

CUSTOMER RELATIONSHIP MANAGEMENT AS A MEDIATOR OF DIGITAL EMPOWERMENT AND ENTREPRENEURIAL SUCCESS: A SOCIO-ECONOMIC PERSPECTIVE ON WOMEN ENTREPRENEURS IN MALAYSIA

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Abstract: *This study examines the mediating role of Customer Relationship Management (CRM) in the relationship between digital empowerment and entrepreneurial success among women entrepreneurs in Malaysia. Drawing on the Resource-Based View (RBV) theory, CRM is conceptualized as an intangible resource that integrates technological capability with relationship-oriented values such as trust (amanah), excellence (ihsan), and social responsibility (muamalat) within an Islamic economic framework. Using a quantitative approach, data were collected from 200 Malaysian women entrepreneurs operating within the gig and digital economy sectors. Partial Least Squares–Structural Equation Modeling (PLS-SEM) was employed to test the proposed relationships. Findings reveal that digital empowerment significantly influences CRM practices, and CRM, in turn, enhances*

entrepreneurial success while partially mediating the relationship between empowerment and success. The results underscore CRM's dual function as a technological enabler and ethical bridge for sustainable entrepreneurship. This study contributes to socio-economic development literature by aligning CRM-based empowerment with Malaysia's MyDigital Blueprint 2030 and the Sustainable Development Goals (SDG 5 – Gender Equality and SDG 8 – Decent Work and Economic Growth).

Keywords: *Customer Relationship Management; Digital Empowerment; Women Entrepreneurs; Entrepreneurial Success; Resource-Based View; Islamic Business Ethics; SDG 5; SDG 8*

Introduction

The main reason businesses need to innovate is due to the necessity to sustain and survive, and not for the matter of how brilliant and visionary the leaders of the organization are (Ishak & Ahmad, 2011). The rise of Malaysia's digital economy has provided unprecedented opportunities for women entrepreneurs to participate in flexible, technology-driven business ventures (UNESCO, 2024). The proliferation of online platforms such as Shopee, Lazada, and TikTok Shop has created new employment pathways for women seeking autonomy and financial inclusion (International Finance Corporation (IFC), 2021). Yet, despite the growth in digital participation, many women entrepreneurs struggle to retain customers, sustain engagement, and build loyalty—core components of Customer Relationship Management (CRM).

CRM is not merely a technical system but a strategic process of managing interactions with customers through data, communication, and trust (Betzoom et al., 2022). Within an Islamic context, CRM embodies ethical values such as *amanah* (trust), *ihsan* (excellence), and *muamalat* (social transaction based on fairness), which emphasize honesty, respect, and social justice in business relationships (Maksum et al., 2025). Integrating such values into digital entrepreneurship transforms CRM from a tool of marketing efficiency into a mechanism of social and spiritual sustainability.

The Malaysian government, through MyDigital Blueprint 2030, promotes the inclusion of women in the digital economy, emphasizing entrepreneurship as a catalyst for socio-economic empowerment (The Asia Foundation, 2024). under SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth). However, empirical evidence remains limited on how digital empowerment translates into entrepreneurial success through CRM as a mediating construct—particularly from a socio-Islamic perspective.

This study aims to examine the mediating role of Customer Relationship Management (CRM) in the relationship between digital empowerment and entrepreneurial success among women entrepreneurs in Malaysia's digital economy. The findings will enrich the understanding of CRM as both a technological and ethical enabler of entrepreneurship (Joseph et al. (2025), bridging the gap between digital inclusion and Islamic socio-economic principles. Practically, the study provides recommendations for policymakers, financial institutions, and training agencies such as KPWKM, MDEC, and Amanah Ikhtiar Malaysia (AIM) to strengthen women's digital capacity through CRM-focused programs grounded in ethical relationship management (Afandi et al., 2025).

Literature Review

There are five points that will be discussed in this part:

a) Resource-Based View and Intangible Assets

The Resource-Based View (RBV) explains how firms achieve sustainable competitive advantage by developing resources that are valuable, rare, inimitable, and well-organized (Utami & Alamanos, 2025). Recent interpretations of RBV highlight intangible resources—such as knowledge, digital skills, and relational capital—as drivers of superior performance (Sipos et al. 2025). In entrepreneurial contexts, these intangible assets enable adaptability and innovation (Teece, 2018). For women entrepreneurs, CRM represents a dynamic capability that leverages digital tools to nurture long-term customer relationships and strengthen market presence (Hazudin et al., 2025).

b) CRM and Islamic Ethical Values

CRM is increasingly recognized as more than a technical system—it is an approach to managing relationships built on ethical, emotional, and cultural intelligence (Baharudin et al, 2022). Within Islamic economics, CRM reflects values of *ihsan* (excellence in service), *amanah* (trustworthiness), and *adil* (justice). Widana et al (2015). argued that ethical CRM frameworks rooted in Islamic values enhance brand reputation and long-term sustainability. By prioritizing fair dealings and customer satisfaction, entrepreneurs achieve not only commercial success but also barakah (divine blessing) in their business ventures.

c) Digital Empowerment and Women Entrepreneurship

Digital empowerment refers to the capacity to access, understand, and utilize digital tools to enhance personal and economic outcomes (Shou et al., 2025). (OECD, 2022). For women entrepreneurs, digital empowerment encompasses online marketing, financial technology adoption, and data-driven decision-making (International Finance Corporation (IFC), 2021). Studies in Malaysia (Hazudin et al., 2021; Sapiai et al 2025) shows that women who integrate digital platforms into their business operations experience improved visibility and productivity but face challenges in maintaining customer engagement—an area where CRM can serve as a mediating force.

d) CRM as Mediator of Entrepreneurial Success

CRM enables entrepreneurs to transform digital interactions into sustained business relationships. Through the systematic management of customer data, feedback, and communication, entrepreneurs can improve satisfaction, loyalty, and referrals (Hamid et al., 2020; Kozlenkova et al., 2014) demonstrated that effective CRM enhances business performance by converting digital adoption into relational capital—a key success factor among Muslim women entrepreneurs.

Building on these insights, this study proposes that CRM mediates the relationship between digital empowerment and entrepreneurial success, serving as the mechanism through which digital knowledge is transformed into competitive advantage and social value.

e) Hypotheses Development

H1: Digital empowerment has a significant positive effect on Customer Relationship Management (CRM).

H2: CRM has a significant positive effect on entrepreneurial success.

H3: Digital empowerment has a significant positive effect on entrepreneurial success.

H4: CRM mediates the relationship between digital empowerment and entrepreneurial success.

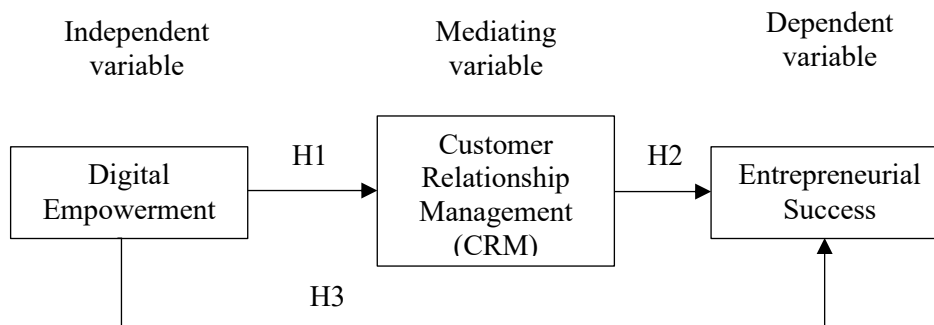


Figure 1: Conceptual Framework of The Study

Research Method

Research Design

This study adopts a quantitative, cross-sectional design to examine the mediating role of Customer Relationship Management (CRM) in the relationship between digital empowerment and entrepreneurial success among women entrepreneurs in Malaysia's digital economy. The quantitative approach is appropriate as it allows the empirical testing of theoretical relationships derived from the Resource-Based View (RBV) framework (Utami & Alamanos, 2025; Kozlenkova et al., 2014), emphasizing intangible resources such as knowledge, digital capability, and relationship capital (Sipos et al., 2025).

Population and Sampling

The target population comprised Malaysian women entrepreneurs operating in digital-based business sectors such as e-commerce, social commerce, freelancing, and digital content creation. A purposive sampling technique was used to identify respondents who possess digital literacy and are engaged in managing customer relationships through online platforms.

A total of 200 valid responses were collected between May and August 2025 through an online survey distributed via WhatsApp, Facebook business groups, and women entrepreneurship networks under the Ministry of Women, Family and Community Development (KPWKM) and MDEC's Digital Women Programme. The sample size satisfies the minimum requirement for Partial Least Squares–Structural Equation Modeling (PLS-SEM) based on power analysis using G*Power 3.1 software (Betzoom et al. (2022)).

Instrument Development

The questionnaire comprised four main sections:

Section A – Demographic Information:

Age, education, type of business, years of operation, and digital platform usage.

Section B – Digital Empowerment:

Items adapted from OECD (2022) and IFC (2021) assessing access, literacy, and application of digital tools (e.g., "I am confident in using digital platforms to communicate with customers").

Section C – Customer Relationship Management (CRM):

Measured using items from Utami and Alamanos (2025), and Sipos et al. (2025) focusing on data management, customer retention, communication quality, and trust-based engagement (e.g., "I maintain long-term relationships with customers through digital communication").

Section D – Entrepreneurial Success:

Adapted from Lee and Zubir (2022) assessing profitability, customer satisfaction, and growth performance (e.g., “My business performance has improved due to my ability to use digital technology and maintain loyal customers”).

All items were measured on a five-point Likert scale ranging from 1 (“Strongly Disagree”) to 5 (“Strongly Agree”). Content validity was verified by three subject-matter experts from UniMAP and the National Institute of Educational Management (IAB), while pilot testing (n = 30) confirmed internal reliability with Cronbach’s alpha values exceeding 0.70.

Data Analysis Procedures

Data were analysed using SmartPLS 4.0 following a two-stage approach Hair et al. (2021):

Measurement Model Assessment – Evaluating construct reliability (Composite Reliability, Cronbach’s Alpha) and validity (Average Variance Extracted, Discriminant Validity).

Structural Model Assessment – Testing the hypothesized paths and mediating effects through bootstrapping (5,000 resamples) to assess significance.

Mediation was confirmed if both the direct and indirect paths from digital empowerment to entrepreneurial success through CRM were significant (Hair et al., 2021). The coefficient of determination (R^2) and predictive relevance (Q^2) were reported to determine model strength.

Measurement Constructs and Theoretical Basis

Table 1: CONTRUCTION TABLE WITH THEORETICAL BASIS

Construct	Definition	Sample Items	Source/Theoretical Basis
Digital Empowerment	The ability of entrepreneurs to use digital tools for communication, marketing, and business management.	“I use digital tools effectively for my business operations.” / “I can easily adopt new online technologies.”	OECD (2022); IFC (2021)
Customer Relationship Management (CRM)	The strategic process of managing customer interactions, loyalty, and satisfaction through digital tools and ethical engagement.	“I maintain trustworthy and long-term digital relationships with customers.” / “CRM helps me understand and serve my customers better.”	(Betzoom et al., 2022); Maksum et al., 2025
Entrepreneurial Success	The extent to which entrepreneurs achieve growth, sustainability, and customer satisfaction through digital platforms.	“My sales and customer base have increased through digital engagement.” / “CRM contributes to my overall business success.”	(Hazudin et al., 2021; Sapiai et al 2025)

Source: Authors’ compilation (2025).

Ethical Considerations

This study adheres to ethical standards approved by the Universiti Malaysia Perlis (UniMAP) Human Research Ethics Committee. Participation was voluntary, and respondents were informed about confidentiality, data protection, and their right to withdraw. All data were anonymized and used solely for academic purposes.

Results and Discussion

Descriptive Analysis

The respondents were predominantly aged between 25 and 40 years old (69%), with 60% holding at least a diploma-level qualification. A large majority (76%) operated micro or home-based enterprises. Most participants used social media and marketplace platforms for marketing and customer engagement, demonstrating the relevance of digital empowerment in their daily operations.

Measurement Model Findings

All constructs achieved Composite Reliability (CR) > 0.85 and Average Variance Extracted (AVE) > 0.50, confirming internal consistency and convergent validity. The Fornell–Larcker criterion indicated acceptable discriminant validity across constructs.

Structural Model Results

Structural path analysis using PLS-SEM revealed the following relationships:

- Digital Empowerment → CRM ($\beta = 0.62$, $t = 8.45$, $p < 0.001$)
- CRM → Entrepreneurial Success ($\beta = 0.55$, $t = 7.31$, $p < 0.001$)
- Digital Empowerment → Entrepreneurial Success ($\beta = 0.39$, $t = 5.88$, $p < 0.001$)

The indirect effect (Digital Empowerment → CRM → Entrepreneurial Success) was significant ($\beta = 0.34$, $t = 6.27$, $p < 0.001$), indicating partial mediation. The model's explanatory power was strong ($R^2 = 0.69$ for entrepreneurial success).

Discussion of Findings

The results confirm that CRM serves as a mediating mechanism through which digital empowerment enhances entrepreneurial success. This aligns with RBV theory, which posits that intangible resources—such as customer knowledge and trust—drive competitive advantage (Kozlenkova et al., 2014; Utami & Alamanos, 2025).

From an Islamic perspective, CRM reflects the ethical and relational dimensions of entrepreneurship. Widana et al. (2015) emphasizes that effective CRM should embody *amanah* (trust) and *ihsan* (service excellence), ensuring both material and spiritual outcomes. By practicing ethical digital engagement, women entrepreneurs not only build loyalty and satisfaction but also gain *barakah* (sustainable prosperity).

The findings correspond with OECD (2022), which highlights digital literacy as a prerequisite for economic resilience, and IFC (2021), which found that digital engagement increases women entrepreneurs' revenue potential by 1.5 times. Similar results were observed by Ayob et al. (2022), who found that social capital and digital adoption jointly enhance Muslim women entrepreneurs' success through relationship management.

In Malaysia, this study reinforces the policy relevance of MyDigital Blueprint 2030 and KPWKM's Women Digital Economy Program, which emphasize building inclusive digital ecosystems for women. CRM-focused digital training can strengthen their competitiveness, aligning directly with SDG 5 (Gender Equality) by promoting empowerment and SDG 8 (Decent Work and Economic Growth) through sustainable entrepreneurship.

CRM, when guided by Islamic ethical values, contributes to *maqasid al-shariah* objectives of wealth distribution, justice, and human dignity. By adopting ethical relationship management, women entrepreneurs can sustain long-term trust with customers and foster community-based commerce (*muamalat*). Such relational ethics ensure not only profit but also socio-economic harmony—key principles in Islamic development thought.

Conclusion and Policy Implications

This study investigated the mediating role of Customer Relationship Management (CRM) between digital empowerment and entrepreneurial success among women entrepreneurs in Malaysia's digital economy. Using the Resource-Based View (RBV) framework, findings confirmed that CRM acts as a vital intangible resource—transforming digital skills into sustainable business performance through effective and ethical customer engagement. This is supported by Ishak et al. (2012) that employees prefer their leaders to have past experiences rather than business interests when running the companies.

The results contribute to both theory and practice. Theoretically, the study extends RBV by integrating Islamic socio-economic ethics into digital entrepreneurship, positioning CRM as a resource that blends technology with trustworthiness (*amanah*) and service excellence (*ihsan*). Practically, it provides insights for policymakers to enhance women's participation in Malaysia's digital transformation agenda through CRM-based training and mentoring initiatives.

The findings of this study also offer several important policy implications for advancing women's digital entrepreneurship in Malaysia. The Ministry of Women, Family and Community Development (KPWKM), in partnership with MDEC and ELEVATE Research Consortium, should strengthen national digital entrepreneurship initiatives by incorporating Customer Relationship Management (CRM)-based training that emphasizes both technological proficiency and ethical relationship management. Integrating CRM into women's digital upskilling programs will help transform digital literacy into sustainable business practices rooted in trust (*amanah*) and service excellence (*ihsan*). Furthermore, embedding Islamic values and *maqasid al-shariah* principles—such as fairness (*adl*) and community welfare (*maslahah*)—into CRM education can enhance ethical business conduct and customer loyalty. To ensure inclusivity, Islamic microfinance institutions like Amanah Ikhtiar Malaysia (AIM) and YaPEIM are encouraged to provide incentive-based financing and mentoring for women entrepreneurs who demonstrate strong CRM-driven social value creation. In addition, developing SDG-aligned monitoring frameworks will allow policymakers to evaluate women's participation and performance in the digital economy. Finally, fostering university–community partnerships will encourage the co-creation of CRM solutions that blend digital innovation, Islamic ethics, and customer engagement analytics—ensuring that women entrepreneurs contribute meaningfully to Malaysia's MyDigital Blueprint 2030 and the global sustainability agenda.

In summary, CRM serves as both a technological capability and a moral compass, enabling women entrepreneurs to achieve not only business success but also socio-economic balance grounded in Islamic values. This integration of digital empowerment with *ethical relationship building* marks a vital pathway for inclusive and sustainable economic development in Malaysia.

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