

INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY: APPLIED BUSINESS AND EDUCATION RESEARCH

2023, Vol. 4, No. 7, 2382 – 2390

<http://dx.doi.org/10.11594/ijmaber.04.07.20>

Research Article

Rising Amidst Turbulence: A Phenomenological Exploration of Online Sellers' Lived Experiences During the COVID-19 Pandemic

Nierene M. Argabioso*, Abrian Joy B. Orenicia

School of Graduate Studies, New Era University, Quezon City, The Philippines

Article history:

Submission June 2023

Revised July 2023

Accepted July 2023

*Corresponding author:

E-mail:

msyenargabioso@gmail.com

ABSTRACT

Environmental turbulence manifested by uncertainties and complexities has been extensively studied recently, especially that the 21st century is marked by significant phenomena like the shift to Digitalization and the COVID-19 Pandemic. With the rapid growth of e-commerce in the Philippines, increasing interest in research about it is also observed, but only few studies focused on online sellers. Being part of the MSMEs, which comprises 99.17% of the industry, it is now high time to explore the lived experiences of online sellers during the COVID 19 Pandemic. An interpretative phenomenological analysis based on hermeneutics was used to make sense of the responses of six participants from the Greater Metro Manila Area, gathered from semi- structured interviews based on Moustakas' data gathering and analysis methods. There were eleven themes collected, and from these themes the textural and structural description were synthesized through the universal structure. Reciprocity of exchange was mainly the reason in establishing their online businesses while personal challenges were mostly what have been experienced. On how they experienced the phenomenon, most responses manifested new strategies of resilience, and how they see the future of their business is focused more on their envisioned future.

Keywords: Environmental turbulence, E-commerce, Lived experiences, Online selling, Survival

Introduction

The existence of artificial intelligence, human machines, internet of things, big data, metaverse are just manifestations that we are already beginning to build a digital world (Lavopa & Delera, 2021). With all the things that

have happened in the digital world, no one predicted that a Pandemic hitting humanity in 2020 would even speed up digitalization. Further, according to Faisal et al. (2022), the Pandemic has significantly caused the decline in tourism, manufacturing industry, business

How to cite:

Argabioso, N. M. & Orenicia, A. J. B. (2023). Rising Amidst Turbulence: A Phenomenological Exploration of Online Sellers' Lived Experiences During the COVID-19 Pandemic. *International Journal of Multidisciplinary: Applied Business and Education Research*. 4(7), 2382 – 2390. doi: 10.11594/ijmaber.04.07.20

turnover, income, labor and employment problems. Supply-chain and logistics are affected due to limitations in mobilization, and manufacturing is affected as well due to closure of some factories, and laborers who are also affected by the lockdown. Buying and selling of goods are even more affected as shops close down because employees and customers were ordered to remain at home. Digitalization manifests both the increasing state of globalization and information technology (IT). These two had caused a lot of drastic changes in society as we transitioned to the fourth industrial revolution. In fact, Levy (2012) argued that business operations of large companies have changed, as they invested in and integrated various IT infrastructures already with their systems and processes. Since our way of life is already integrated with digitalization, this was seen by many as a business opportunity, especially in consumption.

In a developing country like the Philippines, accessible and cheaper technologies can be of great opportunity as we have a significant number of micro and small enterprises. As of year 2021, the Department of Trade and Industry (DTI) reported that the two constituted the biggest, with 90.54% for the former and 8.63% for the latter. This total of 99.17% of the industry has limited capital to access IT infrastructures, and so with their prices going down, their businesses can already be integrated with digitalization, and some if not most of them can also penetrate e-commerce, particularly, online selling. With these technologies and the height of the internet, e-commerce has developed in Industry 4.0, and more consumers are now willing to purchase online (Ou, 2016).

In a previous study of Shafiyah et al. (2013), e-commerce is broadly defined as that which involves the undertaking of regular commercial, government or other human activities, but using gadgets, computers and telecommunication networks; other activities involving the exchange of information, data or value-based exchanges between and among parties. This was specified further by Turban et al. (2015) where activities should involve the exchange of goods and services between individuals or organizations using powerful ICT systems and a globally standardized network infrastructure. As online

selling is growing, there are a lot of challenges and opportunities that are pivotal to their survival. The OECD (2021) enumerated five challenges of the small and medium-sized enterprises (SMEs) using Online platforms, such as 1) lack of skills and inadequate business model; 2) risks of competition distortion; 3) data protection risk; 4) digital security; 5) risks of lock-ins.

Indeed, there exists various researches about digitalization and e-commerce, particularly online selling (Uy et al., 2019). Rajala and Hautala-Kankaanpää (2023) cited various authors like Eller et al. (2020), Matarazzo et al., (2021) and Scuotto et al. (2021), all arguing that digitalization of small and medium-sized enterprises (SMEs) have recently attracted scholarly attention. However, only a few focused on online sellers' experiences during the Pandemic. This is deemed to be important nowadays, that the global Pandemic as well as the shift to digitalization are making the world covered with environmental turbulence.

The objective of this study is to explore and further analyse the lived experiences of online sellers during the COVID 19 Pandemic, particularly during the lockdown in the Greater Metro Manila Area. Moreover, this study aims to be a force in the field of research to boost online business by becoming an instrument to convey to the business industry, government and the academe that this is now the time to invest resources for the growth of e-commerce in the Philippines.

The Purpose of the Study

The purpose of this qualitative study is to explore and further analyse the lived experiences of online sellers during the COVID 19 Pandemic, particularly during the lockdown in the Greater Metro Manila Area. Online sellers' actual actions, decisions, behaviours and perspectives during their experience or scenarios were interpreted by them, and their way of making sense was further analysed by the Researcher and categorized into themes as either strategies in addressing challenges or maximizing opportunities for their businesses to survive. Specifically, it sought answers to the following questions:

1. What are the lived experiences of the online sellers during the lock-down?
2. How do online sellers make sense of their lived experiences?
3. How may the online sellers foresee the future of their business

Research Design

This study utilized a qualitative research approach involving online sellers' experiences were considered to be the subject phenomenon in this study. For this research design, understanding or interpreting the meaning of how the identified participants were attributed to social problems or phenomena was paramount to the result (Creswell, 2014). In this qualitative study, hermeneutic phenomenology was utilized. Semi-structured interview was the primary data gathering procedure where the researcher created an original instrument based on two general questions from Moustakas (1994) — "what" they have experienced and "how" they experienced it. These experiences of the participants were coded, categorized and were reduced in themes aligned to a description of the universal essence (Van Manen, 1990). The interviews were conducted face-to-face so that the language, emotions and paralanguage were captured by the researcher.

Research Setting

This IPA focused on the lived experiences of online sellers within Generations X, Y and Z, particularly those with ages 18 to 58 years old. Brown (2011) and Gillis (2020) classified Generation X as digital immigrants while Generations Y or millennials and Z are digital natives. Since the Greater Metro Manila Area shares the same community quarantine levels or classifications, and they also share the same clientele and suppliers, then online sellers within the area, particularly Metro Manila, Bulacan, Rizal and Cavite were considered as participants.

Sampling Procedure

As this is a phenomenological study, purposive sampling was done to identify the participants, further classified into two groups. Since there was a criteria on set, which made it more difficult for the Researcher to look for participants, snowball sampling, also known as

network or chain sampling was also used. This is a non-probability sampling where new participants were referred to by the previous participants to be part of the sample. This is used if particular traits of the participants are not easy to look for (Nikolopoulou, 2022). The participants chosen were those who started their business prior to lockdown on March 15, 2020 until a month before the lockdown ended last November 30, 2021, and are still operating at present.

Participants

Six participants were chosen through purposive sampling and snowball sampling in this study. The following are the criteria: (1) Participants should be engaged in online selling for more than one year and operating until present residing and/or operating in the Greater Manila Area including Metro Manila, Bulacan, Rizal and Cavite. (2) Participants should have started their operations (not necessarily registered) from January 2019 to October 2021 and are still operating presently. (3) Participants should belong to Generations X, Y and Z and those that are engaging into online business. (4) Online business of participants is considered as micro to small enterprise, informal or formal sector, in any industry offered only in social media platforms. (5) For credibility of answers, the participant should at least be a high school graduate, who knows how to speak/understand Filipino and/or English languages.

Data Collection Method

Semi-structured interview was the primary data gathering procedure where the researcher created an original instrument based on two general questions from Moustakas (1994) — "what" they have experienced and "how" they experienced it. These experiences of the participants were coded, categorized and were reduced in themes aligned to a description of the universal essence (Van Manen, 1990). The interviews were conducted face-to-face so that the language, emotions and paralanguage were captured by the Researcher. Interviews were recorded and transcribed in adherence to data privacy act. After the first transcription done by

the Researcher, another transcription was conducted by another person selected and trusted by the researcher for clarification and editing of some data for the integrity of the conduct of sensemaking. Van Manen's (1997) 6-step approach to Hermeneutic Phenomenology was also considered in this study, by first turning to the nature of lived experience of the online sellers by stating the central question, then investigating their experiences as they live it through the semi-structured interview. After that, the Researcher reflected on the essential themes, which characterized the phenomenon, by doing the level 2 sensemaking, and describing the phenomenon considering the language and paralanguage throughout the data collection. And for the last two steps, the Researcher zeroed in on the central question to objectively maintain a strong and orientated relation to the phenomenon and balanced the context by considering the specific data and macro perspective of the whole study. From the responses gathered in the transcription, the first cycle was simplifying the responses into codes, then reading such codes again to be further simplified into shorter codes. After, the codes were categorized depending on their similarities. Textural description was the next cycle, which were the actual themes of the responses. The final cycle was the structural definition, with the responses' universal structure, which captured the core essence of the lived experiences.

Data Analysis

After the data gathered from the transcription were processed, they were analysed mainly based on the simplification of Creswell (2013) on the methods of Moustakas (1994). Data was reviewed for emergent themes and reoccurring ideas that showed themselves throughout each conversation after each interview's transcription. Since this study was based on hermeneutics, the analysis started with the Researcher's narrative of her personal experiences vis-à-vis the phenomenon. This was done for the Researcher to iterate that there was a need to set aside these experiences to focus on the participants' lived experiences. Next was for the Researcher to develop a list of significant statements, which were from the inter-

view per se and from other literature and studies reviewed that are related to the responses. These statements considered as categories were the basis of classifying the codes that were from the actual responses of the participants. These categories were listed down having equal values. Then, grouped these significant statements into similar concepts called "themes", which were the textural descriptions of the responses. After, a description of "how" the experience happened was done, which was the "structural description", reflecting on the setting of the experienced phenomenon. These universal structures manifested the very "essence" of the lived experience, thus the pivotal aspect of the phenomenology.

Results and Discussion

The purpose of this study is to explore and further analyse the lived experiences of online sellers during the COVID 19 Pandemic, particularly during the lockdown in the Greater Metro Manila Area. Moreover, this study aims to be a force in the field of research to boost online business by becoming an instrument to convey to the business industry, government and the academe that this is now the time to invest resources for the growth of e-commerce in the Philippines.

1. What are the lived experiences of the online sellers during the lockdown?

Research question one sought to explore lived experiences of the online sellers during the lockdown. Some of the respondents talk about their negative experiences or problems, while the majority of them talk about the positive experiences that gave them hope and motivation to still continue their online businesses. In the data analysis, the researcher has found out that the primary reason of the respondents engaging in online selling was reciprocity of exchange. Meaning, they are engaged in online selling because they are in need of something in return, and that is for their survival during the lockdown. Most of their experiences, among the themes pertain to personal challenges. It is probably because online selling requires hands-on management from the sellers themselves. Since online selling is also

done mostly at home, there is no more demarcation between personal life and business. Among the personal challenges the respondents had experienced during lockdown, the majority of the gathered information focused on health and financial issues. This is not true only to online sellers though, but to almost all that are affected by the pandemic globally. Indeed, there were a lot of negative experiences that enslaved the online sellers during the lockdown, however, there were also positive ones that kept them going. These include personal motivators like family and self-motivation; unique selling propositions like customer referrals and marketing strategies; and stakeholder relationships like good relationships with suppliers and to the manpower.

2. How do online sellers make sense of their lived experiences?

The findings answered the research question two on how they make use of their experiences as an online seller with their current business. And in this portion, the participants are already making sense of how their experiences went with regards to the phenomenon, particularly on resilience as the strategies online sellers have done to cope with environmental turbulence. Majority of their shared strategies fall under two categories namely traditional forms of resilience and new strategies of resilience, where the former can be easily defined or measured, while the latter is not. Surprisingly, there were more responses that correspond to the new strategies rather than the traditional strategies. These two categories are based on Polman and Winston's 6 Types of Resilience Companies Need Today, which was published in Harvard Business Review in 2021. Based on the findings, most of the respondents were able to look for their investors to support and build a concrete foundation of their online selling business. They have to strategize to be agile both in allocation and acquiring financial resources, and to be able to do what it wants like doing financial transactions without incurring negative financial issues in the present or beyond. They have also shared that expanding their business without being financially prepared, will lead to more losses on their end. Some of them braved their way of borrowing

money in order to secure the longevity of their business. Some of them have also experienced a scam which was new to them during the incident and therefore ensure that with that experience they have learned that to avoid not being paid by customers, they already shifted to cash basis payment only. While some tried to diversify the products that they offer. Portfolio diversity, where online sellers would offer various products like food and non-food just to be able to sell something. They have thought of this idea due to increasing competition in the online selling world. And with the COVID-19 restrictions, some even utilize social media platforms for their business. The most notable experience of one of the respondents was the continuous posting of products in social media that led to dramatic increase of their product sales.

3. How may the online sellers foresee the future of their business?

Findings revealed that the majority of the participants expressed a positive outlook that their business will continue to thrive as the year progresses. Respondents focused on envisioning their future and this has moved forward despite the many struggles in the past because they have a clear vision of the future. Majority shared how determined they are to strengthen their current business in the foreseeable future. Some thought of enjoying the process and journey and committing to their end goal which was mentioned as the success of their respective business. Respondents in this study enhance their reputation to attract more customers to achieve their long-term success in the competitive world of online selling. Relatedness, the majority of online sellers start their online business in order to support and assist their families. This is also the reason why they would rely only on the loyalty of clients, who typically know them, their friends, and their families, instead of analysing the return on investment or anticipating future sales. Finally, we can say that the previous answers are aligned with the answers to the last question, as most of the participants foresee the future of their online businesses, focusing on the envisioned future rather than embracing the past experiences. To synthesize the structural and textural descriptions for this final question, we

go back to SDT and now use the two identified motivators—*intrinsic* and *extrinsic*. The identified three needs, answering the reasons in establishing the online businesses can be satisfied or realized through *intrinsic* and *extrinsic* motivation (Deci & Ryan, 2000). Gillette (2021) defined *intrinsic* motivation as those inherently satisfying people or those based on their respective values, beliefs and motives, while *extrinsic* motivation people are those motivated by external factors like rewards. The one-word description strongly radiates *extrinsic* motives as it encapsulates the rewards and/or punishment of actions and decisions in the past experiences, particularly during the lockdown. This, when connected to the previous question, is more on survival—being strong in standing up amidst challenges. On the other hand, *intrinsic* motivation is evident on those one-word descriptions that are focused on the envisioned future, like determination, fighter, continuous and success. These words pertain to motives, values and beliefs that, if related to the previous question, are needed to thrive—being resilient not just by standing up, but by moving forward to embrace opportunities and grow.

Implications

The research has gathered enough literature which stipulated the importance of e-commerce during and even after the height of the pandemic, especially the role of online sellers as the bridge between people in the online business world. In a developing country like the Philippines, accessible and cheaper technologies can be of great opportunity as we have a significant number of micro and small enterprises. This is deemed to be important nowadays, that the global Pandemic as well as the shift to digitalization are making the world covered with environmental turbulence. The researcher's view of the situation at hand created through the association between the experience of her colleagues supports a stance of proposing a solution which is modern and deemed as helpful in the field of concern. This view therefore has an impact both upon the way the researcher decides to obtain data pertaining to the lived experiences of the online sellers during the pandemic and how new knowledge

from the research can contribute in making things better and easier. With findings of the study, it is anticipated that there are behaviours, actions and decisions made by online sellers for their online businesses to survive and thrive during the toughest time of the business world. If given attention, this attempt to provide an answer to one of the most pressing concerns in the trade industry will help the government to ensure that e-commerce will continue to flourish with guaranteed safety and security among online sellers and buyers. The lived experiences of online sellers can be used as evidence for them to create law for protection of the customers, the suppliers, and other key players in online businesses. This can also be a basis for them to create laws that will support micro and small entrepreneurs for their capital, and a basis for them to create programs that will encourage these online entrepreneurs to formalize their businesses by registering them via the Department of Trade and Industry or the Securities and Exchange Commission. This noble attempt of the researcher could be a benchmark against the strategies that will be conveyed in this study for their business sustainability. Some of these online sellers are not able to earn education and training, and so knowing the stories that have been treated as processed information in this study can be used for their evidence-based decisions for their respective businesses.

Conclusion

From the findings, the following conclusions are derived:

1. The study revealed diverse lived experiences of the online sellers and from then, it is clear that most responses on the reasons for their establishments are for reciprocity of exchange. Meaning, they are engaged in online selling because they are in need of something in return, and that is for their survival during the lockdown. Most of their experiences pertain to personal challenges. It is probably because online selling requires hands-on management from the sellers themselves. Since online selling is also done mostly at home, there is no more demarcation between personal life and business. Among the personal challenges,

most of the categories are concerning health and financial issues. This is not true only to online sellers though, but to almost all that are affected by the Pandemic globally.

2. In answering how the online sellers make sense of their experiences, it is surprising that new strategies of resilience were utilized more than the traditional ones. If we look at education though, it is clear that the traditional ones that are measurable and would require technical knowledge are the ones taught in schools—while new strategies are usually developed practically anywhere. Most of the participants also belong to the younger generation and are more exposed to the internet and social media. These generations of digital natives are then more exposed to new strategies being observed in the digital society. With the fast pace of the turbulent environments nowadays, the young generations, we can say, are more focused on thriving rather than traditionally surviving.
3. Finally, findings revealed that the majority of the participants envisioned their business to flourish in the foreseeable future. Majority of them have plans on expanding their business, offering more products and variety of goods and services; therefore ensuring that their clients will continue to support their business. It can also be noted that their determination to thrive in their endeavor makes them at peace with their current business and guarantee a feeling of security that their business will be with them in the future. Respondents in this study enhance their reputation to attract more customers to achieve their long-term success in the competitive world of online selling.

Acknowledgment

The Researcher expresses her sincere gratitude to the following who have contributed to the completion of this thesis: Dr. Julian J. Meimban III, Dean of Graduate School of Education, for passionately imparting his expertise and emphasizing the value of education with aspirant students;

Dr. Abrian Joy B. Orenicia, her adviser, for his motivation and immense knowledge in helping her to focus and finish this thesis; Dr. Bernie E. Balmeo, Dr. Luningning B. De Castro, Dr. Luzane D. Henson and Dr. Germila P. Tabigne, the panel members, for their suggestions, comments, patience and guidance in refining this study;

Dr. Abrian Joy B. Orenicia, Dr. Luzale D. Henson, Dr. Alexis Jan M. Patacsil, Dr. Glenda A. Rebucas, Dr. Bernie E. Balmeo, Dr. Pablo Gonzalo D. Mendoza, Dr. Emilia Mananghaya, Dr. Lemuel Rodolfo B. Braña, Dr. Daisy Aileen E. Bandonillo, and Dr. Julius S. Vinson, her MBA professors and mentors, for the professional guidance which taught her a great deal about research and life in general;

Bro. Arnel L. Solano, her Spiritual Advisor and INC Radio Station Manager, who shared his words of advice and encouragement to finish this study;

Ms. Ruth R. Santos, Ms. Cheryl A. Briñosa, her friends and officemates, for the love and support, and assisting her all the time; INC RADIO and INCTV Family for their moral support and motivation during the

Ate Irene H. Nepomuceno, who acts as her big sister and one of the reasons this Researcher enrolled in MBA, for all the ways she has supported me;

Dr. Ellaine Ramos-Siman, Engr. Bennegreg Siman, and Ms. Joyce Anne Acosta, her MBA Family, with whom she had the pleasure to work during this MBA journey;

Nieves D. Martin, her mom., who have been supportive of her career goals and who worked actively to provide her with the protected academic time to pursue those goals; Mr. Rolando S. Argabioso, her loving and supportive husband, her confidant and best friend, for the moral and financial support. He is the inspiration and source of strength of the Researcher in times of self-doubt;

Riand M. Argabioso, her one and only child who provided unending inspiration, love, support, and encouragements;

Summer, her fur baby, her golden retriever boy and her study mate, for all the entertainment and emotional support; and Above all, our Almighty God for His protection, love and guidance.

References

Brown, T (2011). "Are you a digital native or a digital immigrant? Being client centered in the digital era" [<https://journals.sagepub.com/doi/pdf/10.4276/03080221X13099513660992>]

Creswell, J. (2014) "Research design: qualitative, quantitative, and mixed methods approaches" / John W. Creswell. — 4th ed.

Creswell, J. (2013) "Qualitative inquiry and Research Design: Choosing among Five Approaches" 3rd ed.

Deci, E. & Ryan, R. (2000). "The "What" and "Why" of Goal Pursuits: Human Needs and the Self-Determination of Behavior". Psychological Inquiry. Vol. 11, No. 4, 227–268

DTI (2022). "E-COMMERCE PHILIPPINES 2022 ROADMAP". [https://ecommerce.dti.gov.ph/madali/images/eCommerce_Philippines_Roadmap_2022.pdf]

Eller, R., Alford, P., Kallmünzer, A., & Peters, M. (2020). Antecedents, consequences, and challenges of small and medium-sized enterprise digitalization. Journal of Business Research, 112, 119–127. <https://doi.org/10.1016/j.jbusres.2020.03.004>

Faisal, M., Maarif, M., Fahmi, I., & Yulianto, B. (2022) Business Environment Turbulence and Industrial Connections Instruments as Determinants of Firm Performance Mediated by an Industrial Connections Climate

Faisal, R.A., Jobe, M.C., Ahmed, O. & Sharker, T., (2022). Mental Health Status, Anxiety, and Depression Levels of Bangladeshi University Students During the COVID-19 Pandemic. International Journal Mental Health and Addiction 20, 1500– (2022) 1515 <https://doi.org/10.1007/s11469-020-00458-y>

Gillette, H. (2021). How the Self-Determination Theory Explains Behavior. Psych Central. [<https://psychcentral.com/health/self-determination-theory-explains-behavior#what-does-it-say>]

Gillis, A. (2020). "Digital Natives". <https://www.techtarget.com/whatis/definition/digital-native>

Lavopa, A. & Delera, M (2021) "What is the Fourth Industrial Revolution?" <https://iap.unido.org/articles/what-fourth-industrial-revolution>

Levy, D. (2012). Approaching Business and the Environment with Complexity Theory. <https://10.1093/oxfordhb/9780199584451.003.0032>

Matarazzo, M., Penco, L., Profumo, G., & Quaglia, R. (2021). Digital transformation and customer value creation in Made in Italy SMEs: A dynamic capabilities perspective. Journal of Business Research, 123, 642–656. <https://doi.org/10.1016/j.jbusres.2020.01.033>

Moustakas, C. (1994). Phenomenological Research Methods. United States: SAGE Publications

Nikolopoulou, K. (2022) "What Is Snowball Sampling? | Definition & Examples". [<https://www.scribbr.com/methodology/snowball-sampling/>]

OECD (2020), "E-commerce in the times of COVID-19", Tackling Coronavirus: Contributing to a Global Effort

OECD (2021), "SMEs in the online platform economy", in The Digital Transformation of SMEs. Ret from <https://doi.org/10.1787/1386638a-en>.

Ou, R. (2016). Privacy perception of online shopping behaviour between millennials and non-millennials in Chinese digital marketing. Repository University of Twenty Student Theses.

Polman, P & Winston, A. (2021). "6 Types of Resilience Companies Need Today". Preparing for the Era of Uncertainty. Harvard Business Review. [<https://hbr.org/2021/11/6-types-of-resilience-companies-need-today>]

Rajala, A. & Hautala-Kankaanpää, T. (2023). Exploring the effects of SMEs' platform-based digital connectivity on firm performance – the moderating role of environmental turbulence. [<https://www.emerald.com/insight/content/doi/10.1108/JBIM-01-2022-0024/full/html>]

Scuotto, V., Del Giudice, M., Papa, A., Tarba, S. Y., Bresciani, S., & Warkentin, M. (2021). A

Self-Tuning Model for Smart Manufacturing SMEs: Effects on Digital Innovation. *Journal of Product Innovation Management*, 38(1), 68– 89. <https://doi.org/10.1111/jpim.125603>

Shafiyah, N., Alsaqour, R., & Shaker, H. (2013). "Review on Electronic Commerce". School of Computer Science, Faculty of Information Science and Technology University Kebangsaan Malaysia

Turban, E., King, D., Lee, J.K., & Liang, T.P. (2015). *Electronic Commerce*, Springer International Publishing, Cham Heidelberg New York Dordrecht London, ISBN 978-3-319-10091-3 (eBook).

Uy, J., Opalla, I., Cabasa, R., Palacio, M., Cabantud, A., Torrefiel, M., Cabezas, A., Magnaye, L., Maluenda M., & Fernandez, L. (2019). "Customers' Perception on the Trustworthiness of Electronic Commerce: A Qualitative Study" University of Immaculate Conception Annex Campus, Davao City