

QATAR UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

AN M-COMMERCE PLATFORM TO HELP SOLVE THE CHALLENGES FACED

BY INDEPENDENT HOME BUSINESSES IN QATAR

BY

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ABSTRACT

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Title: An M-Commerce Platform to Help Solve the Challenges Faced by Independent Home Businesses in Qatar

Supervisor of Thesis: Marios I. Katsioloudes.

The theoretical part of my dissertation briefly looks at entrepreneurship and the process of generating a business model plan. The changes in modern technology mean that business plans must be generated to take advantage of the new channels. The framework followed in this dissertation is the Lean Canvas Business Model for startups. The purpose of this study is to determine the desirability, feasibility and viability of starting an M-commerce platform in Qatar to help solve the challenges faced by independent home businesses in Qatar. This dissertation is not intended to complete a full business plan but validates the assumptions of the enhanced online marketing concept by using and developing a business model.

The dissertation was limited to completing only Stage One of the three stages of the startup process, focusing on assessing the attitudes of potential target customers towards the proposed concept. Analysis of the results suggested that the introduction of the M-commerce platform would be a valuable addition. The results also show how one could advance the aims of the proposed M-commerce platform based on the responses of potential users.

DEDICATION

To my husband and my son, who sailed on this journey with me.

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The MBA Department of Qatar University supported this research. I thank my colleagues from the College of Business and Economics, who provided information and knowledge that greatly helped my research, although they may not agree with all of the conclusions of this research paper.

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CHAPTER 1: EXECUTIVE SUMMARY

The theoretical part of my dissertation briefly looks at entrepreneurship and the process of generating a business model plan. The changes in modern technology mean that business model plans must be generated to take advantage of the new channels. The framework followed in this dissertation is the Lean Canvas Business Model (LCBM) for startups. The purpose of this study is to determine the desirability, feasibility, and viability of starting an M-commerce platform in Qatar to help solve the challenges faced by independent home businesses in Qatar. This dissertation is not intended to complete a full business plan but to validate the assumptions of an enhanced online marketing concept by using and developing a business model.

The LCBM is a framework for customer-focused business model planning. This dissertation introduces an initial business model based on a literature review and an online survey distributed to Qatari residents. Assumptions about the customers' problems are presented. As a means of collecting primary data to validate the assumptions, the online survey was created and distributed to potential customers and residents through personal networks and social media networks. The aim was to examine the attitudes of potential customers towards the proposed concept of introducing an M-commerce-based platform that it connects end users and home business owners with customers in a better monitored and easy to track fashion.

The validation of the assumptions about the customers' problems was based on the primary and secondary research results, which were evaluated and analyzed thoroughly. The study showed that there is strong interest in these problems. Specifically, respondents are concerned about the authenticity and safety of paying via social media platforms. As a solution, more than half the respondents would be likely use an M-commerce platform rather than typical digital social media channels to avoid the stress of follow-ups and cash payments. It is worth noting that this can also bring some added value features such as loyalty program points and security to consumers.

The dissertation was limited to completing only Stage One of the three stages of the startup process, focusing on assessing the attitudes of potential target customers towards the proposed concept. Analysis of the results, suggested that the introduction of the M-commerce platform would be a valuable addition. The results also show how to advance the goal of developing the business based on the responses of potential users.

CHAPTER 2: INTRODUCTION

From the 1990s onwards, the world has been experiencing rapid evolution and growth in technology; at the same time, the changes and upheavals in retail and the markets are very visible within the business sphere. “Big Data”, the Internet of Things, and wireless and mobile technologies have all emerged recently and contributed collectively to the nature of this shift in business. As a result, electronic commerce (E-commerce) has been created. All sorts of age groups and people have been moving towards conducting business online and as an offshoot of this widespread and well-developed E-commerce, mobile commerce (M-commerce) has been developed for the ease of day-to-day demands and the end users’ operative needs. M-commerce is a subset of E-commerce (Coursaris, Hassanein & Head, 2009; Coursaris & Hassanein, 2002). It is defined as “any transaction with monetary value that is conducted via a mobile network” (Clarke, 2001). In other words, E-commerce on a handheld device that has a connection to the internet is considered to be M-commerce. While M-commerce was emerging, so did the need to advocate and advance digital marketing to match and maximize the outreach of businesses. By entering a new age, digital marketing proved to be powerful and critically essential in any of today’s businesses sectors.

In the past few years, mobile devices and applications have seen tremendous growth (Vogt, Gartner & Pagnia, 2003), which subsequently made more room for M-commerce to prosper. On top of M-commerce and digital marketing, social media’s strong presence in

the new age of technology did many favors for the uptake of M-commerce in which social media is used for conducting transactions (Venkatesh, , Ramesh & Massey, 2005).

In Qatar, the phenomenon of M-commerce via social media has increased in the past 5 years. Consumers use Instagram and Facebook on a daily basis to purchase miscellaneous products owned by private businesses. In this research project, I will be examining this aspect of doing business in Qatar and propose a solution that would centralize M-commerce via social media platforms. I will critically analyze the market by conducting a survey of consumer behavior and demand. The proposed solution is to create a database reference that links to the products of the most common independent home-based businesses that use social media to present and sell their own products through M-commerce.

2.1 The New Concept

The aim of this study is to examine the attitudes of potential target customers towards the proposed concept of introducing an M-commerce platform to help end users and home business owners practice, monitor and track their products and shopping lists with added value features.

The newly introduced elements would cover the gap between home business owners and end users. Figure 1 below shows the key elements of a successful M-commerce solution.



Figure 1: Elements of a successful M-commerce solution (adapted from Creativity Blog, 2015)

CHAPTER 3: PROBLEMS, ISSUES AND CHALLENGES

The challenges faced in Qatar regarding the use of social media platforms for shopping from legally registered home business owners have been experienced by many individuals (including the author) and can be summarized as follows:

- Home business owners use social media applications and channels to sell a variety of products. For them to be legitimate, they must be registered and licensed by the Qatar Commercial Chamber. Home-based businesses use social media such as Facebook and Instagram to market themselves. These applications are currently studying the possibility of adapting a business layer alternative through their platforms. The main challenge here is that unregistered (illegal) owners tend to also sell through the same channel and it is very difficult to distinguish those which are legitimate from those who are not.
- End users do not have any means or mechanism to track orders in these applications. This is also very difficult for the customer. For instance, if a product is shown on an Instagram page, they will have to directly message the owner of the business or call the contact number to ask if the product still exists or if it is out of stock. The applications' mechanisms are not user-friendly for E-commerce features.
- Payment can only be done upon delivery and by cash. This imposes some constraints when it comes to gifting or the timing of deliveries.

- Tracking is a huge problem when it comes to using social media channels whether it's from the end users' perspective or business owners. There is no feature for knowing whether the payment is confirmed or the delivery status of a purchase.

CHAPTER 4: RESEARCH OBJECTIVES

4.1 Study Outline

The objectives to be achieved in this study are all key elements to determine the feasibility of the newly introduced M-commerce platform. These include:

- A comprehensive literature review into startups, entrepreneurship, business models and marketing strategies.
 - Conducting primary research via an online survey delivered to end users and business owners assessing consumer attitudes towards the new M-commerce platform and the most desirable feature to validate the interest in and the need for such a platform.
 - Analysis of the primary and secondary research findings to establish and assess the value of the newly generated business model
- Formulating recommendations related to the desirability, viability and feasibility of the startup concept that can be derived from the data.

4.2 Research Scope

1. **Business Sector:** E-commerce using mobile and smart phones (M-commerce) for home-based businesses
2. **Subject Area:** Home-based businesses
3. **Focus:** Added-value features to engage customers and home business owners through a unified social media platform for M-commerce

4. **Geographical Area:** Doha, Qatar. The State of Qatar is a peninsula located on the western coast of the Arabian Gulf. Its population of 2.5+ million people is very diverse (Figure 2).

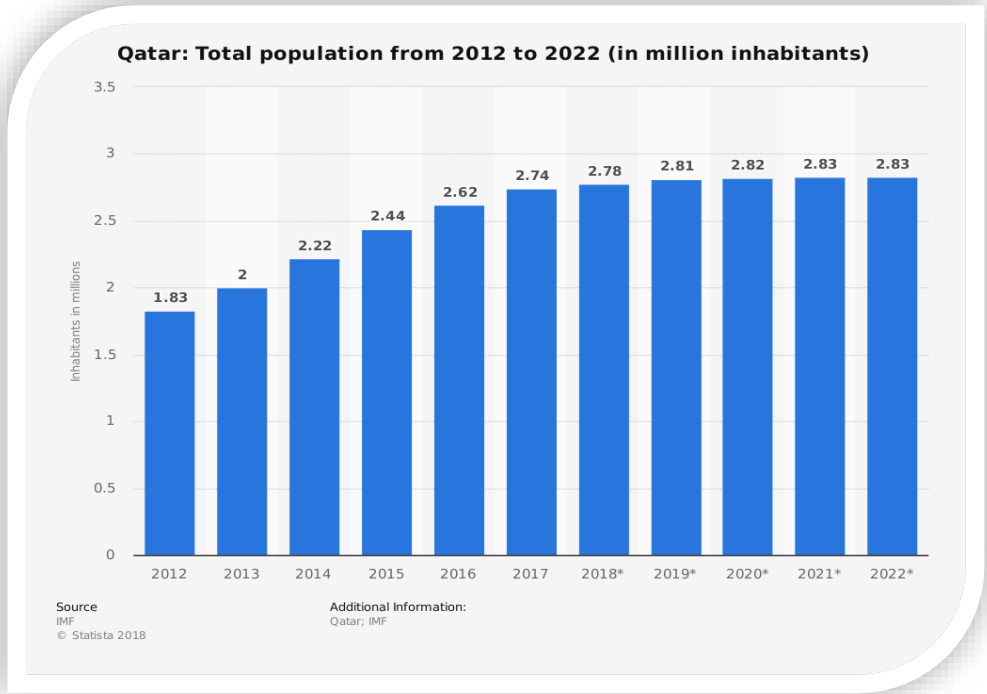


Figure 2: Population of Qatar, 2012–2022 (from Statistic-Statista, 2019)

CHAPTER 5: LITERATURE REVIEW

5.1 Relationship between M-commerce and Social Media

Global M-commerce revenue is projected to reach \$31.7 billion by 2005 and continues to grow rapidly, as discussed by Data Monitor (2000). According to Hall (2012), mobility and broad reach are the two key features of M-commerce applications. The advantage of mobility is that the end users can conduct business in real-time via mobile phones. End users can be contacted anytime via M-commerce and phones. Between the years 2000 and 2003, according to the study conducted by Pelet and Papadopoulou (2015), the volume of published research on M-commerce has increased significantly in volume.

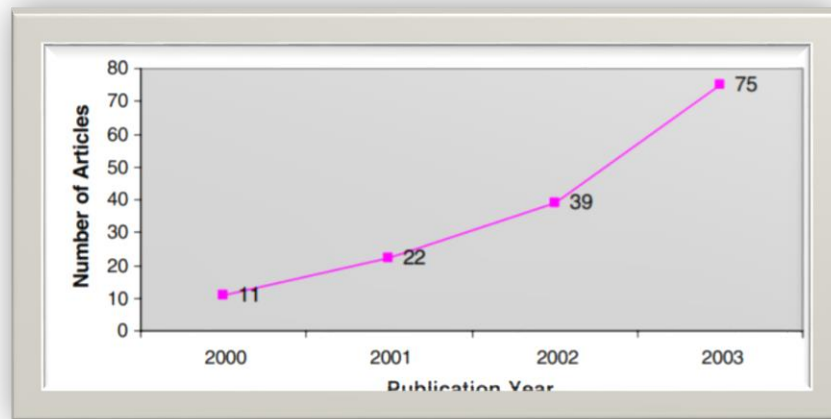


Figure 3: Distribution of articles on M-commerce by year between 2000 and 2003 (adapted from Ngai & Gunasekaran, 2007)

The annual growth rate for sales via smartphones is 365% according to recent reports (Hall, 2012). If conditions are favorable, M-commerce is amenable to progressive user experiences, trust, loyalty and seamless communication between the vendor and customer, including simple and focused services or products (Pelet et al. 2013). M-commerce includes social media and smartphone applications. Social media platforms such as Facebook, Twitter, LinkedIn, Instagram, Pinterest and Snapchat are used extensively around the globe and have become an integral part of daily social and even professional life for a lot of people (Pelet & Papadopoulou 2015). Social media is responsible for 18% of the time spent online, according to ComScore (2012) with Facebook making up 90% of social networking sites (Lipsman, Mudd, Rich & Bruich, 2012). The number of end users logging on to social media applications via mobile phones is increasing substantially. According to Adobe (2013), it was found that most respondents had accessed social media via a mobile device. This study was conducted in the USA, Canada, the UK and France: 94% of the people were aged between 18 and 29 years old and 75% were aged 50–64 years old.

With the growing usage of mobile phones and devices, social media is also used for conducting M-commerce and its use in M-commerce is substantial (Venkatesh *et al.*, 2003). Consumer behavior studies have been helped greatly by social media via smartphones. Users disclose private and personal information willingly about their location, their habits, their hobbies, their activities, their merchandise wish lists and their

personal life stories. The power and comfort with social media allows consumers to provide, search, evaluate, promote, advertise and possibly affiliate with vendors' products or services anytime anywhere as the whole world watches. They assist business owners to locate their audiences and identify their interests to reach them quickly from a business viewpoint. Opinions and behaviors can be influenced by companies through social websites (Mayol, 2009). Because of this, business owners not only market their products or convey their vision, but also engage with audiences while controlling their behaviors to a certain extent as a part of their business identity and branding (Wheeler 2009). Therefore, social media has very much become a trusted communication channel between vendors and customers. The study conducted by Pelet and Papadopoulou (2015) suggested including social media studies and mobile device studies as a fundamental feature of the relationships between businesses and consumers because it is this knowledge that motivates consumers to use or not use social media and other commercial activities on mobile phones. Such studies would help build bridges in the literature and eventually support the efforts of companies to reach and magnify the circle of their already existing customers.

5.2 A Summary of M-commerce

Summarizing the development of the usage of mobile phones, Pelet and Papadopoulou (2015) clarified how recent studies show that in the USA, most people use mobile phones and personal computers roughly equally, whereas in the BRIC countries (Brazil, Russia, India and China), there are at least three times as many mobile phone subscriptions as there

are personal computers. Mobile phone usage exceeds 100% in some European countries, with some owners having more than one phone (Kaplan, 2012). The demographics of mobile phone usage have a wide spread: 75% of teenagers and 93% of adults aged 18–29 use a mobile phone. More than half (55%) of the adult group access the internet daily from their phones (Nielsen 2012). It is important to distinguish between mobile phone users and smart phone users in the field of M-commerce, simply because a smartphone allows M-commerce to be possible, whereas older or simpler models of mobile phone do not permit internet access. Wu & Wang's (2006) study concludes that 48% of all US mobile phone users own smartphones. Accentuating M-commerce further, according to Mennecke and Strader (2002), M-commerce covers a great number of services, one of which is mobile shopping (M-shopping), and is defined as "E-commerce activities through mobile devices, such as phones or personal digital assistants" (Lee & Benbasat, 2004). The fast development of mobile phones and telecommunications technology has kindled the mobile internet revolution and is fundamental to M-commerce (De Marez, Vyncke, Berte, Schuurman & Moor, 2007).

Internet-enabled actions that can be recognized through regular usage of computers can very probably be accepted by smartphones and smart devices such as tablets. According to ComScore (2012), location-based services include consumers using their mobile devices to obtain information based on their present location or mobile social media users who include their location in their posts. Mobile social media is interpreted as "a group of mobile marketing applications that allow the creation and exchange of user-generated

content” (Kaplan 2012). The usage of geo-social services had been a matter of great concern because of fears regarding privacy; however, many people still use these features. The uptake rates of consumers using smartphone applications vary depending on the characteristics and features of the applications (De Marez *et al.* 2007). For example, according to the Pew Research Center (2013), users aged under 50 years, those in higher-income households, and college graduates are more likely to use location-based services. How does that service benefit consumers? One application is that the user can receive a limited-time offers based on his or her location for groceries or services offers, or discounts within the area.

The full scope of M-commerce generally remains unidentified and a lot of research is involved within the field of M-commerce. Privacy remains a key barrier to its adoption, but people readily give out information as part of the new era of smart phones and social media culture. For example, a picture may be uploaded to Instagram that shows information about consumer behavior and preferences, which, combined with many similar information from other users, may create a powerful trend and possibly provide a focus or indication to steer a business model. With the heaviest users being teenagers and young adults, who are immersed in social media to the point of being addicted to their smartphones and tablets, these social media platforms provide important services that need to be taken into account in an M-commerce strategy. (ComScore, 2012). The opportunity presents itself for both business-to-business and/or business-to-customer companies in response to digital marketing and consumer behavior monitoring through social media. A relationship can be

converted to sales and behavior may be influenced through vendors' branding and sharing of their culture to present and potential customers. These platforms allow vendors to be closer to customers and approach them, and establish a sense of attachment to their products and brand through established digital communication and virtual relationships. The following figure hollistically overviews the Mobile commerce Theory and Research (from Ngai and Gunasekaran 2007).

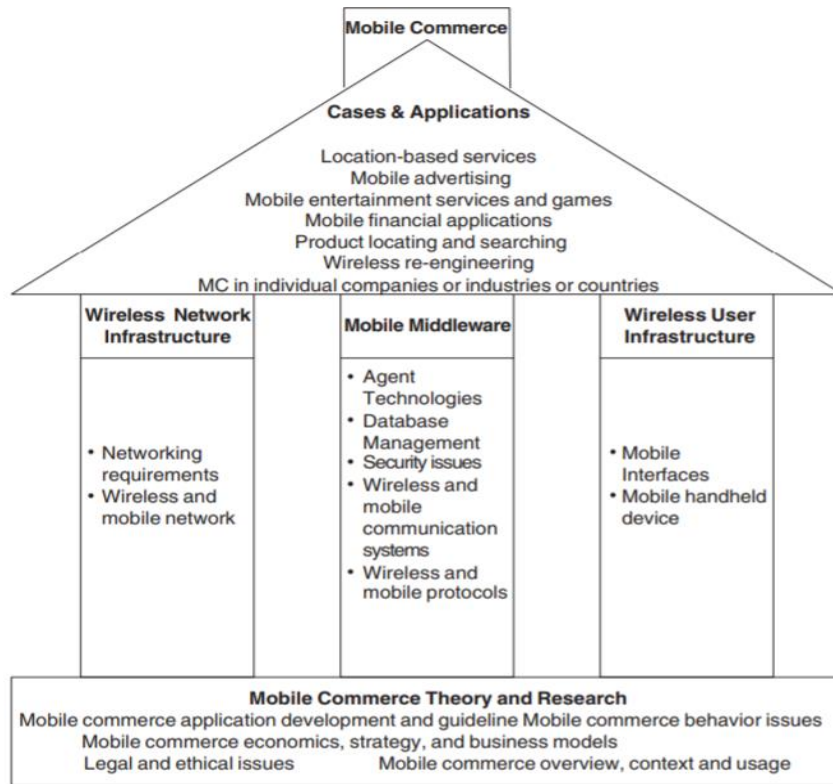


Figure 4: Decision support systems (from Ngai and Gunasekaran 2007)

CHAPTER 6: ENTREPRENEURSHIP

In the business world, the most common aspect of economic development is entrepreneurship. The companies of entrepreneurs play a substantially essential role in the world's economy and have entirely changed the business environment. Mobile commerce, on the other hand, is defined as a platform for online sales transactions through the help of wireless electronic devices such as laptops, tablets and mobile phones. The M-commerce platform has created new job opportunities and has opened up new markets for businesspeople. Competitive conditions favoring big companies over many years in the past could face major challenges in penetrating the market and strengthening their positions.

An entrepreneur is one who gives rise to the idea of entrepreneurship. Entrepreneurs have as a strong an impact on businesses around the world as managers and leaders. Generally, a person who creates a new business and takes risks to achieving his or her aims and objectives that lead to profit and growth by identifying important opportunities is known as an entrepreneur (Needham, 2017).

Entrepreneurship can also be defined as a process whereby a person creates a new business in terms of risk while taking the profits in return. Two questions should be answered in order to understand the concept of entrepreneurship;

- Who are the entrepreneurs and what makes them work so hard, with no guarantee that they will be successful?
- What are the variables that make them decide to risk so much and make so many sacrifices to fulfill an idea?

6.1 New Startup Processes

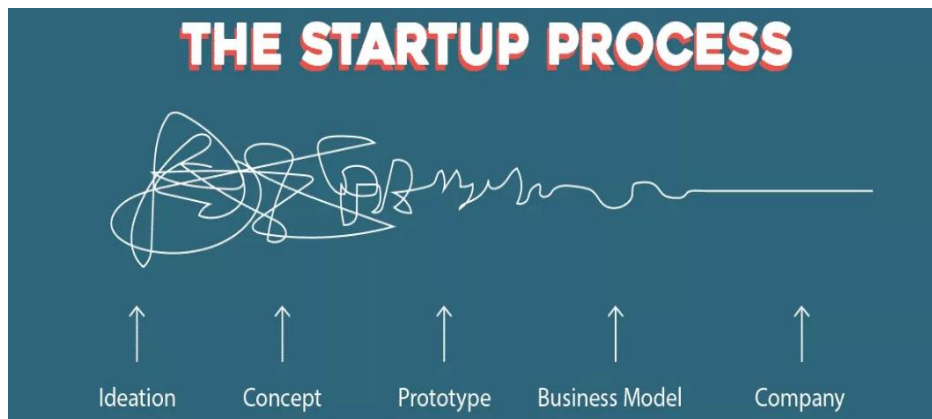


Figure 5: The startup process (from Feedough, 2019).

It is possible for anyone to become an entrepreneur; however, the generation of a unique idea and getting that idea off paper and into the world requires a lot of effort and resources. There are forces of failure awaiting them that have to be fought in order to identify and take the necessary steps to execute the idea. These necessary steps involve developing the idea and thus require an entrepreneur to follow a process known as the startup process. Figure 5 shows the high level startup process where (from Feedough, 2019).

The steps of the startup process must be planned carefully so that it leads towards a path of success and makes that path a lot easier. The detailed steps (Feedough, 2019) are as follows:

- **Idea Validation:** The entrepreneur should conduct surveys of customers and ask him- or herself multiple questions in order to validate or select a certain prospective idea.
- **Look for a Cofounder:** There should be two or more people as co-founders of the startup so that there are more chances of success.
- **Prototype Creation:** For external validation of the point of contact, the creation of a prototype is important.
- **Business Model Development:** A working model should be drawn that can ultimately explain how the idea would work and would be used to make money in the market.
- **Business Plan:** The plan would eventually decide that how every department and the elements of every department would work in order to fulfil the goal that the business ultimately aims to achieve.
- **Branding Idea:** In order to give identity to the business idea, branding is essential.
- **Company Registration:** This task can be very tiresome. It is always better to register the company before launching it.
- **Pitch Deck Development:** This would ensure secure funding for the startup.

- ***Secure Funding***: For the startup to launch, it is essential to secure funding from strong and reliable sources. Therefore, it is essential for an entrepreneur to contact the right people at the right time with the proposal.
- ***Build-up Phase***: This is the phase where the journey starts. In order to make the startup successful, it is essential to scale it up. Note that premature scaling of the startup might lead to failure.

The backbone of any startup is its main idea. Therefore, each and every step taken has to be very well thought out.

6.2 Lean Startup Stages

The concept of lean startup stages provides a scientific approach to the creation and management of the startup. This will help a business to deliver a desirable product or service to the target audience. This process helps the entrepreneurs to know when and how to drive a startup and when to grow the business in order to maximize profits (Ries, 2011). The lean startup is an effective and unique approach to the development of a new product or service and it will greatly help in reducing the problems faced by home businesses in Qatar.

If a company uses the lean startup approach, it can help to eliminate the uncertainty. The reason behind many failed startups is the lack of a tailored management process. Usually, when starting up a new business, people follow the “just do it” approach. This is not an appropriate approach, as it designs a product or service under extreme uncertainty.

Therefore, it is always wise to use the lean startup approach, as it will create order by providing tools to test a certain vision without any chaos. Lean approaches are part of a methodology or a process that revolves around the development of the product (Ries, 2011). It is depicted in stages as shown in Figure (6).

The premise of the lean startup process is that every startup is treated as a big experiment that attempts to answer a particular question such as “Can this product be developed?” or “Is this a sustainable business?” It is essential to work smarter, not harder. Once the idea is successful, it permits the manager to get started with the business. For each new experiment, employees and early adopters can be included that will eventually lead to the development of the product. The product will already have established customers by the time it is ready to be distributed. The real problems related to the product will be solved and for things that need to be built, detailed specifications of these would be provided.

Moving further along with the lean startup approach, a learn feedback loop should be created as an evaluation tool. This is the core component of the lean startup process. It is essential to focus on a problem that requires a solution and then subsequently develop a minimum viable point. The startup can work on fine-tuning once the minimum viable point is established. (Ries, 2011)

Validating the learning is the unit of progress for lean startups and is a rigorous method that demonstrates progress. Once entrepreneurs embrace the idea of validating their learning, the process of development can be dramatically shortened.

“Startup success can be engineered by following the process, which means it can be learned, which means it can be taught” (Ries, 2018).

The principles of the lean startup methodology are as follows;

- Entrepreneurs are everywhere
- The process of entrepreneurship is management
- Validated learning is vital
- Build, measure, learn.

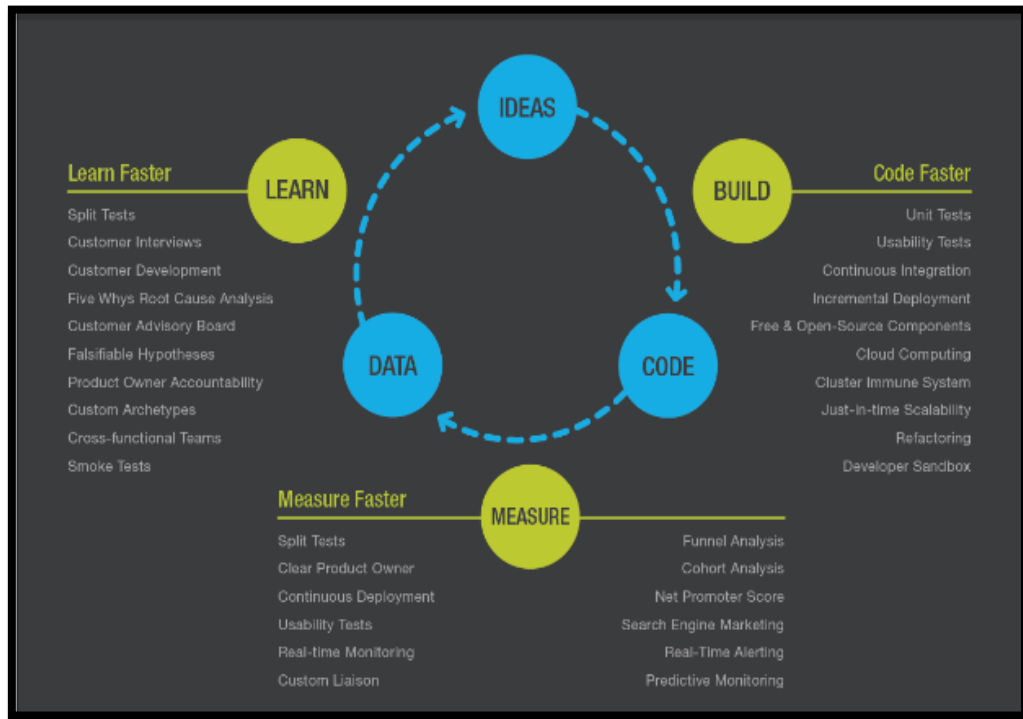


Figure 6: Lean startup stages (from Ries, 2018)

People who are ready to start their own business at home can simply follow the following stages in order to create their home business. The M-commerce platform has made this much easier, as it has enabled commercial transactions via mobile phones. For every startup, including home businesses, the entrepreneur has to go through the following stages, as discussed above and shown in Figure 7 (Feher, 2016):

- Identify the problem and its solution
- Find the minimum viable point
- Examine the Product–market fit
- Scaling up or growth

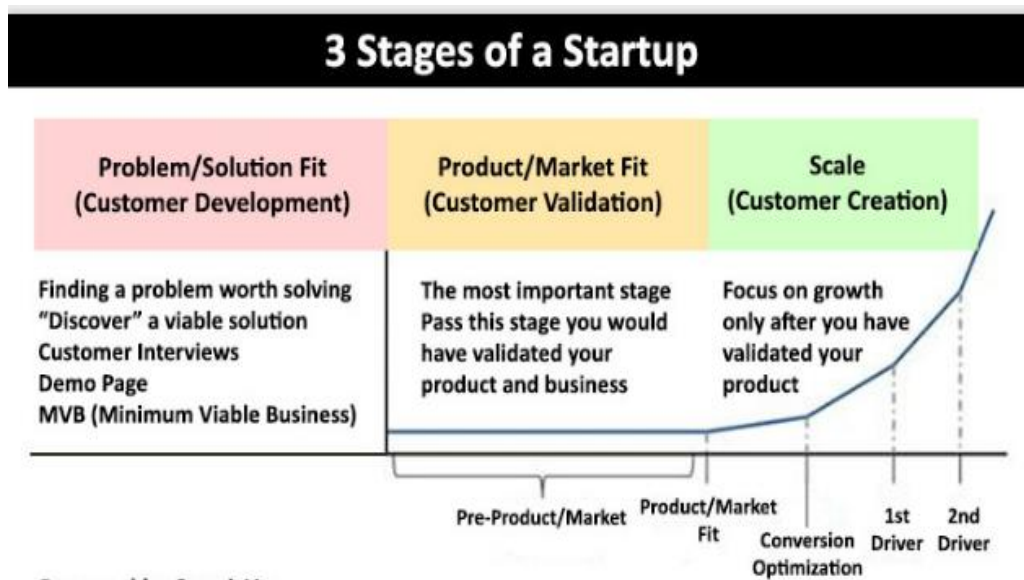


Figure 7: The three stages of a startup (from Feher, 2016)

6.3 Business Models and Business Model Generation: the Lean Canvas Business Model)

“A business model describes the rationale of how an organization creates, delivers and captures value” (Osterwalder and Pigneur, 2010). The concept of a business model has taken so many shapes throughout history. The business model concept has been describes as being like that of art, where people can recognize it when they see it but they cannot explicitly define it (Ovans, 2015). Many traditionally define the business model as a way to make money by using different techniques. Many articles published in the *Harvard Business Review* over time have discussed business models. Ducker (1994) was more interested in the assumptions than the money because he discussed in 1994 how companies fail to keep up with the changing market conditions, whereas Magretta (2002) discusses the business model concept in detail. Magretta (2002) explains the business model to be a collection of stories about how enterprises work while answering fundamental questions for any business (Ovans, 2015).

Based on his business model ontology, Osterwalder (2004) introduced a strategic lean business management tool to help existing and new startups begin generation and becoming lean. This tool is named the business model canvas. It essentially draws the lines required to prescribe which activities and building blocks are required to enable existing and new startup businesses focus on simultaneously interrelated operations, strategy, management, marketing and revenue plans.

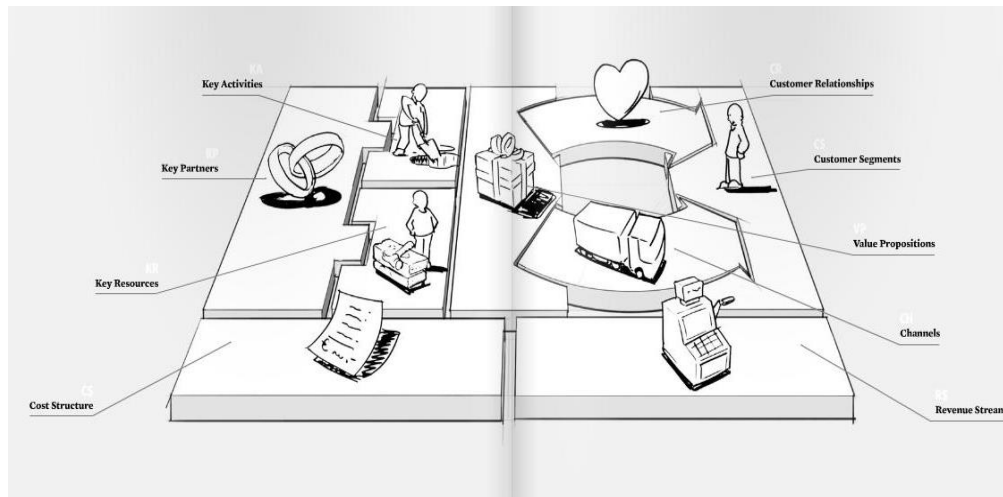


Figure 8: The nine blocks of the business model canvas (from Osterwalder and Pigneur, 2010)

The nine blocks (Figure 8) are

- i. **Customer segments:** This is the heart of the model, where profitable customers with distinct clear common needs, attributes and behaviors are defined and targeted.
- ii. **Value propositions:** the value of the products and services provided to a specific customer segment.
- iii. **Channels:** Means of communication and outreach to customer segments to convey the value.
- iv. **Customer relationships:** the types of relationship between the end user and the company.

- v. **Revenue streams:** the cash generated from each customer segment to generate earnings.
- vi. **Key resources:** the most important assets required to make the business thrive.
- vii. **Key activities:** the most important things a company must do to make the business thrive.
- viii. **Key partnerships:** the network of suppliers and partners that make the business thrive.
- ix. **Cost structures:** all the costs required to operate a business model (operational and innovational).

The process of transforming these blocks into the canvas is shown in Figure 9, where the tool resembles a painters' canvas with the nine blocks allowing entrepreneurs to have a strategic and holistic overview of their business model.

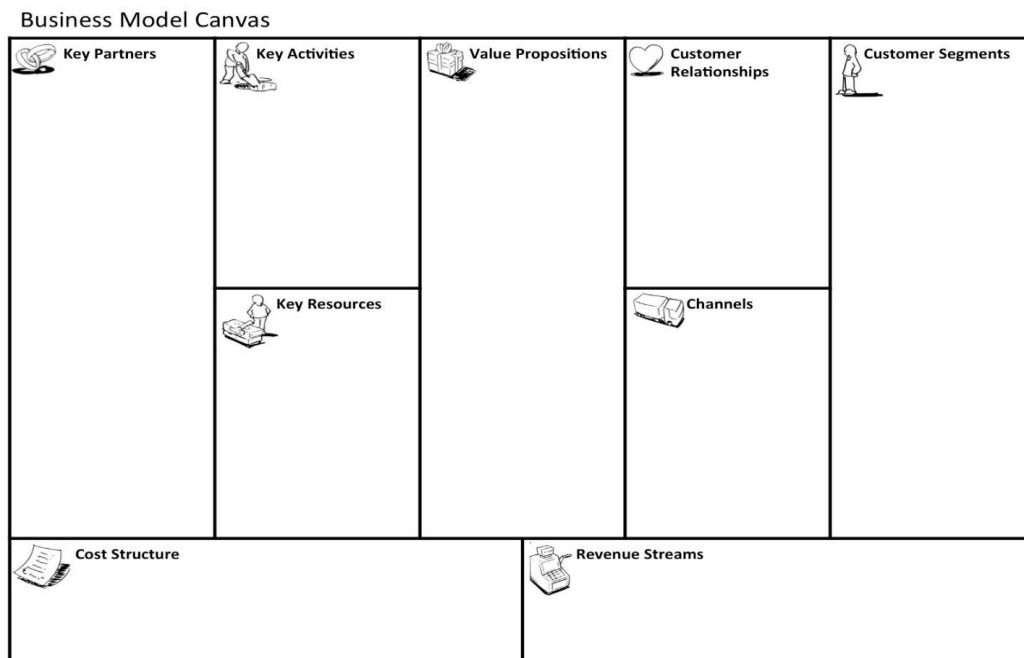
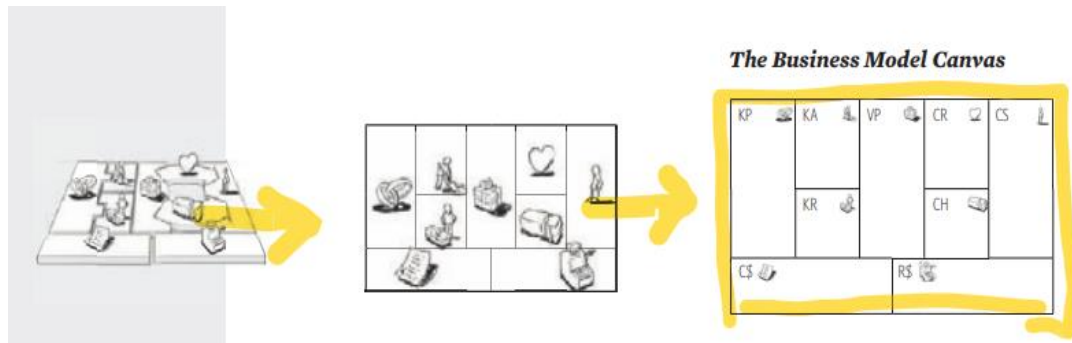
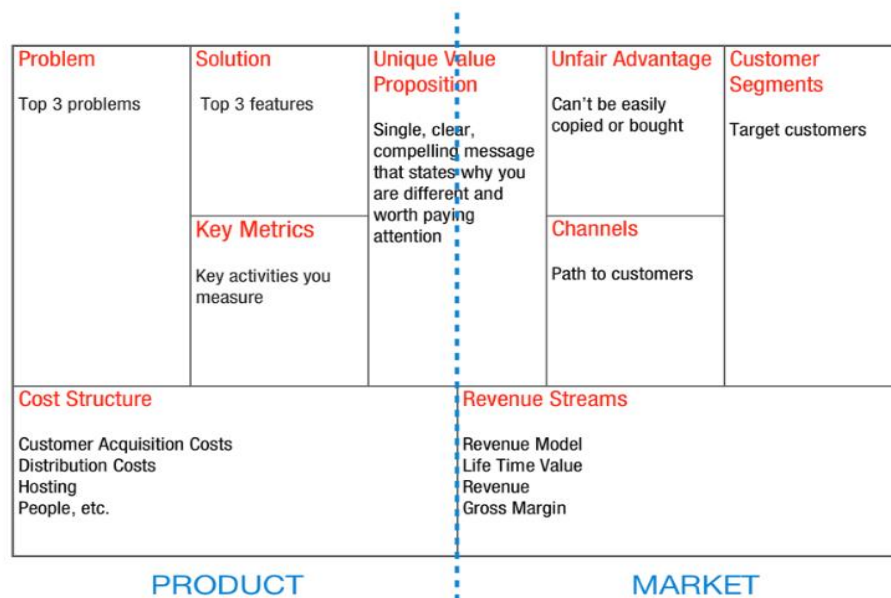


Figure 9: The business model canvas (from Osterwalder and Pigneur, 2010)

It is worth noting that since the release of the Business Model Canvas in 2008, many other canvases for specific goals have been derived from the Business Model Canvas, including the LCBM. For business model generation with the business model canvas, it is important that a set sequence is followed to populate the canvas and realize the business

model and get a grasp of the operational and innovation cycles. The LCBM is different because it excels at identifying the areas of greatest risk and allows the business model to be transparent to the entrepreneur (Maurya, 2010). The LCBM focuses on maximizing the efficiency of startups, where key partners are replaced by the top three problems the business wants to overcome and the key resources are replaced by the top solutions that the business is introducing.

Figure 10 shows how the lean business model canvas is different from the original one.



Lean Canvas is adapted from The Business Model Canvas (<http://www.businessmodelgeneration.com>) and is licensed under the Creative Commons Attribution-Share Alike 3.0 Un-ported License.

Figure 10: The lean business model canvas (from Maurya, 2010).

Moreover, Maurya (2010) discusses that there are different orders in which one can fill in the canvas, as illustrated in Figure 11 below.

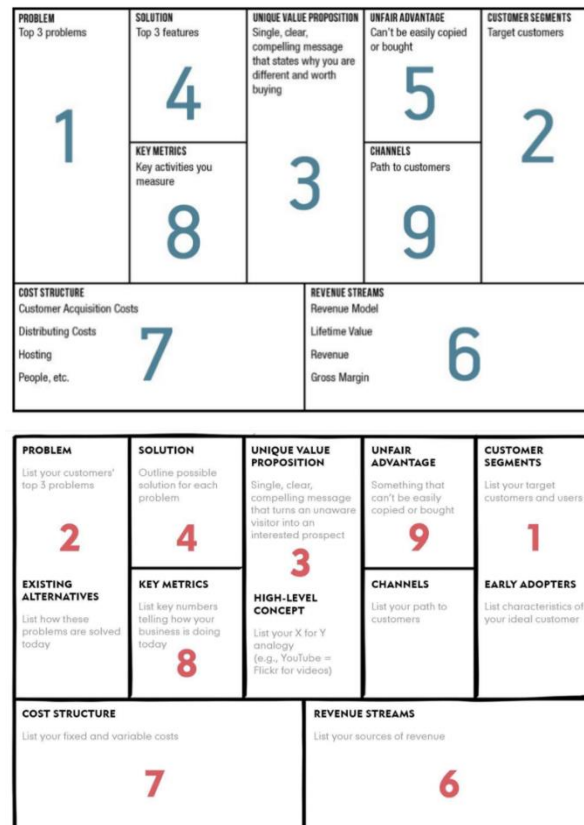


Figure 11: The order for filling out the lean business model canvas (from Maurya, 2010)

However, it is worth noting that although different sequences are presented by Maurya (2010), there is actually no right or wrong order. In fact, the order changes depending on the type of the business model and the innovation factor. Maurya continues to discuss that

idea generation and validation form a huge part of the sequence of the model, as well as how to deconstruct the idea within the lean business model canvas.

CHAPTER 7: STRATEGIC ANALYSIS TOOLS

For any business, it is essential to conduct i market research and use strategic analysis tools. Strategic analysis tools include Strengths–Weaknesses–Opportunities–Threats (SWOT) and Porter’s Five Forces Model Analysis. (Awais & Samin, 2012).

7.1 SWOT Analysis

The idea of E-commerce has spread like a storm around the world in many different countries. E-commerce is creating new economies for people and is giving rise to new job opportunities for unemployed people. Fundamentally, it is changing the way business is being done. E-commerce essentially means conducting transactions between the enterprises and target customers through the use of the internet as a platform. Before starting any business, it is essential for a company to examine the strengths, weaknesses, threats and opportunities of the business. My idea for creating an E-commerce website for home-based businesses in Qatar was subjected to SWOT analysis, as shown in figure 12, as outlined below.



Figure 12: SWOT analysis elements (from Awai & Samin 2012)

7.1.1 Strengths

- The major strength of using an E-commerce website is the ability to access the entire Qatari market. It makes the business more reachable and this is necessary for the proper functioning of businesses, especially home businesses. It facilitates the development of retailers in Qatar.
- Using E-commerce and conducting transactions through the internet saves time and reduces the physical movement of a person.

- Online transactions can be conducted anywhere and anytime without any constraints.
- The E-commerce website will allow the customers to compare and match products and their respective prices effectively and efficiently. The bargaining power for the suppliers online would be greater than that of local and traditional suppliers.
- Online transactions cut out the middle men, allowing E-commerce home businesses to be cost-effective.
- The target market for an E-commerce business can be large and can be modified easily without any hindrance. The success of all businesses depends on the correct choice of market segment.
- Because of the widespread internet use, the exchange of information among people takes place at a faster pace. Moreover, the accurate sharing of information allows the customers and suppliers to reply on time.
- The procedure of buying on E-commerce websites is faster and just a click away. There is no physical movement or intervention required.
- Everything can be easily bought and sold on the internet, as it follows the concept of niche marketing.

7.1.2 Weaknesses

- In developing an E-commerce website, the biggest challenge that has to be faced by home businesses is security. Customers shopping online feel insecure, especially about the reliability of the payment options.
- There are a lot of fake websites online that promise customers quality services but fail to deliver. Because of these websites, people who are actually doing legitimate businesses through E-commerce have their reputations tarnished.
- Sometimes, because of the presence of hackers, the personal information shared by the customers can be misused.
- The time needed to deliver the products can be inaccurate, as sellers try to deliver products according to their own convenience.
- When customers order something online, they are unable to examine them physically and therefore, the quality of the product cannot be determined efficiently.
- On online websites, the availability of products is limited so people are not sure if they can always find the products available.
- The opportunities of advertising are limited on the internet and it cannot target a mass audience.
- Since the internet is not available in most areas, this makes the exposure of the businesses very limited in these areas.

- There is a lack of face-to-face communication between the buyer and the seller, and hence there is no chance to convince and persuade customers to purchase.

7.1.3 Opportunities

- With the evolution of trends, people are becoming more conscious about the brands they wear. If they cannot get their preferred brand locally, they will order from international sellers through E-commerce.
- As the daily number of internet users is increasing, people feel more comfortable with shopping online. This also helps to generate positive word-of-mouth recommendations about a particular business.
- E-commerce always has the opportunity for global expansion because it can be operated anywhere and anytime.
- E-commerce websites are available 24/7. Therefore, the users can shop at their own convenience.
- Their scope and vision of E-commerce is very broad and therefore, a wide variety of E-commerce businesses have the opportunity to grow.
- The advertising opportunities on the internet are cost-effective compared with traditional systems of advertising.

7.1.4 Threats

- The idea of E-commerce is expanding rapidly. There are a lot of competitors online that can threaten our business, as the competition is increasing day by day.
- Fashion trends are not stable. They change daily and these changes in fashions and trends can be a problem for E-commerce websites.
- Customers always look for innovation in products and service. A consistent need for innovation can be a burden to the owners of E-commerce businesses.
- The threat of misuse of information still prevails. The misuse of information leads to identity fraud.
- There is no direct interaction between the customers and the sellers and therefore no scope for negotiation and bargaining.
- The confidence and faith of people in E-commerce websites can be damaged if people start using unethical means to conduct E-commerce.

7.2 Porter's Five Forces Model Analysis

During the last few years, the progress of the E-commerce industry has grown at an impressive rate. This is because, globally, economic activity has been increasing and technology is also growing at a fast pace. These factors have had a great impact on the

growth of the E-retail industry. The growing use of mobile technology is also a factor that has led to the growing profits and increase in revenue of such businesses (ZeePedia, 2016).

The level of competition has also grown because of the entrance of new market players who have entered the industries globally. E-commerce businesses try their best to satisfy their customers through significant investments in technology while giving their customers a personalized shopping experience. The Five Forces model developed by Porter (Figure 13) deals with the aspects that affect the attractiveness of the industry and its competition. Here, I use the Five Forces Model to analyze the M-commerce website for home-based businesses.

7.2.1 Bargaining Power of Suppliers

When operating via an E-commerce or M-commerce website, the bargaining power of suppliers is low to moderate. This is because the prices and rules are set by the brand and the suppliers are bound to follow those rules and regulations. Most E-commerce brands are very sensitive regarding their relationships with the seller. The E-commerce brands have the upper hand because despite the increasing number of players who have entered the industry, suppliers do not have a lot of options and therefore their bargaining power is low.

7.2.2 Bargaining Power of Buyers

In the E-commerce industry, the bargaining power of the buyers is relatively high. This is because there are relatively no switching costs for customers, as all types of brands have appeared. In today's world, the majority of people are well aware of all the information that is available and accessible with one single click. Physical retailers now face increased pressure when entering the E-commerce market and because of this, a lot of brands are trying to make significant investments in technology in order to retain their customers. Therefore, because of these aforementioned factors, the bargaining power of buyers is very high. However, the factors that can make the bargaining power of buyers moderate is the quality of products and services and the brand image.

7.2.3 Threat of Substitute Products

There are essentially two major threats to E-commerce brands. Firstly, the competing E-retailers can pose a significant threat to the E-commerce brands; secondly, the physical retailers entering the E-commerce market are a threat to the E-retailers. In order to enhance the overall customer experience and gain a competitive edge, brands try to lower the price of their products. As the customers do not have any switching costs, they can easily switch from one brand to another or from one e-retailer to another or, in the worst cases, from E-commerce to physical retailers.

7.2.4 Threat of New Entrants

The threat of new entrants in the industry is moderate. This is because for the brands to enter the E-commerce market, a significant investment in technology and a great amount of human and marketing resources are required. Therefore, the barriers to entry are moderately high. Brands with high capital can easily enter, but it would be difficult for them to establish their brand image and establish trust among the customers. Therefore, the overall threat of new entrants in the E-commerce market is moderate.

7.2.5 Rivalry in the Industry

In the E-commerce industry, the threat of rivals is high. This is because the E-commerce market has a large number of players and the number of global and local brands in this market has increased substantially. Therefore, the overall rivalry of brands in the E-commerce market is high.

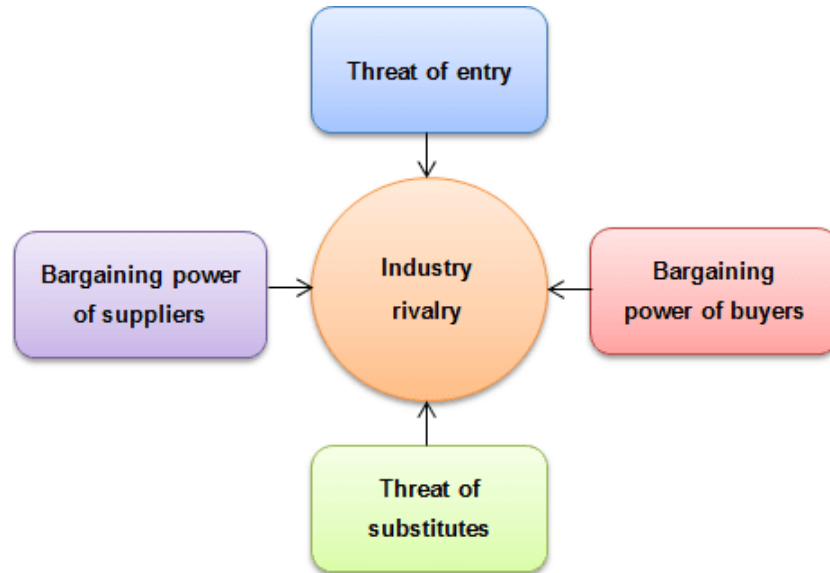


Figure 13: Porter's Model of competitive rivalry (from ZeePedia 2016)

CHAPTER 8: RESEARCH METHOD

A research methodology is the process whereby researchers collect data and information related to their topic in order to make decisions. The different methods of collecting information include conducting surveys, reviewing publications and journals, conducting interviews and other techniques. The information can be either historical or current, depending on the needs of the researcher.

The topic of my research is the development of a M-commerce website for individual businesses in Qatar. People can use their mobile phones to conduct their businesses online. In order to conduct research on this topic, the researcher conducted an online survey. The survey was delivered to end users and the owners of the businesses. It aimed to determine the attitudes of consumers towards a newly M-commerce platform, as this is the most desirable platform. After creating a bilingual survey to maximize the number of responses, the survey was circulated to the researcher's friends and family with a request to distribute it through social media platforms. The ideal number of positive responses was 300 but the survey was filled out by 125 respondents based in Qatar. This survey proved to be an essential part of this study, as it provided more detail and helped the research to reach conclusions.

CHAPTER 9: CONFIDENTIALITY AND ETHICS

9.1 What is Privacy?

The control over the extent to which a person can share him- or herself and his/her personal information is known as privacy. An example of this might be how sometimes, people feel stigmatized and may not want to be seen entering a particular place such as a pregnancy center. Similarly, the evaluation of privacy also considers the access of information to researchers, such as information about the individual participants who participate in the data collection process. The members of the International Research Board have devised strategies that will help to protect people's interests in the area of privacy, such as the ability to contact potential participants and permitting access to private information. Privacy is essential for the people involved in a research process: it is a right that is supposed to be protected and people should have a sense of being able to control it.

9.2 What is Confidentiality?

Confidentiality describes the treatment of information that a person has disclosed to someone in a relationship of trust. The expectation is that this information will not be disclosed to others without their permission. There should always be a process of informed consent, which means that subject should be informed about the steps that will be taken in order to protect the confidentiality of the data, and should also be informed about the parties who will have access to their information. This will help the people participating in the

research process to decide accordingly about the release of information to specific parties.

Confidentiality is an extension of privacy.

9.3 Ethical Duties Ensuring Confidentiality

1. Researchers should safeguard the information that is being entrusted to them. They should not misuse the information or disclose it to other people wrongfully. All research institutions should support their researchers in keeping their promises regarding the confidentiality of information.
2. Researchers assume this ethical duty when they secure information with a promise of privacy and confidentiality. It then becomes central to respect the participants and the research project's integrity.
3. Measures for meeting confidentiality are and should be defined by the researchers for meeting the obligations of confidentiality.
4. The proposed measures to safeguard the information should be provided to Research Ethics Board such as information related to the collection, use, retention and disposal of information.
5. The secondary use of information should be done with the consent of the concerned parties.

My research has taken various measures into account, such as the cultural norms of the subject population, because some cultures are more private than others. There were some people who did not want to answer some questions in the survey. They were not pressured

to answer but instead were given the option to skip any question they did not want to answer. Secondly, I also proposed safe recruitment methods regarding how the participants would be identified and contacted. For this purpose, I created an online survey so that people could fill out the information without any hindrance and at their own convenience. I avoided using inappropriate methods such as searching for potential participants through existing databases (e.g. registries) or retaining sensitive information without the consent of the participants who did not want to answer. Moreover, the following questions were also taken into account when collecting the information;

- Will the subjects be comfortable in providing the information?
- Is an informed consent given by the individual before he or she is asked to participate in the survey?

Moreover, I collected data anonymously in order to ensure that participants' identities would be unidentifiable. Protocols to safeguard the information were also ensured to maintain the confidentiality of the data.

CHAPTER 10: RESEARCH METHODOLOGY

The research method was adapted from the research onion (Figure 14), which is a prominent research process framework developed by Saunders *et al.* (2007) and further revised by Saunders (2016). It is widely accepted academically.

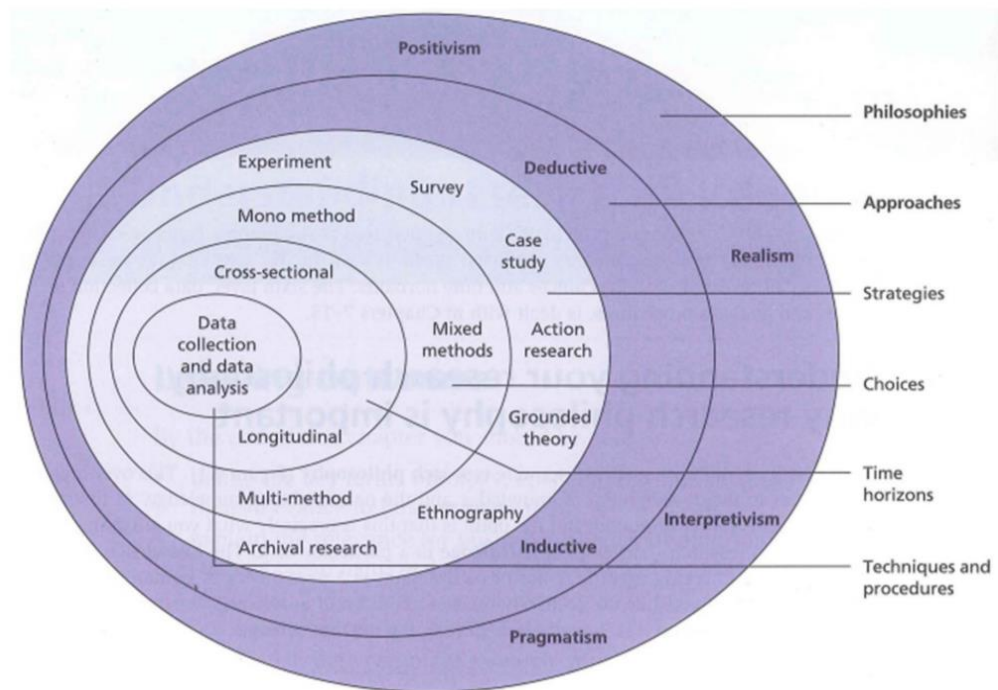


Figure 14: The research onion of Saunders (2016)

The research design here with our goal of understanding the potential market of the M-commerce platform is exploratory in nature.

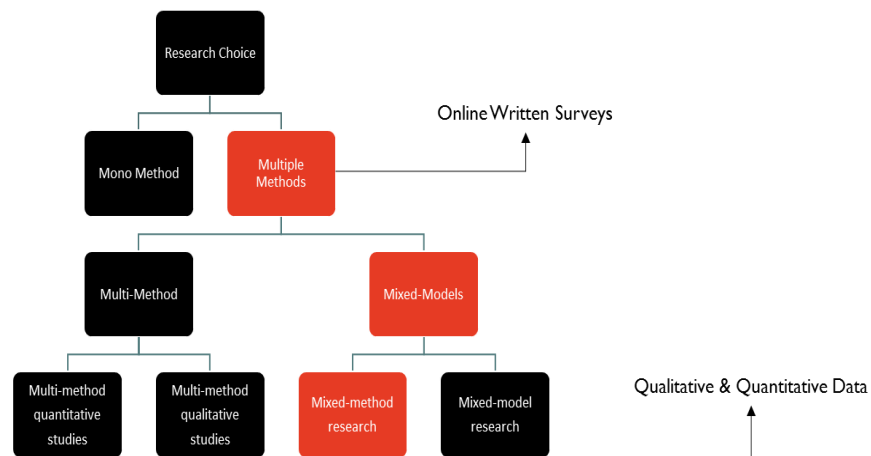


Figure 15: The research process and strategy

The study began with a review of research literature concerning relevant aspects of entrepreneurship, new ventures, lean startup methodology, and business models. Based on the literature review, the main frameworks to be used were selected. A pragmatic philosophical stance was taken so that the research could focus on the relevant assumptions and methods of testing which findings would have the most value for the project.

The deductive approach and the inductive approach are the research approaches that are the most common research designs. This research uses deductive logic. It is deductive because the literature review provides a starting point for the further development of the current theories, which explained by means of the hypothesis, and the outcome is that the hypotheses are validated or invalidated.

Regarding the third layer of the Research Onion process (Saunders et al., 2007), this study opted to use a survey strategy as the primary data source. A survey was distributed in Qatar to gather market and competition information to be used in determining the assumptions of the target customers. The online survey was used to validate (or invalidate) the assumptions of the customers and the final LCBM. The research time horizon was cross-sectional, which is suitable for surveys. The cross-sectional horizon is a 'snapshot' approach, which gathers data at a single point in time (Saunders et al., 2007).

The primary data collection techniques included quantitative and qualitative research conducted through Survey Monkey, an online survey tool, which was chosen because it was an economical and efficient method of gathering data. Customer feedback from the online survey was used to validate or invalidate the core assumptions that were derived from the initial LCBM's assumptions. Secondary data sources included information gathered during the literature review and the strategic analysis tools outlined earlier In Chapter 7. The research was conducted as efficiently as possible by keeping the costs down and using time effectively.

Figure 16 presents the methodology of the present study according to the Research Onion framework.

Adapting the Research Onion

Research Onion Layer	Adopted Method	Justification
Philosophy	Pragmatic	Research question does not reflect neither a clear positivist nor an interpretivist philosophy.
Approach	Deductive	To deduce a hypothesis , test it and modify it as needed .
Strategy	Survey / Interview	For exploratory research , feedback from industry experts is essential .
Choice	Mixed methods	Use both qualitative and quantitative methods for facilitation and triangulation
Time Horizon	Cross-Sectional	Confinement to a practical sample in a particular point in time
Techniques and procedures	Archival research, interviews with experts , then survey	The hypothesis is to be built based on secondary research and interviews then tested with an online survey .

Figure 16: Research Onion analysis of the research process and strategy

CHAPTER 11: DATA COLLECTION, RESULTS AND ANALYSIS

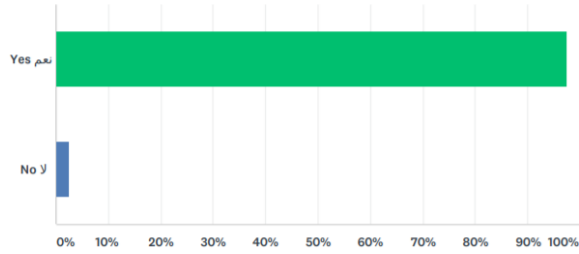
In order to conduct research on my thesis topic, I conducted an online survey. The survey was delivered to end users and random owners of home businesses. It aimed to determine the attitudes of consumers towards the new M-commerce platform. The questionnaire mostly included closed-ended questions where the respondents selected a pre-set answer, as well as one open-ended question. Questions 1 to 4 were meant to identify the demographics of the sample of respondents that I will be basing my research on. Questions 5 to 7 were meant to identify how often the respondents went shopping through their mobile phones in general and on social media platforms specifically, including which platforms in detail. Questions 8 to 11 were meant to identify the challenges people face in Qatar while shopping via social media platforms. The last question, Question 12, asked the participants to rank different solutions to overcome or solve the challenges of M-commerce; this included the possibility to select the category “Other” and provide details.

The survey was filled out by 125 respondents based in Qatar. The findings derived from the data collected from this survey are presented in the remainder of this chapter.

The first four questions were about the demographics of the people, such as their residency status and nationality (Figure 17), age (Figure 18) and gender (Figure 19). The age of participants ranged from under 18 to 65+ years old.

Q1 Are you currently a resident of Qatar? هل أنت حالياً مقيم في دولة قطر؟

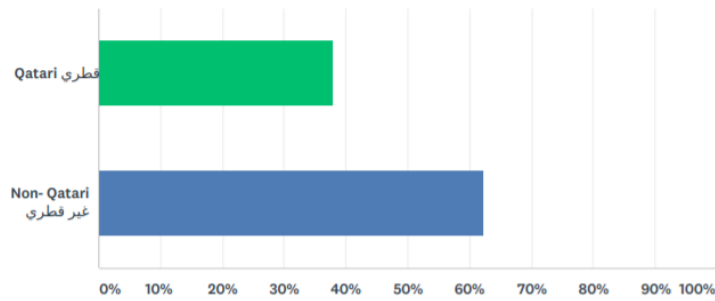
Answered: 123 Skipped: 2



ANSWER CHOICES	RESPONSES
Yes نعم	97.56% 120
No لا	2.44% 3
TOTAL	123

Q2 What is your Nationality? ماهي جنسيتك؟

Answered: 124 Skipped: 1



ANSWER CHOICES	RESPONSES
Qatari قطري	37.90% 47
Non-Qatari غير قطري	62.10% 77
TOTAL	124

Figure 17: Respondents' nationality and residency

The majority (73.4%) were people aged between 25 and 34 years old, and about 15.3% were aged 35–45 years. This confirms the fact that people in the young adult age group (i.e. those aged 25–34) used their mobile phones more frequently and may even depend on using their mobile phones to shop online. These people are the main target customers of M-commerce.

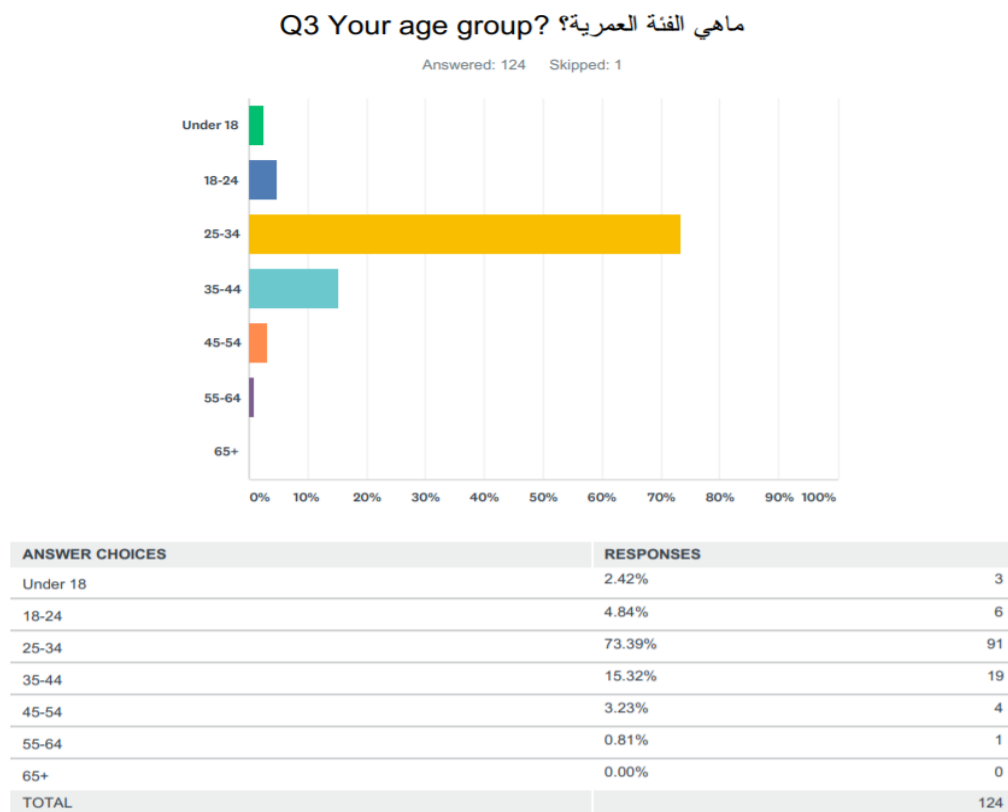


Figure 18: Age of respondents

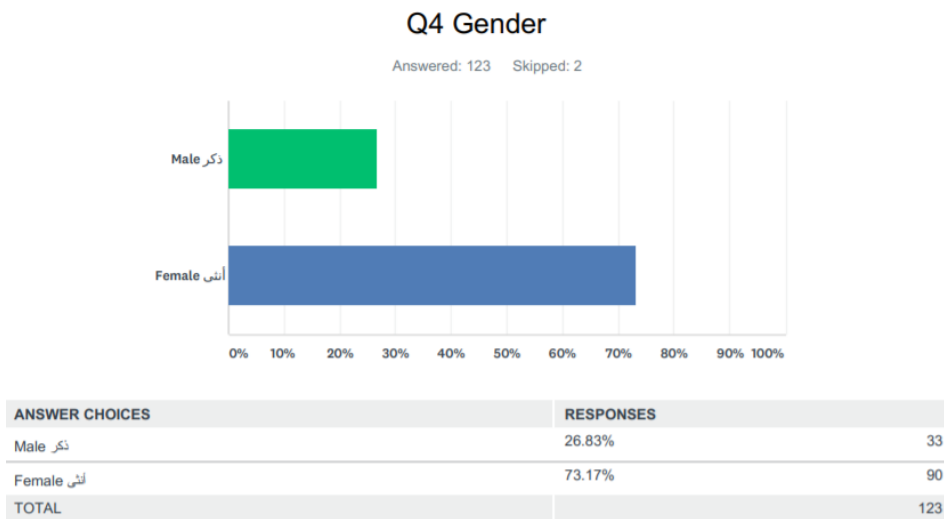


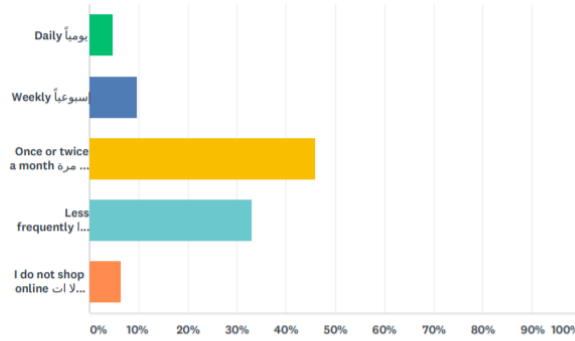
Figure 19: Gender

The difference in the female vs male response rate was huge: 73% were female and 27% were male. This indicates that females tends to shop more often via social media platforms than males.

The respondents were then asked about the frequency of shopping online over the past year, and the results are shown in Figure 20. In total, 45.60% of the people answered that they shopped online once or twice a month and 33.6% people who said they did so less frequently.

Q5 How often have you shopped online through a digital application or through your mobile phone over the past year? كم مرة قمت بالتسوق عبر الإنترنت؟ من خلال تطبيق رقمي أو من خلال هاتفك المحمول خلال العام الماضي؟

Answered: 124 Skipped: 1



ANSWER CHOICES	RESPONSES
Daily يوماً	4.84% 6
Weekly أسبوعياً	9.68% 12
Once or twice a month مرة أو مرتين بالشهر	45.97% 57
Less frequently أقل مما سبق	33.06% 41
I do not shop online لا تسوق عبر الإنترنت	6.45% 8
TOTAL	124

Figure 20: Frequency of shopping online via mobile phone

The responses to Question 5 show that 46% of respondents shop at least once or twice a month via a social media platform, which is a relatively high rate, confirming the convenience of the M-commerce nowadays. It is also worth mentioning that 10% of the respondents shopped via social media weekly and 5% did so daily. However, 33% of the respondents used social media for shopping less frequently than that.

In the survey, people were also asked about the most popular social media platforms that they use for shopping (Figure 21). When talking about E-commerce and home-based businesses, social media platforms such as Facebook and Instagram were the most popular ones. In total, 40.80% of the respondents used Instagram as their preferred social media platform for shopping through M-commerce. This could be because of the user-friendly experience that Instagram provides for users. It could also be because Instagram introduced the business profile feature a few years back, which has helped a lot of individual home businesses in Qatar to market, promote and sell their products easily and more conveniently.

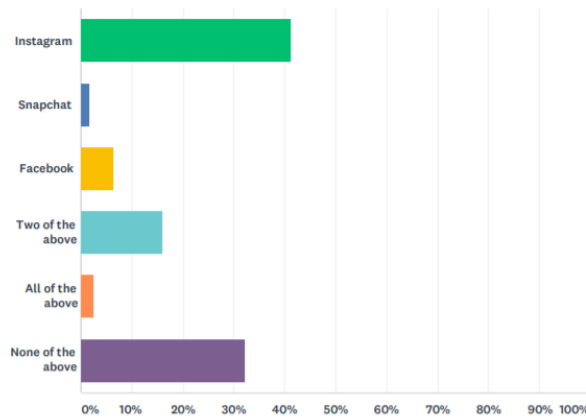
A combination of Instagram and Snapchat or Instagram and Facebook came next in terms of popularity for usage from the mobile social media platform shopping (around 16% 16% of the people chose two platforms).

It is worth noticing when analyzing the survey results for the sixth question that 32% of the people who took the survey selected “none of the above” in terms of the social media platforms used for M-commerce. This was puzzling. Although the rate of respondents who shopped through M-commerce was high, they chose to shop via different platforms other than the ones I listed in my survey. What do these other websites or platforms offer or have as features to get this high rate of customers? These features need to be incorporated into my proposed website. Those who answered “none of the above” could be consumers who preferring non-social media channels (e.g. Ebay or Etsy) or other social media channels such as Twitter and Pinterest.

This demonstrates the strength of the E-commerce websites: they have a large target audience, which are easily accessible on social media platforms via smartphones.

Q6 When considering buying from social media platforms, which platform do you use the most? عند التفكير في الشراء من منصات وسائل التواصل الاجتماعية ، ما هي المنصة الذي تستخدمها أكثر شيئي؟

Answered: 124 Skipped: 1

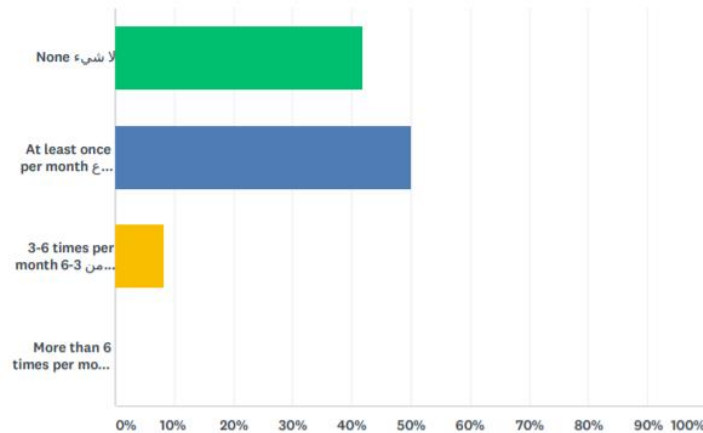


ANSWER CHOICES	RESPONSES	
Instagram	41.13%	51
Snapchat	1.61%	2
Facebook	6.45%	8
Two of the above	16.13%	20
All of the above	2.42%	3
None of the above	32.26%	40
TOTAL		124

Figure 21: Social media platforms used for M-commerce

Q7 How often do you shop through social media platforms? (Instagram, snapchat.etc) كم مرة تتسوق عبر منصات التواصل الاجتماعي؟

Answered: 124 Skipped: 1



ANSWER CHOICES	RESPONSES	
None	41.94%	52
At least once per month	50.00%	62
3-6 times per month	8.06%	10
More than 6 times per month	0.00%	0
TOTAL		124

Figure 22: Frequency of shopping via social media

Question 7 confirmed the two main assumptions of my research. First, the majority (52%) shopped at least once a month through a social media platform, which is most probably Instagram or a two combination of two platforms (either Instagram and Facebook or Instagram and Snapchat). Second, 41% answered with “none”, confirming that 39% of respondents who shop through their mobile must do so through different websites and platforms other than the most popular social media platforms such as Facebook and Instagram.

Another interesting question that contributed substantially to the conclusions concerned the traits of the mobile social media platforms that the people feel most comfortable with. Question 8 and 9 were essential questions to identify the areas where customers who shop through social media in Qatar encounter problems. This is meant to help identify the weaknesses and link them to the challenges that the small independent home businesses in Qatar face as well.

Questions 8 measures the how comfortable the respondent is with a number of characteristics, assuming that they are shopping via social media In the discussion of the weaknesses and threats of the E-commerce websites, the major threat and weakness concerned the payment method, which is what people felt the least comfortable with. There are a lot of fake websites on the internet that promise to providing great quality services and products, but all they do is misuse the customers' information and defraud them. Therefore, when people were asked about the features of the mobile social media platforms (Figure 23), trusting the vendor turned out to be the most important element to the respondents when shopping via social media platforms: 64.36% of the respondents were least comfortable with trusting the vendors Security of orders was next, with 37%. At the same time 36% of people were comfortable with the delivery methods, which shows that delivering the goods or products to their doorsteps is satisfying to the customers; however, this aspect could be enhanced further.

The different characteristics in Question 8 are defined as follows:

Stock availability: The availability of products and services when the customers need them on social media platforms so they can order them as per the quantity needed at the required time.

Security of order: The customer can receive the order they ordered with quantity needed at the required time, undamaged and in a professional manner.

Trusting vendor: The vendor is reliable and trustworthy to fulfill the needs and requirements of the customers.

Delivery methods: Convenient and secure delivery methods to deliver the products or services safely to the customers within an acceptable span of time.

Accessibility (drowsing items): The products or services are well presented in their social media account and easily accessible by the customer.

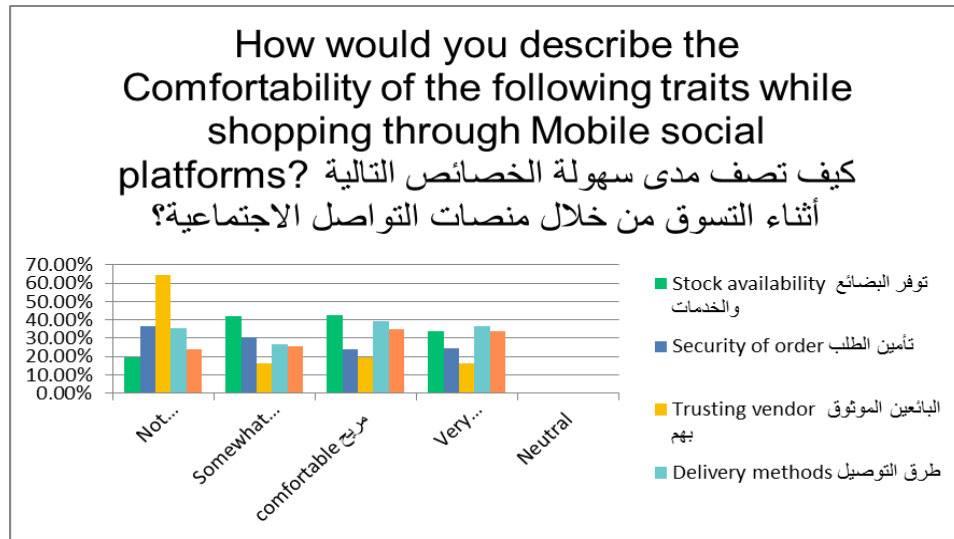


Figure 23: Comfortable characteristics of social media platforms

While compiling the results in response to Question 9 (Figure 24) of the online survey, I found that 51.52% of the people found social media platforms to be easy to use and suitable for shopping at their own convenience. This is the biggest strength of the social media websites and M-commerce: that people can always shop as they please, depending on their free time and convenience. Moreover, 46.46% of the respondents found the reviews and recommendations on the social media pages to be helpful, which subsequently influenced their intention and decision to purchase.

How would you describe the Ease of use of shopping through Mobile social platform (i.e. Instagram)؟ كيف تصف سهولة استخدام التسوق عبر وسائل التواصل الاجتماعي؟

Answered: 121 Skipped: 4

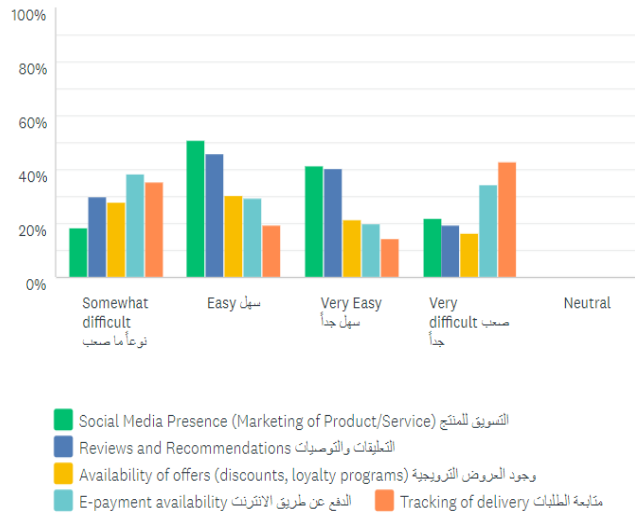


Figure 24: Ease of shopping via social media

In order to help home-based businesses to improve their transactions and increase their audience traffic and, subsequently, the number of purchases, people were asked about the feature they most wanted to be made available to them when they shopped online via social media websites (Figure 25). Question 10 gave an opportunity for respondents to prioritize the features they wish to have during their M-commerce experience, and if the respondents selected “Other”, they were asked to specify the features that they would like.

The features presented to respondents in Question 10 are described as follows:

Special discounts: Special offers and price discounts on products and services

Shipping security: convenient and secure delivery methods to deliver the products or services safely to the customers in an acceptable span of time.

E-payment: The availability to process payments online through social media platforms and pay for the products and services.

Accessibility ease: The products or services are well presented in their social media account and easily accessible by the customer, so that the customers are aware of all products and services offered by the vendor. The vendor's page is user-friendly for navigating through the products.

Review and recommendations (testimonies): reviews and testimonies of purchasers for the products and services, explaining their experience with purchasing.

Notifications: Messages to notify customers about new products or services offered or any related news.

Return policy: Customers can return unwanted products, subject to a policy.

Here, 52.38% of the people wanted the feature of a return policy. If we consider that the downside (weakness) of the internet and E-commerce is the lack of physical examination, the increased demand by people for this feature is completely justified. Since people cannot exactly see the color of the product because of the way it has been photographed and displayed and are unable to feel the quality of the material when buying clothes, they should have the complete right to return the product if the sellers do not satisfy their needs. More than 50% of the people wish to have more special discounts and

promotions, 43% wanted for shipping security for their orders and 37% wanted E-payment options to be available on the social platform to process orders, which is something M-commerce in Qatar lacks, along with the accessibility ease for the products, which is letting the customers know about the availability of the products or services on offer.

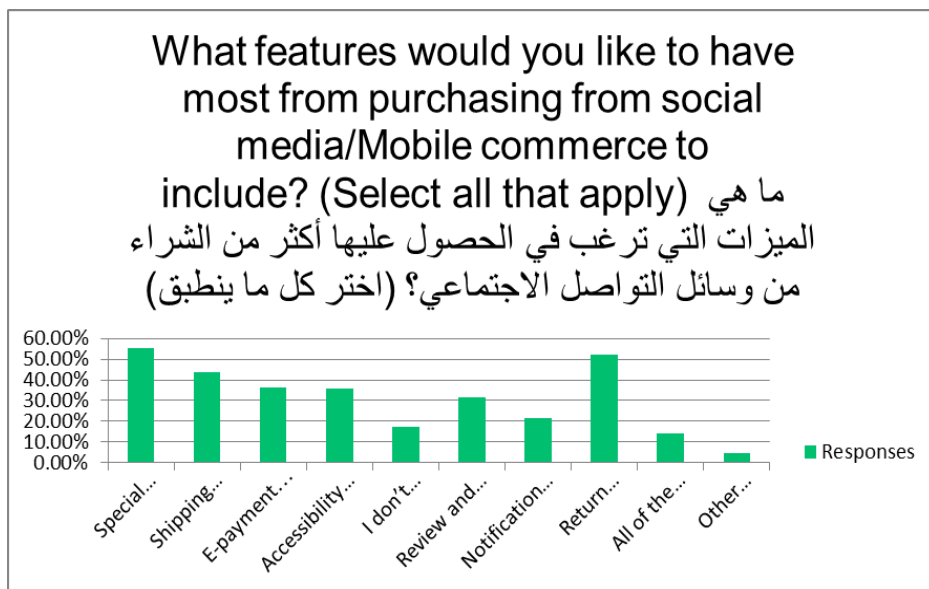


Figure 25: Most desired features for social media shopping

Do you usually send a review of the product purchased through M-commerce/Social Media ? هل ترسل عادةً مراجعة للمنتج الذي اشتريته عبر وسائل التواصل الاجتماعي؟

Answered: 125 Skipped: 0

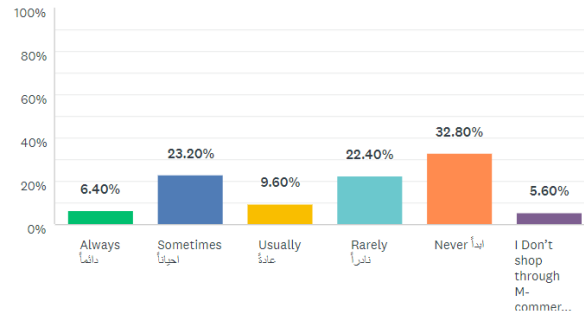


Figure 26: Reviews and feedback

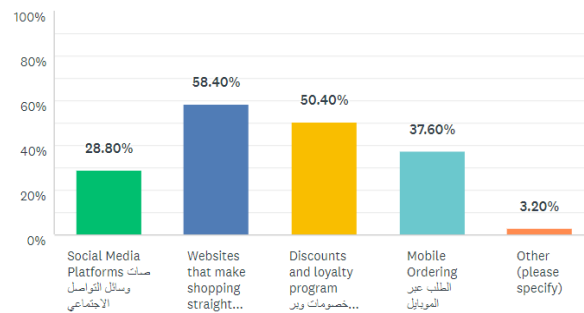
Question 11 measures how well the communication methods have been established between the vendors and the customers through M-commerce in Qatar and how seriously vendors take customer's feedback (Figure 26). The majority of respondents (33%) claimed they never wrote reviews or gave feedback on their purchases to their vendor, which is strongly linked to the fact that businesses don't usually consider customer's feedback or comments. Once the product is sold, it is sold. They do not have the philosophy of following up on the customer's experience. This type of communication is something I am trying to establish through my proposed platform and solution.

According to the results for Question 11, there are very few people who provide feedback after their purchase, which is not at all helpful for the prospective buyers who are intending to make a. An honest review might trigger a quick purchase from other

customers. Moreover, another important question that has helped me to reaching a conclusion that makes the buyers come back to shop from their favorite sellers. Approximately 57% of the respondents said websites that are easy to use and handle make them want to come again and shop.

بالنظر إلى البائعين المختلفين في (Select all that apply) في وسائل التواصل الاجتماعي، ما هي الأدوات التي تعتقد أنها قد تكون مفيدة لإبقائك زبوناً متكرراً؟ (اختر كل ما ينطبق)

Answered: 125 Skipped: 0



ANSWER CHOICES	RESPONSES
Social Media Platforms وسائل التواصل الاجتماعي	28.80% 36
Websites that make shopping straight forward easier with one click مواقع الالكتروني يجمع البائعين في منصات التواصل الاجتماعي	58.40% 73
Discounts and loyalty program خصومات وبرامج الولاء	50.40% 63
Mobile Ordering الطلب عبر الموبايل	37.60% 47

Figure 27: Tools of engagement

Question 12 is very important for measuring the desire for and acceptability of my proposed solution (Figure 27). Fortunately, the majority approved of it: 58.4% believe that a website that makes shopping straightforward and easier is going to minimize and solve

the challenges that are associated with M-commerce in Qatar. Discounts and loyalty programs were the next most popular choice, with 50% as well, and thus I am considering incorporating these programs in my proposed solution's business model. Lastly, 38% and 29% of people like the idea of mobile shopping or shopping via social media, respectively, and would keep doing it, as it seems very convenient to them.

Some of the responses I have received to the last question, which also asked respondents to specify other features, included a desire for reasonable prices that matched the quality provided by the vendors. These respondents are the ones who usually write reviews and give feedback to the vendors, and who are being neglected. Others also wished that the product's prices were specified under the pictures of the products so they could avoid messaging the vendor every time they liked a product to ask about its price. This is a common problem with some of the transactions on Instagram specifically, where products aren't tagged with prices but they the price is only told to customers privately, which emphasizes why customers most need for trustworthy vendors to feel comfortable when shopping through M-commerce platforms. Providing discounts for loyal customers or customized packages was also some of the responses given by respondents to the open-ended question.

Table 1. Level of comfort

Level of comfort	Minimum	Maximum	Median	Mean	Standard deviation
Not comfortable	1.00	5.00	3.00	3.05	1.15
Somewhat comfortable	1.00	5.00	2.00	2.77	1.53
Comfortable	1.00	5.00	3.00	2.98	1.51
Very comfortable	1.00	5.00	3.00	3.14	1.46

The basic statistics on people’s level of comfort (Table 1) show that majority of the people are very comfortable with the use of social media websites for the purpose of online shopping. However, there are some people who are not comfortable but the mean is not very low for this group. Therefore, there is not much difference between people who do and do not feel comfortable shopping via social media platforms.

The results of the survey were beneficial in terms of letting me know how E-commerce and M-commerce have made the lives of people much easier. People can shop anywhere and anytime through social media applications on their mobile phones. Home-based businesses are more feasible for women who cannot go out of their homes for businesses and jobs. The results clearly show how people have become aware of the E-commerce and how they have educated themselves regarding online shopping and social media. Knowing that people wish for convenience, trustworthiness, promotions and discounts, E-payments

availability and easy access to products while shopping through M-commerce makes it easier for me to steer the business model for my proposed M-commerce website in Qatar.

CHAPTER 12: BUSINESS MODEL GENERATION USING DATA

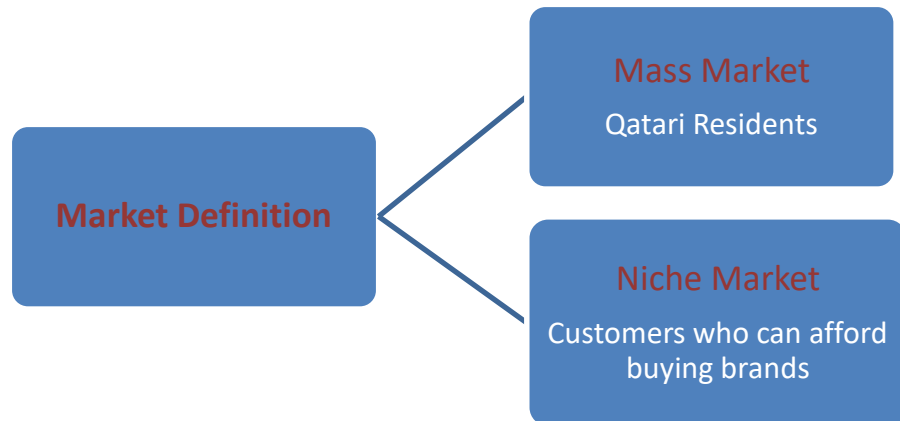


Figure 28: Definition of market segments

The purpose of any type of business is to create and deliver value to their customers. This is because no business can survive without the customers. Customers are the ones who help the businesses to earn revenue. The market is divided into two categories: the mass market and niche markets (Figure 28). The mass market means a big group of people who have similar needs such as clothes. The niche market focuses on a very small group of people who have particular interests such as branded clothes. The customers that are mainly focused on in our research project are independent business owners or entrepreneurs who are solely and completely dependent on social media platforms such as Instagram to sell products such as accessories, apparel, food products, etc. This is therefore a niche market.

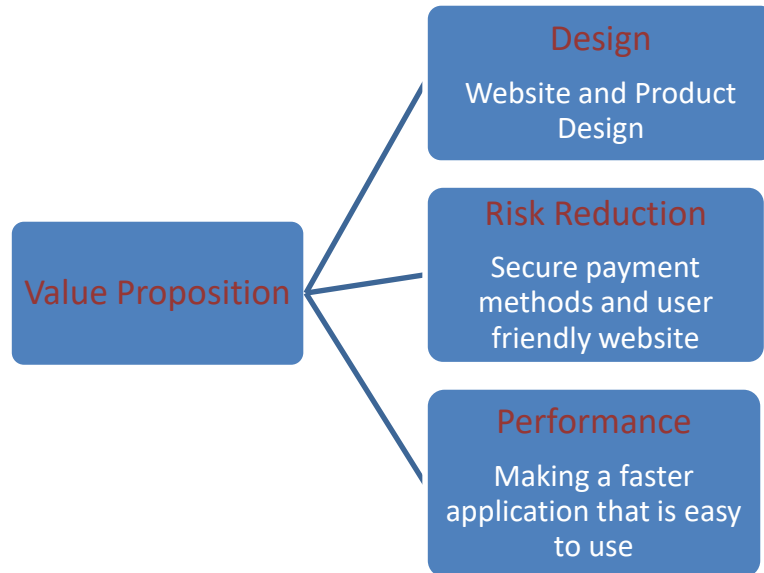


Figure 29: Value proposition

After choosing its customers, the business can move towards the second element, namely value proposition (Figure 29). The value proposition describes the problem that is to be solved for the customer and the ways in which their needs can be filled. This also allows people to decide why they should choose my M-commerce platform products over any other brand. The value proposition can come from factors such as performance, reduction of risks and design.

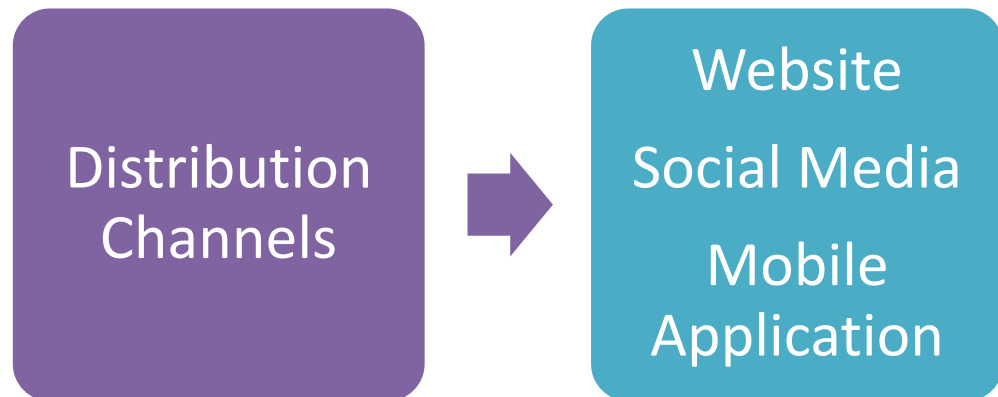


Figure 30: Distribution channels

The channels (Figure 30) can be defined after defining the value proposition. E-commerce websites that are easy to use and user friendly would be developed for the home-based businesses. The website will mostly focus on performance and security regarding the payment methods.

After the abovementioned step comes the development of a customer relationship strategy. The development of this strategy is important because it controls how the customers perceive the value of the company or the products. The development of customer relationships includes the personalization of websites and the tone of the communication between the sellers and the buyers. The platform would assign a person who is available 24/7 to address the queries of the customers. Moreover, the customers will have the option of customizing products such as imprinting their own names on T-shirts or mugs.

Lastly, there is the element of revenue generation (Figure 31). The revenue generation could be done in two ways.

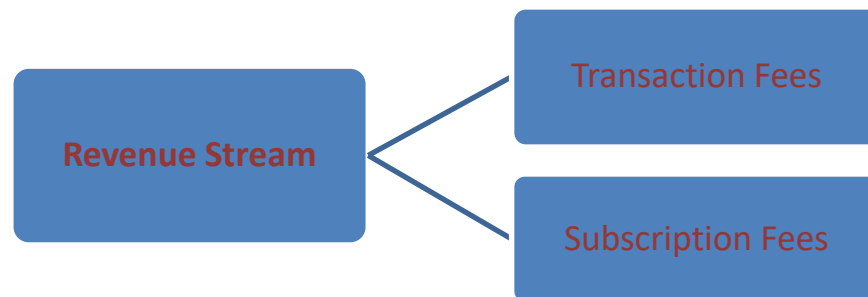


Figure 31: Revenue streams

Transaction fees are one-time payments that are charged to the customers when they buying a single product, whereas subscription fees are charged for the services such as newsletters and daily e-mails for offers and discounts.

Therefore, using the data and the key features required by the people, we can now fill out the LCBM for the proposed M-commerce concept to generate our business model (Figure 32).

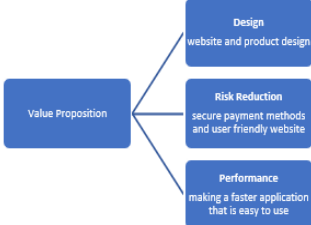
<p>Top Three Problems:</p> <ul style="list-style-type: none"> - The main challenge is to distinguish the illegal owners from legal ones on social media platforms - End-users don't have means to track orders on social media websites - Payments can only be done upon delivery and this poses constraints in terms of timing 	<p>Customer Segment:</p> <p>The market is divided to two categories: the mass market and niche markets. The customers mostly focused on in my research project are the business owners or entrepreneur who are solely and completely dependent on social media such as Instagram to sell their products such as apparel, accessories, food products etc.</p>	
<p>Solution:</p> <ul style="list-style-type: none"> - To devise a feasible idea that will allow home-based businesses to operate securely - Added value propositions to engage customers and home-based businesses owners through a unified platform - Initiate secure payment methods on online platforms for the convenience of users - Facility of tracking orders online for the ease of users 	<p>Unique Value Proposition</p>  <pre> graph LR VP[Value Proposition] --> D[Design website and product design] VP --> R[Risk Reduction secure payment methods and user friendly website] VP --> P[Performance making a faster application that is easy to use] </pre>	<p>Customer Relationships:</p> <p>The relationship with the customers is important, because it controls how customers perceive the brand or the products of the company.</p> <ul style="list-style-type: none"> - Personalization of website - Online help center 24/7 - Product customization - Secure payment service - High quality products - Customers feedback
<p>Distribution Channels:</p> <p>The channels that will include an easy to use website, social media applications and mobile applications. The website will mainly focus on its performance and security regarding payment methods.</p>		<p>Revenue Stream:</p> <ul style="list-style-type: none"> - Transaction-based - Subscription fees - The cost structure will include paying a social media manager, a delivery agent and the operations team, who are responsible for the workability of the website

Figure 32: Business model for the M-commerce platform

CHAPTER 13: CONCLUSION AND RECOMMENDATIONS

The purpose of this study was to determine the desirability, feasibility, and viability of starting an M-commerce platform in Qatar to help solve the challenges that independent home business in Qatar face. This dissertation is not intended to complete a full business plan, but to validate assumptions of the enhanced concept of marketing by using a business model. In particular, the research objective of the study was to review the challenges faced by home-based businesses that use E-commerce and M-commerce.

An online survey was conducted which showed that it is easy for people to use E-commerce websites and to shop at their own convenience whenever they want. However, there are few limitations that are involved in the research conducted, as described below.

13.1 Limitations:

- The sample size of the population should be increased in order to get a more precise and comprehensive understanding of people's opinions and behaviors regarding E-commerce and M-commerce.
- The mass market of the research study was those who have knowledge about E-commerce, but it did not take into account areas that do not have access to the internet.
- Regression analysis and other statistical techniques should be used in order to make a more accurate analysis of the results of the survey.

- The research study should also focus on businesses other than those which are home-based.
- Lastly, the research study should also pay more attention to branded products that people are more likely to use because of the products' quality.

13.2 Recommendations

The research has also revealed some recommendations for those conducting E-commerce and M-commerce as follows:

- Personalized promotions can be introduced for every customer according to their desires and search patterns.
- Discount coupons should be provided to users on who achieve certain milestones such as 'Free delivery on orders over a certain amount'.
- Recommender systems can be used to analyze the customers and increase sales by using product knowledge.

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