different age gaps; ages 18-40 years old. The questionnaire will be circulated to teenagers or young adult visitors who visited the malls in the Klang Valley. The selected options of shopping outlets are mainly based on the subsistence of branded clothing retail shops at the designated malls and their distance from universities and colleges. This is because often times these college students and young working adult around the age group of 18-40 years old would make a pit stop to purchase clothing apparels at the nearby shopping outlets.

The research will be conducted and the data will be collected with focus on the 3 (three) main ethnic groups in Malaysia which are the Malays, Chinese, and Indians. The perceived value of consumers is to be calculated and the area of research is within Klang Valley and at selected shopping outlets only (Suria KLCC Shopping Centre, Sunway Pyramid Shopping Centre, and Mid Valley Megamall). Hence, the data collected from the research may not apply to other parts of Malaysia as cultural aspects may differ from state to state. The number of respondents required for this research are estimated to be around 360 young adults whom are avid clothing shoppers at the stated malls chosen in Klang Valley. Apart from that, to distinguish that the respondents are best suited for this research, they will be analyze based on certain pre-determined demographics such as age, gender, and residential area.

The Technology Acceptance Model (TAM) will be used to discuss the literature on the adoption of innovative technologies. Davis's Technology Acceptance Model (TAM) is one of the most influential approaches to explain and predict user acceptance of information systems. According to Davis, the model is about disciplines of psychology, information systems, and sociology [28]. In consideration, online shopping is recognized as a behavioural act that depends on the internet access, this model that is derived from psychological analytic behaviour and research data system is compatible when inspecting the diverse reasons that affects the level of online shopping acquisition. There are various theories of newly advanced technology acquisition which explains the matters that contributes towards the decision making regarding the technology acquisition and use of newly applied science. Thus, these reasons are valid in correlation to the research on acquiring online shopping. Additionally, it is important to denote the factors as to why consumers accept new technologies as it could lead to design improvements, evaluation, and the prediction of how consumers will react towards the new technological changes [29]. TAM will be utilized as its primary benefit is that it can be altered to befit the motives of the study and that it could be expanded with the right usage of distinctive assemble if used with new technological advancements which is also the main concern in this matter.

4 Discussion

4.1 Past, Current and Post Pandemic Retail Experiences

With a variety of challenges surrounding the landscape of apparel retail industries in Malaysia during pandemic and lockdown periods, Leong identified this group as an *actively involved* consumer in online apparel purchasing [30]. The group consists of young adults aged between 24 to 34 years old and identified as *Generation Z* and the *Millennials*. An excerpt from a Malaysia-based market research firm, *Vase.ai*; described that 29% Malaysians bought clothes online during the Movement control order (MCO) imposed between March 2020 to April 2021. Within that figure's sample, 61% of them aged between 24 to 34 and spent their money on clothes [31]. The statistic further elaborates that women are more driven to online shopping as compare to man in the year 2020 and the percentage in-between generation is found higher with Generation Z 24.0% and millennials 33.2%.

Nevertheless; one of the key factors that contribute to the growing demand for online purchasing is that most of them are *tech-savvy* who actively engaged with social media and fancy to remain connected virtually with *influencers* surround the fashion circles [32]. Facebook and Instagram are the most frequented social media platforms for this generation to browse and discover the latest trend in apparel. These are also the channels for fashion influencers to post latest fashion style in the market for their marketing campaigns. Hence; mutual engagement of both parties through the platforms provides a great way for virtual *live-selling-purchasing* businesses. And it is now considered an appropriate time for this generation to support the brands (local or abroad) that they care about and think about the impact of their consumption patterns.

Knowledge and experience acquired during this technological era are perceived as a

drastic response to stay connected with the fashion world during the pandemic. Equipped with the capabilities to search, select and perform online digital transactions has further extended the conveniences without stepping into a physical store. Data extracted from Red Points has shown 46.1% of consumers are more likely to purchase fashion, clothing and apparel online rather than *in-store* in fear of the coronavirus infection [33]. This statistic is expected to increase with the third lockdown (MCO 3.0) implemented in May 2021.

The anxiety of getting infected in crowded places and the temporary closure of *brick-and-mortar* stores during lockdown become a prominent cause for this generation to actively involve through online shopping. The mandatory act of wearing masks in public places, temperature checking upon entering the physical store and sanitizing their hands during and after the actions are seemingly irrelevant when the enjoyment of shopping could be experienced at the comfort of their homes. Hence, the rapid adaptation as reported by J.P. Morgan could be seen in nearly half of Malaysians purchasing a variety of items including clothes during the lockdown [34]. *Shopee* and *Lazada* are the most frequented e-commerce shopping platforms websites in Malaysia for shopping destinations [35]. For example, *Lazada* had offered all consumers crazy discounts and amazing deals during the Black Friday event in November 2020. As a result, amazing offers from these two online retail shops provide them a rare chance to purchase items they have been waiting for so long at unrivaled low prices [36].

Another trend hitting relates with budgeting their expenses to adapt with a new wardrobes' collection while working from home. In the year 2020, Malaysian consumers including Generation Y and Generation Z were more interested to purchase sports attire online [37]. Purchasing new workout apparel, such as leggings and tank tops was all their lifestyle needs. This condition is supported by Peloton who described that the newest trend of attire during lockdown is simple, practical and cosy [38]. "Cozy is in," "Work-from-home wardrobe" and "Zoom-ready styles" are the taglines to describe further. The overall style indicates everyone is living in rapid adaptation of *simple attire*, which at the same time struck the understanding that a lesser amount of money was spent on working clothes. With some are having different financial positions than they were before the crisis, chances of purchasing affordable clothes within a substantial budget are their main priority. A proper attire only to be purchased online based on *occasion driven* such as to celebrate *Aidil Fitri* (Eid-Fitri), Christmas, Chinese New Year or Deepavali [39].

In line with the reimpose lockdown measures in the year 2021, *Generation Z* and the *Millennials* becoming more price sensitive in selecting their preferred apparel. The rising concerns over job security overruled their willingness to spend more on clothes. The prolonged limbo of pandemic has made them opt for new or alternative brands if the preferred choice is not available via online or cash-on-delivery for as long as within budget [40]. When not every item or brand is made available online such as colour, size and design; *brand switching* is likely to influence their behaviour. Brand loyalty is no longer be part of the characteristics when the *saving culture* remains for a certain period of time [41]. Items that are value for money and well-promoted interject their confidence level in staying with a comfortable brand.

More than half of Malaysians in StanChart research surveys, have responded that they were more likely to shop locally and sustainably, as well as to support small businesses. In a world where people are more careful about spending, it is very important to be able to keep track of where the money is going. According to Abrar. A. Anwar, 80% of Malaysian consumers who are using online services are more self-assured to keep their payments digitally [42]. Convenience, cost and choice provided by e-commerce have increased the expectations. The Generation Y and Generation Z shoppers wish for instant gratification which allows them for more interactions, more stories and more brand authenticity. They are looking for unique experiences rather than just products when it comes to shopping online. As a result of COVID-19 pandemic, it has created a more positive mindset in consumer's mind around online shopping in comparison to *brick-and-mortar* purchasing experiences. This generation is highly familiar with online shopping and social media which indirectly assist them in getting a *value for money* apparel. The emergence of a cashless, cautious and more conscientious consumer is among the observed factors to be comprehended by these generations in a *new normal* fashion and retail industry.

4.2 E-Payment and E- Retailing

The year 2020 and 2021 bring various insights to the e-Commerce apparel's retail activities of the studied group. The introduction of the MCO 1.0 in 2020 was a *game-changer* as a large number of transactions were conducted via electronic. The first-ever experienced lock-down has shown a 46 % of purchasing payments were made online, 32 % using credit cards and 6 % from the e-Wallets. Leong has stated that these various options of payment methods offer flexibility in managing their budgets. In addition, the introduction of the *Buy Now Pay Later* (BNL) payment option has also provided the conveniences of spending [43]. Although the *cash-on-delivery mode* of payment is still available and prevalent in apparel purchasing, yet they are prone to use online. Simultaneously, retailers and Bank Negara Malaysia have also played their parts in providing the necessary frameworks to facilitate digital payments. The moves added resistance to physical contact, hence led to cashless movements.

Another highlight by Malaysia Fintech Ecosystem Report relates to the governments' initiatives to encourage consumers to adopt e-wallets starting in the year 2019 [44]. This new form of digital payment is slowly adapted and pick-up mostly by these generations to shop around. Three major e-wallets in Malaysia that stimulated e-payment are Touch n Go (TnG), Boost and Grab. These platforms are derived from the *e-Tunai Rakyat Initiative* and *Penjana* that were developed by the government to promote the usage of electronic transactions. Malaysia currently has almost 50 e-wallets for a population of less than 33 million and each of them has its advantages and benefits [45]. Other players that participate in the digitalization of the economy are GrabPay, WeChat Pay, Boost, Fave, Sarawak Pay, Kiple, Bayar, Samsung Pay, Lazada Wallet, Vcash, BigPay and many more. In such a way; the digital payment method is welcome by the Generation Y and Generation Z shoppers who wish for instant gratification that allows them to obtain more interactions, more stories and more brand authenticity. Convenience, cost and choice provided by e-commerce have increased their expectations while shopping for the best attire.

4.3 Obstacles and Challenges

The emergence of online retailing has become the only method for consumer satisfaction regarding the rising number of consumerism and consumptions demands due to the closing of stationary retail stores in the time of this pandemic. Although the total digits of online shoppers continue to increase in Malaysia, few barriers still remains and have caused certain issues for online purchasing; mainly from *Generation Y and Generation Z*. The foreseen obstacles and challenges are ruled out as below:

- a) Even though digital technology is getting more advance in Malaysia, not everyone is well-versed in manoeuvring it for daily conveniences. The less technologically savvy group are from the B40 (low-income) who rely on cash in hand to spend for their day-to-day necessities.
- b) In order to stay maintained and connected online; it requires a savvy individual to handle the apps since digital technology is advancing day by day. The trends and seasonal items notification by the fashion brands are difficult to be sourced by consumers unless if they have an avid shopping app and received notification from the brand itself. Not all consumers are connected with the apps unless they are VIPs to the brands [46]. Some consumers are inexperienced and unable to understand the website content entirely. In the meantime, they have to own reliable gadgets to purchase the apparel online and that requires a good internet connection as well.
- c) Subsequently, too many cashless platforms bring broad implications to consumers. They have to go to a row of shops in which each of them is accepting a different e-wallet (s). Contrary to China, only two major e-wallet services, WeChat Pay and Alipay that cater to its population of 1.4 billion. Fortunately, we rarely see a permutation of all existing e-wallets. Mostly there are in a combination of 8 to 10 of the largest or most popular local e-wallets. However, this is still a problem for the consumers as they never knew for sure what would be accepted at the cash register. Unless, if they have deep pockets where digital funds lying around in different wallets waiting to be spent when the time comes. Worst of all, most of the funds in these e-wallets are not refundable, transferable or both.
- d) In general; when compared to the traditional method of shopping where the consumers consider their available options via physical contacts, the online shopping approach requires potential shoppers to evaluate their available options of goods. This could be conducted via visual images and reviews from websites on the internet without actual physical contact or reference. Some consumers believe that "touch and feel" and *brick-and-mortar* stores are important to experience the product [47]. Emotion is irreplaceable in the digital world.
- e) Excessive options of apparel to be purchased online could also turn off consumer's interests. The phenomenon of "choice overload," according to Kellogg Insight, is a negative psychological, emotional, and behavioral effect of having too many options to choose from [48]. A situation where people avoid taking decisions when presented with too many potential outcomes. Which e-wallet is giving you the best discounts? What if you want to get the cashback? What about the Loyalty Card storage? In the end, consumers are more likely to opt for the technology they have already recognized which is credit cards and debit cards.
- f) Shopping for apparel online can be very tricky when *fitting* is not allowed before buying. There may also be some small details that consumers decided that they do not

like in a product that is not noticeable until it is delivered.

5 Conclusion

Our lifestyles as consumers have changed dramatically. Staying at home and unable to go out shopping promotes online spending widely even among those who have not used to it before. Simultaneously, the changed in working styles has resulted in people being forced to work remotely from home. Digital technologies that support online lifestyles have become popular and accelerated explosively mainly for the young generation. The dramatic changes in the external environment caused by COVID-19 impacted not only consumers but also the apparel retail industry. The crisis creates sharp contrasts in the adaption by various segments of consumers in Malaysia.

The e-wallets might be new and confusing for certain people, but for some, it is exciting and extremely convenient. While Malaysians may be slowed to adopt this new form of digital payment, their grip is becoming undeniable. Consumers have registered for an e-wallet out of curiosity at some point through the first e-Tunai Rakyat Initiative and subsequent e-Penjana disbursements by the Malaysian government. This revealed that the e-Penjana served as a slight catalyst for the consumer to consider a transition to digital payment.

Even though the pleasure and the social aspect of fashion shopping are difficult and need to keep up with social distance measures in brick-and-mortar and other restricted rules imposed by the Malaysian government, the crisis has fuelled a shift to online sales. Based on the published statistics, consumers start to enjoy shopping for their clothes via online mainly are the Generation X and Generation Y groups. In order to offer faster services and conveniences, 5G networks are considered to be the next generation of mobile internet connectivity. Smartphones and other devices will benefit from more reliable 5G connections and the power will completely transform the fashion industry. The whole package of apparel industries starts from the *behind-the-scenes* process of designing and manufacturing to the staging of runway shows and purchasing of the latest trends will be connected both in-store and via online shopping. This is only the tip of the iceberg for the evolution of providing unconventional yet, feasible technologies to warrant that both consumers and designers will obtain a safe and smooth access to display their multitude of collections. Altogether, along with the ability to relish a harmonious shopping experience via online.

Thus, the rapid growth of e-retailing may reflect the convincing advantages of internet shopping over shopping at *brick-and-mortar* stores and the technological modes and tools are undeniably enhanced consumer's everyday living. However, the final decisions derive from consumers themselves in selecting the most suitable approach to purchase the apparel. With the new introduction of digital technology and the changes in apparel retails and trends, the opportunity to check on fit, texture or colour is possible. Undeniably, the brick-and-mortar consumers will also in the future experience the *e-treatment* shopping when facially recognizes technology enhances the experience as they walk through the door and transfer images through *Internet of Things* (IoT) systems. In

hope, their experience becomes part of the future vision in consumers' retail shopping.

References

- [1] The Business Research, Covid-19 had a mixed impact on the apparel market with demand decreasing but online purchasing increasing [Internet]. 2021 [update 2021 January 05; cite 2021 April 28] Available from: <https://www.globenewswire.com/news-release/2021/01/05/2153683/0/en/COVID-19-Had-A-Mixed-Impact-On-The-Apparel-Market-With-Demand-Decreasing-But-Online-Purchasing-Increasing.html>
- [2] Ganesan, V, Surviving the impact of Covid-19: Pandemic leaves retailers feeling dejected [Internet]. 2021 [update 2021 January 11; cite 2021 May 30] Available from: <https://www.theedgemarkets.com/article/surviving-impact-covid19-pandemic-leaves-retailers-feeling-dejected>
- [3] European Union, Joint European Roadmap towards lifting COVID-19 containment measures [Internet]. 2021 [update 2020 April 8; cite 2021 May 30] Available from: https://ec.europa.eu/info/sites/default/files/communication_-_a_european_roadmap_to_lifting_coronavirus_containment_measures_0.pdf
- [4] Chachal & Rooney (TheStar), Pandemic has created new consumer trends [Internet]. 2020 [update 2020 April 29; cite 2021 June 30] Available from: <https://www.thestar.com.my/business/business-news/2020/04/29/pandemic-has-created-new-consumer-trends>
- [5] Deloitte, Financial impact of Covid-19 [Internet]. 2020 [update 2020 May 4; cite 2021 May 30] Available from: <https://www.nst.com.my/news/nation/2020/02/566298/retailers-appeal-rental-rebate-following-impact-covid-19>
- [6] Ram, BS, Retailers appeal for rental rebate following impact of Covid-19 [Internet]. 2020 [update 2020 February 17; cite 2021 May 30] Available from: <https://www.thestar.com.my/business/business-news/2020/04/29/pandemic-has-created-new-consumer-trends>
- [7] Jones, K, These charts show how Covid-19 has changed consumer spending around the world. [Internet]. 2020 [update 2020 May 5; cite 2021 May 30] Available from: <https://www.weforum.org/agenda/2020/05/coronavirus-covid19-consumers-shopping-goods-economics-industry>
- [8] Arora, N, Charm, T, Grimmelt, A, Ortega, M, Robinson, K, Sexauer, C, Staack, Y, Whitehead, S, Yamakawa, N (McKinsey & Company), A global view of how consumer behavior is changing amid COVID-19 [Internet], 2020 [update 2020 July 7; cite 2021 May 30] Available from: <https://insight.rakuten.com/the-next-normal-covid-19-consumer-survey-2020-sg-my/>
- [9] Fan, V, Cheong, R, MCO, CMCO, RMCO, CMCO Again: Regulations and SOPs [Internet], 2020 [update 2020 November 6; cite 2021 April 28] Available from: https://mahwengkwai.com/mco-cmco-rmco-regulations-sops/?utm_source=Mondaq&utm_medium=syndication&utm_campaign=LinkedIn-integration
- [10] Aziz, N, Othman, J, Lugoya, H, Suleiman, A, Malaysia's approach in handling COVID-19 onslaught: Report on the Movement Control Order (MCO) and targeted screening to reduce community infection rate and impact on public health and economy, 2020 [update 2020 December; cite 2021 May 30], *Journal of Infection and Public Health*, Vol. 13, Issue 12, pp.1824-1825.
- [11] Chin, E.S.M, Ismail Sabri: Fitting allowed again [Internet], 2020 [update 2020 June 26; cite 2021 May 30] Available from: <https://www.malaymail.com/news/malaysia/2020/06/26/ismail-sabri-fitting-allowed-again/1879129>
- [12] Fong, A, Chong, K, Adapting to new normal at Malaysian malls: Most shoppers, stores Covid-19 wary but not all. [Internet], 2020 [update 2020 May 27; cite 2021 April 15] Available from: <https://www.malaymail.com/news/malaysia/2020/05/27/adapting-to-new-normal-at-malaysian-malls-most-shoppers-stores-covid-19-war/1869782>
- [13] The Jakarta Post, Malaysia tighten virus curbs ahead of Eid holiday [Internet], 2021 [update 2021 May 10; cite 2021 May 30] Available from:

- <https://www.thejakartapost.com/seasia/2021/05/10/malaysia-tightens-virus-curbs-ahead-of-eid-holiday-.html>.
- [14] Chan, D, Covid-19: Utama cluster grows to 105; mall disputes Petaling district numbers [Internet], 2020 [update 2020 October 13; cite 2021 April 28] Available from: <https://www.nst.com.my/news/nation/2020/10/632493/covid-19-utama-cluster-grows-105-mall-disputes-petaling-district-numbers>
- [15] Riddell, S, Goldie, S, Hill, A, Eagles, D, Drew. W.T: The effect of temperature on persistence of SARS-CoV-2 on common surfaces [Internet], 2020 [update 2020; cite 2021 May 30] *Virology Journal*, Vol.17, Article Number: 145
- [16] Grey Group Asia Pacific, Asian shoppers visit stores not just for products but also for the experience [Internet], 2010 [update 2010 September 29; cite 2021 September 15] Available from: <https://www.warc.com/newsandopinion/opinion/asian-shoppers-visit-stores-not-just-for-products-but-also-for-the-experience/1237>
- [17] Syed Jaafar, Sabri. I, Over two-thirds of Malaysians now more comfortable shopping online after Covid-19 — Stanchart, [Internet], 2020 [update 2020 September 15; cite 2021 June 30] Available from: <https://www.theedgemarkets.com/article/over-twothirds-malaysians-now-more-comfortable-shopping-online-after-covid19-%E2%80%94-stanchart>
- [18] Sharon, A, Malaysia expected to become cashless society in 20 years, [Internet], 2019 [update 2019 January 18; cite 2021 June 1] Available from: <https://opengovasia.com/malaysia-expected-to-become-cashless-society-in-20-years/>
- [19] Marziah. M, Yusoff. S, Asmuni. S, M.Fauzi.NA, An insight into online shopping behaviour among young adults in Malaysia, 2020 [update 2020; cite 2021 May 30], *Journal of Emerging Economies and Islamic Research*, Vol. 8, No. 1, pp.77-88.
- [20] Kowalska M, The internet impact on market behaviour of young consumers, 2012 [update 2012 May 18; cite 2021 May 30], *Journal of International Studies*, Vol. 5, No. 1, pp.101-106.
- [21] Kasasa, Boomers, Gen X, Gen Y, and Gen Z explained [Internet], 2021 [update 2021 January 13; cite 2021 June 1] Available from: <https://www.kasasa.com/articles/generations/gen-x-gen-y-gen-z>
- [22] Iberdrola, Characteristics of Generation X, Y and Z: From the baby boomer to the post- Millennial generations: 50 years of change [Internet], 2020 [update 2020; cite 2021 June 1] Available from: <https://www.iberdrola.com/talent/generation-x-y-z>
- [23] Twenge, J, Time: The me-me generation [Internet], 2013 [update 2013 May 9; cite 2021 June 1] Available from <https://time.com/247/millennials-the-me-me-generation/Iberdrola>
- [24] Iberdrola, Characteristics of Generation X, Y and Z: From the baby boomer to the post- Millennial generations: 50 years of change [Internet], 2020 [update 2020; cite 2021 June 1] Available from: <https://www.iberdrola.com/talent/generation-x-y-z>
- [25] Kasasa, Boomers, Gen X, Gen Y, and Gen Z explained [Internet], 2021 [update 2021 January 13; cite 2021 June 1] Available from: <https://www.kasasa.com/articles/generations/gen-x-gen-y-gen-z>
- [26] Iberdrola, Characteristics of Generation X, Y and Z: From the baby boomer to the post- Millennial generations: 50 years of change [Internet], 2020 [update 2020; cite 2021 June 1] Available from: <https://www.iberdrola.com/talent/generation-x-y-z>
- [27] Iberdrola, Characteristics of Generation X, Y and Z: From the baby boomer to the post- Millennial generations: 50 years of change [Internet], 2020 [update 2020; cite 2021 June 1] Available from: <https://www.iberdrola.com/talent/generation-x-y-z>
- [28] Davis, F. D., Perceived usefulness, perceived ease of use, and user acceptance of information technology, (1989), [update 1989; cite 2021 May 30], *MIS Quarterly*, 13(3), 319-340.
- [29] Dillon. A, Morris, M.G, User acceptance of information technology: Theories and models. In M. Williams (Ed.), 1996 [update 1996 May 18; cite 2021 May 30], *Annual Review of Information Science and Technology*, Medford NJ: Information Today, 31, 3-32
- [30] Leong B, Fashion trends and ecommerce industry trends Malaysia [Internet], 2021 [update 2021 February 16; cite 2021 April 28] Available from: <https://janio.asia/articles/malaysia-fashion-industry-ecommerce-trends-2021-consumer-profile/>
- [31] Leong B, Fashion trends and ecommerce industry trends Malaysia [Internet], 2021 [update 2021 February 16; cite 2021 April 28] Available from: <https://janio.asia/articles/malaysia-fashion-industry-ecommerce-trends-2021-consumer-profile/>

- [32] Leong B, Fashion trends and ecommerce industry trends Malaysia [Internet], 2021 [update 2021 February 16; cite 2021 April 28] Available from: <https://janio.asia/articles/malaysia-fashion-industry-ecommerce-trends-2021-consumer-profile/>
- [33] Redpoints, Understanding consumer shopping amid coronavirus pandemic, [Internet] 2020 [update 2020 March 17; cite 2021 May 30], Available from: <https://wwd.com/business-news/business-features/understanding-consumer-shopping-coronavirus-1203540039/>.
- [34] J.P Morgan: E-commerce payments trends: 2020 E-commerce payments trends report: Malaysia [Internet], 2020 [update 2020; cite 2021 May 30] Available from: <https://www.jpmorgan.com/merchant-services/insights/reports/malaysia-2020>
- [35] Ruth. L, Katrina.B, What are Malaysia's top ecommerce product categories? [Internet], 2019 [update 2019 April 16; cite 2021 May 30] Available from: <https://janio.asia/articles/malaysia-s-top-e-commerce-product-categories/>
- [36] Lazada, Lazada Black Friday 2021 [Internet], 2021 [update 2021; cite 2021 April 28] Available from: <https://black-friday.global/en-my/lazada/>
- [37] Leong B, Fashion trends and ecommerce industry trends Malaysia [Internet], 2021 [update 2021 February 16; cite 2021 April 28] Available from: <https://janio.asia/articles/malaysia-fashion-industry-ecommerce-trends-2021-consumer-profile/>
- [38] Peloton, 6 ways the coronavirus pandemic has forever altered the retail landscape [Internet], 2020 [update 2020 September 29; cite 2021 June 30] Available from: <https://www.cnbc.com/2020/09/29/how-coronavirus-pandemic-forever-altered-retail.html>
- [39] Boxme, E-commerce fashion industry in Malaysia 2020 – 2021 [Internet], 2021 [update 2021 March 31; cite 2021 May 30] Available from: <https://blog.boxme.asia/malaysia-fashion-industry-trends-2020/>
- [40] Rakutensight, The next normal – Covid-19 consumer survey 2020 SG&MY [Internet], 2020 [update 2020 September 4; cite 2021 April 28] Available from: <https://insight.rakuten.com/the-next-normal-covid-19-consumer-survey-2020-sg-my/>
- [41] Doyne, N, Customer loyalty vs. brand loyalty: why they matter for customer retention and repurchase rates [Internet], 2021 [update 2021; cite 2021 June 1] Available from: <https://www.retentionscience.com/blog/customer-loyalty-vs-brand-loyalty/>
- [42] Abrar. A. Anwar, Over two- thirds of Malaysians now more comfortable shopping online after Covid-19- StanChart. [Internet], 2020 [update 2020; cite 2021 April 15] Available from: <https://www.theedgemarkets.com/article/over-two-thirds-malaysians-now-more-comfortable-shopping-online-after-covid19-%E2%80%94-stanchart>
- [43] Subramaniam, P, Trend: Deconstructing ‘buy now, pay later’ services [Internet], 2021 [update 2021 March 3; cite 2021 April 15] Available from: <https://www.theedgemarkets.com/article/trend-deconstructing-buy-now-pay-later-services>
- [44] B. Suresh. Ram, Retailers Appeal For Rental Rebate Following Impact Of Covid-19, Internet], 2020 [update 2020 February 17; cite 2021 May 30], Available from: <https://www.nst.com.my/news/nation/2020/02/566298/retailers-appeal-rental-rebate-following-impact-covid-19>
- [45] Malaysia Fintech Ecosystem Report, Electronic payments on the rise. [Internet], 2019 [update 2020; cite 2021 May 30], Available from: <https://www.bnm.gov.my/electronic-payments-on-the-riseX>
- [46] McKinsey & Company, The state of fashion 2020 Coronavirus update. [Internet], 2020 [update 2020; cite 2021 May 30], Available from: <https://www.mckinsey.com/~/media/mckinsey/industries/retail/our%20insights/its%20time%20to%20rewire%20the%20fashion%20system%20state%20of%20fashion%20coronavirus%20update/the-state-of-fashion-2020-coronavirus-update-final.pdf>
- [47] Skrovan, S, Why most shoppers still choose brick-and-mortar stores over e-commerce [Internet], 2017 [update 2017 February 22; cite 2021 June 1] Available from: <https://www.retaildive.com/news/why-most-shoppers-still-choose-brick-and-mortar-stores-over-e-commerce/436068/>

[48] Kellogg Insight, The psychology of choice: Why your customers need your assistance [Internet], 2018 [update 2018 August 28; cite 2021 June 1] Available from: <https://zoovu.com/blog/psychology-choice-customers-need-assistance/>