



E-Business Online Experience, Satisfaction and Trust: Basis for Customer Loyalty among Selected SMEs in Bulacan

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Abstract

This research paper investigates the relationship between e-business online experience, satisfaction, and trust as predictors of customer loyalty among small and medium enterprises (SMEs) in a selected area of Bulacan. Considering the increasing reliance on digital platforms for e-commerce, issues surrounding online security and user privacy have arisen, raising concerns about consumer trust in e-business environments. Employing a quantitative research methodology, the study utilizes a quantitative descriptive and correlational design to measure and identify the mean and standard deviation of online experience, satisfaction, and trust as independent variables, with customer loyalty as the dependent variable. The findings reveal that SMEs in Bulacan have a strongly positive perception of their e-business online experience, particularly highlighting the simplicity, visual appeal, and effectiveness of the websites they use. They appreciate the quality of information provided by these e-business platforms, which facilitates e-purchases through up-to-date content and straightforward transactions. The study also indicates a strong agreement among SMEs regarding the effectiveness of e-business websites in meeting consumer expectations for repeat purchases, while also identifying areas for improvement in online performance features. Moreover, SMEs generally perceive a high level of security regarding e-business platforms, particularly regarding information transmission and electronic payment safety. However, there was a slightly lower perception of user privacy concerns. The regression analysis indicates that both e-business online experience and customer satisfaction are significant predictors of customer loyalty, underscoring the importance of enhancing these aspects to cultivate lasting customer relationships.

Keywords *E-Business, Online Experience, Satisfaction, Trust, Customer Loyalty, Small and Medium Enterprises*

INTRODUCTION

The rapid evolution of e-business has created significant trends in how organizations interact with consumers, enhancing customer service, and providing a competitive edge. The Internet has become a vital platform for many transactions, including bill payments, food purchases, and hotel bookings. As globalization drives technological advancements, the geographical location and size of businesses have become less relevant in e-business, allowing small and medium enterprises (SMEs) to compete effectively in international markets. However, this shift also presents challenges to consumer loyalty and retention, particularly as businesses increasingly target global audiences. Digital adaptations have proven essential for enhancing operational efficiency and enabling seamless transactions across firms (Dissanayake & Nandasena, 2020). However, the necessity for continuous adaptation of strategies to retain clients remains paramount.

Despite the advantages of e-business, several issues hinder its success. Trust is a critical factor that influences customer loyalty; negative online reputations can rapidly affect consumer behavior. In addition, traditional methods of measuring customer loyalty may not be applicable in the e-business context due to the distinct differences between virtual and physical environments. This requires a reevaluation of loyalty and retention strategies tailored specifically for online interactions. As highlighted by Argilés-Bosch et al. (2020), online shopping facilitates price



comparisons, leading to increased competition and price sensitivity among consumers. Therefore, businesses must treat e-business as a distinct entity and adapt their strategies accordingly to focus on long-term customer relationships, as retaining clients is significantly more cost effective than acquiring new ones (Popli & Rao, 2015).

Many existing studies have generalized findings from larger corporations without considering the unique characteristics and dynamics of small and medium enterprises (SMEs). This oversight can result in strategies that are either ineffective or unsuitable for smaller businesses. Furthermore, numerous studies tend to focus on theoretical insights while failing to provide practical strategies specifically designed for the needs of SMEs, thereby creating a gap in actionable recommendations for business owners in SMEs. Unlike previous research that often generalizes findings across larger enterprises, this study specifically targets small and medium enterprises (SMEs) in Bulacan, Philippines. This will allow for a deeper understanding of the unique challenges and opportunities faced by smaller businesses in the digital marketplace. This study also examines the interconnectedness of e-business practices, customer online experience, satisfaction, and trust as related to customer loyalty. This holistic approach provides a comprehensive view of how these factors influence each other rather than treating them as isolated variables.

This study aims to develop tailored strategies specifically designed for SMEs in Bulacan, Philippines to effectively navigate the complexities of e-business. By exploring the relationship between online experience, satisfaction, and trust, this study is expected to provide valuable insights into customer behavior that can inform both marketing and operational strategies. Additionally, the findings may establish a framework for future studies on e-business practices in similar contexts, thereby contributing to the broader body of knowledge in this field. To realize the goals of this study, it aims to answer the following research questions:

1. How can the e-business customer online experience of SMEs be described?
2. How may the SMEs' level of satisfaction, trust, and customer loyalty be described?
3. Is there a statistically significant relationship between customer e-businesses' online experience, satisfaction, and trust in the loyalty of customers?

LITERATURE REVIEW

SMEs in the Philippines

According to the [Senate of the Philippines \(2012\)](#), SMEs are a vital factor in economic development in countries like the Philippines. These SMEs improved the lives of many Filipinos by creating jobs and stimulating economic growth in rural and far-flung areas. In 2014, according to a report provided by the Philippine Statistics Authority (PSA), 99.6% of the establishments in the Philippines were SMEs, with the remaining 0.4% being large companies ([DTI, 2014](#)). MSMEs contributed 62.8% of jobs in 2014 compared to 37.1% from large enterprises. It also contributes to exports, accounting for 25% of revenue, and it is estimated that 60% of all exporters belong to this sector. Small and medium enterprises (SMEs) present thriving and growing economies and serve as a framework and model for new entrepreneurs and large firms.

Even with the policies supporting and promoting an empowering atmosphere for SMEs development, full growth and potential are hardly achieved because of some non-financial and financial barriers ([Senate of the Philippines, 2012](#)). The survival and continuity of this sector are a must and essential requirement for the country; hence, adopting technology innovations such as cloud computing can help to reduce barriers as they can explore new business opportunities, maximize their profits and investments by integrating new strategies and cutting costs on IT infrastructures. Adopting ICT enables business organizations to compete on a global scale by improving operations, productivity, and services to customers and communication with its suppliers ([Tarutė & Gatautis, 2014](#)).

[Matias and Hernandez \(2021\)](#) reported the improvement in the Philippines Cloud Readiness, ranking it as the ninth most cloud-ready nation in the Asia-Pacific region, overtaking Thailand. Accordingly, the Philippines have improved their handling of the freedom of information and privacy. Inadequate connectivity and exposure to natural disasters pose risks, which are reported as the reasons why the country performs poorly in these metrics. On the other hand, the Philippines have established the Government Cloud (GovCloud), a government's core objective of creating infrastructure and services that consolidate IT resources, streamline organization costs in IT implementation, and improve overall operational efficiency ([OpenGov Asia, 2017](#)). Accordingly, most Philippine agencies have real potential and capabilities to implement cloud-based solutions and must benefit from such technologies.

Categories of Micro, Small, and Medium-Scale Enterprises (MSMEs)

Business exists in various forms and sizes, from small to medium and large enterprises. Growth is a primary objective for many, leading to the belief that small businesses can evolve into medium-sized enterprises. The definition of a "small" business is relative and varies by perception, country, and industry. Micro, Small, and Medium Enterprises (MSMEs) are crucial to a nation's economic and social structure, significantly contributing to job creation and driving economic development, especially in developing countries ([Storey, 2000](#)).

According to the Magna Carta, microenterprises have total assets of less than Php1.5 million and employ 1-9 people; small enterprises have assets between Php1.5 million and Php15 million, employing 10-99; and medium enterprises have assets ranging from Php15 million to Php100 million, employing 100-199 individuals.

In the Philippines, MSMEs not only create wealth but also help spread new industries to rural areas, promote equitable income distribution, stimulate employment, support export growth, and combat poverty. To support MSME development, the Philippine government enacted the Magna Carta of Small Enterprises (Republic Act 6977), which outlines growth policies. As of 2006, there were 783,065 business enterprises in the Philippines, of which 99.7% were classified as MSMEs. The majority were concentrated in the National Capital Region (NCR), highlighting regional disparities in enterprise distribution.

E-Business Customer Online Experience

Globalization has triggered the advancement of technology, which has forced many companies to use e-business to fulfill the needs of internationalization and competitive advantage in emerging markets ([Marchiori et al., 2019](#)). E-business trade using the internet has paved the existence of e-commerce (sometimes known as digital business, online business, online commerce, or e-commerce). The number of online sales sites is increasing, and their use has greatly helped people make online purchase transactions because society nowadays enjoys the convenience of shopping ([Anand et al., 2019](#)).

The e-business customer online experience is used to describe the perception of customers regarding the use of the e-business website. E-business online experience encompasses everything from the start of a sale to post sale or even customer support. In fact, in some cases, after sales make customers loyal to the business. More than the interface and design, other technical details like privacy, security, online performance, and how the business instills confidence in its customers were also considered. There are four factors that constitute an online experience: (1) user interface quality, (2) information quality, (3) perceived security, and (4) perceived privacy ([Eid, 2011](#)).

Customer experience is the internal and subjective feedback because of interactions directly or indirectly with the company. This direct relationship is usually due to consumer initiative. This usually occurs in purchasing and service businesses. The indirect relationships often

involve unplanned encounters, such as the appearance of a product and its brand, advertising, and other promotional events (Cleeren et al. 2017). Customer experience is defined as stimulating cognitive recognition or perception of customer motivation. This recognition or perception can increase product and service value. Customer experience results from consumer interactions with companies physically and emotionally (Grewal et al. 2020).

User Interface Quality

The user interface is a platform where customers provide requested information about their purchase details. The interaction between a system and users includes characteristics such as terminology, screen design, and navigation. Lindgaard (2018) defined user interfaces as the words, sentences, and abbreviations used by a system; screen design refers to how business information is presented, while navigation clarity indicates the ease of movement within a system. In today's digital landscape, websites play a crucial role in exchanging information among user communities. Website quality is vital for attracting, retaining, and engaging customers. A high-quality website influences a customer's decision to buy and can help them determine whether they choose to shop online. Conversely, poor-quality sites can lead to customer loss, price increases, and revenue declines. Thus, understanding how website content affects customer expectations is essential for influencing purchasing decisions.

Website quality is a key concept in e-commerce because customers' perceptions directly impact their purchasing intentions. Chang and Chen (2011) emphasized that assessing the most important features of users is critical for companies developing effective e-strategies. A quality website enables free interaction, and browsing can lead to impulse buying, where unplanned purchases occur due to positive experiences during the interactive process (Gültekin & Hacettepe, 2012). This often occurs when users browse for enjoyment or relaxation (Hashmi et al., 2019).

Information Quality

Information quality is defined as the advantage derived from the usefulness of information (McCole et al., 2019). Marinao-Artigas and Barajas-Portas (2020) describe information quality as data processed into meaningful forms for online consumers that aid decision-making. Wijaksana and Pradana (2017) further emphasized that quality information describes real-life events that are crucial for decision making. Hafid et al. (2019) defined processed data as a basis for decision-making. Information quality is determined by factors such as accuracy, timeliness, relevance, and ease of understanding (Rina et al., 2020).

In the context of online shopping, especially for fashion products, purchasing behavior is influenced by personal psychological factors like perception and attitude (Connell et al., 2019). Young consumers, known for their trendiness and technology-savviness, are key targets for sellers. Customer perceptions of information quality on store websites are essential for predicting product usefulness (Anand et al., 2019). Up-to-date and consistent product information, including attributes and consumer evaluations, is vital for helping online buyers make informed decisions (Hafid et al., 2019; Luckyardi & Syaroni, 2020; Connell et al., 2019).

Perceived Security

User interface quality in e-commerce websites refers to users' perceptions of the site's effectiveness and appeal (Eid, 2011). Security, on the other hand, pertains to an online shopping platform's ability to safeguard consumers' private information from unauthorized access or misuse during business transactions (Suominen, 2015). Privacy and security issues are the most important factors to maintain trust in online transactions and websites (Guo et al., 2012). It is very convenient to provide security of information at the same time because users can save time and obtain product

information, such as comments on specific products before purchasing a product (Muda et al., 2016).

The prominent factors like detailed information comfort, and relaxed shopping, less time consumption, and easy price comparison influence consumers toward online shopping (Agift et al., 2014). Furthermore, factors like variety, quick service, and discounted prices, and feedback from previous customers make customers prefer online shopping over traditional shopping (Jayasubramanian et al., 2015). It is more preferred by youth, as during festival and vacation seasons, online retailers give ample offers and discounts, which increases online traffic to a great extent (Karthikeyan, 2016). Moreover, services such as free shipping, cash on delivery, exchange, and returns also lure customers to make online purchases. More and more people are preferring online shopping over traditional shopping because of the ease of convenience and security. According to Delafrooz et al. (2010), convenience is the reason for influencing customers' ability to shop online. The major motivation for online purchasing is convenience compared to shopping in traditional stores (Delafrooz et al., 2010).

Perceived Privacy

Perceived privacy is the customer's perception of their ability to control the presence of other people in the environment (Eid, 2011). In addition to security, privacy is also important for E-business. It has become an increasingly popular topic for discussion as the reach and relevance of the internet have increased. In almost everything that an individual undertakes, the Internet is involved and thus the exchange of information shared over the medium (Perrin, 2011). Websites should provide a privacy policy regardless of their business size. A website policy can help businesses avoid legal issues and, at the same time, provide confidence to customers (Beal, 2012). Having a privacy policy on websites gives customers a feeling of security and peace of mind, and it also provides a professional e-business image. (Jenkins, 2010).

Customers may be very exposed to risks when shopping online, which are significantly higher than when shopping in traditional settings. Privacy risks are associated with the personal information provided when making online transactions and the fear of losing control over the personal information provided.

Privacy concerns refer to concerns of consumers that have control over the use of their personal information shared with online organizations (Yun et al., 2019). On web platforms, publishers are often challenged by the decision to trade between price and privacy in their attempts to make profits. Platform owners sometimes tend to violate the privacy of their customers to offer cheaper services by monetizing customer data, thus justifying consumers' rising concerns about information disclosure and online privacy expressed by consumers (Gopal, et al, 2018; Piotrowicz & Cuthbertson, 2014). User interfaces positively affect consumers and significantly underestimate privacy concerns (Kehr et al., 2015).

Customer Loyalty

Companies increasingly use the World Wide Web to reach global customers, enhancing convenience and availability. However, this transition intensifies competition, making customer loyalty essential for success (Kumar et al., 2021). Customers are more likely to stay loyal to businesses that provide high-quality services, excellent support, and trustworthy privacy policies, ultimately boosting profitability (Khan & Khawaja, 2013). The primary goal of any business is to ensure customer satisfaction, retention, and loyalty while promoting positive word-of-mouth (Saeed et al., 2013).

Customer satisfaction is determined by the gap between expectations and actual experiences, while retention reflects the ongoing relationship between an organization and its

customers (Ibojo et al., 2015). Customer loyalty encompasses both attitudinal and behavioral perspectives (Yemisi & Femi, 2018), with hardcore loyal customers making repeat purchases and acting as brand advocates (Oyeniya, 2011). Organizations must build strong relationships by meeting customer should avoid dissatisfaction and negative experiences (La Barbera & Mazursky, 2013). Understanding customer loyalty is crucial for long-term success in a volatile market (Thakur, 2016; Nyadzayo & Khajehzadeh, 2016).

Customer Trust

Customer trust in marketing services reflects consumer confidence in the quality and reliability of the services they receive (Pham et al., 2020). Trust is shaped by how well a company's performance meets expectations, with consistent service quality fostering beliefs about longevity (Madiawati & Pradana, 2016). It is built through interactions and transactions among unfamiliar parties (Rina et al., 2020). Fakhri et al. (2019) identified two dimensions of consumer trust: trusting belief, which refers to confidence in others based on perceived benefits, and trusting intention, which involves a willingness to depend on others despite risks.

Trust is essential for purchasing decisions, which involve evaluating alternatives and integrating knowledge and attitudes (Kuvykaite et al., 2015; Trenggana & Cahyani, 2019). Customer trust is vital for stimulating online shopping and is nurtured through secure transactions and quality products (Wu, 2013). However, many customers perceive service providers negatively due to concerns about hidden charges. Thus, building customer trust remains a challenge, but it is crucial for long-term brand-consumer relationships (Anwar et al., 2011).

Customer Satisfaction

This aspect is crucial to the business cycle, as effective customer service often results in increased satisfaction and customer retention, which in turn drives higher profits. Additionally, customer service serves as a key component of the customer experience, reflecting how well a supplier's actions align with customer expectations. It also depends on how competently it is managed and how punctually services are provided. This satisfaction could be related to different business features like marketing, product manufacturing, engineering, quality of products and services, responses to customer problems and questions, accomplishment of projects, post-delivery services, complaint management, and many others. Customers search for products or services that satisfy their specific requirements.

Customer satisfaction is the difference between what the customer expects from a product or service and what he/she actually receives from that product or service (Farhadi et al., 2012). Thus, customer satisfaction is referred to as the trade-off between the customer's expectations and the performance achieved. The higher the performance is compared to the expectation, the higher is customer satisfaction (Mulyono & Situmorang, 2018). Customer satisfaction is not the end of it. Determining the relative effects of different types of services on consumer satisfaction will provide significant strategic guidance for marketers seeking to find more effective and efficient recovery policies for their target consumers in the online market (Jung & Seock, 2017).

Studies in the past have advocated that customer loyalty is the direct outcome of customer satisfaction. If a customer is satisfied with a product or service, the probability that he/she will use that product or service increases (Chuang et al., 2012). A highly satisfied customer will provide a positive word-of-mouth for the product, services, company, or brand (Bataineh, 2015).

Theoretical Framework

The Technology Acceptance Model (TAM) is essential for understanding how customers perceive and adopt new technologies. Developed by Davis and Bagozzi, TAM emphasizes two key

factors that influence technology acceptance: perceived usefulness and perceived ease of use (Yafie et al., 2020). The model outlines various indicators, including external variables, behavioral intentions, and actual system use. In the context of e-business, customers often view online platforms as convenient solutions to their needs and evaluate the complexity of these systems when deciding whether or not to adopt them. This understanding is crucial for businesses aiming to enhance customer experiences on the Internet. By recognizing the importance of perceived ease of use and usefulness, companies can tailor their platforms to better meet customer expectations. This theory guides the research on how e-commerce online experiences, satisfaction, and trust influence customer loyalty, providing valuable insights into how customer perceptions significantly impact their loyalty to e-commerce platforms. Ultimately, TAM helps bridge the gap between technology and user acceptance, providing essential insights to improve customer relationships in digital environments.

This study aimed to validate the reliability of its findings by examining the relationships among e-business customer online experience, satisfaction, trust, and customer loyalty among SMEs in Bulacan, Philippines. This study highlights three key hypotheses:

H1 Online experience significantly enhances customer loyalty

H2 Customer satisfaction is positively correlated with customer loyalty.

H3 Customer trust is not significantly related to customer loyalty.

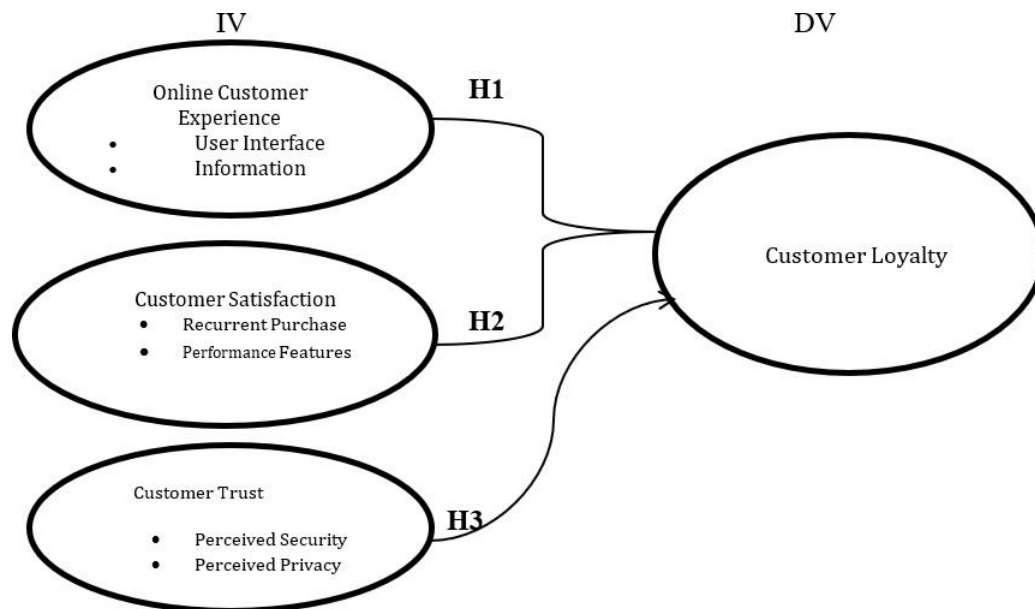


Figure 1. Conceptual Framework

RESEARCH METHOD

Methodology

The study involves 155 respondents, all of whom are small and medium enterprises (SMEs) business owners. The participants will be randomly selected SME owners from various towns in Bulacan. To determine the online products and services respondents engage with, the researcher employed a random sampling method. This approach ensures that every unit within the population has an equal chance of being included in the sample, thereby minimizing bias in the selection process. Every respondent will assess a different website to answer the survey questions.

Random sampling, which is often referred to as probability sampling, introduces an

element of chance into the selection process, making it a reliable method for obtaining representative samples. By giving each potential respondent an equal opportunity to be chosen, this method enhances the validity of the research findings (Black, 2010). The goal is to gather insights that accurately reflect the experiences and perceptions of SMEs regarding their online selling practices, ultimately contributing to a better understanding of the factors influencing customer loyalty in e-business, as shown in Figure 1.

Table 1. Distribution of Respondents

| No | SME's Location | Categories | | % of Total |
|--------------------------|----------------|------------|-----------|-------------|
| | | Small | Medium | |
| 1 | Bustos | 19 | 2 | 14% |
| 2 | Baliuag | 36 | 7 | 28% |
| 3 | San Rafael | 27 | 4 | 20% |
| 4 | Angat | 32 | 2 | 22% |
| 5 | Pulilan | 24 | 2 | 16% |
| Total Respondents | | 138 | 17 | 100% |

Table 1 presents the distribution of respondents based on locations and classifications of SMEs in Bulacan. The data reveal that Bustos has the highest number of small enterprises, with 19 respondents, while Baliuag follows closely with 36 small enterprises and 7 medium enterprises. San Rafael contributes 27 small and 4 medium enterprises to the total number of enterprises. Angat and Pulilan also showed significant participation, with 32 and 24 small enterprises, respectively, each having 2 medium enterprises. In total, 138 small and 17 medium enterprises are represented in this study. This distribution highlights the concentration of SMEs in specific areas, indicating that e-business strategies may be most effectively implemented. The higher number of small enterprises across various locations suggests a robust entrepreneurial environment in Bulacan that can be leveraged to enhance customer loyalty through improved online experiences and trust in e-business platforms. Understanding this demographic distribution is crucial for tailoring digital marketing strategies that address these SMEs' unique needs, ultimately contributing to their competitive advantage in the marketplace. Moreover, the distribution of SMEs across the region emphasizes the geographical diversity of these enterprises in Bulacan, Philippines. This spread indicates that businesses within these areas possess distinct characteristics and needs, which can be effectively addressed through customized e-business strategies. Such an approach provides valuable insights for enhancing customer engagement among SMEs in Bulacan.

Measures

The concern regarding the questionnaire's focus on customer experiences rather than business owners' perspectives is valid. However, e-business owners often occupy dual roles as consumers, having firsthand experience with online purchasing. This unique position enables them to empathize with customers' needs and expectations, thus making their insights valuable. For instance, although a business owner may believe that their website secures information transmission, customers may perceive this differently based on their experiences. The essence of customer loyalty lies in actual consumer sentiment, which can significantly differ from owners' viewpoints. Therefore, while gathering data from business owners about their understanding of customers' experiences is essential, it should not overshadow customers' opinions. This study aims to bridge this gap by emphasizing that customer satisfaction, trust, and loyalty hinge on customers' perceptions of e-business practices. Importantly, using SMEs as respondents does not introduce

bias; rather, it enriches the research by incorporating diverse perspectives from those who understand both operational and consumer viewpoints. By considering both sides of the issue, this research can provide a more comprehensive understanding of how to enhance customer relationships and drive loyalty in a competitive digital marketplace.

The research used two sets of questionnaires focused on the SME business sector. The first part gathers demographic information, including age, current position, civil status, gender, and education level. The second part assesses online customer experiences, satisfaction, trust, and loyalty to e-business. Questions in this section were modified for clarity and positivity, with two questions specifically addressing information technology. Input from a researcher's expert consultant also informed the questionnaire design. This approach provides valuable insights into how SMEs in Bulacan engage with customers online and the factors that influence customer loyalty.

The researcher will present a letter to the Business and Permit Licensing officer in each of the five selected municipalities in Bulacan, requesting a list of registered SMEs. To ensure that the questionnaires were clear and understandable, the researcher sought assistance from a few individuals to verify the questions. After incorporating their feedback, the researcher will invite SME owners to respond to the questionnaires either online or in person. In some cases, the researcher will directly reach out to SMEs engaged in online business via email to confirm their willingness to participate in the study.

Data Analysis

The study utilized a four-point Likert scale questionnaire, ranging from "strongly agree" to "strongly disagree," to assess the correlation between customer loyalty (the dependent variable) and independent variables, including e-business online experience, satisfaction, and trust. The e-business online experience variable comprised four subscales: user interface, information quality, perceived security, and perceived privacy. Respondents, who were owners of small and medium enterprises (SMEs), rated the quality of e-business websites on the basis of these features. To analyze the data collected from the questionnaire, the statistical software Jamovi was employed. This tool enabled a comprehensive examination of the relationships between the variables, allowing for a deeper understanding of how e-business experiences influence customer loyalty among SMEs. By focusing on the perspectives of SME owners, this study aims to provide valuable insights into enhancing online strategies that foster customer satisfaction and trust in the digital marketplace. The questionnaire was modified and adapted from [Eid's \(2011\)](#) research study to ensure relevance and applicability to the current context. Descriptive-quantitative analysis and regression analysis were employed to examine the relationships between the variables, providing insights into how these factors influence customer loyalty among SMEs in Bulacan.

Table 2. The four-point Arbitrary Scale was used with the following descriptions

| Value | Interpretation |
|-------------|--|
| 3.26 - 4.00 | Strongly Agree (very high and very commendable) |
| 2.51 - 3.25 | Agree (high and needs almost no improvement) |
| 1.76 - 2.50 | Slightly agree (needs complete improvement) |
| 1.00 - 1.75 | Strongly Disagree (needs complete restructuring) |

Each variable has a unique set of descriptions. The variables will use the following interpretation to indicate how likely the SMEs are to perceive online experience, satisfaction, and trust. A mean of 1.00–1.75 indicates a strongly disagree interpretation, while a mean of 3.26 – 4.00 indicates a strongly agree interpretation for each item. The provided arbitrary scale categorizes responses into four levels of agreement, facilitating the measurement of attitudes or perceptions. The extent to which the scale accurately captures the intended construct, ensuring that the items effectively measure what they are supposed to. Consistency of the scale, indicating that repeated measurements yield similar results. A well-constructed scale with clear definitions for each category enhances both validity and reliability, allowing researchers to draw meaningful conclusions from the collected data. This ensures that the findings are both trustworthy and applicable to the specific population using cronbach's alpha.

The Cronbach's alpha value is a measure used to assess the internal consistency or reliability of a set of items on a scale, essentially how well the items in a survey or test measure the same underlying concept. The Cronbach's alpha value ranges from 0 to 1, with higher values indicating greater reliability. In this case, as present in Table 3, the scale reliability result was 0.93, which indicates excellent internal consistency. This means that the items in the survey or questionnaire are highly correlated with each other and effectively measure the underlying construct.

An alpha value of 0.93 suggests that respondents' answers to similar questions on the scale (e.g., about e-business experience, satisfaction, trust) are consistent and reliable. Therefore, the high reliability score suggests that the questions in the scale are well-constructed and that the responses gathered from the participants are reliable in representing their experiences, satisfaction, and trust related to e-business.

Table 3. Reliability Statistics

| Cronbach's Alpha | No. of Items |
|-------------------------|---------------------|
| 0.93 | 26 |

Interpretation of Reliability Level: More than 0.90 (Excellent), 0.80-0.89 (Good), 0.70-0.79 (Acceptable), 0.6-0.69 (Questionable), 0.5-0.59 (Poor), Less than 0.5 (Unacceptable)

The reliability statistics indicate a Cronbach's alpha of 0.93 for the 26 items assessed, demonstrating excellent reliability. This high alpha value suggests that the items in the scale consistently measure the same underlying construct, providing confidence in the internal consistency of the survey. According to established benchmarks, an alpha above 0.90 signifies a robust level of agreement among the items, indicating that the items are well-aligned and effectively capture the intended dimensions of the construct under study. This strong reliability enhances the validity of the conclusions drawn from the data.

FINDINGS AND DISCUSSION

The demographic profile presents a comprehensive view of the respondents' characteristics in terms of age, gender, civil status, educational attainment, years in business, and business type. As presented in Table 4, significant proportion of respondents are young adults, with the majority aged 20-29 (58%), reflecting a younger entrepreneurial population. The gender distribution is predominantly male (69%), and the majority are single (66%), which suggests that entrepreneurship appeals more to younger, unmarried individuals in this group. In terms of educational background, over half held a bachelor's degree (56%), indicating a relatively educated

population, although a notable proportion (23%) only completed High School. Most businesses are relatively new, with 76% operating for 1-3 years, indicating that entrepreneurship in this area is emerging and still in its early stages. Regarding the nature of the business, the clothing, apparel, and food and restaurant sectors dominate at 40% each, highlighting these as the most common entrepreneurial ventures, while Retailing (10%) and Services (8%) are less frequent, and Wholesaling represents only 2%. These data suggest that young, educated entrepreneurs who focus on consumer-facing businesses.

Table 4. Demographic Profile of SMEs

| | Category | Percentage |
|-------------------------------|--------------------|------------|
| Age | 15-19 | 5% |
| | 20-24 | 30% |
| | 25-29 | 28% |
| | 30-34 | 12% |
| | 35-39 | 8% |
| | 40-44 | 11% |
| | 45-49 | 5% |
| | 50-54 | 1% |
| Gender | Male | 69% |
| | Female | 31% |
| Civil Status | Married | 33% |
| | Separated | 1% |
| | Single | 66% |
| Educational Attainment | Bachelor's Degree | 56% |
| | Elementary | 6% |
| | High School | 23% |
| | Master's Degree | 2% |
| | Senior High School | 12% |
| | Vocational | 1% |
| Years in Business | 1-3 years | 76% |
| | 4-6 years | 21% |

| | Category | Percentage |
|-------------------------------|----------------------|------------|
| The nature of business | 7-9 years | 3% |
| | Clothing and Apparel | 40% |
| | Food and Restaurants | 40% |
| | Retailing | 10% |
| | Services | 8% |
| | Wholesaling | 2% |

Table 5. Counts and Percentage of Distribution According to Enterprise Categories

| Enterprise Categories | Counts | % of Total | Cumulative % |
|-----------------------|--------|------------|--------------|
| Medium Enterprises | 17 | 11 % | 11 % |
| Small Enterprises | 138 | 89 % | 100 % |

Table 5 outlines the distribution of individuals based on enterprise categories, providing counts and percentages for each classification. The majority falls under the category of Small Enterprises, comprising 88% of the total, with a count of 136. Medium-sized Enterprises represent 11% of the firms, comprising 17 individuals. Notably, there is a small count labeled as "small Enterprises," constituting 1%. Cumulative percentages indicate that after establishing medium enterprises, 11% of the population is covered, and with the inclusion of Small Enterprises, it reaches 99%. The dataset concludes at 100% after considering all enterprise categories. This analysis reflects the predominant presence of SMEs, offering valuable insights into the enterprise landscape of the respondents.

Table 6. Mean and Standard Deviation Interpretations of Indicators of E-Business Online Experiences Perceived by SMEs in Bulacan in terms of User Interface

| | Mean | Median | SD | Verbal Interpretation |
|--|------|--------|------|-----------------------|
| The website is simple to navigate | 3.68 | 4.00 | 0.54 | Strongly Agree |
| The information on the website is visually appealing | 3.65 | 4.00 | 0.53 | Strongly Agree |
| The website improved the efficacy of my search | 3.75 | 4.00 | 0.48 | Strongly Agree |
| The website has a very pleasing design | 3.71 | 4.00 | 0.48 | Strongly Agree |
| Mean of User Interface | 3.70 | 4.00 | 0.42 | Strongly Agree |

Table 6 presents the mean, median, and standard deviation for indicators of the perceived experiences of SMEs with e-businesses. Ratings, ranging from 3.65 to 3.75, indicate a consistent positive sentiment regarding various aspects of the website, including navigation and visual appeal. With a mean user interface score of 3.70, SMEs showed strong agreement on its effectiveness. The tight standard deviations (0.42 to 0.54) reflect a uniform perception among respondents. Overall, these findings highlight that SMEs in Bulacan have a favorable view of their e-business online experiences, particularly regarding simplicity and effectiveness.

This study emphasizes the importance of customer experience in e-business for SMEs in Bulacan. From a managerial perspective, enhancing customer experience is crucial for marketing strategies and involves designing engaging interactions (Bolton et al., 2018). By understanding customer needs and preferences (Jackson & Ahuja, 2016), SMEs can tailor their online platforms to foster positive perceptions and improve customer loyalty.

Table 7. Mean and Standard Deviation Interpretations of Indicators of E-Business Online Experiences Perceived by SMEs in Bulacan in terms of Information Quality

| | Mean | Median | SD | Verbal Interpretation |
|--|------|--------|------|-----------------------|
| The information on the website facilitates the purchase of the goods or services it sells or advertises. | 3.70 | 4.00 | 0.47 | Strongly Agree |
| The website offers up-to-date product or service information. | 3.75 | 4.00 | 0.48 | Strongly Agree |
| The online shop contains information about related items and services. | 3.73 | 4.00 | 0.53 | Strongly Agree |
| The transaction is simple to execute on the Internet page. | 3.75 | 4.00 | 0.50 | Strongly Agree |
| The online shop provides simple to comprehend information. | 3.76 | 4.00 | 0.46 | Strongly Agree |
| Mean of Information Quality | 3.74 | 4.00 | 0.37 | Strongly Agree |

Table 7 offers insights into SMEs' perceptions of their e-business online experience, particularly regarding information quality. The mean ratings ranged from 3.70 to 3.76, indicating strong agreement among SMEs regarding the quality of the information provided. With standard deviations between 0.37 and 0.53, the responses show a cohesive view on this aspect. The overall mean for information quality was 3.74, highlighting its importance to SMEs in Bulacan.

SMEs value high-quality information for facilitating e-commerce purchases, maintaining up-to-date content, and ensuring ease of understanding. This emphasis on information quality aligns with Alam et al. (2020), who stressed the role of information quality in fulfilling user needs by prioritizing accurate and accessible information. Thus, e-commerce platforms can enhance customer trust and loyalty, ultimately driving business growth in the region.

Table 8. Mean and Standard Deviation Interpretations of Indicators of E-Business Customer Satisfaction Perceived by SMEs in Bulacan in terms of Recurrent Purchase

| | Mean | Median | SD | Verbal Interpretation |
|--|------|--------|------|-----------------------|
| The internet sites meet my expectations regarding repurchasing products and availing services | 3.65 | 4.00 | 0.51 | Strongly Agree |
| The online shop understands its consumers well enough to provide products and services tailored to their specific needs. | 3.67 | 4.00 | 0.50 | Strongly Agree |

| | Mean | Median | SD | Verbal Interpretation |
|----------------------------|------|--------|------|-----------------------|
| Mean of Recurrent Purchase | 3.66 | 4.00 | 0.45 | Strongly Agree |

Table 8 presents insights into SMEs' perceptions of E-business customer satisfaction, specifically in terms of recurrent purchases. The mean ratings, ranging from 3.65 to 3.67, indicate a strong agreement among SMEs that the internet sites meet expectations for repurchasing products and services. The standard deviations, ranging from 0.45 to 0.51, suggest a moderate level of variation in responses, indicating a cohesive yet slightly varied perspective. Overall, the mean satisfaction level for recurrent purchase satisfaction is 3.66, indicating strong agreement.

These findings indicate that SMEs in Bulacan hold a favorable view of the effectiveness of e-business websites in fulfilling consumer expectations for repeat purchases, highlighting their customized approach to addressing customer needs. [Mohammad et al. \(2015\)](#) explored how social networking sites influence customers' online behavior, product branding, and purchasing choices.

Table 9. Mean and Standard Deviation Interpretations of Indicators of E-Business Customer Satisfaction Perceived by SMEs in Bulacan in terms of SMEs' Performance Features

| | Mean | Median | SD | Verbal Interpretation |
|--|------|--------|------|-----------------------|
| The website has relevant marketing experience for the products and services it offers. | 3.64 | 4.00 | 0.54 | Strongly Agree |
| The online platform has the resources needed to conduct its activities successfully. | 3.23 | 4.00 | 0.56 | Agree |
| Mean of Performance Features | 3.43 | 4.00 | 0.52 | Strongly Agree |

Table 9 delves into SMEs' perceptions of E-business customer satisfaction regarding SMEs' performance features. The mean ratings reveal that SMEs strongly agree (3.64) that a website possesses relevant marketing experience for its offerings. However, the perception shifts to a general agreement (3.23) regarding an online platform providing the necessary resources for successful activities. The standard deviations of 0.54 and 0.56 suggest moderate variability in responses.

The overall mean of performance features is 3.43, indicating strong agreement among SMEs in Bulacan. This demonstrates that they perceive e-commerce platforms as possessing relevant marketing experience although there is more nuanced agreement regarding the adequacy of the resources available. This highlights potential areas for improvement to enhance the online performance of SMEs. Additionally, user interfaces have a positive impact on consumers, leading them to significantly underestimate privacy concerns ([Kehr et al., 2015](#)).

Table 10. Mean and Standard Deviation Interpretation of Indicators of Customer Trust as Perceived by SMEs in Bulacan in terms of Perceived Security

| | Mean | Median | SD | Verbal Interpretation |
|---|------|--------|------|-----------------------|
| The store site has a mechanism to ensure the safe transmission of user information | 3.58 | 4.00 | 0.59 | Strongly Agree |
| The store site has sufficient technical capacity to ensure that the data I send is not modified by hackers. | 3.24 | 4.00 | 0.59 | Agree |
| Purchases on the store site do not entail | 3.23 | 4.00 | 0.68 | |

| | Mean | Median | SD | Verbal Interpretation |
|--|------|--------|------|-----------------------|
| financial risk. | | | | Agree |
| The electronic payment method on the store site is safe. | 3.49 | 4.00 | 0.62 | Strongly Agree |
| Mean of Perceived Security | 3.38 | 3.75 | 0.50 | Strongly Agree |

Table 10 provides insights into SMEs' perceptions of customer trust in Bulacan regarding perceived security in e-business. The mean ratings indicate strong agreement (3.58) that the store site has mechanisms for the safe transmission of user information, and a similar sentiment (3.49) is expressed about the safety of electronic payment methods. However, there was moderate agreement (3.24 and 3.23) concerning the store site's technical capacity to prevent data modification by hackers and the perceived absence of financial risk in online purchases.

The standard deviations, ranging from 0.50 to 0.68, suggest moderate variability in perceived security responses among SMEs. The overall mean score for perceived security was 3.38, reflecting strong agreement among respondents. Although SMEs generally feel secure using e-business platforms, the nuanced views on technical capacity and financial risk highlight areas for improvement in communication regarding security features to foster greater trust. As [Muda et al. \(2016\)](#) emphasize, ensuring information security enhances user convenience and satisfaction, which reinforces the need for robust security measures in e-business environments.

Table 11. Mean and Standard Deviation Interpretations of Customer Trust Indicators Perceived by SMEs in Bulacan in terms of Perceived Privacy

| | Mean | Median | SD | Verbal Interpretation |
|---|------|--------|------|-----------------------|
| The store sites abide by personal data protection laws. | 3.55 | 4.00 | 0.55 | Strongly Agree |
| The store sites only collect user personal data that are necessary for its activities. | 3.53 | 4.00 | 0.66 | Strongly Agree |
| The store sites do not provide any personal data or information to third parties without their consent. | 3.65 | 4.00 | 0.53 | Strongly Agree |
| I feel safe when sending my personal information to the store site. | 3.52 | 4.00 | 0.62 | Strongly Agree |
| The store site shows concern for the privacy of its users. | 3.24 | 4.00 | 0.60 | Agree |
| Mean of Perceived Privacy | 3.49 | 3.60 | 0.45 | Strongly Agree |

Table 11 provides a comprehensive overview of SMEs' perceptions of customer trust in Bulacan, focusing on perceived privacy in E-business. The mean ratings indicate strong agreement across the indicators. SMEs strongly agree (3.55) that store sites comply with personal data protection laws, collect only necessary user data (3.53), and refrain from sharing personal information without consent (3.65). The sentiment continues with a strong agreement (3.52) that SMEs should feel safe when sending personal information to stores. However, the perception of the store site's concern for user privacy was slightly lower but still agreeable, with a rating of 3.24. The standard deviations, ranging from 0.45 to 0.66, suggest minimal variability in responses.

The overall mean for perceived privacy is 3.49, indicating strong agreement among SMEs in Bulacan. This suggests that they have a high level of trust in the privacy measures implemented

by E-business platforms, particularly regarding adherence to data protection laws and the responsible handling of user information. However, the slightly lower rating for perceived concern about privacy suggests an opportunity for businesses to further emphasize and communicate their commitment to user privacy. [Jenkins \(2010\)](#) noted that having a privacy policy on websites not only gives customers a sense of security and peace of mind but also enhances the professional image of an e-business.

Table 12. Mean and Standard Deviation Interpretations of Indicators of Small and Medium Enterprises in Bulacan in terms of Customer Loyalty

| | Mean | Median | SD | Verbal Interpretation |
|--|------|--------|------|-----------------------|
| I will continuously purchase from the store site regularly | 3.73 | 4.00 | 0.51 | Strongly Agree |
| I do recommend others to use online store site services. | 3.71 | 4.00 | 0.47 | Strongly Agree |
| My preference for online and store-site business will not change. | 3.63 | 4.00 | 0.57 | Strongly Agree |
| Changing my preferences from using online business services requires major thinking. | 3.71 | 4.00 | 0.47 | Strongly Agree |
| Mean of Customer Loyalty | 3.69 | 4.00 | 0.42 | Strongly Agree |

Table 12 explores customer loyalty indicators as perceived by SMEs in Bulacan regarding e-business. The mean ratings across various loyalty indicators reflect strong agreement, with SMEs showing a commitment to regularly purchasing from online platforms (3.73) and recommending services (3.71). Their reluctance to change preferences is 3.71, reinforcing loyalty. The standard deviations, ranging from 0.42 to 0.57, indicate minimal variability in responses. Overall, the mean customer loyalty score is 3.69, highlighting a high level of loyalty among SMEs to e-business platforms. As [Kangu et al. \(2017\)](#) note, loyalty stems from an organization's ability to create benefits that encourage repeat business, whereas [Thakur \(2016\)](#) emphasizes that customer retention arises from commitment-driven psychological processes. Given the volatility of customer attitudes, maintaining loyalty presents a significant challenge for businesses.

Table 13. Regression Analysis of Indicators of Online SME Experience, Satisfaction, and Trust in Predicting Customer Loyalty

| Model Fit Measures | | | | |
|---|----------|----------------|------|-------|
| Model | R | R ² | | |
| 1 | 0.72 | 0.52 | | |
| Correlation Coefficients-Mean of Customer Loyalty | | | | |
| Predictor | Estimate | SE | t | p |
| Intercept | 0.44 | 0.26 | 1.67 | 0.097 |

| | | | | |
|-------------------------------|------|------|------|--------|
| E-Business Online Experiences | 0.56 | 0.09 | 6.05 | < .001 |
| Customer Satisfaction | 0.43 | 0.14 | 3.03 | 0.003 |
| Customer Trust | 0.11 | 0.06 | 1.83 | 0.069 |

Table 13 presents the results of a regression analysis assessing the predictors of customer loyalty among SMEs in Bulacan, focusing on the indicators of e-business online experience, customer satisfaction, and trust. The model fit measures, with an R of 0.72 and R^2 of 0.52, indicate a moderate-to-strong fit, suggesting that approximately 52% of the variability in customer loyalty can be explained by the predictors included in the model.

Examining the coefficients for the mean of customer loyalty, the intercept is 0.44, although it is not statistically significant ($p = 0.097$). Notably, the mean e-business online experience ($\beta = 0.56$, $p < 0.001$) and customer satisfaction ($\beta = 0.43$, $p = 0.003$) have significant positive coefficients, indicating a strong positive relationship with customer loyalty.

The mean customer trust ($\beta = 0.11$, $p = 0.069$) has a positive but non-significant relationship.

The results of [Anwar et al. \(2019\)](#) support the assertion that customer loyalty is influenced by customer satisfaction, with their earlier empirical research reinforcing these claims. Additionally, [Minta \(2018\)](#) further substantiated these findings by indicating that customer satisfaction is a significant predictor of customer loyalty. Online loyalty represents an evolved form of traditional loyalty that has emerged alongside the growth of online marketplaces and reflects a customer's positive attitude toward a brand ([Kandampully et al., 2015](#)). Furthermore, the literature defines loyalty as behavior of making repeat purchases from a specific website ([Srinivasan et al., 2002](#)), suggesting a strong likelihood that customers will remain loyal to the same e-business ([Al-Adwan & Al-Horani, 2019](#)).

CONCLUSIONS

The analysis of the e-business landscape for SMEs in Bulacan revealed significant insights that align with the research objectives, particularly regarding enterprise categories, business locations, and key factors influencing customer satisfaction and loyalty. The findings indicate that small enterprises dominate the surveyed group, highlighting the need for tailored strategies to enhance their online presence. Geographically, Baliuag emerged as the leading business location, suggesting a focal point for targeted e-business initiatives. SMEs express strong satisfaction with their online experiences, particularly regarding user-friendly interfaces and high-quality information. These positive experiences correlate with customer loyalty, emphasizing the importance of enhancing user experience and satisfaction to foster long-term relationships. However, areas such as resource adequacy for online activities require attention to bridge existing gaps. The implications of this study extend both theoretically and practically. Theoretically, it contributes to understanding how e-business factors influence customer loyalty in a specific regional context, challenging traditional loyalty metrics used in physical environments. Practically, it provides actionable recommendations for SME owners to improve their digital marketing strategies and build stronger customer trust. By enhancing online experiences and addressing security concerns, SMEs can cultivate lasting customer relationships and drive sustained engagement in an increasingly competitive market.

LIMITATION & FURTHER RESEARCH

This study has several limitations, including its focus solely on SMEs in Bulacan, Philippines, which may not reflect the experiences of SMEs in other regions, potentially limiting the generalizability of the findings. The cross-sectional nature of the survey captures a single moment in time and may not account for changes in perception over time. Future research should expand the sample to include SMEs from various regions and countries to improve generalizability. Longitudinal studies could track how perceptions evolve, while qualitative methods like interviews could provide deeper insights. Additionally, investigating how specific e-commerce platform features impact customer loyalty and trust would offer valuable, actionable information for improving these platforms.

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