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# Bridging Digital Inequality: Enhancing Education and Skills to Support SME Growth in the Digital Era

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## *Abstract*

Persistent digital inequities continue to constrain inclusive economic development within Malaysia, with pronounced effects upon small and medium enterprises operating in the food and beverage sector under MARA auspices. In spite of the introduction of several national programs to speed up digital transformation, there exist significant obstacles to full uptake of digital technology by these businesses. These constraints are based on the insufficiency of digital literacy, the lack of technical skills, and the inconsistency of the implementation of digital business practice factors that together weaken organisational ability to develop robust digital customer relationships and provide engaging experiential results in an increasingly competitive marketplace. This study focuses on functionality interoperation of four individual digital capability dimensions namely; personalisation of services, customer feedback, interface and user experience design, and the development of digital marketing strategies. The study concern will be based on their respective efforts towards improving customer interaction modalities and improving the quality of aggregates customer experience. The research also challenges customer interaction as a mediating factor that adds value to the relationship channels between these online projects and experience results. The methodological approach used was quantitative and primary data was gathered on 340 customers of food and beverage SMEs registered by MARA spread everywhere across Malaysia. Data collection was done by means of structured questionnaires. The further analytical procedures were applied using SPSS version 29 including correlation analysis, and multiple regression. The empirical data suggest that the most substantively significant predictors of improved customer interaction and high customer experience are digital marketing policies and UI/UX design. On the other hand, service personalisation and customer feedback integration are still relatively underutilized in the investigated population of SMEs. The results of the analysis also prove that the customer engagement has a statistically significant mediational role in reinforcing digital customer relationships and increasing the quality of customer experience. These empirical results stress the paramount role of further development of educational and skills development programs, with specific focus on digital marketing skills, adoption of electronic commerce and customer engagement strategy planning. These programmatic investments are some of the necessary requirements of alleviating digital inequality, enhancing the competitive positioning of SMEs and the quality of customer experience in the increasingly digitalized economy of Malaysia.

## **Keywords:**

*Digital Inequality; Education and Skills Development; Customer Engagement; SME Growth; Digital Transformation*

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## I. INTRODUCTION

Small and medium-sized businesses (SMEs) are vitally crucial for Malaysia's economy to flourish. They made up roughly 97.4% of all enterprises in 2024 and added around 39.5% to the country's gross domestic product (GDP) [1]. Many areas also get a lot of jobs and fresh ideas from small and medium-sized businesses (SMEs). The food and beverage (F&B) sector are one of the most dynamic SME-driven industries because it is intimately tied to what people want and how they engage with businesses. But the industry is under a lot of pressure to change right now since customers' needs are changing swiftly and company procedures are becoming more digital. The digital economy has evolved so swiftly that it has revolutionized how firms interact to clients, sell their goods, and offer services. Digital platforms like social networking, smartphone applications, and online marketplaces have given small and medium-sized enterprises (SMEs) new methods to connect with more consumers and create closer connections with them. Businesses may utilise these technologies to do data-driven marketing, customise services for each consumer, and communicate to customers more readily. According to empirical data, using digital marketing may make small and medium-sized businesses much more competitive by getting more people to interact with them and making them more visible in the market [2]. Small and medium-sized businesses (SMEs) need to get better at using digital tools if they want to stay competitive in this changing market. More and more consumers are using digital platforms to search up information, compare goods, and discuss their experiences. Even though digital technologies are becoming increasingly significant, a lot of small and medium-sized enterprises (SMEs) still have problems using and embracing them. One of the biggest factors that makes this effort tougher is digital inequality. It implies that firms don't all have the same amount of access to technology, skills, or understanding when it comes to applying it. Digital technologies are become simpler to get, but small and medium-sized enterprises (SMEs) still have a hard time adopting them in a smart way in their everyday work. The Organization for Economic Co-operation and Development (OECD) says that small and medium-sized businesses (SMEs) often have trouble with not having enough

money, not having enough digital skills, and not knowing enough about technology. This renders it difficult to fully capitalize on digital transformation projects by them [3]. Due to it, several small and medium-sized companies cannot easily capitalize on the digital potential and transform it into long-term benefits over competitors. To address such challenges, the Malaysian government has initiated several policy initiatives to accelerate digital transformation of businesses. One of the most crucial aspects that needs to be done is Malaysia Digital Economy Blueprint (My DIGITAL). It lays down a national agenda to enhance the digital landscape in Malaysia and help companies to go digital [4]. The strategy asserts that small and medium-sized businesses can be able to compete in a better way as long as they learn how to make use of digital tools, build digital infrastructure, and develop innovative innovations. Nevertheless, the issue with digital technology adoption remains common with many small and medium-sized companies (SMEs) aiming to improve interaction with customers and company success, despite the associated rules and the initiatives to digitalize companies. These issues are especially evident in food and drink market where the customer service and the quality of the experience are especially critical to the success of a company. Customers have a lot of new expectations in this field because of things like online meal delivery services, social media marketing, and digital ordering systems. Customers today demand firms to make it easy for them to communicate with them online, give them customized service, and respond quickly. Studies demonstrate that small and medium-sized firms (SMEs) who utilise digital marketing tools and tactics to talk to clients are more likely to have better relationships with customers and do better in business [5]. So, small and medium-sized firms (SMEs) that wish to stay competitive in tech-driven marketplaces need to learn how to use technology well. In this situation, a number of digital skills have become vital for encouraging people to interact with digital information. These include being able to customise services to meet the needs of each consumer, using customer input to improve services, making digital interfaces that are easy to use, and using digital marketing strategies that work. These features work together to assist small and medium-sized enterprises (SMEs) make their digital experiences more compelling and connect with their

consumers better. Also, customer engagement has become a greater and more important approach to link digital initiatives to business outcomes. Customers that are interested in your business are more likely to stay loyal, buy from you again, and tell others about it. All of these things help small companies expand in a way that lasts.

A lot of people realize that small and medium-sized enterprises (SMEs) need to go digital, but most studies have only looked at how well SMEs are adopting new technologies or how ready they are to become digital in general. There hasn't been much study on how some digital skills may support both Customer engagement and SME growth at the same time, especially in service-based businesses like food and beverage. There is also not enough real-world data showing how digital skills and knowledge may help reduce digital inequality and help small and medium-sized businesses use digital technology more strategically.

## II. LITERATURE REVIEW

Digital technologies are changing the way businesses talk to customers and make money in big ways. They are changing quickly. Today, businesses that aren't corporations may make money by selling goods or services online. Instead, businesses and customers are adding more and more value to each other by making connections that last. Service-Dominant Logic (S-D Logic) is an excellent way to understand it. The idea originates from Vargo and Lusch. Things don't have value on their own; it's the connections between businesses and customers that make things happen [6]. Most people think that things are more important than people, which is why businesses are where most of the value is created. This is a different way. It sees clients as people who can help them do their jobs better instead.

### A. Service-Dominant Logic Theory (S-D Logic)

The S-D Logic model says that firms offer "value propositions," which customers use their own knowledge, tastes, and experiences to figure out what they mean. People can connect more easily in today's digital markets when they can talk to each other in real time, give feedback, and offer services in a way that is interactive. To obtain better outcomes, customers and companies need to work together on digital platforms. Small and medium-sized enterprises (SMEs), especially those that provide food and drinks (F&B), may be able to better meet the changing needs of their customers by using digital tools like social media, mobile ordering

systems, and apps for user reviews. Customers are no longer only buying things; they are also "actively involved in the process of creating value." Customers may leave comments, chat about their experiences, propose things, and ask for better service using digital channels. The main idea underlying S-D Logic is that businesses and customers should work together and get to know each other. That kind of thinking goes along with this kind of active participation. Research indicates that including consumers in service operations can augment the perceived value of interactions and strengthen enduring relationships between businesses and their clientele [8]. The idea of "customer engagement" is very important in S-D Logic. It has to do with how people think, feel, and act when they engage with a brand or business. Getting consumers involved in marketing research is really important since it shows how much they want to help a firm succeed. People who like a brand are more likely to talk to firms, offer their thoughts and ideas, and say great things about the brand to others. Getting customers involved is thought to be a crucial part of keeping them loyal, building strong relationships, and making a business successful [9]. The number of individuals who utilise the digital world depends a lot on how easy it is for businesses to use it. Small and medium-sized businesses (SMEs) and their customers need to know a lot about technology for things to develop better. One example is "customising services." It lets businesses change what they sell to meet the needs of each customer. People like this because they think they are getting more for their money. People believe that companies can improve their goods and services by paying attention to what people say. It's easier for people to work together to make things that are good for everyone. The number of individuals who utilise digital platforms depends on how well the user interface and user experience (UI/UX) are designed. It makes digital services better and attracts more people to use them. Digital marketing techniques, especially those employed on social media and other online platforms, make it simpler for businesses and customers to connect to and interact with each other in a more fascinating way. A recent study indicates that digital technology may improve the generation of collaborative value. People can communicate to each other all the time on digital platforms, and businesses can talk to their customers there as well. Because of this, customers have more say in brand communities and in how services are provided.

Research on digital marketing reveals that companies that utilise digital channels to connect with customers in a meaningful way are more likely to build strong relationships and keep customers loyal to their brand [10]. These results show that digital technology might help organizations attract more customers and stay in business longer. S-D Logic says that how effectively small and medium-sized businesses (SMEs) use new technology isn't the only thing that affects how well they do with digital transformation. It's also important to know how well these tools help them talk to and work with clients. Small and medium-sized businesses might be able to offer more personalized and interesting services if they communicate to their customers online. This might help you learn more about your customers and run your business better. Engaging individuals may serve as a pivotal connection between small and medium-sized firms (SMEs) and their digital competencies. This study uses Service-Dominant Logic as a comprehensive framework to examine the potential impact of digital skills on the performance of small and medium-sized enterprises in the digital economy. The idea highlights how several areas of digital capacity, such as customising services, obtaining feedback from users, improving UI/UX, and using digital marketing tactics, may provide value by getting people engaged. S-D Logic helps small and medium-sized businesses (SMEs) succeed better in digital markets that are increasingly more competitive by emphasising on how dynamic digital service environments are. This makes it easier for them to talk to customers who buy items from them.

### **B. Service Personalization (IV1) and Customer Engagement**

Personalised service implies modifying the way you communicate to consumers, the services you give, and the items you promote to meet their requirements and wants. Companies may leverage consumer data, behavioural analytics, and digital interaction histories to provide each customer a unique experience that makes their products more valuable online. Businesses may make their contacts with clients more meaningful and make their services seem more valuable by giving them customised ideas, targeted promotions, and tailored communication. According to Service-Dominant Logic, making things more personal makes it simpler for businesses and consumers to work together to make things better. Instead of giving everyone the identical services, firms give each

consumer a customised value proposition that they may employ depending on what they need and what they have been through. Customers are more inclined to get involved with a firm when they think about how their service experiences are better when they work together [11], [12]. Mobile applications, digital ordering systems, and loyalty programs are common ways for small and medium-sized enterprises (SMEs) in the food and beverage (F&B) market to make their services more personal. For instance, restaurants might recommend dishes based on what a client has purchased in the past or provide discounts to customers who return back. These factors simplify the lives of the clients and make them more emotionally attached to the brand. Whenever customers experience customized digital experiences, they seem to be happier, more trusting of the business and are more willing to promote it. This is likely to result in people making repeat purchases and giving great reviews [11], [12]. This is why small and medium-sized firms are to be aware of how to personalize services. It assists them in knowing their consumers more.

*H1: Service personalization has a positive and significant effect on SME growth.*

### **C. Customer Feedback Integration (IV2) and Customer Engagement**

Customer feedback integration allows companies using it to receive customer feedback, review it, and use it to advance their services and business operations. Within the digital economy, the types of inputs people leave differ greatly and include on social media, in online polls, in reviews, and in the customer service. Such feedback can guide business to understand what lies with customers and their sentiments with their experiences. This will assist them in improving as assistants to customers. Service-Dominant Logic argues that customer feedback forms a significant aspect of value-making process. The customers can reconfigure services by informing businesses of their opinions and the impression they have on services. This information can then be used to better by the businesses. Once the companies are heard on what their customers have to say and demonstrate that they are concerned about their utterances, the association between the two companies becomes more participatory and collaborative [13], [14]. The response to customers and closer connection with customers may be possible to small and medium-sized businesses (SMEs), in particular, food and beverage businesses, assuming that they utilize feedback more efficiently.

Small and medium-sized businesses (SMEs) can see what their customers think right away thanks to digital technology. This lets them fix any problems with service or suggestions right away. Research indicates that organisations that actively utilise customer feedback generally possess more satisfied and engaged clientele, as customers perceive their feedback as significant and impactful [13], [14]. So, getting feedback from customers is a good way to strengthen the ties between businesses and their customers.

*H2: Customer feedback integration has a positive and significant effect on SME growth.*

#### **D. User Interface and User Experience (UI/UX) Design (IV3) and Customer Engagement**

Customers connect with firms that offer digital services a lot more when the digital platforms are set up well and are easy to use. The user interface (UI) is what users can see and use to engage with a digital platform. User experience (UX) is how people feel about these encounters and how satisfied they are with them. UI and UX design work together to make it easier for consumers to access information, use services, and do business online. When digital interfaces are well-designed, clients can utilise a service more readily and don't have to work as hard. People may get their job done fast and simply on platforms that are easy to use, look nice, and reply promptly. This improves the service as a whole. When digital interactions are quick and easy, customers are more likely to come back to the platform and maintain doing business with the company [15], [16]. According to Service-Dominant Logic, digital platforms are locations where firms and customers may connect and work together to build something beneficial. Good UI/UX design makes it easy for customers to utilise services by offering them rapid access to information and features that let them engage with them. Research indicates that consumers are more inclined to engage with a platform repeatedly, remain for extended periods, and express greater satisfaction with the service when the digital interface is of superior quality [15], [16]. Small and medium-sized firms (SMEs) that engage in digital marketplaces where there is a lot of competition may be able to gain and maintain more consumers by spending money on well-designed digital interfaces.

*H3: User interface and user experience (UI/UX) design have a positive and significant effect on SME growth.*

#### **E. Digital Marketing Strategies (IV4) and Customer Engagement**

When you utilise the internet and digital communication technologies to communicate to people, sell items, and learn more about businesses, that's digital marketing. Some of these are working with influencers, posting advertising on social media and search engines, and leveraging content to sell. Digital marketing allows firms communicate to their consumers and respond to what they say faster than conventional methods of marketing. People can communicate to one other straight immediately with digital marketing, which is excellent. People may write comments, chat about brand information, and debate with each other on Facebook, Instagram, and TikTok. These interactions help businesses and customers learn more about each other and make their brands stand out more online. The Service-Dominant Logic framework proposes that individuals could work together to make digital marketing platforms better. Customers contribute with marketing by writing content, telling others about things, and sharing their own stories. People are more likely to discuss about a business on social media, engage with it, and support the brand when they use interactive digital marketing strategies [17], [18]. Digital marketing may help small and medium-sized enterprises (SMEs) attract more consumers and have their brand seen in online retailers without investing a lot of money.

*H4: Digital marketing strategies have a positive and significant effect on SME growth.*

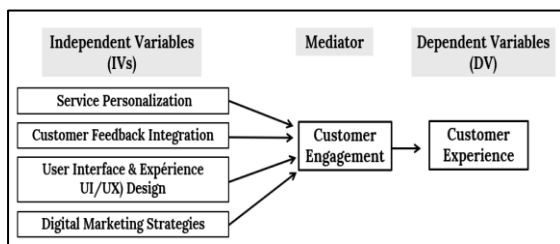
#### **F. Customer Engagement (Mediator) and Customer Experience (DV)**

Customer engagement is a major topic in marketing research right now since it has a big impact on how customers feel about and assess their interactions with businesses. When customers are interested in a brand or business, customer engagement is how much they think, feel, and do. In the digital world, engagement is how much individuals talk to businesses, share their experiences, and use online services and platforms. Service-Dominant Logic says that getting customers involved is one of the most essential methods for organisations and customers to work together to make value. Customers who are involved don't only use services; they also submit reviews, interact with brand content, and join online forums to be a part of the service process. These interactions may help

businesses learn more about what their customers want and give them services that make their lives more exciting and fulfilling. Customers often believe that the service and overall experience improve with more engagement [19]. Getting customers involved is a very important element of the service experience for small and medium-sized businesses (SMEs), especially those in the food and drink industry. People that talk to a business through digital channels like social media, mobile apps, and online ordering systems usually feel more connected to the business. These interactions strengthen emotional bonds and make the service experience appear more valued. Previous research indicates that customer participation enhances their experience by fostering trust, improving perceptions of service quality, and increasing enjoyment of digital interactions [20]. So, getting customers involved might be the most important factor that links digital capabilities projects to better customer experiences in digital service settings.

*H5: Customer engagement has a positive and significant effect on SME growth.*

Figure 1.0 presents the conceptual framework of this study. It illustrates how digital capability factors service personalization, customer feedback integration, UI/UX design, and digital marketing strategies are expected to influence customer engagement, which subsequently affects customer experience.



*Figure 1.0: Conceptual Framework of the Bridging Digital Inequality: Enhancing Education and Skills to Support SME Growth in the Digital Era*

### III. METHODOLOGY

This research employs a quantitative research design to examine the digital capability determinants of customer engagement and customer experience amongst customers of MARA-registered small and medium enterprises in the food and beverage sector. Primary data were collected through structured questionnaire administration to customers possessing direct experience in digital platform interactions with food and beverage SMEs,

encompassing online ordering systems, social media environments, and mobile applications. These respondents constitute active users of SME digital services and thus represent an appropriate population for evaluating digital capability practices Likert metric, anchored from strongly disagree to strongly agree. Data analytical procedures were conducted utilising Statistical Package for the Social Sciences version 29. Descriptive statistical analysis was performed to synthesise respondent perceptions across study variables. Correlation analysis was subsequently employed to examine associative relationships amongst independent variables, the mediating variable, and the dependent variable. Multiple regression analysis was then executed to quantify the explanatory effects of service personalisation, customer feedback integration, user interface and user experience design, and digital marketing strategies upon customer engagement and, sequentially, customer experience. These analytical operations generate empirical evidence identifying the salient digital capability factors contributing to customer engagement enhancement and experience elevation within food and beverage small and medium enterprises. Measurement instruments were adapted from established scholarly sources to ensure psychometric validity and reliability. Table 1.0 presents a summary of the adapted constructs from previous research and their consequential effects upon customer engagement and experience outcomes. A probability sampling procedure was implemented to ensure unbiased and equitable respondent selection. The analytical sample comprised 340 valid responses satisfying inclusion criteria. The questionnaire instrument operationalised the study's core constructs: service personalisation, customer feedback integration, user interface and user experience design, digital marketing strategies, customer engagement, and customer experience. All measurement items were rated upon a five-point

Construct	Key Sources
Service Personalization (IV1)	Kim et al. [21]; Ostrom et al. [22]
Customer Feedback Integration (IV2)	Brodie et al. [23]; Vargo, Lusch & Akaka [24]
User Interface & User Experience (UI/UX) Design (IV3)	Verhoef et al. [25]; Hollebeek [26]
Digital Marketing Strategies (IV4)	Gensler et al. [27]; Lamberton & Stephen [28]
Customer Engagement (Mediator)	Kumar, Gupta & Kraus [19]; Hollebeek, Clark & Macky [20]

Table 1.0 Measurement Instruments Adapted from Scholars

### III. RESULT AND DISCUSSION

This section presents the results of the statistical analysis conducted to examine the relationships between digital capability factors, customer engagement, and customer experience among customers of MARA-registered SMEs in the food and beverage (F&B) sector. The analysis was performed using SPSS version 29, and it includes descriptive statistics, correlation analysis, and multiple regression analysis to evaluate the proposed relationships in the research framework.

#### A. Descriptive Analysis

The descriptive analysis was used to generalize the perceptions of the respondents about the study variables such as personalization of service; incorporation of customer feedback, user interface and user experience (UI/UX) design, digital marketing strategies, customer engagement, and customer experience. According to the findings, there was a general positive perception towards the implementation of digital marketing strategies and the UI/UX design by SMEs. Service personalization and the integration of customer feedback, on the other hand, were seen to be less widely applied. Table 2.0 presents the descriptive statistics for the main constructs examined in the study. The findings show that **digital marketing strategies** recorded the **highest mean score** (M = 4.08), followed by UI/UX design (M = 4.01). This implies that the customers believe that SMEs are busy adopting digital platforms and user-friendly interfaces to communicate with customers. This result can be compared to the previous works that mentioned the significance of digital marketing and the quality of digital interfaces in developing the customer interaction and service experience [27], [28].

Construct	Mean	Std. Deviation
Service Personalization	3.89	0.71
Customer Feedback Integration	3.95	0.68
UI/UX Design	4.01	0.64
Digital Marketing Strategies	4.08	0.62
Customer Engagement	4.03	0.66
Customer Experience	4.05	0.65

Table 2.0 Descriptive Statistics of Study Variables Discussion

In contrast, **service personalization** (M = 3.89) and **customer feedback integration** (M = 3.95) recorded relatively lower mean scores. This implies that although SMEs are starting to embrace digital practices, personalized services and integration of systematic feedback are still not in large use. According to past studies, personalization and feedback systems are relevant in enhancing

customer relations and augmenting engagements [21], [22].

#### B. Correlation Analysis

Correlation analysis was performed in determining the relationships that existed between the independent variables, the mediator and the dependent variable. The findings reveal that the variables of digital capabilities are all positively related to customer engagement and customer experience that there are better digital practices result in a stronger customer interaction and an enhanced service experience. Furthermore, **customer engagement** (M = 4.03) and **customer experience** (M = 4.05) recorded relatively high mean values. This indicates that customers generally report positive interactions with SMEs through digital platforms. These findings support existing literature that emphasizes the role of digital capabilities in enhancing customer engagement and improving overall customer experience [19], [20].

#### B. Correlation Analysis

The results indicate in Table 3.0 shows that all digital capability variables show positive relationships with customer engagement and customer experience, suggesting that improved digital practices contribute to stronger customer interaction and better service experiences. The results show that all variables have positive and significant relationships ( $p < 0.01$ ). This implies that the greater the digital capability practices in the SMEs, the greater the **customer engagement and customer experience**. Digital marketing strategies ( $r = 0.71$ ) and UI/UX design ( $r = 0.69$ ) among the independent variables have the most significant correlation with customer engagement.

Variables	SP	CFI	UIUX	DMS	CE	CX
Service Personalization (SP)	1					
Customer Feedback Integration (CFI)	0.61	1				
UI/UX Design (UIUX)	0.58	0.63	1			
Digital Marketing Strategies (DMS)	0.55	0.59	0.66	1		
Customer Engagement (CE)	0.64	0.6	0.69	0.71	1	
Customer Experience (CX)	0.62	0.58	0.67	0.7	0.74	1

Note:  $p < 0.01$

Table 3.0 Correlation Analysis of Study Variables Discussion

This implies that proper digital communication and friendly platforms will promote active interaction with customers by SMEs, which is in line with previous research undertaken on digital marketing, and service interactions [27], [28]. **Customer engagement and customer experience** ( $r = 0.74$ )

are also significantly related with each other. This shows that customers who interact more with SMEs using digital platforms are likely to report enhanced service experiences. This result confirms the body of literature that emphasizes engagement as a key process between digital practices and customer experience [19], [20]. The correlation results all allow to support the research objectives and hypotheses which means that customer engagement and customer experience are positively related to digital capability factors.

### C. Multiple Regression Analysis

The multiple regression analysis was conducted in order to determine the effect of digital capability factors on customer engagement and customer experience. As demonstrated in Table 4.0, digital marketing strategies and UI/UX design have the strongest predictors of customer engagement and customer experience, whereas service personalization and customer feedback integration have weaker yet positive effects.

Independent Variables	Beta	t-value	Sig.
Service Personalization	0.18	3.21	0.002
Customer Feedback Integration	0.15	2.87	0.004
UI/UX Design	0.29	5.12	0.000
Digital Marketing Strategies	0.32	5.74	0.000

Table 4.0 Regression Results

The regression results show that digital marketing strategies ( $\beta = 0.32$ ) and UI/UX design ( $\beta = 0.29$ ) have the strongest influence on customer engagement and customer experience. This implies that an SME with an active application of digital marketing platforms and an easy-to-use digital interface is more appropriate in capturing customer engagement and improving service experiences. The result is consistent with the existing literature that has emphasized the role of digital communication channels and more user-friendly digital platforms in enhancing customer engagement and overall customer experience [27], [28].

## IV. CONCLUSION

Finally, this study leaves no doubt about one thing: in the case of F&B SMEs, digital capability is not a mere technical upgrade, but the core of the contemporary customer experience. What we have discovered is that the actual heavy hitters are UI/UX design and digital marketing; they do not just exist in a vacuum, in fact, they actively draw customers into the digital ecosystem of the brand. This actually strengthens the Service-Dominant Logic the notion

that value is not merely provided, but that it is also co-created as a result of these virtual exchanges. When a platform is not too complex and the marketing is relevant, then customers cease being passive buyers and become active participants, which leads to an experience that is much improved. In conclusion, we have established in this study that digital capability is no longer an ancillary undertaking of F&B SMEs it is the key driver of the contemporary customer journey. The statistics evidently identifies UI/UX design and digital marketing as the most important in creating a pull factor to involve customers into an active customer. This actually makes the Service-Dominant Logic a live one, when these digital tools get to work together, the customer does not just purchase an item, he/she also participates in making an experience. Basically, an improved online interface will translate to an improved and more satisfied customer. Admittedly, our findings have some limits. We must keep in mind that we were dealing with MARA-registered F&B businesses and we cannot extrapolate these results to completely different industries. Cross-sectional nature of the work also has to be mentioned. A single snapshot in time we caught, but in a digital world this fast the perceptions change rapidly. The next step of addressing the issue longitudinally would be simply outstanding to determine how these relationships develop in the long term. In the future, I think we should explore more of the variables that are more human such as digital trust and tech readiness. Such factors, which are frequently neglected, probably define whether a digital strategy becomes a reality. To make this research relevant to more of the SME sectors or other regions, it would assist us in creating a far better idea of how digital tools are re-defining value in the modern economy. Speaking of the future, the future has a long way to go. I believe that the next studies should explore deep into softer variables such as digital trust and tech readiness the invisible factors, which in many cases decide whether a customer will even give a digital platform an opportunity in the first place. Testing these variables in various industries or even countries would help us create a far more detailed map of how the digital tools are transforming our economy.

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