

The Mapping of SME Food Stall's Business Model in The Covid-19 Pandemic (Study on Pondok Bakso Mataram in Tebing Tinggi, North Sumatra)

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Abstract - Several studies focus on business activities through a business model approach and the issues surrounding it in Micro, Small, Medium Enterprises (MSMEs), especially during this Covid-19 virus pandemic. The issue raised is how these MSMEs adapt to changes caused by the lockdown rules. The Government limits the mobility of people and the operating hours of various businesses, especially those where people gather, and change prioritize of consumer purchases to groceries. The food stall is affected by the lack of consumer purchases coming to the shop or stall, which means declining sales. Small shop MSMEs such as Pondok Bakso Mataram in Tebing Tinggi, North Sumatra, also experienced a decline in sales. Before the pandemic, they only sold directly at stalls; previously, they did not use online channels. The addition of online channels wants to be understood more comprehensively through the canvas business model framework. Additions or adjustments to the business building blocks are carried out through a descriptive qualitative approach using semi-structured interviews starting from the channel block by adding the marketplace channel. Informants are the staff at the shop as many as four people. The analysis uses a matrix table that shows similarities and differences in information in each business block and then mapped it on the business model canvas framework. The results show that online channels to SME businesses such as Pondok Bakso Mataram can serve more consumers by paying attention to more responsive communication services, maintaining good food taste quality, and promoting price discounts. These findings can be important for another similar MSME to help them understand a business model using online platforms as new channels to survive and grow in this pandemic situation.

Keywords – Business Model, Online Channel, Small Medium Enterprise, Covid-19 Pandemic, Food Stall Business

I. INTRODUCTION

The advancement of the internet has significantly changed consumption habits and patterns. Online food purchasing uses web-based internet services and applications. The increase in internet usage was facilitated by e-commerce, mobile commerce applications, and various product categories, including food (Shang et al., 2017; Galati et al., 2019; Galati et al., 2019). The current pandemic conditions further strengthen consumer behavior for food buying decisions, increasingly relying on online internet services within cities, between cities, and between countries. Some of the reasons and characteristics that influence purchasing decisions behind the diffusion of online purchases for food products are

different and attributable to changing consumer behavior and lifestyle (Sreeram, 2017), convenience reasons, and time efficiency offered by online shopping systems (Huang & Oppewal, 2006).

The Covid-19 pandemic throughout 2020 to date has forced the Government to respond with various lockdown strategies, ranging from stay-at-home orders to limit the number of people gathering to control the outbreak. In terms of individual behavior, it also changes to adapt to daily activities that are carried out virtually. Online purchases are also increasing, including the purchase of food or cuisine. Research by Chenarides et al. (2020) indicates that consumers are consuming more and snacking more but still trying to avoid shopping and dine-in at restaurants, relying heavily on delivery services. This condition makes various types and scales of businesses redefine strategies by improving and adding their online sales services as one of the most conducive channels during this pandemic.

Micro, Small, and Medium Enterprise (MSME) also felt the impact of the pandemic, especially those who still relied on brick-and-mortar store sales. When consumers are in the internet world, MSME must also change according to consumer preferences, shift away from brick-and-mortar to online delivery. Micro and small businesses are the most difficult to adapt in the internet world, both for digital marketing and sales. Pondok Bakso Mataram is one of the many snacking food stall businesses, has less than twenty employees, and has a maximum income of up to 200 million rupiahs per month in Tebing Tinggi City, North Sumatra, Indonesia. They still sell snacking food on their stall until the end of the year 2020. By the end of December 2020, this micro-business had recorded a sales reduction of up to 50% compared to the same period last year and started laying off 10 employees. They need to shift and begin to use an online pick-up and delivery.

Much research has been done in the retail sector for durable goods, but little research discusses product purchases at the MSME business level for snack food products during the Covid-19 pandemic. We aim to narrow the gap in the literature for the snack food industry at the MSME level. Currently, the available information is mostly for food retailers and food manufacturers. MSMEs also must quickly adapt to changes in today's business environment, especially those who want to enter and improve their online sales services or online channels. In this case, Pondok Bakso Mataram, a snack producer of traditional meatball soup, wants to start an online channel

service through delivery service applications widely used in Indonesia today, namely, Grab and Gojek. They need to prepare other business components to ensure this online channel service can be executed properly and consumers can reach them and be satisfied. This study will use the canvas business model framework by Osterwalder (2010) to map all components of the business block building when online channel items are placed on the channel block in the MSME Pondok Bakso Mataram business model.

II. LITERATURE REVIEW

There are very few empirical studies in the literature discuss the business model carried out by MSME that adapts to changes in the business environment during the Covid-19 pandemic. Some academic literature tells how small businesses cope with the economic crisis by reducing employment and reduced growth (Cowling et al., 2015), also up for today's crisis caused by the Covid-19 pandemic. Greene & Rosiello (2020) showed evidence that crises can be a threat and represent a window of opportunity for some SMEs. Consumer purchases online for groceries are increasingly being found in the literature in various countries nowadays. Many of these studies discuss changes in online buying behavior for groceries products, which have higher priority. Research on consumer buying behavior, including online purchase intentions use and are consistent with the Technology Acceptance Model (TAM) model (Davis, 1989) and combined with the Theory of Planned Behavior, initiated by Fishbein and Ajzen. Research conducted by (Hansen, 2005) which tested the acceptance model of IT tools for purchasing food and non-food products online on consumers in the US, showed that consumers who bought food online perceived that they had a greater relative benefit and a greater pressure from their living environment, and less complexity of online buying. On the other hand, reference (Hand, 2009) finds that online food shoppers are not guided by cognitive processes, the relative advantage, completeness, and complexity perceptions, but the situational factors, like pandemic situations. In this pandemic period, almost all consumers have finally made online purchases for safety and fulfillment of needs, so businesses must adapt their channel strategy.

MSMEs must start using and strengthening online platforms considered the center of the digital transition during this pandemic. These online platforms can become important channels for the sustainability and growth of MSME to go digital. During COVID-19, online platforms have opened new sales and channels for SMEs and facilitated their access to multiple types of digital networks, which might be key for the survival and expansion of both existing and nascent SMEs – by providing e-commerce sales and more. The COVID-19 pandemic in the OECD and G20 countries have caused a surge in online platforms, and the conditions are very heterogeneous in various sectors and countries (OECD,

2020). The online platforms available today also provide multiple functions, services, and structures that are increasingly easy to understand and use, even for MSMEs. Many business functions can be carried out through online platforms, ranging from marketing, branding, advertising, communications, and consumer services to product delivery (OECD, 2019).

The business model executed by MSME has increasingly utilized social media marketing strategies to interact with existing consumers, get the attention of new consumers and build brand awareness. Information and communication of products and services have increased in the digital world, including sending products online. When MSME opened to selling and using online delivery services, they had to develop a different strategy to ensure the business continued and remained engaged with their customers. Innovation is needed to survive, re-definition of design in the business model needs to be done (Osterwalder, 2010), changes to business processes and components must be made when adopting an online sales and delivery system to drive revenue, get more opportunities. In his model, Osterwalder (2010) define its business model framework, known as a Business Model Canvas (BMC), consist of nine building blocks, which is Customer Segments, Customer Relationship, Channels, Revenue Streams, Value Propositions, Key Activities, Key Resources, Key Partnerships, and Cost Structures block.

III. METHODOLOGY

The participants interviewed for this qualitative research were employees of Pondok Bakso Mataram, namely four people, including the owner and his employees, each with different tasks, expertise, and experiences. These informants were chosen because they understand the changes in the business component that will occur in restaurant operations if the channel block is added to the online sales and delivery system. For consumer information, it will rely on the perceptions of the staff who used to serve consumers during the brick-and-mortar store sales period. The qualitative data obtained from the owners and staff were combined with semi-structured in-depth interviews using case studies (Cresswell, 2007) which wanted to explore processes, activities, and conditions by including components of online platforms in the channel block in the business model canvas. Questions initiated by plotting the online platform in the channel block will cause changes or pivoting in other business building blocks. This activity is carried out directly to participants using safety procedures during Covid-19 and by telephone for further additional questions. Data analysis involves the available collection of data based on the questions that have been provided, and then the information is analyzed. Matrix tables are provided to analyze or code data from similar and different information provided by the participants (Rossman & Rallis, 1998).

This qualitative approach is considered consistent and reliable. According to Yin (2003) and Gibbs (2007), researchers must document case study procedures and steps in the research and detail the reliability procedures. Conversation transcripts and consent letters from each participant are available, understood, and signed by them. The research procedure, using the method provided by Osterwalder (2010), namely the design using the concept of ideation that uses multiple-epicenter driven, innovation-driven by multiple epicenters, can significantly impact several other building blocks. In this case, it starts from the channel block and involves a diverse member of that MSME. The study's validity was obtained through triangulation of data sources, including information from staff interviews, information and data from owners, and explanations of business processes presented by participants.

IV. RESULTS

A. Findings from Interviews of Business Building Blocks Using the Business Model Canvas Framework

1. Customer Segments

According to Osterwalder & Pigneur (2017:20-21), a customer segment is a group of different people or organizations that a company wants to reach or serve that can benefit the company. The customer segment at Pondok Bakso Mataram belongs to the mass-market type, a business model that focuses on the mass market that does not differentiate between different customer segments. Focus on one large group of customers with most of the right needs and problems. Pondok Bakso Mataram focuses its market segment on the entire Tebing Tinggi community and tourists. They took a vacation to Tebing Tinggi because they had the same goal, which was to enjoy the products sold by Pondok Bakso Mataram.

2. Value Proposition

According to Osterwalder & Pigneur (2017: 22-25), it is said that creating value for the Customer Segment requires different elements serving the segment, namely ease/usability, performance, job completion. According to Kotler (2016:153), Value Proposition is a statement about the experience that customers will get from the company's market offering and its relationship with suppliers. Based on the results of the interview, in the Pondok Bakso Mataram Value Proposition segment, namely: quality and fresh raw materials, premium quality meat, fast response to orders, providing comfort to customers, providing courteous and friendly service, people in Tebing Tinggi are very familiar with Pondok Bakso Mataram as a restaurant with a different taste of meatballs from competitors. Pondok Bakso Mataram is known to the public by word of mouth with consumers who have already ordered.

3. Channels

According to Osterwalder & Pigneur (2017: 26-27), Channel is a touchpoint for customers who play an important role. Based on the interview results, the Pondok Bakso Mataram channel is a direct channel that uses word-of-mouth marketing channels. However, in practice, word of mouth is still less effective and efficient in channeling the name Pondok Bakso Mataram. Especially, marketing channels have an important role in business.

4. Customer Relationships

According to Osterwalder & Pigneur (2017: 28-29), it is said that the company must explain the type of relationship it wants to build with the Customer Segment. Based on the interviews, Customer Relationship Pondok Bakso Mataram uses close communication with customers and direct respect for customer loyalty. For a long time, many customers of Pondok Bakso Mataram have become loyal customers. This loyalty was built because of the convenience and privileges provided by Pondok Bakso Mataram.

5. Revenue Stream

According to Osterwalder and Pigneur (2017:30-33), Revenue Stream describes the company's money from each Customer Segment (costs must be reduced to generate revenue). Based on the results of the interviews, Pondok Bakso Mataram's income stream uses a method, namely by selling the products provided by Pondok Bakso Mataram install and by selling products in large quantities.

6. Key Resources

According to Osterwalder and Pigneur (2017: 34-35), Key Resources are the most important asset needed for a business model to work. Key resource requirements vary according to the type of business model. The main resource category used by Pondok Bakso Mataram is Physical in the form of equipment and machines used by the company to produce products. Companies use finance in the form of capital for product makers. The money was issued by the owner of Pondok Bakso Mataram, Mr. H. Adi Maryadi. The money is used to maintain kitchen equipment, purchase raw materials and distribution costs, and pay employee salaries. At the same time, the resources in the form of employees and the meatball recipe itself are handled directly by the business owner of Pondok Bakso Mataram.

7. Key Activities

According to Osterwalder and Pigneur (2017: 36-37), it is said that every business model requires many key activities, which are the most critical actions that a company must take to operate successfully. Based on the results of interviews, the Key Activities of Pondok Bakso Mataram are as follows:

- Process management of raw materials to be a product for sale,

- Production and maintenance of material quality raw, and
- Maintenance of kitchen equipment.

Promotional activities carried out by Pondok Bakso Mataram still rely on word-of-mouth marketing channels. A very lack of promotion is the weakness of Pondok Bakso Mataram. To support the value proposition that can be conveyed to consumers and increase their productivity in running their business, Pondok Bakso Mataram needs to change marketing through social media such as Instagram.

8. Key Partnerships

According to Osterwalder and Pigneur (2017:38-39), Key Partnership describes the network of suppliers and partners that make the business model work. Based on interviews, Key Partnership Pondok Bakso Mataram is a trader of raw materials in traditional markets. Pondok Bakso Mataram establishes partnerships with traders of fresh and quality raw materials so that the taste of the products sold can add to customers' preferences.

9. Cost Structures

According to Osterwalder and Pigneur (2017:40-41), the cost structure represents all the costs incurred to operate the business model. Based on the results of interviews on the cost structure, there is no change. After doing research, researchers can find out the cost structure of researchers after conducting interviews with several consumers, namely production costs, raw material costs, employee salaries, and kitchen equipment maintenance costs.

TABLE 1
OVERVIEW OF BUSINESS MODEL CANVAS
PONDOK BAKSO MATARAM TODAY

Key Partnership	Key Activities	Value Proposition	Customer Relationship	Customer Segment
1. Traders of raw materials in the traditional market	1. Create and maintain product quality 2. Kitchen appliance maintenance 3. Raw material management	1. Quality and fresh raw materials 2. Quick booking response 3. Provide customer's well-being	1. Close communication with customers 2. Respect customer loyalty	1. All communities in Tebing Tinggi 2. Travelers on vacation in Tebing Tinggi
	Key Resource 1. Equipment for making products 2. Capital 3. Human Resources	4. Precise and fast order process 5. Provide polite and friendly service	Channel 1. Warung Pondok Bakso Mataram	
Cost Structure 1. Production costs 2. Raw material costs 3. Employee salaries 4. Kitchen equipment maintenance costs		Revenue Streams 1. Sales of products (Various meatball menus, food with processed rice, vegetable menu, and beverages) in the stalls 2. Accept orders in the form of large parties		

Source: processed by authors, 2021

B. Evaluation and Proposal for Improvement of the Pondok Bakso Mataram's Business Model

1. Customer Segments

Pondok Bakso Mataram focuses its market segment on the entire Tebing Tinggi community and tourists on this element. They vacation in Tebing Tinggi because they have the same goal: to enjoy the products sold by Pondok Bakso Mataram. There is no design change in this block, so the Pondok Bakso Mataram design model remains the same as the original design.

2. Value Propositions

The Value Proposition is the main reason why customers can switch from one company to another. Especially during the current pandemic, all people experience a decrease in income every month. The proposed segmentation is given after conducting interviews with several customers, namely the price segment. Therefore, companies need to pay attention to the price segment; for example, Pondok Bakso Mataram can offer attractive discounts or discounts to meet the needs of customer segments.

By providing discounts or rebates to consumers, it will be easier to reach all customer segments. It also has a significant impact on consumers.

3. Channels

In this element, the Pondok Bakso Mataram channel enters the direct Channel, which uses word of mouth marketing channels. However, in practice, word of mouth is still less effective and efficient in distributing the Pondok Bakso Mataram brand. Especially, marketing channels have an important role in business. Thus, the company needed a new track to reach all customer segments by making sales from the platform/web, such as collaborating with motorcycle taxis or SMEs that provide food delivery services in Tebing Tinggi. Another effort is attending events or exhibitions—considering that nowadays many people are worried about leaving the house and doing most of the work at home.

4. Customer Relationships

Customer Relations Pondok Bakso Mataram uses the category of close communication with customers and appreciates customer loyalty that Pondok Bakso Mataram does directly to its customers. Until now, not a few customers of Pondok Bakso Mataram have become loyal customers. This loyalty was built because of the convenience and privileges provided by Pondok Bakso Mataram.

Another way for companies to maintain good relations with customers is by increasing the number of media to communicate with customers, for example, by providing complete information about products sold on social media (such as Instagram), conducting promotions through events or exhibitions in Tebing Tinggi. Then to maintain customer loyalty, you can also communicate between company personnel and customers only. Companies need to provide a medium to maintain good relations through card members for existing consumers consistently. More personal communication hopes customers will be more interested and loyal to the products sold at Pondok Bakso Mataram.

5. Revenue Streams

Based on the results of research, interviews, and observations that have been made to customers, companies can increase revenue by selling products provided by Pondok Bakso Mataram with online applications. With the sale of products online during the

virus outbreak, consumers don't have to worry when leaving the house to buy products at Pondok Bakso Mataram.

6. Key Resources

According to Osterwalder and Pigneur (2017: 34-35), it is said that Key Resources are the most important assets needed for a business model to work. Key Resource Needs vary according to the type of business model. The main resource categories used by Pondok Bakso Mataram are equipment and machinery physical assets used by companies to produce products. Financial in the form of capital used by the company to manufacture products, the money was issued by the owner of Pondok Bakso Mataram, namely Mr. H. Adi Maryadi. The capital is used to maintain kitchen equipment, purchase raw materials, pay distribution costs, and pay employee salaries. Resources in the form of employees of Pondok Bakso Mataram and the meatball recipe itself are held by the business owner of Pondok Bakso Mataram.

No design changes have occurred in this block. Thus, the design of the Pondok Bakso Mataram business model remains the original design.

7. Key Activities

In this element, promotional activities carried out by Pondok Bakso Mataram still rely on word-of-mouth marketing channels. The word-of-mouth activity is the only of Pondok Bakso Mataram's promotion and communication tool. To support the value proposition that consumers can convey and increase their productivity in running their business, Pondok Bakso Mataram needs to change its marketing method through social media such as Instagram. Thus, companies need a platform or network as a new marketing channel. Pondok Bakso Mataram can facilitate all interactions that occur on social media accounts with a regular social media management system. These activities provide information about service prices, consumer complaints or questions, and other activities related to information systems at Pondok Bakso Mataram in Tebing Tinggi, North Sumatra.

8. Key Partnerships

In this element, Pondok Bakso Mataram Key Partnership is a trader of raw materials in traditional markets. Pondok Bakso Mataram establishes partnerships with traders of fresh and quality raw materials so that the taste of the products sold can add to customers' preferences. Another way to reach customers with the Pondok Bakso Mataram channel is to work together using an online platform or local delivery MSMEs in Tebing Tinggi, North Sumatra.

9. Cost Structures

In this element, the cost structure at Pondok Bakso Mataram is production costs, raw material costs, employee salaries, and kitchen equipment maintenance costs. The cost to pay is the promotion cost, such as printed materials or social media.

TABLE 2
 BUSINESS MODEL CANVAS PONDOK BAKSO MATARAM FINAL

Key Partnership 1. Traders of raw materials in the traditional market Evaluation Result : 1. Cooperation using online platforms or local delivery MSMEs in Tebing Tinggi.	Key Activities 1. Create and maintain product quality 2. Kitchen appliance maintenance 3. Raw material management Evaluation Result : 1. Marketing activities for social media such as Instagram Key Resource 1. Equipment for making products (food and beverages) 2. Capital 3. Resources: Secret recipes for meatballs and HR	Value Proposition 1. Quality and fresh raw materials 2. Using premium quality meat 3. Quick booking response 4. Provide customer's well-being 5. Timely order process 6. Provide polite and friendly service Evaluation Result : 1. Provide attractive discounts for consumers	Customer Relationship 1. Close communication with customers 2. Care about customer loyalty EVALUATION RESULT : 1. Create a fixed card for an existing customer 2. Provide complete information about products sold on social media (such as Instagram) 3. Promotion through events or exhibitions in Tebing Tinggi Channel 1. Warung Pondok Bakso Mataram Evaluation Result : 1. Cooperating with motorcycle taxis or MSMEs that provide food delivery services in Tebing Tinggi 2. Follow the event or exhibitions in Tebing Tinggi to sell products.	Customer Segment 1. All communities in Tebing Tinggi 2. Travelers on vacation in Tebing Tinggi
Cost Structure 1. Production costs 2. Raw material costs 3. Employee salaries 4. Kitchen equipment maintenance costs Evaluation Result : 1. Marketing costs (promotional)		Revenue Stream 1. Sales of products (Various meatball menus, food with processed rice, vegetable menu, and beverages) in the stalls 2. Receive orders in bulk Evaluation Result : 1. Sales of products (Various meatball menus, foods with processed rice, vegetable menu, and beverages) in the online application		

Source: processed by authors, 2021

V. CONCLUSION

Based on the results of research, interviews, and observations conducted by researchers at Pondok Bakso Mataram, it can be concluded that Pondok Bakso Mataram has a design of nine elements of the Business Model Canvas that are interconnected with each other. However, there is still some darkness in some aspects. Namely, Value Proposition can carry out attractive discounts or rebates. Especially during the current pandemic, where many Tebing Tinggi people do not have adequate income. Pondok Bakso Mataram can work with motorcycle taxis or SMEs that provide food delivery services in Tebing Tinggi for distribution. Attending or holding certain exhibitions or events is required. In Customer Relations, Pondok Bakso Mataram can create regular cards for customers, provide complete information about products sold on social media such as Instagram, or promote through events or exhibitions at Tebing Tinggi. Income Stream at Pondok Bakso Mataram can sell products through online applications. To make it easier for customers who want to buy their products without leaving the house. The main activity is to carry out marketing activities on social media such as Instagram to allow customers to be continuously updated with information, news, and interesting promotions carried out by Pondok Bakso Mataram. The Main Partnership can use online platforms such as Grab or Gojek or local SME delivery in Tebing Tinggi. Pondok Bakso Mataram can increase marketing (promotion) costs in the Cost Structure block because the company funds marketing activities to increase customer attractiveness to Pondok Bakso Mataram.

Based on the description above, the Business Model Canvas method can describe the most appropriate way to create an illustration or mapping of the existing (current) condition of an ongoing business to become a more developed and structured business with nine separate blocks in any way.

ACKNOWLEDGMENT

The Authors would like to thank the Pondok Bakso Mataram for supporting and assisting in providing data and information for the purposes of this study.

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