

ONLINE TRANSACTION SERVICES, VALUE CREATION, AND MARKETABILITY AMONG SMALL AND MEDIUM ENTERPRISES (SMES)

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ABSTRACT

The crisis triggered by the Covid-19 pandemic has become the best time for small and medium-sized businesses to boost the quality of their products or services and to build different strategies to sell goods or services based on their business interests. Covid-19 should not be a barrier to sales growth for small and medium-sized enterprises, as SME players can promote their business through digital marketing. The use of the Internet, mobile devices, social media, search engines, and other platforms to attract customers is digital marketing. Online Transaction Services is an information system that enables and handles transaction-oriented applications, usually for processing transactions for data entry and retrieval. So, with the aid of the internet, online transactions are completed. Value creation is a fundamental term in marketing, described as a contribution to value-creating between service provider and customer. This is accomplished by creating an integrated value co-creation scale, which incorporates all facets of value creation, including direct-indirect interaction of customers and active-passive participation, in a single model. Value creation is a process that add value to a products or services. Marketability is not only selling goods or services, but it also means that we should provide information, promote your goods or services, and give feedback via webpage or online. We must understand that the online transaction helps small and medium enterprises (SMEs) marketability by obtaining user friendly, well designed, and easy access system. The descriptive-correlational study was used in this analysis. This study used a research design that focused on the consumer behavior of small and medium-sized businesses (SMEs) and the efficacy of online transaction services as a value creation and marketing tool The study aims to determine the continuous improvement of on-line transaction services in City of Santa Rosa, Laguna. To check if the online transactions add value creation and marketability of small and medium enterprises (SMEs) products and services.

Keywords: Online Transaction Service, Small and Medium Enterprises (SMEs), Value Creation, Marketability, Descriptive-Correlational Study, Quantitative Research.

INTRODUCTION

The Covid-19 outbreak has a huge impact on health and the economy in terms of trade, investment, and tourism in different parts of the world. The position of small and medium enterprises (SMEs) is believed to be capable of driving a country's economy during this period. However, after the Covid-19 pandemic, small and medium businesses are the most vulnerable relative to other businesses. This is because this form of business is very dependent on the pace of cash from retail sales, and that the cash flow of these companies is disrupted by the decreased demand. Losses are suffered by business people who depend on physical space, such as supermarkets, traditional food markets, restaurants, car dealers, cinemas, fitness centers. In comparison to online markets, that is. In a case like Covid-19, the only way to ensure the viability of small and medium enterprises (SMEs) is to use technology. Some small and

medium-sized businesses do not know about digital skills that are important to business, so this situation forces them to learn to do business online. The crisis triggered by the Covid-19 pandemic has become the best time for small and medium-sized businesses to boost the quality of their products or services and to build different strategies to sell goods or services based on their business interests. Around the world, Small and Medium-sized Enterprises (SMEs), are described differently. The details of the specified size of a SME are given by the country in which a business operates. Depending on the region, the size or categorization of a business as a small and medium enterprises (SMEs) may be dependent on a variety of features. The characteristics include annual revenue, the number of employees, the sum of company-owned assets, market capitalization, or some combination of such characteristics. The Daily Inquirer News says that 99.6 percent of all registered businesses in the Philippines are small and medium-sized enterprises (SMEs) and employ over 70 percent of the working population. Small and medium-sized businesses also lack capital and are buffeted by unpredictable events. Yet their smallness suggests that they can be nimble as well. And it is this versatility that they can drive creativity and progress, both in redeploying capital and changing priorities.

In the Philippines, we are not allowed to leave our houses, but the government has allotted a specific time or schedule wherein we can go to the market for food and other necessities. We cannot deny that the use of technology has been very beneficial during this time by doing on-line transactions such as paying bills, purchasing goods, and online shopping. In the Philippines, small and medium-sized enterprises (SMEs) face a plethora of challenges, such as credit limitations, especially during periods of economic downturn. A recent study using data from 480 small and medium-sized enterprises (SMEs) in Metro Manila and CALABARZON (Cavite, Laguna, Batangas, Rizal and Quezon) estimated that over 40 percent of small and medium-sized enterprises may lack access to informal credit markets. Even when there is no crisis, a large percentage of small and medium-sized enterprises (SMEs) which lack the requisite funds to pay their employees and respond to emergencies (Flaminiano, 2020). By now, all of us in the payments industry are aware of the development that during the Covid-19 pandemic, digital payments have experienced and continue to experience. The number of people using online transaction are rapidly growing and increasing. In the Philippines, most of the Small and medium enterprises are conservative in using online transaction because of the trustworthiness of it. But because of the current situation with COVID-19, many Filipinos are using on-line transaction.

The economic improvement that a business provides its goods or services before selling them to consumers is represented. The value-added helps clarify why businesses are willing to sell more than they cost to manufacture their products or services. It is very important to add value to goods and services as it provides customers with an opportunity to make purchases, thereby increasing the sales and bottom line of a business. Digital Marketing is the use of the Internet, mobile devices, social media, search engines, and other platforms to attract customers is digital marketing. To facilitate the entire purchase process from pre-sale to sale to post-sale and further improvement of customer relations, online platforms may also be handled (Chaffey, 2020). The result of this study is to understand the effectiveness of Online Transaction Service as a Value Creation and Marketability among Small and Medium Enterprises.

METHOD

This study utilized the descriptive-correlational research design. Through this research design, this study gave emphasis on the small and medium enterprises (SMEs) customer behavior and the effectiveness of on-line transaction services as a value creation and as a marketing tool

which served as the dependent and independent variables of the study, respectively. Descriptive research design involves studying the population based on the data gathered from the sample drawn from them. The data were gathered using the research questionnaires completed by the respondents. A correlation design, on the other hand, established the possible existence of relationship among the variables under the study. Picciano (2015) stated that correlation design is used to explore co-varying relationships between two or more variables. The study had two sources of data, namely, primary, and secondary sources. The primary sources of data were the selected small and medium enterprises (SMEs) customers. The secondary sources of data were articles, journals, foreign and local websites, and records related to online transaction services, value creation, and marketability. The population of the study was composed of 284, 670 at City of Santa Rosa, Laguna using the Raosoft Formula, the researcher used 97 as a sample size. Gay (1976) as cited (1976) as cited Bermudo et al (2010), recommended a minimum of 10% or 20% for a descriptive study depending on the size of the population whether big or small. The researcher used three sets of survey questionnaire. The first set included the indicators to determine the performance of online transaction services of small and medium enterprises (SMEs) that was measured using the Likert Type Scale (Strongly Agree/Very High - 4, Agree/High - 3, Disagree/Low -2, Strongly Disagree/Very Low - 1). The second set included the indicators determined about the perception of online transaction services as a value creation that was measured using the Likert Type Scale (Strongly Agree/Very High - 4, Agree/High - 3, Disagree/Low -2, Strongly Disagree/Very Low - 1). And the third set included the indicators determined the marketability of online transaction services that was measured using the Likert Type Scale (Strongly Agree/Very High - 4, Agree/High - 3, Disagree/Low -2, Strongly Disagree/Very Low - 1). Notably the research personally checks the actual population of City of Santa Rosa, Laguna at the government itself to finalize the number of respondents to conduct for random sampling survey.

After which, the researcher personally floated the survey questionnaires to the respondents who are normally using online transaction services. To make sure that the data gathered were precisely treated; weighted mean was used to determine the performance of online transaction services of small and medium enterprises (SMEs), Perception of online transaction services as a value creation, and Marketability of online transaction services. Descriptive statistics such as frequency counts and percent were used to measure the respondents (GWA). Slovin's Formula was used to ascertain relationship between the level of performance of On-line transaction services and the respondent's perception of On-line transaction services as a value creation, if there is relationship between the level of performance of On-line transaction services and the level of marketability of On-line transaction Service as assessed by the customer, and if there's any relationship between the level of performance of On-line transaction services and the level of marketability of On-line transaction Service as assessed by the customer.

RESULTS

Discussion of the level of performance of Online Transaction Services as Assessed by the Customer, Respondents' Perception of Online Transaction Services as a Value Creation, and the Level of Marketability of Online Transaction Services as Assessed by the Customer is presented in the succeeding tables and textual presentations:

Table 1. The Level of Performance of Online Transaction Services as Assessed by the Customer

Indicators	Weighted Mean	Verbal Interpretation	Rank
1. Customer support	3.22	High	6
2. Ease of use	3.32	High	2
3. Reliability	3.26	High	4
4. Transaction efficiency	3.27	High	3
5. Service security	3.23	High	5
6. Customer awareness	3.35	High	1
Overall Weighted Mean	3.28	High	

Legend: (Strongly Agree/Very High - 4, Agree/High - 3, Disagree/Low -2, Strongly Disagree/Very Low - 1)

That the level of performance of online transaction services as Assessed by the customer as evidenced by obtained overall weighted mean of 3.28. This suggest that the performance of online transaction services is effective. This is too congruent with the study made by Alzougool (2019), which they have an effective system in small and medium enterprises (SMEs) in Kuwait typically because they practice five dimensions of innovativeness in their business operations such as organizational, process, product, community, and resource. In view of the findings, several suggestions have been proposed to preserve and improve the innovativeness of Kuwait small and medium enterprises (SMEs). The high results of the performance of online transaction services means that the online transaction service is effective times of pandemic situation like COVID-19. It is also view that online transaction services help every small and medium enterprises (SMEs) customer to transact easily and securely. It is noted that studying the performance of online transaction service is important because it will help the system developer what are the things that they can improve to the system itself. On the other hand, as revealed by the finding of the study of Demir (2017), Management information systems assist organizations and their systems in integrating in a more productive and efficient manner to maximize the synergy between people and information systems. An organization's strategic and operational management decisions are made easier with the help of MIS. ERP systems are unique in their ability to combine external and internal data to influence the management of functions within an enterprise. E commerce organizations lay a good framework for balancing an organization's internal and external processes with stakeholder's expectations.

Table 2. The Respondents' Perception of Online Transaction Services as a Value Creation

Indicators	Weighted Mean	Verbal Interpretation	Rank
1. Efficiency	3.39	High	1
2. Complementariness	3.16	High	2
3. Flexibility	3.01	High	4
4. Customer satisfaction	3.12	High	3
Overall Weighted Mean	3.17	High	

Legend: (Strongly Agree/Very High - 4, Agree/High - 3, Disagree/Low -2, Strongly Disagree/Very Low - 1)

As presented in Table 2, the respondent's perception of online transaction services performance gives value creation. Particularly, it was 'high' with a weighted mean of 3.17 as the customer see the efficiency of it during pandemic COVID-19 that adds value creation (Rank 1). The complementariness of the online transaction services was 'high' with weighted means of 3.16 as the system gives rewards (Rank 2). Further, the customer satisfaction of the online transaction services is reliable was 'high' with weighted mean of 3.12 (Rank 3). Respectively, weighted mean of 3.01 indicating that the customer that the online transaction services is flexible (Rank 5). We can see that the creating on value creation in online transaction services increases the number of small and medium enterprises (SMEs) customer who will used it. According to Adegbulu (2019), To be able to become more important, business needs to know the sources of digital value production. This is because the value produced by corporations contributes to value-added economic value and returns on their invested capital. Hayes (2020) The economic improvement that a business provides its goods or services before selling them to consumers is represented. Value added helps clarify why businesses are willing to sell more than they cost to manufacture their products or services. It is very important to add value to goods and services as it provides customers with an opportunity to make purchases, thereby increasing the sales and bottom line of a business. We establish and explores the solution-oriented company's actions from the initial solution generation, through the sale and distribution to an initial customer, and its possible propagation to the broader marketplace as a more structured product / service offering by combining discussion of value co-creation and service-dominant logic (Plouffe, et. al, 2019).

Table 3. The Level of Marketability of Online Transaction Services as Assessed by the Customer

Indicators	Weighted Mean	Verbal Interpretation	Rank
1. Product	3.17	High	4
2. Price	3.18	High	3
3. Promotion	3.14	High	5
4. Place	3.24	High	1
5. People	3.20	High	2
Overall Weighted Mean	3.19	High	

Legend: (Strongly Agree/Very High - 4, Agree/High - 3, Disagree/Low -2, Strongly Disagree/Very Low - 1)

From the data shown in the table 3, the respondents about the level of Marketability of Online Transaction Services are effective. Particularly, it was 'high' with a weighted mean of 3.24 as the customer see the efficiency of it during pandemic COVID-19 because it is easy for the customer to track the location or place of the delivery (Rank 1). The marketability of the people in online transaction services was 'high' with weighted means of 3.20 as the system make sure to give the need of every customers (Rank 2). And the marketability of the price in online transaction services was 'high' with weighted means of 3.18 as the system make sure to give clear information about each price of all products or services offered (Rank 3). Further, the marketability of product in the online transaction services is reliable was 'high' with weighted mean of 3.17 (Rank 4). Respectively, weighted mean of 3.14 indicating that the customer that the marketability of online transaction services is effective in doing promotion (Rank 5). According to Truong (2020), to have added value and to engage your readers is the secret to optimizing your affiliate earnings. Affiliates are only charged if or when a particular activity is taken, unlike conventional advertising where you are charged for views or clicks. The action may be anything as easy as signing up for a newsletter to send details about their zip code

before a transaction has been made. However, once you have persuaded your readers to take any kind of action, you are not charged.

Table 4. Relationship between the Level of Performance of On-line Transaction Services and the Respondent's Perception of On-line Transaction Services as a Value Creation

Performance of On-line Transaction Services	Perception of On-line Transaction Services as a Value Creation			
	Efficiency	Complementariness	Flexibility	Customer satisfaction
Customer support	r=0.594 Moderate correlation p=0.000**	r=0.486 Moderate correlation p=0.000**	r=0.608 Moderate correlation p=0.000**	r=0.610 Moderate correlation p=0.000**
Ease of use	r=0.658 Moderate correlation p=0.000**	r=0.458 Moderate correlation p=0.000**	r=0.565 Moderate correlation p=0.000**	r=0.583 Moderate correlation p=0.000**
Reliability	r=0.708 Moderate correlation p=0.000**	r=0.581 Moderate correlation p=0.000**	r=0.644 Moderate correlation p=0.000**	r=0.679 Moderate correlation p=0.000**
Transaction efficiency	r=0.681 Moderate correlation p=0.000**	r=0.605 Moderate correlation p=0.000**	r=0.698 Moderate correlation p=0.000**	r=0.748 Moderate correlation p=0.000**
Service security	r=0.655 Moderate correlation p=0.000**	r=0.563 Moderate correlation p=0.000**	r=0.642 Moderate correlation p=0.000**	r=0.667 Moderate correlation p=0.000**
Customer awareness	r=0.691 Moderate correlation p=0.000**	r=0.515 Moderate correlation p=0.000**	r=0.584 Moderate correlation p=0.000**	r=0.671 Moderate correlation p=0.000**
**Significant @ 0.01				

As observed from the table 4, there was a significant relationship between the level of performance on online transaction services in terms of *customer support* and the respondent's perception of online transaction services as a value creation in efficiency, complementariness, flexibility, and customer satisfaction. The probability values of 0.000 were greater than the 0.01 significance value. This means that the higher the level of performance on online transaction services the more positive is the respondents' perception on online transaction services as a value creation. According to Chaffey, et. al. (2019), Admittedly, without the emergence of a flexible and adequate platform for competition, especially in trade and trade through electronic business and trade, no economy can develop in the international market. From now on, small and medium enterprises (SMEs) in developing countries need to switch from paper-based payment systems to digital payment systems, enabling them to compete within and outside the borders with multinational corporations.

Table 5. Relationship between the Level of Performance of On-line Transaction Services and the Level of Marketability of On-line Transaction Service as assessed by the Customer

Performance of On-line Transaction Services	Marketability of On-line Transaction Services				
	Product	Price	Promotion	Place	People
Customer support	r=0.622 Moderate correlation p=0.000**	r=0.606 Moderate correlation p=0.000**	r=0.611 Moderate correlation p=0.000**	r=0.517 Moderate correlation p=0.000**	r=0.572 Moderate correlation p=0.000**
Ease of use	r=0.634 Moderate correlation p=0.000**	r=0.634 Moderate correlation p=0.000**	r=0.597 Moderate correlation p=0.000**	r=0.492 Moderate correlation p=0.000**	r=0.552 Moderate correlation p=0.000**
Reliability	r=0.699 Moderate correlation p=0.000**	r=0.619 Moderate correlation p=0.000**	r=0.646 Moderate correlation p=0.000**	r=0.560 Moderate correlation p=0.000**	r=0.640 Moderate correlation p=0.000**
Transaction efficiency	r=0.706 Moderate correlation p=0.000**	r=0.679 Moderate correlation p=0.000**	r=0.697 Moderate correlation p=0.000**	r=0.587 Moderate correlation p=0.000**	r=0.648 Moderate correlation p=0.000**
Service security	r=0.703 Moderate correlation p=0.000**	r=0.772 Moderate correlation p=0.000**	r=0.740 Moderate correlation p=0.000**	r=0.684 Moderate correlation p=0.000**	r=0.731 Moderate correlation p=0.000**
Customer awareness	r=0.680 Moderate correlation p=0.000**	r=0.728 Moderate correlation p=0.000**	r=0.625 Moderate correlation p=0.000**	r=0.596 Moderate correlation p=0.000**	r=0.577 Moderate correlation p=0.000**

**Significant @ 0.01

As disclosed in Table 5, there was a significant relationship between the level of performance on online transaction services in terms of *customer support* and the level of marketability of on-line transaction service as assessed by the customer in product, price, promotion, place, and people. The probability values of 0.000 were greater than the 0.01 significance value. This means that the higher the level of performance on online transaction services the more positive is the level of marketability of on-line transaction service as assessed by the customer. According to Chen (2019), Contextual advertisement is an automated mechanism where appropriate digital content is matched to a promotional message. The resulting advertisement, which allows users to click on the ad, is appropriate and targeted. For the publisher of the content and more traffic for the advertiser, this click-through operation produces revenue.

Table 6. Relationship between the Respondent's Perception of On-line Transaction Services as a Value Creation and the Level of Marketability of On-line transaction Service as assessed by the Customer

Perception of On-line Transaction Services as a Value Creation	Marketability of On-line Transaction Services				
	Product	Price	Promotion	Place	People
Efficiency	r=0.701 Moderate correlation p=0.000**	r=0.658 Moderate correlation p=0.000**	r=0.649 Moderate correlation p=0.000**	r=0.639 Moderate correlation p=0.000**	r=0.597 Moderate correlation p=0.000**
Complementariness	r=0.645 Moderate correlation p=0.000**	r=0.581 Moderate correlation p=0.000**	r=0.619 Moderate correlation p=0.000**	r=0.455 Moderate correlation p=0.000**	r=0.575 Moderate correlation p=0.000**
Flexibility	r=0.740 Moderate correlation p=0.000**	r=0.622 Moderate correlation p=0.000**	r=0.683 Moderate correlation p=0.000**	r=0.549 Moderate correlation p=0.000**	r=0.587 Moderate correlation p=0.000**
Customer satisfaction	r=0.789 Moderate correlation p=0.000**	r=0.711 Moderate correlation p=0.000**	r=0.681 Moderate correlation p=0.000**	r=0.622 Moderate correlation p=0.000**	r=0.635 Moderate correlation p=0.000**
**Significant @ 0.01					

Table 6 unveils a significant relationship between the respondent's perception of on-line transaction services as a value creation in terms of efficiency and the level of marketability of on-line transaction service as assessed by the customer in product, price, promotion, place, and people. The probability values of 0.000 were greater than the 0.01 significance value. This means that the higher respondent's perception of on-line transaction services as a value creation the more positive is the level of marketability of on-line transaction service as assessed by the customer. According to Dhooper (2020), The digital economy is mainly comprised of three important sections- the infrastructure, how the business is conducted, and the sale of products via online process. Industry 4.0 is also helping in making the processes more versatile, reliable, and competitive to manufacture high-quality products at reduced costs by leveraging these emerging technologies, thus, facilitating the growth of the digital economy.

CONCLUSION

The level of performance of online transaction services were highly as accessed by customer in terms of customer support, ease of use, reliability, transaction efficiency, service security, and customer awareness. The customer perception of online transaction services as a value creation were highly in terms of efficiency, complementariness, flexibility, and customer satisfaction. The level of marketability of online transaction services were highly as accessed by customer in terms of product, price, promotion, place, and people. Moreover, the level of performance of online transaction services in terms of customer support, ease of use, reliability, transaction efficiency, service security, and customer awareness have corresponding effects on the customer perception of online transaction services as value creation in terms of efficiency, complementariness, flexibility, and customer satisfaction. The level of performance of online transaction services in terms of customer support, ease of use, reliability, transaction efficiency, service security, and customer awareness have corresponding effects on the level of marketability of online transaction services in terms of product, price, promotion, place, and people.

Congruently, the Respondent's Perception of On-line Transaction Services as a Value Creation in terms of efficiency, complementariness, flexibility, and customer satisfaction have corresponding effects on the level of marketability of online transaction services in terms of product, price, promotion, place, and people. The online transaction service should execute a developmental program by analyzing the consumer behavior, determining the value creation, and implementing strict assessment of marketability of the system itself for continue improvement.

RECOMMENDATION

The small and medium enterprises (SMEs) Customers of Online transactions have been used nowadays especially amidst the pandemic because of its high level of customer support, ease of use, reliability, transaction efficiency, service security, and customer awareness, still they should be cautious to whom they transact with. They should always ask for proof of reliability or even check the customers' feedback or rating. The Small and Medium Enterprises (SMEs) Owners in online transactions, it is not only the customers who become victims of fraud but even business owners. They should implement a policy that will ensure that fraud will be avoided. Most of the business transactions like buying and selling are done through online. The legislators along with the Department of Trade and Industry should come up with a law that will protect not only the sellers/business owners but also the customers from fraud.

The online business should continuously develop their website user interface to make it more visually appealing and user friendly at the same time. This will promote an easier and faster transaction that adds value creation to the products and services. The online business should continuously develop their website marketing promotion options to make it easier to check latest updates on the products or services. This will help the small and medium enterprises (SMEs) customer to updated. The system developers will incorporate features on their system or application regarding convenience, security, benefits, and leisure. The longer the time a person is using online transaction, the more he/she will be able to gain experiences that will prove its efficiency. The future researchers are advised to include respondents who are having their online transaction for not less than a year.

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