UNDERSTANDING THE DIGITAL GENERATION: AN ANALYSIS OF THE DETERMINANTS INFLUENCING THE CUSTOMER SATISFACTION IN MOBILE RETAILING

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ABSTRACT

Technology is viewed as a vital catalyst for reorganizing commercial activities and corporate development plans in today's business world. In order to understand the digital generation, this study aimed to examine the determinants influencing customer satisfaction in m-retailing. This study used a descriptive research method utilizing survey questionnaire and conducting unstructured interviews on digital platforms as the primary data gathering techniques. Results showed that majority of the online customers who responded to this study were young female students with an average annual family income ranging from 40,000 to 59,999 pesos. They had smartphones, spent 15 to 29 hours each week online on average, and preferred Shopee as mobile retail application. It was determined that the online customers were very satisfied with the application design and payment method available in the m-retailing applications. However, satisfaction levels were slightly lower in terms of security, information quality, e-service quality, product quality, product variety and delivery service. Furthermore, product quality was the core of most of the issues they experienced. It was also discovered that their level of satisfaction was strongly linked to the amount of time they spent on their mobile devices. Unfortunately, product quality issues had surfaced. As a result, a digital marketing plan was developed for the business organizations.

Keywords: Mobile commerce, m-retailing, customer satisfaction, distribution channel strategy.

INTRODUCTION

The internet changed the course of humanity. In today's business world, technology is seen as an essential catalyst for restructuring commercial activities and business development strategies. Digital technologies have proven to be the drivers of economic growth and competitiveness (Apàvàloaiea, 2014). As stated in the research conducted by Mitra (2018), many companies have started using the internet with the aim of reduction in marketing costs, thereby reducing the price of their products and services. In effect, they shifted the customers buying patterns from traditional shopping to online shopping. Dwivedi et al. (2020) also claimed that the use of the internet and social media has changed consumer behavior and how companies conduct their business. Social and digital marketing offers significant opportunities to organizations through lower costs, improved brand awareness, and increased sales.

The growing use of the internet in the last couple of years provides a bright prospect for digital marketing. E-commerce became notable commerce in the business realms. From having a traditional place where buyers go to purchase products, the market is continuously changing and shifting into a modernized business market. The growth and evolution of the business became accessible on the internet and electronic media. The report of UNCTAD (2020) supported this phenomenon; as lockdowns became the new normal, businesses and consumers increasingly went digital, providing and purchasing more goods and services online, raising e-commerce's share of global retail trade from 14% in 2019 to about 17% in 2020.

With this promising future, the evolution of electronic commerce (e-commerce) continues to thrive, and the birth of m-commerce emerged. Mohammadpour and Tafte (2016) reported that m-commerce was first coined in 1997 by Kevin Duffey at the launch of the Global Mobile Commerce Forum. Accordingly, since the two concepts are very close, m-commerce may be considered an expansion of e-commerce, for they share fundamental market concepts. Mobility is becoming a more powerful force in influencing consumer lifestyles and interactions. Mobile phones are one of the most conspicuous examples of achieving a significant penetration rate in many markets (Kimiloglu & Nasir, 2010). Its growing and evolving development to connect to people in different ways have enabled it to become more than just a communication device (Walsh et al., 2011). This phenomenon is very much observable in the Philippines.

The Philippines is home to a significantly huge telecommunications market. According to Sanchez (2020), more than seventy million people will access the internet through their mobile phones in the Philippines in the year 2021, and it is estimated that mobile internet users in the country will reach almost 90 million by 2021, with particularly significant engagement in the activity of mobile commerce. Euromonitor (2020) illustrated that the possession of a smartphone will become a necessity in 2020. The Philippines then started to use this m-commerce as everyone in the country could almost provide mobile gadgets. It is a trend that shows no signs of slowing down. It is expected to account for 54% of all retail e-commerce by 2021. And as the number of people using smartphones increases worldwide, it's only normal that online purchasing and selling will increase as well (Amery, 2020). Jones (2014) affirmed that business opportunities in m-commerce are expanding as the demand for portable and mobile computing continues to grow for about 86% of commerce opportunities in the marketplace beyond the market of smartphones. One noticeable impact of the m-commerce evolution is the boost of mobile retailing (m-retailing) applications. These applications offered the brick-and-mortar retail businesses a new perspective. Retailers invest in new technologies that encourage users to shop with just a single click.

Today's modern customer is becoming more technologically savvy, and businesses find that a progression toward the online platform is becoming more prevalent. In the modern era where technology advances rapidly, having more excellent knowledge about mobile devices could help businesses adapt to new trends. Frolick and Chen (2016) argued that in business, one of the most significant challenges that companies will face in developing businesses for the wireless and wired era is the need to combine skills and disciplines that are currently separated in most organizations.

Consequently, it is noteworthy to include customer satisfaction, a critical factor in an organization's success. Based on the study of Anderson and Mittal (2000), as mentioned by Alshibly (2016), customer satisfaction is perceived to be an essential indicator for long-term organizational success. Marinkovic and Kalinic, 2017 stated that customer satisfaction plays a vital role in forming a solid business and commerce, especially the new and evolving m-commerce. As extracted on the website of Customer Communication Tomorrow, Francisco

(2020) added that since the pandemic began, customer habits and behaviors have changed, and many digital transformation processes have been accelerated, resulting in a new consumer mentality where organizations have had to adapt themselves. They are more demanding, more digital, and better informed. The entire idea of m-commerce can be easily seen by the customers and the employee, creating better work production and aiming for effective and efficient work ideas.

With the boom of m-commerce and increasing customer demand in the Philippines, the researchers would like to understand better the digital generation. Hence, this study aimed to analyze the determinants influencing customer satisfaction, particularly m-retailing. To do so, the researchers adapted the eight determinants of customer satisfaction towards online shopping used in the study of Guo et al. (2012). These determinants include application design, security, information quality, payment method, e-service quality, product quality, product variety, and delivery services. Moreover, it studied the significant relationship between the profile of the respondents and customer satisfaction. Also, the problems encountered by the m-retailing users were identified. As a result and output of the study, the researchers developed a digital marketing plan proposing strategies that will be fundamental for the business organization's decision about its future direction, purpose, resources, and how it interacts with the online market.

OBJECTIVES OF THE STUDY

Generally, this study aimed to identify the determinants influencing the satisfaction of the online customers in San Antonio, Nueva Ecija when purchasing through mobile retailing (m-retailing).

Specifically, the objectives of this study were the following:

1. To describe the profile of the online customers in terms of:

   1.1 age;

   1.2 sex;

   1.3 occupation;

   1.4 average annual family income;

1.5 average time spent on a mobile device per week;

1.6 available mobile device; and,

1.7 m-retailing application commonly used.

2. To describe the customer satisfaction based on the determinants in m-retailing applications in terms of:

2.1 application design;

2.2 security;

2.3 information quality;

2.4 payment method;

2.5 e-service quality;

2.6 product quality;

2.7 product variety; and,

2.8 delivery service.

3. To determine if there is a significant relationship between the profile of the respondents and customer satisfaction towards the determinants in m-retailing.

4. To identify the issues commonly encountered by the m-retailing application users.

5. To propose a digital marketing plan based on the result of the study.

MATERIALS AND METHODS

This study employed a descriptive research design. The goal of descriptive research is to describe a phenomenon and its characteristics, and it is more concerned with what rather than how or why something has happened (Nassaji, 2015).

The respondents of this study were the online customers in San Antonio, Nueva Ecija. The primary data was heavily limited by the non-probability sampling procedure, namely purposive sampling. Cooper and Schindler (2011) state that non-probability sampling is arbitrary and subjective; when choosing subjectively, one usually does so with a pattern or scheme in mind. In this study, the researchers selected the samples who conformed to the following criteria: active online and purchase goods using mobile retailing (m-retailing) applications. The sample size was computed using online calculator. The applied sampling procedure was used because

there was no available data on the number of online customers and the difficulty experienced in reaching out to the respondents.

In order to gather necessary data for the completion of this study, the researchers utilized a three-part survey questionnaire as the primary tool for data collection, which was administered through digital platforms. The first part of the instrument aimed to describe the profile of the respondents, which was formulated from related studies. The second section of the questionnaire was based on the framework proposed by Guo (2012), which described the determinants affecting customer satisfaction in m-retailing applications. The last component of the instrument identified the issues commonly encountered by the respondents when using this platform to purchase goods.

The data were gathered, tallied, and recorded for statistical treatment, analysis, and interpretation. The following tools were used to analyze data in this study: Percentage, Frequency Distribution, Weighted Mean, Pearson-correlation, Ranking and Thematic Analysis.

To interpret the determinants affecting the customer satisfaction in m-retailing applications, a 4-point Likert-type rating scale was used:

Table 1

Rating Scale and Verbal Interpretation of the Determinants Influencing Customer Satisfaction

Scale	Verbal Interpretation	Verbal Description
4	Strongly Agree	The online customer is very satisfied with the determinants stated.
3	Agree	The online customer is satisfied with the determinants stated.
2	Disagree	The online customer is somehow satisfied with the determinants stated.
1	Strongly Disagree	The online customer is not satisfied with the determinants stated.

RESULTS AND DISCUSSION

This section presents the findings obtained from the primary instrument used in this study. The responses were organized, quantified, and interpreted using different statistical tools. The presentation observed the sequence of the specific problems formulated for the study.

1. *Profile of the Respondents*

This part of the study described the profile of the respondents in terms of sex, age, occupation, average annual family income, average time spent on a mobile device per week, available mobile device and m-retailing application commonly used.

Table 2

Profile of the Respondents

Variables	Frequency (*f*)	Percentage (%)
Sex		
Male	128	33.42%
Female	255	66.58%
Age		
Adolescence (12-20)	205	53.52%
Early Adulthood (21-35)	164	42.82%
Midlife (36-50)	13	3.39%
Mature Adulthood (51-80)	1	0.26%
Occupation		
Students	284	74.15%
Armed forces Occupation	4	1.04%
Managers	4	1.04%
Professionals	16	4.18%
Technicians and Associate Professionals	2	0.52%
Clerical Support Workers	7	1.83%
Service and Sales Workers	14	3.66%
Skilled Agriculture. Forestry and Fishery Workers	3	0.78%
None	32	8.35%
Others	14	3.66%
Average Annual Family Income		
Less than 40,000	41	10.70%
40,000 – 59,999	277	72.32%
60,000 – 99,999	24	6.27%

Variables	Frequency (*f*)	Percentage (*%*)
100,000 – 249,999	27	7.05%
250,000 and above	14	3.66%
Average time spent on a mobile device per week		
Less than 15 hours per week	85	21.19%
15 – 29 hours per week	105	27.42%
30 – 44 hours per week	58	15.14%
45 – 59 hours per week	45	11.75%
60 – 74 hours per week	36	9.40%
More than 75 hours per week	54	14.10%
Available Mobile Device**		
Smartphones	375	97.91%
Tablet/IPad	43	11.23%
M-Retailing Applications Commonly Used**		
Lazada	186	48.56%
Shopee	247	64.49%
Facebook Marketplace	25	6.53%
Others	8	2.08%

**Multiple responses; n = 383

1.1 *Sex.* It can be gleaned from the table that 66.58% of the total number of respondents are female. Okazaki and Mendez (2013) found out that the factors like interface design and ease of use hold the key to motivating females' use of mobile commerce.

1.2 *Age.* It can be seen from the table that 53.52% of the total number of respondents are adolescence or those ages 12-20. Age as the variable becomes a significant factor in knowing a person's social connection and level of comprehension and communication. Based on the study of Almonte et al. (2020), smartphones have become one of the necessities of young customers in the Philippines nowadays, and, unquestionably, the customers at these ages are the one who is engaged in mobile commerce.

1.3 *Occupation.* It can be observed from the table above that 74.15% of the total number of respondents are students. According to Singh et al. (2018), customer attitude influences mobile commerce in educational institutes, which signifies those individuals in this sector are willing to buy online and update themselves through mobile applications.

1.4 *Average Family Income (Annual).* The table indicated that 72.32% of online customers have an average annual family income ranging from ₱40,000 to ₱59,999. The result is parallel with the report of the World Bank (2021) that the COVID-19 impacts low-income families in the Philippines.

1.5 *Average time spent on a mobile device per week.* The table showed that 27.42% of the respondents spend their time on mobile device for about 15 to 29 hours per week. The amount of time people worldwide spend online has surged remarkably in the wake of the Covid-19, with the trend showing no sign of slowing (TRT World, 2022).

1.6 *Available mobile device.* The table illustrated that 97.91% of the total number of respondents are using smartphones to browse online. According to Choi (2018), smartphones are widely used as a necessary means for purchasing of goods and services.

1.7 *M-retailing applications are commonly used.* It can be observed from the table that 64.49% of the respondents commonly used Shopee as a mobile-based online shopping application when they wanted to buy. Sanchez (2021) stated that Shopee is the most popular B2C e-commerce site in the Philippines, with nearly 36 million monthly web visitors.

2. Determinants Influencing Customer Satisfaction in M-Retailing

This section shows the determinants influencing customer satisfaction in m-retailing in terms of application design, security, information quality, payment method, e-service quality, product quality, product variety, and delivery service.

Table 3

Determinants Influencing Customer Satisfaction in M-Retailing in Terms of Application Design

	Item Statements	Weighted Mean	Verbal Interpretation
1	The layout of the applications is appealing to me.	3.07	Agree
2	The home page immediately shows me where I can get the information I am looking for.	3.36	Strongly Agree
3	These applications have good color scheme.	3.33	Strongly Agree
4	The applications are easy to use.	3.47	Strongly Agree
	Overall Weighted Mean	**3.31**	**Strongly Agree**

Table 3 shows the determinants influencing customer satisfaction in m-retailing in terms of application design. As can be gleaned from the table, item 4, " The applications are easy to use," received the highest weighted mean of 3.47, which is verbally interpreted as strongly agree. On the other hand, item 1, " The layout of the applications is appealing to me," gained the lowest weighted mean of 3.07, which is verbally interpreted as agree. Generally, the respondents evaluated the items on the determinants influencing customer satisfaction in m-retailing in terms of application design with an overall weighted mean of 3.31, which is interpreted as strongly agree. The data suggested that the online customers who responded in this study are very satisfied with the m-retailing application designs.

According to the respondents, the m-retailing application nowadays are simple to use. When customers view a product page, they can quickly navigate to ratings and reviews sections without scrolling down the page. This makes it easy for mobile users to find great deals on the items they want to purchase. As mentioned by Cai and Xu (2011), Cyr et al. (2006) found out, that the aesthetics of visual design had a significant impact on perceived usefulness, ease of use, and enjoyment, all of which influenced users' loyalty intentions toward a mobile service.

Table 4

Determinants Influencing Customer Satisfaction in M-Retailing in Terms of Security

	Item Statements	Weighted Mean	Verbal Interpretation
1	I feel secure giving out credit card information at these applications.	3.07	Agree
2	I feel safe in my transactions with the sellers of these applications.	3.18	Agree
3	I believe I can trust these programs because they have suitable security features, such as restrictions on my personal information.	3.21	Agree
4	These applications prevent unauthorized mobile access.	3.19	Agree
	Overall Weighted Mean	**3.16**	**Agree**

Table 4 shows the determinants influencing customer satisfaction in m-retailing in terms of security. As can be seen from the table, item 3, " I believe I can trust these programs because

they have suitable security features, such as restrictions on my personal information," received the highest weighted mean of 3.21, which is verbally interpreted as agree. In contrast, item 1, " I feel secure giving out credit card information at these applications," gained the lowest weighted mean of 3.07, which is verbally interpreted as agree. Generally, the respondents evaluated the items on determinants influencing customer satisfaction in m-retailing in terms of security with an overall weighted mean of 3.16, which is interpreted as agree. The data suggested that the online customers who responded in this study are satisfied with the security of m-retailing applications.

Most of the m-retailing applications in the Philippines are committed to complying with Republic Act 10173 or the Data Privacy Act of 2012. In fact, whether the user is a buyer or a seller, this Privacy Policy exists to inform customers about how the applications gather, use, disclose, keep, and process the data they collect and receive while providing services or access to the platform. The applications ensure that personal data is only collected, used, disclosed, stored, and processed according to their Privacy Policies. However, customer trust is a crucial aspect of m-commerce adoption and in establishing a customer relationship and ensuring customer satisfaction. One of the negative consequences of the advancement of internet technology has been the emergence of cybercrime, particularly in commercial business transactions, which has had a detrimental impact on customer perceptions of online shopping (Setiawan et al., 2018).

Table 5

Determinants Influencing Customer Satisfaction in M-Retailing in Terms of Information Quality

	Item Statements	Weighted Mean	Verbal Interpretation
1	I believe the application provides accurate information to a potential customer like me.	3.01	Agree
2	The information provided in the applications is easily understandable.	3.37	Strongly Agree
3	The information provided in the application is complete for purchase decisions.	3.28	Strongly Agree

4	The information provided in the applications is reliable and relevant	3.12	Agree
	Overall Weighted Mean	**3.20**	**Agree**

Table 5 shows the determinants influencing customer satisfaction in m-retailing in terms of information quality. As can be observed from the table, item 2, "The information provided in the applications is easily understandable," received the highest weighted mean of 3.37, which is verbally interpreted as strongly agree. On the contrary, item 1, " I believe the application provides accurate information to a potential customer like me," gained the lowest weighted mean of 3.01, which is verbally interpreted as agree. Generally, the respondents evaluated the items on the determinants influencing customer satisfaction in m-retailing in terms of information quality with an overall weighted mean of 3.20, which is interpreted as agree. The data indicated that the online customers who responded in this study are satisfied with the information quality of m-retailing application.

Based on the unstructured interviews with online customers, people may quickly get information from the applications by searching and exploring various items they want to buy. They may easily compare different products because information such as specifications, ratings and reviews, and special offers are completely and readily available. As a result, making purchases online saves time compared to shopping in a physical store, increasing consumer satisfaction. This finding is consistent with the definition of Al-Mamary et al. (2014) of completeness in terms of information quality, which is defined as the extent to which information is sufficiently complete for both providers' and users' needs, that information is not missing, and that the information is of sufficient breadth and depth for the task at hand.

Table 6

Determinants Influencing Customer Satisfaction in M-Retailing in Terms of Payment Method

	Item Statements	**Weighted Mean**	**Verbal Interpretation**
1	A wide range of payment modes like debit/credit card, e-wallet and cash on delivery makes it easier and more convenient for me.	3.40	Strongly Agree

2	The steps in the application's payment method description are simple to follow.	3.33	Strongly Agree
3	The payment methods used by these applications are error-free.	3.19	Agree
4	The orders will stay unpaid if I leave the payment page or exit the application abruptly.	3.29	Strongly Agree
	Overall Weighted Mean	**3.30**	**Strongly Agree**

Table 6 shows the determinants influencing customer satisfaction in m-retailing in terms of payment method. As can be gleaned from the table, item 1, "A wide range of payment modes like debit/credit card, e-wallet and cash on delivery makes it easier and more convenient for me," received the highest weighted mean of 3.40 which is verbally interpreted as strongly agree. On the other hand, item 3, "The payment methods used by these applications are error-free," gained the lowest weighted mean of 3.19, which is verbally interpreted as agree. Generally, the respondents evaluated the items on the determinants influencing customer satisfaction in m-retailing in terms of payment method with an overall weighted mean of 3.30, which is interpreted as strongly agree. The data indicated that the online customers who responded in this study are very satisfied with the payment method in m-retailing applications.

Customers can pay in a variety of ways. Most m-retailing applications allow credit cards, debit cards, GCash payments, and cash on delivery (COD). They also have their digital wallets in-store for making purchases and receiving and storing refunds. The respondents further said that these applications strive for the customers' convenience by continuously providing other services. Other than having the ability to pay cashless for their orders, they can also pay electricity, water, internet bills, and other services through these mobile applications. According to the survey conducted by Schroeder (2021), most consumers said multiple bill payment options would have a positive effect on their satisfaction with a biller.

Table 7

Determinants Influencing Customer Satisfaction in M-Retailing in Terms of E-Service Quality

	Item Statements	Weighted Mean	Verbal Interpretation
1	When I had a complaint, I was given extra attention.	3.21	Agree

2	These mobile applications guarantee the customers by protecting us against fraudulent sellers.	3.05	Agree
3	A customer support representative is always willing to assist me in case of a return or refund.	3.21	Agree
4	The sellers on these applications are always willing to answer my questions concerning the items I need to be purchased.	3.25	Strongly Agree
	Overall Weighted Mean	**3.18**	**Agree**

Table 7 shows the determinants influencing customer satisfaction in m-retailing in terms of e-service quality. As can be seen from the table, item 4, "The sellers on these applications are always willing to answer my questions concerning the items I need to be purchased," received the highest weighted mean of 3.25, which is verbally interpreted as strongly agree. In contrast, item 2, "These mobile applications guarantee the customers by protecting us against fraudulent sellers," gained the lowest weighted mean of 3.05, which is verbally interpreted as agree. Generally, the respondents evaluated the items on the determinants influencing customers satisfaction in m-retailing in terms of e-service quality with an overall weighted mean of 3.18, which is interpreted as agree. The data implied that the online customers who responded in this study are satisfied with the e-service quality offered by m-retailing applications.

Customers find it difficult to evaluate e-services quality since they have so much experience. The definitions of e-service vary from person to person, but their essence is similar (Al- Nasser, 2015). Despite this, respondents claimed they are satisfied with the service they receive because they can quickly get a response from the sellers by chatting with them through mobile applications.

Table 8

Determinants Influencing Customer Satisfaction in M-Retailing in Terms of Product Quality

	Item Statements	Weighted Mean	Verbal Interpretation
1	The products match the description on the product page.	3.02	Agree
2	The products on offer are not close to or past their expiration dates.	3.25	Strongly Agree

		Weighted Mean	Verbal Interpretation
3	The application provides descriptive words for all the items.	3.26	Strongly Agree
4	The products are in good condition when received.	3.01	Agree
	Overall Weighted Mean	**3.14**	**Agree**

Table 8 shows the determinants influencing customer satisfaction in m-retailing in terms of product quality. As can be observed from the table, item 3, "The application provides descriptive words for all the items," received the highest weighted mean of 3.26, which is verbally interpreted as strongly agree. On the contrary, item 1, " The products are in good condition when received," gained the lowest weighted mean of 3.01, which is verbally interpreted as agree. Generally, the respondents evaluated the items on the determinants influencing customer satisfaction in m-retailing in terms of product quality with an overall weighted mean of 3.14, which is interpreted as agree. The data indicated that the online customers who responded to this study are satisfied with the product quality in m-retailing applications.

M-retailing applications give helpful information to assist customers in better understanding what products have to offer, allowing them to make more informed decisions and reducing the need for inquiries. Details such as benefits, specifications, and warranties are included. Product information plays a critical role in purchasing decisions in e-stores because information and knowledge about the product are positively related to customer satisfaction (Khan et al., 2015; Bennett, 2005).

Table 9

Determinants Influencing Customer Satisfaction in M-Retailing in Terms of Product Variety

	Item Statements	**Weighted Mean**	**Verbal Interpretation**
1	The online shop from these applications offers a complete range of products.	3.32	Strongly Agree
2	The products of other similar applications can be found in these applications.	3.24	Agree
3	The products have different variants, such as size and color.	3.26	Strongly Agree
4	I can find almost any brand or item I am looking for.	3.23	Agree
	Overall Weighted Mean	**3.26**	**Strongly Agree**

Table 9 shows the determinants influencing customer satisfaction in m-retailing in terms of product variety. As can be gleaned from the table, item 3, "The online shop from these applications offers a complete range of products," received the highest weighted mean of 3.32, which is verbally interpreted as strongly agree. On the other hand, item 2, "I can find almost any brand or item I am looking for", gained the lowest weighted mean of 3.23 which is verbally interpreted as agree. Generally, the respondents evaluated the items on the determinants influencing customer satisfaction in m-retailing in terms of product variety with an overall weighted mean of 3.26, which is interpreted as strongly agree. The data indicated that the online customers who responded to this study are very satisfied with the product variety in m-retailing applications.

Men and women's apparel, food, electronics, personal care, appliances, and more are all available on m-commerce platforms. Customers can also purchase prepaid mobile credit. It is also worth noting that m-retailing providers have shopping malls in their applications. Both malls have separate categories that only feature products from reputable, authoritative, and high-quality partner brands. As a result, customers will have full confidence that what they are purchasing is legit. Wilson and Christella (2019) said that by offering a wide variety of products to online consumers, they have many preferences to choose a product based on their need, want, or taste and offering many preferences will further make the customers satisfied as the company can meet and fulfil the heterogeneous customer demand through the online store.

Table 10

Determinants Influencing Customer Satisfaction in M-Retailing in Terms of Delivery Service

	Item Statements	Weighted Mean	Verbal Interpretation
1	The time promised by the sellers deliver the product.	3.21	Agree
2	I am satisfied with the delivery mode of these applications (post, express delivery, home delivery).	3.15	Agree
3	I typically enjoy the free shipping offered by the applications.	2.98	Agree
4	These applications allow me to keep track of my orders.	3.25	Strongly Agree
	Overall Weighted Mean	**3.15**	**Agree**

Table 10 shows the determinants influencing customer satisfaction in m-retailing in terms of delivery service. As can be gleaned from the table, item 4, "These applications allow me to keep track of my orders," received the highest weighted mean of 3.25, which is verbally interpreted as strongly agree. On the other hand, item 3, "I typically enjoy the free shipping offered by the applications," gained the lowest weighted mean of 2.98, which is verbally interpreted as agree. Generally, the respondents evaluated the items on the determinants influencing customer satisfaction in m-retailing in terms of delivery service with an overall weighted mean of 3.15, which is interpreted as agree. The data indicated that the online customers who responded to this study are satisfied with the delivery services in m-retailing applications.

Using these applications, the customers will be notified when the item is out for delivery, when the package is arriving, and when it will be delivered. Through these features, the customers claimed that they are satisfied with the delivery service offered by mobile commerce. E-service quality positively impacts customer satisfaction with logistics services (Lin et al., 2016).

RELATIONSHIP BETWEEN THE PROFILE OF THE RESPONDENTS AND CUSTOMER SATISFACTION IN M-RETAILING

Table 11 shows the relationship between the profile of the respondents and customer satisfaction in m-retailing

Table 11

Relationship Between the Profile of the Respondents and Customer Satisfaction

Variables		Correlation coefficient	p-value
Sex	Male	-0.008	0.877
	Female		
Age	Adolescence (12-20)	0.069	0.175
	Early Adulthood (21-35)		
	Midlife (36-50)		
	Mature Adulthood (51 and above)		

Variables		Correlation coefficient	p-value
Occupation	Students	0.077	0.133
	Armed forces Occupation		
	Managers		
	Professionals		
	Technicians and Associate Professionals		
	Clerical Support Workers		
	Service and Sales Workers		
	Skilled Agriculture. Forestry and Fishery Workers		
	None		
	Others		
Average Family Income	Less than 40,000	-0.089	0.082
	40,000 - 59, 999		
	60,000 - 99, 999		
	100,000 - 249, 999		
	250,000 and above		
Average time spent on a mobile device per week	Less than 15 hours per week	.176**	0.001
	15 - 29 hours per week		
	30 - 44 hours per week		
	45 - 59 hours per week		
	60 - 74 hours per week		
	More than 75 hours per week		
Available Mobile Device	Smartphones	0.008	0.877
	Tablet/iPad		
M-retailing Application Commonly Used	Lazada	-0.085	0.095
	Shopee		
	Facebook Marketplace		
	Others		

*Note: ** p < .05*

The result shows that the variable with a significant relationship with the customer satisfaction by the respondents is the average time they spent on a mobile device per week. Meanwhile, their sex, age, occupation, average family income, available mobile devices, and mobile commerce applications commonly used had no significant relationship.

People nowadays use mobile phones in several ways. They spend a lot of time reading the news, listening to music, and using social media apps like Facebook and Instagram and other software applications. For certain businesses, the high use of smartphones has a significant impact on their business decisions and strategies. The smartphone is increasingly playing a role in people's purchasing decisions. They utilize it to search for information, make comparisons, and even make purchases (Staunstrup, 2015).

COMMON ISSUES ENCOUNTERED IN M-RETAILING BY THE ONLINE CUSTOMERS

Table 12 shows the common issues encountered by the online customers when using m-retailing applications to purchase goods and services.

Table 12

Common Issues Encountered by the Online Customers

Common Issues Encountered in M-Retailing	Rank
Damaged/faulty item	1
Received the wrong item	2
The item does not match the description or picture	3

Although the online customers are satisfied with their experiences in mobile commerce, the respondents disclosed that there are also times when they encounter some issues with their transactions.

Rank 1 is that the item is damaged/faulty. There are instances when they receive defective products because they are not well-packed. Rank 2 is they received the wrong item. The item delivered is not the product in terms of size or colors. Rank 3 is that the item does not match the description or picture. There are times that the materials used in the product are different from the images posted in the application.

With their experiences, the respondents said that sometimes their greatest expectations could lead to their most significant disappointments. It is found that most of the problems encountered

by online customers come from product quality. Al-Jahwari et al. (2018) stated that the product quality and service guarantee influenced the comfort and satisfaction of online customers.

CONCLUSION AND RECOMMENDATION

Most of the respondents were dominated by young female students with an average annual family income of around ₱40,000 to ₱59,999. They owned smartphones, spent fifteen to twenty-nine hours online per week, and commonly used Shopee as preferred m-retailing application.

It was determined that the online customers were very satisfied with the application design and payment method available in m-retailing applications. However, satisfaction levels were slightly lower in terms of security, information quality, e-service quality, product quality, product variety and delivery service of these applications. Furthermore, product quality was the leading cause of most of the problems experienced by online customers. Finally, the average weekly time they spent on a mobile device significantly affected their satisfaction in m-retailing. It is critical for business organizations to carefully analyze all eight determinants in assessing customer satisfaction as part of their overall performance measurement.

Thus, the average time spent on a mobile device by online customers should be considered in designing digital marketing strategies. Also, it is encouraged to use the proposed digital marketing plan for business organizations developed by the researchers *(Please see Appendix).*

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APPENDIX

PROPOSED DIGITAL MARKETING PLAN FOR BUSINESS ORGANIZATIONS

Executive Summary

A physical location no longer binds customers to purchase what they require; a desktop computer no longer binds them to buy items online. Mobile devices can purchase wherever the customers want and give more payment options. For many businesses, this is becoming a key revenue driver. Many start-ups are based on the idea that more people prefer to do their shopping and service ordering on the go for greater convenience.

Customer satisfaction plays an essential role within the business. It measures customer loyalty and happiness. It is imperative to develop a new marketing strategy to fulfill customers' needs in the determinants that influence their satisfaction in m-commerce. Having a good distribution channel strategy is advantageous to any business and the customer, especially now in the pandemic and everybody is afraid to go outside because of the virus. It is a huge help to customers and a significant opportunity for a business; that is why many online companies have emerged during the pandemic. The most popular is m-commerce, wherein you can purchase, pay bills, and transfer money using a mobile phone. In this time of crisis, the platforms such as m-commerce are what people need to fulfill their satisfaction.

Many innovations and styles have managed to arise in m-commerce from the customer's perspective and the market. With the penetration of mobile devices, the market has gained a stream of knowledge on how to do M-commerce as this inhibits modern culture and economic development. Significant progress of m-commerce in improving distribution strategy can influence customer satisfaction.

Marketing Objectives

The general objective of this digital marketing plan is to enable various applications and services available on the internet to satisfy the customers and at the same time, to benefit the sellers through mobile retailing.

Specifically, it aims to:

- Increase profitability
- Optimize accessibility for mobile consumers
- Create instant transactions
- Maximize resources to be cost-effective
- Improve awareness and demand around new products through m-commerce
- Increase positive product reviews
- Create wider market

Environmental Analysis

Wireless technology has exploded in popularity in the Philippines in recent years. People's attitudes toward mobile commerce have shifted due to this expansion. The rate of growth in mobile penetration is increasing due to the enormous number of mobile applications available. The number of people using mobile phones has expanded dramatically, as has the amount of bandwidth consumed by internet providers. Furthermore, the ongoing pandemic has significantly influenced the worldwide economy. COVID-19 has sparked a spike in m-commerce and has pushed digital transformation in the face of weakening economic activity. Businesses and customers progressively "went digital" as lockdowns became the new normal, providing and purchasing more goods and services online. The SWOT analysis of m-commerce is as follows:

SWOT Analysis of Mobile Commerce

SWOT Analysis is a strategic planning method used to evaluate the Strengths, Weaknesses, Opportunities, and Threats involved in a project or in a business venture. It identifies the internal and external factors that are favourable and unfavourable for achieving that objective. This SWOT analysis is being performed on M-commerce in order to identify its issues as weakness and threats.

Strengths	Weaknesses
• Innovative Business Models • Consumer Adoption	• Lack of interoperability • Higher operating cost

• High Speed Internet Connectivity • Citizens communicate easily without geographical limitations.	• Limited memory • Antivirus solutions are challenging to implement • The small screen size of mobile terminals
Opportunities • The increasing number of mobile users • Availability of affordable mobile phones • Development of modern technology • The demand for instant transaction • Openness to online marketing	**Threats** • M-commerce security and privacy risks • Mobile viruses can spread attacks quickly through a network • Multiple means of infection • Risk related to theft • No privacy of data

Marketing Strategies

Determinants Influencing Satisfaction in M-Retailing	Strategy	Responsible Person/s	Resources/ Skills Needed	Expected Result
Application Design	Design user-friendly responsive interface applications that are based on the user's goals for using it	Application designers and programmers	Application designers and programmers	Great application's user experience
Security	Reinforce a stricter seller and customer protection policy; Show the people behind the brand; and, Engage to an application with proven security track record	Online Seller/ Customer	Security system	Seller and customer protection from fraud Gain the trust of customers to make more purchases
Information Quality	Online live selling through different social media platforms; Optimize reviews and ratings from customers; and,	Online Seller	Mobile phone and salesmanship	Reduce customer uncertainties about product descriptions that are erroneous

Determinants Influencing Satisfaction in M-Retailing	Strategy	Responsible Person/s	Resources/ Skills Needed	Expected Result
	Provide relevant information i.e., measurements, product features			
Payment Method	Diversify the payment methods, including debit and credit card, and alternatives like payment center/e-wallet, cash on delivery, as well as gift cards and loyalty points	Online Seller	Secured payment platform	Meet each shopper's preferred payment option to provide them with a significant sense of convenience
E-Service Quality	Provide an after-sale service to ensure satisfaction and know customers' feedback	Online Seller	Technical and communication skills	Build a long-term relationship with the customer
Product Quality	Manage the demand by identifying the customers' needs and requirements; Perform product and market testing; and, Implement quality control measures to distribution channels and suppliers	Online Seller/ Customer	Continuous quality improvement	Higher customer satisfaction and a greater chance of continued partnership Reduction of cost for faulty goods
Product Variety	Provide potential customers more options by looking for items that complement to the product line	Online Seller/ Customer	Continuous trend monitoring	Increases the success rate of consumers finding a great match for their preferences
Delivery Service	Provide free shipping vouchers for the customers who purchase the minimum amount	Online Seller	Vehicle, Delivery personnel	Customer retention and customer satisfaction

Note: *The above-mentioned marketing strategies will be subjected to revision as needs in the market arise.*