

The Use of Homemade Food Selling and Delivery Applications: Investigating the Adoption
and Post-adoption among Saudi Female Micro-entrepreneurs

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Declaration

I certify that the work is the author's efforts. The content of this thesis is the result of work that the author has carried out, and there is no work, paid or unpaid, carried out by another party; and ethics procedures and guidelines have been followed.

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Dedication

I dedicate this thesis with gratitude to the soul of my deceased father, who believed in my ability and talent and has always called me Dr Wala since I was a Teaching Assistant.

List of Abbreviations

HFSDAs:	Homemade Food Selling and Delivery Applications
IDMs:	Intermediary Digital Marketplaces
IPs:	Intermediary Physical Shops
MEs:	Micro Entrepreneurs

Abstract

On a global scale, businesses have effectively utilised intermediary digital marketplaces, such as Amazon and Alibaba by implementing a range of optimal strategies that integrate these platforms into their business models. Various intermediary mobile applications exist to provide support for micro-entrepreneurs engaged in the production of handmade food across diverse contexts, like Curryful and The Chef. The existing body of literature pertaining to female micro-entrepreneurs in Saudi Arabia who operate home-based businesses examines the advantages and drawbacks associated with commonly used trading platforms in the country, such as social media and intermediary physical shops. However, this literature fails to address the adoption and post-adoption phenomena of homemade food selling and delivery applications that have emerged in the Saudi homemade food sector in recent times.

Furthermore, there is a dearth of scholarly research in the domain of Information Systems that investigates the adoption and usage of this technology, specifically within the context of handmade food businesses in other contexts. In contrast, a considerable body of research exists that examines the adoption and implementation of comparable technologies in diverse business sectors across multiple industries. In addition, most Saudi micro-entrepreneurs have not yet discovered the potential of using these marketplaces to support their homemade food businesses.

This study provides significant and notable theoretical contributions to the current Information Systems literature by examining new business phenomena associated with the transition of micro-entrepreneurs from intermediary physical shops to homemade food selling and delivery applications. This study investigates the reasons behind this transition and explores the impacts of incorporating this technology on micro-entrepreneurs' lives, businesses, and attitudes towards its continued usage.

This research adopts a qualitative interpretive framework and a series of semi-structured interview-based research design. The relevant data is collected from three sources and Gioia's methodology is followed to analyse the data abductively. The data is explained and interpreted through the lens of several theories. The findings suggest that many inhibitors constrain the micro-entrepreneurs' use of intermediary physical shops. Thus, their unmotivated experiences with these shops have pushed them to use homemade food selling and delivery applications. Moreover, other technological, organisational and environmental reasons have pulled them to adopt this new technology in the Saudi homemade food sector. It is also found that the applications provide micro-entrepreneurs with many benefits. However, for some micro-entrepreneurs, registration in this technology is shown to be useless. Consequently, the results of this work show that some micro-entrepreneurs continued with the application while others stopped using it. The results also reveal the different and interesting impacts of Covid-19 and some mooring reasons for future continued use intentions. The results clearly demonstrate that micro-entrepreneurs have a pivotal role in influencing their business.

This study's findings help to construct an integrative conceptual model that illustrates these phenomena, which contributes to explaining the adoption and post-adoption phenomena of this technology among female micro-entrepreneurs. There are no studies on this type of technology or a framework that fully explains these two phenomena (switching reasons, and value of use and continuance use reasons) and how they relate to each other before this study. Thus, this model is seen as a major addition to the Information Systems literature. Additional significant theoretical contributions pertain to the incorporation of the entrepreneurial bricolage theory, which is being utilised for the first time in the Information Systems literature. Furthermore, the expectancy-confirmation model in this domain has been expanded by incorporating compatibility as an additional reason for continued technology use,

alongside satisfaction. The third significant theoretical contribution is the introduction of new concepts to the literature regarding two new types of intermediate marketplaces used by micro-entrepreneurs, namely intermediate physical stores and homemade food selling and delivering mobile applications, as well as the description of their business models and the experiences of these entrepreneurs.

Furthermore, this study holds several practical consequences. The findings of this study provide significant consequences for several stakeholders. Specifically, they provide light on the extent to which entrepreneurs have utilised the help offered by the Saudi government, as well as the genuine requirements of these individuals. These findings also help in explaining female micro-entrepreneurs' realistic experiences with these intermediary markets in the Saudi home-made food sector, which can help the owners of these markets improve their services and support. The research findings also shed light on the barriers and challenges faced by female micro-entrepreneurs in accessing or continuing the use of these intermediary markets, such as limited financial resources and lack of marketing skills. By understanding these obstacles, stakeholders can develop targeted interventions and provide tailored support to empower female micro-entrepreneurs in the Saudi home-made food sector. Ultimately, this research aims to foster an environment conducive to growth and sustainability for female micro-entrepreneurs, enabling them to contribute significantly to the local economy and society. These practical implications will positively contribute to enhancing the home-working experience of micro-entrepreneurs and their customers.

Keywords: Motivations, Inhibitors, Use impacts, Adoption/Switching behaviors, Continuous/Discontinuous adoption/Switching, Covid-19 impacts, Owner effects, Intermediary physical marketplaces, Intermediary mobile marketplaces, Homemade food selling and delivery applications, Home-based businesses, Micro-entrepreneurs, Female

micro-entrepreneurs, Qualitative approach, Gioia methodology, Collaborative economy, Technology Organisation Environment framework, Push Pull Mooring model, Expectation Confirmation Model, Entrepreneurial Bricolage Theory, Work life balance, A series of semi-structured interview-based research

Chapter one: Introduction

1.1. Chapter introduction

The rapid development and spread of mobile commerce have facilitated online transactions between sellers and buyers (Gao et al., 2015; Kourouthanassis & Giaglis, 2012). This shift forward for mobile commerce has been accelerated by the sharp increase in the consumption of smartphone devices and advanced technology (Huang et al., 2016; Saarijärvi et al., 2014). The use of mobile marketplaces has become increasingly important in the era of mobile commerce. These mobile marketplaces have two forms: independent or intermediary mobile marketplaces. The latter refers to a type of mobile marketplaces developed and managed by a third party and available for businesses to adopt for a transaction fee (Li et al., 2019; Petrakou et al., 2011; Shultz, 2015; Standing et al., 2010). Many industries have experienced enormous growth in adopting intermediary mobile marketplaces (Chang et al., 2014; Church & Oakley, 2018; Kim, 2013). The online marketplace Etsy is a typical and prominent example of intermediary digital marketplaces (IDMs), which is widely used to facilitate online transactions between micro-entrepreneurs (MEs), who own home-based businesses, and their global customers (Chandna & Salimath, 2018).

Operating home-based businesses via IDMs is a critical contributor towards promoting effective and efficient digitalisation for MEs (Li et al., 2012; Li et al., 2019). Globally, utilising the technical tools and administrative support provided via IDMs, such as intermediary mobile marketplaces, has enabled significant opportunities for the growth and sustaining of different businesses, including home businesses (Chandna & Salimath, 2018). This growth has been evident in the fast-food industry (Kapoor & Vij, 2018; Traynor et al., 2022; Xu & Huang, 2019). It has been present also in the Saudi fast-food industry (Osailan & Al-Kubaisy, 2022). However, in the dynamic and competitive Saudi food industry, the potential for using intermediary mobile marketplaces to support MEs specialising in

homemade food has not yet been discovered. Some intermediary mobile marketplaces for homemade food industry exist on a global scale, including Yammy, Homecooked, Homechef, Curryful, and Homefoodi. All of these HFSDAs are for selling ingredients to be prepared at home or for providing recipes. The only applications similar to the technology in our study are Homefoodi and Curryful. This study calls the type of applications available in the homemade food industry as homemade food selling and delivery applications (HFSDAs). However, to the best of our knowledge, no previous research in the Information Systems field has investigated the adoption or post-adoption of the available HFSDAs by MEs.

It is crucial to explore the potential of using intermediary mobile applications within the homemade food industry because doing that would benefit the Saudi Vision 2030 to empower Saudi women MEs who own home businesses (Saudi Vision 2030, 2023). Moreover, these results would help support the future of these MEs in the Saudi homemade food sector by revealing the impacts of using these mobile applications compared to using other trading platforms. To the best of our knowledge, no previous research has investigated the adoption of MEs and post-adoption of the available HFSDAs in the Saudi context or other context. Therefore, this research aims to examine why Saudi female MEs in this sector have left the intermediary physical shops (IPs) to adopt HFSDAs, discover the impact of using these new trading platforms on the MEs' businesses and life and analyse the reasons for their continued use. Thus, conducting this in-depth qualitative research on these phenomena related to this new technology in the Saudi context would be a cornerstone and open the way for future research on this type of technology in other contexts that share similar business and culture norms as in the Saudi context.

This chapter introduces the current study by first discussing the background of the research and providing a statement that describes the investigated problem, followed by the research

context, research aim, objectives and questions, significance of the study and, finally, the outline of this study. Next Section presents the background of the current research.

1.2. Research background and problem statement

Intermediary mobile marketplaces have emerged in many industries, including the food sector, and have enabled enormous growth in the past two decades (Traynor et al., 2022). The rapid advances in mobile technology, and changes in consumer demands and expectations, have resulted in a seismic shift in MEs' businesses, allowing them to thrive in the digital world (Chandna & Salimath, 2018). As stated earlier, intermediary mobile marketplaces refer to a type of mobile application developed and managed by a third party that, for a transaction fee, is made available for use by businesses (Shultz, 2015). In the online food delivery sector, groceries and restaurants benefit from the available intermediary mobile applications in the market; they rely heavily on these technologies, particularly during and after the Covid-19 pandemic (Gani et al., 2021; Gavilan et al., 2021). In 2023, the global online food delivery market revenue is expected to reach US\$0.91tn, which is expected to grow to US\$1.45tn by 2027 (Statista, 2023). The number of customers in the food delivery segment has increased sharply and is expected to reach 2.64bn customers by 2027 (Statista, 2023). In Saudi Arabia in 2020, the revenue growth rate from the food delivery sector was the highest relative to other Middle East countries (Statista, 2023). For craft businesses, digitalisation is considered a critical driver of their growth, especially after the Covid-19 pandemic (Nguyen et al., 2022; Reuschke & Mason, 2022). Etsy is a typical and prominent example of the IDMs, which is widely used to facilitate online transactions via a website between MEs who own home businesses and their worldwide customers (Chandna & Salimath, 2018). Since the Covid-19 pandemic, the number of active Etsy buyers has reached approximately 96.3 million in 2021 (Statista, 2023). By comparison, in the same year, the active sellers through the Etsy platform

were roughly 7.5 million (Statista, 2023). While Etsy provides a platform for home-based food vendors (Church & Oakley, 2018; Shultz, 2015; Reuschke & Mason, 2022), existing research on Etsy has not yet examined the specific experiences of these sellers in utilising the website for facilitating the selling of homemade food products. Thus, researching into the potentials and role of HFSDAs for MEs is expected to reveal valuable insights to support this category of business, considering these motivational facts.

Many industries have experienced enormous growth due to the adoption of these IDMs, such as intermediary mobile marketplaces (Chang et al., 2014; Kim, 2013), including the food sector (Traynor et al., 2022; Xu & Huang, 2019). Operating home businesses via digital platforms is a critical action to promoting effective and efficient digital entrepreneurship for those MEs (Li et al., 2012; Li et al., 2019). Utilising the technical tools and administrative support provided via these intermediary applications has created significant growth and sustained opportunities for home businesses globally (Chandna & Salimath, 2018). Compared to other trading platforms that MEs use, such as an independent website or a mobile application, participation in intermediary applications enables MEs to expand their business activity efficiently (Armstrong, 2006; Church & Oakley, 2018). Furthermore, intermediary mobile marketplaces have allowed MEs to access new markets (Thomas et al., 2014) and effectively maintain customer relationships (Shultz, 2015; Li et al., 2019; Moreno & Terwiesch, 2014). The intermediary mobile marketplaces have helped MEs to prevail over online trading obstacles and have created self-employment opportunities (Nguyen et al., 2022). This mobile technology for the online food delivery industry has also allowed consumers to enjoy a convenient, secure and fast online purchasing experience (Gani et al., 2021).

Globally, different marketplaces have been utilised by micro-businesses, such as independent websites (Simmons et al., 2008; Soliman & Janz, 2004), social media sites (Castelló et al., 2016; Etter et al., 2018; Michaelidou et al., 2011) and personal physical shops (Shultz, 2015). However, these marketplaces have limitations that impact the ability of some home businesses to survive (Michaelidou et al., 2011). Moreover, many studies have been concerned with the growth and survivability of MEs businesses (Gherhes et al., 2016; Jones et al., 2014; Turner & Endres, 2017; Walia & Zahedi, 2013; Wang et al., 2013). These analyses mainly examined how the restrictions on the micro-businesses' resources and capabilities can impact the performance and survivability of them. Therefore, the focus of such studies has shifted towards investigating the adoption of IDMs and business experiences when using these technologies, such as eBay, Etsy, Alibaba and Deliveroo (Hänninen et al., 2018; Seghezzi & Mangiaracina, 2021; Walia & Zahedi, 2013; Zhang et al., 2019).

However, the widely adopted trading platforms by most MEs in Saudi Arabia seem to hinder the survivability of some MEs (Alnaghaimshi & Alnaghaimshi, 2020). One reason for this outcome is what previous studies indicate about the limitations of using personal websites or applications and social media as marketplaces in both Saudi Arabian and global contexts, given the previously mentioned limited resources and capabilities of MEs (AlGhamdi et al., 2011; AlGhamdi et al., 2012; Alnaghaimshi & Alnaghaimshi, 2020; Castelló et al., 2016; Etter et al., 2018; Shultz, 2015; Turner & Endres, 2017). Saudi MEs continually seek new ways to safeguard their survival and existence in the Saudi homemade food sector.

Nowadays, there are new intermediary marketplaces outside of the preceding trading platforms used by MEs in this sector. These intermediary marketplaces are built based on the concept of a collaborative economy and have emerged in Middle East countries, including Saudi Arabia, to support MEs. The first is IPSs, which most Saudi MEs have adopted extensively besides social media accounts (Alnaghaimshi & Alnaghaimshi, 2020). The

second is HFSDAs, which have recently emerged and become adopted by some MEs. These HFSDAs are similar to Etsy but specialise in selling homemade food. Unlike the partial changes to home-based businesses activities due to the use of IPSs and social media accounts, the operation of these businesses via HFSDAs is considered a significant and evolutionary change that transfers the core and whole home-based activities to an effective intermediary mobile marketplace (Alnaghaimshi & Alneghaimshi, 2020).

Furthermore, the reviewed research on the trading platforms used by MEs has been chiefly focused on the potential participation, adoption, and post-adoption intentions and limitations when using other independently implemented platforms. Regarding intermediary marketplaces, only one study has briefly addressed two of the IPSs' limitations (Alnaghaimshi & Alneghaimshi, 2020), whereas other studies have recommended creating mobile applications to support the activities of MEs in the homemade food industry (ALosaimi et al., 2020; Alnaghaimshi & Alneghaimshi, 2020; Ferrao et al., 2022; Tanko et al., 2019). Further studies in other context showed how it is critical for MEs to digitalise their home businesses (Chandna & Salimath, 2018; Nguyen et al., 2022; Reuschke & Mason, 2022; Misra et al., 2022). Some studies have also revealed a lack of online technology adoption among sellers (Bandara et al., 2020; Kumar & Ayedee, 2021). Even studies on Etsy have mainly investigated the benefits of using this intermediary marketplace for other craft businesses (not homemade food businesses), such as the arts (Church & Oakley, 2018; Shultz, 2015; Reuschke & Mason, 2022), or explored other issues, including social gap considerations (Gheitasy et al., 2015), platform performance (Li et al., 2015; Rouibah & Al-Qirim, 2017), or customised products (Zhen et al., 2017). Some HFSDAs exist on a global scale, including Yammy, Homecooked, Homechef, Curryful, and Homefoodi. All of these HFSDAs are for selling ingredients to be prepared at home or for providing recipes. The only applications similar to the HFSDAs in our study are Homefoodi and Curryful. However, to

the best of our knowledge, no previous research in the Information Systems literature has investigated the adoption or post-adoption of the available HFSDAs by MEs. Therefore, our study aims to fill this research gap by examining the reasons influencing the adoption and post-adoption behaviour of HFSDAs by MEs.

By understanding the adoption patterns and motivations behind the use of these applications, we can provide valuable insights for both practitioners and researchers in the field of Information Systems. Additionally, they will shed light on the specific context of HFSDA and the potential impact it could have on the landscape of female MEs in the Saudi homemade food context. They will also lend credence to the argument that female MEs absolutely need to be at the forefront of technology adoption and innovation diffusion. In section 1.3, more clarifications regarding the importance of conducting this research are discussed.

Before and during the Covid-19 pandemic, some Saudi women MEs switched from IPSs to HFSDAs and some of them stop using these HFSDAs. However, using IPSs and social media accounts as trading platforms is still dominant compared to the small proportion of MEs who exclusively trade via HFSDAs. This low adoption rate implies that, up to this point, the digital transformation of the processes of MEs has been relatively small. Considering the mentioned limitations of IPSs and other trading platforms and the benefits of using intermediary applications in the online food sector, it has become necessary to discover the potential benefits of using HFSDAs to support the businesses of MEs to overcome the shortcomings of other trading platforms. Therefore, given the statistical results and information in this Section, this study explores why Saudi female MEs are leaving IPSs and adopting HFSDAs, the impact of using this technology on their lives and businesses and the attitudes towards continuing to use these HFSDAs. The following Section provides an overview of the research context.

1.3. Research context

Many motivations have encouraged the present researcher to focus this study on female MEs that operate from home, who produce and sell homemade food based in Saudi Arabia. These motivations are related to the role of the Saudi government in supporting MEs, the nature of home-based businesses and their limited abilities, the importance of focusing on women entrepreneurs and, finally, the importance of focusing on the homemade food sector, which is discussed in the next subsections.

1.3.1. Saudi Arabia. According to the Global Islamic Economy Indicator, Saudi Arabia is considered one of the leading Islamic economies in the Middle East (Zawya, 2021). Since 2016, the Saudi government has made tremendous and tangible efforts to prepare the Saudi economy to become not entirely dependent on oil (ALosaimi et al., 2020; Faridi & Malik, 2019). To achieve this goal, the Saudi government has laid the roadmap for this future vision and named it Vision 2030 (Saudi Vision 2030, 2023). Vision 2030 is built upon three unique and salient elements: a vibrant society, a thriving economy and an ambitious nation. The most prominent characteristic of this vision, related to our study sample, is its clear orientation towards the empowerment of women and the government's apparent efforts to support projects for Saudi women entrepreneurs, specifically home-based workers (BOE, 2023; Saudi Vision 2030, 2023). Declared in Vision 2030 is one of the government's priorities, which is to provide equal opportunities for women in the Saudi market and support the start-up and sustainability of their businesses. According to Vision 2030, supporting female MEs emphasises four of the most important goals of sustainable development: poverty eradication, zero hunger, decent work and economic growth (Saudi Vision 2030, 2023). Thus, unsurprisingly, the Saudi government is interested in empowering home workers and providing them with a sustainable work environment.

The Saudi government has carried out many initiatives to support female entrepreneurs. One of the most critical initiatives, especially for women entrepreneurs working from home, is that special regulations have been enacted and implemented to assist in the organising of their work from home (BOE, 2023). These regulations were followed by another initiative that facilitates the financing of MEs with interest-free loans; thus, they are able to start or support their business projects (Saudi Arabia's National Unified Portal for Government Services, 2023). Recently, the Social Development Bank, responsible for organising female MEs businesses, has developed an online platform called the National Platform for Productive Families. This platform aims to provide the administrative support that is necessary for facilitating the issuance of self-employment licences, financing applications and other factors relevant to MEs working from home (NPPF, 2023). The Social Development Bank also developed a Dulani Business Centre that seeks to provide non-financial services for male and female entrepreneurs and owners of small and micro-enterprises, such as providing training, consultations and workshops (Dulani, 2023). Furthermore, the Saudi government has developed an online platform called Maroof for MEs to officially register their businesses and, thus, has increased customer trust in these businesses (Maroof, 2023). Furthermore, as part of the strategic objectives outlined in Vision 2030 to support the tourism sector, the Culinary Arts Authority was created, as reported by the Saudi Press Agency in 2023. The primary focus of this governing body pertains to the promotion and preservation of the distinctiveness and genuineness of Saudi Arabian culinary traditions. The Authority aims to promote the genuineness of Saudi cuisine to tourists by designating "Al-Jareesh" as a representative national dish and "Al-Maqshoush" as the official national dessert (SPA, 2023). This Authority held the Kingdom's Chef Competition 2023, which is considered the largest professional chef competition in the Kingdom under the supervision of the International Chefs Association and the Saudi Chefs Table (ksaevent,

2023). What is interesting about this competition is that the first-place winner is a woman ME who works from her home in Dammam city. In addition, many official and non-profit organisations are established in different Saudi cities to support MEs, such as the Rajhi Endowment, Wud, Entag, Jana, Joud and Monteja. The government has also enabled female MEs to stand out by allocating sales outlets, such as Riyadh Market, during the festivals and tourist seasons.

Given the above governmental initiatives and efforts to support micro businesses and empower MEs in the Saudi market, the importance of focusing on the Saudi aspects of this topic and exploring the potential role of HFSDAs in supporting female MEs has, beyond any doubt, become clear. Thus, conducting this study supports the Kingdom's agenda for providing a sustainable and proper work environment for MEs. Moreover, according to Saudi laws, the home businesses are encouraged to join licensed intermediary marketplaces (either physically or electronically); this confers legitimacy to their business environment by securing the sellers' and buyers' rights and clarifying legal responsibilities (BOE, 2018). This also emphasises the importance of the contextual and environmental characteristics wherever these businesses operate, as well as the importance of conducting qualitative studies. The latter assists in the understanding of such context-related issues, which cannot be easily understood from quantitative studies only (Dholakia & Kshetri, 2004; Lussier & Halabi, 2010; Thabela et al., 2019).

1.3.2. Importance of the MEs and home-based businesses. There is no specific global standard to classify home businesses. However, common factors are used to differentiate this business type from others, such as the number of employees and turnover. For example, to categorise a business as micro-sized in Saudi Arabia, its employees should be less or equal to five, or its annual revenue should be less or equal to 3 million Saudi Riyal (SAR) (MC, 2023). In the literature, MEs who own these businesses are called micro-

entrepreneurs and digital entrepreneurs. Their businesses are called micro-enterprises, micro-entrepreneurship, digital entrepreneurship, home-based entrepreneurship or micro home-based businesses. In Saudi Arabia, MEs are called "productive families", a term commonly used to refer to a segment of micro-business owners who operate from home (BOE, 2023). Those productive families produce several crafting products, such as homemade food or handmade products. Moreover, it was mentioned in the previous Section that the Saudi government developed a platform called "Maroof" to officially register home projects (Maroof, 2023). Based on the most recent information provided by Maroof, a total of 69,340 micro-businesses have been registered on their platform (Maroof, 2023). However, it is worth noting that out of the total number of projects, specifically 5,710 initiatives are associated with the handmade food and beverage industry. Despite the fact that registering and documenting their businesses on Maroof is simple, free, and will increase the legitimacy of their hidden home-based operations, fewer home cooking business owners have taken the initiative to do so than those in other industries. This highlights the degree to which businesses in this sector continue to operate non-compliantly and in the dark, disregarding the regulations and laws implemented to govern their activities since 2018.

This study focuses on those productive families in the Saudi homemade food sector for the following reasons:

First, MEs corresponding to this area are seen as a promising segment to focus on, especially since researchers consider them to have a significant role in both developed and developing economies like Saudi Arabia (Houston & Reuschke, 2017; Miller et al., 2007). As mentioned earlier, the Saudi government also believes that MEs impact the Saudi market. Hence, they are strongly considered in the Saudi Vision 2030 since there is a need to strengthen their role in enhancing the local economy; they also support Saudi Arabia's shift

towards a local production economy instead of its present dependency on oil (Faridi & Malik, 2019; Saudi Vision 2030, 2023).

Moreover, when researching a phenomenon connected to this segment, many researchers argued for treating them uniquely, according to the restrictions imposed by the method by which they work, due to their unique financial, technical, operational, and individual characteristics (Gherhes et al., 2016). This focused investigation on MEs allows for more accurate findings and an understanding of their impact on the local economy. By recognising their distinct qualities, policymakers and stakeholders can develop targeted strategies to support and promote their growth, ultimately contributing to the overall economic diversification goals of Saudi Arabia. Additionally, understanding the specific challenges and opportunities faced by this segment can lead to tailored policies and initiatives that foster innovation, entrepreneurship, and job creation within these industries (Dholakia & Kshetri, 2004; Faridi & Malik, 2019; Gherhes et al., 2016; Jones et al., 2014). In other words, the MEs operate from home and are responsible for all their business activities, from planning to implementation and evaluation, while continually learning without any assistance from the administrative teams that other-sized businesses typically employ, such as marketing or customer relationship management (Gherhes et al., 2016; Jones et al., 2014; Nieto et al., 2014). Because of this, some business owners have a hard time choosing between the trading platforms out there and tend to stick to the most common business model and imitate activities within the same type of business (Khalifa & Davison, 2006; Teo et al., 2003). This desire to imitate similar businesses in the absence of a feasibility study can lead to a lack of effective digitalisation among businesses within the same classification. Additionally, it can also result in missed opportunities for growth and expansion in the market. Thus, MEs are seen as a promising segment to focus on.

In Saudi Arabia, many MEs and start-up businesses used social media as the leading trading platform before the emergence of the IPSs (Abed, 2020; Abed et al., 2016). However, many studies have empirically confirmed the unsuitability of using social media as both a marketplace for completing financial transactions and facilitating customer purchase decision-making (Hänninen et al., 2018; Seghezzi & Mangiaracina, 2021; Walia & Zahedi, 2013; Zhang et al., 2019). These functions are essential functions of any marketplace alongside managing customer data and relationships and products and services marketing (Castelló et al., 2016; Etter et al., 2018). The same situation occurs with IPSs, following their extensive adoption by many MEs. However, a previous study has proven some shortcomings and unsuitability of this business model for MEs (Alnaghaimshi & Alnaghaimshi, 2020). Starting and operating procedures for micro-businesses in Saudi Arabia have recently become much easier; eighty-eight per cent of its businesses are now micro-businesses (MC, 2023). However, this random following of trends when adopting popular trading platforms results in difficulties relating to the maintaining of business survivability for some home businesses and may impede successful business operations due to unsuitable trading platform conditions. Indeed, maintaining the success and survival of a business within this segment, more specifically home businesses, is relatively complicated since it considers the scarcity of their resources, capabilities and knowledge, as well as the limitations that arise in the current widely used trading platforms, such as social media and IPSs (Alnaghaimshi & Alnaghaimshi, 2020; Dholakia & Kshetri, 2004; Faridi & Malik, 2019; Gherhes et al., 2016; Jones et al., 2014). Therefore, our study aims to demonstrate the promising role of these HFSDAs in supporting these Saudi female MEs in order to leverage the experience of early adopters to motivate and inspire late adopters.

Second, many studies, such as those by Faridi and Malik (2019), Gherhes et al. (2016) and Wang et al. (2013), are concerned with the growth and survivability of micro-businesses.

These studies have mainly examined how the restrictions on the micro-businesses' resources and capabilities can influence these businesses' performance and survivability. Other studies, such as Walia and Zahedi (2013) and Zhang et al. (2019), went further when they examined the role and advantages of technologies, including IDMs, in mitigating these restrictions, which provides a business channel for small and medium and micro businesses in different settings. In the context of the food sector, Saarijärvi et al. (2014) noted that businesses are often more focused on sales than improving customer experience and leveraging technology to add value to their business. Some recent studies relating to Saudi Arabia have stated the importance of developing mobile applications to support MEs home businesses, mainly those that produce homemade food (ALosaimi et al., 2020; Alnaghaimshi & Alnaghaimshi, 2020; Ferrao et al., 2022; Tanko et al., 2019). In other words, these studies have found that limited access to financial and human resources and a lack of managerial and technical skills are key factors that can hinder the growth and survivability of micro-businesses. Besides, they have also highlighted the importance of external support systems, such as government policies, intermediaries, and entrepreneurial networks, in mitigating these challenges and enhancing the performance of micro-businesses. In addition to the valuable and inspirational findings of these previous studies, the present researcher has owned a home business in the homemade food industry and has first-hand experience with inconvenient working conditions for IPSs, which led to a struggle to keep the business afloat. Hence, her interest in investigating these HFSDAs for MEs in the Saudi homemade food sector and the importance of focusing on those businesses have emerged.

With all the governmental support mentioned in the previous subsection and the above findings, MEs have the potential to create high growth and, thus, the operation of home businesses may become a significant and comfortable employment opportunity. Therefore, MEs have the potential to gain significantly from the adoption of HFSDAs technology

instead of trading via other platforms (Alnaghaimshi & Alneghaimshi, 2020). The primary inference derived from the reviewed studies is that it is imperative for MEs to take into account the constraints and distinctive attributes of their businesses, along with the limitations of the prevailing trading platforms, when making a choice to adopt a specific trading platform.

Furthermore, working from home possesses certain characteristics that differentiate it from larger firms. These include the advantages of decreased overhead expenses, enhanced flexibility, and diminished commuting requirements (Clemons et al., 2017; Gawer, 2014; Li et al., 2019). Additionally, MEs have the ability to provide personalised services or goods; thus, granting them a competitive advantage (Alnaghaimshi & Alneghaimshi, 2020; Gherhes et al., 2016). Nevertheless, the practice of home-based businesses has certain obstacles that must be acknowledged. These challenges include the constraint of limited physical workspace, potential restrictions imposed by national rules that impede the expansion of one's business and hinder the shipment of products to foreign markets, feelings of isolation, reduced visibility, and an ambiguous social perception that may undermine client confidence (Alnaghaimshi & Alneghaimshi, 2020; Gherhes et al., 2016; Rodríguez-Modroño, 2021; Reuschke & Mason, 2022). Further, home business owners encounter distractions from their family members and other responsibilities, which poses difficulty in establishing a distinct separation between their businesses and personal spheres (Rodríguez-Modroño, 2021). This challenge is particularly pronounced for female proprietors of such home businesses (Muhammad et al., 2019), as will be clarified in the following section.

Moreover, the mentioned limited number of registered MEs on Maroof emphasises the extent to which MEs in the homemade food industry persist in operating in informal manner that does not comply with regulations and legislation that have been put in place to control their businesses since 2018. Thus, the adoption decision pertaining to new trading

platforms is critical and alerts us to the potential importance of HFSDAs in aiding the least-developed home-based businesses in Saudi Arabia that operate in a rather obscure manner to be more formal and efficient. Especially since registration in these HFSDAs is free and their transaction fees are affordable, while the application's management provides vital technical and administrative support for the MEs. Thus, the obstacles to adopting mobile commerce, stipulated in previous studies, are overcome (Costa & Castro, 2021; Rana et al., 2019). However, the lack of awareness of the benefits of HFSDAs might limit their potential use, particularly since most MEs do not tend to be proactive in adopting new technologies (Costa & Castro, 2021). Therefore, this study focuses on investigating the motivations of MEs to switch to using HFSDAs and their post-adoption experiences and decisions, given the mentioned unique capabilities and characteristics. The imposed emphasis for this research is to contribute both theoretically and practically to raising awareness of researchers of the existence of this technology and clarifying the special features and benefits of this technology for MEs in the homemade food industry. Also, to explore how these MEs can effectively utilise their capabilities by recognising the potential role of HFSDAs in enhancing their business performance and resilience in a way that aligns with their unique attributes.

1.3.3. Importance of the women segment. The significance of focusing on the women segment of MEs is grounded in three key reasons. First, in addition to the mentioned special features and challenges of working from home in the earlier Section, Saudi Arabian women are subject to a range of traditions and conventions that are deeply rooted in religion and culture (Muhammad et al., 2019). According to Thompson et al. (2009), it is imperative for individuals, particularly women who are employed, to refrain from deviating unduly from their responsibilities towards their household and children. Therefore, when women make the decision to engage in employment either remotely or outside of their homes, they must take into account their familial responsibilities and the potential ramifications of entering the

labour market. Moreover, in accordance with Islamic religious teachings, the responsibility of earning money is assigned to the husband, but it is not considered a mandatory requirement for the wife (Muhammad et al., 2019). In the literature concerning home-based businesses, the nature of these businesses can be categorized into two scenarios: one where the work aligns well with the individual's abilities, time constraints, and financial resources, thereby ensuring a comfortable experience; and another where the work presents several challenges, potentially leading to work interruptions or familial issues in certain cases (Thompson et al., 2009; Trzebiatowski, 2020). Hence, it is imperative to prioritize the category of Saudi women. An essential component of this study involves comprehending the professional backgrounds of individuals by doing an analysis of the prevailing trading platforms utilized by home-based businesses. Another significant issue to consider is the assessment of individuals' ability to maintain a "work-life balance," which serves as a source of motivation for people to continue working remotely while fulfilling their responsibilities towards their home and family (Thompson et al., 2009; Trzebiatowski, 2020).

Second, earlier studies have claimed that female entrepreneurship is hindered by challenges, such as a lack of financial support, government restrictions and social and cultural challenges (Thompson et al., 2009). However, these challenges and barriers that were once encountered by female entrepreneurs in Saudi Arabia have already been effectively overcome. And they have now been crushed. Based on Saudi Vision 2030, a series of economic and social reforms have recently been witnessed concerning women's rights and empowerment (Basahal 2020). Accordingly, as presented in Section 1.3.1, the Saudi government has continually undertaken initiatives to support and empower Saudi women and encourage their productive role in society, not only as a wife and a mother but also as working women who can obtain financial security, especially in the absence of a working guardian. In addition, large sums of money are allocated for training the category of women

who operate from home and laws have been enacted alongside financial and non-financial services that facilitate and regulate their work, guarantee their rights, and provide a legitimacy and a foundation that supports their chances of success (BOE, 2018; Faridi & Malik, 2019; Saudi Vision 2030, 2020; Yu et al., 2019).

Third, Saudi Arabia has a population of 36.33 million, of which 42.36% are women (GMI, 2023). One especially notable statistic is that thanks to the efforts made according to Vision 2030, the percentage of women who participate in the workforce has nearly doubled from 17.4% to 33.6% within only five years (GMI, 2023). According to the Saudi Arabia GEM National Report 2021–2022, although almost 25% of entrepreneurs and 50% of established business owners have declared that they did not introduce technology to their businesses before Covid-19, 56% of entrepreneurs and 44% of established business owners have considered or increased the use of digital technologies due to the pandemic (GEM, 2022). Moreover, studies have shown that technology has shortened the business start-up period and made working from home both manageable and attractive for women who aim to be self-employed and participate in entrepreneurship (ALosaimi et al., 2020; GEM, 2022; Wynarczyk & Graham, 2013). Therefore, it is crucial to focus on Saudi women MEs and understand their current working situation from home. The findings of our study are expected to positively impact the future of Saudi women who operate from home. First, by understanding the limits of their capabilities and the existing trading platforms. Second, by enabling them via a digital working environment that is compatible with their other obligations, which also ensures the stability of their business during difficult times. Consequently, women MEs can effectively advance development towards achieving the Saudi Kingdom's Vision 2030.

1.3.4. Importance of the homemade food sector. The growing revenue and growth expectations for the online food market, as well as the particular difficulties relating to food

safety, taste, and delivery time, are the driving forces behind this study to focus on the homemade food sector. As stated by Maslow's law of needs, food is one of the basic physiological needs of humans. The food market revenue is projected to reach 61.52 billion US dollars; the expected annual growth is 4.13%, and online sales revenue amounts to 0.4% of the total food market revenue in 2023 (Statista, 2023). In addition, the revenue from the food delivery market was the highest in Saudi Arabia in comparison to the other Middle East countries in 2020 and is expected to reach 10.02 billion US dollars in 2023 (Statista, 2023). According to the analyst at Statista (2020), the online ordering of food via delivery platforms has successfully created a new premium segment in the online marketplace. In 2020, the revenue of these platforms grew at a promising rate since it reached 235 billion SAR, and it is expected to reach 323 billion SAR by 2024 (Statista, 2020). These statistics demonstrate the excellent opportunities that the Saudi homemade food industry can seize through the use of online platforms.

Furthermore, food is a sensitive product that has vital issues concerning its safety, taste, and delivery. Online platforms have been able to address these concerns by implementing strict quality control measures and providing customer reviews and ratings. This could increase consumer trust in the homemade food industry and lead to a surge in demand for these premium products. Additionally, the convenience of ordering homemade food online has attracted a wider customer base, including busy professionals and those looking for unique culinary experiences. Overall, the growth of online platforms has not only created a new segment in the marketplace but has also revolutionised the way people access and enjoy homemade food. In contrast to other types of handcrafted products, customers of homemade food are unable to form an opinion on the food based solely on its images or return the food if they are dissatisfied with it (Kapoor & Vij, 2018; Shultz, 2015; Steever et al., 2019). Therefore, sellers of handmade food must demonstrate a good reputation that

merits the trust of customers (Pennington et al., 2003; Rana et al., 2019; Wang et al., 2004), particularly in the wake of the pandemic (Tran, 2021). This is necessary for sellers of homemade food to attract or keep customers. This can be accomplished by painting a favorable image of their businesses in the customers' minds after they have had their first interaction with the MEs or by demonstrating the business's track record of success through the use of electronic reviews and ratings from previous clients (Clemons, 2007; Moreno & Terwiesch, 2014; Steever et al., 2019; Wells et al., 2011; Yoo et al., 2015).

Furthermore, Section 1.3.1 provides elucidation on a government project aimed at facilitating support for those female MEs working from home. This initiative involves the provision of designated locations, such as the Riyadh market, during periods of tourist and national festivals. Consequently, microenterprises are afforded the opportunity to market and sell their homemade products. Given the transient and seasonal nature of these physical markets, it is crucial to investigate the possible impact of HFSDAs in facilitating and sustaining the home-based businesses of micro-entrepreneurs engaged in the production of homemade food. Furthermore, as part of the strategic objectives outlined in Vision 2030, the Ministry of Culture has undertaken many projects to promote tourism. One such plan involves the creation of the Culinary Arts Authority, as reported by the Saudi Press Agency in 2023. The primary focus of this governing body pertains to the promotion and preservation of the distinctiveness and genuineness of Saudi Arabian culinary traditions. The Authority aims to promote the genuineness of Saudi cuisine to tourists by designating "Al-Jareesh" as a representative national dish and "Al-Maqshoush" as the official national dessert (SPA, 2023). Several studies have suggested that traditional food has the potential to have a favourable impact on the tourism industry (Robinson & Clifford, 2012; Sidali et al., 2015; Sims, 2009). According to Bravo et al. (2014), this unique impact on the tourists' experiences is a result of the homemade food having both tangible and intangible qualities. The tangible attributes

encompass distinctive packaging and a unique design, while the intangible attributes encompass factors such as exclusivity and the intricacies of the production process. These characteristics differentiate artisanal food from industrially produced alternatives (Bravo et al., 2014). In contrast to the restricted level of customisation offered by restaurants in their food offerings, the distinctiveness of homemade food arises from its personalized production and customization, which is tailored to the specific preferences of individual consumers. This methodology guarantees the preservation of food freshness, quality, and the overall satisfaction of consumers. (Canavan et al., 2007; Guerrero et al., 2009; Kang & Namkung, 2019). It is crucial to emphasize the significance of demonstrating the favorable impact of employing HFSDAs in bolstering legitimacy and enhancing the reputation of establishments operated by handmade food vendors, as previously discussed. This impact has the potential to incentivize tourists to utilise these mobile applications in order to connect with expert local chefs and partake in an exceptional gastronomic experience of authentic traditional food, hence enhancing the overall quality of their travel experience.

The current researcher believes that including Saudi female chefs in HFSDAs will make for a practical and appropriate destination for people and visitors looking to enjoy traditional Saudi cuisine via a dependable and quick shopping experience. This is because HFSDAs provide more efficient food selling and buying experiences, in contrast to the existing trading platforms used by those MEs, such as social media and IPSs (ALosaimi et al., 2020; Alnaghaimshi & Alnaghaimshi, 2020). Because of the potential for fraudulent comments on social media accounts, studies have shown that there is a lack of trust between customers and merchants (Castelló et al., 2016; Etter et al., 2018). In order to gain customers' trust and prevent conflicts before and after their purchase decisions, it is better for the sellers to have a platform where they can display the ratings and reviews of their current customers (Kapoor & Vij, 2018; Lin et al., 2006; Moreno & Terwiesch, 2014; Steever et al., 2019).

Additionally, a newly passed law from the Saudi government, which was already mentioned, strengthens the legitimacy of home-based businesses by encouraging them to join physical or online intermediary marketplaces, which is anticipated to have a positive impact on the reputation of the sellers and the confidence of the buyers (Clemons, 2007; BOE, 2018; Yu et al., 2019). Hence, the current study aims to explore the motivations to use HFSDAs by MEs in the homemade food sector and how the outcomes affect the selling experience via such applications.

Although it is accurate to acknowledge that platforms such as Etsy provide a means for home-based entrepreneurs to market a diverse range of handmade goods, it is important to recognise that the realm of freshly prepared food possesses certain attributes that set it apart from other crafted products. The aforementioned distinctions are centred on many issues, such as safety, perishability, laws, and consumer expectations. For example, the safety and control of food products, particularly those that are freshly prepared at home, are subject to stringent health and safety standards in numerous nations. The purpose of implementing these regulations is to guarantee the safety of the food being offered for consumption (BOE, 2018). The degree of supervision and adherence to regulations is typically more rigorous for handcrafted food in comparison to other artisanal goods such as jewellery or artwork. Producers of handmade food are required to effectively traverse a set of rules that are intricate in nature, including the acquisition of certain permissions and certifications and undergoing inspections. However, little is known about how these practices are applied in the homemade food sector. Furthermore, freshly prepared food at home is frequently characterised by a high susceptibility to spoilage and possesses a restricted duration of viability (Bravo et al., 2014). This presents distinctive obstacles for sellers, who must guarantee the delivery of their products to customers in a satisfactory state and within a designated timeframe. In contrast to numerous other manufactured goods, which often possess an extended duration of viability

and are somewhat less susceptible to the influence of environmental factors during transportation. Earlier in this section, it was clarified that establishing trust with consumers is an essential element in the process of marketing homemade food products (Yu et al., 2019). Sellers frequently find it necessary to communicate with customers in order to establish trust in the calibre and safety of their food (Kapoor & Viji, 2018; Lin et al., 2006; Moreno & Terwiesch, 2014; Steever et al., 2019). It is also important to communicate with customers to gain a better understanding of their needs. The production of homemade food exhibits a profound connection to cultural and nutritional inclinations, rendering it a more individualised commodity compared to several other artisanal products. This implies that sellers of prepared food may be required to cater to a more diverse array of preferences, dietary limitations, and cultural specifications in comparison to vendors of non-food items (Yu et al., 2019). This degree of connectivity required is not as essential for numerous other crafted goods. Moreover, the process of delivering food products while ensuring their safety and maintaining their freshness can be more intricate compared to shipping other types of manufactured goods. The inclusion of specialised packaging and the implementation of temperature control measures may be imperative, hence augmenting the intricacy and financial burden associated with the online sale of prepared food goods. Thus, the current study could help in understanding how the use of HFSDAs for homemade food selling and delivery can help in addressing these issues.

In summary, it can be observed that home-based entrepreneurs utilize platforms such as Etsy to engage in the sale of diverse handcrafted products. However, the unique characteristics associated with the homemade food sector, including considerations of safety and regulation, perishability, consumer trust, dietary preferences, packaging complexities, and the establishment of trust, differentiate it from other forms of handcrafted merchandise. The aforementioned attributes render the sale of prepared food a unique and occasionally

intricate undertaking, in contrast to the online sale of non-food products. Moreover, we noticed that there is a continued focus on using intermediary mobile applications for restaurants (Gonzalez et al., 2022). However, the reasons for using (and the impacts of using) HFSDAs by MEs remain shrouded in mystery. There is a dearth of research exploring the reasons for using HFSDAs as a trading platform among MEs for selling homemade food online, nor are there studies identifying the impact of HFSDAs use on MEs' business, lives, and intentions related to its continued use. To fill this void, this study considers the importance of investigating the reasons for (and the impacts of) the actual use of HFSDAs and how it might facilitate the building of efficient selling and buying experiences of homemade food. The research aims and questions are provided in the following Section.

1.4. Research aim, objectives and questions

Given the importance of investigating adoption motivations and experiences of MEs in using HFSDAs and the scarcity of research that explores these phenomena, this study aims to examine the reasons that motivate MEs to switch from IPSs to HFSDAs, HFSDAs influences on their business and life and the decisions to continually use this new technology. To practically achieve these purposes, the overall objective is based on searching the MEs throughout the whole switching process to enable a deep understanding of the fundamental reasons for the switch, alongside an analysis of user experiences and their impacts on the reasons for continuing or stopping such a switching process. The research purposes lead to the formulation of two research questions and by addressing these questions and fulfilling their sub-objectives, the study's purposes will be accomplished. These research questions are stated as follows:

RQ1. Why did micro-entrepreneurs switch from intermediate physical shops to homemade food selling and delivery applications?

The sub-objectives associated with this question are:

- To assess MEs' perceptions of IPSs.
- To identify the reasons for leaving IPSs.
- To identify the reasons for adopting HFSDAs and pre-adoption expectations.
- To determine the reasons that might facilitate or hamper the switching process in the adoption stage, including some personal causes and Covid-19 impacts on the decision to use HFSDAs.

RQ2. How has HFSDAs usage affected MEs' personal life, businesses, and decisions to continue or stop using HFSDAs?

The sub-objectives associated with this question are:

- To assess MEs' perceptions after using HFSDAs and their implications in business and personal life.
- To identify and assess the impact of these perceptions and experiences on their decisions to continue or stop using HFSDAs.
- To identify the reasons that might facilitate or hamper the continuity of the switching process in the post-adoption stage, including some personal reasons and the impact of Covid-19 on the decision to continue the use of HFSDAs and how they employ HFSDAs.

These are the aim and questions of the current study. In the next Section, the adopted research methodology is clarified.

1.5. Research design and methodology

Considering the originality of this research in terms of its context, aim, objectives and research questions, a series of qualitative semi-structured interviews research design is

selected. This is because qualitative interpretive research focuses on an exploration of the subjective perceptions of humans regarding their environment to achieve a deep and comprehensive understanding of a certain phenomenon in its natural social settings (Bell et al., 2018). Such a comprehensive understanding and local contextualisation can be obtained when the researcher attempts to understand the participants' subjective experiences, explanations and interpretations of the study's phenomenon (Orlikowski & Baroudi, 1991). It has been argued that human perceptions and affairs cannot be examined objectively by using scientific methods (Burrell & Morgan, 2017; Goldkuhl, 2012). This is because interpretive research believes that multiple subjective realities are socially constructed and cannot be predicted (Oates, 2006). According to Myers (1997a), the most complicated issues in the Information Systems literature arises from social and organisational aspects (Goldkuhl, 2012). To address these complex aspects, research in the Information Systems field began by considering the interpretive research paradigm when researchers realised that more attention must be given to human affairs and their perceptions in given contexts (Myers, 1997a). In this research, the present researcher preferred to use interpretive research over other forms of research philosophies. This is because it enables the findings to be expanded upon with more explanations and details of the phenomena; qualitative (rather than quantifiable) data must also be collected. Such qualitative data can be gathered and produced using interpretive research, which helps understand why MEs switched to HFSDAs over IPSs and how the use of this technology influences their business, lives and post-adoption decisions.

This research adopts a series of interviews strategy. This is because this research acts as an initial and exploratory study that investigates contemporary phenomena within a certain context. Considering the lack of empirical research and the inadequate existing theories and models in explaining the reasons for adopting this new technology and the post-adoption experiences of MEs, semi-structured interviews are preferable since they offer a route to

obtaining a comprehensive investigation and building a conceptual model to explain these phenomena (Creswell & Creswell, 2017; Oates, 2006). The exploratory qualitative study is preferred in the Information Systems field when there is limited literature regarding a particular phenomenon (Oates, 2006). It allows the researcher to conduct a detailed investigation of this phenomenon, by considering its context, to understand the interrelationships between the people and this context (Symon & Cassell, 2012).

The present researcher has chosen semi-structured interviews as the primary data collection tool. The qualitative data from interviews will be supplemented by qualitative data from relevant MEs' online reviews regarding the use of HFSDAs. Finally, to achieve triangulation and trustworthiness, two focus groups will be conducted to verify the findings and to obtain more of an understanding and explanation regarding any unclear findings from the interviews and reviews. The sample will be purposeful and consist of thirty-five female Saudi micro-entrepreneurs from different cities in Saudi Arabia. The data will be analysed via MAXQDA, a qualitative data analysis software.

This research will be approached abductively, i.e., a hybrid approach from both deductive and inductive approaches. In abduction reasoning, the theory's dimensions are used to organise and explain the collected data, which enables replicable, valid and constructive knowledge (Given, 2008). Therefore, this approach is innovative because researchers aim to classify and analyse the collected data inductively and, by the end, match these findings with the existing studies (Flick et al., 2004). Researchers also can employ their profound insights based on relevant data to discover a logical explanatory inference in light of the collected data, which exists in literature and adopted theories (Dubois & Gadde, 2002). Therefore, this study intends to initially employ an integrated conceptual framework that consists of a set of themes based on the logic of the adopted theories. This framework will be used to analyse

and organise the data deductively (Given, 2008). However, each respondent's voice will be considered when gleaning more empirical observations and explanations that assist in generating codes for constructing the predefined themes, demonstrating the inductive side of the analysis process (Braun & Clarke, 2006). Gioia's methodology will be followed to conduct this abductive data analysis, where each initial theme represents a construct, which will be aggregated from the generated codes primarily from the data (Gioia et al., 2012). The research significance and contributions are provided in the following Section.

1.6. Research significance and contributions

The theoretical and practical contributions expected from conducting this qualitative study derive from the exploratory power of the conceptual framework that will be adopted to link many aspects of the investigated phenomena in an in-depth and detailed manner. These theoretical and practical contributions are discussed in the following subsections.

1.6.1. The research theoretical contributions. Given the importance of conducting this research in its intended context, as demonstrated in Section 1.3 and the absence of research addressing these phenomena, as discussed in Section 1.2, answering the current research questions assists in discovering valuable theoretical knowledge and contributes as follows:

First, according to the reviewed studies on the available trading platforms and marketplaces used by MEs owned home businesses globally, studies have solely addressed businesses' experiences with independent websites, social media or mobile applications as trading platforms and the opportunities and limitations of them (e.g., Barnes et al., 2012; Burgess and Paguio, 2016; Castelló et al., 2016; Etter et al., 2018; Michaelidou et al., 2011; Simmons et al., 2008; Soliman & Janz, 2004; Turner & Endres, 2017), or in the context of Gulf countries (e.g., Abed, 2020; Abed et al., 2016; Aladwani, 2003; AlBar & Hoque, 2019;

Alfahl et al., 2017; AlGhamdi et al., 2011; AlGhamdi et al., 2012; Alrawi & Sabry, 2009). However, to the best of our knowledge, no prior research in the Information Systems literature has investigated MEs' experiences with the IPSs and HFSDAs in the context of Arab countries or other contexts. Additionally, after Covid-19, there has been a call for frameworks that can assess the value of digital transformation for small businesses during the pandemic to guide future transformation processes (Mandviwalla & Flanagan, 2021). There have been some studies regarding using IDMs for global businesses. However, these analyses explored different mediums, samples and contexts in comparison to the scope of the current study (see Chapter 2, the literature chapter, for more justification about this contribution). The aims and objectives of this study are distinct from these prior investigations in the Information Systems field that have concentrated on other forms of IDMs, such as eBay, Amazon, Alibaba, Deliveroo, Just Eat or Uber Eats. The only applications similar to the HFSDAs in our study are Homefoodi and Curryful. However, to the best of our knowledge, no previous research in the Information Systems literature has investigated the adoption or post-adoption of the available HFSDAs by MEs. Thus, our study on intermediary mobile marketplaces within the Information Systems literature that examines the adoption and post-adoption behaviours of HFSDAs among female MEs, would help towards:

- Exploring the reasons why Saudi women MEs use the application, their experiences with this new technology in a relevant context and their reasons for continued or discontinued use of HFSDAs.
- These discoveries will help develop a conceptual model that explains HFSDAs adoption and post-adoption behaviors among female MEs, which can be validated and employed by future research within the Information Systems literature that explores this technology in other contexts.

The distinctiveness of this research stems from its thorough investigation of the behaviours of MEs in the process of adopting HFSDAs, encompassing the pre-adoption phase, adoption phase, and post-adoption phase, as well as the actual user experience. This study not only concentrates on the first phase of adoption but also dives into comprehending the evolution of MEs' interactions with HFSDAs through these stages. In contrast to prior research in the Information Systems literature that has predominantly concentrated on the initial phases of adoption for analogous technologies, such as restaurant applications and IDMs, or on mobile commerce in a broader context, our study adopts a comprehensive perspective. Previous studies have examined a variety of aspects of technology adoption, user experience, and their impact on business performance, with the research by Picoto et al. (2014) serving as an example. However, the present research surpasses these initial investigations. The focus of our study centres on examining the effects of HFSDA utilisation. This investigation encompasses not only the impact on business performance but also the potential consequences for the personal lives of MEs. This study evaluates the diverse effects of these mobile applications on many dimensions of their businesses, including operational effectiveness, customer satisfaction, and financial performance. Moreover, this study explores the impact of these technologies on the personal lives of female MEs, specifically in relation to their work-life balance and overall quality of life and productivity. Additionally, it examines how the distinct attitudes and orientations of these female MEs shape their businesses and decisions. Moreover, a distinguishing characteristic of this research is its emphasis on the sustained utilisation of HFSDAs by MEs. Instead of solely analysing adoption and early experiences, we explore the underlying motivations that drive individuals to consistently utilise these applications. The utilisation of multiple methods facilitate the examination of the underlying reasons that influence the long-term adoption and sustainability of HFSDA among MEs.

On the other hand, according to the reviewed studies on the available trading platforms and marketplaces used by MEs operate from home to the present researcher's knowledge, only one study (Alnaghaimshi & Alneghaimshi, 2020) has highlighted two of the IPSs limitations. As mentioned in the previous point, no past studies have been conducted to holistically explore the adoption of HFSDAs and post-adoption behaviors among female MEs. Therefore, for the Information systems literature, exploring these phenomena will provide significant theoretical contributions related to the introduction of new concepts to this literature regarding two new types of intermediate marketplaces used by MEs, namely intermediate physical stores and homemade food selling and delivering mobile applications, as well as the description of their business models and the experiences of these entrepreneurs. In summary, this research enhances our comprehension of the adoption and utilisation of HFSDAs among MEs, surpassing a superficial analysis of the initial adoption phases. It delves into the post-adoption stage, examining its effects on both business and personal domains, presents a nuanced viewpoint on the technology's influence on the daily routines, welfare, and productivity of MEs and examines the IPSs use policy, their limitations and MEs' experiences with these IPSs.

Second, for the studies focused on switching behaviors within the Information Systems literature, this study adds a significant contribution by exploring the reasons of MEs to switch from IPSs to HFSDAs. According to the reviewed studies on the switching behaviour within the Information Systems literature, there have been abundant studies on user-switching behaviours. However, among all the studies with regard to user switching behaviour in the Information Systems field (e.g. Bhattacharjee et al., 2012; Bhattacharjee & Park, 2014; Chang et al., 2017; Chang et al., 2014; Li & Ku, 2018; Lin et al., 2013; Suh & Kim, 2018; Sun et al., 2017; Wirtz et al., 2014; Yan et al., 2019), no previous study has illustrated the business switching behaviors between two types of intermediary marketplaces,

unlike our study, in particular from IPSs (offline intermediary marketplaces) to HFSDAs (mobile intermediary marketplaces). On the other hand, the two vital behaviors in the Information Systems literature (i.e., adoption and post-adoption behaviors) are combined to deliver a novel study in the context of Saudi Arabia, which examines the adoption and usage activities in the form of switching behaviour. This is because the mentioned studies related to Gulf countries or Saudi Arabia examined the reasons for the adoption decisions without considering the previous trading platform limitations and their impact on the switching behaviours.

Third, the influence of various personal reasons on the research phenomena and the usage effects on MEs' personal life will be assessed, including different orientations and attitudes of ME towards the use and continued employment of HFSDAs and the effects of a variety of family issues. Given that MEs are typically solo entrepreneurs, i.e., the sole owner and manager of their businesses, and the personal aspects have been neglected or was not studied in-depth in previous adoption and post-adoption studies, our assessment of this personal aspect aims to reflect the potential role of HFSDAs in facilitating MEs' businesses at a personal level. Also, to demonstrate the influences of these MEs' attitudes, preferences, orientations, limited resources and capabilities and the life and family obligations on their businesses. Furthermore, the above-intended contributions respond to the calls to distinguish research in MEs from other businesses due to the unique characteristics and limited resources and capabilities that influence MEs' behaviors and decisions, as mentioned earlier in Sections 1.3.2 and 1.3.3 (Brawley & Pury, 2017; Jones et al., 2014; Richbell et al., 2006). Thus, focusing only on MEs in our study can be seen as closing a group gap in the Information Systems adoption and post-adoption literature because most previous studies in other contexts have mixed all types of business or focused on adopting other technologies by MEs and overlooked the personal aspect. In other words, previous studies either mixed micro-

businesses with larger businesses to the extent that they did not specialise in the role of the personal aspect, or they specialised in micro-businesses, however, they only focused on some personal aspects as control variables, such as age and innovativeness.

On the contrary, our holistic qualitative study gives room for the MEs to be open in conversation regarding their experience. Therefore, this focused and comprehensive investigation allows a deeper understanding of the personal aspects that influenced their experience, such as pre-adoption expectations, the social aspect, and family relationships, such as the role of the husband and children's responsibility, or the desire to focus on other aspects, such as studying. It is important to consider the personal aspect because those MEs work independently from their homes, and most of them make their decisions personally or by consulting the people around them (Thompson et al., 2009; Trzebiatowski, 2020). Thus, considering the impact of the personal aspect on their business and how this aspect is affected by this business is very important because time and effort are limited and responsibilities are many. Consequently, it is important to know ME role in her business and how her business is affected by her limited resources and abilities as well as the surrounding social environment affecting her as an independent home-based seller. Furthermore, some studies have advocated adopting qualitative research when investigating a new phenomenon in a particular context (Dholakia & Kshetri, 2004; Thabela et al., 2019; Lussier & Halabi, 2010; Mallat et al., 2009; Shultz, 2015). This is because the interaction of the stakeholders with the environment may vary independently, which depends on the specific context, resulting in a gleaning of new contextual insights that are critical when examining entrepreneurs' experiences (Autio et al., 2014; Davidsson, 2015; Lumpkin & Dess, 1996; Van Burg et al., 2022; Welter, 2011). Therefore, it is logical to argue that this study will fill this group gap in the Information Systems literature by exploring the behaviors of Saudi women MEs in the adoption and post-adoption of these newly emerged HFSDAs in the present context. In particular, a distinctive

conceptual model will be constructed using this study's findings to explain the reasons and experiences of MEs with this new technology.

Fourth, recent systematic literature reviews on technology, including restaurants applications, have confirmed that qualitative research was scarce compared to quantitative research, and it advocated more qualitative investigations in the future due to its role in providing a holistic understanding of the phenomenon of adoption (Gonzalez et al., 2022; Li et al., 2020; Shankar et al., 2022; Shroff et al., 2022; Yan et al., 2021). Moreover, two of these reviews have emphasised the lack of qualitative research regarding exploring the continued use of technology (Yan et al., 2021) and applications from the subjective perspective of restaurants (Shankar et al., 2022). Based on the above, this study aims to contribute to the Information Systems adoption and post-adoption literature by filling this methodological gap. It responds to these calls in this literature by adopting qualitative data collection and analysis methods, mainly because no earlier qualitative study has focused on the same sector, context, type of business and the HFSDAs business model as will be presented in this study.

Fifth, as stated previously in Section 1.2, merely four studies in the context of Saudi Arabia have suggested the need for mobile applications for MEs in the Saudi homemade food sector (ALosaimi et al., 2020; Alnaghaimshi & Alnaghaimshi, 2020; Ferrao et al., 2022; Tanko et al., 2019). One of them has briefly highlighted two of the limitations of IPSs without considering the existence of HFSDAs in Saudi Arabia. Therefore, this is regarded as a green flag pointing to, at least in the present context, no previous studies have investigated MEs' experiences with IPSs and HFSDAs. Given the mentioned recommendations for adopting the qualitative approach when exploring a new phenomenon in a new context (Autio et al., 2014; Davidsson, 2015; Welter, 2011), this can be considered a context gap that the current study will fill.

1.6.2. The research practical contributions. Concerning the practical contributions, the mentioned discoveries in the previous subsection could practically assist the understanding of the topic and help the Saudi society as follows:

First, the expected implications for MEs and their customers are as follows:

- In 2018, Saudi MEs experienced new and promising HFSDAs that were created based on the collaborative economy concept and supported by the Saudi government, such as "Tojjar" (SPA, 2023), as well as other HFSDAs that are created by Saudi entrepreneurs, including "The Chef" and "Jahez". All these applications are free to download from Apple and Google Play Store. However, the usage rate by MEs is relatively low due to the delayed adoption habits for this type of business. Changing these habits is relatively complex (Nohria & Leestma, 2001), yet it is possible and vital to support and direct these adoption habits by investigating the experiences of the MEs with the other trading platforms and their limitations (specifically with IPSs) and the reasons that encourage some MEs to use HFSDAs, as well as their experiences as early adopters of HFSDAs. Thus, the potential role of HFSDAs in supporting relevant MEs compared to other trading platforms, such as IPSs, will be explored. This is an important practical contribution for MEs in the Gulf countries since their business norms align with Saudi Arabia. This result also would help non-adopters MEs to make the correct and informed decision regarding which intermediary marketplaces they should adopt according to their orientations, attitudes, and resources.
- The results would serve other craft businesses by addressing the importance of applying HFSDAs to the homemade food sector. This would certainly occur if this study found that the HFSDAs have a promising role in supporting homemade food sellers, which is a sensitive product. Thus, it is logical to expect a similar (or even a

superior role) for intermediary mobile marketplaces in supporting other craft businesses.

- The results would help enhance the outcomes and survivability of the home-based businesses, which undoubtedly significantly contribute to most national economies by decreasing poverty, increasing the self-employment rate and, consequently, enhancing societies' living quality (Akoten et al., 2017).
- The customers of these businesses could benefit from this study's findings by understanding the impacts of operating in different intermediary marketplaces on MEs products' prices, trust-building and the whole customer buying experience.

Second, the expected implication for the owners of IPSs and HFSDAs is that the study results assist in the understanding of the current situation of their marketplaces and help develop them to satisfy the needs of MEs and their customers.

Third, the expected implications for decisions makers are as follows:

The study results will reveal the current status of these intermediary marketplaces for MEs in Saudi Arabia. This could assist decision-makers, such as the Saudi government, and investors to offer direct financial or educational support to these businesses in an appropriate path according to the MEs' needs.

Through a qualitative investigation of the female Saudi entrepreneurs' experiences, this study will examine how they perceived the government's initiatives to support female entrepreneurship and to what extent they are exploited to support their businesses. This would enable the Saudi government to examine the current situation, which assists in the undertaking of informed actions to develop or innovate a new initiative to support MEs.

Fourth, the expected implications for the tourism industry are as follows:

- As previously mentioned, many studies in other contexts have indicated that traditional food has a prominent role in supporting tourism (Robinson & Clifford,

2012; Sidali et al., 2015; Sims, 2009). Thus, the study results are expected to support the tourism sector in Saudi Arabia, which continues to be a booming sector, by offering one destination (i.e., HFSDAs) to new visitors who seek a unique eating experience from traditional Saudi dishes cooked by Saudi chefs.

- The results will show whether using HFSDAs would contribute to building the online shops' legitimacy and the reputation of MEs as homemade food sellers. This outcome may be helpful for the decision-makers in the Ministry of Tourism, who arrange food festivals since they can easily discover MEs with a good reputation.

This Section provides an overview of the research importance and contributions. In the next Section. The structure of the current thesis are presented.

1.7. Thesis structure

This thesis consists of seven chapters. The content of each chapter is as follows:

Chapter one represents the introduction of this thesis, which introduces the research background, context, aim, objectives and questions, and relevant literature to justify the study's significance and originality.

Chapter two is the literature review, which positions the current research relative to the literature following a presentation of a comprehensive and critical review of the existing scholarly and empirical literature on marketplaces adopted by MEs that operate from home.

The chapter also provides a background on the concept of IPSs and HFSDAs and presents an overview of the reviewed studies regarding IDMs that differentiates HFSDAs from other digital platforms. Next, the adopted framework for exploring research phenomena will be discussed. This chapter concludes with a deep analysis of the gaps in the literature.

Chapter three discusses the adopted methodological choices towards achieving the current study's objectives. The rationale for the selected research philosophy, strategy, data collection

instruments, sampling techniques, data collection analysis methods and ethical considerations are also discussed here.

Chapters four and five offer a detailed presentation of the qualitative results related to each research question of this study.

Chapter six discusses and interprets the main findings and links them to the relevant literature.

Finally, *Chapter seven* concludes this study by reflecting on the achieved purpose and objectives of the analysis, then presents the actual contributions to knowledge and real-world practices. Afterwards, it discusses the study's limitations and suggests a range of directions for future research based on the obtained empirical findings. The next chapter will provide a comprehensive review of the existing literature regarding the current research phenomena.

Chapter two: Literature review

2.1. Chapter introduction

The previous chapter introduced the research phenomena that the current study will attempt to investigate in the given context. Driven by the current research purpose, objectives and questions, a literature review is provided in this chapter. This comprehensive review examines prior and relevant studies regarding MEs and other types of businesses that switch from one marketplace to another and their technology adoption and post-adoption behaviours. The purpose of composing this review, based on available evidence, is to emphasise the gaps and research phenomena' importance and support the intended academic and practical contributions. Moreover, it ensures the necessity of conducting this qualitative investigation about female micro-entrepreneurs' motivations to switch from IPSs to HFSDAs, their experiences with HFSDAs and the influences on MEs' business, lives and decision to continually use the application.

Section 2.2 of this chapter provides an overview of the search process in this review. Then, an overview of the marketplaces used by MEs both globally and in Saudi Arabia is presented in Section 2.3, which is followed by a detailed explanation of the intermediary marketplaces used by MEs in Saudi Arabia (Section 2.4). This Section starts with a detailed description of the concept of IPSs and its business model for homemade food (Section 2.4.1). In Section 2.4.2, the concept of HFSDAs is discussed. Section 2.5 presents the main findings from the review of the previous studies in the Information Systems literature on IDMs and restaurant applications switching, adoption and post-adoption behaviours from both the customers' and sellers' perspectives, which related to different contexts and countries. The adopted conceptual framework for exploring research phenomena is presented in Section 2.6, while the reasons for adopting this integrated framework are discussed in Section 2.7. Based on the

reviewed literature, a summary of the gaps and the intended contributions to fill these gaps are provided in Section 2.8.

2.2. Searching process in this review

In this review, the principles of the integrative review were followed to some extent to organise and synthesise the collected data. By following the guidelines of Cronin and George (2023) for selecting the most appropriate synthesis vehicle for the surveyed literature, the decision was made in this study to choose redirection as the primary goal of this review. Redirection helps to organise the existing knowledge in a structured manner that can present new insights to guide and redirect future research (Cronin & George, 2023).

Given that this review aims to synthesise and connect the existing knowledge about different phenomena and contexts, it was not a narrative review because the articles were not restricted to Saudi Arabia (Paré et al., 2015). Moreover, this review was not a systematic review because the search was not limited to one type of article or only studies in the identified and well-known scientific journals included in the CABS or Web of Science journal quality lists (Loon et al., 2020). The relevant studies in the Information Systems literature regarding our research phenomena in many contexts, including Saudi Arabia, were considered. The reviewed studies were clustered under the covered topics relating to the currently studied phenomena. Thus, to some extent, the thematic organising of the collected studies can be classified as an integrative review. The latter is one of the primary instruments for synthesising and re-distilling the reviewed studies from several aspects to redirect research to specific topics worthy of investigation (Cronin & George, 2023). However, the current review contrasts with the structured integrative review since the focus was based on covering and classifying most of what has been previously done regarding these topics in different contexts by providing a sample of these studies for each theme, not including, and providing

statistics about all the published studies about a specific theme in the identified and well-known scientific journals only to justify the intended gaps .

This review starts by searching for the studies in a comprehensive and balanced manner to avoid the potential for bias to arise that stems from the identified gaps in the reviewed studies. In the case of this study, the focus was on contemporary phenomena in their specific context. Thus, to ensure the accuracy of the identified contextual gap, the studies related to Saudi Arabia are associated with the research sample (MEs) have been reviewed, whether published in well-known journals or not. If the search had been limited to studies in the top scientific journals, most studies related to Saudi Arabia would not appear in the review. These studies were included in the search to raise the credibility of this study and clarify the existence of the contextual research gap. As starting point, Google Scholar was used as sampling frame that identified the relevant literature. Then, Scopus and The University of Nottingham database were used to search and access to articles and check if some articles had been peer-reviewed. Those MEs are so-called productive families in the context of Saudi Arabia; thus, the search was initiated by searching for data about "productive families" from 2010 to 2020. Various key studies outside of this range were used to support some parts of this study. It is essential to clarify that not only articles were reviewed, but also various books, conference papers and reports that support a variety of arguments or have results relating to essential aspects of the study. It is important to note that this review was not solely accomplished in the first year of the study (2020). The present researcher later returned to consult the Information Systems literature during the data analysis stage and, recently, the search was renewed (via a time range set from 2020 to 2023) to enable the inclusion of new studies in the Information Systems field, all of which were added to this review chapter.

The reviewed studies were closely examined, but most of them were found to be irrelevant. In the literature, Saudi women entrepreneurs' studies are most focused on exploring the challenges, obstacles, opportunities, and possibilities available to them when starting entrepreneurial businesses in light of the great empowerment efforts via Vision 2023 (see, e.g., Alghamdi et al., 2022; Alhothali, 2020; Al-Rashdi et al., 2022; Basaffar et al., 2018). Two studies have highlighted the importance of having technologies to support productive families in general, mainly because they do not have sufficient financial resources or the technical skills necessary for a digital transformation of their businesses (Elkassas, 2021; Mahmud et al., 2019). Notably, in the Saudi context, four studies claimed an urgent need to develop mobile applications to support the work of entrepreneurs who work from home (Alnaghaimshi & Alnaghaimshi, 2020; ALosaimi et al., 2020; Ferrao et al., 2022; Tanko et al., 2019). However, although these studies were published recently, they are ignorant of the existence of HFSDAs that already exist in Saudi Arabia to support female entrepreneurs that work from home, which this study aim to explore. There are mobile applications similar to the HFSDAs in the Saudi context called Homefoodi and Curryful. However, to the best of our knowledge, no previous research in the Information Systems literature has investigated the adoption or post-adoption of these available HFSDAs by MEs. Hence, this analysis aims to contribute to the Information Systems literature by redirecting researchers interested in MEs and home-based businesses to existing intermediary technology and the differences between the IPSs and HFSDAs business models, which paves the way for more research on this new technology in the homemade food industry from both the sellers' and customers' perspectives.

In addition, any study about any type of business's experiences with similar technologies, such as IDMs or restaurant applications, in any context or country was included in order to distinguish the current study's focus from that of previous research. Reviewing previous studies, as mentioned earlier, clarifies the intended theoretical gaps, ensures the discovery of

these gaps, and reflects the importance of investigating the current research phenomena in their specific contexts. Thus, to provide a fair, complete and comprehensive representation of the existing studies about MEs, other terms have been used to find extra data, such as home businesses, home-based businesses, home entrepreneurs, micro-entrepreneurs, and digital entrepreneurs. These terms were included with the other terms to narrow the search, as shown in Table 1. All studies relevant to the current research phenomena were considered, including examinations of the other marketplaces used by MEs to justify the need for exploring the potential of using HFSDAs for MEs. The currently available electronic forms of intermediary marketplaces for other types of businesses are reviewed to capture the current research efforts that relate to the studied research phenomena and how they differ from our current focus. Initially, they were filtered based on the titles. If the title was relevant, then the abstract was checked. If the abstract was included, it was allocated to the Table and assigned to an appropriate topic. To classify the collected studies, Tables for different topics were used, including trading platforms for MEs, switching, adoption, impacts of use and continued use.

Table 1: Search terms for the literature review of this chapter.

Main terms	The aim of including these terms in the search process
Productive families, Productive households, home businesses, home-based businesses, home entrepreneurs, micro-entrepreneurs, and digital entrepreneurs	To search, in general, for what have been explored about these micro-businesses.
Etsy, Curryful, Homefoodi, intermediate/intermediary and (mobile marketplaces, electronic marketplaces, mobile platforms, trading platforms, trading channels, mobile businesses), collaborative economy, sharing economy.	To search, in general, for what have been explored about these multisided marketplaces. More focus was given to search about studies regarding the marketplaces similar to the HFSDAs under the current investigation. The aim is to emphasize the importance of conducting the current study.

Online food delivery, online food services, food delivery applications, food technologies.	To search, in general, for what have been explored about these multisided marketplaces in the food industry. The aim is to differentiate the current study's focus from these studies.
Switching, adoption, post-adoption, continuance use, use value, outcomes, motivations, advantages, disadvantages, covid-19, pandemic	To search, in general, for what have been explored about these phenomena, focusing on studies conducted on similar context, method, technology or sample

The overall conclusion from this review was that global research on MEs, who own home businesses, especially after the Covid-19 pandemic, usually delved into the exploration of the benefits of digital transformation through intermediary or personal platforms for MEs businesses. Globally and in the context of Saudi Arabia, research gaps remain related to the reasons for using IPSs and HFSDAs, their business models, the experience of MEs with them and their decisions to continue or stop using such marketplaces. This study aims to bridge these gaps in the literature on Information Systems by providing theoretical contributions.

Speaking about the theoretical contributions, the present study aims to address these theoretical gaps, as will be discussed in detail in the following sections, specifically, Section 2.8. To provide the reader with an overview, these gaps will be highlighted briefly in this section. This study aims to address a significant group gap in the existing literature on Information Systems. Specifically, it seeks to ground a conceptual framework that elucidates the process of adoption and utilisation of this new technology by those MEs. This model will contribute to explaining the adoption and post-adoption phenomena of this technology among female micro-entrepreneurs. Notably, there are no studies on this type of technology or a framework that fully explains these two phenomena (switching reasons, and value of use and continuance use reasons) and how they relate to each other before this study. Thus, this model is seen as a major addition to the Information Systems literature. Investigating these

phenomena will also address a contextual void since previous research conducted in the Saudi context has primarily concentrated on alternative markets utilised by MEs or advocated for the development of mobile applications for MEs (Alnaghaimshi & Alnaghaimshi, 2020; ALosaimi et al., 2020; Ferrao et al., 2022; Tanko et al., 2019). In contrast, our research will confirm the existence of these mobile applications for MEs in this sector and will investigate the experiences of MEs with these intermediate marketplaces.

Furthermore, this study aims to address two literature gaps. Firstly, it seeks to fill a significant theoretical gap by incorporating the entrepreneurial bricolage theory for the first time into the information systems literature to examine the value of the use of this new technology by those MEs. Secondly, it aims to explore a significant theoretical gap related to the introduction of new concepts to the literature regarding two new types of intermediate marketplaces used by micro-entrepreneurs, namely intermediate physical stores and homemade food selling and delivering mobile applications, as well as the description of their business models and the experiences of these entrepreneurs. These are novel marketplaces and the switching reasons between them were not explored previously, thus presenting another significant gap in the existing switching literature, as will be discussed in Section 2.5 in this chapter. The present study aims to address a methodological gap by using a qualitative approach, which is particularly relevant given the limited number of qualitative studies found in recent reviews of the literature on Information Systems adoption and post-adoption and the subjective experiences of MEs with IDMs have rarely been qualitatively examined (Shroff et al., 2022; Shankar et al., 2022; Yan et al., 2021). This qualitative inquiry will additionally contribute to the expansion or improvement of current theories or concepts. The main findings from the reviewed studies are presented in the following Sections.

2.3. Main findings on the adopted marketplaces used by MEs

The reviewed studies on the marketplaces of MEs revealed that these businesses mainly used independent websites, social media networks, mobile applications or physical shops and IDMs. As shown in Table 2, many studies have addressed small and medium enterprises, including micro-businesses' experiences with personal websites, applications and social media as their trading platforms. They also discussed different issues related to their reasons for adoption, opportunities and limitations globally or in Saudi Arabia.

Table 2: Description and findings for various marketplaces based on the literature (sources are provided)

Type of marketplace	Related global studies	Related studies in Saudi Arabia	Descriptions and Findings
Independent websites	Barnes et al. (2012); Bollweg et al. (2020); Chan et al. (2020); Hong and Zhu (2006); Nguyen et al. (2022); Jones et al. (2014); Simmons et al. (2011), Soliman and Janz (2004); Susanty et al. (2020); Turner and Endres (2017); Wynarczyk and Graham (2013)	Aladwani (2003); AlBar and Hoque (2019); Aldaej (2019); AlGhamdi et al. (2011); AlGhamdi et al. (2012); Alrawi and Sabry (2009), Al-Somali (2015); Alnaghaimshi and Alnaghaimshi (2020)	These studies examined the use of personal websites. They covered issues such as the reasons for use and challenges, benefits and limitations and success strategies. The most cited limitations were the need for a large financial investment and technical skills.
Independent applications	Bollweg et al. (2020); Picoto et al. (2014)	Alfahl et al. (2017)	These studies examined the use of personal applications. They covered issues such as the reasons for use, challenges, benefits and limitations and success strategies. The most cited limitations were the need for a large financial investment and technical skills.
Social media accounts	Burgess and Paguio (2016), Turner and Endres (2017); Mack et al. (2017); Michaelidou et al.	Abed (2020); Abed et al. (2016); Alharthi (2021); AlBar and Hoque (2019);	These studies examined the use of social media accounts for conducting and marketing businesses and communicating with customers. Some showed

	(2011); Wynarczyk and Graham (2013)	Alnaghaimshi and Alneghaimshi (2020)	a low adoption rate of social media or inadequate use of these platforms for MEs. The most cited limitations were the need for time and skills to effectively managed these accounts and the absent of electronic payment.
Independent physical shops	Chang et al. (2017); Formánek & Sokol (2022); Gupta et al. (2004); Leszczyc et al. (2004); Susanty et al. (2020)	AlGhamdi et al. (2011); AlGhamdi et al. (2012)	These studies examined the switching from these physical shops to online shops. The most cited limitations were the need for money for the rent and the limitations of the locations.
IPs	<i>No studies about this type of intermediary marketplaces for the homemade food sector exist.</i>	Alnaghaimshi and Alneghaimshi (2020)	<i>This study superficially explored only two of IPs constraints. Thus, the current study will introduce the concept of IPs, its business model and female MEs experiences with these IPs to the Information Systems literature</i>
IDMs	Bollweg et al. (2020); Burgess (2011); Burgess and Paguio (2016); Dahbi and Benmoussa (2019); Li et al. (2015); Shultz, 2015; Walia and Zahedi (2013); Zhang et al. (2019)	AlBar and Hoque (2019)	These studies examined the use of third-party websites, such as eBay, Airbnb, and Etsy. However, for MEs, some argued that they are still not implemented in a successful manner (Burgess and Paguio, 2016).
HFSDAs	<i>No studies about this type of intermediary marketplaces for the homemade food sector exist.</i>	<i>No studies about this type of intermediary marketplaces for the homemade food sector exist.</i>	<i>The current study will introduce to the Information Systems literature the concept of HFSDAs, its business model and address the reasons to use and the impacts of use these intermediary marketplaces among female MEs</i>

Other studies have examined businesses' experiences of with various IDMs, such as eBay.

However, the widely adopted trading platforms by most MEs in Saudi Arabia often hinder their businesses' survivability (Alnaghaimshi & Alneghaimshi, 2020). One reason for this

issue is what previous studies have indicated as the limitations in using personal shops, websites or applications and social media as marketplaces in both Saudi Arabia and globally (AlGhamdi et al., 2011; AlGhamdi et al., 2012; Alnaghaimshi & Alneghaimshi, 2020; Castelló et al., 2016; Etter et al., 2018; Shultz, 2015; Turner & Endres, 2017). Nowadays, in Saudi Arabia, there are other marketplaces besides these trading platforms, which are the focus of this study. The first is IPSs, which most MEs have extensively adopted (Alnaghaimshi & Alneghaimshi, 2020). The second is HFSDAs, which have emerged and recently been adopted by some MEs. These intermediary marketplaces are built based on the concept of a collaborative economy and have emerged in the Arab countries, including Saudi Arabia, to support MEs. The following Sections will represent the existing literature on these intermediary marketplaces, which will differentiate the focus of the current study from previous studies and justify its gaps and contributions.

2.4. Intermediary marketplaces adopted by MEs

Before delving deeper into explaining the collaborative economy-based intermediary marketplaces, it is valuable to begin by explaining the foundation of the collaborative economy concept. According to Belk (2014), the origins of the collaborative economy originated from the widespread concept known as the "sharing economy". The idea behind this concept originated from barter, a primitive economic transaction. As the name suggests, a sharing economy enables stakeholders to share, lend, trade or swap goods or services (Evans & Schmalensee, 2016; Hagiú & Wright, 2015). As seen in Figure 1, there are two essential collaborative models of a sharing economy: collaborative consumption and collaborative economy (Abdelkafi et al., 2019; Belk, 2014; Lawson et al., 2016). Some scholars have used these two models synonymously and interchangeably, as observed in the study of Correa et al. (2019). However, the vital difference is that the ownership remains with the producers for

collaborative consumption and the customers only obtain access to these goods or services, like Uber cars (Fehrer et al., 2018). In contrast, the ownership is transferred from producers to consumers in a collaborative economy, such as selling crafts and homemade food on Etsy (Belk, 2014; Lawson et al., 2016).

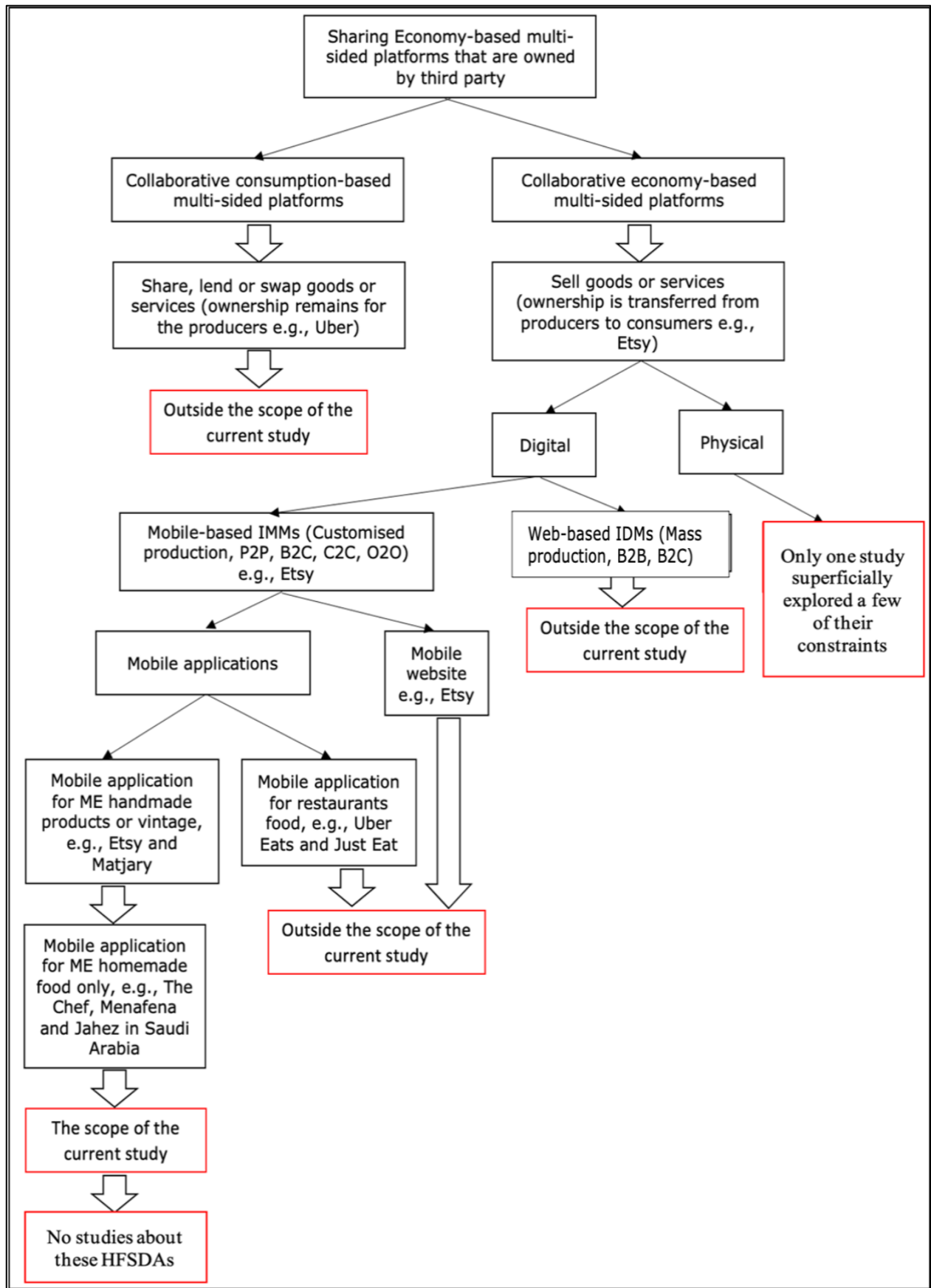


Figure 1: Types of sharing economy-based platforms (source: the author).

This study focuses on intermediary marketplaces (i.e., IPSs and HFSDAs) as two forms of collaborative economy-based intermediary marketplaces, as seen in Figure 1. To the best of our knowledge, no prior research within the Information Systems field in the context of Saudi Arabia, Arab countries or globally has investigated MEs switching behaviour from IPSs to HFSDAs, their experiences with HFSDAs and the reasons to continue HFSDAs use. The following subsections justified the research gaps with respect to IPSs and HFSDAs.

2.4.1. IPSs for homemade food. As shown in Figure 1, IPSs are one type of collaborative economy-based intermediary marketplaces. They are profit-oriented intermediate physical shops that are owned and organised by a third party to provide the MEs in the homemade food sector (the productive families) the opportunity to display their ready-to-eat homemade food for a transaction fee (Alnaghaimshi & Alnaghaimshi, 2020). These IPSs are popular places for customers that are searching for homemade food, which has spread to all Saudi cities. One famous shop of these IPSs is called "Kottouf". Using IPSs is not more effective than other trading platforms, such as social media or personal websites and mobile applications (Alnaghaimshi & Alnaghaimshi; 2020). First, IPSs have restricted working policy conditions, as mentioned in a study by Alnaghaimshi and Alnaghaimshi (2020). Second and most importantly, the IPSs owners require a high transaction fee (ALosaimi et al., 2020). Other reasons are expected to be revealed by the participants in this study from their subjective perspective as previous users of IPSs.

Surprisingly, the existing academic studies completely lack information regarding these IPSs, despite being widely used in all the Arab countries (Alnaghaimshi & Alnaghaimshi, 2020). An exception is a qualitative study conducted in 2020, in which 20 productive families participated in focus groups to determine the limitations of their current

marketing methods; it proposed a mobile application to enable productive families to obtain the appropriate work environment (Alnaghaimshi & Alnaghaimshi, 2020). Although this was a helpful study because it focused on MEs in Saudi Arabia, which is within the scope of our study, it lacks two essential points that will be considered in the current study. First, it did not delve into the details of the concept of IPSs, their policy and the effects of such a business model. This might be because the main focus of this earlier study was on proposing a new application. Thus, they did not extensively explore the limitations of IPSs. Second, without attempting to underestimate the importance of their proposed mobile application, except for the chatting feature, it is similar to many other active mobile applications, which were not cited in the study of Alnaghaimshi and Alnaghaimshi (2020). The current study, in the methodology analysis of Chapter 3, reflects this reality and identifies and discusses active applications that can support Saudi MEs. Given that no past studies were found that explored the IPSs concept and its collaborative business model, this study will address the concept of IPSs, its limitations and MEs' experiences with these IPSs. These findings are expected to support the present researcher's position on IPSs and fill a literature gap by introducing the concept of IPSs and its new business model.

Due to the closure of shops during the Covid-19 lockdown, IPSs converted to an online business model via intermediary websites. However, these websites only offer limited products (i.e., imported or canned products under the store's name). Unfortunately, products of MEs were not displayed on these websites, unlike the physical shops (Kottouf, n.d.). One possible reason behind this omission is that during the time of the Covid-19, the delivery of products was difficult, if not impossible, due to shop closures and quarantine measures. Another potential reason for only displaying canned products may be to ensure the safety and quality of products during the pandemic. Interestingly, despite the reopening of the IPSs and the MEs returning to sending their products daily to IPSs, the IPSs owners continued to use

these websites without displaying the MEs' products online. IPSs are still only displaying the above-mentioned products on their websites. The possible reason behind this may be the desire to preserve the customer's experience inside the store or the difficulty of photographing all the products displayed in the IPSs daily due to the large amount of food offered by these MEs. Although the IPSs' initiative to adopt online websites was an expected strategic reaction during the lockdown (Gani et al., 2021) to enable the selling of canned products that may expire, the continued use of these online websites by IPSs implicitly reveals two interesting points. First, this initiative confirms that MEs stopped working during the pandemic. Second, it emphasises the importance of using electronic platforms to anticipate future changes or disruptions to the IPSs' and MEs' work. Covid-19 effects are an interesting issue that will be considered in this study, especially with respect to the Covid-19 repercussions on the work of MEs, its impact on their switching behaviour from IPSs to HFSDAs and their decision to continually use the application. The concept of HFSDAs is discussed in the following subsection.

2.4.2. HFSDAs for homemade food. As shown in Figure 1, HFSDAs are a type of collaborative economy-based intermediary marketplaces. HFSDAs are also a kind of profit-oriented intermediary mobile applications that are designed to be digital marketplaces that are managed by a third party where the consumers' needs can be matched with the producers' or providers' offers of goods or services for a transaction fee (Clemons et al., 2017; Evans & Schmalensee, 2016; Hagiwara & Wright, 2015; Li et al., 2019). These HFSDAs are free to both download and use and only charge via transaction fees. Uber Eats and Just Eat are currently available in the fast food sector for restaurants. For MEs in the homemade food sector, a similar form of restaurant applications has emerged globally, such as Curryful and Homefoodi and in Saudi Arabia, such as The Chef and Jahez.

In Saudi Arabia, from 2019 onwards, relevant MEs (i.e., productive families) have started using these HFSDAs. However, their adoption rate is still low, and their popularity within the Saudi homemade food sector is small compared to adopting IPSs. One piece of evidence to prove that HFSDAs are not widely spread at present is that a set of four studies published since 2019 have proposed a need to develop mobile applications to support the work of MEs in Saudi Arabia, particularly in the homemade food sector (Alosaimi et al., 2020; Alnaghaimshi & Alnaghaimshi, 2020; Ferrao et al., 2022; Tanko et al., 2019). Researchers in these studies have argued for the urgent need for MEs to adopt these applications, although HFSDAs already exist; in fact, the current study's participants are actual users of one of the active HFSDAs. However, the utilisation rate remains relatively low, which may explain why these researchers lack awareness and knowledge about these existing applications. It might also be the case that they do not have any real experience as MEs, which may explain their lack of an in-depth investigation into the productive families' problems and applications. Therefore, they have not attempted to examine existing applications that support MEs, or the idea was not sparked in their mind that such applications may already exist. Thus, they likely completed their research without searching for relevant applications in the online stores. One objective of this study (and one of the expected contributions) is to clarify the contextual reasons for using HFSDAs by MEs and their experience with them. Therefore, it is logical to expect that the experiences of the earlier adopters would incentivise and encourage non-adopters to make informed adoption decisions by understanding the usefulness of HFSDAs to their businesses and personal circumstances, especially after the ongoing digital transformation that took place during the Covid-19 pandemic.

The most powerful feature of the HFSDAs business model is the disruptive technologies that enable the sellers to become engaged in offering and delivering goods or

services and building trust with their customers in an unprecedented way (Evans & Schmalensee, 2016; Fehrer et al., 2018; Traynor et al., 2022). As a result, focal firms (in the current case IPSs) no longer have the power and control over producers (Fehrer et al., 2018). Instead, customers can directly communicate and connect with the MEs to obtain customised products (Clemons et al., 2017; Gawer, 2014; Li et al., 2019). These products are significant because they avoid business models such as "make-to-stock" or "one size fits all", as often seen in the IPSs. HFSDAs empower sellers to have a "make-to-order" business model. Moreover, unlike IPSs, in which the MEs' identity is hidden, MEs have an active role in HFSDAs that is achieved through direct communication with their customers and the building of their identity and reputation (Hagiu & Wright, 2015; Li et al., 2019; Moreno & Terwiesch, 2014). Besides the expectation that cooking based on online orders would increase customer satisfaction, it is also expected to improve their work flexibility and balance between work and other life responsibilities (Thompson et al., 2009; Trzebiatowski, 2020).

Legitimacy is also an essential aspect that HFSDAs can provide to MEs, especially those who sell sensitive products such as food. It is expected that working via a government-licensed application where all the parties' rights are clear (i.e., the sellers, buyers, and delivery drivers) and the presence of comments and ratings will encourage customers to make purchasing decisions and increase their trust in the businesses (Moreno & Terwiesch, 2014; Yu et al., 2019). Other benefits are expected from the findings of the current study. This would enrich the existing literature with contextual discoveries regarding the impacts of using HFSDAs among Saudi female MEs in the homemade food industry, which is an objective of this study.

With these benefits in mind, the use of modern and efficient HFSDAs seems to have a potential role in supporting the effective performance and continuation of MEs businesses.

Therefore, the exploration of the role of HFSDAs in the Saudi context will glean valuable insights that will fill a contextual gap in the literature. Lumpkin & Dess (1996) argued in favour of the importance of such contextual investigations if the phenomenon relates to entrepreneurs' experiences with new innovations.

The platforms of interest in the current study (i.e., HFSDAs) differ from other IDMs. These forms of IDMs incorporate many heterogeneous business models, both commercial and non-commercial, and technical and non-technical. Such business models are as diverse as the sea's living creatures (e.g., Asadullah et al., 2018; Rochet & Tirole, 2003). An early study conducted by the key authors Bailey and Bakos (1997), and Rochet and Tirole (2003), regarding the phenomenon of IDMs, has paved the way for the following developments in the business models of IDMs. Other studies have followed these studies to form a solid and fundamental foundation for IDMs studies (Anderson & Coate, 2005; Caillaud & Jullien, 2003). In Figure 1, only commercial and non-technical business models that are based on the sharing economy are shown. This study focuses on the mobile form of the collaborative economy-based intermediary marketplaces, which are called HFSDAs. The current study aims to explore the reasons for switching from IPSs to HFSDAs among Saudi female MEs and their experiences with and continued use of HFSDAs. Since no previous studies relating to this focus were found in the Information Systems literature and the similarities in the technical functions between HFSDAs and other collaborative economy-based intermediary marketplaces exist, such as IDMs or restaurant applications (Abdelkafi et al., 2019), the empirical studies on these forms of marketplaces have been comprehensively reviewed. However, the theoretical studies have been used for other purposes relating to providing definitions and supporting arguments. To differentiate HFSDAs from IDMs and restaurant applications, an overview of the reviewed studies is provided in the next Section.

2.5. Main findings of the prior studies on IDMs and restaurant applications in the Information Systems literature

In general, four general types have been identified from the reviewed empirical studies regarding the switching behaviour or the adoption and post-adoption of IDMs and restaurant applications: quantitative studies based on historical data (see, e.g., Wang et al., 2013), questionnaire data (see, e.g., Chandna & Salimath, 2018), mixed methods (see, e.g., Chen et al., 2016) and qualitative studies (see, e.g., Shultz, 2015). These studies are synthesised into different themes based on the central issues that are addressed and are summarised in the following subsections.

2.5.1. Prior studies on the adoption and post-adoption of IDMs. Concerning the reviewed studies on IDMs adoption and post-adoption, in a global context, there are extensive studies in the Information Systems literature regarding IDMs usage by businesses in many industries; these are presented in Table 3. This is unsurprising since IDMs have several business models, such as B2B, B2C and P2P, which acted as a foundation for this diversity in the investigations (Asadullah et al., 2018; de Reuver et al., 2018). Some studies have tested the relationships between some functions in online marketplaces and sellers' sales performance when mediated or moderated by other factors (e.g., Yu et al., 2019). Other analyses covered online store survival and success in these IDMs (e.g., Church & Oakley, 2018) or switching to and adopting IDMs (e.g., Akpan et al., 2022). Yet more studies focused on the business model of these platforms (e.g., Staykova & Hedman, 2019).

Table 3: Studies on the adoption and post adoption of IDMs.

IDMs	
Theme	Related Studies
Adoption	Theoretical: Abdelkafi et al. (2019); Asadullah et al. (2018); Belk (2014); Clemons et al. (2017); de Reuver et al. (2018); Evans and Schmalensee (2016); Fehrer et al. (2018); Gawer (2014); Hagi and Wright (2015); Rochet and Tirole (2003); Staykova and Hedman (2019); Thomas et al. (2014) Quantitative: Akpan et al. (2022); Bollweg et al. (2020); Lin et al. (2006); Misra et al. (2022); Sila (2013); Walia and Zahedi (2013); Yan et al. (2021) Qualitative: Shultz (2015); Zhang et al. (2019)
Impacts and outcomes	Theoretical: Hänninen et al. (2018); Yan et al. (2021) Quantitative: Chandna and Salimath (2018); Li et al. (2019); Li et al. (2015); Li et al. (2012); Lin et al. (2006); Reuschke and Mason (2022); Wallbach et al. (2019); Wang et al. (2013); Yoo et al. (2015) Qualitative: Burgess (2011); Church and Oakley, 2018; Dahbi and Benmoussa (2019); Li et al. (2018); Mandviwalla and Flanagan (2021) Mixed: Chang et al. (2010); Chen et al. (2016)
Continued use	Theoretical: Yan et al. (2021)

Regarding global switching behaviours, as shown in Table 4, there is a vast body of research in the Information Systems literature that cover users' switching behaviour across information technologies in general (e.g., Bhattacharjee et al., 2012) or between services substitutes, such as social networking sites (e.g., Sun et al., 2017), cloud computing storages (e.g., Naldi & Mastroeni, 2016), cell phone service providers (e.g., Wirtz et al., 2014) and mobile applications providers (e.g., Salo & Makkonen, 2018), or from offline service to online service in IDMs (e.g., Yan et al., 2019). Another stream focused on commercial migrating, such as switching from physical to mobile stores (e.g., Chang et al., 2017), from physical to electronic stores (e.g., Gupta et al., 2004), from electronic to mobile stores (e.g.,

Huang et al., 2016) or from independent electronic store to online store in IDMs (e.g., Li & Ku, 2018). Other scholars have attempted to understand business switching behaviour. For example, some studies examined businesses migrating from physical stores to independently implemented electronic commerce platforms (e.g., Susanty et al., 2020), between online auctions (e.g., Lin et al., 2013) or to a new supplier in the supply chain inside the IDMs (e.g., Suh & Kim, 2018).

Table 4: Studies on switching between sales platforms.

Switching	
Theme	Related Studies
Switching between technologies in general	Quantitative: Bhattacharjee et al. (2012); Fan and Suh (2014)
Switching between services substitutes	Quantitative: Bhattacharjee and Park (2014); Chang et al. (2014); Hsieh et al. (2012); Naldi and Mastroeni (2016); Suh and Kim (2018); Sun et al. (2017); Wirtz et al. (2014) Qualitative: Salo and Makkonen (2018)
Switching between IDMs	Qualitative: Huang et al., (2016); Lin et al. (2013); Lin et al. (2012)
Switching from offline service to online service	Quantitative: Chang et al. (2017); Chen and Keng (2019); Gupta et al. (2004); Li and Ku (2018); Susanty et al. (2020); Yan et al. (2019)

Among all these studies, presented in Tables 3 and 4, on customers' or sellers' switching in the Information Systems field, none are found that address similar phenomena of sellers switching between intermediary marketplaces, in particular from IPSs (offline intermediary marketplaces) to HFSDAs (mobile intermediary marketplaces) and using the same sample (MEs). Moreover, these studies were conducted outside the context of Saudi Arabia and had three clear limitations. First, they usually mix all types of businesses, which is

unsuitable for the MEs (Susanty et al., 2020), given their limited resources and capabilities, as explained previously in Section 1.3.2. For example, the Li et al. (2019) study used historical data about the performance of different business sizes on the Taobao platform. However, Walia & Zahedi (2013) examined the moderating role of the seller types on business success on eBay. They emphasised the importance of differentiating seller types within these platforms when examining the performance because the differences in the resources and capabilities impact their performance. This difference is considered in the current study, and the focus will be on MEs; this is expected to reveal different empirical findings about this business group (Susanty et al., 2020). Thus, literature and group gaps will be filled by providing a holistic view regarding MEs switching behaviours between these intermediary marketplaces, and their experiences and post-adoption reasons of these HFSDAs.

Moreover, these IDMs, such as Amazon, Alibaba, eBay, and Taobao, are basically web-based intermediary marketplaces and some are auction-oriented (Lin et al., 2006). Furthermore, they offer a wide range of mass products (Croitor et al., 2022). This is a different business model compared to the HFSDAs in the current investigation, where the price is fixed and the core competency is centred upon offering customised homemade food (Asadullah et al., 2018; Church & Oakley, 2018; de Reuver et al., 2018). In fact, HFSDAs recently emerged in the context of Saudi Arabia and other contexts. They were adopted by some MEs, as discussed in Section 2.4.2. In other words, the technology in our study has not been examined before with this group of businesses. Therefore, this study will also fill a group gap in the Information Systems literature, mainly since no prior studies have been conducted regarding this group of sellers' adoption and post-adoption of this technology in the context of Saudi Arabia or other contexts. This study aims to provide valuable insights into the adoption and post-adoption experiences of HFSDAs by MEs. By examining this

group of sellers' adoption and usage patterns, we can contribute to a better understanding of the potential benefits and challenges associated with this technology in an emerging industry (homemade food industry). Additionally, our findings may have implications for policymakers and businesses looking to leverage marketplaces as a means of economic growth and development in similar contexts.

Second, subjective experiences of MEs with IDMs have rarely been qualitatively examined (Shroff et al., 2022; Shankar et al., 2022; Yan et al., 2021). Thus, this study will fill a methodological gap in the literature, mainly because no qualitative study has been focused on the same sector, context, type of business and the HFSDAs business model as in this study. Exceptions may include a few qualitative investigations about MEs' experiences with IDMs. However, the current study differs from these analyses in many aspects, as discussed in Table 5. Furthermore, HFSDAs are considered mobile-based platforms, while these previous studies examined website-based platforms. It has been stressed and empirically proven that there are differences between mobile and electronic commerce, which must be considered when investigating businesses' usage experiences (Huang et al., 2016; Picoto et al., 2014; Zhu & Kraemer, 2005).

Table 5: Comparison of relevant previous studies on IDMs and online platforms with the present analysis.

Study	Focus	Differences
Burgess (2011); Zhang et al. (2019)	These studies qualitatively examined another type of IDMs based on the collaborative consumption concept belonging to the accommodation sector, such as Airbnb.	According to recent systematic reviews, collaborative consumption platforms have different categories and business models (Thomas et al., 2014). However, many researchers were unaware of the nuances and differences that should be considered (Asadullah et al., 2018; de Reuver et al., 2018).
Church and Oakley (2018); Shultz (2015)	These qualitative studies explored the utilisation of the Etsy website by the owners of	Although it focused on MEs' experiences, its findings cannot be generalised to our platforms due to the difference in the sectors, context and business models, as well

	other crafts businesses (arts) in other contexts.	as the differences in technical tools required for each sector in the platform.
Li et al. (2018)	This qualitative study interviewed only seven small and medium business owners who successfully adopted Alibaba.	However, Alibaba is a B2B website, while the current study focuses on P2P mobile applications. Also, this study focused only on successful experiences in implementing electronic commerce for only seven businesses. This did not provide a holistic view of the experience and was different from the current study sample, which consists of a diversity of experiences.
Dahbi and Benmoussa (2019)	It focused on four small and medium business owners' reasons for not adopting electronic commerce.	This is different from the current study's focus and sample.
Aldaej (2019); AlGhamdi et al. (2011); Alfahl et al. (2017)	These qualitative studies interviewed Saudi small businesses to investigate the reason for adopting independent platforms.	This is different from the current study's focus, sector and sample.
Mandviwalla & Flanagan (2021)	It applied action research design to digitalise forty-two small businesses during the pandemic.	This is different from the current study's focus.

Third, they extensively investigated the business benefits and value of specific functions on IDMs, while the overall experiences were rarely explored (Li et al., 2018; Zhang et al., 2019). These quantitative studies in Table 3 and Table 4 mainly examined the influence of some independent factors over other specific dependent factors. This resulted in a mixture of findings between these studies (Li et al., 2019) because many influencing factors mediate or moderate the suggested relationships. However, examining all these influencing factors was quantitatively challenging (Li et al., 2018; Misra et al., 2022). Moreover, these studies neglected the personal aspect of the MEs although, as home business owners, they are the sole worker and manager (Li et al., 2018). This may be because they mixed all sizes and types of businesses. Since the current study focuses only on MEs working from home, the

personal aspect will be considered to understand its impact on the adoption reasons and experience with HFSDAs.

On the other hand, previous studies were conducted in the context of Saudi Arabia or the Gulf countries and focused on the website, social media or mobile applications adoption and development; this is presented in Table 2 and Table 5. These studies, in the context of Arab countries, differ from the current study in four points. First, most of them have mixed all business sizes, which caused a lack of depth in the analysis. Thus, a focused investigation of one segment assists in the understanding of their specific characteristics and motivations and suggests the proper interventions.

Second, even studies that concentrated on MEs have ignored the role of the personal side in influencing adoption, which arises since the business owner is the only worker in the business. This is important because it was argued that the business characteristics differ between micro and other types of businesses, affecting the performance and survivability of these businesses (Dholakia & Kshetri, 2004; Susanty et al., 2020; Walia & Zahedi, 2013).

Third, they only focus on the adoption phenomenon of other marketplaces, which are not similar to our intermediary marketplaces (i.e., IPSs and HFSDAs). They did not consider businesses' experiences with the previous trading platforms before using their new marketplaces, which the current study attempts to cover. Moreover, the present study focuses on the switching, adoption reasons and post-adoption experiences.

Forth, without detracting from the efforts made in these previous studies that centre on Saudi Arabia, it seems that the researchers did not fully understand the real needs of this category of businesses. This is because it is uncommon to conduct a new study in 2019, 2020, 2021 or 2022 to suggest mobile applications that already exist or to explore the experiences of MEs using a sales platform that is globally and, in the context of Saudi Arabia, has proven to be inappropriate in supporting the survival and growth of home workers, such as social

media, especially after the lessons learned following Covid-19 (Alnaghaimshi & Alnaghaimshi, 2020). Our sample is similar to qualitative studies conducted in the context of Saudi Arabia, which focuses on the same MEs (Alnaghaimshi & Alnaghaimshi, 2020; Ferrao et al., 2022). However, as mentioned in Section 2.4.1, they interviewed relevant MEs to hear the difficulties in the current sales platforms and suggested mobile applications. The latter were used to facilitate the work of MEs, which is different from the current study's purpose. In fact, the present analysis provides an evaluation and validation of the proposed applications since it is similar to the selected HFSDAs in our study. The current study qualitatively investigates the reasons for switching from IPSs to adopt HFSDAs, and MEs usage of HFSDAs, from their subjective perspective. Moreover, it explores the impacts of using HFSDAs in MEs' business and personal life and the impact on their decision to continually use the application. Thus, this comprehensive qualitative exploration is expected to reveal new contextual factors that influence the adoption and post-adoption phenomena (Yan et al., 2021).

2.5.2. Prior studies on the adoption and post adoption of restaurant applications.

Concerning the reviewed studies about restaurant applications adoption and post-adoption in the Information Systems field, although these platforms have been commonly adopted worldwide and have widely been a success (Shankar et al., 2022; Shroff et al., 2022; Statista, 2020), there has been enormous interest in the users' adoption and continued adoption of restaurant applications during and after the Covid-19 pandemic (Al Amin et al., 2021; Gani et al., 2021; Li et al., 2020; Shankar et al., 2022). According to recent systematic reviews on restaurant applications, previous studies were primarily quantitative or mixed-method studies and mainly focused on the customers, platform performance or mobility aspects (Gonzalez et al., 2022; Shankar et al., 2022; Shroff et al., 2022). As presented in Table 6, past studies focused on the customer perspective and examined their perceptions, adoption intention and

behaviours. Others focused on the intention to continually use and behaviours. In addition, some studies employed data analytics techniques to examine some aspects of the platforms' performance.

Table 6: Studies on the adoption and post adoption of food technologies.

Food Sector			
Theme	Customers	Both	Sellers
Adoption	Quantitative: Alagoz and Hekimoglu (2012); Ali et al. (2020); Annaraud and Berezina (2020); Cho et al. (2019); Gani et al. (2021); Gunden et al. (2020); Gupta and Duggal (2020); Kapoor and Vij (2018); Okumus and Bilgihan (2014); Okumus et al. (2018); Ray et al. (2019); Saad (2021); Shah et al. (2021); Wu et al. (2022) Qualitative: Guerrero et al. (2009)	Theoretical: Gonzalez et al. (2022); Shankar et al. (2022); Shroff et al. (2022); Gavilan et al. (2021) Quantitative: Al Amin et al. (2021); Papaioannou et al. (2015) Qualitative: Horta et al. (2022) Traynor et al. (2022); Petrakou et al. (2011)	Independent platforms: Quantitative: Briggeman and Whitacre (2010); Kurnia et al. (2015); Huang et al. (2016); Nguyen et al. (2022); Saarijärvi et al. (2014) Qualitative: Canavan et al. (2007); Mandviwalla and Flanagan (2021); Sigurdsson et al. (2020) Food auction platforms: Quantitative: Shiu and Sun (2014); Sun (2010) Restaurant applications: Quantitative: Zhang et al. (2019). Qualitative: Petrakou et al. (2011); See-Kwong et al. (2017); Traynor et al. (2022); Yang et al. (2021)

Impacts and outcomes	<p>Quantitative: Suhartanto et al. (2022)</p> <p>Qualitative: Torabi Farsani et al. (2016)</p>	<p>Theoretical: Gonzalez et al. (2022); Li et al. (2020)</p> <p>Quantitative: Correa et al. (2019); Lin et al. (2022); Tran (2021); Meena and Kumar (2022); Pigatto et al. (2017); Steever et al. (2019); Xu and Huang (2019)</p> <p>Qualitative: Traynor et al. (2022)</p>	<p>Quantitative: He et al. (2019); Seghezzi and Mangiaracina (2021); Sing et al. (2019)</p> <p>Qualitative: Traynor et al. (2022)</p>
Continued use	<p>Quantitative: Alalwan (2020); Al Amin et al. (2021); Blasco Lopez et al. (2018); Chang et al. (2014); Dsouza and Sharma (2020); Francioni et al. (2022); Osailan and Al-Kubaisy (2022); Suhartanto et al. (2019); Tech (2020); Wang et al. (2019)</p>	<p>Theoretical: Hobbs et al. (2020); Shankar et al. (2022); Yan et al., 2021</p>	<p>Quantitative: Lee et al. (2019)</p>

From the food sellers' perspectives, as presented in Table 6, there were studies regarding sellers' adoption or non-adoption of independent websites or mobile applications. However, they covered platforms where the sellers were restaurant owners, supermarket owners or farmers, and they had to implement these platforms independently. Furthermore, these studies focused on platforms that differ from the HFSDAs examined in the current investigation, which are implemented by a third party and the sellers are MEs. Other studies focused on food platforms as a food auction for agricultural products. However, as mentioned earlier, another business model is used for other products. Moreover, there were some studies regarding restaurants' adoption and post-adoption of restaurant applications owned and operated by the third-party, such as Uber Eats and Just Eat. Despite the total reliance of

restaurants on these applications during the pandemic, few studies have been focused on the restaurants' experiences (Lin et al., 2022; Yang et al., 2021) compared to the overwhelming interest in the customers' experiences. As exceptions, there were a few qualitative investigations about food sellers' experiences with third-party digital platforms. However, the current study differs from these studies in many aspects, which are discussed in Table 7.

Table 7: Comparison of relevant previous studies on restaurant applications with the present analysis.

Study	Focus	Differences
Petrakou et al. (2011)	This was an ethnography study regarding the barriers and drivers for collaborative activity through the IDMs from local food producers' perspectives.	This study discusses the potential electronic marketplaces and suggests a design to develop electronic marketplaces to support the drivers and avoid barriers. However, it differs from the focus of our study as the current opportunities and challenges of HFSDAs will be explored, besides the adoption and post-adoption reasons.
See-Kwong et al. (2017)	This qualitative study investigated some restaurant owners' motives for using third-party platforms.	However, it just discussed how adopting these platforms could affect the expansion of the customer base. Thus, our study differs from this study, which only examined the customer base expansion. Our study will also focus on other switching and adoption reasons from the technical, organisational, and environmental aspects and the use outcomes.
Yang et al. (2021)	It was a qualitative study that interviewed sixteen professionals in five-star hotel restaurants to investigate the reasons to use (or not use) restaurant applications and the differences between offline and online work.	However, this study focused on another purpose, type of business and technology. It differs from the focus of our study since the current opportunities and challenges of HFSDAs will be explored, besides the adoption and post-adoption reasons.
Traynor et al. (2022)	This is the only holistic qualitative study similar to our research. This study adopted the grounded theory approach and interviewed seventeen restaurant owners to understand their	However, differences exist between restaurant applications and HFSDAs and between restaurants and MEs under the current study investigation. Furthermore, this study did not consider the impact of use outcomes on the sellers' continued use behaviours, unlike the present study.

	motivations and the outcomes of using restaurant applications.	
Alosaimi et al. (2020); Alnaghaimshi and Alnaghaimshi (2020); Ferrao et al. (2022); Tanko et al. (2019)	These studies have proposed mobile applications to support the work of MEs in the homemade food sector.	This is different from the current study's focus.

Our research on HFSDAs is distinct from other studies that have been conducted on restaurant applications for a number of reasons, despite the fact that, from a purely technical perspective, HFSDAs and restaurant applications appear to be quite comparable to one another. To begin, the sellers who participate in HFSDAs are unseen entities because they conduct their business from their homes, whereas the sellers who participate in restaurant applications are eateries. This is a crucial difference to take into consideration when studying the reasons for using these platforms and the experiences with them because MEs primarily rely on HFSDAs to operate their operations. Restaurants, on the other hand, typically have a physical location that serves as a representation of their brand. Even "ghost" or "virtual" restaurants have more resources and capabilities than MEs, according to Maurya et al. (2021) and Roh and Park (2019). In addition, restaurants make use of these platforms in order to boost the amount of foot traffic in their stores, a practice that is known as online-to-offline e-commerce (He et al., 2019; Roh & Park, 2019).

Second, there is a demand from clients for food that is ready to be consumed (Gani et al., 2021). On the other hand, MEs cater to a different clientele that places a higher importance on personalized and homemade food that cannot be consumed immediately and requires advance ordering. Third, restaurants are perceived to be genuine enterprises, but

MEs require a platform to back their legitimacy and reputation in order to increase customer trust (Lin et al., 2006; Yu et al., 2019). Thus, restaurants are more likely to be trusted by customers than MEs. Fourth, it is extremely important to make a distinction between HFSDAs for MEs and restaurant applications due to the fact that the rate of adoption of HFSDAs is significantly lower than the rate of acceptance of restaurant applications. This indicates that HFSDAs for MEs are still in their early phases and that additional research is required, whereas the adoption of restaurant applications has already been explored from the perspectives of both restaurants and customers. Therefore, in the current investigation, it is plausible to say that the investigation of MEs' reasons for using and experiences with HFSDAs is expected to show contextual results that would be partially different from studies related to restaurants with their applications.

To conclude this Section, the reviewed empirical studies and systematic reviews on IDMs and restaurant applications in the Information Systems literature demonstrated that previous studies were primarily quantitative or mixed-method studies. They mainly focused on the customers, platform performance or mobility aspects (Gonzalez et al., 2022; Shankar et al., 2022; Shroff et al., 2022). According to Laukkanen (2019), more research on mobile information systems is required since it is an evolving field. Furthermore, Traynor et al. (2022) confirmed that restaurant considerations were overlooked in prior studies. Thus, according to the reviewed studies, it is logical to argue that MEs' use of HFSDAs, which emerged after the restaurants' use of their applications, has not been researched. In the context of Saudi Arabia, some studies on MEs have suggested the need for developing mobile applications for them, as shown in Table 7. Therefore, it is logical to argue that the investigation of MEs switching reasons from IPSs to HFSDAs, and the adoption and post-adoption reasons for HFSDAs, remain unexplored in Saudi Arabia. Additionally, no prior study in the Information Systems literature has explored the overall MEs' experiences with

HFSDAs, their usage effects on their business, personal aspects and continued use behaviours. This might be because HFSDAs have a nascent business model in relation to the homemade food sector. From the above statements, it is clear that no previous studies are similar to the current study, while the differences between IDMs and restaurant applications compared to HFSDAs have been clarified in prior subsections. Thus, the present study fills the mentioned gaps in the Information Systems literature via its qualitative obtaining of new contextual and empirical findings regarding MEs and the use of this new technology in the context of Saudi Arabia. The following Section presents the conceptual framework adopted in this study, which helps discover these contextual findings.

2.6. Adopted conceptual framework for exploring the research phenomena

This Section presents the integrated conceptual framework employed in this study alongside the theories used as lenses to explain the findings. The aim is to provide a comprehensive and deep understanding of the reasons for actual switching behaviour from physical to electronic forms of intermediary marketplaces and how HFSDAs usage impacts MEs' business, personal aspects, and decisions and intentions to continue using HFSDAs from MEs' subjective perspective. Since the first phenomenon in our study is related to "migration behaviour", it is better to start with a definition of this behaviour. Migration implies "the movement of a person (a migrant) between two places for a certain period" (Boyle et al., 1998, p.34). Such a movement is known in marketing as a switching behaviour involving a customer's voluntary decision to leave their origin and switch to a new destination. Adopting this in the Information Systems field, IPSs are the origin and HFSDAs are the destination, while in this study the focus is on the actual migration, not the migration intentions.

This study has integrated influential frameworks and theories that used extensively in the Information Systems field, including push-pull-mooring model, as will be discussed in

Section 2.6.1, technology-organisation-environment framework, as will be presented in Section 2.6.2, the expectation confirmation model, as will be explained in Section 2.6.3, the work-life balance concept, as will be presented in Section 2.6.5. It also one of few studies that introduced and employed the entrepreneurial bricolage theory that originated from the Strategy literature to be used for the first time in the Information Systems literature, as will be clarified in Section 2.6.4. The purpose of this integration is to obtain a holistic view of the current experiences of MEs with these intermediary marketplaces, which allow the discovery of different experiences and practices (continuance and discontinuance users). Moreover, it contributes to and fills the intended gaps in the Information Systems literature by conducting a qualitative study that provides realistic findings about the newly emerged technology used by some Saudi women who own micro-businesses. These women's experiences with these HFSDAs, the adoption reasons across different levels (i.e., technological, organisational, and environmental) and their previous experience with IPSs as a motivator to switching to HFSDAs in the Saudi context are investigated. Moreover, MEs' experiences with HFSDAs and post-adoption reasons are also discovered.

After perusing the Information Systems literature, the present researcher adopted these theories as the theoretical foundation for analysing and interpreting the collected data. Filling the model in Figure 2 with the informants' data provides a bird's eye view to understand and explain the whole switching process from many different angles, including adoption reasons, actual use impacts and post-adoption reasons. Understanding the entire switching process by investigating these highly correlated aspects helps track the grounds of the findings during contemplating interpretations and justifications. In other words, the joint examination of these aspects will make it possible to reveal the interrelated reasons for the results and thus help the current researcher to interpret, illustrate and justify them logically and convincingly.

Therefore, this study is guided by the following research questions: RQ1. Why did micro-

entrepreneurs switch from intermediate physical shops to homemade food selling and delivery applications? RQ2. How has HFSDAs usage affected MEs' personal life, businesses, and decisions to continue or stop using HFSDAs?

As shown in Figure 2, this study explores many aspects when constructing and obtaining a deep and detailed constructive knowledge of the actual switching phenomenon and continued use of the HFSDAs phenomenon. The first aspect concerns the reasons for leaving the origin (IPSS). Second, the reasons to adopt the destination (HFSDAs). Third, MEs' experiences with HFSDAs from both business and personal perspectives. Fourth, MEs' decisions to continue or discontinue this switching. In this study, an integrated conceptual framework using a qualitative approach is adopted to provide holistic findings, which can shed light on the dynamics between these phenomena (Yan et al., 2021). Three theories extensively used in the Information Systems and one theory originated from the Strategy literature were integrated to explore these aspects. This framework consists of two parts, the actual switching reasons and post-adoption experiences and their impacts on continuous use. The push-pull-mooring model and technology-organisation-environment framework are adopted to enable an exploration of the actual switching reasons. For interpreting the experiences and their impacts on continued or discontinued use, the expectation confirmation model, the entrepreneurial bricolage theory and the work-life balance concept are employed. Moreover, two personal owner-manager reasons are considered in this study as the mooring reasons, including MEs attitudes and orientations (Lumpkin & Dess, 1996; Penco et al., 2022), and family issues (Muhammad et al., 2019). The Covid-19 effects are considered to be a mooring reason in this study (Mandviwalla & Flanagan, 2021; Osailan & AlKubaisy, 2022). These frameworks and theories are highly influential and have been extensively used in the Information Systems field to investigate switching and post-adoption phenomena. The push-pull-mooring model, technology-organisation-environment framework, expectation confirmation model,

entrepreneurial bricolage theory and work-life balance concept effectiveness is empirically supported, as are discussed in the following subsection.

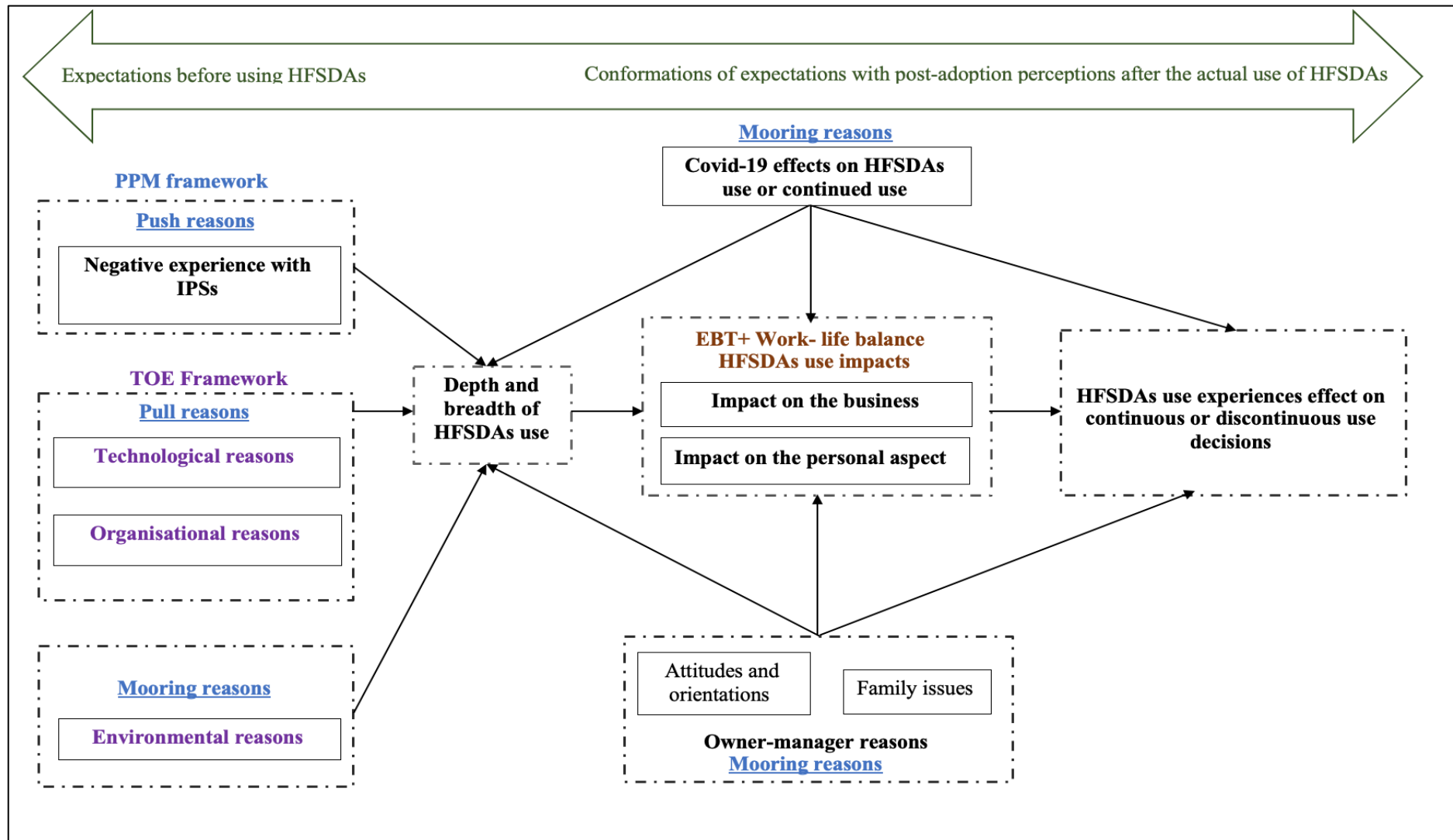


Figure 2: Adopted conceptual framework for exploring current research phenomena.

2.6.1. Push-pull-mooring model. This model is a dominant paradigm for investigating human migration behaviour (Chang et al., 2014; Hsieh et al., 2012; Sun et al., 2017).

The model in question has been widely employed in the Information Systems literature to investigate the users' switching behaviors (Chang et al., 2014; Salo & Makkonen, 2018, Wirth & Maier, 2017).

There is a long history of critical developments in the migration model. Beginning with the key author, Ravenstein developed the migration laws in 1885, which acted as a solid foundation for the early push-pull model development (Lewis, 1982). The push-pull model's focus at that time was on a macro view of migration motivations without considering the subjective perspective of the migrants (Lewis, 1982). This motivated Lee in 1966 to extend the push-pull model by involving the "intervening obstacles" construct when considering the personal and social context that can prevent or alter migration decisions. However, John (1986) disagreed with Lee's construct label. He argued that the focus should not be only on the obstacles since migration could be facilitated or inhibited due to this subjective perspective. Thus, he replaced the "intervening obstacles" with "intervening variables" (John, 1986). Following John's thoughts, Moon (1995) incorporated a new construct called "moorings" into the push-pull model to be called (what is well-known now) the push-pull-mooring model. These moorings are an expansion of the "intervening variables", referring to all the issues that can facilitate or inhibit migration decisions, such as personal, cultural, environmental, and social issues (Moon, 1995). Thus, environmental, personal reasons and Covid-19 are considered as mooring reasons in our framework.

Essentially, this model implies that migration decisions are influenced by three interactive dimensions: push, pull and mooring. Accordingly, this comprehensive examination of the migrants' decisions has to consider their perceptions of the push reasons at the origin that motivate them to leave, the pull reasons at the destination that encourage them

to switch and the mooring reasons at the personal, cultural, environmental, and social levels that might facilitate or hamper the migration decision (Bansal et al., 2005). In this study, the push reasons refer to the limitations in the IPSs that pushed some MEs to move to new marketplaces, the pull reasons refer to the technological and organisational motivations that pulled them to adopt HFSDAs and the mooring reasons refer to any reason that might act as a motivator to switch and facilitate the use of these platforms and vice-versa.

By applying this theoretical model qualitatively in this study, more realistic and contextual reasons are collected to help examine the positive and negative influences of each of these reasons and the moderating role of the mooring reasons on switching and post-adoption decisions. Moreover, the push-pull-mooring model provides a rich picture of MEs' experiences with HFSDAs and considers their previous experience with IPSs. Furthermore, it helps determine the reasons that might facilitate or hamper this switching and adoption decisions. The technology-organisation-environment framework, which will be integrated with this model, is discussed in the following subsection.

2.6.2. Technology-organisation-environment framework. The first phenomenon in this study is MEs switching behaviours from physical to intermediary mobile marketplaces. This switching phenomenon includes adopting new technology as a destination; in our case, this is HFSDAs. This study intends to integrate technology-organisation-environment framework with the push-pull-mooring model for a holistic and realistic investigation that helps reflect the switching reasons from different levels and their interactions. Technology-organisation-environment framework is proposed by Tornatzky et al. (1990) to equip the Information Systems literature with a comprehensive view of the technology adoption process at the business level. Many earlier researchers have chosen it as a means of investigating the factors that influence an organization's decision to adopt and implement a new technology (Oliveira & Martins, 2011; Zhu et al., 2003). The significance of this

framework in providing a holistic picture of the organisations' adoption decisions of new technology originates from considering three critical features that influence the adoption decisions (Gangwar et al., 2014). These features are related to technological (e.g., advantages of the new technology), organisational (e.g., resources) and environmental (e.g., competitors) characteristics (Baker, 2012). This solid theoretical basis is supported by many empirical studies, which prove its significant interactive effect on investigating the businesses' adoption reasons (Oliveira & Martins, 2011).

In addition to the technology-organisation-environment framework, the division of innovation theory proposed by Rogers in 1983 (and other adoption theories) is commonly used in the adoption literature. However, there are reasons for selecting technology-organisation-environment framework and excluding these adoption theories. First, although the division of innovation theory and this framework have been used extensively in technology adoption studies at the organisation level, the significance of technology-organisation-environment framework over the division of innovation has been approved (Oliveira & Martins, 2011; Zhu et al., 2003). This is because technology-organisation-environment framework overlaps with the identified innovation characteristics in the division of innovation and considers other environmental context-related characteristics (Gangwar et al., 2014; Oliveira et al., 2014). This the division of innovation's shortcoming demonstrates the technology-organisation-environment framework's superior capabilities to comprehensively investigate the organisations' adoption behaviours. Moreover, Oliveira et al. (2014) posited that it is essential to differentiate between the division of innovation and technology-organisation-environment framework since individuals' characteristics, such as top-level management support, have not been identified in this framework. However, this study's sample includes MEs who manage their businesses without any administrative support. Thus, considering this aspect is not needed. Instead of the individuals' influence, the

personal influences (including family issues) are considered in this study as a mooring reason that might facilitate, or hamper switching and continued use behaviours. According to the present researcher's experience, she argues that regardless of the business's ability to survive and succeed in the market, some personal reasons might support this business or force it to stop. Thus, considering this personal aspect is important.

Second, the other adoption theories, such as the technology acceptance model (Davis, 1989), the unified theory of acceptance and use of technology (Venkatesh et al., 2003), the theory of reasoned action (Fishbein & Ajzen, 1975) and the theory of planned behaviour (Ajzen, 1991) pertain only to individuals' adoption behaviours as customers (Kurnia et al., 2015; Nysveen et al., 2005; Oliveira et al., 2014; Williams et al., 2009). Therefore, they are not considered in this research. Moreover, in this study, the actual switching and application use is examined, not the intentions, whereas these theories were mainly proposed to predict the adoption intentions. An exception is technology acceptance model, which has been used for organisation adoption. However, Bagozzi (2007) strongly believes that technology acceptance model is unrealistic for all cases, and he criticises the deterministic cause-effect approach for predicting the technology adoption of technology acceptance model. The latter implies that once the user perceives this new technology is easy and useful, they will form an adoption intention that will lead to their use of that technology, but it does not apply to all cases (Bagozzi, 2007). Furthermore, it has been argued that technology acceptance model fails to provide an ability to address some crucial issues, such as security and trust (Wu, 2011). The expectation confirmation model, which is used in the post-adoption stage; is discussed in the following subsection.

2.6.3. Expectation confirmation model. The second phenomenon in this study is related to exploring the MEs experiences with these HFSDAs and the impacts of using this technology in their business, personal life and decisions to continuance the use of this

technology. Thus, this model was adopted to cover the part related to the impacts of use on the continuance use decisions. To explore users' post-adoption decisions in the Information Systems field, the expectation confirmation model was proposed by Bhattacharjee (2001). This author was inspired by the expectancy confirmation theory that originated from marketing and employed it in the Information Systems field to construct this model (Anderson & Sullivan, 1993; Dabholkar et al., 2000; Oliver, 1980). The expectation confirmation model consists of four aspects: confirmation, usefulness, satisfaction, and their influences on the continued use intentions. This model posits that users are more likely to retain the use of a given technology if they are satisfied and preserved its benefits due to the positive match between their pre-adoption confirmed expectations and post-adoption perceptions.

Although this model stemmed its roots from the expectancy confirmation theory and both predict customers' re-purchase and users continued use intentions, there were some differences between them. First, the expectation confirmation model was concerned with the exact pre-purchase expectations and how they influence the confirmed expectations (i.e., the influence of the expectations on the confirmation and their direct effects on satisfaction). On the other hand, the expectation confirmation model proposed that the initial use of the technology directly impacts the pre-adoption expectations and logically leads to its confirmation. Thus, this model was more realistic and concerned with the confirmed expectations (modified pre-adoption expectations) after the actual use, which are called post-adoption expectations (the direct influence of the confirmation on satisfaction) (Bhattacharjee, 2001). Second, Bhattacharjee modified the expectancy confirmation theory by proposing perceived usefulness as an influential cognitive reason for the continuous use of an entity in post-adoption research (Davis et al., 1989). Lastly, preserved performance was excluded in the expectation confirmation model since its effects were captured in the

confirmation construct (confirmed expectations) (Thong et al., 2006). Also, this model was used to examine the continued behaviour by exploring that satisfaction has a direct influence on the continued behaviour and an indirect effect that is mediated by the continued intention (Bhattacharjee & Lin, 2015). Therefore, the expectation confirmation model was preferred in this study.

The expectation confirmation model is a notable model for studying post-adoption behaviours in the Information Systems literature. It has been selected by many prior researchers for examining the continued intention and decisions to continuance use a particular technology in various domains, including mobile applications (see, e.g., Gao et al., 2015; Bhattacharjee & Lin, Wang et al., 2019; 2015; Yan et al., 2021). On this basis, this study employed the expectation confirmation model as a part of the current conceptual research model that interprets and explains the post-adoption behaviour of MEs after the initial use of HFSDAs. Drawing on this model assumptions, it is expected from this study that, if MEs realise that their post-adoption expectations after using HFSDAs for a certain period have been positively confirmed, they will be able to perceive its benefits on their business and personal life and, simultaneously, they will be satisfied. Thus, female MEs will be more likely to remain using HFSDAs and vice-versa. However, researchers have argued that the benefits and value of using HFSDAs in business and personal life would not be realised without their actual use (Picoto et al., 2014; Simmons et al., 2011). Depending on the depth and breadth of the use of HFSDAs, different levels of benefits and satisfaction can be achieved, all of which will impact the motives for the continued or discontinued use of HFSDAs. The depth and breadth of HFSDAs usage are expected to be influenced by many aspects, including the available resources, personal reasons, and Covid-19. Therefore, this model was combined with the entrepreneurial bricolage theory to improve the understanding

and interpretation of MEs' use experiences with HFSDAs. The entrepreneurial bricolage theory is discussed in the next subsection.

2.6.4. Entrepreneurial bricolage theory. As stated in the previous subsection, the second phenomenon in this study is MEs' user experience of the HFSDAs and the usage influences on their business, personal aspect, and their decisions to remain using HFSDAs. Thus, this study intends to integrate the expectation confirmation model from the Information Systems literature with the entrepreneurial bricolage theory from the strategy literature to reflect holistically on the HFSDAs usage's influences on these aspects. This theory has its roots in the field of strategy and has been widely employed in the realm of entrepreneurship studies (Senyard et al., 2014; Wu et al., 2017; Yu et al., 2019). Its purpose is to shed light on the process by which entrepreneurs generate innovative solutions by creatively combining existing resources and materials in unique and unconventional manners (Desa & Basu, 2013). The entrepreneurial bricolage theory offers a theoretical framework for examining and comprehending how entrepreneurs utilise these dimensions to tackle obstacles, capitalise on prospects, and foster innovation within their businesses and sectors (Baker & Nelson, 2005). Using this theory to examine MEs with limited resources is of particular significance, as it provides valuable insights into the ability of entrepreneurs to adapt and succeed in a variety of settings (Baker & Nelson, 2005; Desa & Basu, 2013). Consequently, this theory was incorporated and applied in this study, marking one of the first instances of their utilization in the Information Systems post-adoption literature. The objective is to elucidate how successful MEs effectively leveraged the resources at their disposal.

The entrepreneurial bricolage theory was proposed by Baker and Nelson (2005) to describe the entrepreneurs' ability to innovatively create something (a new service or product) that can add value to their business by combining and utilising existing resources, rather than surrendering to their current limited capabilities without actions. Based on the extant body of

scholarly literature, this theory encompasses three distinct dimensions, namely input, market, and institutional bricolage. These dimensions are utilized in this study to discuss and elucidate the present condition of MEs in effectively utilising and leveraging their available resources (Baker & Nelson, 2005; Desa & Basu, 2013). The objective of integrating this theory with the expectation confirmation model is to enhance comprehension of the reasons that contributed to forming these diverse experiences and decisions regarding continued usage. For example, if the MEs in our study combined and exploited the available resources, such as home, family members and technical tools to solve a new problem or to create an opportunity for their business. Thus, this is considered as "input bricolage" (Baker & Nelson, 2005), which demonstrates these MEs entrepreneurial orientation.

Rooted in anthropology, Baker and Nelson (2005) formally introduced the concept of entrepreneurial bricolage into the strategy literature to explore how small and medium enterprises adapt and expand their business within resource constraints. The present researcher attempts to introduce this theory in the Information Systems literature and employing it to explain and interpret the diversity of MEs' experiences with HFSDAs and understand the foundation of the variation in the influences on business and personal aspects (Yu et al., 2019). As argued in Section 2.6.3, the MEs will achieve and specify more influences on their business and lives based on the depth and breadth of the HFSDAs' use. Therefore, the entrepreneurial bricolage theory is employed in this study.

Considering the micro-size of MEs (and being a solo entrepreneur) has initiated these businesses with limited resources and capabilities, this theory is considered an appropriate theory to explain the micro-entrepreneurs' subjective experiences to a greater extent than the resource-based theory. This theory has a realistic perspective on how the entrepreneur exploits the available resources to create novel and innovative concepts due to a combination of the limited ordinary and available resources at hand (Yu et al., 2019). By contrast, the

resource-based theory has a professional and strategic perspective that efficiently applies the available resources and core competencies towards achieving novel competitive advantages over competitors (Grant, 1991). Furthermore, the switching and entry cost is relatively low in these open and accessible HFSDAs (Lin et al., 2006). Consequently, obtaining novel and strategic competitive resources using the available technological tools on the HFSDAs makes it easy to imitate and maintain these competitive resources is relatively complex (Li et al., 2019). Thus, the entrepreneurial bricolage theory seems more applicable in the context of MEs compared to the resource-based theory.

After Covid-19, there was a call for frameworks that can assess the value of digital transformation for small businesses due to the pandemic to guide the transformation process in future (Mandviwalla & Flanagan, 2021). By integrating the entrepreneurial bricolage theory and the expectation confirmation model in the current study framework, it is easy to explain our findings from the lenses of these theories to create a deep understanding of the post-adoption level of the HFSDAs as a new technology in the studied context from MEs' subjective perspective. More specifically, this study is concerned with determining how the use of HFSDAs can affect MEs' business, lives, and their decisions to continue or stop using HFSDAs based on the value they perceived after actually using the application. Thus, the concept of work-life balance is presented in the following subsection, which helps explain the use impact on the personal aspects of the MEs' life.

2.6.5. Work-life balance concept. Pocock (2005) introduced the concept of work-life balance and defined it as the worker's ability to control when, where and how an employee works to achieve the balance required to reach the desired life. It has been argued that controlling when, where and how to work is an unrealistic view, especially for women (Carlson & Kacmar, 2000; Khallash & Kruse, 2012). Instead, the fact is that workers will choose between a set of decisions, each with its own advantages and disadvantages, to arrive

at the most appropriate situation in which the work and their requirements, including family responsibilities, are met for a suitable life (Rodríguez-Modroño, 2021).

Practically, the concept of work-life balance is subject to personal interpretation since what is considered a balanced life for one person varies according to personal circumstances (Rodríguez-Modroño, 2021; Khallash & Kruse, 2012). More than two decades ago, the entrepreneurial sense began to prevail among women motivated by self-actualisation and goal attainment in a balanced way (Buttner & Moore, 1997). However, the reported findings regarding the effects of this entrepreneurial transformation were mixed (Rodríguez-Modroño, 2021). Some found that working from home helped women juggle their dual responsibilities, while others reported that working from home increased pressure on women (Buttner & Moore, 1997; Powell & Craig, 2015). On this basis, this concept is considered in the current study's conceptual framework to create exposure for the diverse influences of HFSDAs use on the personal aspects of female MEs, according to their subjective experiences. In this study, work-life balance is defined as the desire of female ME with family or other obligations, including childcare, housework and study, or self-care needs, such as leisure and self-development, to attain an acceptable balance between her home-based business and her life. This analysis has a supportive view with respect to the expectation confirmation model and the entrepreneurial bricolage theory that can help interpret the findings related to the impact of HFSDAs use on their personal factors. The reasons for adopting such an integrated conceptual framework are discussed in the next Section.

2.7. Reasons for adopting an integrated conceptual framework

This study aims to build a foundational model from the contextual findings that chase and explain HFSDAs adoption and post-adoption to provide a more comprehensive view of the reasons that lead to the adoption and continued adoption of HFSDAs among female MEs in

the homemade food sector. Thus, the current study extended the framework of another study on the mobile business in the Information Systems field (Picoto et al., 2014) by including a set of new aspects and theories. First, the reasons for switching from IPSs to HFSDAs are included in the current study, which expected to add a significant theoretical contribution to the studies regarding the switching and adoption behaviors of this new technology in the Information Systems field. In contrast, in the study of Picoto et al. (2014), the reasons for the adoption of mobile business technology were generally considered without specifying a particular technology or business.

Second, the Covid-19 impacts on HFSDAs' use and continued use are considered, given the pandemic's occurrence during the current study's investigation, which is anticipated to make an important theoretical contribution to the research in the Information Systems field regarding different effects of the pandemic in the adoption and post-adoption decisions of those MEs, who are working from home.

Third, the use impact on personal aspects and the influence of some personal reasons on HFSDAs' use and continued use are covered in this study. Understanding the role of MEs as sole proprietors of their businesses is crucial in examining their influence on various factors. Exploring the impacts of their attitudes and orientations towards technology adoption, the impact of family issues on their usage and continuance, and the influence of their surrounding environment are all significant areas to delve into. Additionally, investigating how MEs personally benefit from using HFSDAs technology in balancing their business responsibilities with other life obligations will provide valuable insights. These personal aspects were not considered in the study of Picoto et al. (2014) or the research that cited their study. Fourth, the actual continued or discontinued use behaviors based on the usage value are investigated,

which were also not considered in the study of Picoto et al. (2014) or the studies that cited their study; this is because they focus only on the use impacts on the business performance.

Finally, our framework is constructed based on additional theories and concepts not used in the framework of Picoto et al., such as push-pull-mooring model, expectation confirmation model, and the work-life balance concept, and employs the entrepreneurial bricolage theory for the first time in the Information Systems field. By incorporating this theory, we were able to analyse the impact of different ways of using available resources and capabilities in creating different usage experiences and justifying the varying impacts of using this technology on MEs' businesses, personal aspects and continuance use decisions in a novel way, contributing to the existing body of knowledge in the field of Information Systems. The study of Picoto et al. (2014) was based on other previous research in the Information Systems field; however, the foundation analysis centered on an electronic business, not mobile businesses (Zhu & Kraemer, 2005). The studies have cited these two works were skimmed to check the similarities with the adopted conceptual framework in the current study. To date, there has been a lack of utilisation of an integrated conceptual framework in the field of Information Systems that comprehensively examines the current research phenomena pertaining to this particular sort of business, industry, and intermediate marketplaces. Furthermore, the aforementioned studies primarily utilized quantitative or mixed methodologies, whereas the present study employs qualitative approaches.

There are many reasons for adopting this integrated conceptual framework, which is to be used qualitatively without determining a set of pre-suggested reasons to be tested quantitatively. First, one of the powerful features of using the push-pull-mooring model and the technology-organisation-environment framework is that they holistically assist in the understanding of the interactive effects between the switching reasons (Bansal et al., 2005).

During the post-adoption, this study also considers the personal aspects by adopting the work-life balance concept, the owners' role in creating value for their business aspect by adopting the entrepreneurial bricolage theory and the continued use by adopting the expectation confirmation model. These interrelationships between the switching and post-adoption reasons are difficult to detect comprehensively in the quantitative approach (McClelland & Judd 1993). Such a combination strengthens the qualitative exploratory power of the current study, considering that its research phenomena have not been investigated in the context of Saudi Arabia. Moreover, many researchers have called for a comprehensive investigation after acknowledging their quantitative findings' limitations (Bansal et al., 2005; Sila, 2013; Zamzami, 2021). Other researchers requested a combination of more than one theoretical perspective to better understand the new technology use (Fichman, 2004; Lyytinen & Damsgaard, 2011; Chau and Tam, 1997). In other words, we cannot understand why MEs continue or stop using HFSDAs if we do not know how MEs use such an application and their experiences with it. Their experiences will not be accurately understood unless we know the motives for their use in the first place. In turn, these usage motives cannot be determined in depth without a knowledge of the reasons for the transformation and switching decision, not only the reasons related to the technological aspect. Thus, this integrated framework helps to reach a deep understanding of the internal interactions between the phenomena and their causes to glean constructive knowledge that assists both theoretically and practically (Gioia et al., 2010).

Second, starting this qualitative investigation with this loose framework helps glean more insights and practical reasons compared to the quantitative approach. This is because quantitative research requires a pre-determining of limited and specific constructs from the literature, without considering the subjective aspect of these switching and usage phenomena. The MEs' subjective perspectives as a migrant are critical as stated by Lee (1966), who

emphasised that the matter is not in the actual objective factor but in the migrants' perceptions of these factors that cause the migration. Consequently, the following researchers in migration studies have started considering these subjective perspectives (Bansal et al., 2005). Moreover, acknowledging that the present researcher has a former experience as an ME in the Saudi homemade food sector and has worked in some IPSs, the taking of MEs' subjective perspectives into account assists her in avoiding any possible bias that might occur from predetermining specific switching and usage factors. Shankar et al. (2022) concluded their systematic review by suggesting the need for more qualitative studies in the food ordering sector because qualitative methods were rarely used, especially considering the exploratory power of the qualitative findings. Misra et al. (2022) emphasised that the quantitative methods used in the collecting of data did not cover all aspects of their study due to the limited number of variables that could be used. Moreover, Van Burg et al. (2022) and Welter (2011) argued that qualitative research is well-suited for the exploration of a new entrepreneurial phenomenon that occurs in a new context. In the present study, using this integrated conceptual framework to qualitatively investigate the reasons for switching from IPSs and adopting HFSDAs by MEs and their experience with HFSDAs and its influences on their continued use behaviours in the context of Saudi Arabia, all aspects of current research phenomena are appropriately covered.

Third, rather than constructing a general model that might ignore some contextual reasons related to this specific technology for this type of business, sector, and context (Oliveira et al., 2014), the focus is on the technology that MEs use in the homemade food sector. This is because this focused analysis provides the ability to have qualitative findings that assist in tailoring a contextual model for this sector. Given that these findings are from actual users, this grounded contextual model with real reasons is important. Thus, it can influence other MEs' businesses in the context of Saudi Arabia, since some studies emphasise the importance

of the context when examining entrepreneurs' experiences with new innovations (Autio et al., 2014; Davidsson, 2015; Welter, 2011). In addition, there are calls for such qualitative studies when investigating these businesses within a specific context since the qualitative findings might glean an improved understanding of previously investigated factors quantitatively, besides the potential new insights from these contextual qualitative findings (Dholakia & Kshetri, 2004; Thabela et al., 2019; Lussier & Halabi, 2010; Mallat et al., 2009; Shultz, 2015). Furthermore, there has been a call to investigate these businesses to reflect actual work experiences since they have many restrictions on their workability (Brawley & Pury, 2017; Jones et al., 2014; Richbell et al., 2006).

Fourth, after Covid-19, there has been a call for frameworks that can assess the value of the digital transformations due to the pandemic that can guide the transformation process in future (Mandviwalla & Flanagan, 2021). Misra et al. (2022) suggested more research is required to investigate the relationships between the switching reasons and the actual experiences, also between the sellers' satisfaction and intention to continue using a specific electronic marketplace. Regarding the need for exploring continued use behaviours, Yan et al. (2021) concluded their recent systematic review of the research on the continued use of online technology by arguing that the literature is awash with quantitative studies. Therefore, there is a lack of a comprehensive view regarding the behaviours of continued use. Yan et al. (2021) also shared concerns about the scarcity of qualitative research because they account for less than ten percent of the published studies in top Information Systems journals. Van Burg et al. (2022) argued that a qualitative examination is required when investigating significant and newly discovered entrepreneurial phenomena in a new context. In response to these calls, a methodological gap in the Information Systems literature will be filled. The adopted framework in this qualitative study is expected to glean insights regarding the adoption and post-adoption experiences and decisions to continually use, as well as explore

Covid-19 and some personal reasons that influence these phenomena. Thereby, this framework helps obtain a balanced view between the actual switching and subsequent post-adoption behaviours. This can also contribute to a profound understanding of future researcher about the link between post-adoption variations in the HFSDAs' usage experiences and MEs' continuous use decisions. The summary of the current chapter is given in the next Section.

2.8. Intended contributions to the Information Systems filed

In this section, the intended contributions by this study to the Information Systems filed will be discussed. As stated earlier in this chapter, only four studies in the context of Saudi Arabia have suggested the need for mobile applications for MEs in the homemade food sector (ALosaimi et al., 2020; Alnaghaimshi & Alnaghaimshi, 2020; Ferrao et al., 2022; Tanko et al., 2019). One of them briefly highlighted the IPSs' limitations without considering the existence of HFSDAs. Therefore, this is regarded as a green flag that points to, at least in the context of Saudi Arabia, no previous studies that have investigated MEs' experiences with IPSs and HFSDAs. Given the mentioned recommendations for adopting the qualitative approach when a new phenomenon is explored in a new context (Autio et al., 2014; Van Burg et al. (2022); Welter, 2011), this is considered a context gap that the current study intends to fill. However, even studies on other technologies used by MEs in other contexts did not address the reasons and experiences behind their use of HFSDAs, as shown in Section 2.5. Understanding the motivations and experiences of MEs in adopting such technology is crucial for gaining a comprehensive understanding of its impacts. By exploring the underlying reasons driving HFSDAs use and continuance use, following researchers can identify potential barriers, challenges, and opportunities that may influence the adoption and success of these HFSDAs in the homemade food sector in other context that share similar

business norms as in SA. Additionally, shedding light on the experiences of MEs can provide valuable insights into how these HFSDAs are being integrated into their daily operations and how they contribute to their overall business.

Regarding the group gap, several studies have encouraged distinguishing research in this group from other businesses due to its unique characteristics and limited resources and capabilities that influence MEs' behaviours and decisions (Brawley & Pury, 2017; Jones et al., 2014; Richbell et al., 2006). Our study's focus, which is only on MEs, can be seen as filling a group gap in the Information Systems literature because previous studies in other contexts have mixed all types of business or focused on adopting other technologies and did not consider the personal aspects, as presented in this Chapter. Even studies on other technologies used by MEs in other contexts did not address MEs reasons and experiences with HFSDAs, as shown in Section 2.5. Therefore, this study fills a group gap by specifically exploring MEs' behaviours in the adoption and post-adoption of these intermediary marketplaces. Specifically, it seeks to construct a conceptual framework that elucidates the process of adoption and utilisation of this new technology by those MEs. This model will contribute to explaining the adoption and post-adoption phenomena of this technology among female micro-entrepreneurs. Notably, there are no studies on this type of technology or a framework that fully explains these two phenomena (switching reasons, and value of use and continuance use reasons) and how they relate to each other before this study. Thus, this model is seen as a significant contribution to the Information Systems literature

Moreover, considering the single study that concisely offered an overview of two of the disadvantages of working with IPSs and nothing about HFSDAs in the literature (Alnaghaimshi & Alnaghaimshi, 2020), this study intends to fill this literature gap. It aims to explore this significant theoretical gap by introducing new concepts to the literature regarding

these new types of intermediate marketplaces used by micro-entrepreneurs, as well as the description of their business models and the experiences of these entrepreneurs. These are novel marketplaces and the switching reasons between them were not explored previously, thus presenting another significant gap in the existing switching literature, as discussed in Section 2.5 in this chapter.

Given the originality of this investigation, another gap in the literature is planned to be filled by incorporating the entrepreneurial bricolage theory for the first time into the information systems literature to examine the value of the use of this new technology by those MEs. This is seen as a promising addition to the Information Systems literature.

As mentioned previously, all the recent systematic literature reviews on technology, including restaurant applications, confirmed that qualitative research was scarce compared to quantitative research. They have all advocated for more qualitative investigations in future due to their role in providing a holistic understanding of the phenomenon of adoption (Gonzalez et al., 2022; Li et al., 2020; Shankar et al., 2022; Shroff et al., 2022; Yan et al., 2021). Moreover, two of these reviews have emphasised the lack of qualitative research regarding the continuity of technology use in general (Yan et al., 2021) and the analyses of the reasons for continued restaurant applications use from the subjective perspective of restaurants (Shankar et al., 2022). Based on the above, this study aims to fill this methodological gap in the Information Systems field and respond to these calls by adopting qualitative data collection and analysis methods.

Some studies have advocated adopting qualitative research to investigate a new phenomenon in a particular context (Dholakia & Kshetri, 2004; Thabela et al., 2019; Lussier & Halabi, 2010; Mallat et al., 2009; Shultz, 2015). This is because the interaction of stakeholders with

the environment may vary independently, depending on the specific context, resulting in the gleaning of new contextual insights, which is critical when examining entrepreneurs' experiences (Autio et al., 2014; Davidsson, 2015; Lumpkin & Dess, 1996; Van Burg et al., 2022; Welter, 2011). Here, the present researcher does not claim that all the findings will differ from previous studies. In other words, the findings of this study are expected to align to some extent with the conclusions made in other contexts about the adoption and post-adoption rationales for related technologies, such as IDMs and restaurant applications. However, in Section 5.2 in this chapter, a comprehensive assessment of the existing research in the Information Systems literature that focuses on restaurant applications and IDM for various types of sellers was provided. Additionally, it has been elucidated that restaurant applications are a subset of the intermediary mobile marketplaces, and a comprehensive analysis of the distinctions between restaurant applications and HFSDA has been undertaken in Section 2.5.2. Thus, the present researcher posits that the existing body of literature on restaurant applications would not have garnered the attention of this particular group of researchers nor been published in esteemed scientific publications if there were no discernible distinctions between intermediary mobile marketplaces facilitated through mobile applications and IDMs facilitated through websites. Thus, bridging these contextual, literature, group and methodological gaps is expected to lead to constructive and contextual knowledge that can be used both theoretically and practically. It can be used theoretically to inspire future research in the Information Systems field that is interested in MEs' adoption and post-adoption of HFSDAs in other contexts and practically in supporting Saudi women MEs' businesses. The summary of this chapter is presented in the following Section.

2.9. Chapter summary

Influenced by the current research purpose, objectives and questions, a review of the relevant studies in the Information Systems literature was conducted. This review aimed to underscore the importance of research phenomena, gaps and intended academic and practical contributions. Studies in many contexts, including the current research context, were examined in this review to ensure the necessity of conducting this qualitative investigation about Saudi female MEs' motivations and experiences with HFSDAs.

The theoretical and practical added value expected from conducting this qualitative study derives from the exploratory power of the adopted conceptual framework that links many aspects in an in-depth and detailed manner (Gioia & Pitre, 1990). First, this study explores MEs' motivations to switch from IPSs to HFSDAs according to their subjective experiences. Second, the MEs' post-adoption perceptions and experiences with HFSDAs, and their impacts on continuance use, are considered. Third, the Covid-19 effects, i.e., a booming topic after 2020, on the research phenomena are considered. Lastly, the influence of some personal reasons on the research phenomena and the usage effects on MEs' personal life are assessed. Given that personal aspect considerations were neglected or has not been well research in the previous adoption and post-adoption studies, assessing the holistic impacts of this aspect to reflect the potential role of HFSDAs in the support of MEs at both business and personal levels. These discoveries assist in the development of a contextual model that explains MEs' use and their experiences with HFSDAs. Furthermore, exploring all these aspects helps fill contextual, literature, group, and methodological gaps, as discussed in Section 2.8. The methodological choices of this study are discussed in the following chapter.

Chapter three: Methodology

3.1. Chapter introduction

In the previous chapter the importance of investigating adoption motivations and experiences of MEs in using HFSDAs and the scarcity of research that explored these phenomena were discussed. Therefore, the current study aims to examine the reasons that motivate MEs to switch from IPSs to HFSDAs, HFSDAs influences on their business and life and the decisions to continually use this new technology. There are two research questions guided this study, which are RQ1. Why did micro-entrepreneurs switch from intermediate physical shops to homemade food selling and delivery applications? RQ2. How has HFSDAs usage affected MEs' personal life, businesses, and decisions to continue or stop using HFSDAs?

This chapter serves as a detailed description of the current research's methodological choices. Before conducting the study and starting the fieldwork, it is essential to clarify the foundation of the research to reach the optimal answers to the research questions (Saunders et al., 2009). In the research preparation process, the "research onion" layers, suggested by Saunders et al. (2009), are followed to illuminate the different choices and decisions throughout the research process. As shown in Figure 3, the first two layers are the research philosophy and the research approach, which influence the other layers' choices. This is because the research philosophy reflects the researcher's beliefs regarding how reality can be developed, acquired and accessed. On the other hand, the research approach reveals the researcher's preferences regarding the development of the theory. Consequently, to achieve consistency in the study, the researcher's choices and decisions regarding the methodological choices, research strategy, data collection and analysis techniques are influenced by these beliefs. For example, it is illogical to believe that reality is socially constructed and then adopt questionnaires for the data collection.

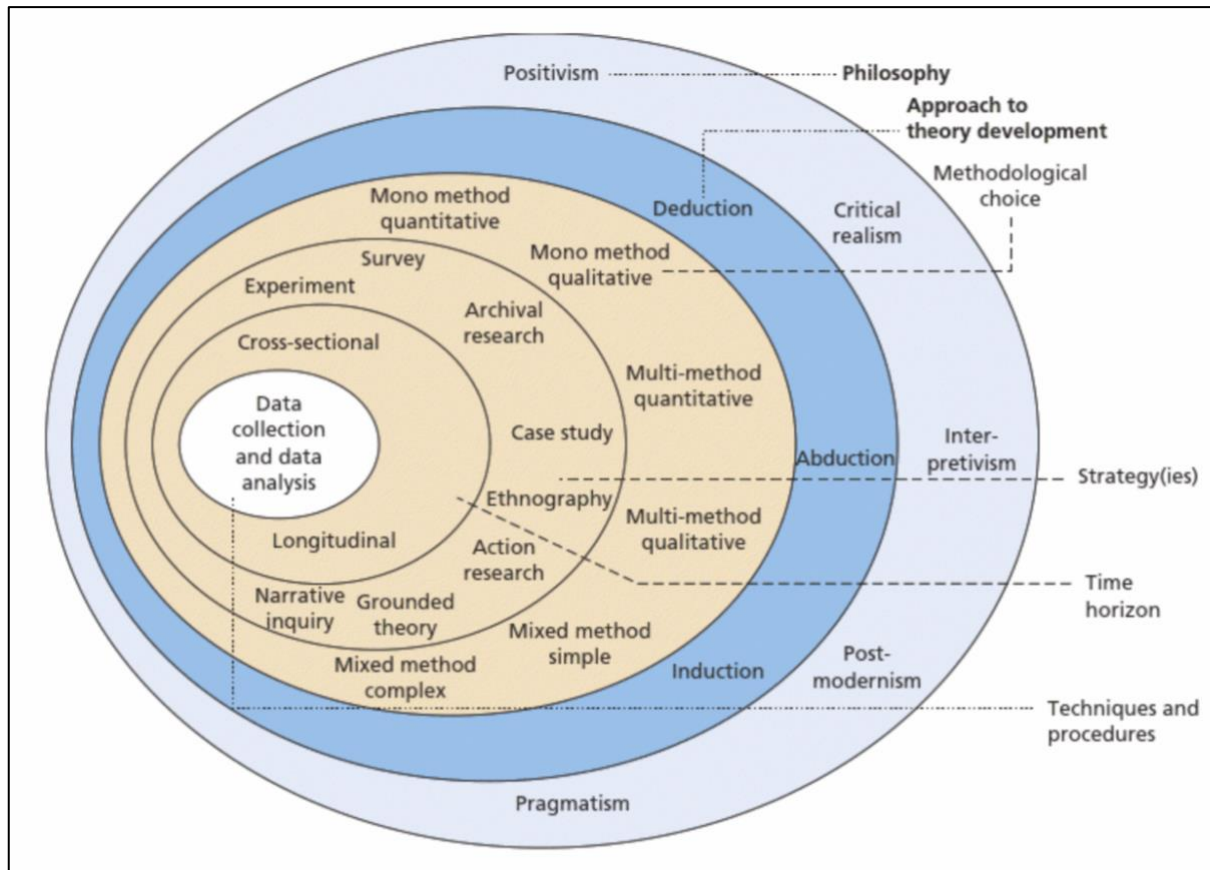


Figure 3: Research onion (source: Saunders et al., 2009, p. 124).

This Chapter is structured as follows: Section 3.2 discusses the present researcher's beliefs regarding how reality can be developed, acquired and accessed; the adopted research philosophy will also be justified here. Following this assessment, the different possible approaches for theory development are presented, and the present researcher's choice of reasoning logic is discussed and justified in Section 3.3. The methodological choices are presented, and the reasons for adopting the qualitative choice are discussed in Section 3.4. Section 3.5 discusses the possible research strategies for a qualitative study, the justification for the adopted interview based research strategy and a detailed description of the study design. Section 3.6 examines the adopted data collection methods, including the sampling procedures and protocols. This is followed by Section 3.7, in which the data analysis

techniques are explained. The actions to ensure the trustworthiness of this qualitative study findings are presented in Section 3.8, which is followed by a detailed reflection in Section 3.9 regarding the present researcher's role in this study. Section 3.10 presents how the ethical issues are considered, and Section 3.11 concludes with a summary of this chapter.

3.2. Research philosophy

Research philosophy is the researcher's fundamental beliefs and assumptions about different aspects of the world (Creswell & Poth, 2016). The research philosophical perspective has a vital role in the research process. This is because it influences the researcher's choice of reality's nature, sources and methods to develop the knowledge given the philosophical considerations (Guba & Lincoln, 1994). Ontology, epistemology and methodology are significant philosophical paradigm assumptions that the researcher is required to explicitly define, justify and express how they will affect the research in advance (Bryman, 2016). Thus, to consider the research as effective, all aspects of the research project have to be consistent with the research paradigm's assumptions (Bell et al., 2018). Generally, ontology concerns the nature of reality, for instance, whether it is subjective or objective, constructed or discovered (Bryman, 2016). On the other hand, epistemology is related to how the knowledge will be developed, for example, by asking people orally or not or by analysing historical or contemporary data (Bell et al., 2018). In comparison, methodology refers to using proper language and methods to collect and analyse the data to develop and transfer knowledge (Collis & Hussey, 2013).

Several classifications for philosophy are acknowledged in academic research. To name a few examples, functionalism, interpretivism, radical structuralism and radical humanism were the philosophical paradigms discussed by Burrell and Morgan (2017). Alternatively, Guba and Lincoln (1994) introduced another set of paradigms called positivism, post-positivism,

critical theory and interpretivism. Chua's (1986) classification has been broadly adopted in the Information Systems discipline (Klein & Myers, 1999). According to Chua (1986), positivism, interpretivism and critical research are the most influential philosophical paradigms in the academic context. Thus, Chua's (1986) classification is followed and discussed in this study.

As the current study is related to the Information Systems field, these philosophical paradigms will be discussed with a focus on Information Systems research. Positivist research is the most popular perspective out of the three, and it simulates the scientific method (Orlikowski & Baroudi, 1991). This is because positivism believes that the world is ordered and, thus, can be investigated objectively (Oates, 2006). For positivist research to be objective, many quantifiable measures of the phenomenon's dependent and independent variables must be pre-identified. Besides this, several hypotheses must be tested statistically and objective inferences must be drawn from the sample, which can be transferred to the stated population (Chua, 1986).

Since 1983, positivism has been utilised to objectively discover the technical aspects of systems and technologies in the Information Systems field (Orlikowski & Baroudi, 1991). When researchers adopt this paradigm, they attempt to select a particular theory or set of theories to statistically examine and objectively explain a specific technical phenomenon (Orlikowski & Baroudi, 2002). This implies that the researcher will be neutral and does not influence the data collection and analysis stages. Additionally, the positivist researcher has to believe that the relationships can be pre-determined and are in one causal dimension, and the people do not construct the social reality. The latter can also be discovered regardless of context (Guba & Lincoln, 1994). However, this focus on the technical aspect is not sufficient as other important issues are ignored, such as the social, environmental, political and

organisational aspects of Information Systems (Klein & Myers, 1999; Orlikowski & Baroudi, 1991). Consequently, some researchers criticised and questioned the extensive employment of positivism in Information Systems (Myers, 1997a). Therefore, by the 1990s, Information Systems research expanded to consider such issues, and other research paradigms emerged in Information Systems studies that support this expansion (Myers & Avison, 2002). Myers (1997a) argued that the organisational and social aspects of the systems have to be considered. This is because people's interpretations regarding these aspects vary from one user to another depending on their beliefs, values and context, which positivism ignores (Burrell & Morgan, 2017; Orlikowski & Baroudi, 1991).

Given the above discussion, adopting this research paradigm in the current study is clearly improper. This is because this study is focused on a social issue in its context, aiming to explore and explain the subjective experiences of MEs with HFSDAs. Understanding and explaining these owners' subjective understandings were the primary concern of this study. Thus, to obtain a rich understanding, this investigation cannot be restricted to a set of pre-determined hypotheses and variables in advance, and the interrelationships that lead to constructing different realities have to be considered (Orlikowski & Baroudi, 1991).

The present researcher considered the interpretivism and critical research paradigms, which have been developed in the Information Systems field, to avoid the shortcomings of positivism (Myers, 1997a; Oates, 2006). Both philosophies assume that humans construct and initiate social reality (Oates, 2006). However, critical research affirms that external factors such as social, cultural and political factors restrict the influence of humans in their lives (Myers, 1997a). This philosophy focuses on critiquing and exposing issues caused by isolation and power conflicts in a particular social system to empower the people under study (Myers & Avison, 2002; Orlikowski & Baroudi, 1991). Therefore, it is considered an active

research philosophy compared with interpretive research (Oates, 2006). This active role appears from the critical researchers' attempts to provide suggestions for society members to guide the changes in social settings that reject isolation and power conflicts (Orlikowski & Baroudi, 1991). In this scenario, this research paradigm was excluded as this study aimed to understand new social phenomena rather than challenge or change its social setting.

Therefore, the present researcher shifted her focus to interpretivism.

As stated before, interpretive research focuses on exploring the subjective perceptions of humans regarding the world to achieve a deep understanding of a certain phenomenon in its natural social settings (Bell et al., 2018). Such a comprehensive understanding was obtained when the researcher attempted to understand the participants' thoughts, explanations and interpretations of the study's phenomenon (Orlikowski & Baroudi, 1991). It has been argued that human perceptions and affairs cannot be examined objectively by using scientific methods (Burrell & Morgan, 2017; Goldkuhl, 2012). This is because interpretivists believe that multiple subjective realities are socially constructed (Oates, 2006). This implies that reality differs from one group of humans to another. Interpretivists believe that human consciousness and subjective experience are fundamental components for emerging social processes that cannot consist of fixed and objective components (Goldkuhl, 2012; Orlikowski & Baroudi, 1991). According to Myers (1997a), the most complicated issues in the Information Systems literature arise from the social and organisational aspects (Goldkuhl, 2012). To address these complex aspects, research in the Information Systems field began to consider the interpretive research paradigm when researchers realised that more attention must be given to human affairs and perceptions in their context (Myers, 1997a).

Interpretivism philosophy entails utilizing different qualitative methods that enable the researcher to obtain qualitative data from the participants to understand their perceptions

regarding reality (Bryman, 2016). By utilising these qualitative methods, the researcher plays a sensitive and subjective role in the social construction of empirical knowledge besides the participants (Bell et al., 2018). Interpretivists are expected to influence the research process because their assumptions, beliefs, values and actions guide each decision in the study (Creswell & Poth, 2016). Thus, it is essential to acknowledge this role by practicing self-reflectivity and self-reflexivity skills (Creswell & Miller, 2000; Denzin & Lincoln, 2011). In this research, the present researcher preferred interpretivism over other research philosophies. This is because qualitative data have to be obtained (unlike quantitative methods) for the findings to be expanded with more details of the phenomena. Such qualitative data can be collected and produced using interpretive research, which helps understand how the business owners in this research are influenced, for example, by HFSDAs. The interpretivism philosophical assumptions were more in affinity with this study's aims; thus, they are adopted here. In the next Section, the adopted research approach of this study is discussed.

3.3. Research approach to theory development

The research approach is the logic of using theory in the research process (Creswell & Creswell, 2017), depending on the adopted research philosophy, method and strategy (Bryman, 2016). Three research approaches have been used in academic research: deductive, inductive and abductive (Flick et al., 2004). In the deductive approach, the theory is selected at the early stage of the study to be tested or verified (Creswell & Creswell, 2017). This is so-called the top-down approach. Deductive reasoning is usually associated with quantitative studies (Bryman, 2016).

Inductive reverses the deductive approach. Thus, it is a bottom-up approach in which the theory is used or developed at the end of the study (Bryman, 2016). Inductive reasoning is usually associated with qualitative studies (Creswell & Creswell, 2017). However, there is

another placement for using a theory in qualitative studies (Dubois & Gadde, 2002).

According to Creswell and Creswell, besides using the theory as an endpoint in qualitative studies, it can be used "as an up-front explanation or as a transformative-advocacy lens" (2017, p. 64). Such alternative theory usage is the core of the abductive reasoning logic, which helps extend the knowledge (Dubois & Gadde, 2002; Given, 2008).

In abductive reasoning, the knowledge results from the researcher's efforts and diligence in diving into the data when analysing it to reach knowledge beyond the surface meanings of the collected data (Braun & Clarke, 2013). This data analysis type is dynamic and requires skills beyond the researcher's skill to conduct the inductive approach (Dubois & Gadde, 2002; Shank, 1998). This is because, while the researcher summarises and describes the data's exterior meanings, S/he searches and discovers the plausible causes behind this result from the data or from existing theories and literature (Flick et al., 2004; Given, 2008). In abduction reasoning, the theory is used as a basis to explain or organise the collected data to produce replicable and valid knowledge (Given, 2008). Therefore, this approach is innovative because the researchers aim to classify and analyse the collected data and match these findings with the existing theories (Flick et al., 2004). They also consider outliers that might lead to important insights and employ their profound insights and existing theories to discover a logical inference that explains a specific set of unintelligible data (Dubois & Gadde, 2002).

Inductive and abductive studies are similar because both approaches' inferences emerge from data and are supported by theories in different stages (Flick et al., 2004). However, adopting the abductive approach enables the researcher to explain the findings and consider the unexpected results that might contribute to theory development or valuable discoveries (Dubois & Gadde, 2002). In other words, in inductive reasoning, the theory is founded upon the analysed data to be generalised. In contrast, in abductive reasoning, the theory helps to

support the analysis and understand and explain the phenomenon. Moreover, some theories might be developed or expanded by exploring unintelligible data (Dubois & Gadde, 2002).

This approach differs from the ordinary inductive logic for qualitative research. However, its advocates have a perspective regarding this approach. They argue that although the abductive inferences appear plausible, they are extraordinary and useful and have meanings behind the inductive inferences' surface and possible meanings (Given, 2008; Shank, 1998).

Depending on the previous discussion, this research is approached abductively. The data is collected, analysed and interpreted systematically and sophisticatedly in light of the existing literature and theories. The current researcher's profound insights are also utilised to discover the logical explanation of any ambiguity in the data. This approach helped obtain practical knowledge (Given, 2008) that can pave the way to apply the suggested practical contributions of this study. This is because the explained and justified knowledge could provide others, who share similar conditions or context, an opportunity to learn from best practices and alert them to avoid bad practices (Shank, 1998). Furthermore, abductive approach is appropriate and consistent with the adopted philosophy in this study. In Section 3.2, the present researcher argued that a comprehensive understanding is obtained when she attempts to understand the participants' subjective perceptions, understanding, explanations and interpretations of the study's phenomena. Thus, it is compatible with the abductive approach, which focuses on the world's dynamic aspects and provides inferences that reflect these dynamics. Abduction is the opposite of induction. Induction has a fixed view of the world that appears from providing superficial inferences and then discusses its generalisability without regard to the world's changing nature (Dubois & Gadde, 2002; Shank, 1998). In this study, conducting abductive reasoning is a hybrid of both inductive and deductive (Gioia et al., 2013). In other words, data and theories are used alongside the researcher's insights to glean knowledge that explains what happened and why it happened. For a more in-depth

discussion on this topic, see Section 3.7. The research methodological choice is discussed in the following Section.

3.4. Methodological choice

A research method is a systematic process to address the research phenomenon (Kothari, 2004). After deciding on the appropriate research approach for the adopted philosophical orientation, this Section concerns the rationale for selecting qualitative research. Two significant research methods in academic research are quantitative and qualitative.

Quantitative research refers to a method that requires collecting measurable and quantifiable data about the research phenomenon and then statically analysing this data to examine and test objective hypotheses (Punch, 2013). In this method, the data collection and analysis are autonomous of the researcher's influence (Bell et al., 2018).

On the contrary, in the qualitative method, the researcher plays an important role and must be involved in the whole research process, including data collecting and analysing (Creswell & Creswell, 2017). In this method, the researchers' subjective interpretations and assessment of the social phenomenon will be influenced by their background, beliefs and values, and the participants' beliefs, opinions, insights and experiences (Denzin & Lincoln, 2011; Stack, 2005). This qualitative investigation usually concludes with a grounded theory, model or propositions related to the investigated phenomenon, which forms a basis for future quantitative research (Bryman, 2016).

This research aims to holistically investigate and explore the reasons and experiences of some MEs in using the intermediary marketplaces in the Saudi homemade food sector. The questions of interest are why did micro-entrepreneurs switch from intermediate physical shops to homemade food selling and delivery applications? How has HFSDAs usage affected

these MEs' personal life, business and decisions to continue or stop using this technology? It is clear from these questions that the present researcher has attempted to achieve a rich picture and deep understanding of the Saudi female owners' reasons for switching and conducting businesses through HFSDAs. Moreover, the research questions can interpret their opinions and judgments of HFSDAs' user experience and impact. Thus, this study adopted qualitative research since this method assisted in the exploration of the MEs' subjective experiences and perspectives regarding HFSDAs. Additionally, qualitative research is consistent with the adopted philosophical perspective and abductive approach. This is because qualitative research enables the researcher to subjectively engage with MEs in their context and hear and obtain different views regarding their experiences with these phenomena (Creswell & Poth, 2016). The adopted strategy for conducting this qualitative study is discussed in the next Section.

3.5. Research strategy

As discussed in the previous sections, the nature of this study is mainly characterised as an exploratory study. This nature arises from the open-ended research questions and the scarcity of research on the research topic and focus. Thus, it is crucial to consider these characteristics when the researcher selects a strategy that effectively and efficiently helps address the research questions and achieve the research objectives. Many research strategies can be adopted in qualitative research, such as surveys, narrative, phenomenological study, action research, grounded theory research, ethnography, case study research and interview based research (Bryman, 2016; Creswell & Poth, 2016). All these strategies are now reviewed carefully, and the process of elimination is applied to determine the most appropriate approach for this study.

Starting with the survey strategy, although it is appropriate for exploratory qualitative studies (Bryman, 2016), it cannot be adopted in this study. This is because it is incompatible with the adopted interpretivism philosophy and this study's abductive approach. Even the open-ended survey's questions will not help in obtaining the targeted comprehensive understanding of this new phenomena. Moreover, this survey strategy focuses on testing theories and preconstructed models rather than developing or building new theories and models, limiting its ability to investigate the context in depth (Yin, 2017).

Concerning the narrative and phenomenological strategies, the narrative focuses on individuals communicating stories about their lives. In contrast, the phenomenological approach focuses on a group of individuals to enable the collection of data about their lived experiences regarding a concept or a phenomenon (Creswell & Creswell, 2017). Both strategies are eliminated because, even though the philosophical assumptions of the current research are consonant with both narrative and phenomenological assumptions and their aim to hear from actual users, they cannot be applied in this study. This is because the focus is on a group of actual users' experiences with social and business phenomena, not individual experiences as required in this narrative. Second, this study aims to analyse and explain the rationales behind the participants' responses to improve the understanding of the phenomena's complexity, not only describe the responses as in the phenomenological approach (Creswell & Poth, 2016).

Regarding the action research strategy, it is excluded because it is clear from the name that this strategy aims to intervene in the social setting where a particular organisation operates to improve it, which is not the aim of the current research (Bryman, 2016). Similarly, the classic grounded theory research is excluded because this strategy begins by collecting data without reviewing the existing studies or adopting a theoretical framework, which allows one to

discover a new theory inductively. This is contrary to this study's abductive approach; the current research starts with a theoretical framework to guide the research process to build a grounded conceptual model from the data and theories, and explain a specific phenomenon in its unique context (Dubois & Gadde, 2002).

Although ethnography and case study strategies support the interpretivism philosophy and aim to investigate a contemporary research phenomenon in-depth, both also dismissed (Bell et al., 2018; Bryman, 2016). This is because ethnography requires an active and physical engagement by the researcher, who is to be immersed in the participants' daily activities over time to explore the influence of culture in a certain context (Creswell & Poth, 2016).

However, this study does not aim for any active engagements because the research phenomena occur virtually via a mobile application and cannot be physically or personally observed. Moreover, the contemporary phenomena in this research are explored synchronically to understand the issue in the form of snapshots, not over a period of time and focused on one type of stakeholders' experiences not all stakeholders' opinions regarding HFSDAs. Therefore, the case study was not selected

Given the exploratory nature of the current study, which arises from the open-ended research questions and the dearth of research on the research topic and focus. Thus, the interview based research is selected to be the strategy for this exploratory qualitative study (Mason, 2002). There is an increasing interest in using the qualitative research method in the Information Systems field (Myers, 1997a). This is because this method provides a deep understanding and explanation of the research problem in its natural setting and context, which is impossible using the quantitative method (Kaplan & Maxwell, 2005). Moreover, the interview based research is appropriate when a study investigates an issue that involves

humans and their cultural and social lives (Creswell & Poth, 2016; Mason, 2002; Myers, 1997a).

Research that is based on qualitative interviews is a useful and enriching opportunity because each stage of the interview process unveils novel insights and gives a greater understanding of the viewpoints and experiences of the participants (Rubin & Rubin, 2011). This makes qualitative interview-based research both important and enriching. Interviewing participants qualitatively is a methodological strategy to gain insights into individuals' perspectives regarding the research phenomena (Mason, 2002; Myers & Avison, 2002). Researchers are able to get insights into experiences and reconstruct circumstances in which they were not personally involved when they do qualitative research based on interviews with participants (Myers, 1997a). The researchers' current conversational abilities are put to use in qualitative research that relies mostly on interviews as its technique of data collection (Rubin & Rubin, 2011). Therefore, the qualitative interview-based research is privileged over other strategies.

The phenomena under investigation relate to HFSDAs' adoption and post-adoption by Saudi female MEs. The interest in this particular experience emerged due to the present researcher's past experience as an owner of home business. Therefore, the existing studies in the Information Systems field are reviewed, and the research gaps and questions are identified. This study explores why owners prefer HFSDAs over IPSs and how these new HFSDAs affect their businesses, lifestyle and continued use decisions. With this in mind, The research questions are designed as open-ended questions that reflect the exploratory nature of this study. Thus, the present researcher has decided to design this study qualitatively. Then, a series of semi-structured interviews based research is selected, given the scarcity of research about MEs reasons to use and experiences with HFSDAs (Patton, 2002). These decisions aim to explore the relevant contemporary situation in the context of Saudi Arabia in detail and

hear from the actual users' experiences. This is because the previous research regarding MEs' experiences with HFSDAs was scarce both globally and in the context of Saudi Arabia.

The qualitative design is appropriate when the study aims to investigate an issue involving humans and their cultural and social lives (Myers, 1997a). It helps to explore a particular situation in-depth to understand the linear relationships and the interrelationships between the study concepts (Mason, 2002). Consequently, the researcher has a holistic view and understanding of the research phenomena in the natural settings and context (Patton, 2002). This comprehensive investigation and understanding are achieved because data is collected from multiple sources to increase the credibility of the findings and meet the triangulation strategy's requirement (Creswell & Miller, 2000). Moreover, this choice of qualitative design aligns with Kaplan and Maxwell's (2005) argument that sometimes the research can be negatively impacted, and that the meaning might be lost when the researcher attempts to convert or capture social and institutional aspects into quantitative manners. In Information Systems research, if the phenomenon under study is relatively contemporary or insufficient studies have been conducted, the qualitative research strategy is considered a preferable strategy for such research (Myers, 1997a). Thus, the qualitative semi-structured interview-based research strategy provides a rich picture of the research phenomenon in its real setting and context (Myers & Avison, 2002; Symon & Cassell, 2012). Furthermore, qualitative semi-structured interview-based research fits with the open-ended research questions concerned with how the phenomenon occurred in a certain way and why the people interact in a specific manner (Myers & Avison, 2002). According to the reviewed literature, no studies have explored this study's topic globally or in the context of Saudi Arabia. In addition, the present researcher could not anticipate a specific set of adoption and post-adoption reasons, opportunities and challenges from previous studies to be tested quantitatively. This is because she aims to avoid potential biases from selecting a specific set of concepts due to her

background and prior experience. Given these mentioned reasons in this Section, the present researcher adopted the qualitative semi-structured interview-based research strategy. The subsequent Section provides a comprehensive analysis of the source from which the participants are sampled.

3.5.1. Sampling of participants. After deciding on the appropriate strategy that corresponds with the research questions, aim, philosophy and approach, an essential decision is made on whether the researcher should focus on participants operating in one of the available HFSDAs in the Saudi homemade food sector or sample them randomly according to the availability before data collection. This study is interested in investigating the reasons of use and experiences of Saudi female MEs with HFSDAs. The researcher is intrigued by exploring the different subjective experiences of MEs operating within these HFSDAs. Therefore, the decision is made to select those MEs from one of these HFSDAs. This targeted sampling enables the present researcher to explore distinctive subjective experiences of MEs by considering the influence of these various experiences in the MEs' responses to extensively explore the phenomena.

Before discussing the rationale for selecting the interviewees from a specific HFSDA, it is essential to state that only three HFSDAs are currently active and serve MEs in Saudi Arabia. These applications are "The Chef", "MenaFena" and "Jahez". All these applications can be downloaded for free from Apple and Google Play Stores. It should be clearly stated that the present researcher made several attempts to connect with all these applications' owners, from which she can sample the female MEs in a way that makes each group of those sellers represents the business owners' experiences with that particular application. However, only The Chef application's owner agreed to participate in this research. As shown in Table 8, these applications are almost similar in their technical characteristics and the functions provided to their users. However, these applications differ in some characteristics because

they serve different cities or different sector. Table 8 summarises the similarities and differences between these HFSDAs.

Table 8: Comparison between the three HFSDAs.

Features		HFSDAs in the context of Saudi Arabia		
		"The Chef"	"Jahez"	"MenaFena"
Technical	Delivery service	Yes	Yes	Yes
	Payment service	Yes	Yes	Yes
	Rating system	Yes	Yes	Yes
	Review system	Yes	Yes	Yes
	Searching techniques	Yes	Yes	Yes
	Results filters	Yes	Yes	Yes
	Good presentation of the stores' products	Yes	Yes	Yes
Functional	Immediate order	No	Yes, within 20 minutes	No
	Pre-order, according to the selected time by the customer	Yes	No	Yes
	<i>Focused only on Saudi homemade food sector</i>	<i>Yes</i>	<i>No, also restaurants' fast food</i>	<i>Yes</i>
	Focused only on home-based businesses	Yes	No, also restaurants	Yes
	Serviced all Saudi MEs in any city	Yes	No	No
	Conditions to join	Home-based businesses in the Saudi homemade food sector	Any businesses type in the food sector, including homemade food	home-based businesses in the Saudi homemade food sector
	Provide technical support	Yes	Yes	Yes
	Provide stores' development support	Yes	No	No
	Did marketing campaigns and	Yes	Yes	Yes

	advertisements for the application			
Other advantages	<i>Supported by the Saudi government</i>	<i>Yes, but also certified</i>	<i>Yes</i>	<i>No</i>

One noteworthy difference distinguishes The Chef from other applications and makes it worthy of being chosen for sampling of participants. The Chef is a certified application by a Saudi governmental institution called Monsha'at. This certification implies that The Chef is a social institution according to a set of criteria (refer to Appendix C to see the certificate). The Chef achieved this certificate since it is a social institution that provides a program supporting the productivity, sustaining and development of Saudi MEs. In contrast to other applications in the Saudi homemade food sector, The Chef does not prioritise profit as its sole objective and it takes into consideration the limited resources and capabilities of those MEs. The primary objective of The Chef is to foster a conducive business climate for this particular sector of the Saudi economy, with the aim of promoting those home-based businesses well-being. The generated revenues are then allocated towards the growth of those MEs and the maintenance of the application. Operating on The Chef could help MEs in many ways. This is because Monsha'at supports The Chef in marketing campaigns. Marketing support from this trusted government institution raises the awareness of the interested customers of this social application's mission. In other words, the certification demonstrates that The Chef's social mission could encourage social investors and commercial supply companies to support these businesses. Moreover, Monsha'at introduced a trade stamp that identifies micro-businesses products that operate on The Chef platform, which helps prove their legitimacy to those interested in identifying and purchasing from them and raises community awareness to support this social facility. Additionally, Monsha'at provides workshops and consultations

from specialised teams to support the development of home-based businesses. Thus, being a part of this certified social application could support MEs in maintaining their businesses.

In this scenario, for the reasons stated above, the selected application is The Chef application and the units of analysis, which are the female MEs, are sampled from The Chef's database. In other words, the main focus of this research is on one application that includes groups of relevant business owners to enable the involvement of a diversity of experiences by selecting them for a purpose. Due to the refusal of other applications to grant the current researcher access to their databases for the purpose of purposive sampling of MEs, the assurance of acquiring diverse experiences cannot be guaranteed. This is due to the potential lack of guarantee in getting diverse experiences when randomly sampling participants from different applications based on availability, which is anticipated to have a detrimental impact on the depth of this qualitative inquiry. Hence, the deliberate selection of a cohort of MEs with diverse experiences from The Chef database serves as a suitable means to achieve the objectives of this study. Moreover, sampling the participants from this application who agreed to be involved in our study allowed the present research to have formal, ethical, and faster access. This enables her to have their contact and performance data easily; thus, she adopted this form of access (see Section 3.6.1.1 for more details). Therefore, selecting a group of MEs with different experiences from The Chef database effectively fulfils this study's purpose, whereas sampling them randomly from different applications would not help in capturing a diversity in those MEs perceptions regarding this technology.

On this subject, it is reasonable to argue that selecting one of the three relevant applications is sufficient. This claim can be justified since the population of Saudi female MEs using HFSDAs is distributed between the three active applications that serve the MEs in Saudi Arabia cities. Thus, the targeted population is a group of business owners who operate in the selected application, and the study's participants are sampled from this targeted

population. The power of selecting this application, which have superior benefits for MEs over other applications, paves the way for generalising from the employed application to other applications. However, the contrary is neither possible nor accurate. Thus, the current researcher selected the study's participants with a purpose according to a particular set of characteristics (see Section 3.6.1.1 for more details regarding this purposive sampling). The objective is to understand the phenomenon in depth by including different viewpoints regarding this application to assist in obtaining realistic results, in which this diversity in responses reflects the reality in this targeted Saudi context. Consequently, the inferred knowledge can be transferred to other applications in the same or similar contexts. The following Section discusses the data collection methods, and the details of sampling techniques with the inclusion criteria are explicitly addressed.

3.6. Data collection methods

There are many methods used for data collection in qualitative studies, including documentation, archival records, observation, focus group and interviews (Creswell & Poth, 2016). In this study, three data collection methods are adopted: interviews, documentation and focus groups. In the first stage of data collection, a series of semi-structured interviews are used as the primary method to gather data from thirty five participants. In light of the interview data analysis, the second stage starts by analysing the MEs' online reviews about the selected application, which aims to support the findings from the interviews and add new findings related to the main focus of this study. In the last stage, two focus groups containing nine MEs are conducted to validate the findings from the initial analysis stages (i.e., the interviews and online reviews). The data collection and analysis phases are highly correlated because the analysis begins before the finalising of the data collection process. The findings from the completed analysis facilitated the following data collection stages and their analysis.

The contact with participants started in 1st of July 2021 and first interview was on the 27th of August 2021 and the last focus group was on the 28th of February 2022. The next Sections provide a detailed discussion regarding each method, including the reasons for adopting these methods, the sampling strategy, sample size, participants' selection criteria, participants' invitation preparation and process, question guide and transcription process.

3.6.1. Stage 1: Semi-structured interviews. The qualitative interview-based research is privileged over other strategies. As a result, conducting interviews is the method that is utilized most frequently in this kind of strategy for gathering qualitative data (Rubin & Rubin, 2011). For the purpose of this research, interviews serve as the primary and most important method of data collection, and they are the focal point around which all of the other data collection methods revolve. There are three forms of interviews: structured, unstructured and semi-structured interviews (Oates, 2006; Patton, 2002). Structured interviews consist of a pre-determined set of questions that relates to the discussion of the research; the researcher is restricted to these questions (Bryman, 2016). In contrast, in unstructured interviews, the researcher introduces the main research discussion without restricting the participants' freedom to reflect on this discussion by using an initial set of questions (Bell et al., 2018). In this study, a hybrid type of interview is used, which is known as a semi-structured interview. In the latter, the researcher prepares a set of questions that act as a guideline, which is similar to structured interviews (Creswell & Poth, 2016). However, they provide opportunities for the participants to elaborate further by asking them new unscripted questions that evolve during the discussion (Creswell & Creswell, 2017).

There are advantages to adopting a series of semi-structured interviews based research as a research design (Patton, 2002). This form of qualitative interviewing has been elected due to its flexibility (Creswell & Creswell, 2017). This is because the researcher has preliminary questions regarding some aspects of the research questions, which should be

covered at some point (Oates, 2006). However, evolving questions help to deepen the understanding of the topic and may glean unexpected and valuable findings (Bryman, 2016). Thus, a series of in-depth semi-structured interviews are selected as most suitable for the exploratory nature of this study and the adopted philosophical perspective (Patton, 2002). This method is applied in the first stage of the data collection process. In this stage, the experiences of thirty-five MEs are explored individually. The aim is to have an in-depth understanding of why these owners are motivated to switch to using the selected HFSDAs and their experiences with HFSDAs use. The following subsection discusses the sampling strategy, sample size and participants' selection criteria.

3.6.1.1. Sampling procedures. The sampling strategy is an essential part of the research design. Sampling is a technique that guides the researcher to select a particular group from the targeted population that acts as the research sample (Kothari, 2004). Two categories of sampling techniques are widely used: probability sampling and non-probability sampling. Probability sampling comprises rigorous procedures in which the researcher needs to calculate equal statistical selection probability for all the population elements (Punch, 2013). It has been argued that probability sampling is considered an appropriate technique for generalisation purposes, especially for quantitative research (Bryman, 2016; Ritchie et al., 2003). This technique is excluded here because this study does not aim for any sort of grand generalisation. On the other hand, non-probability sampling is built on fewer restrictions than the former technique because the selection probability of the population cases varies and is unknown (Punch, 2013). The sample in this technique is selected based on inclusion criteria, which are intentionally identified by the researcher (Ritchie et al., 2003).

Non-probability sampling strategy can be categorised into three different segments: convenience, theoretical and purposive sampling strategies (Ritchie et al., 2003). According to Creswell and Creswell (2017), convenience sampling is preferred if the researcher intends

to select the sample based on availability. Here, the researcher does not focus on how the participants' diversity can strengthen the research findings. Thus, although this strategy seems helpful in attaining insights regarding a particular phenomenon, maintaining the diversification of the sample is challenging for the researcher using this strategy (Berg & Lune, 2012). On the other hand, theoretical sampling is preferred when the researcher seeks to test or develop a particular theory (Bryman, 2016). The sampling in this strategy is a continuous process that can be terminated if the researcher reaches the saturation point at which no more new themes can emerge from selecting a new sample (Ritchie et al., 2003). After considering the aim of this research, these sampling strategies are discarded. This study has adopted the purposive sampling strategy to select the interviews' participants by using initial inclusion characteristics (Bryman, 2016). The logic behind this strategy is that when the researcher aims to attain a deeper understanding of the phenomenon being studied, s/he specifies the particular features to select a sample that includes a diversification in the responses (Berg & Lune, 2012). This choice aligns with the adopted philosophical perspective of this study, which promotes sample heterogeneity for achieving a diversity of voices to reflect multiple realities. This diversification aims to maximise the gains from the sample and contribute to facilitating an extensive investigation (Berg & Lune, 2012; Ritchie et al., 2003). It is a matter of what we can learn from this sample, not the participants' number (Ritchie et al., 2003).

Regarding the present study, the decision had been made to select The Chef application to purposively sample the participants in this study. As discussed in Section 3.5.2, The Chef application serves as an integral and sufficient application for selecting participants from its database. This is due to the active involvement of its management in agreeing to participate, as well as its unique characteristics that make it a satisfactory choice among the other available and active applications in the homemade food sector. Furthermore, sampling

the participants from this application allowed us to have a formal, ethical, and expedited means of access. This enables her to have their contact and performance data easily; thus, she adopted this form of access.

Concerning how the participants will be selected purposively to have diversity in responses, below is a list of the characteristics of the targeted participants:

- The participant has to be female and hold Saudi nationality. Thus, they are applicable to the new laws and have financial support from the Saudi government.
- The participant has to have a past or current experience with one of the IPSs in the Saudi homemade food sector. Thus, they provide insights regarding these experiences and to what extent they influenced the switching decision.
- The participant operated or currently operates on the selected application in the Saudi homemade food sector. Thus, they can provide valuable insights.
- For diversification, the participants are assembled into four groups based on their experiences: continuance users with positive experiences, continuance users with neutral experiences, discontinuance users with neutral experiences and discontinuance users with no-effect experiences. This was ensured by asking participants about the overall experience during the time of initial contact.

Figure 4 illustrates the implementation of the purposive sampling technique employed in this investigation. As indicated in Section 1.3.2, the precise count of home businesses remains unspecified due to their current lack of organization and operation within the informal sector. The total count of individuals who have registered their projects on the Maroof platform has reached 69,340, encompassing a variety of home-based businesses. Among these projects, there are 5,710 specifically related to the homemade food and beverage sector. The Chef database encompasses a total of 1,700 home enterprises. The

sample in this study was selected randomly from this database. However, only participants who met all the mentioned four conditions were included in order to enhance our holistic comprehension of the phenomena under research.

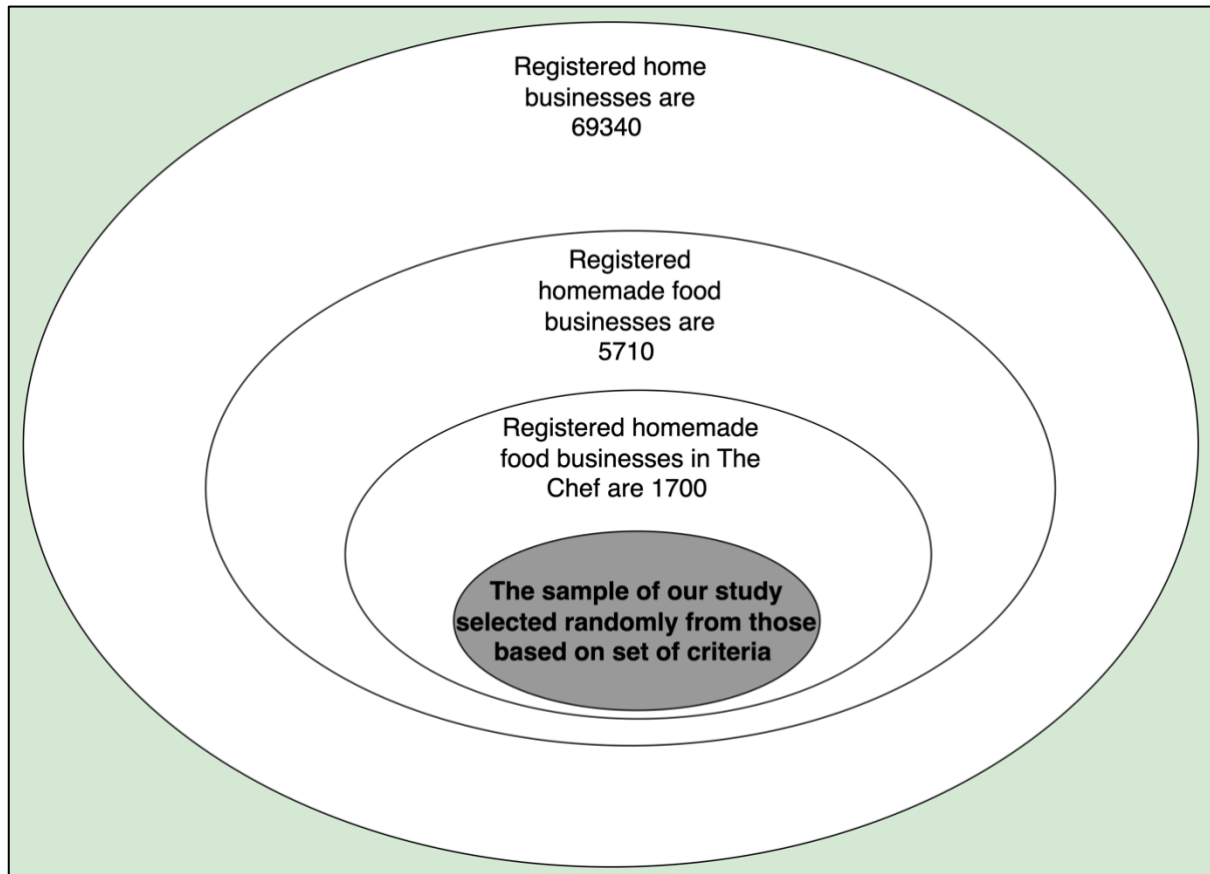


Figure 4: The process of the applied purposive sampling strategy

Before discussing the number of participants, it is worth mentioning that the present researcher leans toward study findings that capture the differences and similarities in the participants' responses across and within each group of these four groups. Thus, initially, she assumes that the sales rate is an important indication of businesses' performance that might positively or negatively affect the business owners' experiences with the application (Li et al., 2019; Zhang et al., 2019). Therefore, after selecting one application for sampling from its database, she decided to employ this indicator (besides the other three inclusion

characteristics) to select the interview participants. However, this was not practical and did not reflect reality. The present researcher found a participant with a low sale rate; however, she decided to keep using the application for some reasons. Thus, the participants are grouped into four groups based on the reported subjective experiences in the interviews: continuance users with positive experiences, continuance users with neutral experiences, discontinuance users with neutral experiences and discontinuance users with no-effect experiences. The present researcher did that to increase the readers' confidence in the findings since they represent the MEs' experiences with one out of three applications in the Saudi context. Therefore, this diversity is sought in the participants' views. On this point, the findings of this research involve these variety of businesses' perceptions regarding one of the three active applications. Therefore, the present researcher in the previous Section argued that these findings could be generalised to the remaining applications. Despite being a unique application, The Chef can represent ME's experiences with other applications, whereas other applications cannot represent ME's experiences with The Chef. However, she seeks neither a grand generalization nor a global transformation of the results for other applications in other contexts, unless they share similar business and culture norms as in the Saudi context. Undoubtedly, not claiming a grand generalization in its standard definition demonstrates the present researcher's understanding of a common limitation of the qualitative research, which is particularisation, not generalisation (Mason, 2002).

3.6.1.2. Sample number. Concerning the number of participants, the sample size in qualitative studies is smaller than in quantitative studies in general (Creswell & Poth, 2016). There is no standard set of rules for selecting the sample size for a qualitative study. However, qualitative researchers tend to follow the guidelines of other qualitative researchers when estimating the sample size. In the qualitative interviews, Saunders (2012) suggested a sample size between 5 and 25, whereas Mariampolski's (2001) guidelines indicated that the

interview numbers should range between 15 to 30 and no less than 10. On the other hand, Boddy (2016) noted that it is irrelevant to follow the standard guidelines when selecting the number of participants because of the nature of the qualitative research. Therefore, achieving the saturation point is an alternative approach to determining the sample size. According to Boddy's suggestion (2016), the saturation level can be achieved with 12 interviews; no more themes can emerge by adding more interviews.

Given this variety in the guidelines and approaches for sampling, the present researcher decided to review a set of published qualitative exploratory studies similar to the current study design to calculate the average number of participants. She found that the overall sample sizes were 14, 12, 8, 16 and 25 participants, with 15 participants on average (Ashworth, 2012; Barnes et al., 2012; Guha et al., 2018; Simmons et al., 2011; White et al., 2007). Consequently, sixteen business owners were initially deemed sufficient for this study. It is adequate to select sixteen business owners and four observations in each group, which aligns with the mentioned guidelines. The current researcher paid particular attention to the sample size because each group represents a segment of the targeted population. Thus, recruiting sufficient participants helped to achieve a deeper exploration of this segment. Thus, sixteen is within the acceptable number of interview participants. However, considering the adaptive nature of the qualitative research design, the actual number of MEs who participated in this study is thirty-five out of one thousand and seven hundred MEs working in the selected application. It is essential to clarify that the present researcher had formal access to The Chef's database to enable the creation of diversity in the sampled participants in a fact, formal and ethical manner (see Section 3.5.2. for more details). The Chef's owner allowed this access; his consent had been obtained (see Appendix B for the detailed consent). One reason for this form of access is to avoid ethical issues that might occur due to the availability of their responses through this research because the application is used to sample the

participants in this study, and its name will not be hidden. Second, some participants have brand names in the application that differ from those that appear on social media sites or physical stores. Therefore, she adopted this form of access. It was expected that there might be a negative impact from the application's owner knowing the participants' identities and how this might negatively affect their relationship with him or their answers to the interviews. Therefore, previously in the research ethics forms, the researcher obtained the owner of The Chef's consent not to use any authority to compel the present researcher to display the participants' identities. An overview of the participants is provided in Appendix A3.

3.6.1.3. Data collection procedures. As stated in the preceding Section, data is gathered using a series of online semi-structured interviews with participants from The Chef application. Before conducting these interviews, the researcher obtained the participants' consent regarding the ethics forms. This initial contact was via the University of Nottingham email or WhatsApp to invite the participants and introduce the current study. When the researcher recruited one of the participants, she began the fieldwork. She kept contacting the participants until she reached a point in the data analysis at which no more codes, concepts or themes emerged from the data, and a sufficient number of MEs had been interviewed from each group. The total number of participants is thirty-five, fourteen with positive experiences, six with a neutral and active role experiences, four with a neutral and passive role experiences and eleven with no-effect experiences. Twenty are continued users, while fifteen are discontinued users. The guide for the semi-structured interviews was created to cover all the research questions. The set of questions is designed to allow the participants to put forward their views on the reasons behind their switching behaviour and their experiences with this new mobile marketplace (see Appendix A1 for the detailed guide). Further questions were

generated depending on the ongoing conversation in each interview, which provided sufficient answers for the research questions.

After obtaining the participant's consent, the interview guide was sent to the participants a few days before the selected dates of the interviews. These online interviews were conducted via Zoom, and notes were taken during the interviews. Interviews ranged between fifteen to sixty minutes. At the beginning of each interview, the first few minutes involved introducing the research topic and aimed at building a rapport. To obtain a well-rounded picture of MEs' experiences with The Chef, the present researcher reinforced the discussion by asking about specific features of the application. Using these features as trigger materials helped prompt the participants to discuss their perceptions and thoughts about the impacts of using this application and assess the extent to which they are aware of (and use) its available functions and features. At the end of the interview, the researcher asked the participants for further insights, questions or concerns. Moreover, she enquired whether they were willing to validate the analysis results by participating in the focus group, and then she concluded the interview on a positive note. All the interviews were audio-recorded and then transcribed verbatim.

To apply the "member checking" technique (Carlson, 2010), the transcripts were sent back to the participants via email or WhatsApp to ensure the accuracy and completeness of their responses after transcribing the interviews. Not all the interviewed MEs responded to this step. These interviews were conducted in Arabic since it is the participants' mother tongue. Therefore, after the checking process, the transcriptions were analysed via MAXQDA2020, which supports the Arabic language. After the analysis, the results were translated into English (see Section 3.7.1 for more details). Next Section provides a discussion regarding the second data collection method.

3.6.2. Stage 2: Online reviews. The business owners' reviews and feedback on the selected application via the applications' stores are considered digital audio-visual documents (Creswell & Creswell, 2017). It is an unobtrusive and fast method to collect data. Simultaneously, it provides valuable insights into the participants' perspectives regarding the selected application. Although these feedbacks and reviews are publicly available in both Apple and Google Play Stores, the researcher obtained the consent of the owner of The Chef to use them in this study. The objective from collecting these reviews is to gather perspectives on the application from those who have publicly expressed their opinions in a generic manner. The reviews in question are publicly accessible inside the application stores and are displayed to users upon downloading any application. In contrast to the responses that were contemplated and intentionally supplied during the interviews, the researcher purposefully sought insights from the available online reviews about both customers' and sellers' applications in order to gather more impartial perspectives on their perceptions of the application. These reviews are important because they encompass the perspectives of users who may originate from beyond the study sample, thereby augmenting the range of discovered experiences pertaining to the utilization of this technology within our study. It is important to clarify that the online reviews in question differ from the reviews generated within the application itself and composed by customers subsequent to placing an order. In other words, the targeted online reviews are available before downloading the application and can be seen by the users at the end of the application's downloading interface when the users scroll down in the application's stores such as Apple and Google Play Stores.

In this stage, the researcher collected the available reviews and feedback up to the endpoint of the interviews data collection, and the analysis acted as the second qualitative data source. Total of fifty-nine reviews were collected from both application: The Chef for customer to order from MEs and The Chef application for MEs to manage their online shops

and receive orders. After collecting these reviews, she filtered them to include only those that are related to the research topic and discussion. The total reviews after the filtration process were thirty-six. These reviews were written in the Arabic language. Therefore, after the filtering process, the reviews were analysed via MAXQDA2020, which supports Arabic, and were translated into English at the end of the analysis process (see Section 3.8.2 for more details). The third data collection method will be discussed in the following Section.

3.6.3. Stage 3: Focus group. A focus group discussion is a method for qualitative data collection. It is similar in its procedures to the interviews. However, the researcher role is to moderate the discussion between a group of participants rather than interview one interviewee (Creswell & Creswell, 2017; Merriam & Tisdell, 2015). Although the researcher has a positive attitude towards HFSDAs, she strived to remain neutral in the data collection and analysis. Therefore, to avoid potential bias in her interpretations, the focus group is used as an ancillary method to support and validate the early findings from the interviews (Merriam & Tisdell, 2015). In this stage, the focus group helped the researcher notice any misinterpreted data or wrongly assigned significance to some of the analysed findings.

According to Bloor et al. (2000), focus groups are helpful if the researcher mainly aims to extend and validate other methods' findings. In other words, this group discussion is used in this study to negotiate and verify the early findings, which increases the trustworthiness of the researcher's interpretations and simultaneously explores new insights regarding some issues (Bloor et al., 2000). Similarly, Merriam and Tisdell (2015) state that the uniqueness of the focus group appears from its ability to generate an interactive discussion that constructs a type of knowledge that is not accessible through individual interviews. In these focus groups, the grounds and foundations of the differences in the experiences was explored. Thus, they helped explain what happened and why. Therefore, adopting this method, which consisted of participants with different experiences, generated

an interesting and unexpected discussion among participants. This occurred because discovering each group's priorities helped the researcher understand the reasons behind some reviews or interview responses, which supported the interpretations and discussions of some themes via possible explanations.

3.6.3.1. Sampling procedures. The sampling procedures of the focus group are similar to the interview sampling strategy discussed in Section 3.6.1.1. The purposive sampling strategy, a type of non-probability sampling, is adopted (Punch, 2013). Similar to the interviews, only the targeted participants with specific characteristics were recruited from the targeted population. However, to select the focus group participants from the interview participants, the inclusion criteria was the participant had to agree to participate at the end of the interview. The experiences categories were used to recruit at least two participants from each group to achieve a set of diversified views. The sample size in the focus group ranged from four to eight participants in each group (Creswell & Creswell, 2017; Merriam & Tisdell, 2015).

This study conducted two focus groups with four discontinued users (two with no-effect experiences and two with neutral and passive role experiences) and five continued users (three with positive experiences and two with neutral and active role experiences) from the interview participants. The total was nine members. These focus groups were conducted online via Zoom. The sample contact data was already formally attained from The Chef's owner. As a result, the participants in the interviews (who agreed to participate in the focus group) were selected. The researcher did not invite new participants since the participants that agreed to the interviews satisfied the planned number of groups members. The intention was to conduct one focus group since this method was only adopted to play a supportive role, not a primary role, in the data collection process. However, depending on the analysed data and the emerging categories of the interview's participants, the present researcher decided to

conduct two separate meetings. She found such a procedure more practical and effective when supporting and validating the analysed data of each group individually. This allowed for an obtaining of more focused elaborations and avoided long meeting times.

3.6.3.2. Data collection procedures. As mentioned before, these group discussions were conducted in the form of a web-based group interview via Zoom, with at least two participants from each group. The researcher used the University of Nottingham's email and WhatsApp to send the invitation letter, consent form and information sheet form. Before conducting this focus group, the researcher obtained the participants' consent on these ethics' forms. For this method, the researcher waited to recruit the planned number of participants to conduct each group discussion.

The focus group guide consisted of a set of questions designed based on the findings from the analysis of the interviews and reviews data (see Appendix A2 for the detailed guide for each group). This method played an ancillary role in supporting and validating the early findings from other sources. However, the researcher found additional insights and explanations that were generated from each group member's interactions and discussions. The focus group guide was emailed to the participants before the interview date. These group interviews last between sixty and ninety minutes. At the beginning of the meeting, time was provided to allow the participants to introduce themselves, break any barriers between them and clarify the researcher's purpose of this group interview. To attain maximum benefits from these focus groups, the researcher guided the discussions by exposing only one part of the findings each time and allowed the participants to discuss this part. Next, a set of structured questions were asked, and the discussion was developed based on the responses. At the end of each focus group, the researcher asked the participants about any further insights, questions or concerns regarding any aspects of the research and concluded on a positive note. Each focus group was audio-recorded and then transcribed verbatim. Similar to the interviews with

individuals, each group meeting was conducted in Arabic. Therefore, the Arabic transcript was analysed via MAXQDA2020 then the findings were translated into English (see Section 3.7.3 for more details).

In summary, the data collection process for this research consisted of three interconnected stages. Qualitative data from a specific source was obtained during each stage. The initial phase of data collection commenced with a primary emphasis on conducting a series of comprehensive, semi-structured individual interviews. Additionally, the collection of digital visual data from online reviews served as a supplementary source of information. Ultimately, two focus groups were undertaken in order to authenticate the qualitative data gathered through interviews and to obtain further insights and explanations through group discourse. The following Section provide a discussion about the data analysis stages.

3.7. Data analysis

Before finishing the data collection, the data analysis process begins. These processes are highly correlated and are conducted simultaneously to save time and effort, enhance the researcher's performance and ensure both processes' quality and accuracy (Creswell & Creswell, 2017). This interconnection between these two processes is a core feature of the adopted semi-structured interview-based research strategy and the abductive approach (see Sections 3.3 and 3.5 for more details). In qualitative research, data analysis refers to the transcribing and organizing of qualitative data into a form that is ready for coding into themes, refining the codes and interpreting the data (Merriam & Tisdell, 2015). Regarding this research, the Gioia methodology is applied to analyse the collected qualitative data from interviews, reviews and focus groups.

In the early stage of this thesis, the thematic analysis is suggested to be the data analysis method. However, the collected data is analysed using the Gioia methodology. The latter is an effective and reliable analysis method widely used in studies related to organisations and entrepreneurship (Langley & Abdallah, 2011; Li et al., 2018). What distinguishes the Gioia method from an ordinary thematic analysis is that it considers data and theory (Gioia et al., 2013). Thus, it bridges the informants' voices and theories to increase the analytical rigour. As indicated in the literature review in Chapter 2, Section 2.6, only a loose theoretical framework is chosen to define the research scope and to help the data analysis's organisation. However, this framework is filled using constructs aggregated based on the participants' data in light of the theories (Langley & Abdallah, 2011). Thus, the researcher can represent how these constructs are robustly grounded from the participants' voices and organised based on the theoretical framework to indicate the rigor of the assembled model that explain the adoption and post-adoption of HFSDAs among Saudi female MEs.

There is a coherence between the selected methodological choices in this study and this method. First, the Gioia methodology aligns with the ontological and epistemological assumptions of the adopted interpretivism philosophy in this study. It helps demonstrate the existence and importance of the socially constructed realities obtained from subjective experiences by showing how the details of the emerged concepts are highly context related. Second, this method is consistent with the adopted abductive reasoning approach (Gehman et al., 2018). With the adopted abductive approach in mind, the Gioia method enhanced the researcher's ability to conduct sophisticated data analysis. This is because this theorising approach combines the existing literature and collected data to glean more robust and persuasive knowledge that can be used theoretically and practically (Gehman et al., 2018; Gioia & Pitre, 1990). Third, it is a recursive method, not a linear one, corresponding to the nature of this qualitative research. It is consistent with the adopted semi-structured interview-

based research, since the focus is on understanding the participants' perspectives of the research phenomena (Langley & Abdallah, 2011).

The Gioia methodology uses templates to standardise the data collection and analysis (Langley & Abdallah, 2011). The template is a set of standardised guidelines for data collection and analysis (Gioia et al., 2013). This method has been criticised as not being a rigorous analysis that has induced novice researchers to follow it without considering other forms of data analysis, which might create, as they said: "stifle pluralism" (Pratt et al., 2020). However, to allow more exploratory power in our research and increase the data's trustworthiness, the data is collected from three sources in three stages. The use of the reviews supplemented the first-order codes from the interviewers. Simultaneously, the focus groups confirmed the aggregated concepts from the data and provided a space for obtaining more explanations about some issues from the knowledgeable informants. Thus, the researcher conducted the data collection and analysis consciously to determine what is held in the collected data, what is missing and what needs to be investigated more. In other words, following this method with data from these three methods turned the analysis into a more adaptable, practical, transparent and structural process that is distant from the claims regarding its linearity and rigidity. In other words, this analysis process consisted of three main stages that support each other. The interview data analysis is the initial stage, and this stage's results feed other stages. The second stage focused on analysing the reviews' data and the results of the interviews considered during the coding of these reviews. The focus group's data is analysed in the last stage and compared with the former results. The analysis in each stage is conducted electronically by using MAXQDA2020.

MAXQDA2020 is a powerful software package designed particularly for facilitating qualitative data analysis (Given, 2008). MAXQDA2020's advantages in aiding qualitative

researchers in managing, organising and interpreting a vast amount of qualitative data have been previously proven; thus, it is extensively used in qualitative social science research (Given, 2008; Flick et al., 2004). Besides these benefits, the present researcher selected this software in particular because it supports the analysis of Arabic text. Therefore, she saved considerable time and effort in translating the data and ensuring the translation's accuracy. Additionally, analysing the Arabic data ensured that the findings are trustworthy because some hidden meanings of some words might be misunderstood or missed if the data is mistranslated. The following subsections provide the details of each analytical stage in the data analysis process.

3.7.1. Stage 1: Interviews analysis. The audio records were transcribed verbatim, and the researcher herself collected and transcribed the data. This helped her become familiar with the data, since it is a primary step in the analysis process and enabled a search for any missing data due to this careful and close examination of the text. The researcher contacted the participants if there were follow-up questions. This was followed by an initial analysis after each interview individually. Conducting this initial analysis is an essential step for an inclusive understanding of the collected data, identifying potential first-order codes and tagging the data with the relevant codes by using the program simultaneously while generating the codes. The researcher plays a primary role in identifying and discovering these codes. Such individual analysis helped improve the interview guide and researcher performance in the following interviews. This step was followed by three steps of interview analysis, which were conducted with the aid of MAXQDA2020. Figure 5 shows how the Gioia methodology's steps were followed in the data analysis (Gioia et al., 2013).

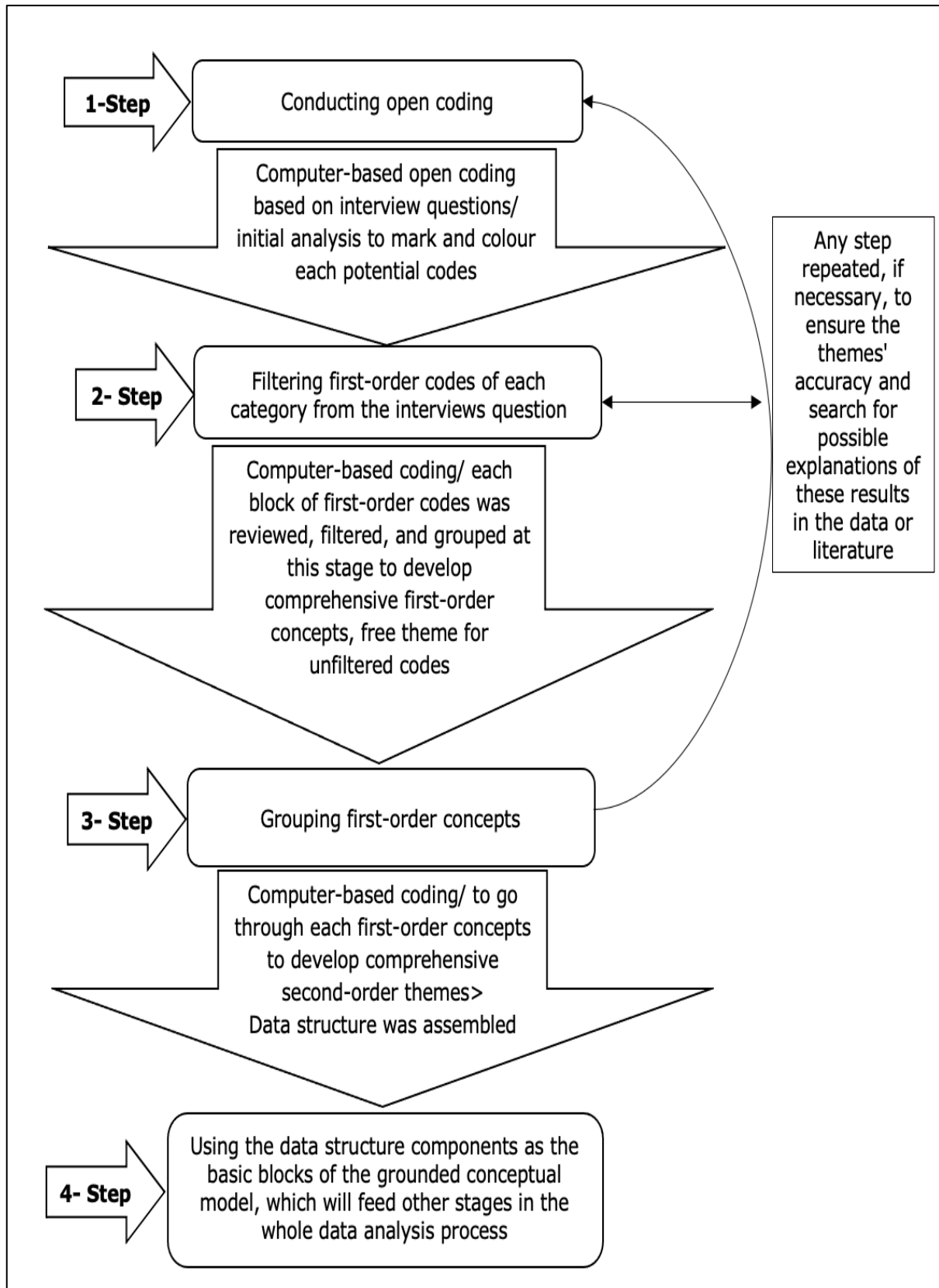


Figure 5: Interviews' analysis process.

The interviews analysis steps are as follows: *Step 1*. The researcher started the analysis by conducting a general holistic engagement with data by reading each transcript individually to familiarise herself with the data. The open coding step started after the reading of each transcript. Through this open coding, the researcher attempted to identify why informants adopt HFSDAs and how this technology influenced their business, personal life and post-adoption decisions. Moreover, she monitors any evidence regarding Covid-19 impacts or the effects of owner-manager reasons on the use or continued use of the application. She treated each emerging code equally important at this stage, with nothing excluded until the end of the last analysis stage. Based on the interview questions, the first-order codes were initially compiled and allocated to the correct position in the coding system in MAXQDA2020. In our case, there were five primary blocks to assign to the initial codes at this stage: push reasons to use HFSDAs, pull reasons to use HFSDAs, mooring reasons to use or continued HFSDAs use, including Covid-19 impacts and owner-manager reasons, impacts of using HFSDAs, reasons to continue or discontinue HFSDAs use. It is important to mention that these are not the final labels of the themes or dimensions in the final model. The researcher uses them initially to assist her in categorising and organising the data related to each issue from the transcript.

Step 2. After finalising this initial step of the open coding, the first-order codes in each block were reviewed and carefully examined to find the similarity and differences, then filtered and grouped at this stage to develop comprehensive first-order concepts, such as high transaction cost, attitudes and orientations prompted adoption, and work flexibility. To derive these first-order concepts, the research shifted back and forth between the first-order codes and re-read the transcripts, if necessary, to capture the informants' perceptions and explanations. These first-order concepts represented informants' subjective thoughts of the phenomena in their setting. Therefore, this step was "informant-centric" and iterative in

nature (Gioia et al., 2013), which reflected the inductive part of this analysis method.

Unidentified or unfiltered codes were allocated to the free theme for analysis in the final analysis stage.

Step 3. The third step started when the first-order concepts were grouped and organised mainly based on the adopted framework's themes. This stage was iterative and "theory-centric" (Gioia et al., 2013), which means the researcher attempted to find theoretical interpretations for the first-order concepts. In this stage, she continuously iterated the second-order analysis to aggregate the first-order concepts generated from the data in *Step 2* to the adopted conceptual framework. She consciously, with caution, and repeatedly compared the emerging concepts and searched for similarities and differences between them to ensure the accuracy of the allocation process. Here, Gioia's methodology helped to convert the inductive analysis in *Step 1* and *Step 2* to the adopted abductive analysis since it bridges informants' voices and existing theories to increase the analytical rigour (Gioia et al., 2013). In other words, each initial theoretical theme represents a second-order construct aggregated from the generated first-order concepts primarily from the data; this allowed for the creation of alternative and context-related stories about these themes (Alvesson and Kärreman, 2007).

During this step, the data structure evolved and progressed as it included the descriptive first-order concepts grouped by the second-order abstract themes and dimensions from the framework. To group these first-order concepts, the researcher shifted back and forth between the second-order themes to ensure the accuracy of the aggregation process. The selected theories helped her understand the concepts and themes at this stage. Since the second-order themes aggregated, the researcher began to think if these themes could be distilled into aggregate dimensions based on the adopted framework. Following the embraced practice by Pan & Tan et al. (2011) at this stage, some of the second-order themes and

aggregate dimensions were summarised and named using concepts identified in previous research.

In the case of this study, at this stage, the main pillars of the technology-organisation-environment framework were used to filter the first-order concepts related to the first research question. Then, the first-order concepts related to the pull and mooring reasons were further filtered and aggregated based on the push-pull-mooring model. Regarding the second research question's data, the first-order concepts were aggregated in themes and dimensions based on the theoretical foundations of the entrepreneurial bricolage theory, expectation confirmation model and work-life balance concept. These themes are as follows: impacts on business, impacts on personal life, HFSDAs use impacts on reasons to continue and reasons to discontinue HFSDAs use, future mooring reasons for continued use and Covid-19 effects on the decisions to use, continue and discontinue HFSDAs use. In this stage, the data structure was fully assembled but static (Gioia et al., 2013). Hence, it helped the researcher represent how these constructs were robustly grounded from the participants' voices and organised based on the theoretical framework to help assemble the model in *Step 4*. This data structure is presented in Figures 6 and 7.

At the end of this stage, the second-order themes had to be supported by quotations from the data and presented in a "data table" (Gioia et al., 2013). Given the vast amount of data collected in this study from the three sources, it was not practical to construct this table. The researcher believed it was enough to match these themes with the related data electronically in MAXQDA2020. The selected codes were translated and pasted under each Arabic sentence, and the coding system in the program was written in English. As a result, this allowed the supervisors and colleagues to double-check the accuracy of the coding process. Thus, it was not necessary to build this giant table. It is essential to mention that this step has been modified to display the results more appropriately, since they are the results of

a doctoral thesis. However, this table will be considered if the researcher publishes some part of this thesis to demonstrate how these themes are aggregated easily to the reviewers. In this study, the aggregated dimensions, themes and concepts were provided to the readers in figures and tables at the beginning of each Section in the results Chapters. These tables summarise the results for those wanting to quickly know each theme's storyline. Moreover, the figures are used to visually present the findings to guide the readers to any part they need to evaluate or to check its quotations. However, for those who seek more details, the in-depth narrative of the findings was described and appended with representative quotations after each figure to show how the explanations were grounded.

Step 4. In the last stage, all the identified themes from the reviews and interviews analysis were tagged with the data that includes details regarding these themes or the existing theories that support them. Next, the identified themes were revised individually to judge the quality of this theme in terms of the richness, clarity and connectivity of the theme's concepts. Additionally, the data structure components were used as the basic blocks of the grounded conceptual model, which was constructed based on the data and adopted theories (see Chapter Six, Section 6.2 for more details). This process model represented the dynamics of the interrelations over time between aggregated dimensions, while second-order themes explained the adoption and post-adoption of HFSDAs among Saudi female MEs. Thus, it provided a visual modelling of the answers to the research questions.

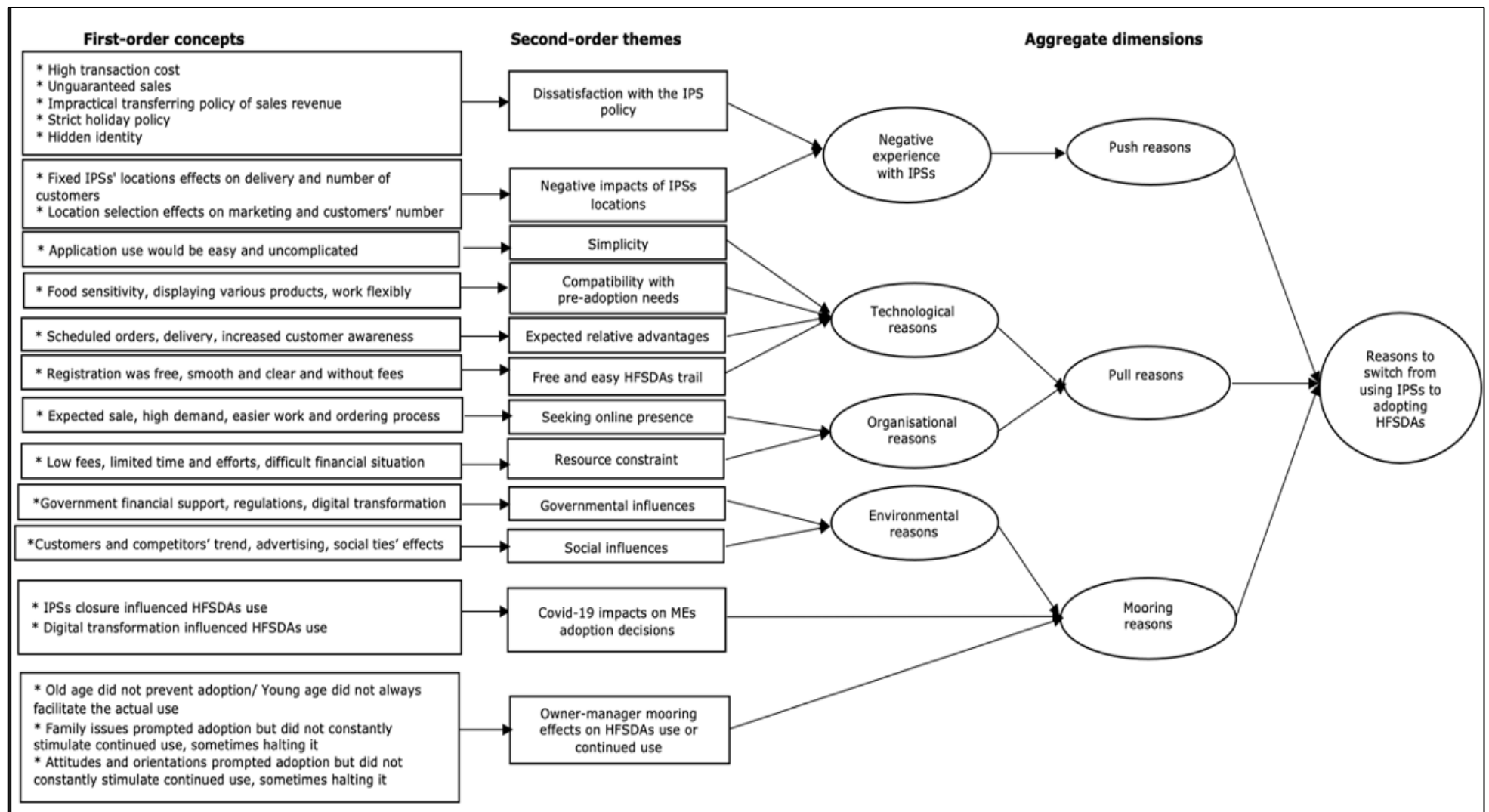


Figure 6: Data structure part-1.

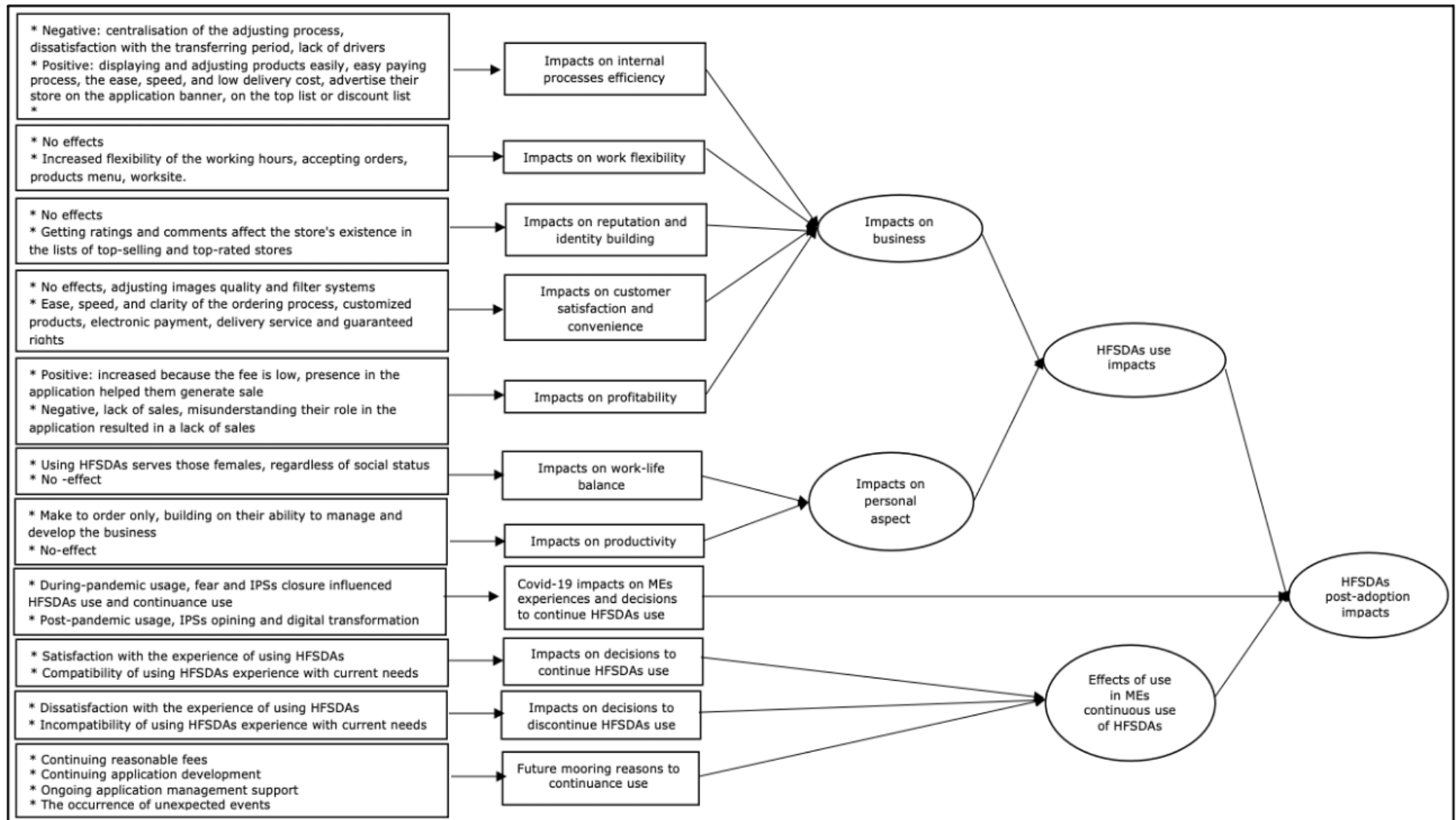


Figure 7: Data structure part-2.

3.7.2. Stage 2: Online reviews analysis. The online reviews were analysed based on the final results of the interviews' analysis, as it is a complementary source of data. In other words, while the researcher was analysing the reviews, she kept in mind the identified themes from the primary analysis of the interviews' data. Thus, this helped in classifying, coding and interpreting the review data. Similar to the interviews, the reviews analysis's steps were conducted using MAXQDA2020. The first step started by filtering the collected reviews data, and the irrelevant reviews were excluded. Then, the relevant reviews were grouped to create first-order concepts. Given the limited numbers of the relevant reviews (thirty-six), these identified first-orders concepts were supplementary data for the interviews. In other words, these concepts were mainly similar to those from the interviews and only one concept was new, which was about worksite flexibility. Thus, the last step started after Step 3 of the interviews analysis process, where the first-orders concepts from reviews were grouped based on the identified themes. Unidentified or unfiltered codes were allocated to the free theme for analysis in the final stage.

3.7.3. Stage 3: Focus group analysis. After finishing the data collection and analysis stages of interviews and reviews, the main findings were used to guide the focus group's data collection and analysis stage. The focus group's data were analysed in light of the grounded conceptual model from the previous analysis stages. After conducting each focus group, the researcher transcribed the audio-recorded data verbatim. This helped the researcher become familiar with the data as a primary step in the analysis. Moreover, this careful and close work on the text revealed the missing data, which the researcher can ask the participants about in the "member checking" step. The transcript documents were imported into MAXQDA2020 to complete the analysis steps electronically. However, the researcher had an active and crucial role in deciding the assumptions and decisions to regulate this analysis. The researcher considered the analysis of this focus group's data as a purpose-driven process. The primary

purpose was to verify the identified findings from the earlier stages of the analysis. During the analysis, the researcher was also opened to generating new codes, concepts or themes. This analysis required careful reading through the data to identify which data related to which participants and involved taking notes. The analysis steps are as follows:

Step 1. According to each focus group responses in the first part, the data was analysed, and the relevant data linked with the related confirmed and identified themes from former analysis stages.

Step 2. According to each focus group questions in the second part, an extensive analysis was conducted on the second part of the data. Based on the analysis of the interviews and review, particular issues needed further investigation. Thus, in the focus group, these issues were considered. The aim here was to search for the meanings beyond the surfacing analysis to support the confirmed themes with possible explanations illustrating the reasons and assumptions behind some issues. Additionally, to understand why the participants arrived at these perceptions and constructed these thoughts. In this step, the researcher started by conducting the initial open coding based on the focus group questions in the second part of the focus groups guides.

Step 3. Each block of codes related to each question was reviewed and carefully examined to find the similarity and differences, then filtered and grouped at this stage to develop comprehensive themes. Each theme represented a set of codes describing the reasons behind a particular issue. These themes were, interpretation of the advertisements' content, sense of responsibility for the stores' success, planned actions, customer readiness and awareness of duties and rights before registration. The transcript was reviewed twice to check the allocation accuracy and to search for any part of the discussion that could be used to generate new themes. However, there was no new codes or themes could be used to create further themes.

Step 4. Each theme was allocated to the related and appropriate final themes from the former stages to support the findings and strengthen the interpretations and explanations.

After finalising the focus groups' analysis, the researcher examined the final themes from all analysis stages by conducting the final assessments of these themes' quality, completeness, richness and clarity. In this step, the researcher revised the cumulative codes in the free theme. Next, she decided which could be connected with the final themes and which could be deleted. The aim of postponing these decisions regarding the free theme's contents until the last stage of the analysis process was to obtain the maximum gains from the collected data. After the analysis process was finalised, the quotations were translated into English to be ready to be presented in the results Chapters.

In summary, the data analysis in this research was divided into three stages. Each stage manipulated specific qualitative data from a particular source. Except for the initial and main stage, the other stages were built upon the previous stages' findings. The Gioia analysis was used to analyse the data. The following Section discusses the adopted techniques that ensure the credibility of the collected and analysed data.

3.8. Trustworthiness assurance

Measuring the quality of qualitative research has been a controversial issue (Flick et al., 2004). In this regard, three positions can be distinguished. On the one hand, one cohort argued that the criteria to assess quantitative research's quality, such as objectivity, reliability and validity, could be transferred and adapted to evaluate the qualitative research quality (Guba & Lincoln, 1994). On the other hand, another cohort argued against utilising quantitative research's evaluating criteria for qualitative research (Creswell & Miller, 2000). Alternatively, they support the formulation of specific criteria for qualitative research's

quality evaluation based on its distinguished nature (Creswell & Miller, 2000). Conversely, adherents of the third position have an opposite view regarding the idea of evaluating the qualitative research quality; in short, they doubt its possibility (Flick et al., 2004).

The researcher in this study identifies with the first position's arguments on the possibility of transforming and reformulating the traditional criteria of assessing quantitative research to judge qualitative research trustworthiness (Flick et al., 2004). According to this position, internal validity, external validity, reliability and objectivity are replaced with credibility, transferability, dependability and confirmability, respectively (Guba & Lincoln, 1994; Shah & Corley, 2006). This study adopts all the possible and applicable criteria to advance and support this research's trustworthiness and rigour. Table 9 presents the trustworthiness criteria and the techniques used to meet these criteria.

Table 9: Trustworthiness criteria (source: adapted from Shah and Corley, 2006).

Criteria	Research Stages		
	Design	Data collection	Data analysis
Credibility	<ul style="list-style-type: none"> - Triangulating different theories in the conceptual framework paved the way for a comprehensive investigation to explore the phenomena holistically. - The interview guide was based on a theoretical base from previous research. - The supervisors and five collages speaking Arabic and English 	<ul style="list-style-type: none"> - Triangulation of the data collection sources, including interviews, digital reviews and focus groups. - Member checking was applied as follows: <ol style="list-style-type: none"> 1- Sending the transcripts to participants for feedback. 2- Allowing the supervisors with five collages speaking Arabic and English to check the coding accuracy because the selected data was translated and attached to each Arabic sentence. - Participants with diverse experiences and opinions were recruited. - When needed, some participants were asked follow- 	<ul style="list-style-type: none"> - Member checking was applied as follows: <ol style="list-style-type: none"> 1- sending the interpretations to the supervisors to check the quality. 2- conducting focus groups to present the interpretations related to each group to be confirmed.

	checked the interview guide.	up questions to have more details. - The interview guide was developed after the first interviews.	
Transferability	A detailed description of the methodological choices, such as the sampling strategy and the selected application, was provided	A detailed description of the interview and focus group protocols, participants' inclusion criteria and data collection process from all methods was provided	A detailed description of the analysis technique and steps for each method was provided.
Dependability	- A purposive sample was carefully selected. - Participants' confidentiality was protected.	- The interview protocol was developed after member checking and interviews. - Bias and distortion were checked by sending the transcripts to participants and checking the quotes from the translated quotes with five collages speaking Arabic and English.	Bias and distortion were checked by checking the interpretations with participants and checking a random sample of the interpretations with the supervisors and collages.
Confirmability	A detailed description and justification for the present researcher's decisions in all research stages were provided	- Participants' contact data and interview records were recorded and stored accurately and carefully. - The interviews were literally transferred from voice to text.	The employed data was translated from Arabic to English to support the analysis findings and interpretations and linked firmly to the data.

The researcher's reflexivity is another procedure to increase the qualitative research credibility (Creswell & Miller, 2000). This procedure is discussed extensively in Section 3.9. However, such self-reflexivity has not been expressed only in the following Section. Instead, the researcher practised it mostly in each Section of this Chapter and during the whole study.

The use of reflexivity aims to clearly acknowledge any potential biases and preferences of the researcher to increase the research's credibility (Denzin & Lincoln, 2011). This is because the reader has to be aware of the explicit and implicit assumptions, values and decisions from the early stage of the research process through to the conclusion (Oates, 2006).

3.9. Researcher role

Qualitative researchers have a crucial responsibility to enhance the trustworthiness of their research. This responsibility includes the explicit reflective identification of his or her positionality and its influence on each stage of the research process (Bourke, 2014).

Positionality involves acknowledging their values, biases and personal background, which might explicitly or implicitly affect the research stages (Creswell & Poth, 2016). In this study, the researcher practised self-reflexivity and reflectivity on her positionality during the study. She reflected on the influence of her positionality on each research stage until the end of the study.

In the early stage of preparing this study, the researcher clearly admitted that her experience as a ME in the homemade food sector prompted her passion for this topic and the female gender. Thus, to avoid potential bias from this experience, she adopted a general and loose conceptual framework that is not restricted to pre-determined propositions or variables to prevent the possibility of the influence of her previous experience in deciding the research variables. Accordingly, qualitative research has been chosen to allow the present researcher to hear from other business owners to understand their personal views on the research phenomena. This was the first place the researcher explicitly practised self-reflectivity by acknowledging her experience and how it influenced her study. In the data collection and analysis stages, the researcher strived to avoid this experience's influence on the participants' opinions. She left them to freely express their views without any objection or correction of

understanding or opinion. This enabled her to highlight the diversity of experiences since each participant expressed her experience freely and in detail.

Moreover, besides this previous experience, her technological educational background also influenced her position towards HFSDAs. In the early stage of this study, the researcher was unaware of her educational background's influence on her position regarding MEs' use of this technology. She had a negative judgment of all trading channels used by MEs in the context of Saudi Arabia, considering her experience. Thus, she was supportive and optimistic regarding the success of electronic marketplaces, especially intermediary mobile marketplaces for MEs. However, she realistically rethought this position because HFSDAs are still in their early stage of development in Saudi Arabia. Therefore, she decided to mirror this in her position by being neutral and allowing the results to reflect the participants' responses instead of taking a supportive and confident view regarding the success of HFSDAs. Although the reviewed literature indicated that other trading channels, such as social media and personal websites, had feature shortages and were replaced by electronic markets globally, there was a possibility that they are not desirable in the Arab society in general and Saudi Arabia in particular. Thus, the researcher then undertook a wise attitude towards HFSDAs.

During the study design, the researcher's positionality continued to appear and influence her choices and decisions regarding the research philosophy, approach, methodological choice, strategy, data collection and analysis phases (refer to the mentioned Sections for more details). Overall, the researcher's subjectivity and positionality influences were shaped by the research due to her close engagement in each research stage (Bourke, 2014). By practicing reflexive and reflective skills, the researcher did not claim objectivity and deny her subjectivity, but she aimed to increase her positionality's transparency to enhance this study's

trustworthiness (Bourke, 2014). Later, she kept a diary, in the form of memos in MAXQDA2020, to reflect on her positionality and assumptions in the data collection and analysis. In some Sections of this Chapter, the researcher reflected on how these stages influenced each other and influenced her choices, which led to some modifications in the selected approach, sample size, sampling criteria and data analysis method.

Overall, the researcher considered the practice of self-reflexivity as a turning point in this study, while self-reflectivity acted as a milestone. The self-reflectivity was considered a milestone because the reflection starts when the process is finished; however, leaving work evaluation until after completion is not practical and may require re-work from the beginning. Thus, self-reflexivity was seen as a turning point because stopping a few times in each new stage to reflect on what has been completed up to that point, evaluate progress and then make the necessary decision regarding continuation or modification was tantamount to regular health checks for prevention rather than treatment. For example, in the initial stage of this study, the researcher thought that the inductive approach was ideal since this is a qualitative study; thus, the thematic analysis was adopted. However, after reading qualitative published work and methodology books, she realised that the aims of her research better suit the abductive approach as she seeks helpful knowledge, not just classifications of the most frequent themes. Therefore, she changed the analysis method to the Gioia method. Given the exploratory nature of this study, she also modified the research questions to ask why and how rather than just what questions to allow more details to be revealed. The following Section provides the ethical concerns and considerations in this study.

3.10. Ethical considerations

It is essential to carefully examine potential ethical concerns and considerations in all research types, especially human aspects. More specifically, the interpretive researcher has to

consider three ethical concerns that might arise and cause harm to the research participants (Patton, 2002). These aspects are the confidentiality and anonymity of the collected data, the sensitivity of the close examination of organisational aspects and the reporting of these aspects in the literature (Patton, 2002).

Concerning confidentiality, all the collected data and information were kept strictly confidential by using a password-protected database on the University of Nottingham's Office 365 OneDrive. The collected information was filtered to delete or anonymise any identifiable information to ensure participants' anonymisation. For example, the consent of the selected application's owner was obtained to keep the participants' identities hidden from him. Thus, no identities were revealed, and the participants were more relaxed and less worried about the reactions of the application's owners. Moreover, the participants' names were coded using specific ID codes SO1, SO2... SO35 and F1...F9, while the reviewers names coded as R1+ for positive reviews, R1- for negative reviews and R1+- for neutral reviews . For more details about this aspect, refer to the ethics forms in Appendix B and Section 3.6.

With regard to the sensitivity of the close examination of the organisational aspects, there were no concerns regarding this factor. As long as the participants perceived that their identities were anonymised for the application's owners and the readers, and their consent was obtained upon attaining this knowledge, the researcher did not experience any sensitivities during the individual or group interviews. Before conducting the fieldwork data, the interview questions were checked by the supervisors and some colleagues for two reasons. First, to ensure that all the research aspects have been covered. Second, to examine any potential concerns regarding harmful elements such as sensitive or unnecessary questions. During the data collection process, the transcript after each interview was carefully read to assess the interview's quality, and sensitivity concerns were considered. Furthermore,

voluntary participation was enacted by confirming the participants' right to refuse to participate at any time, as stated in the ethics forms and at the beginning of the individual or group interviews. Thus, following these steps reduced the participants' sensitivity and ethical tensions.

Finally, the researcher was not concerned about the ethical tensions that might arise when reporting these research findings in the literature. Additionally, she had a positive attitude regarding the research results becoming publicly available and utilized by others. This is because the ethical approval to conduct this research from the research ethics team at the University of Nottingham was obtained. Besides this, the application's owner confirmed his willingness to select his application to sample the current research's participants. Thus, he consented to the fact that this research's findings can be displayed in the university database and might be published. The summary of this Chapter is presented in the next Section.

3.11. Chapter summary

This Chapter discussed the research methodology adopted to answer the research questions. First, the adopted philosophical perspective for this study was demonstrated and justified. Interpretivism was adopted in this research. Then, the justifications for adopting the abductive approach were explained. Following this, the researcher discussed the reasons for selecting the qualitative methodology. The descriptions of each qualitative research strategy have been provided, and the justifications for adopting or excluding each strategy were discussed. This was followed by providing the design of the adopted strategy. Next, the selected data collection methods were explained in detail. These methods included semi-structured interviews, online reviews and focus groups. Subsequently, the analysis steps of each type of collected data were surveyed alongside a discussion on the adopted analysis technique, i.e., The Gioia method used with the software MAXQDA2020. This Chapter

concluded by providing detailed discussions regarding the qualitative research's trustworthiness criteria, the researcher's role and ethical concerns. The next few Chapters present the research findings.

Chapter four: Reasons to switch from using IPSs to adopting HFSDAs

4.1. Chapter introduction

This chapter provides an analysis of the collected data related to the first research question: **Why did micro-entrepreneurs switch from intermediate physical shops to homemade food selling and delivery applications?** The data was collected using in-depth semi-structured interviews, a focus group and MEs online reviews about selected HFSDAs. The interviews were used as the primary method. The data was gathered from thirty-five participants. In light of the interview data analysis results, the second stage was started by analysing the business owners' online reviews of the selected HFSDAs to support and supplement the interviews' findings. The data collection and analysis were concluded by conducting two focus groups with nine business owners. After analysing the collected data from interviews and online reviews, these focus groups were conducted to validate the findings. Moreover, after analysing the interview data, the researcher found that it is necessary to delve into some specific aspects to increase understanding. Thus, these aspects were discussed in depth during these focus groups.

The mode of data analysis that was used to analyse the data from all the methods was the Gioia methodology. Three sub-aggregate dimensions were identified: push reasons, pull reasons and mooring reasons. These dimensions were distilled into one overarching theoretical dimension called HFSDAs adoption reasons. These themes and dimensions were derived from the collected data (i.e., from the interviews, online reviews and focus groups) and the existing theories, which will be discussed in extensive detail in this Chapter.

This Chapter begins by offering a detailed explanation of the IPSs and HFSDAs business models. In Section 4.3, the findings of the first sub-aggregate dimension on the push reasons to discontinue using IPSs is presented. Next, it presents the second and third sub-aggregate

dimensions on the pull and mooring reasons for switching to HFSDAs in Section 4.4. The following Section will provide an explanation and comparison between the IPSs and HFSDAs business models.

4.2. Explaining and comparing the IPSs and HFSDAs business models

Prior to delving into the comprehensive narrative of the findings, it is imperative to furnish the reader with elaborate visual representations, such as rich picture diagrams, that depict the interactions among stakeholders and these IPSs and HFSDAs. Additionally, flowcharts elucidating the flow of the business model of these intermediary marketplaces under investigation should be provided. The use of visual aids will serve to augment comprehension of the intricate connections and procedures inherent in these intermediary markets.

Additionally, these visual aids will function as a visual guide throughout the intricate narrative, facilitating the reader's comprehension and assimilation of the principal concepts and findings expounded. This study is particularly significant as it offers two novel concepts, namely IPSs and HFSDAs for homemade foods studies, within the context of Information Systems literature. This research is of particular importance to scholars and researchers who are exploring marketplaces that are utilised by MEs engaged in home-based work.

Figure 8 and 10 show flowcharts elucidating how the MEs operate in these IPSs and HFSDAs. The clear features of the IPSs business model, as will be discussed in the findings later, are that these IPSs sell (ready to eat) homemade food. This is the first difference between these shops and the HFSDAs, which sell (make to order) homemade food.

Furthermore, the product undergoes a distribution process to the IPSs, which constitutes an additional procedure distinct from the direct delivery facilitated by the application. The assurance of food quality and freshness is provided to clients through direct delivery and made-to-order preparation. By receiving food directly from MEs and avoiding any prolonged

storage at the store, customers confident in the quality and freshness of their food is guaranteed. The third difference is that the MEs present their food physically in the IPSs, whereas they present their food via a mobile application in the HFSDAs. The last important difference is that MEs deliver the food personally to the IPSs and the customers visit these shops and buy the food personally, as presented in Figure 9. Contrary, the HFSDAs are responsible for facilitating the delivery of the food from the MEs' locations to the customers locations, as shown in Figure 11.

4.2.1. Explaining IPSs business model. According to the present study's findings and as shown in Figure 8, the details of IPSs collaborative business model are as follows:

1. MEs cooked and packaged the food at home.
2. MEs deliver the packaged and ready-to-eat food to the IPSs at an agreed time daily.
3. The customers enter the IPSs and select their preferred food by examining the shelves or asking the shop staff.
4. If the product is sold, the IPSs will cut 25 to 30% from the selling price as a fee for displaying the products in the shop.
5. The IPSs keep the paper invoices of each transaction as evidence to later present to MEs according to the agreed period (monthly or every ten invoices).
6. There might be leftover products that cannot remain in the store for the next day due to the product's expiration date and the risk of food spoilage. Therefore, MEs must return at the end of the day at an agreed time to remove the remaining products, or the rest of the food will be disposed of by the store (as it deems appropriate).
7. If the agreed period is finished, MEs receive a bank transfer from the stores with the sales value after deducting the store fees, and the invoices will be sent home with the remaining food.

8. MEs must be committed to sending food daily in the specified type, quantity, name and packaging (if any).

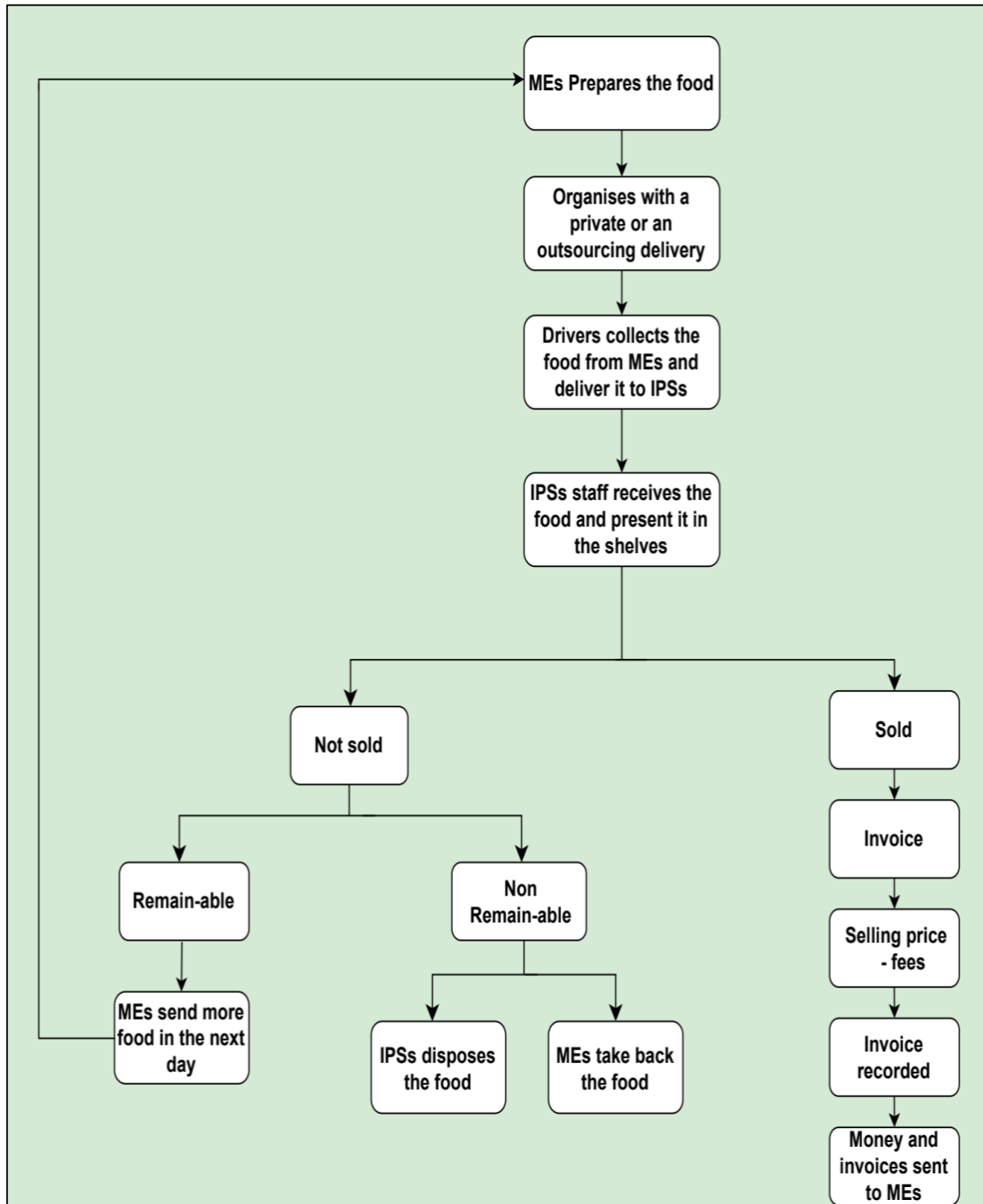


Figure 8: Flowchart of the IPSs business model.

A rich picture diagram that describes these connections between stakeholders and IPSs is presented in Figure 9. According to this diagram, the management of the IPSs has physical and daily connections with consumers, vendors, and drivers. The physical shop actively serves as a middleman, supporting various operations such as the presentation of ready-to-eat handmade food, handling cash and electronic payment transactions, and obtaining food from vendors or their drivers through scheduled deliveries on a daily basis for display at these shops. The management of the IPS engages with several stakeholders, such as governmental entities, financial institutions, and marketing experts, to support the success and sustainability of these IPSs. These stakeholders play a crucial role in providing guidance and support to the IPSs, ensuring that they adhere to health and safety regulations, have access to financial resources, and implement effective marketing strategies. Additionally, the management of the IPSs regularly evaluates the performance of each shop and implements necessary improvements to enhance customer satisfaction and increase profitability.

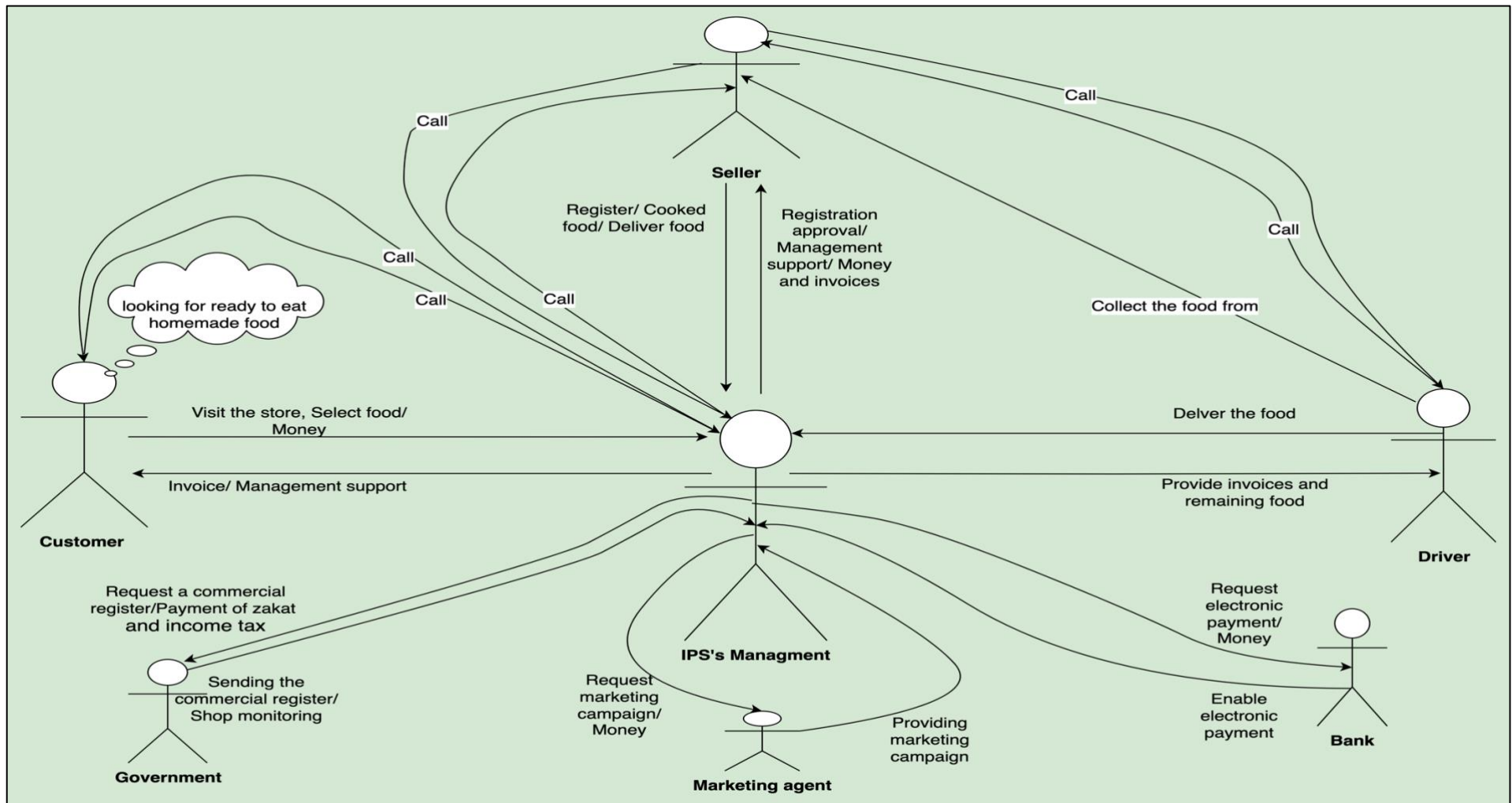


Figure 9: A rich picture diagram of IPSs.

4.2.2. Explaining HFSDAs business model.

On the other hand, the HFSDAs collaborative business model is shown, in Figure 9, as a flowchart clarifying how MEs operate in these applications. The steps of HFSDAs business model are as follows:

1. The process initiates when a customer places an order via the customer's application, as presented in Figure 10.
2. ME will receive a notification about this new order. She has the choice to accept or reject this request.
3. If the order accepted then it will appear in the current orders list and the customer will receive a notification indicating that the order is successfully accepted. If she rejected, the customer would receive a notification about this rejection and they will start again from step 1.
4. When it is the due date to deliver the order, ME will prepare the food before the selected time by the customer.
5. When the order become ready to be delivered at the selected time, the ME will search about the available drivers.
6. The delivery request will appear via the driver's application and the interested driver will accept the request. If there is a problem with the availability of driver's, ME contacts applications management.
7. The driver, who accepted the delivery request, will receive the ME location and contact number and will be able to send chat for her via the driver's application.
8. When the driver arrives at the ME's location and receives the food, the driver will receive the customer's location and contact number and will be able to send a chat to the customer via the driver's application and the order status will be updated in the applications for the seller and the customer that the driver is heading to the customer's

location. If there is a problem with the availability of driver's, ME contacts applications management.

9. If the customer collected the food, the order status will be updated in the applications for the seller, driver and customer, mentioning that the order has been delivered. If there is a problem with the availability of driver's, ME contacts applications management.
10. The customer will evaluate the food and delivery service. The seller will receive the money for the order after deducting the 10% fee, and the driver will receive the delivery value, and both of them can write a rating and comment about the other and the customer. If there is a problem with the availability of driver's, ME contacts applications management.

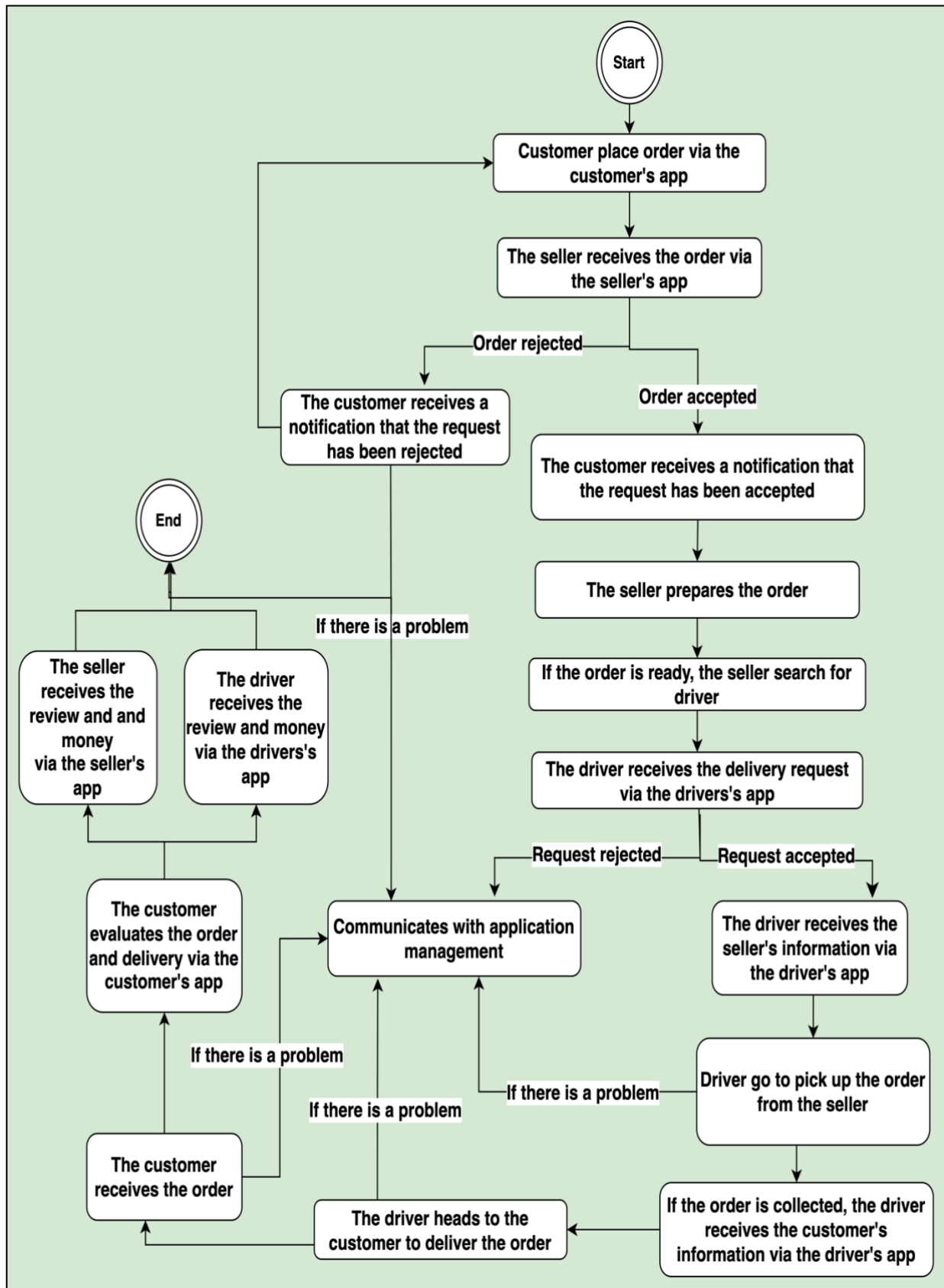


Figure 10: Flowchart of the HFSDAs business model.

Figure 11 provides a rich picture diagram for visualising these steps of the HFSDAs business model and illustrating the interactions among stakeholders, and these applications. As depicted in the mentioned Figure, application management engages in regular and online communication with and between consumers, sellers, and drivers. The platform functions as an intermediary, facilitating the processes of showcasing and vending homemade food, electronic payment transaction processing, as well as timely and scheduled delivery. Application management deals with other stakeholders, including governmental bodies, banks and financial institutions, marketing professionals, and technical experts, such as programmers and server providers. All these interactions with those stakeholders are imperative for the HFSDA's management to secure the uninterrupted and proper functioning of the application. These stakeholders play a crucial role in ensuring that the HFSDA's application meets regulatory requirements and maintains a secure and reliable infrastructure. Additionally, effective communication and collaboration with these stakeholders are essential for addressing any technical issues or updates that may arise, ensuring a seamless user experience for sellers, customers, and drivers.

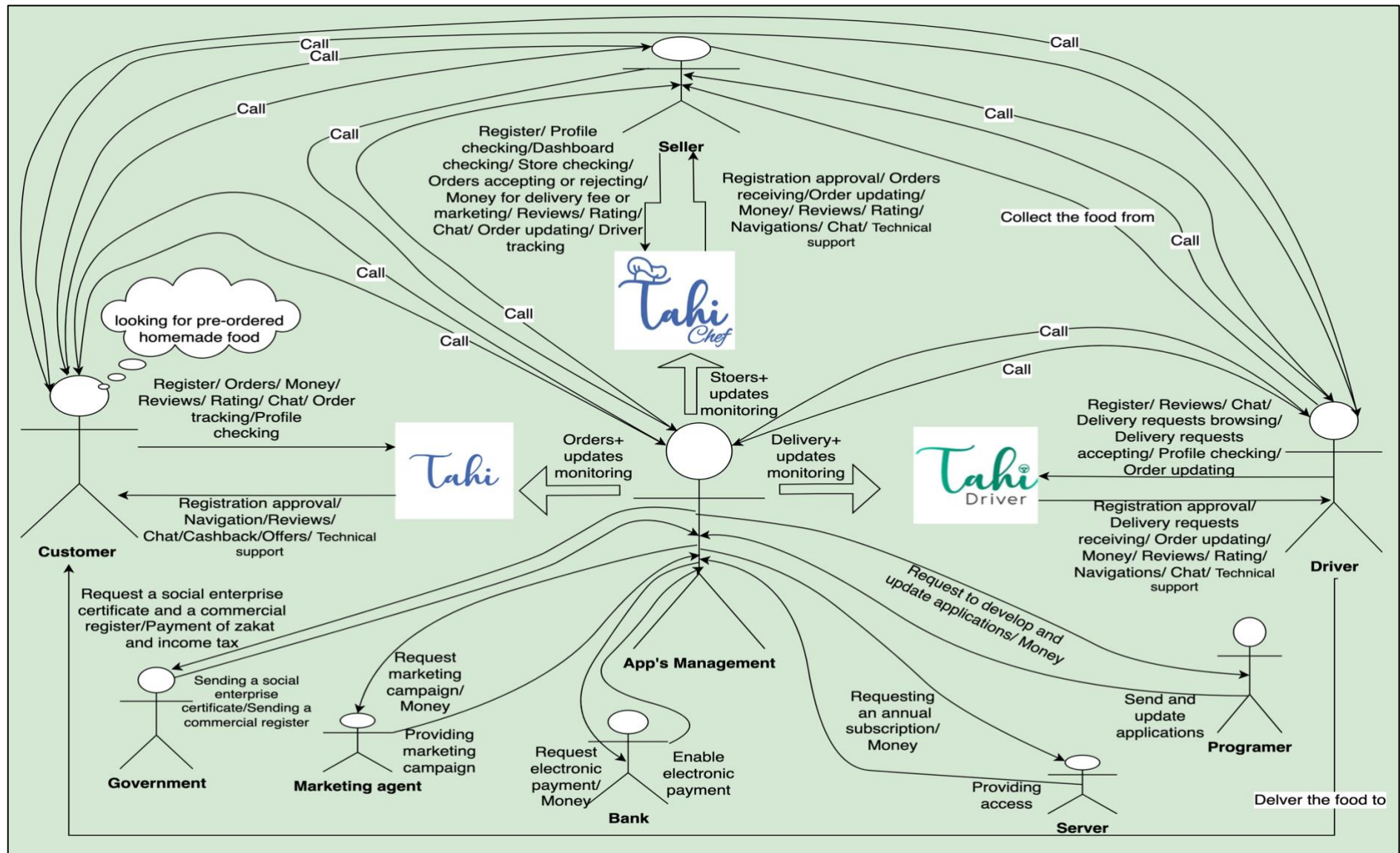


Figure 11: A rich picture diagram of HFSDAs.

This Section provides an in-depth comparison and explanation of the business models for each of the stores and applications under study. The following Section will provide the findings related to the first sub-aggregate dimension regarding the push reasons to discontinue using IPSs.

4.3. Push reasons to discontinue using IPSs

To answer the first part of the first research question, the interviewees were asked to describe their experiences with IPSs and their reasons for discontinuing the use of IPSs. The rationale for asking this question was to contribute to the existing literature by providing new empirical knowledge about this physical form of intermediary marketplaces. These IPSs have emerged in Saudi Arabia and were used by the participants in this study. Generally, all the participants were dissatisfied and disappointed with the working experiences in the IPSs. More specifically, the findings from the interviews revealed that all the participants were displeased with the operating policies of the IPSs and their adverse impacts on their businesses. Furthermore, some external issues relating to the shops' location negatively affected the use of these IPSs. Consequently, this prompted them to consider a more effective marketplace for themselves and their customers. Hence, the participants decided to stop using IPSs, and HFSDAs were selected as an alternative marketplace, except for two participants.

Figure 12 presents the detailed findings concerning MEs' experiences with IPSs and the reasons for leaving them. According to the adopted migration theory in this study, this sub-aggregate dimension is considered as the push reasons in the original place (i.e., the IPSs) that pushed the users (MEs) to switch to use the new destination (HFSDAs). Two second-order themes were revealed from the analysis of this dimension. The first theme was MEs dissatisfaction with the IPSs policy, which is presented in extensive detail in Section 4.3.1 with supporting evidence, followed by the negative impacts of the IPSs locations, described

in Section 4.3.2. Thus, the adverse effects of the former themes have impacted MEs businesses in IPSs and motivated them to switch to using HFSDAs, which is discussed in Section 4.3.3.

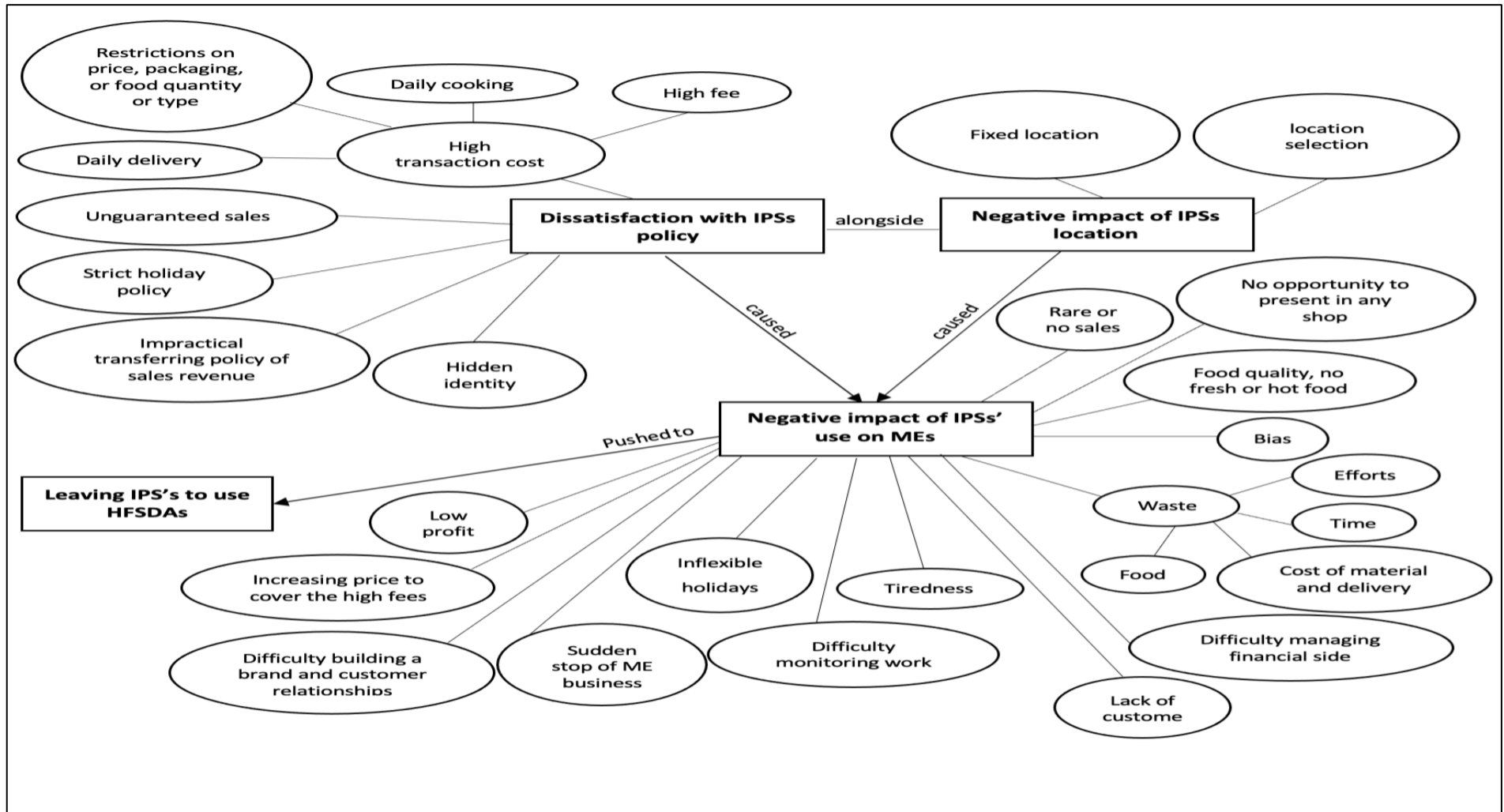


Figure 12: Push reasons relating to the discontinued use of IPSs.

4.3.1. Dissatisfaction with the IPSs policy. Dissatisfaction with the IPSs policy was a second-order theme related to a broad dimension called ‘push reasons to discontinue IPSs use’. This sub-theme conveyed all the interviewees’ feelings about their resentment of the IPSs’ working conditions. The interviewees were asked to describe their experiences using the IPSs. It was a recurrent theme and the most significant discovery regarding the push reasons behind MEs switching behaviour from the IPSs to HFSDAs. As presented in Table 10, five first-order concepts were considered the reasons behind their dissatisfaction and resentment of the IPSs policy. These concepts were high transaction costs, unguaranteed sales, an impractical transferring policy of sales revenue, a strict holiday policy and a hidden identity. All these concepts are presented in the following subsections.

Table 10: Summary of the push reasons relating to the dissatisfaction with IPSs, corresponding to Section 4.3.1.

RQ1. Why did micro-entrepreneurs switch from intermediate physical shops to homemade food selling and delivery applications?				
This first central dimension relates to the push reasons to discontinue using IPSs				
Themes	Related concepts	Codes of each concept	Negative effect of each code	
Dissatisfaction with the IPSs policy	High transaction cost	Daily cooking	Tiredness	
		Daily delivery		
		High fee	Low profit	
		Restrictions on price, packaging or food quantity or type	Increasing price to cover the high fees	
	Unguaranteed sales	Remaining products		Food quality, no fresh or hot food
				Bias
				Waste of effort, time, food and cost of material and delivery
			Difficulty monitoring work	
			Difficulty managing the financial side	
			Difficulty monitoring work	

	Impractical transferring policy of sales revenue	Transfer revenues at periodic intervals, not daily	Difficulty managing the financial side
	Strict holiday policy	Committing to daily work	Inflexible holidays Tiredness
	Hidden identity	Shops need to gain fees and returning customers	Difficulty building a brand and customer relationships

4.3.1.1. High transaction cost. A common view of most of the interviewees was that the cost of selling transactions in the IPSs was high compared with other marketplaces (see Table 10). One interviewee (SO19) expressed her view regarding **the difficulty of selling** in physical shops and how this experience influenced her decision to move to another marketplace. She asserted that:

“My experience with stores motivated me to go to the application. You know, the conditions of the daily cooking, the high fee, and all the returns items made me think about applications.”

SO29 echoed this view when she emphasised that:

“I left the store and sold from home. I found it better. There is no high fee or daily cooking, and I am driving. I can deliver by myself, which motivated me to apply and work online because I was hoping to enter a marketplace and found that everything is secured for me.”

The results relating to this concept are summarised in Figure 12. It shows that several reasons have shaped this view of participants on why it is difficult and costly to sell their products in the IPSs. These reasons were the high transaction fees, daily cooking and delivery, and restrictions on price, packaging or food quantity or type. The words of SO29, who argued that the **fees on the transaction were high**, are as follows:

“The problem was the high fee, which means there was not too much profit in shops because the fee was 30%.”

Similarly, SO17 supported SO29’s opinion regarding how the high fees on the selling price were burdensome and minimised her profit when she indicated that:

“You know the fee is high. Thus, I decided not to go to these shops. Honestly, the fee is too high and exhausted because my earnings were low because I did not want to raise the price.”

Some felt that *“the prices were very exaggerated.”* (S06) and explained that *“that is why [they] stopped buying and working in the shops”* (S06). S034 also declared her rejection of the exorbitant fees, noting that as *“daily cooking and delivery are too difficult and the high fees that I had to endure but now I cannot”*. She also stressed the negative impact on her satisfaction due to the *“control on the prices and quantities imposed daily”*. Thus, she argued that *“the work with shops did not suit me because the working method was tiring.”* (S034).

Deciding on a **certain quantity that must be served daily** has caused owners to have concerns about the quality of their food. Some interviewees asserted that their food sometimes was not fresh in the store. Such a scenario resulted from keeping their food in the store until the expiration date. On the next day, if they had anything remaining, they only delivered new food up to the agreed daily quantity. For example, SO11 stressed this point by saying:

“The application is suitable for customers. Food comes clean and freshly wrapped, which makes a difference than if the product had been in the store for a week.”

SO29 agreed with the opinion of SO11 regarding the freshness of the food. She stated that:

“In the application, your product is delivered to people hot and tidy on time and without fatigue, not like the store where food became cold when the customer takes it, and sometimes it comes back to me not edible.”

Keeping the food until the expiration date not only impacted the quality, but also *“there were errors in the dates of [the] products.”* (SO34). This is because when the shop updating the date if the food was not sold on the same day. Consequently, *“sometimes [products] were returned as today is the last day for it, but it expired a day or two ago.”* (SO34), which negatively *“harms [MEs] reputation and consumers’ health.”* (SO13).

Another restriction was on the food types because the policy of the IPSs was to **accept limited products and reject hot food**. SO20 stated this negative reason by saying:

“Stores, my experience with them was bad, and I cannot offer all my products because some of them were hot and needed heaters.”

SO10 also talked about the constraints on the food type when she pointed out that she *“was never able to send the chocolate bouquet to the store because they did not accept this type”*. This is because in the IPSs *“you must offer something that already exists, or you are not allowed to send it.”* (SO3). Thus, If MEs *“want to offer something new, [IPSs] control [their] price. It was a complicated aspect.”* (SO10).

Another issue related to the **restrictions on the packaging**, which created an extra burden on the participants and made selling in some stores both expensive and tiresome. SO4 angrily explained how the store manager controlled the packaging by stating:

“He shows you the packaging and tells you just do like this. He asks you to just do exactly like this way, do this and put that.”

It is evident from the above how the high fees have negatively impacted their profits. Furthermore, selling in the IPSs is clearly not fixable due to the compulsory daily offering of the products and the constraint on the prices and quantities, which has added an extra

workload onto the MEs. This is because these restrictions not only limited their freedom but also impacted food quality. Together these reasons have raised the transaction cost and caused dissatisfaction with the shops' selling policy by the MEs.

4.3.1.2. Unguaranteed sales. Unguaranteed sales were the second concept that emerged from the data analysis regarding the dissatisfaction with IPSs' policy (see Table 10). The unguaranteed sale policy has caused some foods to remain unsold. As shown in Figure 12, the participants considered this leftover food a waste of material costs, time, energy and food when the remaining food was not edible. This policy also caused the MEs to bear the burden of following up on the stores to find out what was left and sold, making it challenging to control financial matters.

The participants were unanimous in the view that unguaranteed sales were one of the most annoying aspects of the IPSs' policies. SO4 clearly explains how **the store displays their products but does not guarantee the sale** by stating:

“The shops are considered a loss for us because you give them the product, and they ask you for the product that beautifies their shops, and in the end, the product may be sold, or maybe not.”

SO6 agreed with SO4's opinion that the remaining products make a loss. She firmly stated this opinion by saying:

“My financial situation is difficult. I cannot cook in the store, and it remains unsold. I cannot bear the costs. It is unfair that effort, money and food were thrown away because it was not edible.”

Here, SO6 sheds light on an important rationale for considering unguaranteed sales as an annoyance policy. She argued that this policy was ineffective because she had no income to support her businesses. SO13 supported the arguments of SO6 by claiming that:

"I do not have an income, and in the stores, they want a daily offer, and there were remaining products, and the fee was high. I lost a lot in the stores, so I left it."

One cause of the remaining products was described interestingly by SO13. From her point of view, the cause of unguaranteed sales was the lack of marketing from the shops and its negative effects (see Section 4.3.2 for more details). SO13 argued that:

"In the shops, they ask you to bring your products, and they tell you that for every box we sell for you, we give you revenue after cutting our fee. I do not like this. I do not want to sell in this way. I would like to sell a quantity directly to the stores, and they give me the money directly, making the stores market the goods with conscience and advertise them a lot. However, I put my boxes in the shops, and they sell them according to customer availability. They do not advertise my boxes a lot, and then at the end of the month, they send them back to me, telling me that they have expired. For sure, they will be expired if you did not market them and did not put samples of them to encourage the customers, you did not put efforts in the advertisements."

SO4 offered other logical and interesting reasons for the accumulation of goods in stores and, in turn, the lack of guaranteed sales. One reason for the remaining products was the display of imported goods alongside their household products. Mixing products reduced the customers' interest in household products and made them focus on the new and attractive imported goods in the store (SO4). Furthermore, she was disappointed that the shop accepted the same type of food from many MEs (SO4). Consequently, each ME's chances of selling her products were reduced and caused the products to be returned according to the unguaranteed sales policy (SO4). Next, SO4 stressed a third reason that led to the products'

dormancy in the store, which relates to the shop owner only caring about the appearance of the shop to attract customers. She argued that:

“The store manager does not say anything like, yesterday your product was not sold, so do not bring another one today. No, the most important thing he thinks about is that his shop will be full daily, and if the customers enter it, they will find it full. This is his problem, but my problem is that the things that I am putting effort into, I want to be sold.”

Mixing household products with imported goods, and the acceptance of the exact same types of food from many businesses, has unfairly generated excessive amounts of unsold products and created bias. Two forms of bias performed by the shops' staff have been mentioned. For example, SO10 expressed her anger due to the bias towards popular products by saying:

“Almost what motivated me and made me want to be online is that I did not like the stores. Their focus was on things and products that were already strong and popular. As a beginner, when I started offering with them, I found them not interested in beginners, which made me immediately want to be online.”

In the focus group, F1 explained that the shop's staff changed the customers' opinions, when they entered the store to buy a particular product, by convincing them to buy other products that have not been sold by the store for a long time. She stated:

“When a customer enters, s/he wants a specific product; for example, s/he wants my product. The worker in the store tells her/him no, then he tells her/him to try this wonderful product, and he gives her/him another product, he offers her/him a second product to sell it, I mean, he intervenes to sell it.”

Commenting on what F1 said, F2 emphasised the first form of bias (initially introduced to the discussion by SO10) by saying:

“Aha, no, here I mean bias towards the best-selling product. I mean, I have had this situation a lot. He says to me: No, do not take this, take that. Ok, I mean, just let the customer taste and judge by her/himself why you ruin the sale. I mean, I would not have said it if I did not see the situation. He should not be biased. In the end, you are just the owner of the place.”

The above clarified the unguaranteed sales policy and its adverse consequences on the businesses of MEs. These results revealed several reasons behind the discontent of MEs with this policy. First, store sales were not guaranteed; therefore, returned and unsellable food was expected. Second, it is clear that the MEs are solely responsible for the entire product costs if they are not sold. This is financially costly, especially for some with a limited budget. Third, leftover food was deemed annoying and considered a waste of their efforts in terms of their cooking and delivering, the wasted food and materials costs and the required additional time for checking the remaining products. This negative view regarding the unguaranteed sale contributed to a general dissatisfaction of the participants with the working policies of IPSs.

4.3.1.3. Impractical transferring policy of sales revenue. The impractical transferring policy of sales revenue was the third concept that emerged from the previously mentioned theme relating to the dissatisfaction with the IPSs’ policies (see Table 10 and Figure 12). This policy was another reason behind the negative views of MEs regarding the operating policies of the IPSs.

For example, when SO32 was asked about the reasons to stop using IPSs, she expressed her dissatisfaction with the transferring policy of sales revenue and she convincingly commented that:

“The fee is large, and monitoring sales is not easy and requires focus because the store, unfortunately, transfers the revenue for us monthly. Therefore, it was difficult for me to be patient until the end of the month because I had made pre-orders for chocolate. This monthly transfer affects me because I supported my project initially

from my income, but then I want it to depend on its revenues, so the shops were not suitable for me.”

SO10 agreed with the view of SO32 that **obtaining indirect sales revenue** from another angle **is impractical**. SO10 was disappointed at the end of the month when she calculated the amount of money transferred to her and found it to be unjustifiably small, despite her careful monitoring of her sales. She claimed:

“In the store where I worked, their policy was that we would transfer the amount to you after ten sales of your products (mean ten cakes). In the beginning, this was something that excited me very much, sincerity and excited me that I am waiting for daily sales. Every day I check and speak with the shop manager. Then, I received separate transfers of minimal amounts, and I was surprised. When I inquired from the store about these transfers, this was not clarified, and of course, they mistreated me.”

SO10 may have alluded to **an error in the funds transferred** to her. However, SO34 also stated the existence of this mistake and explicitly stated that *“there were errors in the sales.”* (SO34). The reason behind this mistake was that the shops *“give [MEs] all ten sales bills together, and some of them at the end of a month.”* (SO34). Therefore, following up on the sales bills was challenging (SO10, SO34). SO13 highlighted these **monthly transfer disadvantages** and added a further critical point relating to the unguaranteed sales (previously mentioned in Section 4.3.1.2). She stated that she was upset with the monthly transfer because she was not able to know about the remaining unsold goods that were all damaged for no good reason, i.e.:

“In the application, at the exact moment, an order came, and money came into the wallet simultaneously. I did not wait for a whole month like in the shop, and at the end of the month, I was shocked because they returned to me the remaining products that were all damaged, under the pretext that no-one buys them.”

These results suggested that the indirect and late transfer of the sales revenue was unsatisfactory for two reasons: the need for cash and the efforts required to monitor sales.

4.3.1.4. Strict holiday policy. The strict holiday policy was the fourth concept relating to the dissatisfaction with the policies of the IPSs (see Table 10 and Figure 8). It was a reason for considering the IPSs' working conditions as inconvenient for MEs as home-based workers.

The findings demonstrated how **daily work causes tiredness**, generating dissatisfaction with the shops' working policy, as previously mentioned in Section 4.3.1.1.

For example, SO19 stated that:

"The condition of the daily offering exhausted me because I have obligations to my family as a married woman."

SO6 agreed with SO19's opinion that daily work is impractical for the married woman, especially in the presence of children, saying that:

"I cannot stick with the stores. Frankly, I cannot deliver or work daily, especially with children's schools. I cannot do this at all. I must know the orders before, and I cannot accept orders daily, so the application is good for me."

Sending out daily food has caused tiredness for actual sellers and prevented some future sellers from registering with the store. For instance, SO5, in her attempts to register in one store, retracted because of this mandatory daily work. SO5 preferred to avoid IPSs to enable work flexibly according to her ability. She revealed this by saying:

"There were conditions that might not have suited me at that time. I thought that it would be better for me not to commit to a store daily, so there would be a chance for me to accept orders or not based on my ability, so I cancelled the registering idea in productive families stores."

From the above, one can undoubtedly understand how exhausting daily work was for MEs. However, it cannot be understood how this policy may limit the freedom to decide to have a holiday. The inflexible holidays were candidly clarified when the interviewees stated that *“the holiday was a concerning issue because of the commitment to the daily work”* (SO3); thus, *“there was control; [MEs] was forbidden to take a holiday without sending a request.”* (SO34). In other words, MEs **could not take holidays easily because “a leave notification form must be submitted in advance”** (SO3). The IPSs owners apply this policy because *“the shop has to be full to attract customers”* (SO3). However, *“[MEs] like flexible work”* (SO34) and this policy was *“tiring for [them]”* (SO3). SO34 added:

“In the beginning, there was only IPSs. So, I accepted them. Of course, there was control; I was forbidden to take a holiday without sending a request. There was no time for holiday according to my desire always, because they want the product to be available in store.”

Together, these findings provide important insights into how tiring daily work was and how it negatively impacted the ability of MEs to take a holiday resulting in their dissatisfaction with the IPSs policy.

4.3.1.5. Hidden identity. The hidden identity was the fifth and final reason contributing to the MEs’ dissatisfaction with the IPSs policy (see Table 10). MEs grumbled about this condition because they **could not build their identity or customer relationships**, as presented in Figure 12. Some angrily complained about hidden identity because *“stores have conditions to accept your product”* (SO1); thus, MEs *“did not like them”* (SO26), because *“[stores] remove all the things that indicate [MEs] business name”* (SO1) and *“[stores] control [MEs], but [they] did not like to specify a price and a name for [them]”*

(SO26). Here, SO26 complained because she did not understand why she was forced to obliterate her business name by claiming:

“Why? I did not understand what their goal was, frankly. I mean, I might accept the price, but why should I put a specific name and packaging? What is the benefit for me?”

MEs was also dissatisfied with the hidden identity because *“when someone likes the product in the shop, s/he cannot contact [them]”* (SO1). Here, those MEs had implicitly and indirectly pointed out the idea that the store wants to retain customers. Thus, it is logical to argue that the shop blurs their identity to return customers to the store to earn transactions fee from both sellers and customers. Although this policy seems logical, MEs were highly unsatisfied with it and this dissatisfaction with the hidden identity was also mentioned in the online reviews. One reviewer highlighted this issue and provided a logical explanation by saying:

“As a store owner, the application helped me have an electronic presence and a clear identity because my sales were good in the physical store, but no one, unfortunately, knows me. Here I can keep my customers, and the trust between us has increased. (R19+)”

From this review, it can be understood that the rationale for the dissatisfaction with this policy was that the business owners could not establish customer relationships and build their business's brand because the shop's policy forced them to hide their identity.

Previous Sections provided the results relating to the first theme about reasons for dissatisfaction with the policies of IPSs. In summary, these results showed that five reasons had created dissatisfaction for the MEs: a high transaction cost, unguaranteed sales, an impractical transferring policy of sales revenue, a strict holiday policy and a hidden identity.

Next subsection will provide the results related to the second theme related to the negative effect of shop location.

4.3.2. Negative impact of shop location. The impact of shop location was the second-order theme revealed as a reason for leaving IPSs. For two reasons, the shops' location was considered an external barrier to using the IPSs. The first was the distant locations of the active and successful shops, and the second was the non-strategic selection of the shop locations, as presented in Table 11 and Figure 12.

Regarding **fixed locations**, for a small number of participants, distant locations of the active and successful shops were the reason for not offering their products in some shops. For example, SO9 stated that the stores near her were not working adequately for her; thus, she stopped using them. When she was asked why she did not think about the ones further away, she said they were too far by stating:

“I thought about it, but shops were far from us, and I was afraid because my son just learned to drive a brief time ago.”

Table 11: Summary of the negative impact of shop locations, corresponding to Section 4.3.2.

RQ1. Why did micro-entrepreneurs switch from intermediate physical shops to homemade food selling and delivery applications?			
This first central dimension was about the push reasons to discontinue using IPSs			
Themes	Related concepts	Codes of each concept	Negative effect of each code
Negative impact of shop location	Fixed location	Location was far	No opportunity to present in any shop
	Location selection	Location was non-strategic	Rare or no sales Lack of customers

Commenting on the difficulty of delivering to stores a significant distance from their home and, consequently, losing the chance of offering products in such stores, particularly the successful ones, SO17 expressed:

“The sites are limited because I offer only in the shop near me. Far shops, you know, need a high delivery cost, so I did not like offering my products there. I selected only the nearby shops, but not all the nearby shops were working successfully; some of them did not have any sales.”

Concerning **location selection**, the MEs have indicated a reasonable and logical justification for leaving the IPSs because of their non-strategic location. They argued that fixed location affects the number of customers that can be served. Speaking about this issue, which arose because of the stores' fixed sites, SO3 said:

“I started thinking of a more convenient sales channel like electronic channels in which I take my freedom and prove my presence. Also, I can expand to a larger segment that does not like the shop; there, I am limited to the shop's location and the neighbourhood customers only.”

SO1 supported SO3's view regarding the limitations that were imposed on their business due to their location by saying that:

“In the shop, the people who will visit it are mostly the area's residents.”

Some interviewees went beyond just highlighting this issue by providing plausible causes for having only a few customers. SO4 alluded to the notion that the shop fame or neighbourhood fame in which the shop is located is vital. She stated:

“The shop did not attract many customers because the neighbourhood where I live was new and the spread was limited... This site does not serve me much as a productive family but serves manufactured and imported products that are packaged and are not affected by time, but our products are affected by time. For example,

grape leaves and pies must be fresh and cooked daily; so, to be sold, the shop must be famous with a clear location.”

SO20 argued that the lack of customers and, consequently, the store’s failure was inevitable for two reasons. The reasons were inadequate marketing for the store (see Section 4.3.1.2 for more details) and the unthoughtful choice of the shop’s location. Expressing her dissatisfaction, SO20 stated:

“We always used to tell the shop owner, do an advertisement, do an advertisement, but she refused. She completely rejected the idea, although everyone who saw her shop advised me that I should not work on it because its location is not clear and difficult to reach and the shop lacks advertisements.”

Overall, these results revealed that shop locations caused many challenges and were a major reason for MEs to discontinue their use of IPSs. These challenges included the lack of customers, rare or no sales, and missing the opportunity to work with famous stores due to the significant distance from their homes. The results also imply that carefully selecting the shop’s location is crucial as it plays a vital role in supporting business success by increasing its reputation and customers. The negative impacts of MEs experiences with these IPSs are presented in the following subsection.

4.3.3. Negative experience with IPSs as push reasons. The reasons for discontinuing IPSs use were previously provided in extensive detail. It is clear, beyond any doubt, that MEs had unsatisfactory experiences with IPSs when working as a homemaker. This negative impact of MEs’ experiences with IPSs significantly influenced their switching behaviours to HFSDAs, as shown in Figure 12. All the participants except for two (SO11 and SO17) agreed on the statement that the negative impact of IPSs use pushed them to stop using

IPs and switch to HFSDAs. For example, SO19 declared that the motive for using the application was her unpleasant experience with the IPs. She claimed:

“My experience with stores motivated me to go to the application. You know, the conditions of the daily cooking, the high fee and all the returns items made me think about the applications.”

SO29 supported SO19’s argument regarding the difficulty of working in IPs by stating:

“I left the store and sold from home. I found it better. There is no high fee or daily cooking, and I am driving. I can deliver by myself, which motivated me to apply and work online because I was hoping to enter a marketplace and find that everything is secured for me.”

The above mentioned reasons showed how the negative effect of MEs’ experiences with IPs significantly pushed them to switch to use HFSDAs.

In this Section the reasons related to the first aggregate dimension about push reasons to discontinuing IPs use were presented. The following Section presents the results of the second and third aggregate dimensions from the first research question, which relate to the pull and mooring reasons for adopting HFSDAs.

4.4. Reasons to use HFSDAs

The first part of the first research question was answered in detail in the previous Section, which centred on the push reasons to leave IPs. The results of the second part regarding the adoption reasons of HFSDAs are discussed in this Section. The interviewees were asked why they turned to HFSDAs as an alternative marketplace for IPs. This question is considered the second part, mainly representing the pull and mooring reasons for using HFSDAs

according to the adopted migration theory. The latter does not suggest specific reasons; instead, it was used to organise the causes of switching from IPSs to HFSDAs understandably and clearly. Therefore, the technology-organisation-environment framework was combined with the migration theory to comprehensively aggregate the pull and mooring reasons. Given that the adoption of the HFSDAs by the MEs was not investigated in the context of Saudi Arabia, using this framework revealed detailed contextual reasons for HFSDAs' use. Figure 13 summarises the reasons for using HFSDAs, as identified in this part.

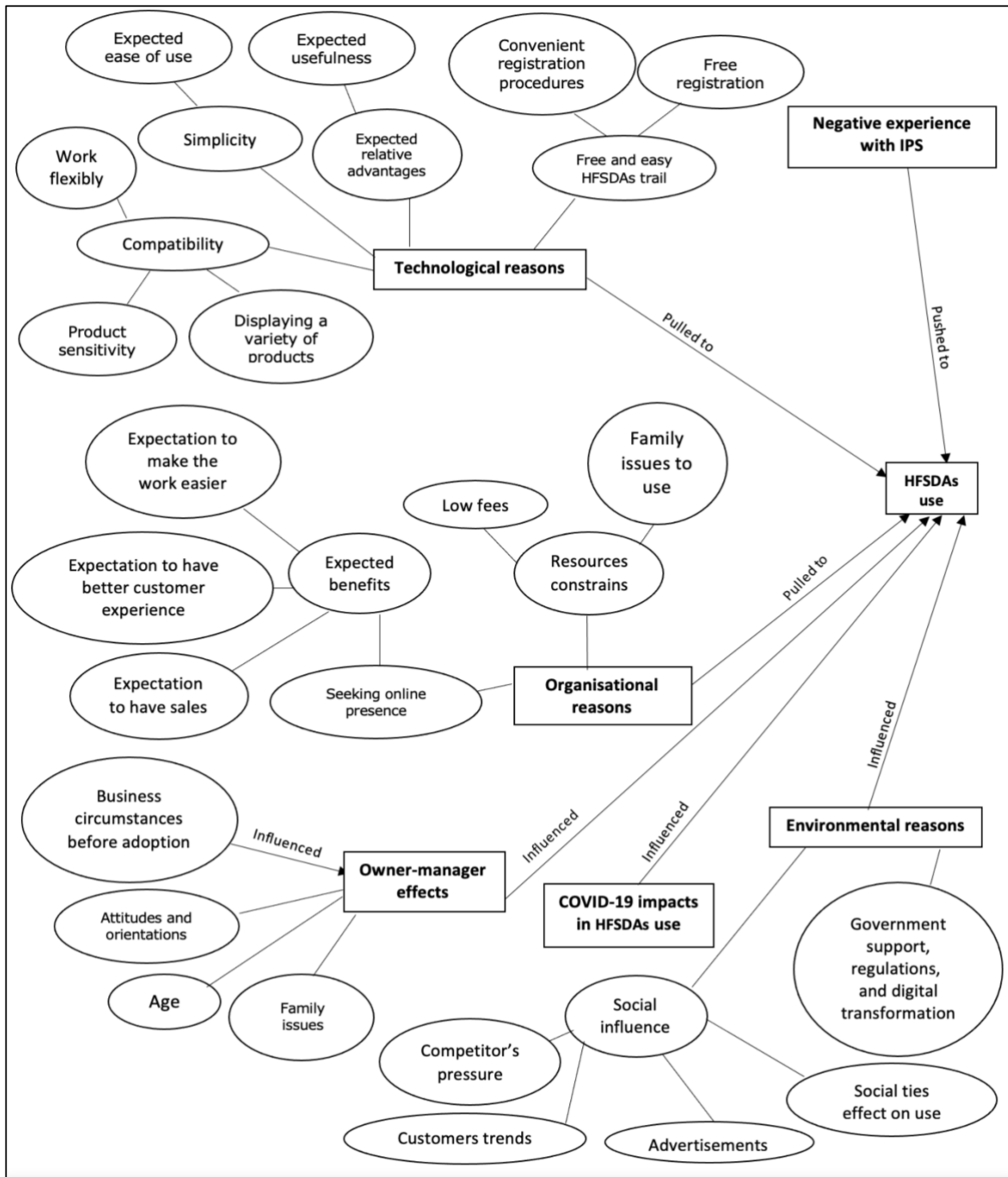


Figure 13: Reasons to use HFSDAs.

The diagram shows the breakdown of the three dimensions related to the reasons for switching from using IPSs to adopting HFSDAs. These dimensions represent the negative experiences with IPSs as push reasons, presented in detail in Section 4.3. The technological

and organisational reasons acting as pull reasons are shown in Section 4.4.1, while environmental reasons, the impact of Covid-19 and owner-manager effects acting as mooring reasons are discussed in Section 4.4.2. The results relating to the pull reasons are presented in the following subsection.

4.4.1. Pull reasons for using HFSDAs. According to the adopted migration theory, pull reasons arise that attract users (MEs) to switch from their original position (IPSs) to the new destination (HFSDAs). In this Section, two dimensions emerged as the pull reasons: technological and organisational, as summarised in Table 12.

Table 12: Summary of the pull reasons to use HFSDAs, corresponding to Section 4.4.1.

RQ1: Why did micro-entrepreneurs switch from intermediate physical shops to homemade food selling and delivery applications?		
The second central dimensions were about the pull reasons to adopt HFSDAs		
Dimension	Related themes	Related concepts
Technological pull reasons	Simplicity	Expected ease of use due to familiarity with the restaurants' applications
	Compatibility with pre-adoption needs	Product sensitivity
		Displaying a variety of products
		Work flexibly
	Expected relative advantages	Scheduled orders
		Facilitating delivery
Increasing customer awareness		
Free and easy HFSDAs trail	Free registration	
	Convenient registration procedures	
Organisational pull reasons	Seeking online presence	Expectation to make the work easier
		Expectation to have a better customer experience
		Expectation to have sales
	Resource constraint	Low fee
		Family issues to use

4.4.1.1. Technological pull reasons. Technical pull reasons were the first dimension relating to the pull reasons for using HFSDAs. It consists of four technological characteristics of HFSDAs that pulled MEs to use the application. As shown in Table 12, these characteristics are compatibility, relative advantages, free and easy HFSDAs trail and simplicity.

4.4.1.1.1. Compatibility. Regarding **compatibility**, the results demonstrated that this technological reason was the first and most significant reason to consider using HFSDAs (see Table 12). It is not surprising that compatibility was the most cited reason. For MEs who have experienced a negative impact from the previous trading channel, in this case IPSs, it is logical that she would prioritise the consistency of this new marketplace with her requirements over other technological reasons. In other words, it is crucial to consider whether this new marketplace aligns with her current needs and business requirements, considering her negative experience with IPSs. Three reasons influenced the MEs' perception of HFSDAs' alignment with their business needs. The first was the sensitivity of the product, the second was the ability to display various products and the third was the ability to have work flexibly.

According to the findings, **product sensitivity** played a significant role in promoting the adoption decision of HFSDAs. SO32 stated a nuanced description of the application compatibility to her product. She indicated that the application adoption occurred even without experiencing dissatisfaction with the IPSs:

“I did not think of going to productive families stores because of the extremely high fee of up to 30%, and the chocolate needs a suitable temperature. Unfortunately, in the store, there is not always a suitable space next to the refrigerator because it needs to be in a cold place, but not in the middle of the fridge so that the stores will affect the quality of my product. Thus, I did not consider them an option because it is unsuitable for me.”

Here SO32, according to what she knew about the IPSs' policies, decided on using HFSDAs directly. SO21 supported SO32's view by stating:

"I cannot sell in the shops because my food is hot, and its quality deteriorates if it stays for a long time. I mean, it tastes not delicious when it is cold, and the customer must take it while it is hot. Because of customer satisfaction and product quality, I did not go to the stores because it was not my place. When I saw an advertisement for the application, I got excited and registered."

In line with this opinion about IPSs, and how the HFSDAs were more appropriate for selling some types of food, SO15 preferred HFSDAs because of product sensitivity. She can also display an ethical value that she supports, which is honesty about product quality and safety. She claimed:

"The product I have is susceptible because it is salads, and I am one of the people who are incredibly careful about the work, so I cannot just put my salads in a store and leave them, and I do not come to check them out. I mean, because I would put it in any refrigerator, anywhere, in any store, this was stressing me out. I was afraid they would ignore it, and it might stay a second or third day, and people might eat it when it is inedible, and this thing is against my principles."

However, other interviewees decided to use the HFSDAs after suffering from the effects of IPSs' policies. For example, SO13 explained with exasperation how working with IPSs affected her product quality by saying:

"One day, I put my product in a store, and when it was delivered to the customer, it was mouldy because they kept it at a normal temperature or did not care for it. The shop returned to me the whole quantity damaged, so using the application means a lot to me because I cannot offer my product in the store because of its sensitivity as it was chocolate that melts and ruins, and I placed berries freshly only, and anyone who wants at the same moment can order and will be delivered."

In other cases, MEs considered HFSDAs better than IPSs because they could display a limitless **variety of products**. For example, SO6 clarified this point by claiming:

“I started with the shops, but not all of my products, only sweets, because the rest are pasta and others, and it was forbidden to send them to the store. Thus, the high fee and not all my products can be sent there were the main reasons for registration in the application.”

Other MEs commented that one of the motivations for using the HFSDAs was their expectations of having **flexible working conditions** commensurate with their other obligations. Compared with the work in the IPSs, they argued that they were looking for a more consistent marketplace compatible with their life responsibilities (see Section 4.4 for more details about the IPSs’ working conditions). For instance, SO6 said that:

“I cannot stick with the stores. Frankly, I cannot deliver or work daily, especially with children’s schools. I cannot do this at all. I must know the orders before, and I cannot accept orders daily, so the application is good for me.”

It is clear from the above that the negative experiences with IPSs, or just being aware of its policy and working conditions, strongly incentivised many participants to avoid them and pulled them to use the HFSDAs. These results also indicated that if HFSDAs are consistent with existing MEs’ needs, responsibilities, values and business requirements, they will be more likely to adopt this new marketplace.

4.4.1.1.2. Relative advantages. Relative advantages were one of the common technological reasons that pulled MEs to use HFSDAs (see Table 12). For most MEs, the expectation that the HFSDAs would enhance their business and provide superior customer services was a significant motivation for HFSDAs’ use. The expected advantages of using the HFSDAs were the scheduled orders, delivery facilitated and increased customer awareness, as presented in Table 12. Some expected that *“the applications of productive families would*

have a substantial impact and a great transformation in the business owner's life who sells in the application, whether food or other products" (SO5). They confirmed that their expectation that "the online store would **facilitate the delivery process**" (SO33) and "the **customer's evaluation** would positively improve the product and increase its demand" (SO5). Also, SO33 confirmed that scheduled orders motivated her to register in the application:

*"The good thing about the Chef application is that **the order is scheduled**. I mean that it is better for me as a productive family if the orders are scheduled."*

Consistent with the perception of SO33, SO5 thought that using HFSDAs would be useful for them because "the order is scheduled before one day." and for their customers, because "when they order through the online store, it is better for [them], and when the product is evaluated, the evaluation will be seen by others. This is something good" (SO5). SO12 supported these expected advantages, which related to **increasing customers' awareness and interest in the products**, when she stated:

"I thought my product would be much easier to offer. For example, the customer in the sweets section would see the evaluation of my store. For example, if my store has extremely high ratings or, for example, s/he likes my photos, this may encourage her/him to choose my store."

Taken together, these findings suggest an association between the expected usefulness of HFSDAs and MEs' decisions to use them. In other words, the more they realised that the application would be helpful, the more likely they would decide to register.

4.4.1.1.3. Free and easy HFSDAs trail. The free and easy HFSDAs trail is the third technical characteristic that encouraged MEs to register with the HFSDAs. The results showed that the HFSDAs' free and easy registration pulled MEs to use it (see Table 12). Free registration was one reason to consider the HFSDAs as being appealing. For example, SO33 clearly stated that **the free registration** motivated her to register and try the application. She stated:

“To be honest, I was thinking of an application that I deal with, but other application fees were very high for productive families, and because the fee was low, and registration was free, I registered.”

Moreover, the **understandable and short stages of the registration process** facilitated the adoption of the HFSDAs. When SO32 was asked about how easy the registration process was to complete, she described it as straightforward:

“The registration was smooth and clear and without fees, the fee is only on sales, and it is very little compared to stores, which encouraged me to register, frankly.”

SO32’s opinion about the easiness of the registration method was echoed by SO7 when she clarified that *“the uncomplicated registration process and conditions.”* was *“the most important reason”* (SO7) to register. These results suggest that the free and straightforward enrolment with HFSDAs was encouraging for MEs when attempting to adopt HFSDAs.

4.4.1.1.4. Simplicity. Simplicity was the fourth technical pull reason for HFSDAs use because of the expected ease of its employment (see Table 12). MEs explicitly stated that using the application would be easy and uncomplicated. SO10 commented on her expectations about **the easiness of the application** by claiming:

“I certainly expected it to be an easy experience, and everything was available, especially since it had (Apple Pay) and there was a transfer (STC Pay) and other things.”

Supporting to this perception regarding the ease of use, SO32 thought that *“the application was easy, clear, and uncomplicated.”* Although some interviewees did not clearly declare the expected ease of use, no expectations that using HFSDAs would be complex were explicitly disclosed during the analysis. Not surprisingly, they were willing to

use HFSDAs and found them easy to use without declaration. Two explanations could justify this result, the interviewees' age and the habit of using restaurant applications. Regarding age, over 80% of the interviewees ranged from 18 to 40, and most were in their thirties. Thus, it might be that the participants' young age helped them accept this technology. It also seems that the widespread use of restaurant applications similar to those of MEs helped them to visualise their ease of HFSDAs use (see Section 4.4.2.1.2. for more details). One piece of evidence is SO34's confirmation of the effect of the popularity of the restaurants' applications on her decision to register, saying:

“The online experience was not randomly. As a customer of restaurants, I see our love and attachment to applications, so I felt here is a safe place for my customers and me. I mean, I decided to be with them, believing that it was the right place for the customer and me.”

However, three interviewees indicated that they had **concerns before registering** and obtained some support from their families when first using the applications until they got acclimatised to it. Considering they were in their fifties and above, it was logical that they would face some difficulties in the early adoption stage. SO7 highlighted this point by saying:

“Frankly, I did not know how to use the application. It may be because I tried it for the first time. My first experience with it was tiring and stressful.”

The above show that most MEs expected that the use of HFSDAs would be easy. Overall, these results showed evidence of the four technological reasons that pulled ME to use HFSDAs. The most influential reasons were compatibility and relative advantages, followed by the free and easy HFSDAs trail and then simplicity. Next Section provide the results related to the second dimension about the organisational pull reasons for HFSDAs' adoption by MEs.

4.4.1.2. Organisational pull reasons. Organisational reasons were the second dimension of the pull reasons to use HFSDAs. Two themes were revealed as organisational reasons for HFSDAs' adoption by MEs. As shown in Table 12, the first theme was seeking an online presence and the second was the resource constraint; these are presented in the following subsections.

4.4.1.2.1. Seeking online presence. An **online presence** was the first organisational reason to use HFSDAs. Three expectations would be obtained from this online presence (see Table 12). MEs were divided into two groups based on these motives for their online presence. The results showed that participants currently using the application differed from discontinued participants in their responses about expectations of the online presence usefulness prior to registration. On the one hand, the discontinued participants expected to **obtain more customers and, consequently, more online sales**. The main focus of this group was on the expected sales that may be generated from being a part of this popular application. For example, SO21 as a discontinued user, when she was asked about her expectations regarding the benefit of having an online store, she clearly demonstrated that she aimed to have more customers:

“When I registered in the application, I thought in the beginning, more customers would buy from me, my store would be popular, and customers would rate and support me.”

Consistent with SO21, SO35 confirmed, *“I was looking for something that would bring customers to me.”*. Others explicitly stated, *“[they] wanted to try the application; maybe it will become a livelihood and sales.”* (SO20). Expecting sales is reasonable when entering a new marketplace, but this is only a sales-oriented approach. To understand the rationale for focusing primarily on sales, some discontinued users were asked to articulate this expectation in their focus group. They were asked if their registration was motivated by

the lack of customers and profit. Thus, they expected the application would bring in new customers and have sales without interference from them. All participants in this focus group agreed with this statement. F5, for instance, clearly demonstrated this expectation by claiming:

“Yes, yes, I mean, you are a seller in your house. I mean, no one knows about you. For us, these applications are the same as the applications that opened the way for restaurants to be online. I mean, I expected this application to work for families in their homes, as the applications made for restaurants.”

Discontinued users also confirmed that they think the application would charge transaction fees because it would bring in customers. For example, F6 clarified this perception regarding the application role:

“I mean, what encouraged me to register with the application, is that its fee was little, and I expected that it is an effective platform and has customers; I desired to increase my income.”

On the other hand, continued users have another perspective on how the application might help them to obtain customers. They did not expect customers and sales once registered because it is a popular application. They expected that their presence in a well-known application would **help raise customers’ awareness of their shops**, which may increase customers’ purchasing intention, as explained earlier in Section 4.4.2.1.2. They also expected that having an online store would contribute to **easing their workload and improve their customers’ experience**. Here, continuing users had different expectations of their online presence than discontinued ones, which displayed their entrepreneurial and marketing orientations, not only the sales orientation.

Regarding the expectation that using HFSDAs would **make their work easier**, the results revealed that the motivation that drove continuing users to employ the online store

was the desire to expand their business to serve more customers efficiently. For example, SO14 commented on this point:

“One of the reasons that prompted me to open the online store was the high demand for products. Since I worked mainly on the Instagram and WhatsApp marketing channels, the demand was extremely high, and there was pressure, so I turned to the online store as a solution to increase sales.”

Notably, the decision of SO14 to register was not motivated by the expectation of obtaining sales from the application. Instead, she expected that the sales would increase because serving more customers via the online store would be easier and less pressured than serving them on social media.

Speaking about the difficulty of working through social media channels, SO16 stated, *“what made me even more excited to use the application was that the customer placed orders without going back to WhatsApp.”* She expected that working through the application could facilitate receiving orders and save extensive wasted time communicating via WhatsApp with regards to unguaranteed orders:

“Frankly, WhatsApp has become inconvenient because the customer comes and asks you. Imagine that she comes and asks you for things, and when you want to prepare orders suddenly, she says to you, “I would like to cancel my order. I found another store that is cheaper than you.”

SO24 supported SO16’s expectation but from another angle. According to her, *“the incentive was to solve the problem of overdue payment or unpaid orders, so I did not think of anything before registering except this, frankly.”* (SO24). Thus, both decided to use HFSDAs to solve these issue that they encountered while selling on social media.

Concerning the expectation to have an **improved customer experience**, the findings revealed that MEs were motivated to use HFSDAs because their usage would facilitate the

customer buying process. Ordering easily from anywhere, at any time, was one aspect of the customer buying process highlighted by SO13. She claimed:

“What interested me in the applications was that there are people who do not want to wait, want to order, and the order comes to them directly. Also, some people do not have a driver to go to the store, and some people saw the product in an Instagram advertisement, liked it, and wanted to enter one of the applications and order simultaneously; this excited me. Applications are much better than the stores, frankly.”

SO29 raised another significant point relating to the clarity of the ordering process, which she expected would improve the customer buying process:

“The reason that made me join the Chef, I wanted to try a new channel to market my product. Another reason was that it is easy to use for customers, meaning the customer comes to see the pictures and what orders s/he wants and chooses then puts into the basket easily. Instead of messaging me on WhatsApp and asking me what the prices are and anything else.”

SO11 thought beyond anticipating the ease of ordering steps and remote ordering. What encouraged her to register was *“the desire that the delivery is through an application that guarantees the customer’s right which motivated me the most.”* SO11 explained and emphasised this expectation by saying:

“The applications have privacy and, simultaneously, preserve my rights and the customer’s right. For example, suppose the product is delivered with a problem to the customer. In that case, there is an immediate compensation policy through the program that can be used to preserve our rights if the driver makes a mistake. Delivering from the app is better for me than hiring drivers. I do not guarantee that the product will be delivered with the same quality. Secondly, the price will be high, and thirdly, the problem with the hired drivers is that you do not know who it is. I cannot complain; I chose this driver randomly, but the opposite in the application because it takes responsibility for every mistake.”

It is clear from the above that the continued and discontinued users have different views regarding the expectation of how the application would help increase their sales. Furthermore, according to continuing users' expectations, using HFSDAs would solve the problems of payments and unconfirmed orders, enable them to serve more customers efficiently and enhance the customer buying process.

4.4.1.2.2. Resources constraints. The results demonstrated that resource constraint was one of the most critical drivers for HFSDAs adoption. This was the second theme relating to the organisational reasons for using HFSDAs. Resource constraints pulled MEs to use HFSDAs because of the low fees and some family issues (see Table 12). This result is unsurprising and expected since the participants were all women, most of whom were married and mothers (26 of 35) and had other responsibilities besides their businesses. The unmarried participants (9 of 35) also had other responsibilities, such as being students or employees. These responsibilities constituted constraints on their available time and efforts for supporting their business besides other constraints, such as limited income and the initial capital required to support the business.

The findings revealed that the **financial restrictions** were a reason for rejecting IPSs and considering HFSDAs' use (see Section 4.4.1.2 for more details). Some MEs indicated, "*[their] financial situation is difficult. [they] cannot cook in the store, and it remains unsold*" (SO6) also "*in the stores, they want a daily offer, and there were remaining products, and the fee was high, [they] lost a lot in the stores; thus, [they] left it*" (SO13). This is because "*[they] do not have an income*" (SO13) and "*[they] cannot bear the costs*" (SO6).

Furthermore, the **low transaction fees** for HFSDAs compared to IPSs motivated MEs to register with the application. Some confirmed, "*the fee is little, and it certainly would not*

be more than the stores.” (SO11). Also, “the fee is only on sales, and it is very little compared to stores, which encouraged [them] to register.” (SO32).

We now turn to the providing of evidence that **family issues impacted registration**. Many interviewees (25 of 35) described family requirements as a priority, and one of the motivations for enrolling in the HFSDAs. With the application they could work flexibly, commensurate with their family situation and other responsibilities (see Section 4.4.1.4 for more details). SO6 argued that the requirements of her children encouraged her to move to HFSDAs as she looked forward to flexible working conditions:

“I cannot stick with the stores. Frankly, I cannot deliver or work daily, especially with children’s schools. I cannot do this at all. I must know the orders before, and I cannot accept orders daily, so the application was good for me.”

SO15, as a mother, supported SO6 opinion by saying:

“I used to work lightly from home because it would not negatively affect the system of my home, my life and my children. I mean that the most important thing for me was that work did not affect my home.”

Interestingly, two of the interviewees (SO4 and SO30) confirmed that a major reason that prompted them to register with the application was their husbands not wanting customers to know their home addresses. They expected that working via the application would facilitate the delivery of food without revealing their addresses to the customers.

Another resource constraint was the lack of drivers to deliver orders to customers or IPSs, which encouraged them to consider HFSDAs. For example, SO29 stated that after her driver left, she stopped working in IPSs and desired to register with the application because it would help her with the deliveries:

“The first thing was the delivery. At first, I had a driver, and after the driver travelled, I did not go to the shops because the delivery cost me.”

Others explained that they have a limited number of drivers that did not cover the high demand of customers. Thus, they considered registering with the application to avoid a driver shortage. For example, SO13 claimed that delivery pressure was a motivator for operating online when she said:

“I thought about the application because customers want an urgent order or need to order now; I asked them to go to the application because many of my customers like the product to be available online.”

In summary, the online presence and resource constraints were the organisational pull reasons for HFSDAs adoption. The above arguments clarify how the expectations from an online presence and resource constraints have encouraged MEs to use the application. The third dimension about mooring reasons to use HFSDAs is presented in the following Section.

4.4.2. Mooring reasons for using HFSDAs. Mooring reasons was the third dimension relating to the main reasons to use HFSDAs. According to the adopted migration theory, there are mooring reasons that can either hamper or facilitate users' decisions (MEs) to switch from the original positions (IPSs) to the new destination (HFSDAs). Three themes emerged as mooring reasons to use HFSDAs: environmental reasons, Covid-19 impacts on HFSDAs use and owner-manager effects. These are shown in Table 13.

Table 13: Summary of the mooring reasons to use HFSDAs, corresponding to Section 4.4.2.

RQ1. Why did micro-entrepreneurs switch from intermediate physical shops to homemade food selling and delivery applications?		
The third central dimensions were about the mooring reasons for adopting HFSDAs		
Dimension	Related concepts, themes	Reasons
Environmental mooring reasons	Governmental influences	Supported by the Saudi government
		Government regulations
		Government digital transformation
	Social influences	Customers trends
		Customers trends and competitor's pressure
Advertisements		
Covid-19 impacts on MEs adoption decisions	On use	Social ties' effect on usage
		IPSs closure, a sudden stop of MEs businesses
Owner-manager mooring effects on HFSDAs use	Age	Digital transformation was motivated to take the HFSDAs into consideration
	Family issues	Most ME's ages were less than forty, which justified the expectation of ease of use.
	Attitudes and orientations	It has been proven in many Sections that family circumstances were one of the motivators of HFSDAs use.
		It has been demonstrated in many Sections that ME's personal preferences and orientations influenced HFSDAs use.

4.4.2.1. Environmental mooring reasons. The environmental reasons were the first theme under the third dimension on the mooring reasons for using HFSDAs. As presented in Table 13, two discrete themes emerged as environmental motivations for HFSDAs' use. The first was the governmental influences and the second was the social influences. The findings of each theme are presented in the following subsections.

4.4.2.1.1. Governmental influences. Governmental influences were the first theme related to environmental motivations (see Table 13). According to the results, the

governmental financial support, alongside the Saudi government's digital transformation, pulled the ME to use the HFSDAs.

In response to whether **government financial support** was obtained to reduce the fee of transactions, a minority of interviewees (i.e., 20%) indicated that the Saudi government supported them in decreasing the fees on transactions in the HFSDAs. When asked why they were eligible for this financial support, SO11 stated that there are specific conditions for obtaining the support. The conditions are a health certificate, a productive family certificate or a commercial registry and explained them by stating:

“I did not know anything about government support (nine-tenths), but I entered many courses through the (Ministry of Labour), and I also entered courses through a business association called (Dulani). I am active in courses, and I like to learn everything new. My name is always with them, so they called me (nine-tenths) and said we want to help you work on the applications, but only if you have a certificate of productive families or a commercial registry. I had the registry, so they accepted me, meaning they accepted me, but they also asked me for a health certificate, and I got it. I had it before, but we renew the certificate every two years. The conclusion is that they called me and told me the offer, of course, was very suitable. The first thing is that the fee is small (9%). The orders arrive immediately, which means I work based on the demand. Also, there are no return products.”

While a few MEs appreciated the opportunity to receive government support, most conceded that they were unaware of such financial support. According to the SO11 statement, it is clear that the Saudi government is primarily concentrating on business owners who have a strong commitment to growing and sustaining their businesses. The government's decision to entitle these MEs to a reduction in fees can be attributed to the visibility of their success and their proactive approach to sustaining their businesses. These MEs were chosen by the government from Dulani, a governmental organisation that offers workshops and courses to MEs seeking assistance. By partnering with Dulani, the Saudi government was able to

identify and select micro-entrepreneurs who have shown dedication and potential in growing their businesses. The workshops and courses provided by Dulani equip these MEs with the necessary skills and knowledge to navigate the challenges of running home-based businesses, further enhancing their chances of success (Dulani, 2023). Thus, although the government appears willing to help MEs of this type, it has imposed logical conditions for such support. With these logical conditions, the support will be directed to the beneficiaries who monitor their businesses efficiently. It also guarantees customers' rights by enforcing the health certificate thereby ensuring the quality and safety of the product. However, it seems that this support was not clearly announced or was applied to a limited extent; MEs are unable to avail themselves of such financial support until the mentioned requirements by SO11 are enforced.

Regarding the **governmental regulations** relating to the work of productive families, it was found that MEs were unaware of them. Surprisingly, none of these productive families have noticed these regulations, even though it has been published online since 2018. They were only aware of the government's initiative to legitimise and formalise home businesses by motivating them to register on its website, which is called Maarouf. However, the finding showed that some participants who were aware of Maarouf did not register with it. For example, SO5 stated that:

"I once considered the registration on Maarouf, but so far, my account is not documented with Maarouf. I was about to do it, but I felt that the responsibility would be greater on my shoulders, even though I knew that this opportunity would increase the trust and evaluation of my product from the customers on Maarouf."

Interestingly, it was evident that the **government's orientation towards digital transformation** in many sectors was a motivation to use HFSDAs. For example, SO32 considered the use of HFSDAs due to the digital transformation by the Saudi government. She explained:

“Honestly, I have heard about the regulations but have not read them. I only knew that the government had begun to support productive families. The government directed them towards electronic work in everything, even the health sector. I felt like we would eventually go there. So, I thought I should start right and cut the way for myself. Instead of having a scattered customer base on Instagram, Snapchat and WhatsApp, it is better to be here in the application and make my brand name here better because it is a convenient place for me and my customers. Of course, it is necessary before we think about a decision that we see all the stakeholders that the project is related to, and the government was the most important party because I am thinking about the future of the project, not only temporary profit, so to expand and make a name, I need to be in the right place because I do not want to open stores because the application has all that I need and I have storage, so I never need stores.”

It is evident from the above considerations that the Saudi government had a role in stimulating MEs registration in HFSDAs, despite being of limited range.

4.4.2.1.2. Social influences. Social influences were a significant environmental reason for using HFSDAs. When interviewees were asked about the influence of the surrounding environment on their decision to use the application, they all cited at least one social reason for their decision. According to the findings, the social reasons were customer trends and competitor pressure, advertisements and social ties effect on usage (see Table 13).

Regarding the **customers’ trends and competitors’ pressure**, it was evident that the Saudi people’s interest in buying via the Internet, and their increasing use of the restaurants’ applications, has prompted MEs to consider using productive families’ applications. Some MEs “*would like to be on the Internet*” (SO17). This is because “*Saudi society was originally a consumer society, and now it completely depends on online orders*” (SO12). Moreover, MEs “*noticed the restaurants, although they are large and have customers, but registered with the applications.*” (SO17). Thus, “*this encouraged [MEs] to try the Chef*

application, and the customers wanted the easier way; thus, the application idea was perfect.” (SO12) because they “*wanted to make a fingerprint on the Internet*” (SO17).

Two participants had an exceptional opinion regarding customer preference. They thought their online presence through the application would create a positive image of their work in the customers’ minds. For example, SO5 expressed this point by stating:

“The technical development that we are experiencing now is one reason that motivates me to have an electronic presence and an electronic platform where you can display your product. Maybe people do not even know you, but they care that you have an electronic platform to see your work, your progress.”

Although the orientation of the customers, and restaurants acting as competitors for online orders, have incentivised MEs to register with HFSDAs, it was undoubtedly based solely on their personal preferences. In other words, it was a personal choice influenced by the stated contemporary trends. To further investigate this result, in both focus groups, the participants were asked whether they asked their customers about their readiness for online orders before registration. All participants from both groups answered that they did not ask their customers but expected it because customers use the internet for everything. They also indicated that they were also customers of restaurant applications. Due to their personal preferences for restaurant applications, they assumed their customers would want to order from them via the online store. Similarly, the second focus group participants, who stopped using the application, highlighted the same points as the first group. For example, F4 from the focus group (who continued to use the application) explained this point when she said:

“I did not consult anyone because I felt that customers would use it easily because this is a trend that people use the application. It is easier than if I talk to them on Instagram or WhatsApp, and they do not sometimes respond, as the application is easier and faster, and the order is scheduled.”

F3 added to the explanation of F4 by saying:

“I think that I am a seller and a customer at the same time. I mean, when I saw that it was easy to buy from an online store and that it was better and easier for me, and in my home, the order was better than when I went to the store to buy the product. I decided to enter the applications on this basis because I knew the difference. People want ease and speed, and they want to order while they are sitting at home, and the order comes to them.”

The second reason related to social influence was observing **advertisements about the HFSDAs** on Saudi influencers’ accounts on social media. Some interviewees revealed that the only reason that motivated them to register was the advertisements of the application on social media channels. Interestingly, except for three of them, they have currently discontinued using the application or are inactive users. Most interesting is that this reason was the only motivation for registration with HFSDAs for the discontinued users. These MEs indicated that, after seeing the advertisements, they expected that the application would bring customers directly to them for a fee on the transaction (see Section 4.4.2.1. for more details). For instance, SO5 confirmed this point by saying:

“I saw many advertisements for the Chef application, so I decided to register. I felt it could support my work and have a second and more important start to my business. At the time, I did not only see advertisements for this app, there were other apps, but nothing, only Chef, suited me.”

Likewise, SO9 clearly indicated that due to her lack of work at home, these advertisements motivated her to register. She argued:

“When the shop owner I worked for failed and closed the shop, I sat without work until I saw an influencer advertising the Chef application, and then I registered.”

In line with the opinion of SO9 regarding the advertisements, SO20 stated that:

“The Chef, at first, I saw an advertisement for it on YouTube; I liked the idea and registered.”

With respect to **social ties**, there have been contrasting opinions regarding the impact of such ties on HFSDAs' use. Some MEs pointed to the negative influence of social ties that prompted them to register, whereas others explained its positive impact on their registration. Concerning the **negative impact**, the results demonstrated that some MEs had shyness when requesting the products price from relatives and friends, which pulled them to adopt the HFSDAs. This finding was exceptional and interesting as these MEs were not youthful and previously used the applications; their ages ranged from 48 to 66. Three of them even asked for help from their relatives at the beginning (see Section 4.4.2.1.4 for more details). However, the desire to avoid embarrassment appears to be the trigger for use regardless of age and the training required. More interestingly, they are all continued users and actively support their stores via the application. This is not surprising because they chose the application to solve a problem, not only to receive sales directly from the application. For example, SO29 clearly stated this motivation by saying:

“I preferred the application because of the delivery, and the value would be transferred to me without being ashamed of asking for it or paying it late, especially from relatives.”

Speaking about the **positive impact** of social bonds, other MEs expressed another issue that prompted them to use the application, i.e., that a relative or friend praised its benefits. For example, SO34 declared that her relative recommended the HFSDAs because it would enable her to work flexibly. She stated:

“One of my family members motivated me to work with the application, and I felt that it was an opportunity, so why not try it because I like the flexible work, and it suits me.”

Likewise, SO12 described how her mother encouraged her to use the application:

“My mother is the one who supports me in the whole business. She encouraged me to enter the electronic field. I told her that we would try. I mean, it is a matter of luck, and if we did not win, we would not lose anything, so my mother was the supporter.”

Some MEs were encouraged to use because *“when [they] heard about The Chef from [their] friend and that it is at a very reasonable fee”* (SO33). Similarly, SO6 claimed that:

“My friend made me very excited to work with The Chef because she knows my circumstances with my family and my difficult financial situation.”

These findings demonstrated that social influences were the most influential environmental reason to use the HFSDAs. Two sides of this social influence were discussed: positive and negative considerations.

4.4.2.2. Covid-19 impacts on HFSDAs’ use. Covid-19 impacts on the use of HFSDAs was a theme revealed from the data related to the third dimension on the mooring reasons for using HFSDAs (see Table 13). As the data was collected during the Covid-19 pandemic, it was necessary to ask the participants who started after the lockdown whether it effected their decisions to use HFSDAs. The purpose was to discover whether their business interruption during the lockdown affected their decisions to use HFSDAs. According to the results, two effects of Covid-19 have influenced HFSDAs’ use, including the closure of IPSs and the ongoing digital transformation.

Covid-19 negatively influenced the use of IPSs due to the temporary closure of stores during the Covid-19 pandemic. The findings revealed that the **lockdown of shops during the pandemic** was a significant obstacle that drove MEs to stop using the IPSs because the closure caused a sudden ceasing of ME’s business operations. For example, when SO16 was asked about how her business was impacted during the pandemic, she stated:

“When Corona started, the shop stopped for a while, and there were no orders from the shop.”

This negative impact of Covid-19 on MEs' businesses was also considered a challenge by SO7. The temporary closure of IPSs motivated SO7 to consider the use of online marketplaces in future to avoid the **unexpectedly negative effects on her business**. She stated:

"I thought once and twice about the electronic presence and all the time so that my work would not be affected by anything in the future, like what happened during the Corona pandemic."

SO29 agreed with the opinion of SO7 on the need to **consider the use of online shops** as a fundamental transformation of their businesses after Covid-19. She claimed:

"I felt the application is better than a hundred shops because this is the time of digitalisation and the online. I originally registered before Corona, but after Corona, I paid more attention to the application."

Similar to SO29's view regarding **digital transformation**, SO34 also "*noticed everything became online*" which she found logical and "*makes sense because of the lockdown*".

From the evidence mentioned above, it is perhaps apparent to the reader why the lockdown and the digital transformation during Covid-19 were considered as motivations to use HFSDAs by some MEs in this study.

4.4.2.3. Owner-manager effects on HFSDAs use. Owner-manager effects on the use of HFSDAs was the third theme revealed as a mooring reason that influenced MEs' decisions to use HFSDAs. MEs' age, attitudes, orientations and family issues influenced their decisions to use the application (see Table 13). It is not only the business conditions, its resources and the events in the surrounding environment that affect the use of HFSDAs. The results demonstrated that owners, who run the business, have personal reasons influencing their

HFSDAs use decisions. These reasons were age, attitudes, orientation and family issues.

They also affected the continuity of using HFSDAs, which is explained in the next Chapter.

Regarding **age**, most MEs were less than forty (ranging from 18 to 38), which might justify the expectation of ease of use. Only three of the participants were over the age of fifty and they received support from their families when they learnt to use the application.

However, this difficulty in using the application solely arose at the beginning of its utilization and did not prevent them from continuing to use it (see Section 4.4.1.1.4. for more details).

This family support leads to the second reason: **the family's influence on using HFSDAs**. It has been proven in many Sections that family circumstances were one of the motivators for the use of HFSDAs. For example, in Section 4.4.1.2.2, it was evident that the circumstances of their husbands and children were a motive to use HFSDAs instead of IPSs. Family circumstances also influenced the decision to continue or stop using the HFSDAs, as is presented later in Chapter Five in different sections.

Regarding **owner attitudes and orientations**, it has been demonstrated in many Sections that ME's personal preferences and orientations influenced their use of HFSDAs. For example, when the results on the impact of owners' attitudes towards online presence were presented in Section 4.4.2.2.1, it was reported that their orientations were different. Some focused solely on sales because their business before using the application lacked customers and profits. These MEs saw the application as the saviour of their business that would bring customers and sales to them for a transaction fee. On the contrary, other MEs had purely entrepreneurial and marketing orientations. Their purpose for using the application was to solve the problems they faced in their business and to keep pace with technological development, which motivated them to adopt the application. In the following Chapter on HFSDAs, specifically in Sections 5.2 and 5.3, the findings on how MEs' attitudes and

orientations affected their experience with HFSDAs, and their decision to continue or discontinue using them, are discussed.

Together the results of this Section have provided important insights into how personal reasons relating to the entrepreneur, such as age, attitudes and family issues, have affected the HFSDAs' adoption decision. Next Section provides a summary of this Chapter.

4.5. Chapter summary

This Chapter presented the findings relating to the first research question on why micro-entrepreneur switched from intermediate physical shops to homemade food selling and delivery applications. This Chapter started by providing an explanation and comparison between the IPSs and HFSDAs business models in Section 4.2. Then it presented the results related to the main three dimensions. The first was the reasons to discontinue IPSs, which represented the push reasons. It was evident in Section 4.3 that the working policies in the IPSs, alongside some challenges due to shop locations, caused negative effects on MEs' businesses. A recurrent view in the interviews was a sense amongst MEs that the negative experiences with IPSs pushed them to switch to using HFSDAs. This view was corroborated by some online reviews and confirmed by the focus groups. The second dimension was on the pull reasons to use HFSDAs, presented in Section 4.4.1; the third was on the mooring reasons, discussed in Section 4.4.2. Overall, the findings suggested strong associations between the use of HFSDAs and the negative experiences with IPSs, the perceived compatibility and anticipated relative advantages of HFSDAs, the expectations from their online presence, and the negative or positive social influence. Moreover, the findings revealed that the temporary closure of IPSs and the digital transformation during the pandemic motivated MEs to use HFSDAs. The ME's attitudes, ages and orientations, besides some family issues, impacted their decisions to use HFSDAs. The next Chapter presents the findings relating to the second research question about the HFSDAs' post-adoption reasons.

Chapter five: HFSDAs post-adoption impacts

5.1. Chapter introduction

In the previous Chapter, the findings relating to the first research question were presented about the push, pull and mooring reasons that prompted MEs to stop using IPSs and adopt HFSDAs. This Chapter presents the results corresponding to the second question on how has HFSDAs usage affected MEs' personal life, businesses, and decisions to continue or stop using HFSDAs. As far as we know, these HFSDAs have emerged in Saudi Arabia recently. Thus, the effects of HFSDAs use on these MEs have not yet been discovered. The rationale for asking this question was to contribute to the existing literature by providing new empirical and contextual knowledge on home-based businesses' owners' experience in using these HFSDAs and its influences on their decisions to continue or discontinue the use of this new type of intermediary marketplaces in Saudi Arabia (see Chapter One and Seven for more justifications regarding the research contributions).

The data was collected using in-depth semi-structured interviews, focus groups and MEs online reviews on the selected HFSDAs. The primary method was the interviews. Thirty-five Saudi female MEs participated in this study. The data from these interviews were supported by the data from the MEs' online reviews. The data collection and analysis were concluded by conducting two focus groups with nine MEs. The aim of concluding with the focus groups was mainly to increase the transparency between the researcher and the participants by presenting the findings relating to each group. Presenting the findings contributed to increasing the credibility and trustworthiness of the findings. Moreover, some specific aspects were discussed in-depth during these focus groups to glean more understandings that helped interpret and discuss the findings.

The Gioia methodology was the adopted method of data analysis. Three main dimensions were derived from the collected data (interviews, online reviews and focus groups), as presented in Figure 14. These dimensions are discussed in extensive detail in this Chapter. It starts by offering the findings of the first dimension on the effects of using HFSDAs in MEs businesses in Section 5.2.1. Next, Section 5.2.2 presents the second dimension, which is on the HFSDAs use impacts on MEs' personal life. The third dimension is HFSDAs use impacts on MEs' decisions to continue or discontinue HFSDAs use, which is presented in Section 5.3. The Chapter concludes by discussing the Covid-19 impacts on MEs' experiences and decisions to continue or discontinue HFSDAs use. It is shown in the following Sections that the attitudes, orientations and characteristics of the MEs affected how they used the resources and technical tools available in the HFSDAs to support their businesses and their decisions to continue or discontinue HFSDAs use.

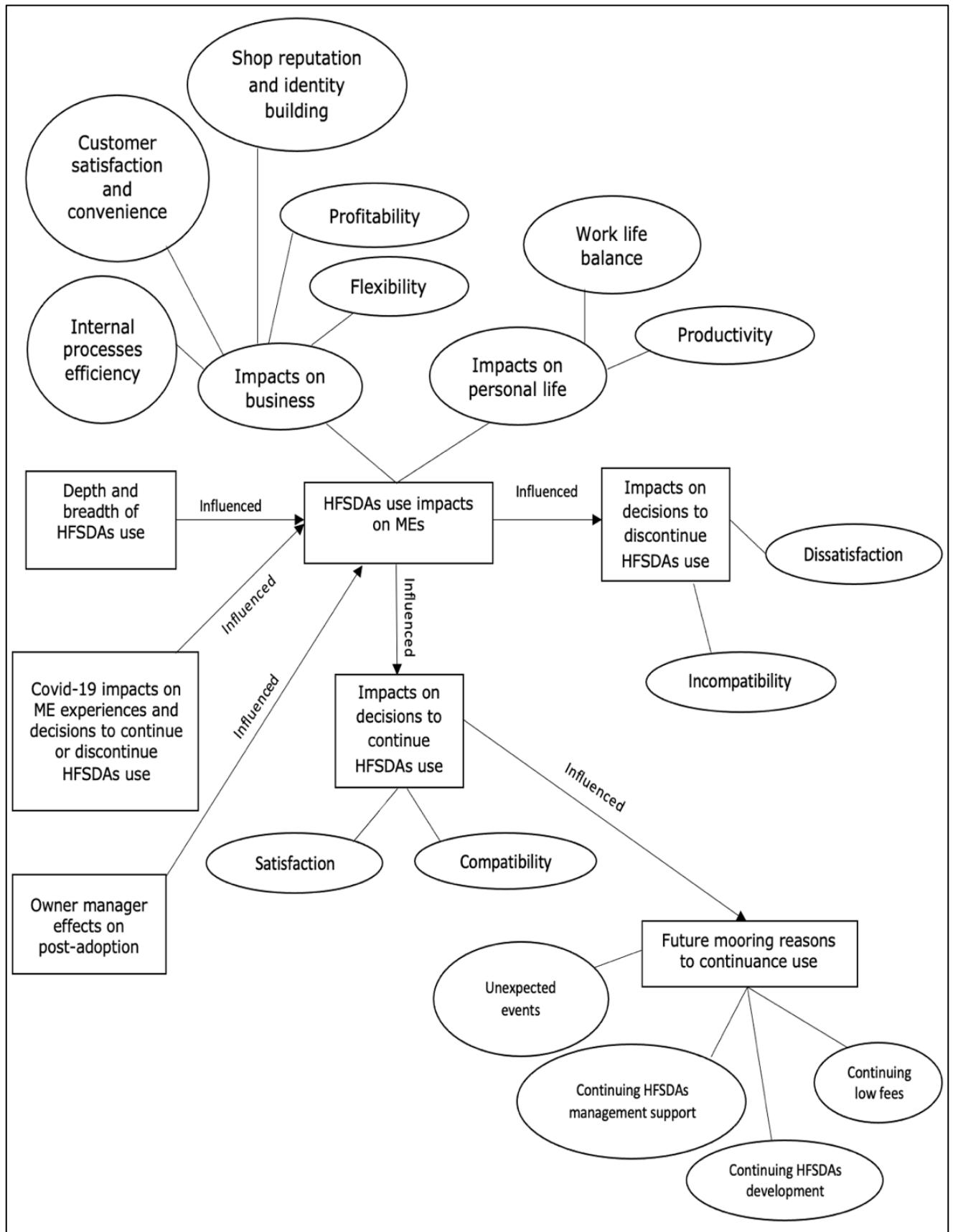


Figure 14: HFSDAs post-adoption impacts.

5.2. Effects of using HFSDAs in MEs

To answer the first part of the second question, the interviewees were asked to describe their experiences with HFSDAs in terms of the HFSDAs' use impacts on their business and personal aspect. In general, MEs had conflicting opinions about how using HFSDAs affected their business and personal life, depending on the depth and breadth of the use. The depth of usage implies the extensive use of a specific technical function found in the application to conduct an essential operation during work. The breadth of use suggests using a variety of technical functions available in the application, either profoundly or superficially. The first and second groups included participants who thought that application usage had positively or neutrally affected their businesses and lives. However, the third group consists of those who believed using the application did not affect their businesses or lives. To distinguish between these three perspectives, they will be called positive, neutral or no-effect experiences. Two dimensions were aggregated from these data. The first was on the use impact for the business, and the second was on the use impact for personal aspects.

5.2.1. HFSDAs' use effects in MEs' businesses. The impact of using the HFSDAs on MEs' businesses was one of the significant effects that aroused widespread controversy during the data collection. Generally, the analysed data revealed two contrasting perspectives of the participants regarding how using HFSDAs impacts their business. Moreover, it has been recognised through the analysed data that the attitudes, orientations and characteristics of MEs had an impact not only on the reasons for using HFSDAs but also on how they used the available resources to support their businesses. This dimension consists of five second-order themes that explain the effects of the use of HFSDAs on MEs' businesses, which are summarised in Table 14.

Table 14: Summary of the effects of using HFSDAs in MEs business, corresponding to section 5.2.1.

RQ2. How has HFSDAs usage affected MEs' personal life, businesses, and decisions to continue or stop using HFSDAs?				
The first dimension was about the effects of using HFSDAs in MEs' business				
Dimension	Related themes	Related positive concepts	Related negative concepts	
Impacts on business	Internal processes efficiency	Displaying process: The ease of displaying and adjusting products	The centralisation of the adjusting process	
		Marketing process: HFSDAs helped them to market their stores by paying to advertise their store on the application banner, on the top list or discount list		
		Payment process: HFSDAs have made paying for orders much easier for MEs and their customers/ no need to send them my account details and information to transfer the money/ easier for MEs to manage finances and identify revenues	Dissatisfaction with the period between the customer's payment and the revenue transfer to the store	
		Delivery process: a variety of delivery companies and drivers without personal communication/ the ease, speed and low delivery cost	Lack of drivers sometimes/ orders remain suspended	
	Flexibility		Flexibility in working hours	
			Flexibility in accepting orders	
			Flexibility in the products menu	
			Flexibility in the worksite	
	Shop reputation and identity building		Personal efforts: making offers or advertisements/ inviting existing customers	
			Presence in an active application: getting ratings and comments affect the store's existence in the lists of top-selling and top-rated stores/ improved the store's reputation and identity, and increased its legitimacy by raising customers' confidence and motivating them to purchase	
	Customer satisfaction and convenience		Ease, speed and clarity of the ordering process	Images quality and filter systems need to be adjusted
			Order modification service: customised products	

		Electronic payment service via multiple methods	
		Delivery service and guaranteed rights	
	Profitability	Increased because the fee is low	Lack of sales
		MES' presence in the application helped them generate sales	Misunderstanding their role in the application resulted in a lack of sales
			No marketing

As shown in Table 14, these themes were the impact on internal processes' efficiency, impact on flexibility, impact on shop awareness, impact on customer satisfaction and convenience and impact on profitability.

5.2.1.1. HFSDAs' use impact on internal processes efficiency. One prominent theme was the effect of using HFSDAs on some internal processes. The results demonstrated that, according to the depth and breadth of the usage of the technical functions on the HFSDAs, there were different effects on the internal processes of the home-based businesses. Some participants (positive and neutral experiences) expressed that using the technical tools in HFSDAs **increased the efficiency of their business processes**. In comparison, participants with no-effect experiences and some who had neutral experiences did not state any effect of HFSDAs usage on their processes. Some of the mentioned internal processes were the displaying, marketing, payment and delivery of the products (see Table 14).

Speaking about the **displaying process**, the findings showed that many participants appreciated the opportunity to list their products electronically through the application efficiently and effectively. For example, SO16 explicitly demonstrated her satisfaction with being able to present her products in HFSDAs from home easily by saying:

“I want everything to be in the house to supervise, and I never want to go outside the house and make my products available everywhere. When I started working with the application, I found it an easy and excellent opportunity to display my products easily from home, like in restaurant applications. My focus is on electronic selling, and my idea is to register in food delivery applications and consider them as my business branches.”

The ease of displaying products on the application was not the only positive impact on this process. SO18 explained that **adjusting the products menu** was fast and straightforward:

“The awesome thing in the application is the customer service and the speed of adding products to the menu and changing it quickly. I mean, I send an email, and they respond directly.”

In contrast, four participants pointed out a weakness that should be considered because it reduces the speed of the menu adjustment process. For example, according to SO35, the centralisation of the modifying process was annoying as one must communicate with the application management to make any change. She made this point by stating:

“The products and data were entered by the application management, not me, and this was what I did not like because I had to talk to them to add the product and pictures.”

It is clear from the above that using HFSDAs enabled the displaying of products efficiently, according to most participants' experiences. However, modifying the products' menu is still an issue worth considering when enhancing the displaying process and MEs' use experiences.

The effects on the **marketing process** of the online shop were another impact of using HFSDAs. In the previous Chapter, specifically in Section 4.4.1.2.1, the results related to the expectation that the online presence will support the stores' marketing from different perspectives were presented. However, the results regarding the store's paid advertisements

were not mentioned and will be presented here. The participants with a positive experience argued that using HFSDAs helped them to market their stores by paying to advertise their store on the application banner, the top list or the discount list. For instance, SO11 mentioned how she promoted her shop when she paid for providing a discount on the delivery cost for her customers:

“The application’s management offers temporary discounts on the delivery costs to all stores, but when the offer ends, I found that my customers still want it; thus, I paid to keep my store on the offers and discounts list.”

SO13 also explained that she expects that the use of these advertisements will benefit her store:

“My experience was good and satisfying, but I did not make an advertisement for my store on the application. Many of my customers love the application, and perhaps if I place an advertisement in the application itself to put my store on the top list, this will benefit my store more and more.”

For those with a positive experience, paying for marketing their stores and attracting customers seems to be a strategy to distinguish their stores from others. Thus, it positively impacts their businesses. However, this was beyond other participants’ imagination as no one mentioned this aspect. This result is unsurprising because the participants with no-effect experiences clarified in the focus group (see Section 4.4.1.2.1 for more details) that they only registered to have sales directly from the application. Thus, they were unprepared to put efforts into creating sales opportunities and marketing their stores. However, according to the presented evidence, the case was different for the other participants who made efforts to direct their customers to their online stores, as discussed in Section 5.2.1.3, or to pay to advertise their store and provide offers to their customers. They found that using HFSDAs positively impacted the efficiency of store marketing.

We now present the findings on the **efficiency of conducting the payment process** on HFSDAs. Many participants, with either positive or neutral experiences, have argued that using HFSDAs has made paying for orders much easier for them and their customers. When SO10 was asked whether using the application affected her work, she clearly expressed the positive impact of using the application on the electronic payment process by arguing that:

“Of course, the first effect is on the payment. It does not require any effort, and it suits the customers. They pay with Apple Pay, Stc Pay or a card. I do not need to send them my account details and information to transfer the money. Everything became easy with the application.”

Other participants explained that the application’s efficiency in the payment process made it easier for them to manage finances and identify revenues. For instance, SO11 explained how online payment is efficient by saying:

“The important thing is that every period I receive an email (with the amounts) that I acquired after cutting the fees, which was transferred to my account. I do not need to follow up or review bills with them or anything because everything is linked to the electronic application.”

In contrast, SO7 was dissatisfied with the period between the customer’s payment and the revenue transfer to the store. She suggested the direct deduction of the fee. Thus, the revenue can be transferred directly to the store owner’s account. She commented on this issue by saying:

“I received my money after two days. I sent my account number, and the application’s management transferred the money to me. The best is to send the money directly to me.”

According to the above evidence, generally, regardless of the SO7 proposal for development, electronic payment for stores remains effective and satisfactory. Finally, the participants explained how the use of HFSDAs influenced **the effectiveness of the delivery**

process. According to the findings, only three participants expressed dissatisfaction with the lack of drivers sometimes when receiving delivery requests through HFSDAs. Consequently, the order remains suspended until a driver becomes available. However, SO32 was creative in overcoming the unavailability of drivers sometimes because she registered as a driver in the delivery application linked to the online store and personally delivered her orders. She clarified this by saying:

“Drivers were sometimes unavailable, but I deliver my orders by myself, so I did not face a problem with the drivers.”

Despite this negative impact on the delivery process because of the shortage of drivers, most participants with positive and neutral experiences focused on the positive effects on the delivery process. They appreciated that using HFSDAs facilitated the delivery process and made it more effective by providing a variety of delivery companies and drivers without having to communicate with them personally. In this regard, SO1 commented on her experience with the online store and expressed her satisfaction with the online delivery as it saved her the efforts to search for drivers. She said:

“The online store is very easy. The first thing is that this application is linked to all services, meaning that I do not need to contract with all delivery companies or anything because all companies are linked to the application, and there are shipping and delivery companies ready to deliver the order.”

Other participants echoed this view and explained how using HFSDAs saved them from a lack of personal drivers to deliver orders during peak times or when customers were in remote places. Thus, delivery through the application was sometimes less expensive for the customer and available anytime. For example, SO13 confirmed that she is only sending customers to the online store who want instant delivery and do not want to wait for a

response via WhatsApp. Moreover, she sends customers at peak times when her drivers cannot deliver all orders (SO13). She explicitly indicated this fact by saying:

“I only sent to the application any customer who wanted an urgent order and needed the order now or if I made an advertisement and on the seasons.”

Similarly, SO18 indicated that she sends customers who are far away from her home to the application because sending her driver will be costly and time-consuming. Thus, the delivery price will go up for the customer. Therefore, to avoid that, she sends these customers to the application where the delivery price is lower. She clearly stated this by claiming:

“I send customers whose homes are far from me because of the delivery price. Perhaps it will be cheaper for them on the application, and I do this always.”

SO11 has an exceptional opinion about the delivery via HFSDAs because she did not exclusively focus on ease, speed and low delivery cost. She also focused on the fact that delivery through the application is more efficient than personal delivery because it preserves the right of the driver to receive the delivery cost and the right of the customer to receive the order without problems such as damage or delay, as presented in Section 4.4.1.2.1. She argued that:

“I am really satisfied. I feel the application is necessary for any productive family. It is essential. I mean, it saves us from communicating with outsourced drivers and their high prices. I can monitor them and make no payment for them until they reach the customer’s house. This is one of the most important points for me. This is the difference between the application and that I take any outsourced drivers, and I do not know what will happen, and he delivers or not? Does he deliver it on time? His car is cold or hot. Many things that make me stop using outsourced drivers.”

Together these results provide important insights into how HFSDAs usage affected the way home businesses are conducted. The results also revealed how this usage influenced some processes’ efficiency, such as displaying, marketing, payment and delivery.

5.2.1.2. HFSDAs' use impact on business flexibility. Flexibility was the second theme related to the effect of using HFSDAs on MEs' business. Evidence from the interviews and online reviews showed that HFSDAs usage influenced ME's business flexibility (see Table 14). In the interviews, participants mentioned three essential aspects of work flexibility compared with the working conditions in the IPSs. These aspects included flexibility in working hours, flexibility in accepting orders and flexibility in the products menu. In the online reviews, reviewers mentioned the flexibility in the worksite and product menu.

Starting with the **flexibility in working hours and accepting orders**, Some MEs reported that their experience with HFSDAs was successful and impacted their work flexibility. They specifically mentioned "*what [they] like most is that it has timing for opening and closing*" (SO18) and this work flexibility lies in the freedom to "*accept and reject the orders*" (SO6) without any confusion because "*there are pre-orders*" (SO18) and they "*can see all [their] past, current and new orders*" (SO34). Thus, "*before [they] decide to accept, [they] can see [their] status before if overwhelmed with orders or not.*" (SO34).

Commenting on **flexibility in the products menu**, SO3 clearly stated that using HFSDAs helped her to offer a variety of product types in any quantity or price based on her conditions. She claimed:

"In the online store, I started adding products easily because I do not have to display them daily, so I added various products, and the menu became flexible. This is very important for me because customers' preference varies with time, so we must keep pace with the changes. Also, here there is no pressure to determine the price or quantity. I am free and responsible for my store. No one interferes unless I ask for help and advice from the application management."

In the online review, a reviewer supported the SO3 argument regarding flexibility in deciding product types and prices by saying:

“It is an amazing and useful application. I liked that it displays all my hot and cold products and sets my prices at my convenience (R6+).”

SO6 echoed all these previous views when she said:

“The most helpful thing is that I was able to continue my business despite my family’s burdens because I was able to accept and reject the request, open and close the store, change products according to the circumstances of my family and home, and even according to my financial circumstances; as sometimes I do not have the money of the materials.”

However, it is evident that centralising the process of modifying store information and being under the control of the application management was not practical, as described previously in Section 5.2.1.1. Therefore, modification flexibility may also be affected.

Concerning **worksite flexibility**, some reviewers commented that using HFSDAs allowed them to *“easily change [their] address if [they] travel”* (R10+) because the application’s *“advantage is that it works in any city in the Kingdom of Saudi Arabia”* (R8+-). Thus, they *“can combine travelling and selling”* (R8+-) and *“the business continues, and [they] can have customers in every city”* (R10+).

Taken together, these findings provide a presentation on how using the HFSDAs increased the flexibility in the MEs’ work in different areas, including flexibility in working hours, accepting orders, products menu and the work site.

5.2.1.3. HFSDAs’ use impact on shop reputation and identity building. This Section presents findings on how using HFSDAs helped participants establish a clear identity, a good reputation for their stores and increased customer awareness of the store (see Table 14). These effects on MEs’ shops were formed cumulatively with the help of two interrelated aspects: personal efforts and their presence in an active application.

The first and most significant aspect relates to **MEs' efforts to build their store's reputation and identity**, which was achieved via two methods. The first method was attracting new customers to generate sales by making offers or advertising their store in the application (as discussed in Section 5.2.1.1) or social media accounts. The second method was inviting existing customers outside the application to generate sales through the online store. Generating sales impacted the store's reputation due to feedback and ratings. This is because obtaining these high ratings and excellent comments raises the store on the influential and best-selling stores lists and improves the store's reputation. When SO11 was asked whether the comments and ratings had an impact on her business, she demonstrated a positive impact by saying:

"I became very excited and waited when they would give me an evaluation to see it. I am very interested in the comment and evaluation. This is what develops me and makes me a special store in the application at the same time."

Generating sales and obtaining ratings and comments did not only affect the store's existence in the lists of top-selling and top-rated stores. They also improved the store's reputation by raising new customers' confidence and motivating them to purchase. SO1 explained this effect and expressed her experience by claiming:

"When you advertise your shop and put attractive pictures and others, and people buy and put comments and rating, others when they come to read the comments, this reduces their fear, and they think that it looks good, let me try."

Similarly, some participants confirmed that they attracted some new customers directly from the application. This is because the customers were motivated by reading the comments and ratings when searching for stores. Thus, the customer became aware of the presence of their stores and their products' quality by reading these comments and ratings, which encouraged them to buy. SO11 clarified the importance of ratings by saying:

“If the new customer comes and wants to know about my store, s/he sees the rating (four, five, three). Of course, s/he hesitates if the rating goes down, but if it becomes high, s/he becomes excited and confident because s/he knows that it would not rise without actual customer experiences.”

SO7 argued that comments are essential in attracting new customers and raising their confidence:

“Comments are a strong point in raising trust. Customers’ opinions are important to the customers who buy and to me. They certainly care about the previous comments.”

On the other hand, those who had no-effect experiences and a few who had neutral experiences did not reveal any effects on their stores’ reputations. For example, SO21 described her unmotivated experience. She justified this by saying that she was waiting for sales from the application, and she thought that the application would market her store. She claimed:

“I wish there were sales, but unfortunately, I have very few sales from relatives and neighbours, and I did not get any sales from the application. At first, when I registered, I thought that the application would bring more customers to me, and my store would be famous, and they would evaluate and support me, I understood that it would be like the advertisement for my store, but I discovered that it is only a normal store.”

From this excerpt, it is clear and not surprising that using HFSDAs did not impact this group’s businesses since there were no actual advantages due to the lack of sales or the absence of sales. Two reasons made this group not benefit from their online presence. First, as is clear from the response of SO21 given above, there was a misunderstanding of their role when using HFSDAs and their responsibility towards their store, which is discussed in detail in Section 5.2.1.5. Second, the lack of existing customers or customers’ refusal to use HFSDAs is covered in Section 5.3.

The second aspect relates to **the presence of their stores in an active and known application**. However, given the former experience of SO21, being in HFSDAs without a good reputation through comments and ratings will not receive a noticeable impact. Here, the complementary relationship between these aspects, i.e., personal efforts and presence in active HFSDAs, becomes apparent. Combined, these aspects helped supporting the store's reputation and identity and increase customers' awareness and trust.

The results also indicated that operating via HFSDAs helped form a clear identity for the store and increased its legitimacy for various reasons. Firstly, in the application, participants were free to write the same store names on their social media accounts. Thus, their identity is no longer hidden as in the case of IPSs and HFSDAs "*helped [them] to have an electronic presence and a clear identity*" (R19+), and "*to become more known*" (SO15). This clear identity helped MEs to retain and "*keep [their] customers, and the confidence between [them] has increased*" (R19+). SO15 clarified these benefits by saying:

"I mean, people who did not add me on social media and who did not know about me before, now know me. I mean, I am a seller on these sites. If they bought from me and liked it, they returned and bought it many times."

Secondly, they can control the list of products, prices and information (as described in Section 5.2.1.2). This made them free to choose the selling strategy that differentiates their stores according to their circumstances. Thirdly, working in an active and reliable application has increased customer confidence and guaranteed rights. Therefore, the store's legitimacy was increased. For instance, SO1 emphasised the points on legitimacy by claiming:

"I am part of a well-known legitimate application, and this increases my store legitimacy and my customers' confidence because here they trust more the ordering from me instead of direct ordering on social media."

These findings suggest that the impact of HFSDAs use on the store's reputation, identity and legitimacy, and customer awareness and trust cannot be obtained by simply registering with a well-known application, as some participants had thought. However, it resulted from continuous efforts and a distinguished service provided by some participants to their customers, which was positively reflected in their stores through positive comments and high ratings. Thus, the store's reputation was improved and new customers were attracted to purchase. The results also demonstrated how having these reviews and an excellent store rating supports the store's reputation. In addition, since it is an application that includes many other stores and is frequented by new customers, the presence of comments and ratings have contributed to increasing the trust of these new customers in the stores.

Through the previous excerpts from both groups, the general orientation of each group became apparent. The first group's responses showed their marketing and entrepreneurial orientation. They believed that obtaining direct sales from HFSDAs was due to the excellent reputation of their stores. Simultaneously, working on the application increased new customers' awareness of the store due to the reviews, ratings and clear identity, which initiated by inviting the existing customers. On the other hand, the second group was oriented towards sales directly from the application, with little or no personal efforts to support their shops, which caused neutral or no effects on their stores.

5.2.1.4. HFSDAs' use impact on customers satisfaction and convenience. The fourth theme relating to the HFSDAs' use influences on MEs businesses was the impact on customer satisfaction and convenience. The result revealed that placing orders via online stores was satisfying and convenient to MEs and their customers compared to ordering via social media accounts or IPSs. The participants attributed this satisfaction and convenience of ordering online to three reasons: ease, speed and clarity of the ordering process and order

modification service, electronic payment service via multiple methods, and delivery service and guaranteed rights (see Table 14). Generally, most participants who received orders via HFSDAs expressed their customers' satisfaction and mentioned most of these reasons.

Regarding **ease, speed and clarity in the ordering process**, the results showed that ordering through HFSDAs was clear to the customers. This was because all the data they needed to complete a purchase decision was clear in terms of price, quantity and product image. Thus, customers can quickly and smoothly determine their orders. For example, SO1 expressed that her customers were satisfied with ordering through the online store for the above reasons and emphasised the ordering clarity and ease by saying:

“All customers, when I ask them, none of them comes to tell me, oh, we do not know how to do anything, or that the application is difficult. No, no, they all say it is easy; we enter the application, choose the product and quantity, pay, and everything goes smoothly with them.”

SO10 agreed with SO1 that ordering through HFSDAs had been straightforward for her customers. According to her experience, the presence of pictures and information about the product facilitated her customers' buying decisions. She stated:

“When the customer enters the online store, s/he finds a cake with its information, whether s/he is allergic to anything, or s/he is curious to see a picture for the item that s/he will order, everything is available. Just s/he orders the quantity and chooses anything s/he wants.”

However, for some interviewees and reviewers, the image quality needs to be adjusted to be more visible to the customer. One reviewer mentioned this issue while reviewing the whole application:

“The idea is excellent, it helped us very much, it is complete with services, and it is easy, but it needs simple modifications on the pictures, then it will become an ideal place for us (R12+-).”

The analysed online reviews showed that ordering from HFSDAs was convenient for customers. For example, a reviewer said:

“To be frank, the application services are good, but the awesome things are that the management is responsive, and customers are more comfortable ordering from here than on Instagram. The application is convenient for me and them (R8+).”

On the other hand, there were complaints within the online reviews about the customers' inability to filter the stores by food types, which may affect customer satisfaction. For example, a reviewer highlighted this issue by stating:

“The application is good and useful, but if you put categories (sweets - pastries - main dishes - drinks) like this, someone looking for something goes to the department directly and does not enter every store to check (R6+-).”

With regard to the **order modification service**, some explained that the notes box is helpful as the customers clearly explain what they want and enabled them to register any amendment they desire. SO34 clarified *“the note makes it easy for customers to write what they want”*. Thus, the customer can obtain customised products according to her/his personal preference and MEs can *“make the product to their customers liking.”* (SO34).

In terms of **electronic payment service via multiple methods**, evidence was previously provided in Section 5.2.1.1 that using HFSDAs facilitated the payment process for sellers and customers. However, SO16 pointed out a critical and positive point relating to ordering from HFSDAs, which is that *“in the past, one customer transferred the money of the order to the wrong person that is, she made a mistake in the account number.”*. Therefore, using the application prevent such mistakes.

Concerning the **delivery service and rights guarantee**, the results showed that customers were satisfied with the electronic delivery for several reasons, including its low cost and product quality assurance, as discussed in Section 5.2.1.1. For example, some

commented on how using HFSDAs “*is better for the customer*” (F3) because “*the delivery price is perfect and convenient for the customer*” (SO11) and the application is “*monitored, and you can criticise the driver, the store and the product.*” (F3). Moreover, SO11 further explained how satisfactory the delivery process was via HFSDAs to her customers compared to the personal delivery and IPs:

“The product is delivered clean, fresh and packed, which means it differs from if the products were in the store for a week. Even if I sent it through a personal driver, I do not guarantee it will be delivered with the quality I gave it to him. Secondly, the price will be high. In the application, the customer avoids the high cost and ensures product quality and arrival.”

In summary, although there were negative comments on the images’ quality and the filtering system, it is clear from the above analysis that the use of HFSDAs has positively affected customer satisfaction and comfort.

5.2.1.5. HFSDAs use impact on profitability. Each project has several goals that it seeks to achieve, such as sustainability, customer satisfaction, quality and others. However, achieving profits is a primary goal for any business because the project will not last long without it. Profit serves as the artery that feeds all other business goals. Thus, the impact of the use of HFSDAs on business profitability was an essential theme discussed in-depth in this study. This theme was discussed in all data collection methods in this study. Overall, MEs had conflicting opinions about how selling with the application influenced their business profitability. On the one hand, the results showed that, for the positive group and some from the neutral group, the use of HFSDAs positively impacted the profitability of their businesses. According to this group’s responses, the profitability has increased because the fee is low, and their presence in the application helped them generate sales (see Table 14).

Regarding the **low fees on transactions**, they clarified that it made them notice the profit from HFSDAs sales compared to IPSs sales, where the fees were higher (see Section 4.2.1.1 for more details). For example, within the online reviews, a reviewer commented on the low fees by saying:

“The application served my business a lot and allowed me to display my food online for a small fee, meaning I do not need the daily work and fatigue in the store and pay a huge fee (R1+-).”

SO3 supported this reviewer’s view regarding the fees. She explained how these low fees positively influenced her profit:

“Honestly, the fee is low, and I am satisfied. I see good profit because I have adopted the low-price policy. So, selling through the application motivated me because the profit became noticeable.”

Regarding **generating sales**, some described their sales figures as excellent; these participants depended on the application when conducting most of their business activities (see Section 5.2.1.3 for more details). SO30 stated a plausible reason that encouraged this group to generate sales. This relates to the application’s owner rewarding each store with high sales by decreasing fees for a certain period. She stated:

“The fee is low, only 10%, and they told me that if you have more customers and sales, we will minimise the fee over time. I mean, this thing motivates me to work harder.”

On the other hand, the analysed responses from the no-effect group (and a few from the neutral experiences group) showed no effect of HFSDAs use on profitability because of a lack of sales. Interestingly, although four participants from this group complained about the lack of sales, they did not only blame the application’s management. They stated that they also made no effort to market their stores (SO10, SO23, SO20 and SO25).

However, some were concerned because of the lack of sales and according to their point of view, the reason was HFSDAs “*needs marketing support*” (R4+-). Thus, they did not notice any impact on their profits, as SO4 claimed:

“Basically, the fee in the application is reasonable, but my experience is disappointing. I have no problem if the management raises the fee to (20%) but improves and markets the application. If it does this, the application will work, and we will benefit.”

SO20, who had a no-effect experience, agreed with SO4 that “*there were no sales, and [she] have not personally seen any benefit*”. She provided another reason for the application’s lack of sales and marketing: the application “*stopped during Corona*” (SO20) pandemic. However, HFSDAs’ closure during the pandemic was not critical as there was evidence in the interviews and focus groups that they had stopped trading the same as everything else at the beginning of the pandemic but later reopened. This effect of the Covid-19 pandemic on MEs’ business is discussed in Section 5.4.

Up until this point, from the presented findings in this and the earlier Sections, it has been logical to find the different experiences of MEs’ businesses when using HFSDAs. This is because they have made diverse efforts and utilised the available resources and functionalities differently. However, given that the data was collected in the same period from all participants, this contradiction in experiences aroused the researcher’s curiosity. Therefore, more investigations were conducted during the focus groups to understand the reasons behind the different impacts of HFSDAs on business and conflicting views about sales in the application. The first focus group consisted of five participants who had positive or neutral experiences and an active role in supporting their stores. Participants were asked if they have used the resources and technical tools available in the online store indiscriminately or planned to use them, for example, to pay for an advertisement on the application to raise

the store to the top list of stores. This question was asked to check their orientations and strategies. All participants agreed that the usage was planned. For example, F3 stated:

“Surely you plan for it, for example, delivery in my area is expensive for the customer. I pay for the delivery offers to gain a customer and ensure that it is a confirmed order that is sold; unlike the physical store, they take 25% or 30%, and there were sometimes remaining, so I calculated it and found it cheaper for me in the application.”

Then they were asked, besides technical tools, administrative support and customer service, if they were aware of the financial and development support available to them from the application, since it is a certified social institution created for this purpose. Everyone agreed that they were unaware of it. This question was asked only to ensure that planning to use resources and initiatives to support the success or survival of their stores was a personal effort based on their experience and funded by their income. Finally, this discussion was concluded by asking if they feel responsible for their online stores' success and how they achieved this success. Participants unanimously agreed that *"it is not only the application that is responsible for the success"* (F1), but also *"[their] skill in marketing [their] store"* (F4). Thus, they agreed that *"success is shared"* (F3). However, they agreed that the greatest responsibility is on them, with some set it as *"90% on [them] and 10% on the application"* (F1, F3). They showed that the success of their stores was mainly a personal effort that they achieved in various ways, as discussed in the former Sections.

Conversely, in the second focus group, the participants (who had no-effect or neutral experiences) with a passive role in supporting their stores were asked to what extent they feel responsible for this online store's success and why. Most agreed that the online store was not essential to their business; thus, they did not attempt to make it work. This result shows a lack of interest in the online store because they believed its success was the application management's responsibility. F6 clearly indicated that she thought her role was simply to be

ready to cook, and the application was responsible for obtaining customers for her. She stated:

“I understood that it is an application where you have to be ready to cook any order and that customers will come to us like restaurant applications. But after a while, I did not see sales.”

F8 explicitly stated that she did not consider inviting her customers to HFSDAs and did not even consider this idea because she was waiting for customers from the application:

“Initially, I did not think I would talk to my customers and inform them that I had entered the application. I mean, I did not invite them to the store and tell them I am on The Chef, and you can order from here. I did not think about this issue or bring my customers to it because I was waiting for customers from the application advertisements.”

The surprising thing about F8 is that, when she expanded her business to include food and gifts, she consequently moved to another application. In the new application, the fee had to be paid annually in advance. She talked about her experience with the new application, saying that at first, she did not try to market her store, as was the case with The Chef. However, after a while, she noticed the lack of sales and realised that she had to provide an effort to bring her customers to the new application. F6 continued, explaining this interesting experience, with both applications:

“On the contrary, when I entered the second online store, I here invited my customers, not waiting for the application. It is possible that if I had talked to my customers about The Chef, I would have benefited, and the application would have benefited from them, but I did not think about it. But when I opened the second store, I told them and posted that I had a store, and I put the link and brought my customers there, which made a big difference to me.”

The above were significant discoveries from the focus groups that explicitly demonstrated the first group’s entrepreneurial and marketing orientations and how a personal

interest in the online store and a sense of responsibility and online presence value underpinned the success of their businesses. As for the second group, it was found that they mainly targeted sales from the application, which reflected negatively on their sense of responsibility towards their stores. Therefore, misunderstanding their role in the application resulted in a lack of sales.

5.2.2. HFSDAs’ use impact on MEs’ personal aspect. The effects of HFSDAs use on the life of MEs was the second dimension relating to the main dimension, HFSDAs’ use impacts on MEs. The results showed that using HFSDAs touched upon two critical aspects of MEs’ personal life. First, it helped them achieve a work-life balance. Second, it increased their productivity in many ways. These aspects are presented in Table 15.

Table 15: Summary of the effects of using HFSDAs in MEs’ personal life, corresponding to Section 5.2.2

RQ2. How has HFSDAs usage affected MEs' personal life, businesses, and decisions to continue or stop using HFSDAs?		
The second dimensions were about the effects of using HFSDAs in MEs’ life		
Dimension	Related themes	Theme positive concepts
Impacts on personal life	Work-life balance	Using HFSDAs serves these females, regardless of social status, to have a work-life balance
	Productivity	Make-to-order only
		Using the application made it easier for MEs to develop their products and saved the effort of following changes in the market and customer taste by visiting competitors’ stores and reading customer feedback
		Managerial support
		Saved contact time with outsourced drivers and customers
	Guaranteed payment: no need for efforts to check with customers	

5.2.2.1. HFSDAs' use impact on work-life balance. The impact of using HFSDAs on achieving a balance between MEs' life and work requirements was the first theme that emerged (see Table 15). It has been argued in the literature that females who work from home differ from males because they bear other burdens in addition to work requirements. The results showed that participants found a positive effect from using HFSDAs on their **ability to reconcile work and other life matters**, such as the needs of children, home and others.

SO6, a mother of 8 children, illustrated this point clearly and expressed that working on the application allowed her to continue with her business, especially during distance learning. She described her experience by saying:

“Honestly, I could not stick with the stores. I cannot deliver and work daily, especially with school platforms. I do not have the ability at all. I must know the order before, and I cannot do it daily, so the application is good for me. The most helpful thing is that I was able to continue my business despite my family's burdens because I was able to accept and reject the request, open and close the store, change products according to the circumstances of my family and home, and even according to my financial circumstances as sometimes I do not have the money of the materials.”

SO34 agreed with SO6, and she commented on this point by confirming that using HFSDAs helped her coordinate her role as a mother, a wife and an entrepreneur. She stated:

“The application is clear and easy to use without ambiguity. I like that it is suitable for my new circumstances as a wife and housewife, and I have a child, and it is useful because I can accept or reject the order, and I can see all my previous, current and new orders. I mean, before I decide to accept, I can study my status before if it is busy or not.”

These cases demonstrated how using HFSDAs was helpful for mothers. However, regardless of social status, the results revealed that even single females benefited from

HFSDAs use, which helped them work according to their abilities. Although some MEs were single, they appreciated the scheduled orders and flexible work because “[they] see all the orders; [they] know what [they] must do and accept according to [their] ability.” (SO2). Therefore, they decided in the first place to leave IPSs and “sold from home. [they] found it better. There is no high fee or daily cooking.” (SO29).

Not surprisingly, using HFSDAs serves these female MEs, regardless of social status, to have a work-life balance. This is because, as home-based businesses owners, they have limited time for work and other affairs, whether a wife, mother, employee or student. Given that their time and energy are limited, the presence of these services and functionalities in HFSDAs has impacted their productivity and enabled the investing of their limited time more effectively, which is discussed in the next Section.

5.2.2.2. HFSDAs’ use impact on owner productivity. As mentioned in the previous Section, working from home restricts the time and energy available for work. Some participants did not reveal the effects on their productivity. As described in Section 5.2.1.5, this group did not actually use the application because there were no or very few orders achieved through it. Therefore, they did not realise its effect on their productivity. Other reasons for not receiving orders in HFSDAs are discussed in Section 5.3.2. On the other hand, participants with positive (and some with neutral) experiences and an active role in supporting their stores stated that working on HFSDAs positively affected their productivity. They argued that the application had impacted their productivity due to the scheduled and prepaid orders and other features that saved their time and effort.

According to the results, the **scheduled orders** were a technical tool that most affected their productivity because they only made food to order. These scheduled orders also helped them to guarantee their money because they were prepaid. Moreover, the **delivery**

service helped MEs save contact time with outsourced drivers, as discussed in Section 5.2.1.1, or with customers. Together, these helped MEs devote themselves to allocating their available time to prepare the orders. Some explained “*the idea of mobile applications is excellent and makes many things easier for [them]*” (SO9) and they describe their experience as “*easy and comfortable, and surely better for [them] and the customer in terms of time and inquiries*” (SO7). This is because with scheduled orders they can “*guarantee [their] money and ensure that [their] product will not be returned to [them]*” (SO9). Also, ordering through HFSDAs saved their time compared to communicating with customers “*which do not stop on social media and dealing with drivers for delivery.*” (SO7). Likewise, SO12 stated that the scheduled orders helped her clearly understand the customer’s desire without the need for additional communication:

“Honesty means the things that I benefited from the Chef application for me as a business owner is that the application is ready for me. This order is in this number with the additions, it means with spicy or without, so it is easier for me to just take the order and the customer chose the time. Of course, at specific times, s/he chose one of them, so I know her/his order directly.”

Other participants highlighted an important point related to the **managerial support** from the application’s management and its impact on their productivity. The result showed that the administration was cooperative and responsive to answering any inquiry, solving any problem, developing application defects and solving customer problems during or after the ordering and delivery processes. Thus, MEs focused on preparing orders more than the other issues. For example, SO3 emphasised this point by saying:

“I liked the management’s technical interaction with me and also with customers in the event of a driver delay or other problems.”

SO1 explained a helpful aspect of ordering through HFSDAs, which was that it saved her efforts of explaining the ordering method to the customer because the application is easy to use:

“The order has become easy. After all, the application itself is easy and not difficult, meaning the application interfaces are easy to use, and the customer can order without needing an explanation. It is easy.”

The previous results showed that working via HFSDAs affected MEs’ productivity by optimally utilising the available time and effort for preparing orders. Using HFSDAs also helped MEs to plan for work developments. The results revealed that using the application made it easier for MEs to **develop their products and saved the effort of following changes in the market and customer taste** by visiting competitors’ stores and reading customer feedback. Regarding the competitors, when SO29 was asked whether her presence with competitors in the application was beneficial for her work, she commented:

“Of course, it helps me. I compare prices, I see the food, its types, and how much it costs, and then I set my price. This is the best thing about the application.”

SO32 agreed with SO29 that the presence of competitors helped her business. From SO32’s point of view, being with the competitors in the same application is an opportunity to gain a competitive advantage for her store. She claimed:

“How can I have a competitive advantage if I do not know what my competitors had and what they reached?”

In terms of customer feedback, the results revealed that reviewing customer feedback influenced MEs’ productivity by shortening product development effort and time. For example, SO32 explained how reading the comments had a positive impact on improving her product based on her customers’ desires:

“I understand the customer’s desire, s/he says, put this stuffing, or reduce this or that, or put a box with such a number so I understand. I mean, I understand the customer and develop the product.”

Similarly, SO11 clearly demonstrated her interest in customer feedback and how this positively affected her products development:

“The comments are very alert to me, for example, they tell me that if you change the packaging, we can guarantee the driver does not open it. Sometimes they tell me, for example, that the food this time is not the same as the previous times, so be careful. Their notes always alert me because sometimes one is oblivious to something, and they give me a warning. Especially the notes as advice rather than slander these are what I do not notice because I do not care. The most important thing to me is the notes that support me, and that raise me. For example, they say if I do this well, it will be better. This is important to me that I follow the opinions of my customers.”

Overall, the evidence in the previous Sections clearly showed that there were logical reasons behind this difference in HFSDAs’ effects on MEs’ businesses and lives. Those who had a positive experience from their responses demonstrated how they had made efforts to support their business through marketing, making offers and attracting customers by marketing their online stores on social media accounts; this was discussed in Section 5.2.1.5. Moreover, these results demonstrated how the scheduled and prepaid orders, comments, competitors and managerial support had created a work-life balance and positively impacted these owners’ productivity. For those who had neutral experiences, they were divided into two groups. The first group was willing to bring their customers to the application and market their stores. Unfortunately, most of them were not fortunate in obtaining new customers directly from the application, and they only had a small number of existing customers outside the application. The second group was unwilling to bring in their existing customers for many reasons explained in Section 5.2.1.3, which resulted in a shortage of sales and little customer interest

in the application due to a lack of its actual use. In the case of participants with no-effect experience, although some admitted some benefits of HFSDAs for their business, they were similar to the second group with neutral experiences in that they refused to bring their existing customers to the application. Thus, they did not find any positive effects of using HFSDAs on their business and life.

To conclude this dimension on HFSDAs' use impacts on MEs business and life, it has become clear how the broad and deep use of the available resources has made apparent effects on MEs' business and life. The present researcher does not argue that the influences have all been positive. However, she contends that no positive influences will appear without the application's actual and effective use. In the following Section, the usage experiences' effects in MEs' decisions to continue or discontinue HFSDAs use are discussed.

5.3. Effects of use in MEs continuous use of HFSDAs

To answer the second part of the second research question, the interviewees were asked to describe the impact of HFSDAs' use experiences on their decisions to continue or discontinue HFSDAs. HFSDAs usage influences in MEs' decisions to continue or discontinue HFSDAs use was the third dimension revealed from the data related to this question. Overall, participants had contradictory opinions about how HFSDAs use affected their decisions to continue or discontinue use. The continued users believed that HFSDAs usage was satisfactory or compatible with their needs. In contrast, the discontinued users considered their experience unsatisfactory or incompatible with their current needs. According to the analysed data, three second-order themes emerged from this main dimension. The first theme was on usage experiences' effects on decisions to continue using HFSDAs, the second was on usage experiences' effects on decisions to discontinue the use of HFSDAs, and the third was

on future intentions. Table 16 summarises the findings presented in Sections 5.3.1 and 5.3.2 regarding the effects of use in MEs’ continuous use of HFSDAs. These themes are discussed in the following subsections.

Table 16: Summary of the effects of using HFSDAs in MEs decisions to continue or stop using HFSDAs, corresponding to Section 5.3

RQ2. How has HFSDAs usage affected MEs' personal life, businesses, and decisions to continue or stop using HFSDAs?		
This third main dimension was about the effects of using HFSDAs in MEs’ decisions to continue or stop using HFSDAs		
Themes	Related concepts	Conditions of each concept
Impacts on decisions to continue using HFSDAs	Satisfaction	Positive experience: HFSDAs solved the problem, saved costs and availability of sales and profits
		Application development as a mooring reason
		Low fees as a mooring reason
		Technical and marketing support and responsive management as mooring reasons
	Compatibility	HFSDAs are compatible with their personal and business requirements
		Family issues
Work-life balance		
Lack of drivers or satisfying the customers who need immediate orders		
Future mooring reasons to continue the use of HFSDAs	Fee	Continuing reasonable fees
	App’s development	Continuing application development
	App’s management support	Ongoing application management support
	Unexpected events	The occurrence of unexpected events
Impacts on decisions to discontinue the use of HFSDAs	Dissatisfaction	The administration of the application responsible for the lack of sales
		Shared the responsibility with the application management for the lack of sales

	Incompatibility	Open private project
		Customer's readiness or habit
		Changing the focus of the business
		Stopped the whole business for unexpected events, such as study, work, illness or a lack of helpers in the home

5.3.1. Use impacts on continued HFSDAs use. Usage experiences' influences on MEs' decisions to continue HFSDAs use was the first theme related to the effects of use in MEs' continuous use of HFSDAs (see Table 16). At the end of each interview, the participants were asked whether she would continue using the application and why. In general, the analysed data revealed differences between continued users regarding motivations for continuing HFSDAs use. These motivations were satisfaction and compatibility. The experience with HFSDAs by the satisfied participants was mainly MEs with positive experiences. Participants who had neutral experiences and were willing to support their businesses felt that their continued use was compatible with their personal and working circumstances.

In terms of **satisfaction**, this was a poignant reason for the participants, who had positive experiences, to continue using HFSDAs (see Table 16). The findings revealed that these MEs were delighted with how their business is managed in HFSDAs and appreciated the positive effects on them, their businesses and their customers. Several aspects that prompted these MEs to be satisfied with their experience were mentioned in Section 5.2. However, this Section focuses on the reasons that might motivate MEs to continue using this marketplace based on their recent experiences of using HFSDAs and in future. For example, when SO23 was asked about her decision to continue use, she argued that she would continue to use the application as long as her experience is still positive in terms of availability of sales, low fees, technical support and development of the application. She made this argument by saying:

“I will not stop. I told you that I like it very much and am convinced of my experience. I believe that any sales channel has its pros and cons, and the application was the best of them for me. As long as there is a sale and acceptable fees and a profit, and there is technical support, I mean that the application will not suspend or stop because my work will be stopped with it. If only quick updates and maintenance, no problem, I will continue with pleasure.”

SO17 agreed with SO32 to continue using HFSDAs because she was comfortable and satisfied with the experience. She also explained the most satisfying aspect of her experience, which was that the application solved the problem of a lack of drivers:

“I will continue because I am satisfied with the applications. It solved the problem when my driver was busy and could not deliver. I sent my customers to the application where the drivers are available, and they can communicate with them through it.”

SO15 agreed with the previous participants regarding the desire to continue. However, she had an exceptional opinion about the reason for her desire to remain in HFSDAs. From her point of view, using HFSDAs is more efficient than opening a private store and bearing the costs of workers and others. She strongly argued that delivery applications are the new trend and have greatly supported home workers:

“I never thought of opening a private store or stopping using delivery and sale applications because it is the direction now. The new right direction is that you do not lose by opening a private store, and you lose extra cost for labour or rent or anything, and you lose time. On the contrary, the delivery applications service us too much.”

Turning now to the providing of evidence that **compatibility** was the influential reason for other MEs, who had impartial experiences and were willing to support their work, to continue using HFSDAs (see Table 16). The results showed that despite the lack of sales, this group appreciated and realised the benefits of using HFSDAs. Therefore, these MEs are willing to continue using HFSDAs, believing that working through the application is

compatible with their current personal and business requirements. Family issues were the dominant rationale for this group's desire to keep using HFSDAs. For example, one of the reasons that prompted SO30 to use the application was her husband's unwillingness to receive customers at home. Thus, she will keep using HFSDAs despite the lack of sales. She illustrated her opinion by stating:

“For me, there were no challenges because I started using it, and I want to. The application is smooth and easy to use and helped me because my husband's circumstances did not allow me to start my business in a second way. There were no sales from the application, but I do not have a problem; I will continue.”

Interestingly, some participants decided to continue with HFSDAs because it helped them solve other problems, such as the lack of drivers or satisfying customers who need immediate orders. However, unlike SO30, they objected to bringing their existing customers to HFSDAs because of their unwillingness to pay the fees. SO18 explained that she only sends customers to the application who do not want a delay in delivery. She also indicated that it was not a wise choice to send her customers who have contacted her directly via WhatsApp because HFSDAs will cut a fee from the selling price, and she can deliver their orders easily without this fee. She claimed:

“I send to the application the customers whom I do not bother with delivery, but I send my customers via WhatsApp to the application, no, why? I feel this is stupidity because I will pay a fee for the application, while I can take the full selling price via WhatsApp, and I have delivery, and it is easy for me because they already came to me directly.”

Work-life balance was another family issue that motivated some participants to continue using HFSDAs. This issue was discussed previously in Section 5.2.2.1; however, this Section focuses on how family issues influenced their decisions to keep using HFSDAs. For instance, when SO34 was asked whether the challenges of the HFSDAs use experience

may affect the continuity of use, she stated “*no, no, I am continuing with them. I told you that the place is suitable for my new family situation.*”. Here, working in HFSDAs is commensurate with SO34 new family situation.

The second theme was on **future mooring reasons to continue HFSDAs use** (see Table 16). Some commented on reasons for continuing to use the HFSDAs in the future. They argued that “*as long as [they] and the customers are comfortable*” (SO34), the business is profitable due to “*low fees and continued marketing*” (SO3) and “*there is profit and demand for the application*” (SO34), “*which means more customers who continue to buy*” (SO3), and the application’s management “*continued administrative support, development and repair of any defects or errors in the application*” (SO3), they will continue to use HFSDAs in the future.

Together these results provide important insights into how satisfaction and compatibility affected some MEs’ decisions to continue using HFSDAs. They also showed that there are mooring reasons that might drive them to continue or stop using HFSDAs in future. In the next subsection, it is revealed that some unexpected events caused the discontinued use of HFSDAs. Accordingly, the present researcher infers that such events may hinder their future intentions to continue using HFSDAs. Thus, unexpected events are considered as another mooring reason for future intentions.

5.3.2. Use impacts on discontinued use of HFSDAs. Usage experiences’ influences on MEs’ decisions to discontinue the use of HFSDAs was the third theme related to the effects of use in MEs’ continuous use of HFSDAs, as shown in Table 16. At the end of each interview, the discontinued users were asked why they discontinued HFSDAs use. Overall, the findings revealed that differences between the discontinued users existed regarding

reasons for stopping the use of HFSDAs. These reasons were dissatisfaction and incompatibility.

Concerning **dissatisfaction**, this was why MEs, who had no-effect experiences, discontinued HFSDAs use (see Table 16). The analysed data revealed that those MEs were dissatisfied with the application because they did not realise its effects. In Section 5.2, it has been formerly argued that no benefit will be gained from opening an online shopfront in HFSDAs if its actual use is not made. Moreover, some of the reasons that prevented them from the actual use of their online stores were explained, including these MEs' misunderstanding of HFSDAs advertisements and their belief that only the application will provide new customers. They thought they did not have to bring their existing customers or market their stores because they paid a fee for the application to advertise their stores. Regarding the advertisements misunderstanding and its effect on continuous use, SO21 objectively stated why she stopped using HFSDAs:

“The application is wonderful, and I thank the organisers of it, and I hope they will move forward, but I frankly dismissed it because there were no sales, and at first, I misunderstood its idea. At first, when I registered, I thought that the application would bring more customers to me, and my store would be famous, and they would evaluate and support me, I understood that it would be like the advertisement for my store, but I discovered that it is only a normal store.”

This Section will address additional reasons that made MEs unable to touch upon the value of an online presence despite the opportunities for free registration and low transaction fees. For example, some *“dismissed it because it has no sales.”* (SO22) and a reviewer commented on it as *“Bad”* (R6-). Here, these participants strongly expressed dissatisfaction with their experience. They entirely blamed the application for not creating sales. On the other hand, other participants explained that the management's lack of marketing of the application might be a reason for not benefiting from it, as presented in Section 5.2.1.5.

However, some of them also indicated that they did not personally market their stores to attract customers, which led them to stop using HFSDAs due to a lack of usefulness and sales. For example, SO20 impartially expressed her dissatisfaction and her discontinued use reason:

“Unfortunately, I did not benefit from the Chef, and I did not register again. Perhaps the reason was in the marketing, I mean privately, that I was not marketing for myself through some celebrities.”

SO5 shared with SO20 her balanced and fair expression of why they discontinued the application use. According to SO5’s experience, she thought the lack of sales led her to neglect the store and management emails, not caring about them, and not knowing the latest updates that possibly would have motivated her to stay in the store. She stated:

“Unfortunately, there was no return from the online store, and it was possible that this thing caused me frustration, for almost two months or more, I did not receive any order from the store itself. So, I decided to stop using the program. I only rely on the special orders that I get from those who know my store on my Instagram account. As for the application I registered on, I did not have any order from it. It may be due to my negligence and indifference because the store used to send emails and navigations. I do not remember what they were about exactly. I did not even read them, so maybe in this period, they sent and explained that we could go back to the store and come back without a fee, but I did not open it. I only rely on Instagram.”

It is clear from the above that the dissatisfaction with the experience due to the lack of sales prompted them to stop using the HFSDAs. Whether it is ME who held the application management responsible for the lack of sales or those who had an unprejudiced opinion about the reason for the lack of sales, since they shared the responsibility with the application management, both stopped using HFSDAs.

Concerning the **incompatibility**, this was the second reason for some participants to discontinue HFSDAs (see Table 16). In contrast to the earlier participants, these MEs stopped using HFSDAs not because they were dissatisfied with the experience; however, circumstances beyond their control prompted them to stop using HFSDAs. Some stopped its use because they had the **financial backing that enabled them to open their private project**. For example, SO20 stopped using the application during Covid-19, and when she was asked if she would return to it after the return to normal life, she said:

“No, I am busy now with my new project. I have some money, and I opened the food track project, and now I am busy with it, and it takes all my time, frankly.”

Similarly, after opening her restaurant, SO8 stopped using HFSDAs to focus on her new project. She stated that:

“Frankly, I started with the application before the pandemic, and it stopped during Corona. After that, I did not know what had happened to it because I was busy opening my restaurant.”

Changing the focus of business from food to other products, such as gifts or perfume, was another reason for other participants to stop using HFSDAs. For example, SO35 stopped using this application because she changed her business to include gifts. She clarified this shift in her focus by saying:

“No, I do not think I will go back because I changed my products, they became food and gifts, and so on.”

Others stopped their entire business for **unexpected events**, such as study, work, illness, or a lack of housekeepers. For instance, SO28 expressed her reason for stopping using HFSDAs was because she now had a job and studied:

“I am an employee, and I am currently studying from home, so I stopped the whole business and devoted myself to studying, to work and to the house because I can do everything.”

Likewise, some explained that they *“fell ill, so [they] gave up on everything.”* (SO9) or because *“[their] helper travelled, whom [they] relied on her, and she was excellent at cooking, which helped [them] a lot”* (SO25). Therefore, *“[they] was frankly afraid of working without her”* (SO25). Thus, illness and the departure of their assistant were other reasons for stopping the business.

Surprisingly, although the customers’ tendency to buy online motivated these MEs to have an online presence, some **stopped utilising the application because it was incompatible with their customers’ desires**. Their customers refused to purchase from their online store, either because they were afraid of this new application, accustomed to the method of buying from social media accounts such as WhatsApp and Instagram or did not like to pay a fee. For example, in the focus group made up of participants who had no-effect or neutral experiences, F7 claimed her customers had not known about the application because it was not popular; thus, they refused to buy from her store. She claimed:

“I mentioned it to my friends and relatives, and they said, what is this application? No one has tried it. No one knows about it. I mean, the application was not widespread enough.”

Similarly, SO12 indicated that her customers preferred to order from Instagram because there is no fee compared to HFSDAs, although she prefers the application and tried to invite them to buy from it:

“I tried to direct my customers to the Chef application because it was easier for me, but the customers wanted to continue with me on Instagram, even though I reduced the price of the product to those who requested through the Chef more. But the application takes 10% commission from me and 15% from customers. Therefore,

customers said we would communicate on Instagram without commission, this is better for both of us than if we order through the application because it charges us a commission, meaning that the price increases for customers. S/he were permanent customers, they think that why is s/he going to download the application while they have my number and more than that, they take a fee from them.”

Although, logically, the habit may prevent customers from switching to the new selling method, the researcher wondered whether these customers were relatives of SO12; thus, it makes sense that they spoke to her freely. SO12 confirmed that they were close to her:

“In fact, most of those customers are relatives and friends of my friends, or I probably know them from afar. As you said, they know me and are not ashamed, sometimes even talking to my sister to order from me.”

From these results, it seems that their customers are used to the current buying method via social media accounts as this has become a habit, and they are more interested in the low price than the ease of the buying experience via HFSDAs. As discussed in Section 4.4.2.1.2, the results also present the importance of asking customers about their readiness for the new method of selling and not starting to use it only because the store owner preferred this method or because customers are interested in ordering from a similar technology, such as restaurant applications. Here, customer readiness and social ties impact the customer's use intentions and the MEs' continuous use decisions. From the customer's point of view, who is looking for the lowest price, using the old method was easier and cheaper as long as s/he can communicate and convince the MEs through personal communication or social media. The results suggest that even if store owners favour the application, customers can influence their decision to continue using it; thus, their opinion should be considered before adopting it.

This Section presented the findings related to the third dimension about how the application usage influenced MEs' decisions to continue or discontinue HFSDAs. Overall, there were

conflicting opinions regarding this influence, which were affected by the type of experience. The Covid-19 influences on MEs' post-adoption experiences or decisions are presented in the next Section.

5.4. Covid-19 impacts on MEs' experiences and decisions to continue HFSDAs use

Covid-19 impacts on MEs' experiences and decisions to continue or discontinue HFSDAs use was a mooring reason that seemed to have played a role in the effects of HFSDAs use on MEs. Since the data was collected during the Covid-19 pandemic, it was necessary to ask the participants about its effect on their businesses and decisions. The participants were asked whether Covid-19 has affected their businesses, their experiences with HFSDAs use and their decisions to use, continue or stop HFSDAs. The first theme relating to the Covid-19 influences on adoption decisions was presented in Section 4.4.2.2 in Chapter 4. The second theme relating to Covid-19 impacts on post-adoption decisions is presented here and depicted in Figure 15.

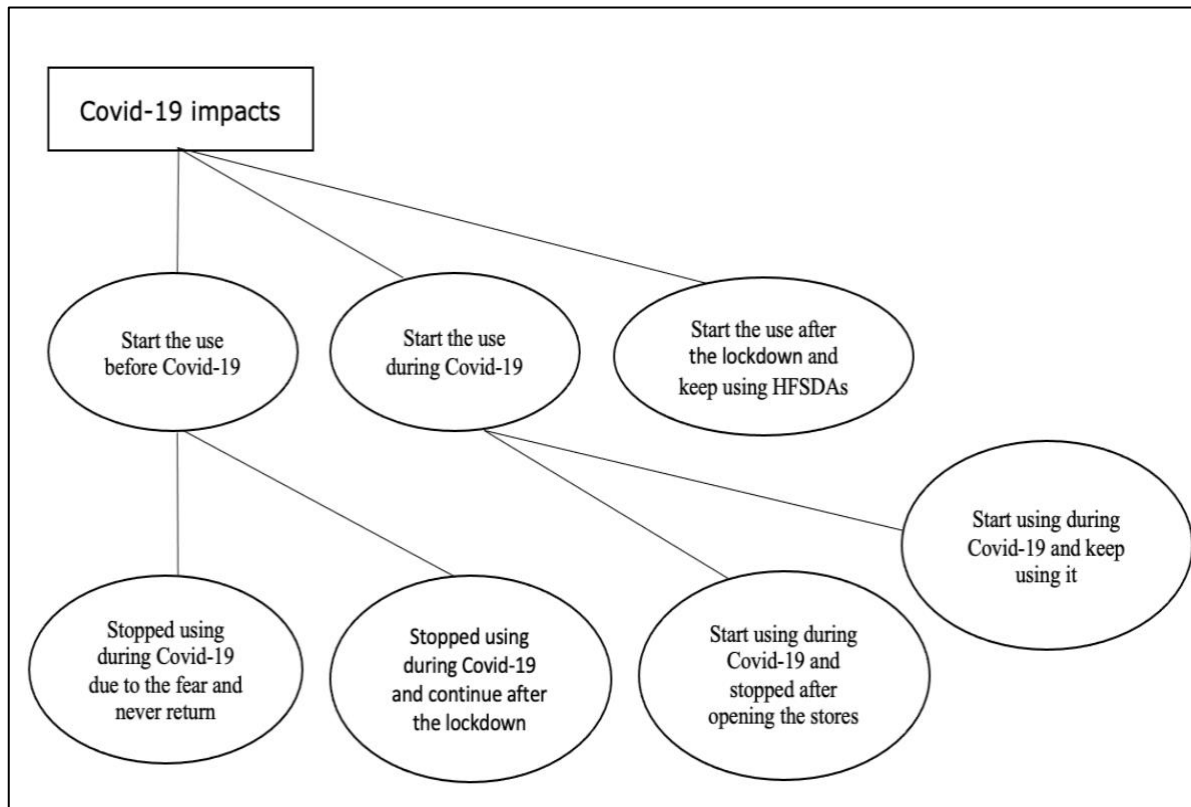


Figure 15: Covid-19 impacts on post-adoption decisions.

The theme shows that the interruption of their business and the application during the lockdown affected their experiences and their decision to continue or discontinue using HFSDAs. The results revealed that there were different opinions about the impact of the pandemic on their experiences with the application or their decisions to continue or stop using it; these are presented in Table 17.

Table 17: Summary of the effects of Covid-19 on MEs' experiences with HFSDAs use and their decisions to continue or stop using HFSDAs, corresponding to Section 5.4.

RQ2. How has HFSDAs usage affected MEs' personal life, businesses, and decisions to continue or stop using HFSDAs?		
This theme was about the effects of Covid-19 on MEs' experiences with HFSDAs use and their decisions to continue or stop using HFSDAs		
Theme	Related concepts	Codes of each concept
Covid-19 impacts on MEs' experiences and decisions to continue or discontinue the use of HFSDAs	Start using HFSDAs before Covid-19	Stopped during Covid-19: did not affect their experience
		Keep using HFSDAs: positive effect on their experience
	Start using HFSDAs during Covid-19	Some have benefited from using the application during a pandemic but stopped after opening the stores to focus on the customer experience in the physical shop
		Others have benefited from using the application during a pandemic and keep using it
Start using HFSDAs after Covid-19	What happened during the pandemic encouraged them to keep using HFSDAs	

For some participants such as SO22, who **started using the application before Covid-19**, the issues that occurred during the pandemic did not affect their experience because they **stopped using it** during the pandemic and did not return to it after returning to normal life.

She explained that there was no effect of Covid-19 on her experience:

“No, I started exactly before Corona, and during Corona, the application stopped as everything stopped, and I deleted it at that time. I did not return to it after Corona.”

On the contrary, as discussed in Section 4.4.2.2 about the digital transformation impacts on use, some **used the application before Covid-19 and decided to continue using it**. For example, SO29 registered before Covid-19, but she argued that she has become more interested in using the application after the pandemic:

“I originally registered before Corona, but after Corona, I paid more attention to the application.”

Others **used HFSDAs during the spread of Covid-19** due to the temporary closure of stores and **decided to discontinue** with the application after the reopening of the stores. For example, SO27 explained how she had benefited from using HFSDAs during the pandemic; however, she decided to focus on her shop after the lockdown. She stated:

“Corona is a special case and an exception. I mean, everything stopped.... I found a temporary application, I entered it, and then I stood up because, in Corona, no one could come to the restaurant. However, when I continued after the quarantine with the application, no, we could not combine the two. I mean the restaurant and the application, and we saw the complaints of customers in the restaurant. So, I wanted to specialise in the shop only and the customer if s/he wants to order, s/he sends their driver to buy for them for example, or a representative from them without the application taking a fee from me in addition to the fee of delivery.”

Likewise, SO1 **started using the application during the pandemic**. However, unlike SO27, SO1 **decided to continue** with its use as she noted its positive effects on customer confidence. She expressed her opinion by saying:

“I started, I mean, during the Covid-19 period, frankly, but I felt frank that the application affects when people come to order. They do not know the food that I make, especially they do not know who I am, and they do not know whether I am applying precautionary measures. It is difficult for people to order food at the time. It means that they have to ensure the product’s safety, so this was the thing that made me stick to the application. Some people are afraid, especially those who do not know you. They wonder how I order food from someone, and I do not know how the product will reach me or how safe it is. There was a bit of a problem initially, but then with advertising, and when you put pictures and people ordered before, there was feedback. When people read the feedback a little, their anxiety eases, and they say that it seems good, so let me try.”

SO15 had the opposite experience to the experience of SO1. She started using HFSDAs before Covid-19; however, during the pandemic, she noticed that some customers started to

fear that the application's drivers would be infected with the virus. Thus, they preferred to order and take the food directly from her home. SO15 explained this interesting experience by saying:

“Before they were satisfied with the delivery applications. But to be honest, during Corona, the situation changed, some people were afraid. I mean in a period of time, the whole period of the two-year of Corona. To be honest, instead of going to the application, they were communicating with me directly. For example, the customer receives from my home after work to take her/his order or send her/his drivers because they are afraid of drivers of delivery applications because of Corona. Now, I mean, six months ago, it seems that they stopped being afraid a little and came back asking for more than the application. I feel that the matter has become normal. That is why I cannot tell you yes or no, because, during Corona, the customers were divided into two parts, some who benefited from the application, and some who did not benefit, they were afraid.”

SO15's experience was exceptional compared to SO1 because some of her customers continued using the application. However, others still trusted her but were afraid of drivers' health, which is a logical fear, especially as she describes their reaction at the pandemic's peak. Interestingly, some **reused HFSDAs after the lifting of the quarantine and returning to everyday life**. They decided to continue using it because they were affected by what happened during the pandemic. SO34 clearly explained that she wanted to keep using HFSDAs because she preferred being online, especially after what happened to other businesses:

“I am now back after Corona because I got married at the end of 2019, so I was at work, and I did not feel affected by the pandemic, but I saw others influenced. I noticed that everyone is online, which is expected because of the quarantine and closure. However, I am convinced I will continue online because of my family and because I do not want to return to the physical shops and their difficult way.”

It is clear from the results that the different effects of the pandemic on participants existed, which depended on the timing of the start of use and business circumstances. Furthermore, the results suggest that the level of Covid-19 influence was affected by the personal preference and interpretations of the pandemic effects and MEs' attitudes and their orientation towards working online. A summary of this Chapter is provided in the following Section.

5.5. Chapter summary

This Chapter presented the findings relating to the second research question on how has HFSDAs usage affected MEs' personal life, businesses, and decisions to continue or stop using HFSDAs. It was evident, as described in Sections 5.2.1 and 5.2.2, how the broad and deep use of the application's tools and functions besides the effective use of the available resources have made apparent effects on MEs' businesses and lives. The findings also revealed that MEs, who used the technical functions of the application extensively and deeply, reaped many benefits in terms of efficiency of internal processes, increased profitability, increased work flexibility and creation of a business identity and a good reputation. These benefits have led to raising the confidence, convenience and satisfaction of their customers. Regarding the personal aspects, the results showed that using HFSDAs influenced their life flexibility in creating a work-life balance and increased their productivity, especially when solely making food for scheduled and prepaid orders. The second dimension was about how the employment of HFSDAs affected ME's decisions to continue or discontinue HFSDAs use. Overall, the findings of Section 5.3 indicate clear relationships between the extent to which the MEs feel satisfied with using the application or its compatibility with their personal, business and customers' requirements and their decisions to continue using it. Furthermore, the participants stressed the necessity of the

continuing low fees, administrative and technical support and the application's development as mooring conditions for the future intentions to continue HFSDAs use.

In addition, this Chapter presented results relating to a theme about whether Covid-19 has affected MEs' businesses, their experiences with HFSDAs use and their decisions to continue or stop HFSDAs. The findings in Section 5.4 suggested that the existence of the different effects of the pandemic on the participants depended on the timing of use, business circumstances and MEs' orientation and attitudes towards the pandemic consequences. Finally, it has been shown through the analysed data that the attitudes, orientations and preference of MEs impacted how they used the functionalities available in the HFSDAs to support their businesses. They also influenced their decisions to continue or discontinue their use. The following Chapter discusses these findings in more depth.

Chapter Six: Discussion

6.1. Chapter introduction

The detailed results of this study were presented in the preceding Chapters. This Chapter aims to discuss the main findings. In this Chapter, by integrating the findings described in Chapters four and five and comparing them with the literature, the present researcher was able to build a model that explain the switching process from IPSs to HFSDAs among Saudi female MEs, which is presented in Section 6.2, followed by the detailed discussion of the main findings, which is presented in Section 6.3.

To remind the reader, this study explores the reasons that motivated MEs to leave IPSs and use HFSDAs, their experience with HFSDAs and its impact on the continued use of this new technology in the Saudi homemade food sector. To achieve this purpose practically, the main objective was to observe the MEs throughout the switching process to deeply understand the grounds for the identified switching reasons, different use experiences and their impacts on the reasons for continuing or stopping these switching behaviours. In other words, assessing MEs from their experiences with IPSs helped to understand the reasons for leaving IPSs and adopting HFSDAs. Understanding these reasons helped the present researcher to realise the pre-adoption expectations, which influenced their experiences with HFSDAs. Next, at the post-adoption level, identifying MEs' perceptions of HFSDAs after actual use and the HFSDAs' use impacts on their business and personal life helped to understand two reasons. These reasons were reasons for continued use decisions and mooring reasons that might facilitate or hamper this switching process, including personal causes and Covid-19 impacts. Moreover, having this holistic investigation helped identify future mooring reasons for continued use intentions. This objective was achieved by answering two research questions with sub-objectives. Achieving this main objective helped build an integrated conceptual

model that illustrates the phenomena of the adoption and continued use of HFSDAs and their influences on MEs. The following Section will present the details of this constructed model.

6.2. A switching process model on HFSDAs adoption and post-adoption by MEs

According to the adopted Gioia's methodology, presenting the grounded model dimensions is an essential step before discussing the main findings to provide the reader with an overview of the entire process (Gioia et al., 2013). The presented model, in Figure 16, is an integrative conceptual model that explains the HFSDAs' adoption reasons, use impacts, the reasons of the post-adoption decisions and intentions among Saudi female MEs. This model is the visual and dynamic presentation of the data structure's static components, which was presented in Section 3.7.1 in Chapter 3. Note that, in this model, the **dashed boxes** are represented the **aggregate dimensions**, while *the second-order themes* are represented in *solid boxes* identified in the data structure in Figures 6 and 7. The red rows show the effect of one cause on the other.

The left-hand side of the model consists of **the adoption reasons**, including the push reasons to leave IPSs, technological and organisational pull reasons to use HFSDAs. The **push reasons** are related to the unsuccessful experience of MEs with the previous trading channel (IPSs), which contributes to pushing MEs towards using HFSDAs. These findings are discussed in Section 6.3.1 in this Chapter. The model's central part represents how these **applications' use affects** these MEs' businesses and personal life. As the model suggests, there are different effects from HFSDAs usage by MEs based on the depth and breadth of the use of the available bricolage, resources and functionalities on HFSDAs. The findings suggest that a successful online presence involves efforts beyond merely the adoption decisions. These findings are discussed in this Chapter in Section 6.3.2.

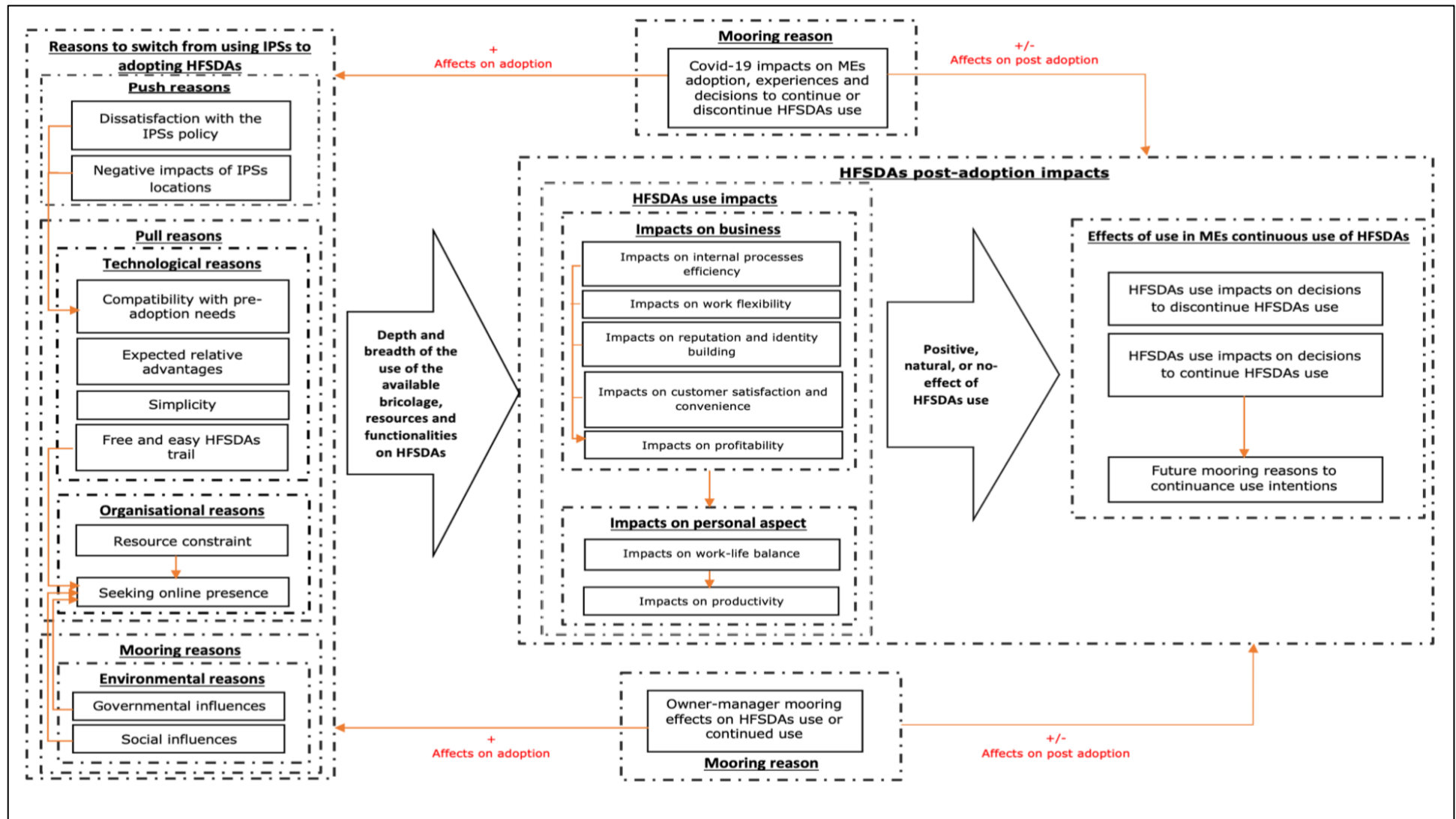


Figure 16: A switching process model explains the HFSDAs adoption reasons, use impacts and post-adoption decisions and intentions by MEs

The right-hand side of the model explains how the different impacts of using HFSDAs significantly and directly **influence MEs' decisions to keep or stop using this technology**. Those who continued to use HFSDAs revealed some future reasons affecting their intentions to continue using HFSDAs, which are presented at the bottom of the model's right-hand side. The detailed findings regarding this part are discussed in Section 6.3.3 in the current Chapter. According to the results of our study, MEs' decisions and impacts of HFSDAs' use are moderated by three **mooring reasons**, which play an essential role in stimulating or discouraging the switching process. First, the *environmental mooring reasons to use or continued use*, as shown at the bottom of the model, corresponding to Section 6.3.1.3. Second, *Covid-19's effects on HFSDAs' use or continued use*, as presented at the top of the model, corresponding to Section 6.3.4. Third, the *owner effects on HFSDAs' use or continued use*, corresponding to Section 6.3.5. Overall, the results show the importance of the entrepreneurs' orientations during the actual use phase and how it prominently affected by their expectations and the environment surrounding them before use.

This model provides the basis to answer the two research questions posed in this study and comprehensively depicts how the different parts of the model influence each other by presenting the interrelationships between different aspects and concepts of the adoption process. These findings sufficiently achieve the aim and primary objective of this study. This model expands on the general model of Picoto et al. (2014) for mobile businesses usage and value in the Information Systems field. Picoto et al. (2014) model was focused exclusively on the usage effects only on business performance. Their model did not include the influences of and on the personal aspect, Covid-19 impacts, the reasons for HFSDAs use and continued use decisions and intentions besides assessing the effect of MEs' experiences with IPSs on the adoption and use of HFSDAs. It is noteworthy considering the importance of past

experiences and personal aspect for these MEs and the significant impact of the pandemic on the world. Therefore, these aspects have been incorporated into our model, and new theories were adopted to explore and explain these phenomena comprehensively. It is necessary to note that although the titles of some terms were similar to the previous studies, the details in each reason differ according to the technology, the context, the sector and the business type. The details of each reason were highly correlated to the context and clearly illustrate the importance of focusing on a specific context and group of businesses when researching the adoption and post-adoption business phenomena (Lumpkin & Dess, 1996; Van Burg et al., 2022).

Building this model is valuable for the Information Systems field as it is specialised in a specific technology and a particular type of business in a specific context. This is because the current discussion shows how specialised Information Systems research in the search for the adoption and use of a particular type of business for a specific technology in a specific context significantly impacted reaching a deeper and more comprehensive understanding of the research phenomena. In addition, novel findings were discovered due to this focused research. Thus, despite some similarities in the terminology of some discovered reasons, the study revealed subtle and detailed differences between our results and previous studies upon which it was based, as are discussed in the following Section. Misra et al. (2022) stressed the importance of developing specific models that explain business adoption of technologies according to context. Similarly, some studies have advocated adopting qualitative research to investigate a new phenomenon in a particular context (Dholakia & Kshetri, 2004; Thabela et al., 2019; Lussier & Halabi, 2010; Mallat et al., 2009; Shultz, 2015). This is because the interaction of stakeholders with the environment may vary independently, depending on that specific context, resulting in gleaning new contextual insights, which is critical when examining entrepreneurs' experiences (Autio et al., 2014; Davidsson, 2015; Lumpkin &

Dess, 1996; Van Burg et al., 2022; Welter, 2011). Hence, our study addressed the call for such contextual qualitative investigations, and all the research gaps mentioned in the literature chapter have been filled.

In the literature Chapter, it has been clarified that restaurant applications are one form of the intermediary mobile marketplaces. Accordingly, the present researcher argues that literature on restaurant applications would not have attracted this cohort of researchers, and their studies on restaurant applications would not have been published in influential scientific journals if there had been no difference between intermediary marketplaces via applications and IDMs via websites. Given that the differences between restaurant applications and HFSDAs had been discussed in the same Chapter, the results of our study and this model were considered as necessary as those of restaurant applications studies. This model dedicated to explaining the process of using HFSDAs by MEs is important, new and has not been presented previously in the Information Systems literature. Particularly, in our findings, which will be discussed in the following sections, there are evident and consequential disparities in the effects of using these applications on restaurants and female MEs operating from their residences. This is because it paved the way for a new path in the Information Systems literature that focused on supporting MEs working from home in the homemade food sector. Thus, having this deep knowledge helps to achieve the intended purpose of the integrative review of the literature, which was aiming to redirecting the existing knowledge by presenting novel insights to guide and redirect future research in the domain of HFSDAs (Cronin & George, 2023).

Furthermore, although Etsy and others, such as Homefoodi and Curryful, are on the market and support homemade food businesses, to our knowledge, according to the results of the literature review, there is no study on these mobile applications or Etsy in this sector.

According to Corley and Gioia (2011), a theory is a declaration of a set of concepts and their relationships that explains how and why a phenomenon took place. This statement constitutes the theory; therefore, the current researcher argues that the constructed conceptual model from this study's findings will provide a petit generalisation and pave the way for theory-building in this domain, given the theory-building arguments in prior organisational studies (Alvesson & Kärreman, 2007; Corley & Gioia, 2011; Gioia et al., 2010). By developing this conceptual model based on the findings of our study, researchers who interested in exploring the sellers of homemade food on Etsy or other HFSDAs globally can gain a deeper understanding of this phenomenon and its underlying mechanisms. Thus, this study not only contribute to the existing body of knowledge in the Information Systems field by validating or contradicting their findings but also provide theoretical contributions and foundation for future theory-building efforts by studies in this field concerning intermediary technologies used by home-based businesses. Accordingly, the researcher argues that this study expands the studies on IDMs within the Information Systems literature by providing a comprehensive model that explains MEs adoption, actual use and post-adoption of these newly emerging HFSDAs.

Our research builds on research that has described mobile businesses in general and different trading channels for home-based businesses to support their growth and survival. It also adds to the research that praised the benefit of digitalisation to help MEs, and it extends the study that showed only two constraints of IPSs' use. This study's findings and model will practically benefit those interested in selling homemade food on Etsy and other HFSDAs globally or in Arab countries (see Sections 7.2 and 7.3 in Chapter 7 for more details regarding this study contributions and implications). The following Section provides a detailed discussion of the main findings associated with different parts of this model in relation to the existing studies.

6.3. Discussion of the main findings

The following Sections thoroughly discuss the main results related to the main aspects of the presented model in the former Section, and the extent of their congruence or disagreement with the relevant literature and theories.

6.3.1. Reasons for switching from IPSs to HFSDAs. This Section provides the main findings related to the first research question in this study, which was: *RQ1. Why did micro-entrepreneurs switch from intermediate physical shops to homemade food selling and delivery?*

The sub-objectives associated with this question were as follows:

- To assess MEs' perceptions of IPSs.
- To identify the reasons for leaving IPSs.
- To identify the reasons for adopting HFSDAs and pre-adoption expectations.
- To determine the reasons that might facilitate or hamper this switching process in the adoption stage, including some personal causes and Covid-19 impacts on the use decisions.

In Chapter 4, detailed results sufficiently answered this question and achieved these sub-objectives about MEs' perceptions of IPSs and reasons for adopting HFSDAs. The push-pull-mooring model and the technology-organisation-environment framework were used practically to support the organisation and interpretation of data related to this question. Informed by the key pillars of these theories, the data regarding MEs' reasons for discontinuing IPSs and using HFSDAs was divided into three main aggregate dimensions, including the push, pull and mooring reasons to adopt HFSDAs. The following subsections will provide the discussion related to these dimensions.

6.3.1.1. Push reasons for switching from IPSs to HFSDAs. In this study, the switching and adoption process was initially driven by the MEs' negative experiences with IPSs. This is one of our study's contextual and original findings. This result illustrates the reality of IPSs from the personal point of view of MEs as workers in these stores. Overall, the MEs' experience with the stores was not motivating for all participants. This negativity was generated due to the presence of many inhibitors that made the experience of using these IPSs difficult and impractical (see Figure 16). Therefore, MEs were dissatisfied and searched for a more proper marketplace, which was HFSDA.

Regarding the first and primary cause of inhibitors, our study showed that the *strict working policy of IPSs* constrains the freedom of MEs and negatively affects their business and their ability to continue working in these shops. This result partially aligns with the findings of Alnaghaimshi and Alnaghaimshi (2020). In their study, Alnaghaimshi and Alnaghaimshi found that using IPSs caused the accumulation of products, and the basic costs could not be covered due to the high fees. Consequently, some MEs decided to withdraw from selling in IPSs or utilise lower-quality materials. These reasons were all in this study on the concept of IPSs and the reasons for stopping their use. Therefore, our study agrees that these challenges of working in stores prompted some MEs to stop. However, our study details the concept of IPSs and their business model and provides other reasons for being dissatisfied with them, which is a significant theoretical contribution. This study showed that MEs are dissatisfied or uncomfortable with the business policy in stores because of the difficulty of selling in them due to daily cooking and delivery, high fees, inflexible holidays, lack of identity clarity and unsecured sales.

In addition to the strict working procedures, our study revealed that the *IPSs' non-strategic locations and lack of marketing efforts* contributed to the store's failure. Thus, the performance and satisfaction of MEs in these shops were negatively impacted, leading them

to discontinue the use of IPSs. In reviewing the literature, no data was found on these external limitations of IPSs' location and marketing. The impact of strategic location and marketing on the success of IPSs is a result that does not need to be supported or proven, as they are prerequisites for the success of any store. However, the findings of Leszczyc et al. (2004) regarding the importance of a location selection strategy for grocery stores can be used to justify and support the significance of our results. The Leszczyc et al. (2004) study showed how choosing the location is a strategic decision and plays a vital role in the store's success. In their opinion, the decision should be studied before selecting the site according to the purpose and needs of the targeted customers (Leszczyc et al., 2004). Similarly, Formánek & Sokol (2022) considered the strategic shop location a critical influencer on the shop performance and sales volume. Despite the different types of stores, these studies' results remain helpful in demonstrating why the non-strategic location and lack of marketing for the IPSs affected sales and negatively affected the MEs' experience. Thus, it is crucial for IPS owners to consider the convenience and accessibility of their store's location to attract more customers (He et al., 2019; Susanty et al., 2020). This can be achieved by conducting market research to identify areas with high foot traffic or implementing effective marketing strategies to promote the store's offerings (Formánek & Sokol, 2022; Leszczyc et al., 2004; Susanty et al., 2020). By doing so, IPS owners can maximise their chances of success and ensure a steady flow of customers.

Referring to two studies conducted by Chang et al. (2017) and Susanty et al. (2020), their results revealed that users switching behaviours were pushed by the adverse circumstances of physical retail stores and pulled by the favourable circumstances of mobile stores. In our investigation, the case is the same. MEs' switching behaviours from IPSs to HFSDAs are pushed by their desire to overcome the limitations of using IPSs to operate their home-based businesses. From the above, it can thus be concluded that dissatisfaction with

IPSs' impractical working policies and external negative impacts negatively affects MEs' experiences with these stores and significantly push them to adopt HFSDAs.

As described in the literature Chapter, these findings filled a literature gap in studies concerned with the different marketplaces used by MEs since only one study is available on IPSs. The results of this study helped create a deep understanding of the concepts of IPSs and HFSDAs and provide an expanded explanation of the business models for these intermediary marketplaces. These concepts and their business models were introduced by our study for the first time to help the studies interested in exploring different marketplaces used by MEs, which fill a literature gap. This is because these findings helped expand this body of studies by providing it with this novel knowledge about these new types of intermediary marketplaces that were not previously researched in relation to home-base businesses. This is a significant theoretical contribution for researcher interested in intermediary marketplaces and technologies used by MEs within the Information Systems field. Another significance of the current results is that they are opposite to the prevailing belief in Saudi society that IPSs provide a suitable selling opportunity for MEs (Alnaghaimshi & Alnaghaimshi, 2020). Our results revealed that IPSs are not a practical solution for supporting MEs' growth and survivability and provide a complex selling opportunity for them. Moreover, it proved that the unpromising working conditions at IPSs prevented some MEs from being able to work in these shops. In other words, these results suggest that it is time to change this dominated mindset of Saudi people to realistically notice the accurate role of IPSs in MEs' businesses and lives.

Moreover, our detailed results in Chapter Four, Section 4.2, showed beyond any doubt that all of the thirty-five participants, except two, discontinued IPSs use or could not sell in IPSs due to difficult working conditions or some external challenges. This does not mean that the IPSs should be closed or are useless, since two participants continued to use them despite

clarifying the difficulties because it provides sale opportunities. However, for IPSs owners, as our results reflect a real problem experienced by MEs. Therefore, it is possible to reduce the strictness of the policy by, for example, dividing the working days between MEs and managing shelves life to prevent the accumulation of goods and food spoilage to save food and preserve MEs' efforts by reducing the burden of daily work. Our result also shows the importance of choosing a good location or the need for effective marketing of a non-strategic location by conducting market research to identify areas with high foot traffic or implementing effective marketing strategies to promote the store's offerings to support the store's success. By implementing such measures, IPSs owners can ensure a more efficient, successful and sustainable operation while also addressing the issue of food waste. Additionally, this approach would contribute to creating a healthier work-life balance for MEs, ultimately improving their overall well-being and job satisfaction. Thus, ensuring a win-win situation.

Our results are also significant for the government that has strived to organise MEs' work since 2018, our study shows that they need to supply support by providing more practical selling places that preserve home-based businesses' owners' efforts, rights and money lost in unsold goods or more importantly spoiled food. The matter of food preservation and waste reduction, encompassing strategies such as minimising daily store displays and promptly redirecting edible surplus to charitable organizations for distribution to those in need, is a pressing one. The significance of this matter stems from the presence of IPSs in Saudi Arabia that exhibit both wasteful and corrupt practices in handling food. This is particularly noteworthy within the Saudi context since it contradicts the fundamental principles of Islam, which emphasize the preservation of grace and avoidance of extravagance. The findings suggest a necessity for governmental implementation of legislation aimed at restricting food waste through two potential approaches: limiting the

daily food supply or distributing surplus food (that is expected to not remain for the next day) to individuals in need prior to 10:00 PM.

For MEs who are thinking of working in these stores, these results explain the business model's nature and help them make a conscious decision to work and be ready for the described efforts and challenges in these IPSs. For store customers, our result shows the increase in the products price to overcome high fees and the bias that can occur inside the stores. It can be considered as educating the customer to strive to compare the products' prices him/herself or by asking another customer and listening to the employees' recommendations because, certainly, not all employees are biased. Furthermore, other countries may benefit from the experience of Saudi Arabia in developing these IPSs and HFSDAs. However, they should also work to reduce the adverse effects on MEs operating in these intermediary marketplaces. All the previous reasons have pushed MEs to consider HFSDAs. Other reasons have encouraged them to use HFSDAs, including pull and mooring. The pull reasons for HFSDAs' adoption are discussed in the next subsection.

6.3.1.2. Pull reasons for adopting HFSDAs. The findings helped identify the pull reasons and pre-adoption expectations (untested expectations). Two dimensions of the pull reasons were identified: technological and organisational reasons.

6.3.1.2.1. Technological pull reasons for adopting HFSDAs. Starting with the **technological reasons**, four pull technological reasons pulled MEs to consider the use of HFSDAs (see Figure 16). The most apparent reason was *compatibility*. The results reveal three areas that MEs were concerned with regarding the HFSDAs' compatibility, including the sensitivity of the product, their need for flexible work and the ability to display and sell all their products. It is clear how their experience with IPSs influenced the areas that MEs considered before deciding whether HFSDAs are compatible with them. Grandon and

Pearson (2003) found that compatibility was statistically significant as an antecedent of e-commerce adoption at the firm's level. This is logical as HFSDAs are considered an innovation that influences the whole business and warrants careful examination along with adopting this innovation (Swanson, 1994). In other words, the migration towards a new marketplace and the digital transformation requires the MEs to assimilate to what extent the new marketplace is consistent with their needs.

This result corroborates the findings of a great deal of the previous research on technological motivations for adopting different technologies (Wang et al., 2010; Zhu & Kraemer, 2005). However, it contradicts studies specialising in the adoption of mobile technologies. Surprisingly, although HFSDAs are mobile marketplaces, this finding disagrees with Picoto et al. (2014), who found that compatibility is not a significant antecedent of mobile businesses usage. A possible explanation for this difference might be that Picoto et al. (2014) focused on the adoption without considering the previous marketplace and past experiences' influences on the participants' adoption decisions. Thus, no comparison needs to be conducted in their study. Furthermore, this contrasting result can be explained by our study focusing on specific intermediary mobile marketplace in a particular sector with a specific business group in another context. In contrast, the Picoto et al. study generally concentrated on adopting and using independent mobile technology in different industries and categories of businesses. The significance of this contrary finding lies in its ability to underscore the limited applicability of the available general model for mobile businesses to other mobile businesses of varying sizes. This limitation arises from the disparities in resources and characteristics that govern the management of home-based businesses. These conflicting findings suggest that the role of compatibility in the adoption of mobile technologies may vary depending on the specific context or industry and further research is needed to understand the underlying factors that contribute to this discrepancy. Thus, there is a need for

increased emphasis and specialisation in future research within the discipline of Information Systems to facilitate the development of specialised theories rather than generic theories that lack applicability across all cases. Furthermore, the MEs who have embraced this technology as early adopters during its initial phase have carefully considered their specific needs, considering their unsuccessful experiences with IPSs. This best practice that new adopters have to follow to ensure the successful adoption and implementation of this technology. By evaluating their own needs and past experiences, new adopters can make informed decisions about whether or not the technology will truly meet their requirements, rather than a random following for successful adopters of any new marketplace, as we argued in Section 1.2.

Besides the compatibility, the result showed that MEs have intensely focused on the expected benefits HFSDAs would provide to their work. *Relative advantages* were the second technological reason that pulled MEs to adopt HFSDAs. MEs sought three advantages: scheduled orders, facilitated delivery and increased customer awareness. This reason matches those observed in earlier studies about the positive association between the expected relative advantages of using a particular technology with the intentions or the decisions to adopt that technology (AlBar & Hoque, 2019; Wang et al., 2010). In the context of mobile businesses, this result supports previous research in this area, which found that relative advantages influenced mobile businesses usage significantly and positively (Chang et al., 2017; Picoto et al., 2014; Susanty et al., 2020). However, the expected benefits of using homemade food mobile applications were highly context related as they were influenced by MEs' experiences with physical shops. The significance of this finding lies in its ability to demonstrate the contextual dimension of technology adoption, a prominent topic in the existing body of literature on Information Systems (Dholakia & Kshetri, 2004; Thabela et al., 2019; Lussier & Halabi, 2010; Mallat et al., 2009; Shultz, 2015). This observation highlights

that the use of technology is not a generally applicable procedure, but rather is significantly shaped by the particular circumstances in which it is being deployed.

Trialability was another technological reason that pulled MEs to switch to using HFSDAs. The results showed that HFSDAs' free and easy registration motivated MEs to try this technology. This finding accords with the diffusion of innovation theory of Roger (1995), indicating that the innovation adoption process is positively influenced by the extent to which the user can evaluate the technology before making a final adoption decision. Previous studies examining this reason's effect on adoption found conflicting results. For example, the findings of Meuter et al. (2005) aligned with our outcomes on the positive effect of a free trial on the decision to use. However, the studies of Hsu et al. (2007) contradict these results. In our case, listing products in HFSDAs is free and available with an unlimited trial period and an unlimited number of listed products, and the fee will be only applied if there is a sale. However, the adverse results were either on different technologies or on electronic marketplaces, such as Etsy that require fees to list a specific number of products. Therefore, in the case of this study, trialability motivated MEs to adopt HFSDAs. This inconsistency between these prior results shows the importance of taking the context, type of technology and business' type into account for a more reasonable understanding of the causes of adoption. Thus, the acknowledgement of context-specific elements is a significant contribution to the existing body of literature in the Information Systems field. This finding underscores the notion that the detailed influence of particular criteria that drive adoption, such as trialability, might differ depending on the characteristics of the technology, the business model, and other contextual elements. Thus, future researchers in the technology adoption domain can draw from this finding by understanding how the focused study in a specific context enriches deep investigation and encourages the exhaustive examination of specific technology adoption.

The last technical feature was *simplicity*. This result reveals the expected ease of use pulled MEs to employ HFSDAs. This result aligns with technology acceptance model, which proposes that the more users believe that using technology will be easy and convenient, the more likely they are motivated to adopt the technology (Venkatesh et al., 2003). This model has been widely used in the Information Systems field to understand individuals' acceptance and usage of technology. By aligning with technology acceptance model, the theory gains further credibility and relevance in the specific context of MEs embracing HFSDAs. This result also matches those observed in the findings of earlier studies, which showed that complexity was not a significant factor influencing the use of information and communication technology in general or, in particular, mobile businesses (AlBar & Hoque, 2019; Picoto et al., 2014). Three plausible explanations might justify this finding: the interviewees' age, chronic use of restaurant applications and the diffuse use of mobile devices and applications. Regarding age, over 80% of our participants ranged from eighteen to forty years, and most were in their thirties. It appears that the young age of the participants helped towards the acceptance of HFSDAs (Traynor et al., 2022). It also seems that the widespread use of restaurant applications, similar to those used by MEs, helped to visualise the ease of HFSDAs use (Traynor et al., 2022; Wei et al., 2018). Similarly, the widespread use of mobile phones in general and mobile applications for various purposes in particular, seems to be a helpful factor in anticipating the ease of use and examining the application's simplicity (Kapoor & Vij, 2018; Rana et al., 2019). This finding allows for a more comprehensive understanding of the reasons influencing the ease of use of specific technology adoption and provides valuable insights for practitioners and researchers in this field.

These findings pertaining to the technological pull reasons for HFSDAs adoption are consistent with the tenets of the Diffusion of Innovation Theory, as postulated by Rogers in 1995. According to this theoretical framework, the process of embracing a novel innovation

is subject to the effect of multiple aspects, such as compatibility, relative advantage, complexity, and trialability. The study offers empirical evidence to support this well-recognised theory in the field of Information Systems that technological pull factors are a significant motivation for MEs to adopt HFSDAs. However, despite the similarity in the terminologies for these reasons, our study's findings show some opposition to past studies' findings and contribute to the existing body of knowledge in the Information Systems field by providing a more nuanced and context-sensitive understanding of the determinants that influence the adoption of this particular technology in the homemade food industry. Therefore, future researchers in the field of technology adoption can draw from these findings by conduct a targeted study in a particular context, as it facilitates in-depth exploration and promotes comprehensive analysis of specific technology adoption

6.3.1.2.2. Organisational pull reasons for adopting HFSDAs. It has been found that MEs online presence and the resource constraints were the compelling **organisational pull reasons** that directly impacted MEs' adoption decisions (see Figure 16). The *resource constraints* were among the most critical organisational drivers for HFSDAs adoption. Lack of financial, technical and human capital, lack of income and limited effort and time were the most vital sources disclosed by MEs. The shortage of these resources prompted MEs to consider a more suitable marketplace based on available resources. This finding is expected, considering these MEs' inadequate capabilities and limited resources (Hanif et al., 2017; Li et al., 2018, Sila, 2013). This result is consistent with data from other studies, such as Wei et al. (2018), who found that sellers are keen to adopt the online marketplace if it will save time and reduce their business's economic costs. However, the current study's finding does not match the previous research by Bollweg et al. (2020). They found that local businesses considered the lack of available resources a constraint, which weakened their intentions towards digitalisation (Bollweg et al., 2020). One of the possible reasons for the difference in

the results is that our study focused on digitalisation through intermediary mobile applications that do not require costs to be implemented and adopted (Li et al., 2018). In contrast, the study of Bollweg et al. (2020) focused on self-executing digitisation, which obviously requires many resources that constitute an obstacle, given these businesses' micro size and limited resources. Therefore, it is logical and interesting to find this discrepancy in the results due to the different technologies.

The *online presence* was the second reasons pulled MEs to use HFSDAs, which was driven by some pre-adoption expectations. These expectations were that MEs believed that registering with HFSDAs would bring them sales and being present in the application would help facilitate work and improve customer experience. These were reasonable expectations for the decision to enter a new mobile marketplace. This result aligns with many studies that found that business owners accept digitalisation and desire to be online since they anticipated its expected benefits (Burgess, 2011; Li et al., 2018; Mandviwalla & Flanagan, 2021).

However, according to a recent systematic review of the mobile commerce adopting barriers, the case was opposite to our finding. Surprisingly, it was found that small businesses tend to overestimate the potential risks versus the desired value of an online presence, which leads them to refrain from adopting the electronic market (Rana et al., 2019). This differs from the findings presented in our study, and this inconsistency may be because our study focused on intermediary applications developed and maintained by a certificated third party. This mediation role of this third party seems to have reduced the concerns of MEs and increased their confidence in the legitimacy of HFSDAs (Li et al., 2018), especially after seeing the HFSDAs advertisements by social media influencers. This discrepancy is likely related to HFSDAs being free to download and evaluate without entry costs, and fees are only deducted from the sales price. Wei et al. (2018) found that low entry and transaction costs are crucial attraction factors for sellers to enter online marketplaces. Likewise, Traynor et al.

(2022) discovered that the lack of cost to start using the applications was one of the motivations to begin evaluating restaurant applications. Therefore, in the case of this study, *trialability* reduces the risk of financially investing in online marketplaces. It also found that the business circumstances, past experience with IPSs and resource constraints influenced the pre-adoption expectations from the online presence. From the preceding, it can be argued that in the HFSDAs' adoption, MEs seem to value the benefits of an online presence over the risks of entering this new marketplace, given the legitimacy of HFSDAs and the absence of entry costs.

In this Section, the organisational pull reasons for HFSDAs' adoption were discussed. These results have shown a limited resemblance to the rationales observed in other studies on the adoption of analogous technologies, providing a valuable contribution towards corroborating the findings of those studies. However, it is worth noting that there were interesting disparities and inconsistencies when compared to previous findings. This represents a noteworthy and notable theoretical contribution to the Information Systems adoption literature that underscores the significance of our qualitative inquiry, which focuses on a particular technology, sector, context and business scale. Moreover, this theoretical contribution highlights and confirms our arguments, as presented in Sections 1.3.2 and 1.3.3 previously, for the importance of focusing on this category of home businesses. It is clear from these conflicting results that the distinctive features of these businesses and their limited capabilities and resources generated a logical basis for such conflicting results regarding how they perceived the importance of technology adoption. This is due to the fact that this category of businesses is considered hidden businesses and still operates in an informal manner, which has led to the creation of this diversity of results, which delves into the different motivations behind the adoption of new technology based on a specific

organizational context and environment surrounding these businesses and the type of technology available to support them.

Interestingly, in contrast to previous studies, it is noteworthy that limitations in resources serve as a substantial motivation, rather than a hindrance, for MEs to have an online presence through the adoption of intermediary technology. These results also hold a substantial theoretical contribution to the Information Systems field as it effectively illustrates the intermediary function of collaborative economy-based marketplaces in mitigating resource constraints and the anxieties of MEs by bolstering their trust in the credibility of new technology. Thus, future research efforts in this domain aimed at supporting the growth and sustainability of MEs via the digitalisation of their businesses can draw from this finding by taking into account this promising role of intermediary platforms in comparison to independently built platforms. In the following Section, the mooring reasons for HFSDAs' adoption are discussed.

6.3.1.3. Mooring reasons for adopting HFSDAs. As shown in Figure 16, three crucial mooring reasons that might facilitate or hamper this switching process by MEs, including the environmental causes, Covid-19 impacts and the owners' effects. Covid-19 consequences are discussed in Section 6.3.4, followed by the owners' effects, which are deliberated and examined separately in Section 6.3.5.

With regard to environmental mooring reasons, the environment around MEs played an instrumental role in the adoption from both the governmental and social sides.

6.3.1.3.1. Governmental mooring influences. Regarding *governmental influences*, on the one hand, the results indicate that government financial support is limited to a narrow range and does not include all MEs. Our results are inconstant with previous studies in the Saudi context that only confirmed this group's need for the governmental financial support (Alghamdi et al., 2022; Alhothali, 2020; Alnaghaimshi & Alnaghaimshi, 2020). These

findings and justifications from our results have not been previously described. In other words, our study showed that financial support and government laws are already available for Saudi MEs. However, the financial support was applied on a small scale and not all MEs know about it. Moreover, it reveals that it is evident that none of them possess knowledge regarding these laws. Furthermore, our investigation has uncovered the reasons behind the lack of awareness among MEs of their availability.

The results demonstrate that these laws are still in the domain of the decision-makers and implementers and have not become wholly entered into force. This is because the MEs were not aware of their existence. Thus, our study reveals that despite the Saudi government's good intentions and relentless efforts to empower women and support MEs in Vision 2030 (Alghamdi et al., 2022; Alhothali, 2020; Alnaghaimshi & Alnaghaimshi, 2020), most MEs are still ignorant of these laws and support. Accordingly, it seems that there is an urgent need to clarify the regulations of MEs to them since they act as beneficiaries. Consequently, the mechanism for regulating financial support will become more transparent, and there will be equal opportunities to obtain appropriate aid according to the needs of MEs, whether training, vocational or financial support. This finding holds significant theoretical importance for research focused on entrepreneurs within the Saudi Arabian environment, as it demonstrates notable contrasts from prior studies' findings by confirming the presence of government financial support and the lack of enforcement of relevant legislation. This necessitates shifting the focus of future research into how they can raise those entrepreneurs' awareness regarding the utilisation of the existing government support to facilitate the advancement of their businesses. Furthermore, this result points out that there is an opportunity for future scholarly inquiry concerning the implementation of effective strategies for organising home-based businesses in alignment with the governmental laws that were issued in 2018. This is because the Information Systems literature suggests that government support and regulations

are a critical environmental factor affecting the rate of technology adoption in the organisational level (AlBar & Hoque, 2019; Moghavvemi & Salleh, 2014).

This result also has a practical importance because it shows some MEs' negligence in searching for everything new relating to their businesses and they have been lax about registering and have not yet documented their work. Whereas the results showed that those who received government support were effective and eager to learn everything new in their field and develop their businesses to support their growth. This result could incentivise the rest of MEs to place more effort and seriousness into developing their business to rise to the level of government support to further grow and prosper it. Here it has become clear that MEs need to raise their sense of responsibility towards their business to ensure their development, which involves following up on everything new proposed by the government and benefiting from it. In general, therefore, it seems that the more effort the government adds to raise MEs' awareness of the regulations and support provided to them when adopting technology, the more likely their adoption decision of HFSDAs will be positively influenced. Moreover, the more MEs are interested in their business development by learning all the new benefits, including the government regulations and its support for them, the greater their chances of obtaining government support that facilitates the adoption of HFSDAs.

On the other hand, Interestingly and unexpectedly, our results show that the government's successful digital transformation, and digitisation of many sectors by providing mobile applications that facilitated most government sectors, positively influenced some MEs' decisions to be online. This result was unexpected because the past studies in the Information Systems field did not mention such governmental impact on technology adoption. Acknowledging the positive impact of digital government transformation illustrates the entrepreneurial mentality of some of those interviewed and their future vision based on clear experiences when thinking about growing their business. According to this discussion, it

is logical to conclude that the government's successful digital transformation is a catalyst for some MEs to move towards digital change and selling through HFSDAs. This finding offers a novel perspective on the government's role in boosting technology adoption and provides valuable insights for future research by uncovering this interesting and indirect influence of the government, which has to be considered by future researchers. This study highlights the need for further investigation into the specific mechanisms through which the government's digital transformation indirectly impacts technology adoption rates. This is because previous studies in the Information Systems field focused only on the direct role of government regulations and its financial support in supporting businesses' adoption of technology and the digitisation of their operations (AlBar & Hoque, 2019; Moghavvemi & Salleh, 2014; Zahra et al., 2021). However, they did not shed light on this new perspective that our study demonstrated. Understanding the government's indirect influence on technology adoption is also practically crucial for policymakers to develop effective strategies to support business digitalisation.

6.3.1.3.2. Social mooring influences. Considering *social influences*, customer trends and competitor pressure, advertisements and social ties' effect on usage motivated MEs to use HFSDAs. Starting with the customer trends and competitor pressure, the current study found that Saudi customers' increasing use of restaurant applications prompted MEs to consider the use of HFSDAs. Interestingly, this adoption decision was based on MEs' evaluation of their personal preferences and those around them as customers of restaurant applications, MEs expected that their customers would love to use HFSDAs without testing their readiness. In other words, MEs expected that customers would appreciate HFSDAs as much as they appreciated the restaurant applications, considering the similarity of the basic technical functions. Therefore, no barriers to the use of HFSDAs by customers were expected. Furthermore, our results show that MEs were interested in restaurants' orientation towards

food ordering applications and considered these restaurants as competitors, which positively influenced their decisions to use HFSDAs.

It is logical for MEs to base the adoption decision on the extent to which customers prefer competing technologies and the competitors' success in adopting similar technology despite the sector's differences. These expectations and motivations of MEs were logical because past studies have shown that digitalisation has pressured MEs in the craft sector to adopt technologies that align with the significant changes in customers' needs, preferences and lifestyles (Chandna & Salimath, 2018; Kenney & Zysman, 2016; Parker et al., 2016; Susanty et al., 2020). Similarly, Li and Ku (2018) found that conformity is a social dimension that influences technology adoption decisions. Their study showed that the users' desire to comply with the group's orientations prompted them to adopt the technology (Li & Ku, 2018). Applying this result in our case, the willingness of MEs to adopt HFSDAs, analogous to restaurants and the widespread use of restaurant applications, pulled them to adopt HFSDAs. Teo et al. (2003) found that, due to the mimetic pressures, an organisation may tend to imitate the action of other organisations even with differences and an absence of relationships. Thus, it was a subjective judgment based on a conscious view of market trends, customer orientations and a search for conformity driven by competitor influence.

This result is interesting because it shows how the personal tendency of the owner as a customer of competing technologies, her thoughts on customer behaviour with competitors' technologies and the restaurant's success in using the application influenced her. Consequently, she builds an expectation that her customers will accept the HFSDAs that are to be adopted in her work. Accordingly, it seems that there is a significant and positive association between MEs decisions to adopt HFSDAs and their tendency to comply with competitors and imitate their trends, their customers' acceptance of competitors' technology and the personal preference of MEs for similar technology. These results have not previously

been seen in the Information Systems literature due to the absence of previous studies on the same technology (HFSDAs). In the subsequent discussion presented in Section 6.3.3, it will be evident that the choice to embrace novel technologies solely based on prevailing business practices or successful experiences of competitors proved to be an inadequate decision for certain MEs. Consequently, some of these entrepreneurs encountered the necessity to discontinue the utilisation of the application as a result of customers' reluctance to adopt it. This finding further substantiates our claim regarding the need of directing attention towards these entrepreneurs due to their tendency to embrace novel marketplaces, drawing from the experiences of other prosperous businesses, as expounded upon in Section 1.3.2.

The discussed social dimension regarding the influences of customers and competitors was influenced by an internal effect, which was the tendency of MEs to adopt HFSDAs. However, there are influential external effects, not MEs attitudes, that influences their decisions. Our result revealed that the application's advertisements also drove the use of HFSDAs through Saudi influencers in their social media accounts. Some of the MEs indicated that when they saw the advertisement, they expected the application would bring customers for them for a fee on the transaction (see Section 6.3.3 for more details). No studies showed how influencer advertisements on social media influence sellers' and businesses' intentions to adopt new technologies. However, some studies showed the effects of trust in the influencers on the customer's decision to buy the advertised products (Al Jaed & Badghish, 2021; Lou & Yuan, 2019). Given that MEs are also considered essential customers for HFSDAs, our result can be supported by the findings of Al Jaed and Badghish (2021) and Lou and Yuan (2019). It can, thus, be suggested that MEs' trust in social media influencers' marketing and advertising of HFSDAs has a positive and direct impact on their decisions to adopt this technology.

The significance of elucidating the impact of influencer advertisements on businesses can be attributed to two key aspects: the theoretical dimension and the practical dimension. From a theoretical perspective, the existing Information Systems and Marketing literature has not adequately examined the role of social media marketing and the level of trust in influencers on strategic business decisions, specifically in relation to technology adoption. While this finding has been elucidated in light of the findings from these reviewed studies, there is a significant imperative to enhance the theoretical focus on this effect in future studies within the Information Systems discipline. This need for further research is important because technology adoption decision under consideration cannot be equated to a consumer purchase decision, which typically allows for exchanges or returns. Instead, it is a strategic move, particularly for MEs working from home, given their distinct attributes and constrained resources. This further underscores the significance of our findings from a pragmatic standpoint, wherein it is imperative for application owners and advertisers to exercise caution and thoroughly scrutinize the credibility and precision of their advertisements. The significance of this matter lies in the context of Saudi society, where interactions between individuals are predicated upon the Islamic principles of honesty and sincerity. Consequently, it becomes impractical for the specific business segment in question to be misled by ambiguous advertisements or deceptive assurances, as such practices have the potential to detrimentally impact an entire project rather than solely affecting an individual or product. The significance of this finding was underscored from both a theoretical and practical standpoint because, in Section 6.3.3, an in-depth discussion is provided, elucidating how a misinterpretation of applications advertising claims and offerings resulted in certain businesses discontinuing their utilisation of HFSDAs.

Another interesting social dimension that pulled MEs to use HFSDAs was social bonding. The findings indicate that social connections had dual effects, both positive and

negative, impacts on the adoption decision of the MEs. Given that HFSDAs are emerging applications for MEs in Saudi Arabia, it is evident that MEs have limited exposure and familiarity with these devices. Therefore, the study found that social influence, namely the impact of social ties on the decision to adopt, was a noteworthy environmental reason. On the one hand, the findings indicate that certain MEs were influenced in a positive manner by the opinions, thoughts, and attitudes of the social system in their adoption of HFSDAs.

Consequently, this led individuals to utilise HFSDAs due to the positive feedback received from their family or friends on the advantages associated with this technology. This outcome is anticipated as previous research has demonstrated the significance of this reason in influencing individuals' choices to either embrace or decline mobile technologies (Alalwan, 2020; Li & Ku, 2018). The findings of this study align with previous research on mobile commerce, which has also demonstrated the favourable impact of social ties on adoption intention (Alalwan et al., 2017; Khalilzadeh et al., 2017; Okumus et al., 2018; Verkijika, 2018).

On the other hand, the findings indicated that certain MEs had a shyness and reluctance to request the prices of products from their acquaintances, which positively influenced their decision to use HFSDAs. The discovery was novel and noteworthy as these non-young individuals had not before utilised the application and were above the age of 48. Nevertheless, the inclination to evade humiliation and shyness seems to serve as the catalyst for adoption, irrespective of one's age and the level of training necessitated. As explained in the preceding paragraph, prior research has established the influence of social relationships in promoting MEs technology usage by virtue of being susceptible to the sway of beliefs and attitudes (Roger, 1995). According to Venkatesh et al. (2003, p. 451), social influence is operationalised as “the degree to which an individual perceives those others believe he or she should use a new system”. However, prior Information Systems adoption studies have not

provided insight into this direct influence of social ties issues and drawbacks, such as delayed product payments or demands for price reductions, on the adoption of new innovations by individuals. Therefore, this finding points to a significant theoretical contribution to developing the dominating definition of the concept of social impact within quantitative research. Based on our findings pertaining to the influence of negative social consequences on the adoption of this new technology, particularly among older users, it is imperative to expand the existing definition to encompass this aspect.

The aforementioned outcome highlights the complex dynamics involved in the incorporation of technology and the possibility of being affected by society. The recommendations and opinions of individuals' social networks, as expressed by MEs, demonstrated a positive impact on specific individuals, while not yielding the same outcome for others. This discovery deepens our understanding of the relationship between social factors and the adoption of technology. This emphasises the need to focus on a specific context to discover new social effects that have not yet been detected in the existing corpus of research on the social implications of adoption studies within the field of Information Systems. Gaining a comprehensive understanding of the effects of social influence is of utmost importance for researchers and practitioners alike who aim to enhance their comprehension and support the process of technology adoption. This is particularly relevant in new technological contexts, such as the case of HFSDAs in Saudi Arabia.

In this research, consistent with the Information Systems literature, it was noticed that negative past experiences with IPSs directly influenced MEs' pull reasons to use HFSDAs (Chang et al., 2017; Hsieh et al., 2012; Susanty et al., 2020). It is clear from previously discussed reasons that they are linked to each other and greatly influenced by previous experience with IPSs. The lesson learned from these findings is that HFSDAs usage implants changes in the core process within the home-based businesses. Thus, MEs are more likely to

investigate with caution its compatibility and other advantages before deciding on the adoption, given the negative experiences with previous trading channels and their inadequate capabilities and limited resources (Chang et al., 2017). This distinguishes our study from previous studies in the Information Systems adoption domain that only studied switching and the transition from the physical to the mobile store without elaborating on the technological, organisational and environmental reasons. Moreover, this distinguishes our study from Information Systems adoption studies that did not consider the influence of previous experience on the adoption decision.

Overall, exploring these push, pull, and mooring reasons that drove MEs to adopt the application is critical in several respects. First, it is clear from what was discussed how many internal and external elements, directly and indirectly, influenced the decision to adopt HFSDAs. Second, these findings represented the interrelationships between the grounded reasons from the MEs' subjective experiences, which is the core aim of building a model that explains a phenomenon in its context (Corley & Gioia, 2011; Gioia et al., 2010). Thus, the advantage of combining the push-pull-mooring model with the technology-organisation-environment framework emerged by the acquiring of detailed qualitative results closely related to the context of Saudi Arabia, which helped to clearly understand the adoption stage. Thus, this combination of the push-pull-mooring model and the technology-organisation-environment framework helped discover some reasons for switching from IPSs to HFSDAs that had not been discovered, adding a new theoretical contribution to studies interested in switching behaviours within the Information Systems literature. Finally, this comprehensive investigation helps in suggesting theoretical and practical implications based on these findings, which are discussed in Chapter 7. The findings of this study regarding the reasons to use HFSDAs hold significance within the field of Information Systems due to their alignment or opposition with well-established theoretical findings, their emphasis on the significance of

contextual factors, their practical implications for the adoption of HFSDAs, and their recognition of the variability in research outcomes within the discipline, as discussed earlier in these subsections. Thus, this study contributes to the existing body of knowledge in the Information Systems adoption literature by providing a more thorough and contextually sensitive comprehension of the determinants that influence the adoption of HFSDAs. This enhanced understanding can eventually support decision-making processes in MEs and the development of homemade food technology. Next Section provide a detailed discussion on the main findings related to MEs' experiences with HFSDAs and the reasons to continue or stop using them.

6.3.2. Effects of HFSDAs use. This subsection discusses the outcomes associated with the post-adoption stage relating to the second research question: *How has HFSDAs usage affected MEs' personal life, businesses, and decisions to continue or stop using HFSDAs?*

The sub-objectives associated with this question were as follows:

- To assess MEs' perceptions after using HFSDAs and their implications in business and personal life.
- To identify and assess the impact of these perceptions and experiences on their decisions to continue or stop using HFSDAs.
- To identify the reasons that might facilitate or hamper the continuity of this switching process in the post-adoption stage, including some personal reasons and Covid-19 impacts on MEs experiences and decisions to continuance use of this technology.

Detailed results and responses were presented in Chapter 5 on the MEs' experiences with HFSDAs and the grounds to continue or stop using them, which comprehensively achieved these sub-objectives. The main results related to the first sub-objective will be

discussed in this subsection. The main results related to the second sub-objective will be discussed in Section 6.3.3 and the third sub-objective results will be examined in Sections 6.3.4 and 6.3.5.

As discussed previously in Chapter five, the transformations from IPSs to HFSDAs were initiated and driven by MEs. However, the differences in the pre-adoption expectations and orientations among MEs were vital in influencing how they use these HFSDAs. Drawing on the theoretical foundation of the entrepreneurial bricolage theory, which is underpinned by the three dimensions of input, market and institutional bricolage alongside the expectation confirmation model and work-life balance concept, the differences in the usage experiences among MEs were understood and interpreted (Baker & Nelson, 2005; Bhattacharjee, 2001; Rodríguez-Modroño, 2021).

The results showed that some MEs successfully utilised the available resources and capabilities to upgrade their businesses and life. In contrast, others adopted HFSDAs and waited for the orders to be created from the application. These MEs justified their position as they misunderstood the HFSDAs advertisements; thus, they thought the application would create sales for fees. In addition, some considered bringing their customers into HFSDAs stupid because they would lose the fee on sales. Therefore, they lacked sales via the application. Consistent with the rationale for the expectation confirmation model because their expectations before the adoption did not confirm, they were dissatisfied and judged their experience a failure and without effects (Bhattacharjee, 2000). However, it has been found that encouraging existing users and returning them to online stores by increasing the frequency of their orders is more effective in supporting the development of the online food delivery industry than making efforts to attract and increase the number of new users (Wu et al., 2022). Accordingly, if they supported their stores and attracted and persuaded their existing customers to use the application, these discontinued MEs would enjoy the benefits obtained

by others who have supported their stores. In addition, there was a group of MEs who had neutral experiences. Some were willing to support their businesses and touch upon some benefits of operating in the HFSDAs. At the same time, the rest were unwilling to support their businesses for the same reasons as MEs with no-effects experiences or unable to continue because of unanticipated events.

These are significant results because they not only clarified MEs perceptions of the experience but also explained the reasons behind these perceptions. By understanding the details of MEs' experiences with the application and their justifications for these experiences, the current researcher was able to identify good practices and bad practices, which is a significant theoretical and practical contribution, as will be explained at the closing of this section. Thus, the current researcher argues that understanding different experiences is critical and demonstrates that effective use of HFSDAs was far more complicated than just registering without actions to create sales for their stores. This argument agrees with the result of Li et al. (2018), who found that digital transformation was successful due to the radical change in the skills of store owners and the diversity in exploiting the available resources to support the success of their business in Alibaba. In the context of this study, the present researcher explores that MEs with no-effects experiences were not quite prepared for this digital transition of their home-based businesses that required cumulative efforts from the successful MEs and entailed exploiting whatever resources at hand to enjoy the positive impacts on their businesses and life.

These continued MEs started their business in the HFSDAs, which have dynamic business environments with an unknown and, therefore, not quantifiable future, given the novelty of HFSDAs in the Saudi context. However, unlike the previous group, they did not stand idle and showed ingenuity in creating opportunities and benefits for their business. Our argument regarding the cause of this variation in experiences aligns with the argument of Zhu

and Kraemer (2005), who argued that technological innovations are essential in supporting different industries. However, suppose these innovations are adopted by users and not used and activated. In that case, the desired goal of their invention, which is to support the development of the industry, will not be achieved (Zhu & Kraemer, 2005). Put simply, if individuals do not demonstrate a willingness to allocate themselves and their limited resources into maximising the gains of these technologies and optimising the derived benefits, there will be a decrease in the adoption rate, ultimately resulting in discontinuation of usage. (Hong et al., 2006; Thong et al., 2006). These results suggest that a mere enthusiasm for technology usage will not yield any promising outcomes in the business or life, particularly when it is motivated by impractical pre-adoption expectations. Thus, the findings are presented in this section about the use impacts hold significant importance for future research on the adoption and post-adoption of Information Systems, as well as for MEs who have not yet adopted such technology.

The entrepreneurial bricolage theory has its roots in the field of strategy and has been widely employed in the realm of entrepreneurship studies (Senyard et al., 2014; Wu et al., 2017; Yu et al., 2019). The primary objective of this theory is to shed light on the process by which MEs generate innovative solutions by creatively combining existing resources and materials in unique and unconventional manners (Desa & Basu, 2013). This theory offers a theoretical framework for examining and comprehending how entrepreneurs utilise three dimensions to tackle obstacles, capitalise on prospects, and foster innovation within their businesses and sectors (Baker & Nelson, 2005). Using this theory to examine MEs with limited resources is of particular significance, as it provides valuable insights into the ability of entrepreneurs to adapt and succeed in a variety of settings (Baker & Nelson, 2005; Desa & Basu, 2013). Consequently, this theory was incorporated and applied in this study, marking one of the first instances of its utilisation in the Information Systems post-adoption literature.

The objective is to elucidate how successful MEs effectively leveraged the resources at their disposal. Thus, this utilisation of the entrepreneurial bricolage theory logic in this study has proved to be significant and advantageous in elucidating the underlying reasons contributing to the contrasting experiences of MEs with HFSDAs.

Starting with discussing the applied input bricolage, these MEs have confronted some challenges in their home-based businesses and life that emerged without equipping new resources. Thus, when they saw the application advertisements, they pursued alternative options to encounter these challenges by enacting input bricolage to create new opportunities. For example, they exploited their homes in a new way to become the location of their business. Moreover, they took the risk and effectively transferred their entire businesses to the HFSDAs, although they are a recent phenomenon and not well known among all the MEs. In other words, for MEs who faced the high costs of cooking, packaging, logistics and efforts when working in IPSs, using a third-party platform was a wise entrepreneurial pro-action to reduce these costs. However, this successful entrepreneurial shift did not occur in vain or by chance. The results showed that these MEs took advantage of the skills of their family members to help them photograph the products, organise the store or understand the HFSDAs' use.

Regarding the employed market bricolage, these MEs attracted their existing customers from outside HFSDAs. Thus, sales and deliveries occurred through the application, intending to gain ratings and reviews and to raise the store in the top stores' list. Moreover, these reviews were analysed and helped these MEs adjust product prices and quantities to satisfy more customers. Being in the HFSDAs helped broaden their product menu and provide customised products. Furthermore, some have paid additional costs to reduce the delivery price, when they noticed that their customers liked the past offers on delivery. Further they paid to raise the store in the application's bulletin board to attract more

customers and increase the likelihood of repeat purchases. Thus, despite its scarcity, they took the risk of spending some money for the expected benefits and opportunities of these marketing actions. All these efforts resulted in a good reputation and a clear identity for their stores in HFSDAs and helped them gain many benefits for their business and personal life. Some of those MEs observed an increasing inclination towards business digitalisation in the context of the Covid-19 pandemic and its aftermath. Thus, this interest in this technology in the first place was an exploit for an opportunity to overcome the limitations of using IPSs and social media by digitalising their home-based businesses.

Regarding the applied institutional bricolage, three pillars of the institution were defined by Scott (2008); these are regulative, normative and cognitive institutions. However, in this study, in an attempt to explain the institutional bricolage, the present researcher only found evidence of the normative and cognitive institutions. The results show that despite the efforts and initiatives of the Saudi government to support MEs both practically and financially, MEs were not aware of these efforts nor that The Chef was a certified social institution by Monsha'at. Thus, the role of the regulative institution as a reason or in how MEs use HFSDAs has not been established. Regarding the normative institution, this factor appeared when explaining how the family and social network influenced the MEs' adoption decisions and how MEs transferred and exploited their customers' trust to raise their stores' reputation and identity in HFSDAs. However, the financial, training and networking support that The Chef can provide were not influential since MEs were unaware that it is a certified social institution. Moreover, the discussed innovative method of combining resources at hand enabled MEs to create opportunities for their businesses. This can be considered an opportunity to re-construct social cognition about the effective use of the existing limited resources, representing the institutional cognitive bricolage (Mair & Marti, 2009; Yu et al., 2019). Indeed, the low adoption rate and limited social recognition of the HFSDAs, provide

these MEs with an opportunity to obtain apparent success through the HFSDAs' use and to escape from the widely used platforms, which limit their growth and sustainability (Baker & Nelson 2005). Thus, it is logical to believe that these best practices can significantly contribute to changing the mindset of other MEs and their customers, who used to use other trading channels and lead to the institutional change and recognition of the HFSDAs' role in supporting these MEs in the Saudi homemade food sector.

This employing of the entrepreneurial bricolage theory in explaining those MEs' actions to support their home-based businesses by effectively using this technology has proven its worth, particularly in the Information Systems post-adoption literature. In this perspective, one might argue that the successful use of new technology to digitalise those businesses is shaped within planned practices in which input, market and institutional bricolage are embedded which leads in turn to diverse experiences of using these HFSDAs demonstrating how entrepreneurial bricolage has different degrees of impact. In this sense, future research in information systems must utilise this theory instead of resource-based theory to explore the value of technology and its impact on home-based workers because these MEs have only embryonic capabilities. By creatively reintegrating limited resources and embryonic capabilities and exploiting available functionalities in HFSDAs, the abovementioned practices helped some MEs obtain several benefits for both business and personal aspects. Therefore, this theory perspective was worthwhile and practical in explaining the current study findings regarding the different impacts of using this technology among those MEs. The impacts on the business level are discussed in the following subsection.

6.3.2.1. HFSDAs' use impact on MEs' businesses. According to the results, many benefits were achieved at the business level, such as internal process efficiency, work flexibility, store reputation creation and identity building, increased customer satisfaction and

convenience and improved profitability (see figure 16). Concerning the *efficiency of internal operations*, the results reveal that using the HFSDAs positively affected many processes, such as listing and adjusting an unlimited number of products, marketing, paying and delivering products. Increasing the effectiveness of working from home makes these processes easier than the traditional method via social media or IPSs. Conducting these processes via HFSDAs was considered a well-thought-out effort to add value to their business (Li et al., 2019). These results regarding HFSDAs' impacts on internal operations' efficiency are partially in agreement with those discovered in past studies in electronic and mobile commerce (Li et al., 2019; Picoto et al., 2014; Simmons et al., 2011) and specifically in the restaurant applications (Traynor et al., 2022). There is a partial agreement because the name of this impact is similar to those in these studies, however, the details differ. The details mentioned in our qualitative study regarding how the use of HFSDAs positively change the way of doing these daily activities and process were not mentioned in past studies combined. One apparent reason is the differences in the context, sector, technology and type of vendors that were the focus of our research. Thus, this observation holds significance within the field of Information Systems as it emphasizes the significance of technology in simplifying and enhancing internal operations. The significance of these findings lies in their ability to highlight the distinct and context-dependent effects of technology adoption on these businesses, creating valuable contributions to the post-adoption literature by providing unexplored insights.

In terms of *flexibility*, our findings show how using HFSDAs increased MEs business flexibility in various areas, including flexibility in working hours, accepting orders, product menu and work location. The feature of accepting and rejecting orders, for example, was a point of strength for them that contributed to the flexibility of their business. Moreover, flexibility in the product menu is vital for them and also their customers because it was found

that the diversity of the food menu contributed to ensuring consumer satisfaction and loyalty (Azizul et al., 2019). In this way, being in HFSDAs support their business and customers. Compared to the Traynor et al. (2022) study of restaurants' applications, their study showed that the use of these application by restaurants had a negative impact on decreasing work flexibility by increasing work pressure due to the increase in orders, the difficulty of amending the food menu and the difficulty of adjusting the needs of raw materials to cover the expected demand, which negatively affected the quality of service (Traynor et al., 2022). In contrast to these findings, our study shows that using HFSDAs positively affected MEs' business flexibility in all these aspects besides the flexibility in the work location.

This contradiction may be because restaurants have a specific and fixed workplace that is difficult to change quickly. Moreover, the restaurants may have many existing customers in the physical shops and entering into the application increases demand and negatively affects work flexibility and service quality. On the other hand, using HFSDAs by female MEs working from home showed an opposite and positive effect on work flexibility because they are not restricted to a specific location and work on a small scale within limited capabilities since they have other responsibilities (Thompson et al., 2009; Trzebiatowski, 2020). This discovery holds considerable significance and underscores the significance of employing technology to promote the unique characteristics and address the obstacles encountered by home-based businesses, as expounded upon in Section 1.3.2 of our study. Furthermore, this result reinforces our contention regarding the imperative of prioritising women within the Saudi Arabian context, as discussed in Section 1.3.3. This context is influenced by Islamic principles that mandate women to prioritise their primary obligation, which entails providing support to their family members, fulfilling the needs of their spouse and children, and diligently executing their domestic responsibilities (Muhammad et al., 2019; Trzebiatowski, 2020). This study shows that working from home through the

application allowed them to enjoy work flexibility. Moreover, the ability to work remotely from any geographical place has provided home-based businesses with the advantage of simply travelling, relocating, and modifying their locations, which is not a privilege enjoyed by restaurants (Gonzalez et al., 2022; Zhang et al., 2019; He et al., 2019). This flexibility of work location also allowed them to avoid the drawbacks associated with fixed and non-strategic positions of IPSs, hence avoiding the expenses incurred in operating in successful yet geographically distant IPSs, as discussed previously in section 6.3.1.1. This study also offers a significant theoretical contribution by highlighting the importance of focusing on a specific business category when examining the post-adoption value of technologies. Despite the considerable similarity in the technologies used by restaurants and those MEs, the observed contrasting outcomes underscore the need to avoid developing generic conceptual models that assume compatibility across all sectors. Thus, it also emphasised our argument in section 2.5.2 about the differences between these technologies.

Moreover, the results reveal that using HFSDAs helped MEs to *build a clear identity* for their online shops and increase their *shop reputation*. Only the registration in HFSDAs alone did not lead this group directly to these positive impacts on reputation and identity. As discussed in the previous subsection, these MEs worked hard in a collaborative manner to take advantage of the available resources to support their businesses. Past studies, such as the study of Li et al. (2019) proved the significant indirect role of the store's reputation in positively or negatively affecting business performance. However, these studies do not provide an adequate explanation of how this reputation was built in the first place. To address this gap, our study provides these important details and clearly shows how MEs were able to exploit the available financial, human and technical resources to achieve these benefits.

Moreover, these findings regarding store reputation and identity expand on the discoveries of Picoto et al. (2014) about mobile business use by adding two aspects. First, by

showing the direct impact of the owner's efforts in building the shop's reputation and identity. Second, to show how the presence of stores with excellent reputations and clear identities in legitimate and active HFSDAs helped attract new customers and generate sales. This result is significant since it provides a valuable opportunity for new MEs to understand how their efforts jointly work with exploiting the tools and services of HFSDAs to support their businesses. It also shows the positive impact of entrepreneurial and marketing directions on MEs' businesses. This finding is also incongruent with the outcomes of previous research conducted on restaurants (Alalwan, 2020; Ray et al., 2019; Azizul et al., 2019; Traynor et al., 2022; Yeo et al., 2017). For example, in Traynor et al.'s (2022) study, it was shown that the pre-existing reputation of restaurants played a significant role in attracting customers from the food ordering applications to their online stores within these applications. Our study yielded contrasting findings, as the results indicated that utilising the application to operate home businesses had a positive impact on the development of their identity and enhancement of their reputation. The aforementioned finding, in conjunction with the preceding finding on work flexibility, substantiates the assertion posited in Section 2.5.2 in the literature chapter, wherein we expounded upon the notion that research conducted on restaurant applications lacks generalisability to projects involving the sale of homemade food. Hence, the importance of studying these HFSDAs as an independent entity for this category of business emerged. This provides a critical theoretical contribution which will pave the way for future studies in the field of Information Systems to delve more deeply into the issues that have not yet been investigated related to this technology for MEs. These promising aspects for future research will be proposed in the conclusion chapter.

Regarding *customer satisfaction and convenience*, the result reveals that placing orders via HFSDAs was more satisfying and convenient to MEs and their customers than ordering via IPSs or social media accounts. This is consistent with the results of Picoto et al.

(2014) on mobile businesses, who found that using mobile devices for banking and payment purposes helped improve customer satisfaction and convenience. Furthermore, these findings support evidence from previous studies on restaurant applications that revealed consumers are in high demand for restaurant applications because of their convenience (Alalwan, 2020; Ray et al., 2019; Azizul et al., 2019; Traynor et al., 2022; Yeo et al., 2017). Although consistent with previous studies on different technologies, this finding is noteworthy. This is because it provides a validation of prior research and helps to illustrate the role of using HFSDAs in bringing dual benefits for both MEs and their customers.

The last benefit is the positive impact on *profitability*. The result shows that the profitability has increased because the transaction fees are lower than those in IPSs. Although this result is logical, there will be no noticeable impact on the profit due to the low fees without achieving sales, which, as our results showed, is the MEs' responsibility in the first place (Kim et al., 2008). This finding is in line with previous studies that have argued that how sellers manage their electronic stores has a direct and critical role in increasing profitability (Li et al., 2018; Walia & Zahedi, 2013). It can be deduced that the profitability of stores is not only influenced by the cost savings associated with low fees, but also experiences further increase due to the favourable effects of utilising HFSDAs on the previous aspects. Enhancing operational efficiency and work flexibility, which in turn positively influences customer satisfaction besides the positive impacts on developing the online store's reputation, is undeniably a catalyst for increased profitability, alongside cost reduction. However, the findings of earlier studies on restaurants (Traynor et al., 2022) that showed that the use of restaurant applications occasionally had a negative impact on restaurants' profitability are in conflict with our findings. This is because the high commissions and reconciliation between the uncertain demand and the resources and labour needed to meet that demand are challenging, resulting in a loss in the cost of some raw

materials and the cost of bringing in additional temporary labour to fulfil the expected demand. Therefore, restaurants experienced a reduction in their profitability due to the applications use. Contrary to this result, our findings present a positive impact on profitability from using HFSDAs due to the low fees and confirmed orders.

As argued previously in this section when the results related to the impacts on reputation and flexibility were discussed, the discovery of contradictory findings in previous studies investigating restaurant applications stresses the significance of our contextual qualitative research about HFSDAs for MEs. Therefore, from a theoretical standpoint, these contradictory results provide new insights for post-adoption research in the field of Information Systems. First, they demonstrate how using the application helped reduce food waste due to unguaranteed sales and reduced fees compared to their experience with IPSs. Second, they illustrate how HFSDAs use by MEs contributed to increased profitability and confirmed orders, in contrast to the experience of restaurants with similar technology. Additionally, they emphasise the significance of doing subsequent research in order to comprehensively comprehend the utilisation of HFSDAs by other stakeholders, thereby uncovering further theoretical and practical contributions and fully understanding the promising role of this technology in the homemade food sector. Given that both groups were unaware of the available support from The Chef, this proves that the motivations to support the business were personal and internal. These results are critical because they show beyond doubt that entrepreneurs' actions and their sense of great responsibility for the success and continuity of their business in HFSDAs were the cornerstones that helped them realise these benefits. This also highlights the vital role of MEs in supporting their businesses, as will be discussed later in Section 6.3.5. The impacts on the personal aspect are discussed in the following subsection.

6.3.2.2. HFSDAs' use impact on MEs' personal aspect. MEs experienced other implications in their personal life from using this technology, mainly *work-life balance*, which positively influenced their productivity (see figure 16). This Section examines the impact of working within the application on the personal life of MEs. However, MEs impacts on their business's decisions and how they utilise the application will be examined in Section 6.3.5. Our previous results have clearly demonstrated that MEs are significant enablers and influencers on HFSDAs adoption and directly influence how they use HFSDAs. However, in addition to this role, these female MEs have their own lives in which they play other roles that are as important as, if not more important, than their role in supporting their businesses. Numerous pieces of literature reveal that females who work from home differ from males because they have other obligations besides business requirements (Alhothali, 2020; Buttner & Moore, 1997; Powell & Craig, 2015; Thompson et al., 2009; Trzebiatowski, 2020). Moreover, the results revealed how HFSDAs' use positively benefits MEs businesses. Thus, regardless of social status, obtaining these benefits helped these female MEs to achieve a work-life balance. In this study, consistent with the work-life balance concept (Pocock; 2005), female MEs with other obligations, such as childcare, housework and job or self-care needs (including leisure and self-development), demonstrated the desire to attain an acceptable balance between their life and business (Khalish & Cross, 2012).

Achieving a work-life balance increased these female MEs' *productivity*. This is because using HFSDAs has positively impacted their business and helped them invest their limited time and effort more effectively. In other word, the utilisation of the application has yielded several encouraging outcomes for those women MEs. These include enhanced work and product flexibility, improved efficiency in internal operations such as store opening and closing, the ability to accept or decline orders and scheduled orders, streamlined payment, delivery and communication with customers, and the availability of administrative and

technical support. Consequently, these women have been able to optimise their time, resources and efforts more effectively. As a result, these female MEs were able to effectively cater to more customers and fulfil demand within the constraints of their efforts, resources, and time, so leading to an enhancement in their productivity. Interestingly and surprisingly, in the online food ordering sector, this result is contrary to the result of Traynor et al. (2022), who found that the use of applications by restaurants negatively affects their productivity as they become unable to fulfil demand from the application and physical store, which negatively affects the quality of their service. In the mobile business, this result partly aligns with Picoto et al. (2014), who showed that mobile business positively affects employee productivity. However, the details of the impact on productivity certainly vary due to the different sizes and nature of businesses and different types of technology. This is because the study of Picoto et al. (2014) focused on mobile technology independently developed by large companies, not intermediary mobile marketplaces used by home-based businesses as in our research.

These results are noteworthy for following research in the Information Systems field in three respects. First, it extends the results of the Picoto et al. (2014) study, which did not consider the effect of mobile technology on the business owner's personal life since they focus on large businesses. This emphasises the importance of focusing on one segment of businesses when exploring the use and influence of technology, as discussed in Section 1.3.3. Second, our results have demonstrated that MEs interact with technology and are influenced differently compared to other users of similar technologies, such as restaurants (Simmons et al., 2011; Traynor et al., 2022) and large companies in different sectors (Li et al., 2019; Picoto et al., 2014). This contradiction with the results of studies related to restaurant applications and similar technologies proves beyond doubt that the idea of one general model fits all is incorrect. On the contrary, the conflicting results prove the importance of focusing

Information Systems studies on new technologies in a specialised manner. Thus, researchers can reach results that benefit the stakeholders interested in using them. Specialising in Information Systems research on a specific technology contributes to its development and allows the discovery of research gaps that require further research. For example, our study, which focused on applications for selling homemade food among women MEs working from home, enabled us to understand the business model for these new applications in detail and allowed us to propose further research on specific issues that appeared to be needed to understand, such as the reasons for customer rejection, as will be suggested in the conclusion chapter.

Third, few of the drawbacks of MEs' experiences with IPSs and social media and their impacts on MEs businesses and lives were raised in the Alnaghaimshi and Alnaghaimshi study (2020). However, our results disclose the advantages and disadvantages of all these different marketplaces for operating home businesses in the Saudi context. Thus, this assists the new MEs when adopting the most suitable marketplace. Interestingly, our study discovered and confirmed the past studies' justifications for the importance of developing a mobile application for these female MEs. This affirms the importance of our results about the positive impacts of using HFSDAs on MEs' businesses and life. Therefore, it is reasonable to argue that using HFSDAs to support the sustainability and growth of MEs' businesses is more effective than using IPSs and social media. Moreover, our exploration of this technology within the scope of these specific businesses has facilitated a more profound comprehension of their requirements and the present circumstances of these home businesses within the Saudi context. The significance of this finding pertaining to the impact of utilisation on productivity holds considerable relevance within the Islamic Saudi environment and aligning with and bolstering the objectives outlined in the Saudi Vision 2030. The rationale behind the Saudi government's efforts to empower women to be a productive entity in the local Saudi

economy was explored in Section 1.3.1. Hence, the findings of our study hold theoretical and practical significance as they demonstrate the ways in which technology facilitated the ability of these women to productively work from home in profitable and efficient activities without compromising other obligations and duties in their lives, particularly as they operate within the framework of Islamic culture. Thus, the researchers interested in the growth and sustainability of home-based businesses through online commerce can draw from our findings to effectively digitalise those MEs.

Overall, it is clear from the stated arguments in this section how these MEs with positive experiences utilise the available resources and bricolage to add value to their business and life. They used the available functions and support to solve problems and create sales. They had an intention and clear vision for completing these beneficial tasks: supporting their business reputation and building their shop identity. Thus, they achieved this goal by collaborating with the application management, which helps them contract with drivers and provide safe online payment methods besides the post-purchase support service for their customers and technical support. MEs' behaviour in making the best use of available resources and making efforts to invent appropriate solutions to some problems in their business, to provide a comfortable shopping place for their customers and a compelling business environment for them, is compatible and consistent with the logic of the adopted entrepreneurial bricolage theory (Baker & Nelson, 2005). These MEs made something new out of what was available, contributing positively to supporting their life, businesses and customers. On the other hand, given the logic to this theory, those whose experiences had no impact on their business did not take advantage of the tools available. As discussed previously, for some reason, they thought that HFSDAs management was responsible for obtaining customers and marketing their stores. However, according to the logic of this theory, it is controversial that they registered with such applications and did not even have the

passion and curiosity to exploit this opportunity and experience receiving orders through HFSDAs. The findings of this study indicate that a mere enthusiasm and inclination towards embracing novel intermediary technology without coordinated effects and collaborative work with technology management will not lead to encouraging outcomes in the realm of business or personal life, especially when driven by unrealistic expectations prior to adoption. Therefore, the results reported in this part about the effects of usage are of great significance for future studies on the implementation and subsequent use of Information Systems, as well as for MEs that have not yet embraced this technology. These results can practically help the new adopter, investors and decision-makers and encouraged further research, which will be discussed in the next Chapter.

Finding different experiences is consistent with the results in some previous studies (Li et al., 2019; Picoto et al., 2014; Simmons et al., 2011; Traynor et al., 2022). This variation depended on the breadth and depth of MEs' use of the available resources to support their business. Our interpretation regarding the cause of this variation supports the argument of Zhu and Kraemer (2005), who argued that technological innovations are essential in supporting different industries. However, if they are not used and activated, the desired goal of their invention, which is to support industry development, will not be achieved (Zhu & Kraemer, 2005). These results about different experiences highlight the mentality of those MEs and show that some need more support than merely reducing fees or financial support, as previous studies claimed. The results of our study indicated that future research on home-based businesses, whether in Saudi Arabia or elsewhere, must take into account the mentality and attitudes of the owners of these businesses and their impact on adoption. This also supports our argument presented in the literature chapter about the necessity of taking the personal aspect comprehensively (how it influences their decisions and how it is influenced

by the use) into consideration when studying the reasons for adoption and the impact of the use of this technology.

Furthermore, these findings are significant as they indicate that the issue at hand (the cause of variety in experiences and impacts) is not solely attributed to the accessibility of support systems and legislation from government, nor is it solely attributed to the availability of intermediate technologies. None of these MEs possessed knowledge of the legislation or the fact that the application served as a social institution designed to assist them. All individuals accessed identical technology and technical tools, operating inside a shared sector and contextual framework. However, the findings of our study indicate a notable disparity in the level of comprehension of the significance of embracing and utilising this technology within the context of their home-based businesses. In this context, it is imperative for future studies in the field of information systems to employ the entrepreneurial bricolage theory, rather than relying solely on the resource-based theory, in order to investigate the value of technology usage and its influence on those who work from home. This is particularly important as these home-based workers possess only embryonic capabilities at present. Since the MEs had contradictory opinions about how using HFSDAs affects their business and life, they were divided into two groups regarding continued use. In the following Section, the different use impacts on the continued use decisions are discussed.

6.3.3. MEs decisions and intentions to continue using HFSDAs. The main findings relating to the HFSDAs use impacts were discussed in the prior Section. This Section discusses the main results of the second part of the second research question regarding the reasons for the HFSDAs' continued use. These main findings, associated with the detailed results presented in Chapter Five, Section 5.3, adequately achieved the second sub-objective

by identifying and assessing the impact of MEs' perceptions and experiences with HFSDAs on their decisions to continue or stop using HFSDAs.

Based on the results, the MEs were divided into two groups, those who continued and those who stopped using HFSDAs. Overall, the results reveal contradictory views on how experiences of HFSDAs' use influence MEs' decisions to continue or stop this usage. On the one hand, continued MEs show that *satisfaction* is not the only reason for supporting their decision and behaviour of continuous use. According to the results, a group of these participants decided to continue using HFSDAs because it is compatible with their current business and personal requirements and needs, not because of their complete satisfaction. This result is interesting and unexpected. It partially aligns with the adopted expectation confirmation model. This is because this model claims that users will continue using the technology if they are satisfied with its performance and perceive its usefulness, and their expectations have been confirmed (Bhattacharjee, 2001). The first part of this theory is consistent with our results from all continued users. They started using HFSDAs with some expectations, which were confirmed after their actual use. Thus, the result regarding the continued users who found HFSDAs use satisfactory and beneficial and decided to continue is consistent with this model's logic. However, the significant difference between our results and this model is that compatibility was another motivational reason for their continued use, not only satisfaction.

Compatibility was expected to play a role in the adoption decision, given the results of past adoption studies. However, it was not expected to play a role in determining whether MEs would continue to use HFSDAs. This is because previous studies only examined the role of compatibility on the potential users' intention and decision to adopt a particular technology (see, AlBar & Hoque, 2019; Chang et al., 2017; Picoto et al., 2014; Roh & Park, 2019; White et al., 2007). In past studies, this reason was defined as "the degree to which an

innovation is perceived as consistent with the existing values, past experiences, and needs of potential adopters” (Rogers, 1995, p. 224). However, our qualitative results demonstrate that it also has a role in influencing the decision of actual users to continue using HFSDAs. According to our results, although these MEs are not completely satisfied with their experiences with HFSDAs, they continue using HFSDAs because working through the application is the most suitable option for them under their current conditions. In other words, although they had neutral experiences, they did not ‘give up’ and were willing to support their online stores. Hence, they decided to keep using HFSDAs.

This is one of the distinguished discoveries in our study because it is crucial in terms of the Information Systems post-adoption literature. In a recent review of the literature on continuous use, Yan et al. (2021) indicated that the technological environment is modified and developed from the environments on which previous theories were founded, such as expectation confirmation model, technology acceptance model and Information Systems continuance models. Consequently, they suggested that aspects of perceived technical compatibility warrant more attention from future researchers in the post-adoption stage (Yan et al., 2021). Furthermore, Ozturk et al. (2016) found a direct positive association between compatibility and users’ loyalty to mobile hotel booking technology. One aspect of loyalty is continued use. Thus, it is convincing to suggest that it is time to consider this reason to extend the expectation confirmation model in the following research, which has been used for many years on the logic that satisfaction with the benefits from achieved and confirmed expectations is the only significant reason that leads to continuity. According to the above, this finding is considered a significant theoretical contribution because it responds to Yan et al. (2021) call for further research on the effect of compatibility on continued use and indicates the need to expand the expectation confirmation model.

On the other hand, the *discontinued users* considered their experiences with HFSDAs unsatisfactory or incompatible with their current needs. The results reveal that it is not only *dissatisfaction* due to unconfirmed expectations that prompted some to stop using HFSDAs. For those who stopped applications use because they were unsatisfied with their experiences, their reasons were explained previously in Sections 5.3.2 and 6.3.1. This is consistent with the logic of the second part of the expectation confirmation model, which claims that dissatisfied users will discontinue using the technology (Bhattacharjee, 2001). Unlike these users, other MEs had different reasons beyond their control that prompted them to stop use relating to *incompatibility*, not dissatisfaction. Most of them were satisfied with their experience at the beginning of using HFSDAs, which was compatible with their needs when adopted. However, the situation changed; thus, they stopped using HFSDAs. According to the results, the prominent reasons that made HFSDAs incompatible with their current situation were the travel of the housekeeper, illness, starting study or a job, customer rejection of the use of HFSDAs, adjustment of their business focus or obtaining financial backing that made her think of opening a restaurant or a food truck.

In the Information Systems adoption literature, researchers call such unexpected causes *precipitating events* (Krueger et al., 2000). These precipitating events include any unexpected change between the adoption intentions and actual use behaviour (Krueger et al., 2000; Moghavvemi & Salleh, 2014, Rana et al., 2019). These studies examined the influential moderating role of precipitating events in facilitating or inhibiting the relationship between the Information Systems adoption intention and use behaviour (Moghavvemi & Salleh, 2014; Rana et al., 2019; Schindehutte et al., 2000). However, according to our results, these precipitating events moderate the link between the actual use and the decisions to continue using HFSDAs. These results demonstrate that precipitating events affected these MEs' decisions and behaviours at the post-adoption level. To our knowledge, the effect of

precipitating events on the period between actual use and the decision to continue or stop using the technology has not been studied. Thus, these results that reveal the influential role of precipitating events in promoting or hindering the continuance use decisions can be considered an extension of Krueger et al. (2000) and Moghavvemi and Salleh (2014) findings.

Surprisingly, the *rejection of customers* to use HFSDAs was one of the reasons why some of them felt that HFSDAs were incompatible with the current customer situation. Thus, although they wanted to keep using HFSDAs, they had to stop to satisfy their customers. It was unexpected that their customers refused to order via the online store, despite the large number of studies confirming the tendency of Saudi customers to shop online in general (Al Jaed & Badghish, 2021; Al-Maghrabi et al., 2011; Makki & Chang, 2015) and, in particular, the prevailing trend of Saudi customers towards restaurant applications (Alhousseini et al., 2022; Osailan & Al-Kubaisy, 2022). The most important reasons for the customer rejection that emerged from our study were their unwillingness to pay the added fee imposed on them when ordering from HFSDAs and their fear of using the new marketplace. It is understandable why they refused to pay the extra amounts charged to them due to ordering from HFSDAs compared to ordering from social media. However, it is a controversial reason because they accept this fee-added payment in restaurants, supermarkets and all e-shopping platforms. Our results showed they refuse to pay this added fee to MEs, who do not have physical stores, although selling and buying online through applications is a preferred method for both.

Likewise, customers' fear of using this new marketplace can be understood if they were new customers. Studies have demonstrated that new customers are afraid to buy from new online markets and stores because of the lack of confidence in sellers (Kim et al., 2008; Li et al., 2019). However, what is surprising about these customers is that they know the

vendors as existing customers. Even when assuming that they are new customers; presenting the application certificate on the banner is a guarantee of its credibility and suppose to increase their confidence and reduce their fears (Wang et al., 2018). These customers had previously bought from the MEs and, thus, it is controversial that they do not trust these sellers' decision to work through HFSDAs. Contrasting to this finding, many studies have shown that trust in sellers increases customers' desire to purchase online (Kang & Namkung, 2019; Pennington et al., 2003; Rana et al., 2019; Wang et al., 2004; Wei et al., 2018). Moreover, it has been demonstrated that the lack of customer trust and confidence has been a barrier towards mobile commerce adoption (Rana et al., 2019). This raises a big question mark, and further investigations are necessary to explore the reasons for their different attitudes toward the restaurant and MEs' applications.

Another reason for the customer refusal was related to the MEs' expectations that the customers using the restaurant applications would also be willing to use their stores in HFSDAs without asking them about their readiness to switch to using the application. However, the reality was quite the opposite; some customers refused to use HFSDAs. Therefore, it is logical to claim that their customers had become accustomed to their current buying method via social media accounts, which had become a habit. Hence, this negatively influenced their readiness to change (Polites & Karahanna, 2012; Sun et al., 2017). This result supports what was confirmed by the previous studies about the importance of examining customers' readiness before adoption (Dong et al., 2015; Torkzadeh et al., 2022), which was not considered by these MEs. In the current study, the present researcher highlighted some reasons behind the customers' rejection of HFSDAs. However, there remains room for more research on this issue from the customer's perspective. In general, it can be inferred that the compatibility of HFSDAs with the current requirements of MEs' business and life directly affects their decision of continued use and vice-versa.

The above discussion clarified the impacts of HFSDAs' use experiences on current causes of MEs' decisions to keep or stop using HFSDAs. However, the study's main objective was to understand the entire switching process by exploring how internal and external reasons affect each other in both stages: adoption and post-adoption. Thus, exploring the reasons that may motivate or discourage current decisions for continued use was essential. This third sub-objective from the second question was achieved by exploring Covid-19 impacts and owner effects on the post-adoption stage, which is discussed in Sections 3.6.4 and 3.6.5, respectively. Besides, additional reasons were revealed from the continued users' viewpoint that may influence their *future intentions* to continue using HFSDAs. MEs will continue to use HFSDAs in future as long as the HFSDAs management continues its technical and marketing support, maintains the HFSDAs developments and the fees remain reasonable. Furthermore, from the discussed findings regarding precipitating events, it can be suggested that these continued MEs would continue to use the HFSDAs in future unless a precipitating event occurs that may facilitate or hinder such continued use. Therefore, it is possible to conclude that continued technical and marketing support and the application development by the management, continued reasonable fees and precipitating events are found to have a significant influence on MEs' future intentions to continue the use of HFSDAs.

These results regarding the post-adoption stage are significant because they reveal the reasons for the actual continued use decisions and the reasons for future intentions to continue using HFSDAs. This is because previous studies in the Information Systems have either focused on intention or actual continued use decisions. Thus, this is an additional strength for our qualitative results that illustrates the importance of qualitative studies in revealing challenging realities, which are not demonstrated concurrently in one quantitative study. The revealed future mooring reasons are an original discovery since they extend the

adoption mooring reasons to be used in the post-adoption stage. This finding demonstrates that mooring reasons play an essential role not only in adoption and continued use decisions but also in future continued use intentions.

This inconsistency between our qualitative investigation results and these prior results shows the importance of taking context, type of technology, and business type into account for a more comprehensive understanding of the causes of continued use. These results are significant because they theoretically contribute to the development and extension of theory and concepts and they challenged well-examined quantitative findings. First, the findings of our study propose an expansion of the expectation confirmation model by incorporating compatibility as an additional significant factor influencing the continuous use of technology. Accordingly, the compatibility definition, which was proposed by Rogers (1995), it is imperative to broaden its scope to encompass its impact on current users, in addition to prospective adopters. Second, our findings indicate the need to expand the scope of precipitating events' influence by examining their effects on users' decisions and intentions to continue using technology, rather than solely focusing on the relationship between adoption intents and decisions. Third, our results suggest a theoretical extension to the influence of the mooring reasons by considering their impacts on users continued use decisions and intentions, not only adoption intentions or decisions. Fourth, these findings regarding customers' rationales for rejecting the application use exhibit a notable and intriguing contrast when compared to the outcomes of prior research on technology adoption. This aspect presents an opportunity for future research on these customers, as will be proposed in the conclusion chapter.

The aforementioned theoretical contributions hold great importance within the realm of Information Systems, as they provide empirical evidence of the need to expand upon extensively studied findings and concepts pertaining to the adoption stage as well as

additional developing of a well-established theory in the post-adoption phase. Moreover, these findings at the post-adoption level are also the optimal evidence that the owner's preferences, circumstances and orientations influenced her decision because she is a crucial component in her business (Gherhes et al., 2016; Jones et al., 2014). Thus, MEs' orientations cannot be excluded and must be considered. These findings are also important for researchers interested in studying digitalisation as a means to foster the expansion and long-term viability of home-based businesses. Specifically, it is significant in the Saudi context as it provides empirical evidence for researchers who proposed developing such intermediary applications, as our findings present arguments that either support the continued utilisation or cessation of such applications. Consequently, this will facilitate the development of this technology, thereby promoting the sustainability of those engaged in home-based businesses, particularly women, by tailoring it to their specific needs and those of their customers. In the following Section, Covid-19 effects on HFSDAs use and continuance use are discussed.

6.3.4. Covid-19 role and impacts on the adoption and post-adoption levels. Given that the current study began with the onset of the pandemic and data was collected during the pandemic, the impacts of Covid-19 were revealed. *Covid-19 has affected MEs' businesses, their experiences with HFSDAs use and their decisions to use, continue or stop using HFSDAs.* The detailed findings regarding these themes were presented in Chapter Four, Section 4.4.3.2 and Chapter Five, Section 5.4.

The Covid-19 pandemic is an external reason that negatively affected the whole world. For the MEs examined in our research, the results show that the negative effects caused by the sudden closure of physical stores during the pandemic prompted MEs to consider HFSDAs. In agreement with our result, the previous study demonstrated that the sellers' perceived vulnerability due to business closure during the pandemic significantly

triggered their behaviours towards adopting electronic marketplaces (Misra et al., 2022; Raza & Khan, 2021). On the one hand, digital transformation during Covid-19 positively influenced some MEs' decisions to use HFSDAs. These MEs considered using HFSDAs as a fundamental transformation during and after Covid-19. Digitalisation during the pandemic raised the sellers' awareness of the critical role of technology in supporting business (Akpan et al., 2022). Studies focused on small businesses during and after the pandemic revealed that sellers considered electronic marketplaces as a valuable platform for sustaining their business, given their useful technical tools, ease of use and efficiency (Misra et al., 2022; Raza & Khan, 2021). Given the lockdown, i.e., the quarantine and social distancing imposed by the Saudi government, and the digital transformation in many sectors during Covid-19, it was wise for MEs to have the resilience to embrace digital technologies (Edwards et al., 2022; Misra et al., 2022).

At the post-adoption level, the results indicate that although most MEs started using HFSDAs before or during Covid-19, the disruption of their business and HFSDAs during the lockdown affected their experience and decisions to continue or stop using HFSDAs differently. The results reveal that some who used HFSDAs before Covid-19 stopped using them during the pandemic and did not return to their use after this event. What prompted them to stop was the fear of the epidemic and the customers' fear of ordering during it. After the easing of restrictions and a return to normal daily life, some participants no longer wanted to continue using HFSDAs because of precipitating events, as discussed in Section 6.3.3, while others did because of fear. This finding is consistent with a study that found a negative relationship between perceived risk and usage attitude (Quevedo-Silva et al., 2016).

In contrast, others stopped using HFSDAs during the pandemic because of their customers' fears when ordering online because of trust issues with the drivers at the pandemic's peak. However, they became more interested in using HFSDAs after the digital

transformation during the pandemic. The fear of these MEs and their customers at the beginning of Covid-19 is a natural reaction, given the ambiguity of the causes and effects of the epidemic at the beginning of the pandemic (Kumar & Shah, 2021). What was abnormal was their surrender to what happened during the pandemic and their lack of entrepreneurial resilience to support their business again (Alhothali & Al-Dajani, 2022; Fredrickson et al., 2003; Zhao & Wibowo, 2021). This clearly reflects the impact of business owners' orientations and attitudes towards their businesses' success (Alshebami, 2022; Bullough et al., 2014). This is because many studies have proven that the pandemic has accelerated the adoption of digital businesses for consumers and sellers (Kumar & Shah, 2021; Misra et al., 2022; Muangmee et al., 2021; Raza & Khan, 2021).

For those who started using HFSDAs during the pandemic, the results show that some MEs switched to working with HFSDAs due to the closure of stores, as discussed earlier. However, they stopped using HFSDAs after the stores re-opened. They preferred to focus on serving the store's customers only. Their reaction is intelligible and is consistent with the result of Traynor et al. (2022), who found that in some restaurants using applications, their productivity and, thus, the quality of their service was negatively affected because demand was greater than staff capacity. On the contrary, some reflected on the positive effect of using HFSDAs during the pandemic towards increasing customer trust. Therefore, they decided to continue after the pandemic. This finding supports previous research on this point, which found a significant effect on customers' perceived trust by reading positive reviews and good ratings and perceived safety by reading the food preparation and delivery guidelines on customers' behavioural intention to use restaurant applications during the pandemic (Heng et al., 2018; Kumar & Shah, 2021; Muangmee et al., 2021). Thus, after the pandemic, HFSDAs' use and continued use were motivated by MEs' reflection on the consequences of the IPSs' closure and digital transformation during and after the pandemic.

It is clear from the results that different effects of Covid-19 on MEs exist. According to the results, MEs directly influence their decisions to use or continue using HFSDAs based on how they were personally impacted and their interpretation of what happened during the pandemic. It seems that those who used or continued to use the application after the pandemic has learned from what happened and have implemented proactive measures to avoid such negative impacts on their business in future. The aforementioned findings contribute to the existing body of research on the effects of the pandemic in accelerating the adoption of technology as a strategy to address uncertainty in diverse sectors, such as the restaurant industry (Misra et al., 2022; Raza & Khan, 2021; Xu et al., 2022; Yang et al., 2021). Our research findings demonstrate that the homemade food industry, similar to other sectors, has been profoundly impacted by the epidemic, thereby our findings have expanded these previous studies' findings. Moreover, these findings provide a significant theoretical contribution for the Saudi context because Alhothali and Al-Dajani (2022) noted that despite the increase in research interest in Saudi female entrepreneurship and the aspects associated with this topic, there are still unanswered questions about digital micro-businesses owned by women during the Covid-19 pandemic in Saudi Arabia. Thus, our results filled this theoretical gap in the literature. They are significant since they show the contradictory behaviours of these Saudi female MEs in response to what happened during the pandemic that affected the whole world. These results, which demonstrate the resilience of MEs and their decisions based on analysing the impact of the pandemic, which contributed to saving their businesses during this difficult period, carry important lessons and add value to the past research regarding uncertainty and resilience issues (Akpan et al., 2022; Edwards et al., 2022; Misra et al., 2022; Muangmee et al., 2021). These results also reflect their actions based on their orientations and personal and business circumstances, which will be helpful for new adopters to learn from these practices.

Furthermore, they are noteworthy as they demonstrate another strength of our qualitative findings, which aggregated these MEs' reactions towards what happened during the pandemic in one qualitative study compared to similar findings found separately in many earlier studies mentioned in this Section. This holistic investigation of MEs' reactions provides a comprehensive understanding of the impacts of the pandemic on their experiences and perspectives. It allowed for a more robust analysis and interpretation of the findings in light of past studies' findings, strengthening the validity and reliability of our qualitative research. Thus, these results contribute theoretically to this growing body of literature and provide valuable insights that deepen our understanding of the complex and nuanced experiences of individuals and communities affected by the Covid-19 pandemic that can inform future research and decision-making in the field of adoption and post-adoption studies. These comprehensive qualitative findings present in this study reinforce and provide robust support for the existing arguments advocating for increased qualitative research in the field of adoption and post-adoption literature, as previously emphasised in the reviews conducted by Shroff et al. (2022), Shankar et al. (2022), and Yan et al. (2021). Furthermore, these findings underscore the significance of qualitative results in uncovering interesting and comprehensive insights that were previously unexplored in the Saudi context. The MEs effects on the adoption and post-adoption levels are discussed in the next Section.

6.3.5. MEs role and influences on the adoption and post-adoption levels. MEs play a critical role in the adoption and post-adoption stages of HFSDAs. The results discussed in the previous sections showed this prominent role. The results demonstrated that the owner's attitudes, orientations, age and family circumstances positively or negatively influenced how those MEs formulated their decisions and intentions. Numerous studies have shown that entrepreneurs, especially those who work from home, take full responsibility for

their businesses (Chandna & Salimath, 2018; Gherhes et al., 2016; Jones et al., 2014; Nieto et al., 2014). Thus, the owners' role in supporting their business becomes vital and pivotal because there are no assistants for them in performing the work and making decisions (Dholakia & Kshetri, 2004; Faridi & Malik, 2019). This result relating to the owner's reasons is consistent with these studies since it shows how the owner's age, attitudes, orientation and family issues could influence HFSDAs' adoption and post-adoption decisions.

In the adoption stage, MEs' age had a surprising and unexpected role in motivating adoption. The results suggest that the young age positively affects their expected HFSDAs' ease of use. As discussed earlier, the familiarity of these young owners with the restaurant applications seems that positively affected their perceptions regarding the HFSDAs' use (Hwang et al., 2019). This part of the result aligns with other research, which found that younger people tend to be more outgoing and adventurous than older people (Lian & Yen, 2014; Yousafzai & Yani-de-Soriano, 2012; Zhou et al., 2014). Conversely, in our study, even non-young MEs were enthusiastic about using HFSDAs, regardless of the need for initial training. As previously discussed, these older owners were eager to use HFSDAs to deal with adverse issues in social ties. Here, these owners have ventured into using HFSDAs to avoid lost efforts and relationship problems due to late or non-payment. This finding is inconsistent with previous research on the negative role of age in adoption decisions of older users (Morris & Venkatesh, 2000; Peltier et al., 2012). One of the possible reasons is that our study is qualitative, which allowed the participants to explain the reasons behind their decisions transparently and enabled the present researcher to reach these detailed and realistic results. This finding is significant because it explores the diversity of the moderating role of age (Young, Non-young), which can assist the application owner in attracting MEs effectively and efficiently according to their individual needs and motivations. This extensive qualitative study, which did not delineate specific personal characteristics or age groups, has revealed

that age does not pose a hindrance to the adoption of new technologies. Our findings indicate that older participants in our study exhibited enthusiasm towards utilizing the application and continue to engage with it. This contribution has significant importance as it deviates from prior research by indicating the need to give particular consideration to the attitudes of older users when investigating usage behaviours and sustained utilisation by future information systems researchers. Furthermore, it calls for modifying the moderating role of sellers' age to examine its influence on the relationships between these social causes and non-young sellers' adoption and continuing use decisions.

Moreover, the result shows that family circumstances were one of the motivations for HFSDAs adoption. They also influenced the post-adoption level, as demonstrated in the previous Sections. On the one hand, the MEs who faced difficulty reconciling their work with their family responsibilities and obligations when working in IPSs decided to adopt the HFSDAs because they expected it would provide them with flexible work. In agreement with this result, previous studies have demonstrated that family obligations require attention and time from women, which often conflicts with their businesses' responsibilities (Muhammad et al., 2019). Thus, the business's success may be challenged (Jennings & McDougald, 2007; Muhammad et al., 2019). On the other hand, some MEs were motivated to use HFSDAs due to the presence of family support that facilitated the HFSDAs' use by older MEs. This finding supports previous research, which found that seeking help from family and friends enhanced small business owners' adaptation to new technologies (Turner & Endres, 2017). The findings of this study are noteworthy as they reveal the dual role of family issues and members. Specifically, the study demonstrates that familial obligations serve as a catalyst for female MEs to explore alternative marketplaces that align better with their life circumstances. On the other hand, the study highlights that family members themselves act as a motivating factor for certain female MEs to digitise their businesses and embrace this new technology. These

family obligations and support played a crucial role in the success of some female MEs in adopting digital platforms underscoring the significance of comprehending the complex interplay between familial obligations and commercial endeavours for women engaged in remote employment. Thus, this result supports our argument regarding the significance of focusing on women in the Saudi context, as they are the most influential family members and are significantly influenced by the family environment (Jennings & McDougald, 2007; Muhammad et al., 2019).

The third significant reason that directly affected the MEs' adoption and post-adoption decisions was their attitudes and orientations. The result demonstrates that ME's attitudes and preferences for restaurant applications positively influenced their attitudes towards the adoption of HFSDAs. This finding is consistent with AlBar and Hoque (2019), who found that experience with similar technology positively affects adopting new technology. Likewise, other studies revealed a positive association between the owner's knowledge of new technology and their attitudes towards change (Elbeltagi et al., 2013; Peltier et al., 2012). This is significant because the significance of MEs' mindset and technological openness in their adoption decisions is emphasised.

The result also reveals that MEs' orientation towards digitalisation and their purposes for going online were influenced by their business conditions before technology adoption. On the one hand, some entrepreneurs desired online presence to solve some problems and overcome the limited resources they faced in their businesses. The entrepreneurial and marketing orientations had a prominent and central role in this group's decision to adopt HFSDAs and how they exploit them. This is because their pre-adoption expectations were based on the need to proactively find innovative solutions to existing practical problems to overcome resource constraints. Further, it was an independent decision directed in the interest of their lives, their business and their customers. However, as early proactive adopters, the

adoption of HFSDAs has created some risks, which involved transferring the whole business's operations to HFSDAs, bringing existing customers to HFSDAs and investing to support their online stores. These risks were carefully evaluated and managed by those MEs, as they understood the potential benefits that HFSDAs could bring in terms of efficiency, cost savings, and customer satisfaction. Additionally, they recognised the importance of staying ahead of the competition in an increasingly digital marketplace. Thus, the importance and impact of entrepreneurial and marketing trends were clear to this group. This result is consistent with the results of Simmons et al. (2011), who found that the entrepreneurial and marketing orientation of the business owner had a significant and positive impact on the adoption decision and how to exploit the electronic presence. Similarly, a group of MEs who started their businesses directly through HFSDAs after Covid-19 have both marketing and entrepreneurial orientations. However, they have been motivated by the significant digital transformation during and after the pandemic, as discussed in Section 3.6.4.

On the other hand, entrepreneurs whose businesses were unsuccessful and lacked sales and customers before the adoption of HFSDAs were only sales oriented. Our findings reveal that sales-oriented owners were optimistic regarding the possibilities that HFSDAs would provide them with sales and customer acquisition because of the misunderstanding of HFSDA's advertisements. Therefore, they were motivated to adopt HFSDAs, given the lack of sales and existing customers. These motives for entering a new market to obtain sales and customers are positive and logical. However, they were based on an erroneous and irrational basis and expectations, resulting in a non-strategic and poorly thought-out adoption decision. Thus, although the decision to adopt this new technology was proactive, it was necessity-driven entrepreneurship due to a lack of resources, as this study showed.

Studies have shown that application management is responsible for marketing the application to attract new customers and increase their awareness of its existence (Wei et al.,

2018). However, this does not guarantee that sales will be generated and that customers will be drawn to each online store (Wei et al., 2018). In fact, the responsibility for creating a good reputation that attracts new customers and increases sales mainly lies with the online store owner (Kim et al., 2008). This misunderstanding also negatively affected their experience in using HFSDAs, as discussed in Section 6.3.2. No previous studies on the online food ordering literature have discussed how misunderstanding the advertisements' content might negatively impact potential sellers' expectations of adopting the technology. This result is significant because it confirms the role of advertisements in engaging users, as discussed in Section 6.3.1. It also highlights the need to consider the different needs of potential users and avoid unclear content that may mislead the viewers. However, not only the application's administration was blamed for choosing the advertisement's content, which might have misled these entrepreneurs. According to the focus group, the results show, beyond any doubt, that these MEs bear part of the responsibility for the adverse effects of the misunderstanding of the advertisement because they did not inquire about their roles, duties and rights before registering.

Understanding these differences in MEs' orientations and attitudes is important because it demonstrates the nature of the strong interrelationship between the owners and their businesses (Kim et al., 2008). In a study by Simmons et al. (2011), they demonstrated that the marketing orientation through identifying problems, and working to solve them by adopting technology, is relevant to the entrepreneurial orientation through taking risks and a proactive role in the market and optimising the use of available resources to innovate and add new value to the work. Our study reveals such an association between these orientations. This is because, according to the results, it was found that both approaches were essential and worked side-by-side to reach these positive effects of using HFSDAs on MEs' businesses and life. As discussed in Sections 6.3.2 and 6.3.3, the entrepreneurial and marketing orientations

have also influenced the use and continuous use. However, in addition to the findings of Simmons et al. (2011), our result shows in detail the effect of attitudes not only on the optimal use of available resources in HFSDAs but also on MEs' decisions and intentions for continued use. This strong correlation between marketing and entrepreneurial orientation aligns with the proposition of Murray (1981); namely, when entrepreneurs face a competitive environment, they direct their marketing focus in an entrepreneurial manner.

From the above, it is clear how some personal reasons influenced MEs' decisions and intentions for use and continued use, which can be considered an extension of the research of Picoto et al. (2014), who ignored the impact of the owner's reasons on the use or continued use of mobile business technology. Thus, these qualitative results helped to understand the motives behind their decisions and the extent of the intertwining between these reasons in different adoption stages in a non-linear manner, as shown in Figure 16. These findings substantiate our assertions made in Sections 1.3.2 and 1.3.3 regarding the significance of directing attention towards those engaged in home-based work, particularly women, since they are profoundly impacted by the domestic setting and familial relationships, particularly those with their spouses and children. As a result, their decision-making processes and work-related behaviours are influenced. Hence, the importance of considering the personal aspect in a comprehensive manner is emphasised; as previous studies ignored it, or only focused on how the business is independently affected by specific factors, such as age, education, or owner's innovativeness, without going into depth influences, as our study did. In this Section, the results of our study showed how those female MEs influenced their businesses, and the impact of use on the personal aspect of their life and productivity were emphasised in Section 6.3.2.2. This comprehensive investigation of the personal aspect influences and how it was influenced by the technology use is not explored in past quantitative or mixed methods studies, specifically those which examined the digitalisation of home-based businesses. The

results of our study also showed the importance of focusing information systems research on a specific technology and specialising in the reasons for adopting and experiencing using a specific category of business in a specific context. Thus, our study's findings prove that the one business model fits all businesses argument was a fault. By narrowing down the research scope to a specific technology, researchers can gain deeper insights into its impact on business operations. Furthermore, understanding the reasons behind adopting and experiencing a specific category of business in a specific context allows for more targeted recommendations and solutions to improve overall performance and efficiency. The following Section presents a summary of the current Chapter.

6.4. Chapter summary

This Chapter discusses the main findings related to the two research questions. The current study's results extend our thinking on the Information Systems literature by providing detailed knowledge regarding the adoption and post-adoption of HFSDAs among MEs. These results helped to explore the reasons that motivate MEs to leave IPSs and use HFSDAs, their experiences with HFSDAs and their impacts on the continuous use of this new technology. Furthermore, based on these results, an integrated conceptual model was built that explains the adoption, use and continued use of HFSDAs by Saudi female MEs in the homemade food sector, as shown in Figure 16. Throughout this Chapter, the findings were discussed according to what the data demonstrated, and the extent of their agreement or disagreement with previous studies and theories was compared, and their importance was emphasised. Comparing the results discussed to those of earlier studies, they ranged from similar to opposite or novel. This shows the wide range of theoretical contributions that our study's results have made to supporting, building upon, or adding to research on the adoption and use

of technology in the Information Systems literature. The next Chapter provides the research conclusion with its contributions, limitations and future research suggestions.

Chapter Seven: Conclusion

7.1. Chapter introduction

The previous Chapter discussed the research findings related to each research question. This Chapter starts by reflecting on the achievement of the research aim and questions by summarising the main findings. Then, how these findings contribute to knowledge is outlined. Next, the study's practical implications are discussed. Finally, the study's limitations and suggestions for future research are provided. The summary of the achieved research questions and objectives are provided in the following Section.

7.2. Overview of the achievement of the research aim and questions

This study has analysed why and how Saudi women MEs use HFSDAs in the homemade food sector. This thesis sought to explore the reasons that motivate MEs to switch from IPSs to using HFSDAs, how the use of HFSDAs influences their business and life and how these usage experiences impact the continued use decisions of HFSDAs. By observing the MEs throughout the switching process, a deep understanding and explanations of the basis for the identified switching reasons, use experiences and their impacts on the reasons for continuing or stopping these switching behaviours were achieved. This research adopted qualitative semi-structured interviews-based research to achieve the desired focused understanding. The logic of the push-pull-mooring model, technology-organisation-environment framework, entrepreneurial bricolage theory, expectation confirmation model and the work-life balance concept were used to analyse and explain the data abductively using the Gioia methodology. Valuable and contextual insights were attained into the motivations for switching to this new technology and the key business and personal benefits. Moreover, critical reasons for continuing or discontinuing using HFSDAs for MEs' businesses were revealed. This comprehensive understanding helped build an integrative conceptual model that clearly

explained the switching process phases and visualise the interrelationships between research phenomena (Gioia et al., 2010).

Overall, the current study aimed to answer two research questions to comprehensively understand the two phenomena under our investigation. The following research questions guided this study: Why did micro-entrepreneurs switch from intermediate physical shops to homemade food selling and delivery applications? How has HFSDAs usage affected MEs' personal life, businesses, and decisions to continue or stop using HFSDAs? The first question was answered in detail in Chapter Four, and the main findings from this question are discussed in Chapter Six, Section 6.3.1. All the associated sub-objectives were comprehensively achieved, which helped in the understanding of the IPSs' concept and business model, and the push reasons besides the pull and mooring reasons to use HFSDAs. The first result obtained by answering this question confirmed that IPSs have many inhibitors restraining their adoption and usage among Saudi women MEs in the homemade food industry. These restrictions and limitations are presented in extensive detail in Section 4.3. The second result demonstrated many pull reasons at the technological and organisational levels that pulled MEs towards adopting HFSDAs. These reasons are presented in Section 4.3.1. Based on the third result relating to the first question, three mooring reasons were identified that might facilitate or hamper MEs' adoption decisions. These reasons are given in Section 4.3.2.

Regarding second research question, all its sub-objectives have been appropriately reached and adequately explained. The findings are presented in Chapter Five, Section 5.2 and 5.3 and a comprehensive discussion is provided in Chapter Six, Sections 6.3.2 and 6.3.3. The first result demonstrated that HFSDAs provided these MEs with many valuable benefits for their life and business. HFSDAs have an efficient and effective business model that contributed to

overcoming most of the IPSs and social media's limitations. The second result revealed differences between the users regarding the reasons that motivated them to continue or discontinue HFSDAs use. The third result of this question resulted in three mooring reasons that played a significant role in the decision to continue using HFSDAs.

Given that the current study began with the onset of the pandemic and data was collected during the pandemic, the results revealed the participants opinions about the effects of the pandemic on their actions and their decisions to use or continue to use HFSDAs. The detailed findings about these themes are presented in Chapter Four, Section 4.4.2.2 and Chapter Five, Section 5.4. They are thoroughly correlated with the relevant literature in Chapter Six, Section 6.3.4. Furthermore, the findings demonstrated that the MEs behaved differently based on their interpretations, attitudes and orientations. These findings regarding the MEs role are presented in different Sections in Chapter four and five and discussed in Chapter Six, Section 6.3.5. The following Section discusses the main theoretical contributions of this study.

7.3. Theoretical contributions to Information Systems adoption and post-adoption literature

According to the reviewed studies in the Information Systems literature on the available IDMs, including restaurant applications, the aim and objectives of the current study are distinct from these prior studies that have concentrated on other forms of IDMs, such as eBay, Amazon, Etsy, Alibaba, Deliveroo, Just Eat or Uber Eats. Thus, for the studies on the intermediary mobile marketplaces within the Information Systems literature, examining the HFSDAs adoption and post-adoption behaviours among female MEs according to their subjective experiences helped make several significant contributions to knowledge, categorised below according to the different fields in the literature.

7.3.1. Contributions to Information Systems adoption literature. First, the current study contributes to the adoption literature by addressing the motivations of MEs to switch from IPSs to HFSDAs. As shown in the literature review Chapter, a vast number of studies in this field have examined technology adoption in different contexts, sectors, other types of technologies and other or mixed types of businesses. However, no attention has been given to HFSDAs' adoption among MEs in the context of homemade food. Thus, the present study expands technology adoption research by studying why a specific type of business, namely MEs working from home, switch to using this new technology in its context and sector. This study leverages and integrates the critical pillars of the push-pull-mooring model for examining switching behaviors and the technology-organisation-environment framework for exploring technology adoption as a theoretical framework to comprehensively explore the causes of MEs leaving IPSs and using HFSDAs. Consequently, many reasons were identified, mainly contextual and unique reasons, such as push, pull and mooring reasons for adopting HFSDAs.

Discussing these adoption reasons in Chapter Six, Section 6.3.1, clarified how these MEs differ in their rationales for adopting HFSDAs compared to restaurants and other types of businesses such as small, medium and large firms. It was clear from the findings in the discussion Chapter that there was a degree of similarity between the current study's results and the findings in different contexts regarding the adoption and post-adoption reasons for similar technologies, such as IDMs and restaurant applications. However, there were also unique and important findings that are context-related, representing the importance of focusing on this group of businesses using HFSDAs. Moreover, it has been clarified that restaurant applications are one form of intermediary mobile marketplaces, and the differences between restaurant applications and the HFSDAs under our investigation were previously discussed in the literature Chapter. Besides, it has been stressed and empirically proven that

there are differences between mobile and electronic commerce, which must be considered when investigating businesses' usage experiences (Huang et al., 2016; Picoto et al., 2014; Zhu & Kraemer, 2005). Accordingly, the researcher argues that this study expands the studies on the intermediary mobile applications within the Information Systems literature by providing a comprehensive model that explains MEs adoption, actual use and post-adoption of these HFSDAs.

Notwithstanding some caveats on generalisability to other businesses, this study contributes toward understanding MEs' behaviours with HFSDAs at the adoption and post-adoption levels. In particular, using this study's findings, this novel and grounded conceptual model from these qualitative data and existing theories was constructed, explaining MEs' reasons and experiences with this new technology in the Information Systems field. Thus, constructing this model helped to respond to a call for frameworks to assess the value of digital transformation for small businesses due to the pandemic to guide the transformation process in future (Mandviwalla & Flanagan, 2021). The present researcher believes this model would significantly impact subsequent research, as described later in this Chapter's suggestions Section. This is because no previous studies focused on the same purpose and reached the same model as this study. Furthermore, by analogy with the spread of research on restaurant applications, the researcher expects the same volume of interest in MEs' HFSDAs in the homemade food sector. This study serves as a spark that may ignite other researchers' enthusiasm to perform more research on using this technology by MEs interested in homemade food in different contexts. In addition, it is essential to clarify that the results of our study supported all the arguments in the four previous studies (ALosaimi et al., 2020; Alnaghaimshi & Alnaghaimshi, 2020; Ferrao et al., 2022; Tanko et al., 2019) that are used to justify the importance of developing these mobile applications for supporting MEs in the context of Saudi Arabia.

Second, there were some original adoption reasons from our study due to the focus on the MEs adopting this technology in the Saudi context. For example, except for two reasons, all the push reasons were unique and explored for the first time in our study. In contrast to the limited impact of government regulations on adoption, our findings revealed that the digital transformation of the Saudi government was an unexpected environmental reason that positively pulled MEs to use HFSDAs. This study also investigated the influence of MEs' personal aspects on their adoption and post-adoption decisions, which had been neglected or inadequately explored in previous research. Moreover, the double side effects of the social ties were explored, which can be used as an extension of the social influence operational definition. Unexpectedly and in contrast to previous studies, our results show that sellers' non-young age should be considered when analysing the relationship between the negative influence of social ties on their decisions to adopt new technology. This engagement of non-young sellers in the adoption of this technology suggests the need to reconsider this segment of age in the following adoption studies.

7.3.2. Contributions to Information Systems post-adoption literature. This study contributes to the post-adoption literature by focusing on the value of using HFSDAs on MEs' businesses and life and the effects of this usage on their decisions to remain using HFSDAs. In the post-adoption phase, this study used several theories to interpret and explain the findings, including the expectation confirmation model, entrepreneurial bricolage theory and the work-life balance concept. Utilising this combination of theories as the theoretical lens increased the explanatory power of the study's findings, which helped reveal the reasons for future continuance use intentions. It is important to clarify that this study contribute to post-adoption literature by being one of the first studies in the Information Systems field that interduce and employ the entrepreneurial bricolage theory from the Strategy field. Using the dimensions of this theory was useful and helped in interpreting the results effectively to

explain how MEs use the application and the available resources to get these impacts of technology use and create multiple benefits. This is because the theories used in previous studies that investigated the value of using technology for larger businesses, such as resource-based theory and dynamic managerial capabilities, did not provide a useful theoretical lens through which the value of the digital transformation of home-based businesses via this technology can be understood. Thus, for the following research in this segment, it is recommended to use the entrepreneurial bricolage theory logic to explain how the owners of these businesses can craft and merge the available resources at hand to create value for their businesses.

On this note, this study examined the effects of pre-adoption expectations on how MEs exploited the available services and functionalities offered by HFSDAs. As discussed in Chapter Six, Section 6.3.2, it was found that there were different experiences, which depend on the breadth and depth of the use of HFSDAs. The qualitative empirical findings showed several positive effects of using HFSDAs on the business and life of MEs with positive experiences and some with neutral experiences who actively supported their shops. On the other hand, no usage impacts were identified by the MEs with no-effect experiences and some of the neutral experiences' users, who were unwilling to adequately support their shops. These differences in experiences and perceptions of the value of HFSDAs' usage are valuable discoveries in this study. It sets the stage for new adopters, in particular, to benefit from best practices for those who had positive experiences and avoid the bad practices of those who were unwilling to support their online stores. Moreover, the results of our study have proven that HFSDAs are instrumental in supporting the day-to-day activities of MEs and facilitating coordination between their businesses and life requirements. Thus, these best practices can be used to educate those with neutral or no-effect experiences to enable them to use this technology more effectively. In addition, these differences in how the application is used have

also highlighted the critical and influential role MEs play in supporting the success and continuity of their business. Through the optimal use of available resources, these continued users create benefits and added value for themselves, their businesses and customers at the lowest costs by exploiting what is available on the HFSDAs. Thus, these qualitative findings are valuable as they showed the intercorrelations between the pre-adoption expectations and the diversity in the impacts of using HFSDAs.

Second, at the post-usage level, this study contributes by exploring the effects of the usage of HFSDAs on MEs' decisions to continue or discontinue HFSDAs use. The experiences of MEs with HFSDAs usage at the actual use level influenced these decisions. Consequently, according to the expectation confirmation model, some MEs continued because they were satisfied since their pre-adoption expectations were confirmed with their post-adoption perceptions, whereas others stopped because of dissatisfaction. However, our results revealed a new reason for continuing or stopping HFSDAs use that can be used as an extension of this model. The results showed that the application's compatibility with the current situation of some MEs encouraged them to continue using it, not their complete satisfaction with the experience. On the contrary, some indicated that they stopped using the application due to its incompatibility with their current conditions due to the emergence of unexpected events that negatively affected the continuity of use despite their satisfaction with the HFSDAs' use experience. This remarkable theoretical contribution contributes to expanding the theory behind the expectation confirmation model and paving the way for further research. Furthermore, it is considered significant theoretical discovery because it responds to Yan et al. (2021) call for considering the effect of compatibility on continued use decisions.

Third, the future mooring reasons that may facilitate or hamper future MEs' intentions to continue using HFSDAs were revealed. Previous studies did discover such reasons; they

were either focused on the reasons for current adoption or continued use decisions or intentions. However, our study revealed this set of future mooring reasons that may motivate or discourage future MEs' intentions to continue using HFSDAs. These future mooring causes are an original and vital discovery as they extend the push-pull-mooring model to be used in the Information Systems post-adoption stage. This finding demonstrates that mooring reasons play an essential role not only in adoption or continued use decisions but also in future continued use intentions.

Fourth, the results also showed the role of precipitating events on the discontinuance use decisions, which help the present researcher to propose their expected impact on the continuance use intentions. To our knowledge, the effect of precipitating events on the period between actual use and the decision to continue or stop using the technology has not been studied. Thus, these results regarding the influential role of precipitating events in promoting or hindering the continuance use decisions and intentions can be considered an extension of the operational definition of precipitating events (Krueger et al., 2000; Moghavvemi & Salleh, 2014).

Finally, the Covid-19 impacts on MEs' adoption decisions of HFSDAs were determined, which is a novel finding about MEs in the context of Saudi Arabia, given the originality of this investigation in its context (Alhothali & Al-Dajani; 2022). Thus, another gap in the Information Systems literature was filled by exploring the effects of Covid-19 on these MEs' business, decisions to use HFSDAs and to continue or discontinue the use of HFSDAs during and after the pandemic.

The above theoretical contributions helped to address other contributions. First, they helped to respond to the calls to distinguish research in MEs from other businesses due to the unique characteristics and limited resources and capabilities that influence MEs' behaviours and decisions (Brawley & Pury, 2017; Jones et al., 2014; Richbell et al., 2006). Focusing only on

MEs in our study is seen as a group gap in the Information Systems adoption and post-adoption literature. This is because most previous studies in other contexts mixed all types of business or focused on adopting other technologies by MEs and rarely considered the influences on and of the personal aspect together. It was found that MEs' adoption and post-adoption behaviours were influenced by their attitudes and orientations, family issues, limited resources, business circumstances before adoption and the social and environmental systems around them, as discussed in Chapter Six, Section 6.3.5. Furthermore, some studies have advocated adopting qualitative research to investigate a new phenomenon in a particular context (Dholakia & Kshetri, 2004; Thabela et al., 2019; Lussier & Halabi, 2010; Mallat et al., 2009; Shultz, 2015). This is because the interaction of stakeholders with the environment may vary independently, depending on the specific context, resulting in gleaning new contextual insights, which is critical when examining entrepreneurs' experiences (Autio et al., 2014; Davidsson, 2015; Lumpkin & Dess, 1996; Van Burg et al., 2022; Welter, 2011). This made the qualitative results of this study contextual and distinctive, and the importance of focusing on entrepreneurial phenomena in a specific context clearly emerged (Lumpkin & Dess, 1996; Van Burg et al., 2022). Therefore, it is logical to argue that this study filled a group gap by exploring MEs' behaviours in adopting and post-adoption of HFSDAs and providing an integrative model that explains these phenomena.

Second, as mentioned in the literature Chapter, all recent systematic literature reviews on technology, including restaurant applications, confirmed that qualitative research was scarce compared to quantitative research. They advocated more qualitative investigations in the future due to their role in providing a holistic understanding of the phenomenon of adoption (Gonzalez et al., 2022; Li et al., 2020; Shankar et al., 2022; Shroff et al., 2022; Yan et al., 2021). Moreover, two of these reviews emphasised the lack of qualitative research regarding the technology's continued use (Yan et al., 2021) and qualitative research on the reasons for

continued restaurant applications use from the subjective perspective of restaurants (Shankar et al., 2022). Based on the above, this study filled a methodological gap in the Information Systems literature, mainly because no qualitative study focused on the same sector, context, type of business and the HFSDAs business model as in this study. With these contributions, this study contributed to the Information Systems adoption and post-adoption literature by filling this methodological gap and responding to these calls by adopting qualitative data collection and analysis methods.

Third, as stated previously in the literature Chapter, only four studies in the context of Saudi Arabia indicated the need for developing mobile applications to support MEs' home businesses without considering the actual existence of HFSDAs (ALosaimi et al., 2020; Alnaghaimshi & Alnaghaimshi, 2020; Ferrao et al., 2022; Tanko et al., 2019). This is considered a clear indicator demonstrating that, at least in the Saudi context, no previous studies investigated MEs' experiences with IPSs and HFSDAs. Furthermore, Alnaghaimshi and Alnaghaimshi (2020) briefly highlighted two of the IPSs' policy limitations discussed comprehensively in this study. However, they did not explain the business model of these IPSs and other limitations. Therefore, given the mentioned findings in Chapter Four, Section 4.3, which are discussed in Chapter Six, Section 6.3.1, it is logical to argue that the presented insights helped fill context and literature gaps. On the one hand, filling this context gap benefits the Saudi Arabian situation, as is discussed in the practical implications Section in this Chapter. On the other hand, the results of this study helped create a deep understanding of the concepts of IPSs and HFSDAs and provide an expanded explanation of the business models for these intermediary marketplaces. These concepts and their business models were introduced for the first time in the studies interested in exploring different marketplaces used by MEs, which fill a literature gap. This is because these findings helped expand this body of studies by providing it with this novel knowledge about these new types of intermediary

marketplaces that were not previously researched. Therefore, other countries may benefit from the experience of Saudi Arabia in developing these IPSs and HFSDAs. However, they should also work to reduce the adverse effects on MEs operating in these marketplaces.

Finally, this study adds significant findings to the studies concerning the switching behaviour within the Information Systems literature by exploring MEs' reasons for switching from IPSs to HFSDAs. In the literature review Chapter, it is recognised that there are abundant studies on user-switching behaviours. Some of these studies have experienced business switching between IDMs, between an IDM and another intermediary mobile marketplace or between a personal physical store and a personal website or mobile application. However, no study in the Information Systems literature illustrated the business switching behaviours between two types of intermediary marketplaces, as in our study, in particular from IPSs (offline intermediary marketplaces) to HFSDAs (mobile intermediary marketplaces) and using the same sample (i.e., the MEs). The current study focused on MEs' switching behaviours between IPSs and HFSDAs in the context of Saudi Arabia.

Overall, as discussed in this Section, these findings helped fill contextual, literature, group and methodological gaps. Moreover, these qualitative findings revealed unique contextual results that could stimulate theory and practice within this new scope: HFSDAs for MEs not only in the context of Saudi Arabia but also in other Gulf countries. When comparing the current study's findings with those of previous studies, it was seen that they varied in terms of similarity, opposition, or novelty. These findings have made significant theoretical contributions to the existing body of research on adopting and utilising technology within the Information Systems literature. These contributions have served to reinforce, expand upon, and develop the current understanding in this field. Our study's results underscore the significance of directing information systems research towards a particular technology and

specialising in the rationales for adopting and using this technology by a specific business category inside a specific setting. Therefore, the outcomes of our study demonstrate that the notion of a one business model applicable to all businesses is flawed. Researchers can enhance their understanding of the effects of specific technologies on corporate operations by limiting the scope of their research to comprehending the underlying rationales for adopting and implementing a certain business category within a specific context enabling the formulation of more precise recommendations and solutions to enhance overall performance and efficiency. The practical implications of the current study are presented in the next Section.

7.4. Study practical implications

Bridging the mentioned contextual, literature, group and methodological gaps in the former Section leads to constructive and rich knowledge that can be used theoretically and practically. It can be used theoretically to inspire future research in MEs' adoption and post-adoption of HFSDAs, as discussed later in Section 7.5. Practically, this knowledge has many implications for IPSs and HFSDAs owners, HFSDAs developers, decision-makers, MEs and their customers and the tourism industry. These implications are discussed in the following subsections.

7.4.1. Implications for HFSDAs owners and developers. Although HFSDAs offer many advantages for MEs, our results suggested that there is room for some developments to enhance the MEs' experience with HFSDAs, as is explained in the following.

First, it has been found that some MEs do not transfer all their customers onto the application because they can personally deliver orders to them. The practical implication for HFSDAs owners and developers to satisfy more entrepreneurs is to expand the delivery options to include the option of personal delivery and not only the option of delivery by the

application's drivers. Additionally, this improvement would contribute to solving a problem that occasionally happened regarding the lack of drivers and pending orders. Thus, avoiding these pending orders satisfies both parties, i.e., the buyer and seller. This modification would also increase the number of users, both sellers and customers.

Second, the results of the current study showed that MEs complained about the centrality of the modifications to the product menu, pictures and shop information. This study contributes by advising them to decentralise these processes. This development would be easier for the application's management and beneficial for MEs. Consequently, the process of uploading product images and adjusting the product's menu and data will be accomplished by the store owner. This decentralisation appeals to the MEs' desire for work flexibility. Moreover, our study revealed that those who stopped using HFSDAs did not feel responsible towards their online store. Thus, assigning MEs the task of modifying their data and photos would also raise their enthusiasm towards their store and increase their sense of responsibility towards their store's presentation, which would attract new customers to them (Li et al., 2019).

Third, the results demonstrated that all MEs were unaware that the application had become a social institution even though the announcement was visible on the application's banner. Similarly, some of them misunderstood the application's advertisements on social media. Therefore, application owners are advised to alert new MEs of their rights and duties towards their stores and available services during registration. This would increase their satisfaction with the application's experience and reduce the number of those who stop using it later. In addition, it is suggested that the application owner review the new advertisements and direct them either to customers or entrepreneurs, not combine them. This is because the current result showed that some MEs were confused since the advertisements were directed

more to customers, and they did not clearly understand what was required of them as business owners.

Fourth, the results showed the importance of the note and feedback box in making customers enjoy a customised product according to their desire. However, it was discovered that the store's owner occasionally does not understand what is written in this box and needs to communicate with the administration, which in turn communicates with the customer to clarify the request. The application developer should add a direct chat feature between the customer and the store owner under the supervision of the application management. This change would make it easier for the store owner to understand the customer's desires more clearly, develop their relationship, build trust and cultivate loyalty (Tan et al., 2019).

Fifth, the results indicated the need to improve product filtration and search systems to quickly facilitate customer access to the desired product.

Sixth, one of the critical contributions of our study for the application owners is the set of future mooring reasons that play an essential role in the intentions of MEs to continue using HFSDAs. Application owners should consider these reasons, which include continuing to develop the application and the technical and administrative support with reasonable fees. This would help the application owners to complete an excellent "lock-in" for these MEs by establishing and maintaining convenient usage experiences (Shapiro et al., 1999, p. 135).

Seventh, the results of this study showed how switching from HFSDAs that charge fees on transactions to other applications that charge annual fees in advance played a fundamental role in changing the behaviour of one entrepreneur towards her stores and increased her sense of responsibility towards its success. Therefore, the application owner is advised to offer MEs the option to choose the method of paying the fees, either annually or according to the sale. This would satisfy most MEs by selecting the most convenient payment method according to the number of their sales and their financial resources. Furthermore, it

would help raise the responsibility towards their stores' success when making this first decisive decision at the registration stage.

Finally, it is paramount to clarify and declare that all these recommendations for developing the application and advice have been submitted to the application's management and are implemented in the new version of the selected HFSDAs, which is available in the applications' stores. Enabling the HFSDAs providers and developers to understand the opportunities and limitations in the current forms of these platforms is a significant contribution. This is important for enhancing the quality of their platforms, which supports this segment of business and increases their satisfaction, loyalty, productivity and sustainability. Moreover, it is crucial because most studies on users' adoption and post-adoption behaviours of any new technology tend to focus on the customers as consumers to increase their retention and purchase rates. However, this research is one of the rare studies considering the other part of stakeholders (the sellers) and how the technology developers and providers can satisfy and motivate them to continue using these platforms.

7.4.2. Implications for IPSs owners. There are two practical implications from our results for the IPSs owners. First, this study's results contribute to raising IPSs owners' awareness about the shortcomings of their current policy and its negative impact on the MEs' businesses and life. This result would help the owners understand their shops' current situation and develop them to satisfy the needs of the MEs and their customers. According to the results, MEs complained about the daily work requirement and the imposition of the specified quantities in the IPSs. This finding suggests that the shop's owner should reconcile the capabilities of MEs with his/her interest in the store's appearance and the availability of all products. Therefore, in order for store owners to maintain a high level of profitability while also fulfilling their desired social responsibility of providing sales points to assist MEs working from home, they must reduce the stringency of their policies in order to create a win-

win situation in which everyone involved benefits. Second, this research demonstrates the detrimental consequences of the non-strategic locations of certain IPSs, which significantly impede their efficacy and long-term viability within the market. Therefore, it is imperative for store owners to allocate greater attention to the selection of store sites, as these locations play a pivotal role in either facilitating or impeding the success of their shops. Choosing the right store site involves careful consideration of factors such as foot traffic, accessibility, and competition in the area. By strategically selecting a location that aligns with their target market and offers convenience to customers, store owners can increase their chances of attracting and retaining a loyal customer base. Additionally, regularly evaluating the performance of the chosen site and making necessary adjustments can ensure continued success in a competitive market.

7.4.3. Implications for decisions makers. First, this study shows how the adverse effects of the IPSs policy motivated MEs to switch to HFSDAs. However, despite their voluntary registration in HFSDAs, the results demonstrate how and why the MEs had different user experiences. These diverse experiences emerged due to differences in MEs' attitudes, orientations, family and business circumstances, and limited resources and abilities. Thus, this may help decision-makers, such as the Saudi government and investors, direct financial or educational support in the appropriate path according to the needs of each group of MEs.

Second, the findings indicated that the whole cohort of interviewed MEs, regardless of their varying ages, educational backgrounds, and cities, exhibited a lack of awareness regarding the legislation pertaining to the employment of productive families that was enacted in 2018. This observation indicates a potential issue, indicating that despite the government's efforts to disseminate these laws, individuals affected by these policies may still lack awareness of them. Hence, it is imperative for governmental and non-profit

organisations responsible for managing the affairs of MEs to intensify their efforts in providing clear elucidation of these regulations. Furthermore, despite the presence of these laws, the limited extent to which they are enforced has resulted in the persistent operation of this industry informally. The reason for this observation is that the research findings indicate that the homemade food sector can be classified as an informal sector due to its strong dependence on the cultural norms prevalent in Saudi society. Additionally, the customer's inclination to purchase from home-based businesses is influenced by the trust formed via the Islamic religion's value of honesty. However, it is necessary to implement further laws to effectively tackle concerns related to food safety and kitchen hygiene. This is particularly important as a significant number of MEs operate without possessing any health or free-lancing certifications. The implementation of more stringent restrictions can serve to instil customer trust in the safety and quality of the food being purchased from these businesses. Moreover, the implementation of mandatory health and free-lancing certifications can significantly enhance the overall professionalism and trustworthiness of the handmade food businesses.

Third, numerous MEs appeared unaware of some of the mentioned Saudi government initiatives to support female entrepreneurs. Thus, it is vital to expand the dissemination and publicity of these initiatives to reach all beneficiaries in the country. In addition, empowering these women working from home to become productive entities in the Saudi local economy in a sustainable manner requires the collective cooperation and coordinated efforts of all stakeholders, directly and indirectly involved.

Forth, the study's results revealed the current status of these intermediary marketplaces for MEs in the context of Saudi Arabia. This result helps investors desiring to invest in one of these marketplaces to understand each market's nature and role in supporting these MEs, both the advantages and disadvantages. It is important to note that our study's

results, including these recommendations, will be submitted to the Permanent Committee for Productive Families responsible for the National Platform for Productive Families (NPPF, 2023), who practically support MEs and will benefit from our results.

7.4.4. Implications for MEs and their customers. First, this study explored the potential role of HFSDAs in supporting MEs compared to other trading platforms, such as IPSs and social media accounts. This is a significant practical contribution for the MEs in Saudi Arabia and other Gulf countries since they share similar business norms. On the one hand, this result helps non-adopters from these MEs to make the right and informed decision regarding which intermediary marketplaces they should operate in according to their orientations, attitudes, business and family circumstances, and their limited resources and capabilities. On the other hand, the produced empirical findings have contributed to the existing knowledge and understanding of what role and current areas of intermediary marketplaces require further improvements in Saudi Arabia. This aligns with the Saudi Vision 2030 interventions for supporting female entrepreneurship. Moreover, it helps enhance the outcome and survivability of the home-based businesses, which undoubtedly contribute significantly to most national economies by decreasing poverty, increasing the self-employment rate and consequently enhancing societies' living quality (Akoten et al., 2017).

Second, the customers of these businesses can benefit from this study's findings by understanding the impacts of operating in different marketplaces on MEs products' prices, trust-building and the whole customer buying process.

Third, the results revealed the appropriateness of using the HFSDAs to sell homemade food, considering its sensitivity. Thus, this result may help other producers of craft products that are not sensitive, like gifts, consider using these intermediary mobile marketplaces to display and sell their products. Overall, understanding these findings would

help MEs develop increasingly successful and more innovative business models to sustain their businesses.

7.4.5. Implications for the tourism industry. The results showed a positive influence of HFSDAs in building online shops' legitimacy and reputation for homemade food sellers. Moreover, Sims (2009) argued that visitors' enthusiasm for traditional and local food products is perceived as an enabler for the sustainable tourism experience. Therefore, this result is necessary for the decision-makers in the Ministry of Tourism, who arrange food festivals, to easily find MEs with a good reputation. Thus, they could advise and encourage tourists to use HFSDAs to reach local chefs and enjoy a unique experience of traditional food. This adds value to their trip to the cities of Saudi Arabia and deepens the authenticity, heritage and culture of the country in their minds. The next Section discusses the limitations of the current study and suggests areas for future research.

7.5. Study's limitations and directions for future research

The strength of a research project lies in recognising its limitations that should be considered in future research. The first limitation of our study relates to the research design since it was a series of semi-structured interview-based research design with a small sample size. The qualitative design is likely to limit the applicability of the findings to other geographic regions, which do not share the same Saudi business and culture norms. Thus, it is suggested that future research could replicate our study in other contexts to contribute to the credibility and generalisability of our findings. It is also recommended to conduct a comparative study to explore MEs' motivations for adopting or continuing the use of HFSDAs or the potential of these HFSDAs in supporting MEs' businesses and lives in different countries by adopting multiple case study designs with qualitative methods. This would verify the context influence

on the findings (as our study found) and add additional insights to the existing knowledge regarding this technology.

Second, our study focused on HFSDAs that only charge transaction fees. One of the participants explained her experience with one of the intermediary mobile marketplaces, which imposes annual fees to be paid at the beginning of the year in return for using the online store. What is interesting about her experience is that her attitude and sense of responsibility towards her online store completely changed when she moved to a store that required an annual fee to be paid in advance. A future case study could investigate these differences in behaviours and attitudes between MEs on intermediary mobile marketplaces with annual fees and another with fees on transactions only. However, suppose the owner of The Chef applied our recommendation to provide entrepreneurs with the option at the registration phase to choose the type of fees. In this case, the study can be completed on the same application and compare the results and behaviours of the two categories. The results are expected to be more realistic and interesting because they use the same tools and receive identical administrative and technical support. This study may reveal valuable insights for new adopters regarding which fees are appropriate for which type of MEs.

Third, our study aimed at a general and deep understanding of multiple phenomena that are linked to each other. The robust and rich analysed data has been beneficial for understanding MEs' reasons for switching from IPSs to HFSDAs, their experience with applications and the impact of these experiences on the decision and intentions of continuous use. Indeed, our results achieved this general objective of the study and an integrative conceptual model of HFSDAs' adoption reasons, use impacts and post-adoption decisions and intentions were developed. However, the general recommendation for future quantitative studies is to study

these phenomena separately to easily examine our qualitative findings regarding each phenomenon using quantitative methods.

By outlining these limitations, we acknowledge their existence. However, they do not weaken or minimise the significance of our findings. They are presented to encourage future research based on adoption and post-adoption behaviours within the intermediary mobile marketplaces among MEs. Moreover, they are outlined to enable the reader to consider them when interpreting the current study's results. Additionally, there are other areas for future research in this domain. First, our study focused on MEs' experiences adopting and using intermediary marketplaces in physical stores or mobile applications. As discussed in Section 6.3.3, customers' refusal to use HFSDAs was one of the reasons why some MEs discontinued use because it was incompatible with current customers' needs. In the present study, the researcher highlighted the reasons behind the customers' rejection of HFSDAs from the MEs' perspectives. However, there remains room for more research on this issue from the customers' perspectives. Thus, in future research, it would be interesting to hear the opinions of their customers. The purpose would be a deeper understanding of why they refuse to use HFSDAs operated by MEs, while agreeing to use restaurant applications and IPSs for MEs, given that all these marketplaces add a 15% order fee to the selling price.

Second, the study investigated data from a single sector, homemade food, that embodied many unique attributes related to food safety, sensitivity, quality and taste compared to other crafting products. Therefore, future research could replicate this study using other industries to examine the potential of using these intermediary mobile marketplaces in supporting the growth and sustainability of MEs who produce other crafting products, such as gifts or craftworks, in the context of Saudi Arabia. This would verify our findings and add additional insights to the existing knowledge.

Third, our study revealed clearly and comprehensively the advantages of using HFSDAs compared to IPSs. It unintentionally highlighted, since it was outside the scope of this study, some disadvantages of using social media for home-based businesses. In future research, an intentional focus could be placed on comparing social media and HFSDAs for MEs in the Saudi context. This would elicit more insights into which channel provides more support to their businesses and facilitates their daily activities with more transparent, allowing more focused and compelling findings.

Fourth, some of the participants in this research continued HFSDAs use because they are compatible with their current conditions. A prospective study of observing their behaviour with HFSDAs, assessing how their perceptions of HFSDAs can be developed and determining how they maintain their sustaining in these applications would be worthwhile.

Fifth, it would be interesting if a study examined the content of past advertisements of the selected HFSDAs to assess whether they were targeted to customers or MEs. Moreover, to investigate how celebrities screened the clarity and accuracy of technology advertisements. The goal is to understand why some MEs misinterpret these advertisements and how they can be improved to become more targeted and clearer. Their impact should be measured, perhaps by applying action research to design advertisements that only target the category of entrepreneurs would be beneficial. This Chapter's summary is provided in the next Section.

7.6. Chapter summary

This Chapter presented the main conclusions of the current research. This study investigated critical new business phenomena about the intermediary mobile marketplaces within the Information Systems literature that occurred in Saudi Arabia. This research significantly addresses different gaps by enhancing the understanding of this new way of conducting

home-based businesses among MEs in the homemade food sector. This Chapter started by summarising the attainment of the research purpose by discussing the accomplishment of the research questions. Then, it highlighted the theoretical contributions to knowledge, context, group and method in several kinds of literature. Next, the study's practical implications were discussed. Finally, the Chapter discussed the limitations and suggestions for future studies.

In conclusion, this study allowed a deeper exploration of the adoption and post-adoption of a nascent technology in the context of Saudi Arabia. Using the lens of several theories, the present researcher developed an integrative conceptual model illustrating the HFSDAs' switching reasons, actual use impacts and continued use reasons of the HFSDAs among MEs. This model explains the investigated business phenomena by highlighting the interplay and the interlinkage between several reasons influencing MEs' usage of HFSDAs as their primary trading venue in Saudi Arabia. The identified findings are likely to be significant drivers of research on HFSDAs for MEs in future research. Overall, the results suggested that operating in the HFSDAs can create an ecosystem that would be not only beneficial for direct stockholders, such as MEs, customers, application management, Saudi government and drivers but also indirect stakeholders, including those who sell the packaging, cooking material and those who care about reducing plastic and food waste and carbon emissions. Thus, understanding these phenomena and the obtained constructive and rich knowledge hopefully allows existing and future stakeholders to undertake informed actions to utilise or support this new technology.

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Appendices

Appendix A.1. Interview guide:

A. Introduction:**A.1. Introducing ourselves:**

Name, educational level, marital status, financial status, having another source of income or not, for example, an employee in the private or public sectors.

A.2. Introducing the research topic and voluntary participation:

Summary of what has been sent to her in the invitation letter.

A.3. Asking about the business background:

Business age, Business goals, motivations and challenges, current trading platforms, positive, neutral or negative experiences with the physical stores, Business progress and development, and whether she is a sole proprietor of the HBB, random or systematic management of the business.

B. Reasons to use and switch to HFSDAs:**B.1. Reasons to leave intermediate physical stores:**

- What were the reasons behind moving from the intermediate physical store and adopting the application as a trading platform?

B.2. Reasons to use the application:

- What were the reasons behind choosing an intermediate mobile application as a trading platform over an intermediate physical store?

B.3. Reasons to continue or discontinue the application use:

- What might motivate you to keep or stop using the application?

- Did the Covid-19 pandemic affect the decision to use or continue using this application?

C. Experience effects:

- For micro businesses who have taken a step further into expanding their business to develop an m-commerce presence, what are the key differences between your trading in the application against the intermediate physical stores?

C.1. Opportunities (positive effects):

- What are the advantages and opportunities of using the application?

- How did the application help you prosper your business?

- How did the application help you prosper in your life?

- Has this role increased during the Covid-19 pandemic, and how?

- To what extent do you think you have optimally used this mobile marketplace, and why?

C.2. Challenges (negative effects):

- What are the disadvantages and challenges of using the application in your business or life?

- How do you deal with these disadvantages and challenges?

- To what extent do you think you can overcome extra challenges?

D. Conclusion:**D.1. Thanking the interviewee for her efforts.****D.2. Asking for any concerns or questions.**

أ - مقدمة:

أ.1. التعريف بأنفسنا.

الاسم، المستوى التعليمي، الحالة الاجتماعية، الوضع المالي، وجود مصدر دخل آخر أم لا، على سبيل المثال، موظف في القطاع الخاص أو العام.

أ.2. التعريف بموضوع البحث والمشاركة التطوعية:

ملخص لما تم إرساله إليها في خطاب الدعوة.

أ.3. السؤال عن خلفية العمل:

عمر العمل، أهداف العمل، الدوافع والتحديات، منصات التداول الحالية، التجارب مع المحلات، تقدم الأعمال وتطويرها، الإدارة العشوائية أو المنهجية وما إذا كانت المالك الوحيد لعملها.

ب - أسباب استخدام التطبيقات والتحول لها:

ب.1. أسباب ترك المحلات المادية الوسيطة:

ما أسباب الانتقال من المحلات الوسيطة واعتماد التطبيق كمنصة تداول؟

ب.2. أسباب استخدام التطبيق:

ما هي الأسباب وراء اختيار التطبيق الوسيط كمنصة تداول بدلا من المحلات الوسيطة؟

ب.3. أسباب الاستمرار أو التوقف عن استخدام التطبيق:

- ما الذي قد يحفزك على الاستمرار أو التوقف عن استخدام سوق الهاتف المحمول الوسيط هذا؟

- هل أثرت الجائحة على قرار الاستخدام؟

ج - تأثيرات التجربة:

- كونك صاحبة مشروع منزلي خطت خطوة إلى الأمام في توسيع أعمالها لتطوير وجودها عبر الانترنت، ما هي

الاختلافات الرئيسية بين عملك في التطبيق مقارنة بالمحلات الوسيطة؟

ج.1. الفرص (الأثار الإيجابية):

- ما هي مزايا وفرص استخدام التطبيق؟

- كيف ساعدك التطبيق في ازدهار عملك؟

- كيف ساعدك التطبيق على الازدهار في حياتك؟

- هل ازداد هذا الدور خلال جائحة كورونا وكيف؟

- إلى أي مدى تعتقد أنك استخدمت التطبيق على النحو الأمثل، ولماذا؟

ج.2. التحديات (الأثار السلبية):

- ما هي عيوب وتحديات استخدام التطبيق في عملك وحياتك؟

- كيف تتعاملين مع هذه العيوب والتحديات؟

- إلى أي مدى تعتقد أنه يمكنك التغلب على المزيد من التحديات؟

ج.3. الاستخدام المستمر:

- إلى أي مدى تعتقد أنك ستستمرين في استخدام هذا التطبيق، ولماذا؟

- هل أثر جائحة كورونا على قرار الاستمرار في استخدام هذا التطبيق؟

د - الخاتمة:

د.1. شكر الضيفة على جهودها.

د.2. السؤال عن أي مخاوف أو أسئلة.

Appendix A.2. focus group guide:

A: First focus group consists of 5 users who have discontinued or continued to use but with a neutral view of the application and a passive role in supporting their online stores. The following steps were taken:

- 1- Introduction
- 2- Introduce the aim of the study and this meeting
- 3- Present the result related to this group
- 4- Discuss specific areas that need to be explained, such as:
 - What did you understand from the advertisement?
 - Was your entry because your customers are few, and you expected the application would bring new customers to you?
 - Did you ask your current customer outside the app about their readiness/willingness to use it?
 - What does the success of your business mean for you?
 - How is this meaning of success related to your online shop?
 - To what extent do you feel that you are responsible for the success of this online shop? Why?
 - How do you plan to build your shop identity?
 - How do you plan to build a good customer relationship and satisfy them?
 - In general, how do you advertise your business anywhere, e.g., on social media?
 - Besides the technical tools and support, are you aware of the financial and managerial support from the application, as it is a certified social institution created for this purpose?
- 5- conclusion

أ: تتكون المجموعة البورية الأولى من خمسة مستخدمين توقفوا عن الاستخدام أو استمروا في استخدامه، ولكن بنظرة محايدة للتطبيق ودور سلبي في دعم متاجرهم بالتطبيق. تم اتباع الخطوات التالية:

- ١- المقدمة
- ٢- التعريف بالهدف من الدراسة وهذا الاجتماع
- ٣- عرض النتيجة الخاصة بهذه المجموعة
- ٤- ناقش المجالات المحددة التي تحتاج إلى شرح، مثل
 - ماذا فهمت من الإعلان؟
 - هل كانت مشاركتك بسبب قلة عملائك، وتوقعت أن يجلب التطبيق لك عملاء جدد؟
 - هل سألت عميلك الحالي خارج التطبيق عن جاهزيته / استعداده لاستخدامه؟
 - ماذا يعني نجاح عملك بالنسبة لك؟
 - كيف يرتبط معنى النجاح هذا بمتجرك بالتطبيق؟
 - إلى أي مدى تشعرين أنك مسؤولة عن نجاح هذا المتجر عبر الإنترنت؟ لماذا؟
 - كيف تخططين لبناء هوية متجرك؟
 - كيف تخططين لبناء علاقة جيدة مع العملاء وإرضائهم؟
 - بشكل عام، كيف تعلنين عن عملك في أي مكان، على سبيل المثال، على وسائل التواصل الاجتماعي؟
 - إلى جانب الأدوات الفنية، هل كنت على دراية بالدعم المالي والإداري من التطبيق كونه مؤسسة اجتماعية؟
- ٥- الخاتمة

B: Second focus group consists of 4 to 5 users who have continued to use the app with a neutral or positive view and an active role in supporting their online stores. The meeting will follow these steps:

- 1- Introduction
- 2- Introduce the aim of the study and this meeting
- 3- Present the result related to this group
- 4- Discuss specific areas that need to be explained, such as:
 - What did you understand from the advertisement?
 - Did you ask your current customer outside the app about their readiness/willingness to use it?
 - Why do you feel you are responsible for this online shop's success, and how did you achieve this?
 - In general, how do you advertise your online shop?
 - Have you used the available tools in the application randomly or well thought out?
 - Besides the technical tools and support, are you aware of the financial and managerial support from the application, as it is a certified social institution created for this purpose?
- 5- conclusion

ب: تتألف مجموعة التركيز الثانية من أربعة مستخدمين استمروا في استخدام التطبيق بنظرة محايدة أو إيجابية ودورًا نشطًا في دعم متاجرهم بالتطبيق. تم اتباع الخطوات التالية:

- ١- المقدمة
- ٢- التعريف بالهدف من الدراسة وهذا الاجتماع
- ٣- عرض النتيجة الخاصة بهذه المجموعة
- ٤- مناقش المجالات المحددة التي تحتاج إلى شرح، مثل
 - ماذا فهمت من الإعلان؟
 - هل سألت عميلك الحالي خارج التطبيق عن جاهزيته / استعداده لاستخدامه؟
 - لماذا تشعر أنك مسؤول عن نجاح هذا المتجر الإلكتروني، وكيف حققت ذلك؟
 - بشكل عام، كيف تعلن عن متجرك عبر الإنترنت؟
 - هل استخدمت الأدوات المتاحة في التطبيق بشكل عشوائي أو مدروس جيدًا؟
 - إلى جانب الأدوات الفنية والدعم، هل أنت على دراية بالدعم المالي والإداري من التطبيق، حيث إنها مؤسسة اجتماعية؟
- ٥- الخاتمة

Appendix A.3. An overview of the participants:

Category of experience	ID	ME's age	Business's age	Marital status	Education	Financial status	Government support	Family-Friends support	City
Positive Continue 14	SO11	58	2017	Divorced	Bachelor's degree	Personal support initially from the retirement salary, then relying on profit	Yes, to reduce the fee	Yes	Riyadh
	SO24	More than 60	Long time but start using the app in 2020	Divorced	Illiterate	Personal support		Yes	Riyadh
	SO2	62	Long time but start using the app in 2019	Widow	Primary education	Personal support		Yes	Dammam
	SO29	48	2012	Widow	Bachelor of English	Personal support at first, then rely on profit		Yes	Dammam
	SO15	38	-	Married and have three children	Computer Diploma	Personal support at first, then rely on profit	Yes, to reduce the fee	Yes	Jeddah
	SO32	35	2020	Married and have three children	Master's in human resources	Personal support			Dammam
	SO3	39	2016	Married with children	Bachelor of Management and Economics	Personal support initially from the salary, then relying on profit		Yes	Qassim
	SO34	26	2014	Married with one child	Bachelor of Business Administration	Personal support at first, then rely on profit		Yes	Jubail

	SO17	31	-	Married	Master's degree	Personal support at first, then rely on profit	Yes, to reduce the fee	Yes	Riyadh
	SO13	27	2019	Married	Bachelor of Psychology	Project-specific capital	Yes, to reduce the fee	Yes	Dammam
	SO18	33	2019	Married	Master's degree from USA	Personal support at first, then rely on profit	Yes, to reduce the fee	Yes	Riyadh
	SO33	30	2018	Single	Bachelor of Business Administration	Personal support at first, then rely on profit		Yes	Khobar
	SO14	34	2015	Single	Bachelor of Accounting	Project-specific capital		Yes	Qassim
	SO1	22	2020	Single	Bachelor of Financial Management	Personal support		Yes	Khobar
Category of experience	ID	ME's age	Business's age	Marital status	Education	Financial status	Government support	Family-Friends support	City
Neutral and supportive for her store Continue 6	SO4	More than 60	Long time but start using the app in 2019	Divorced children	Primary education	Personal support		Yes	Riyadh
	SO6	38	Few years ago, cannot remember	Divorced and have 8 children	Illiterate	Support from the orphanage	Yes, support from the orphanage		Dammam
	SO7	32	2019	Married with 3 children	Bachelor's degree in Arabic	Personal support at first, then rely on profit		Yes	Dammam
	SO5	28	2019	Married with children	Bachelor's degree in economics and media technology	Personal support at first, then rely on profit		Yes	Qatif

	SO16	33	2019	Married with children	Primary education	Personal support at first, then rely on profit		Yes	Riyadh
	SO30	49	2020	Married without children	High school education	Personal support initially from the salary		Yes	Riyadh
Category of experience	ID	ME's age	Business's age	Marital status	Education	Financial status	Government support	Family-Friends support	City
Neutral and not supportive for her store Discontinue 4	SO21	49	Cannot remember	Married with 7 children	High school education	Personal support		Yes	Riyadh
	SO31	The end of 40	2019	Married with children	High school education	Personal support		Yes	Riyadh
	SO19	30	2018	Married	Postgraduate studies	Personal support at first, then rely on profit		Yes	Riyadh
	SO12	24	2017	Single	Bachelor's degree in kindergarten	Used the unemployed support	Yes, support the unemployed	Yes	Qassim
Category of experience	ID	ME's age	Business's age	Marital status	Education	Financial status	Government support	Family-Friends support	City
No-effect Discontinue 11	SO25	40	Long time but start using the app in 2020	Married with 5 children	High school education	Personal support		Yes	Hofuf
	SO28	45	Long time but start using the app in 2019	Married with children	Studying online/ Bachelor's degree	Personal support initially from the salary		Yes	Dammam
	SO10	23	2020	Single	Bachelor's degree	Personal support			Hofuf
	SO23	22	2020	Single	Studying Bachelor of Pharmacy	Personal support		Yes	Dammam
	SO9	49	2011	Married with children	Intermediate education	Personal support in the beginning	Yes, start-up support	Yes	Riyadh

	SO26	The end of 30	Long time but start using the app in 2019	Married with three children	High school education	Personal support at first, then rely on profit		Yes	Dammam
	SO35	19	Few years ago, but start using the app in 2019	Single	High school education	Personal support at first, then rely on profit			Qatif
	SO27	30	2018	Single	Bachelor of Business Administration	Personal support at first, then rely on profit		Yes	Dammam
	SO20	40	2019	Married with 5 children	Bachelor of Business Administration	Personal support at first, then rely on profit			Dammam
	SO8	50	2017	Married with children	Primary education	Personal support at first, then rely on profit		Yes	Dammam
	SO22	In her 30	Start using the app in 2019	Single	-	-		Yes	Khobar

Appendix B. Ethical forms:

B.1. Research ethics committee approval:



**University of
Nottingham**
UK | CHINA | MALAYSIA

**Faculty of Social
Sciences
Nottingham University
Business School**
University of Nottingham
Jubilee Campus
Nottingham
NG8 1BB

14/12/2020

To whom it may concern,

Ethics Review Application: 20189091 – Wala Sultan Alsultan: Investigating micro-businesses' motivations to switch and experiences with the multi-sided platforms in the homemade-food sector in Saudi Arabia

I am writing as chair of the Nottingham University Business School Research Ethics Committee (NUBS REC) to confirm a favourable ethical opinion for the above research on the basis of the documentation submitted below. This opinion was given on the above stated date.

The School REC operates according to the University of Nottingham's *Code of Research Conduct and Research Ethics*, and the *Economic and Social Research Council (ESRC) Framework for Research Ethics*.

The documents reviewed and approved are:

- NUBS REC Ethics Review Checklist
- Research Participant Information Sheet
- Research Participant Privacy Notice
- Research Participant Consent Form
- Research Participant Instructions

The following conditions applies to this favourable opinion:

1. The research must follow the protocol agreed and any changes will require prior NUBS REC approval.

For further information about the School's Research Ethics Committee or approval process, please contact the Research Ethics Officer, Davide Pero at davide.pero@nottingham.ac.uk or +44 (0)115 84 67766.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'A. Crompton'.

Dr Amanda Crompton
Chair of Nottingham University Business School Research Ethics Committee

B.2. App's owner signed forms:



University of
Nottingham
UK | CHINA | MALAYSIA

Information for Research Participants (App's owner)

Thank you for agreeing to participate in the research project. Your participation in this research is voluntary, and you may change your mind about being involved in the research at any time, and without giving a reason.

This information sheet is designed to give you full details of the research project, its goals, the research team, the research funder, and what you will be asked to do as part of the research. If you have any questions that are not answered by this information sheet, please ask.

This research has been reviewed and given favourable opinion by the Nottingham University Business School Research Ethics Committee.

What is the research project called?

A qualitative investigation of Saudi micro businesses motivations to use and experiences with the intermediary mobile marketplaces in the homemade food sector



Who is carrying out the research?

Wala Sultan ~~Al Sultan~~, PhD student in Business and Management. This research is supervised by Dr Robert ~~Casey~~ and Dr Anne ~~Touboul~~.

What is the research about?

This study is about investigating the use of the intermediate marketplaces available for the owners of the micro home-based businesses (MHBB) in the context of Saudi Arabia. It specifically aims to explore prior experiences of female owners of MHBB with the intermediate physical stores and its influence on their reasons behind the preference to switch and use of the new intermediate mobile platform with its opportunities and challenges according to those MHBB subjective perspectives. The meaning of intermediate/ multisided physical stores or mobile platform is a type of marketplaces managed by a third party mainly Saudi entrepreneurs and available for the MHBB or as they called in Saudi Arabia "productive families" to present their products in these marketplaces for a fee on transaction ranged between 30% to 10% of the selling price.

What groups of people have been asked to take part, and why?

To have access for the participants who are current customers of your app, I have to have a consent from you as an app's owner who will provide me with a database that includes performance data of all the owners of these MHBB in your app. From the database, I will be able to select my participants independently. For the participants' privacy purpose, you will not be able to know who were participated in the study.

As my study aims to investigate the use of the intermediate marketplaces in the context of Saudi Arabia, therefore, the data will be collected from Saudi female participants who have experienced both physical and mobile intermediate marketplaces and currently they are operating their businesses in your mobile application which under the investigation of this study.



under the university policy system of privacy and security. There will not be contacting participants through Social media accounts such as WhatsApp.

7- The interviews and focus group will be conducted and recorded via 'Skype for Business'. The tap records will be saved in the university database "the UoN 365 OneDrive" to be kept under the university policy system of privacy and security. Similarly, if the interviews and focus group data were initially transcript to text and filtered to delete sensitive data such as names, the original records will be deleted. The researcher will rely on the transcript and anonymous text in the analysis stage.

8- The online reviews are publically available in the app's stores. However, the researcher will copy them to her account in the university database "the UoN 365 OneDrive" and anonymous the reviewers' names. The original copy of the reviews will be deleted at this stage. The researcher will rely on anonymous reviews in the analysis stage.

9- The businesses' owners' database will be obtained from the app's owner and saved in the university database "the UoN 365 OneDrive". This businesses' owners' database includes their performance data, will be filtered and anonymous by the researcher. The original copy of the database will be deleted. The researcher will rely on the anonymous and filtered database in the cases sampling stage.

10- The researcher herself and her supervisors will have access for these data only, and once the study nearly reaches the final stages and the finding are obtained. The anonymous interviews and focus group transcripts and anonymous reviews will be deleted.

11- This research project is not related to the issues of sensitive culture and religion. The participants' products are homemade food which is popular in the Saudi context. Moreover, the interview questions and discussions will not reach any sensitive parts of the participants' lives, such as religion. To avoid unintended harmful or unclarity, the interviews and focus group questions will be checked by the supervisors and piloted to some colleagues who speak both Arabic and English languages fluently before collecting data.

What will be the outputs of the research?

The main output of this research is my PhD thesis. In addition, I intend to use the results of this research in academic conferences or publications.



What will research participants be asked to do?

In this study, online interviews will be conducted with a group of Saudi female owners of micro home-based businesses who operate in both physical and mobile intermediate marketplaces. The aim is to collect data about their motivations switch from the physical intermediate shops and current usage of your mobile intermediate marketplace. After receiving their consent to participate in the study, they will be invited to take part in a semi-structured interview, which could be about 45-60minutes. The interview will be conducted online via 'Skype for Business' due to the current crisis. During the interview, they will be asked about their subjective experience with operating their businesses in your mobile intermediate marketplace by capturing their attitudes, opinions, perceptions, emotions and behaviours to explore the opportunities and challenges according to their experience. Their participation in the interview involves their consent to be audio-recorded, which also will be stored for transcribing. Similarly, these procedures will be applied to the focus group participants, but the time will be longer approximately 60-90 minutes. However, the online reviews are publicly available, and the consent to be used will be given from you only.

What will happen to the information I provide?

During the current research, all the collected data and information about your app or your businesses' owners (signed forms, original audio records) will be kept on a password-protected database strictly confidential "the UoN 365 OneDrive". Your businesses owners' names and your app's name will be coded by using certain ID codes. Your businesses' owners' information (names, phone numbers, emails) will be filtered to delete or anonymise any identifiable information.

The confidentiality and anonymity of the participants will be ensured through the following steps:

- 1- The researcher will collect and analyse the collected data from you or your businesses' owners.
- 2-Your app's and your businesses owners' identity will be anonymised and will not appear in the research results.
- 3- As the app's owner, you will not be aware of who are participated in the research to maintain the participants' privacy and give them a chance to speak freely from any concern about you that might affects the response clarity.
- 4- The researcher will record and store the collected data on the UoN 365 OneDrive and accessed only by the principal investigator and her supervisors accept your businesses owners' database which will be accessed only by the researcher for sampling purpose.
- 5- Your businesses owners' data will be kept confidentiality and anonymity, it will be used for academic purposes only, and it will not be shared with any parties without informed consent.
- 6- The researcher will contact the participants through the university's email. Thus, all these emails data, including the consent and information sheets forms, will be kept

**Contact details**

For any further information please do not hesitate to use the following contact data.

Researcher:

Wala Sultan ~~Al Sultan~~

lixwa10@nottingham.ac.uk

Mobile: 07481000096

My supervisors:

Anne Touboulic ~~Jouboulic~~

lizact@exmail.nottingham.ac.uk

Robert Pasley ~~Casey~~

ezzrp@exmail.nottingham.ac.uk

Complaint procedure

If you wish to complain about the way in which the research is being conducted or have any concerns about the research then in the first instance please contact the *[Principal Investigator or supervisor]*.

Or contact the School's Research Ethics Officer:

Davide Pero
Nottingham University Business School
Jubilee Campus
Nottingham NG8 1BB
Phone: 0115 84 67763
Email: davide.pero@nottingham.ac.uk

Thank you for taking part in the study



Informed Consent for [A qualitative investigation of Saudi micro businesses motivations to use and experiences with the intermediary mobile marketplaces in the homemade food sector]

Please tick the appropriate boxes

Yes No

1. Taking part in the study

- I have read and understood the study information dated [.../.../...], or it has been read to me. I have been able to ask questions about the study and my questions have been answered to my satisfaction. Yes No
- I consent voluntarily to be a participant in this study and understand that I can refuse to answer questions and I can withdraw from the study at any time, without having to give a reason. Yes No
- I understand that taking part in the study involves answering questions regarding my social media usage and I agree to be audio-recorded for this study. Yes No
- I know that my audiotapes will be stored and transcribed as text. Yes No

2. Use of the information in the study

- I understand that information I provide will be used for PhD study, academic conferences and publications. Yes No
- I understand that personal information collected about me that can identify me, such as my name or where I live, will not be shared beyond the study team. Yes No
- I agree that my information can be quoted in research outputs. Yes No

3. Signatures




 Name of participant [IN CAPITALS] Signature Date

4. Study contact details for further information

Wala Sultan Alsultan
 liwa10@nottingham.ac.uk

**Nottingham University Business School
Participant Consent Form**

Name of Study: A qualitative investigation of Saudi micro businesses motivations to use and experiences with the intermediary mobile marketplaces in the homemade food sector

Name of Researcher(s): Wala Sultan Alsultan

Name of Participant:

By signing this form I confirm that (please initial the appropriate boxes):	Initials
I have read and understood the Participant Information Sheet, or it has been read to me. I have been able to ask questions about the study and my questions have been answered to my satisfaction.	
I consent voluntarily to be a participant in this study and understand that I can refuse to answer questions or database and I can withdraw from the study at any time, without having to give a reason.	
Taking part in this study involves my consent to analyse the online reviews that available publicly in my apps and to provide a copy of my businesses' owners performance database to be used for the sampling purpose by the researcher only. I will not be aware of who were participated in the research to maintain the participants' privacy and give them a chance to speak freely without any concern of me as the app's owner that might affects the response clarity.	
Personal information collected about me that can identify me, such as my name or where I live, will not be shared beyond the study team.	

I agree to take part in the study

OMAR ALTOWYAN 
 Name of Participant Signature

Date

 Researcher's name Signature

Date

2 copies: 1 for the participant, 1 for the project file

B.3. Interviews participants' forms:



Information for Research Participants (Interviews)

Thank you for agreeing to participate in the research project. Your participation in this research is voluntary, and you may change your mind about being involved in the research at any time, and without giving a reason.

This information sheet is designed to give you full details of the research project, its goals, the research team, the research funder, and what you will be asked to do as part of the research. If you have any questions that are not answered by this information sheet, please ask.

This research has been reviewed and given favourable opinion by the Nottingham University Business School Research Ethics Committee.

What is the research project called?

A qualitative investigation of Saudi micro businesses motivations to use and experiences with the intermediary mobile marketplaces in the homemade food sector

Who is carrying out the research?

Wala Sultan ~~Al~~^{Al}sultan, PhD student in Business and Management. This research is supervised by Dr Robert ~~Casey~~^{Casey} and Dr Anne ~~Touboulis~~^{Touboulis}

What is the research about?

This study is about investigating the use of the intermediate marketplaces available for the owners of the micro home-based businesses (MHBB) in the context of Saudi Arabia. It specifically aims to explore prior experiences of female owners of MHBB with the intermediate physical stores and its influence on their reasons behind the preference to switch and use of the new intermediate mobile platform with its opportunities and challenges according to those MHBB subjective perspectives. The meaning of intermediate/ multisided physical stores or mobile platform is a type of marketplaces managed by a third party mainly Saudi entrepreneurs and available for the MHBB or as they called in Saudi Arabia "productive families" to present their products in these marketplaces for a fee on transaction ranged between 30% to 10% of the selling price.

What groups of people have been asked to take part, and why?

As my study aims to investigate the use of the intermediate marketplaces in the context of Saudi Arabia, therefore, the data will be collected from Saudi female participants who have experiences in both physical and mobile intermediate marketplaces and currently they are operating their businesses in the mobile application that under the investigation of this study.



What will research participants be asked to do?

In this study, online interviews will be conducted with a group of Saudi female owners of micro home-based businesses who operate in both physical and mobile intermediate marketplaces, with aiming to collect data about their motivations to switch from the physical intermediate shops and current usage of the mobile intermediate marketplaces. After receiving your consent to participate in the study, you will be invited to take part in a semi-structured interview, which could be about 45-60 minutes. The interview will be conducted online via 'Skype for Business' due to the current crisis. During the interview, you will be asked about your subjective experience with operating your businesses in the mobile intermediate marketplace by capturing your attitudes, opinions, perceptions, emotions and behaviours to explore the opportunities and challenges according to your experience. Your participation in the interview involves your consent to be audio-recorded, which also will be stored for transcribing. The app's owners will not be aware of your participation; therefore, you are free to express your experience without concern.

What will happen to the information I provide?

During the current research, all the collected data and information about you (signed forms, original audio record) will be kept on a password-protected database strictly confidential "the UoN 365 OneDrive". Your name will be coded by using certain ID codes. Your information (name, phone number, email) will be filtered to delete or anonymise any identifiable information.

The confidentiality and anonymity of the participant will be ensured through the following steps:

- 1- The researcher only will collect and analyse the collected data from you.
- 2- Your identity will be anonymised and will not appear in the research results. The app's owner will not be aware of who are participated in the research to maintain the participants' privacy and give them a chance to speak freely from any concern of app's owner that might affects the response clarity.
- 3- The researcher will record and store the collected data on will be stored on the UoN 365 OneDrive and accessed only by the researcher and her supervisors.
- 4- Your data will be kept confidentiality and anonymity, it will be used for academic purposes only, and it will not be shared with any parties without informed consent.
- 5- The researcher will contact the participants through the university's email. Thus, all these emails data, including the consent and information sheets forms, will be kept under the university policy system of privacy and security. There will not be contacting participants through Social media accounts such as WhatsApp.
- 6- The interviews will be conducted and recorded via 'Skype for Business'. The tap records will be saved in the university database "the UoN 365 OneDrive" to be kept under the university policy system of privacy and security. If the interviews data were initially transcript to text and filtered to delete sensitive data such as names, the original



records will be deleted. The researcher will rely on the transcript and anonymous text in the analysis stage.

7- The researcher herself and her supervisors will have access for these data only, and once the study nearly reaches the final stages and the finding are obtained. The anonymous interviews and focus group transcripts and anonymous reviews will be deleted.

8- This research project is not related to the issues of sensitive culture and religion. The participants' products are homemade food which is popular in the Saudi context. Moreover, the interview questions and discussions will not reach any sensitive parts of the participants' lives, such as religion. To avoid unintended harmful or unclarity, the interviews questions will be checked by the supervisors and piloted to some colleagues who speak both Arabic and English languages fluently before collecting data.

What will be the outputs of the research?

The main output of this research is my PhD thesis. In addition, I intend to use the results of this research in academic conferences or publications.

**Contact details**

For any further information please do not hesitate to use the following contact data.

Researcher:

Wala Sultan ~~Al Sultan~~

lixwa10@nottingham.ac.uk

Mobile: 07481000096

My supervisors:

Anne ~~Touboulic~~

lizact@exmail.nottingham.ac.uk

Robert ~~Pasley~~

ezzrp@exmail.nottingham.ac.uk

Complaint procedure

If you wish to complain about the way in which the research is being conducted or have any concerns about the [research](#) then in the first instance please contact the *[Principal Investigator or supervisor]*.

Or contact the School's Research Ethics Officer:

Davide Pero
Nottingham University Business School
Jubilee Campus
Nottingham NG8 1BB
Phone: 0115 84 67763
Email: davide.pero@nottingham.ac.uk

Thank you for taking part in the study



Informed Consent for [A qualitative investigation of Saudi micro businesses motivations to use and experiences with the intermediary mobile marketplaces in the homemade food sector]

Please tick the appropriate boxes

Yes No

1. Taking part in the study

I have read and understood the study information dated [.../.../...], or it has been read to me. I have been able to ask questions about the study and my questions have been answered to my satisfaction. Yes No

I consent voluntarily to be a participant in this study and understand that I can refuse to answer questions and I can withdraw from the study at any time, without having to give a reason. Yes No

I understand that taking part in the study involves answering questions regarding my social media usage and I agree to be audio-recorded for this study. Yes No

I know that my audiotapes will be stored and transcribed as text. Yes No

2. Use of the information in the study

I understand that information I provide will be used for PhD study, academic conferences and publications. Yes No

I understand that personal information collected about me that can identify me, such as my name or where I live, will not be shared beyond the study team. Yes No

I agree that my information can be quoted in research outputs. Yes No

3. Signatures

Name of participant [IN CAPITALS]

Signature

Date

4. Study contact details for further information

Wala Sultan ~~Alkhatib~~

lixwa10@nottingham.ac.uk



Nottingham University Business School Participant Consent Form

Name of Study: A qualitative investigation of Saudi micro businesses motivations to use and experiences with the intermediary mobile marketplaces in the homemade food sector

Name of Researcher(s): Wala Sultan Al Sultan

Name of Participant:



By signing this form I confirm that (please initial the appropriate boxes):	Initials
I have read and understood the Participant Information Sheet, or it has been read to me. I have been able to ask questions about the study and my questions have been answered to my satisfaction.	
I consent voluntarily to be a participant in this study and understand that I can refuse to answer questions and I can withdraw from the study at any time or refuse to be recorded, without having to give a reason.	
Taking part in this study involves an online interview that will be recorded using audio which will be transcribed as text.	
Personal information collected about me that can identify me, such as my name or where I live, will not be shared beyond the study team and the app's owner will not be aware of my participation.	
My words can be quoted in publications, reports, web pages and other research outputs.	
I give permission for the de-identified (anonymised) data that I provide to be used for future research and learning.	



I agree to take part in the study

Name of Participant

Signature

Date

Researcher's name

Signature

Date

2 copies: 1 for the participant, 1 for the project file

B.4. Focus group participants' forms:



University of
Nottingham
UK | CHINA | MALAYSIA

Information for Research Participants (Focus group)

Thank you for agreeing to participate in the research project. Your participation in this research is voluntary, and you may change your mind about being involved in the research at any time, and without giving a reason.

This information sheet is designed to give you full details of the research project, its goals, the research team, the research funder, and what you will be asked to do as part of the research. If you have any questions that are not answered by this information sheet, please ask.

This research has been reviewed and given favourable opinion by the Nottingham University Business School Research Ethics Committee.

What is the research project called?

A qualitative investigation of Saudi micro businesses motivations to use and experiences with the intermediary mobile marketplaces in the homemade food sector

Who is carrying out the research?

Wala Sultan ~~Al~~sultan is a PhD student in Business and Management. This research is supervised by Dr Robert ~~Pasley~~ and Dr Anne ~~Touboulis~~.

What is the research about?

This study is about investigating the use of the intermediate marketplaces available for the owners of the micro home-based businesses (MHBB) in the context of Saudi Arabia. It specifically aims to explore prior experiences of female owners of MHBB with the intermediate physical stores and its influence on their reasons behind the preference to switch and use of the new intermediate mobile platform with its opportunities and challenges according to those MHBB subjective perspectives. The meaning of intermediate/ multisided physical stores or mobile platform is a type of marketplaces managed by a third party mainly Saudi entrepreneurs and available for the MHBB or as they called in Saudi Arabia "productive families" to present their products in these marketplaces for a fee on transaction ranged between 30% to 10% of the selling price.

What groups of people have been asked to take part, and why?

As my study aims to investigate the use of the intermediate marketplaces in the context of Saudi Arabia, therefore, the data will be collected from Saudi female participants who have experiences in both physical and mobile intermediate marketplaces and currently they are operating their businesses in the mobile application that under the investigation of this study.



University of
Nottingham

UK | CHINA | MALAYSIA

What will research participants be asked to do?

In this study, online focus group will be conducted with a group of about eight Saudi female owners of micro home-based businesses who participate in the interviews. After receiving your consent to participate in the study, you will be invited to take part in a focus group, which could be about 60-90 minutes. The focus group will be conducted online via 'Skype for Business' due to the current crisis. During the focus group, you will be asked to provide your opinion about the initial finding with aiming to ensure that the collected and analysed data where holistically reflect the reality in the Saudi context according to your experiences. Your participation in the focus group involves your consent to be audio-recorded, which also will be stored for transcribing. The app's owners will not be aware of your participation; therefore, you are free to express your experience without concern.

What will happen to the information I provide?

During the current research, all the collected data and information about you (signed forms, original audio record) will be kept on a password-protected database strictly confidential "the UoN 365 OneDrive". Your name will be coded by using certain ID codes. Your information (name, phone number, email) will be filtered to delete or anonymise any identifiable information.

The confidentiality and anonymity of the participant will be ensured through the following steps:

- 1- The researcher only will collect and analyse the collected data from you.
- 2- Your identity will be anonymised and will not appear in the research results. The app's owner will not be aware of who are participated in the research to maintain the participants' privacy and give them a chance to speak freely from any concern of app's owner that might affects the response clarity.
- 3- The researcher will record and store the collected data on will be stored on the UoN 365 OneDrive and accessed only by the researcher and her supervisors.
- 4- Your data will be kept confidentiality and anonymity, it will be used for academic purposes only, and it will not be shared with any parties without informed consent.
- 5- The researcher will contact the participants through the university's email. Thus, all these emails data, including the consent and information sheets forms, will be kept under the university policy system of privacy and security. There will not be contacting participants through Social media accounts such as WhatsApp.
- 6- The focus group will be conducted and recorded via 'Skype for Business'. The tap records will be saved in the university database "the UoN 365 OneDrive" to be kept under the university policy system of privacy and security. If the focus group data were initially transcript to text and filtered to delete sensitive data such as names, the original records will be deleted. The researcher will rely on the transcript and anonymous text in the analysis stage.



7- The researcher herself and her supervisors will have access for these data only, and once the study nearly reaches the final stages and the finding are obtained. The anonymous interviews and focus group transcripts and anonymous reviews will be deleted.

8- This research project is not related to the issues of sensitive culture and religion. The participants' products are homemade food which is popular in the Saudi context. Moreover, the focus group questions and discussions will not reach any sensitive parts of the participants' lives, such as religion. To avoid unintended harmful or unclarity, the focus group questions will be checked by the supervisors and piloted to some colleagues who speak both Arabic and English languages fluently before collecting data

What will be the outputs of the research?

The main output of this research is my PhD thesis. In addition, I intend to use the results of this research in academic conferences or publications.

**Contact details**

For any further information please do not hesitate to use the following contact data.

Researcher:

Wala Sultan ~~Alsultan~~

lixwa10@nottingham.ac.uk

Mobile: 07481000096

My supervisors:

Anne ~~Touboulic~~

lizact@exmail.nottingham.ac.uk

Robert ~~Pasley~~

ezzrp@exmail.nottingham.ac.uk

Complaint procedure

If you wish to complain about the way in which the research is being conducted or have any concerns about the [research](#) then in the first instance please contact the *[Principal Investigator or supervisor]*.

Or contact the School's Research Ethics Officer:

Davide Pero

Nottingham University Business School

Jubilee Campus

Nottingham NG8 1BB

Phone: 0115 84 67763

Email: davide.pero@nottingham.ac.uk

Thank you for taking part in the study



Informed Consent for [A qualitative investigation of Saudi micro businesses motivations to use and experiences with the intermediary mobile marketplaces in the homemade food sector]



Please tick the appropriate boxes

Yes No

1. Taking part in the study

I have read and understood the study information dated [.../.../...], or it has been read to me. I have been able to ask questions about the study and my questions have been answered to my satisfaction. Yes No

I consent voluntarily to be a participant in this study and understand that I can refuse to answer questions and I can withdraw from the study at any time, without having to give a reason. Yes No

I understand that taking part in the study involves answering questions regarding my social media usage and I agree to be audio-recorded for this study. Yes No

I know that my audiotapes will be stored and transcribed as text. Yes No

2. Use of the information in the study

I understand that information I provide will be used for PhD study, academic conferences and publications. Yes No

I understand that personal information collected about me that can identify me, such as my name or where I live, will not be shared beyond the study team. Yes No

I agree that my information can be quoted in research outputs. Yes No

3. Signatures

Name of participant [IN CAPITALS]

Signature

Date

4. Study contact details for further information

Wala Sultan Al Sultan
lixwa10@nottingham.ac.uk



**Nottingham University Business School
Participant Consent Form**

Name of Study: A qualitative investigation of Saudi micro businesses motivations to use and experiences with the intermediary mobile marketplaces in the homemade food sector



Name of Researcher(s): Wala Sultan ~~Al~~sultan

Name of Participant:


By signing this form I confirm that (please initial the appropriate boxes):	Initials
I have read and understood the Participant Information Sheet, or it has been read to me. I have been able to ask questions about the study and my questions have been answered to my satisfaction.	
I consent voluntarily to be a participant in this study and understand that I can refuse to answer questions and I can withdraw from the study at any time or refuse to be recorded, without having to give a reason.	
Taking part in this study involves an online focus group that will be recorded using audio which will be transcribed as text.	
Personal information collected about me that can identify me, such as my name or where I live, will not be shared beyond the study team and the app's owner will not be aware of my participation.	
My words can be quoted in publications, reports, web pages and other research outputs.	
I give permission for the de-identified (anonymised) data that I provide to be used for future research and learning.	

I agree to take part in the study

_____	_____	_____
Name of Participant	Signature	Date
		<input style="width: 50px; height: 20px;" type="text"/>
_____	_____	_____
Researcher's name	Signature	Date


2 copies: 1 for the participant, 1 for the project file

Appendix C. The Chef's certification as a social institution:



اعتماد منشأة اجتماعية


021/000057	رقم الاعتماد		
خدمات الفئات الاجتماعية	المجال	تطبيق الطاهي	الجهة
550109595	الهاتف	2050134853	السجل التجاري
23/10/1442	تاريخ انتهاء السجل	23/10/1441	تاريخ اصدار السجل
الدمام - حي المريكبات - شارع عثمان بن عفان	العنوان	الدمام	المدينة
http://altahi.sa	الموقع الإلكتروني	info@altahi.sa	البريد الإلكتروني
2022-04-26	تاريخ انتهاء الاعتماد	2021-04-26	تاريخ اصدار الاعتماد



نطاق على اعتماد الشركة الاستشارية

منشآت
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الموارد البشرية
والتنمية الاجتماعية



أروقة
Arweqah

