

From Digital Visibility to Completed Purchase in Online Retail

KUMAR GAURAV, ALOK KUMAR YADAV, PRATIK BISWAS

Abstract: Online enterprises can buy digital visibility before they have earned confidence in the transaction that follows. This study develops and tests a dual pathway model in which digital promotion shapes purchase intention through attitude, while perceived transaction security operates through trust and post-purchase satisfaction. The model also separates purchase intention from completed-shopping behaviour, allowing the analysis to identify where favourable evaluation fails to become action. The response export contained 53 records collected between 18 July and 7 August 2026. Seven records failed the purchase or consent screens, leaving 46 eligible recent online shoppers. Reflective measurement and structural relationships were estimated with partial least squares structural equation modelling and 5,000 bootstrap resamples, supplemented by rank correlations, heteroskedasticity-consistent regression, channel comparisons, and an importance-performance map. Digital promotion strongly predicted attitude ($\beta = 0.652$), and security predicted trust ($\beta = 0.588$). Attitude and satisfaction predicted intention, whereas the unique direct trust coefficient became non-significant when these evaluations entered together. The promotion-attitude-intention indirect effect was 0.369, and the security-trust-satisfaction-intention effect was 0.210; both bootstrap intervals excluded zero. Purchase intention predicted completed-shopping behaviour ($\beta = 0.534$), although the behavioural scale had limited reliability. Social media and search exposure exceeded email exposure. The paper contributes an assurance-to-action model that treats visibility, transaction assurance, customer evaluation, and behavioural conversion as separate enterprise capabilities. The small, male-dominated convenience sample makes the findings exploratory, but the results show why enterprise-support programmes should connect promotion with payment assurance, fulfilment, and verified conversion metrics.

Keywords: Digital Marketing; Online Trust; Transaction Security; Pls-Sem; Purchase Intention; Microenterprise

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Introduction

Digital commerce has lowered the cost of reaching customers, but it has not removed the cost of earning their confidence. A micro or small enterprise can place advertisements, appear in search results, use social media, or send promotional messages with modest financial outlay. The purchase still depends on whether the customer regards the seller, payment process, delivery promise, and return arrangements as credible. This distinction matters for enterprise development because customer acquisition expenditure can generate visits without generating cash flow. For small firms with limited working capital, a weak conversion process is not a minor marketing inefficiency; it can determine whether online expansion is sustainable.

Research on electronic commerce has established trust as a central condition of purchase. Consumers cannot fully inspect an online seller or product before payment, so they infer reliability from institutional safeguards, platform reputation, prior experience, information quality, and visible security cues (Gefen et al., 2003; Jarvenpaa et al., 2000; Kim et al., 2008; Pavlou, 2003). Marketing research, by contrast, often focuses on how social media, search, electronic word of mouth, influencer communication, and email shape awareness, brand perceptions, and intention (Bilgin, 2018; Ellis-Chadwick & Doherty, 2012; Erkan & Evans, 2016; Godey et al., 2016). Both streams describe parts of the same commercial process, but enterprise decisions require them to be considered together.

The practical problem is sequencing. A small retailer may ask whether scarce resources should first support paid visibility, content, payment security, customer support, or fulfilment. Promotion can attract a consumer who has no confidence in the transaction. Security investments may be technically sound but commercially ineffective if the consumer cannot recognise them. A satisfactory purchase may build repeat intention more economically than repeated acquisition campaigns. These relationships are especially important where firms rely on marketplace infrastructure or third-party payment services and cannot build the same assurance systems as a large retailer.

This article analyses the survey response export to examine three questions. First, how strongly are perceived transaction security and trust associated? Second, how do major digital marketing channels compare, and how is overall marketing exposure related to attitude and purchase intention? Third, do the data support an integrated pathway in which security and marketing jointly predict completed shopping behaviour? The contribution is deliberately bounded. The data constitute a pilot sample rather than a population-representative study, so the analysis estimates patterns that can guide a larger confirmatory investigation and inform low-cost enterprise practice. The emphasis is on reproducible estimates, explicit screening, and recommendations proportionate to the available evidence.

Literature and analytical framework

2.1 Security trust and online exchange

Online transactions create uncertainty because payment and personal information are transferred before the buyer can verify every aspect of the seller's performance. Trust reduces

this uncertainty by allowing the consumer to proceed despite incomplete information. McKnight et al. (2002) distinguish beliefs about competence, benevolence, and integrity, while Morgan and Hunt (1994) place trust at the centre of durable exchange relationships. In an online setting, these beliefs are influenced by the perceived safety of payment instruments, the handling of personal and financial data, delivery and return promises, and the institutional environment of the marketplace.

Pavlou (2003) integrates trust and risk into a technology-acceptance account of electronic commerce. The model explains why usefulness and convenience do not guarantee participation when perceived risk remains high. Kim et al. (2008) similarly show that trust and perceived risk shape the consumer's decision to transact. Institution-based mechanisms, including secure payment processes and enforceable marketplace rules, can support trust where direct knowledge of a seller is limited (Pavlou & Gefen, 2004). Security should therefore be understood as a consumer perception as well as a technical property. A secure system that is not explained clearly may fail to reduce uncertainty, while a visible security claim unsupported by reliable fulfilment may not sustain trust.

The enterprise implication is that assurance is produced across the customer journey. Payment authentication, privacy explanations, order confirmation, delivery tracking, refunds, and responsive support all contribute to the buyer's assessment of whether the seller will perform. Transaction security is expected to relate positively to trust, but the relationship is not assumed to prove causality in cross-sectional data. The first analytical expectation is therefore that higher perceived transaction security will be associated with greater trust in the online store.

2.2 Digital promotion and consumer attitude

Digital marketing changes both the quantity and the character of information available to consumers. Social media can provide repeated exposure and social cues; search can connect expressed demand with relevant sellers; influencer communication can transfer credibility from a known communicator; and email can support retention and repeat purchase. The effectiveness of each channel depends on relevance, credibility, timing, and the consumer's willingness to process the message. Electronic word of mouth can influence intention when recipients regard the information as useful and credible (Erkan & Evans, 2016), while social media marketing can affect brand awareness, image, and loyalty (Bilgin, 2018).

The channels are not interchangeable. Search visibility is linked to active information seeking, whereas a social advertisement interrupts another activity. Influencer marketing depends heavily on source credibility and perceived authenticity. Email can be efficient for an established customer relationship but less persuasive when messages are frequent or poorly targeted. Ellis-Chadwick and Doherty (2012) show that email design and execution affect consumer response, and Hennig-Thurau et al. (2004) explain why consumer-generated communication can carry different motivations from firm-generated messages. For a small enterprise, the practical value of a channel therefore depends on where the customer is in the journey and whether the seller has already earned permission and trust.

The Stimulus-Organism-Response framework provides a parsimonious way to organise these effects. Environmental stimuli influence internal cognitive and affective states, which then influence approach or avoidance behaviour (Mehrabian & Russell, 1974). In online retail, promotional exposure and security cues operate as stimuli; trust, attitude, and satisfaction represent internal evaluations; and purchase intention or completed shopping represents the response. The framework does not require every stimulus to have a direct effect on behaviour. Marketing may shape attitude, and security may shape trust, before either affects intention.

2.3 Attitude satisfaction intention and behaviour

The theory of planned behaviour treats intention as the immediate antecedent of behaviour, while recognising that intention does not guarantee action when control or situational constraints intervene (Ajzen, 1991). In online shopping, a favourable attitude can increase willingness to purchase, but price, product availability, delivery conditions, payment failure, or competing offers may still interrupt completion. Technology acceptance research likewise shows that perceived usefulness and ease of use influence attitudes and behavioural intention (Davis, 1989). Digital literacy may affect this process because experienced users can evaluate interfaces, resolve errors, and compare sellers more efficiently.

Satisfaction adds a post-purchase mechanism. Consumers who receive the product and service they expected are more likely to form favourable intentions toward the seller, whereas transaction success without satisfactory fulfilment may not generate loyalty. Cronin et al. (2000) connect service quality, value, satisfaction, and behavioural intentions, and Lemon and Verhoef (2016) emphasise the cumulative customer journey rather than a single promotional contact. For small online enterprises, satisfaction can therefore serve as a retained asset: a completed and satisfactory order may reduce the cost of a later sale.

The analytical framework in Figure 1 places digital marketing exposure upstream of attitude and perceived transaction security upstream of trust. Trust is linked to satisfaction, while attitude, trust, and satisfaction predict purchase intention. Purchase intention precedes self-reported completed-shopping behaviour. Digital literacy is retained as a contextual control in the regression checks rather than the parsimonious PLS-SEM. The framework also permits a supplementary test of whether security and marketing interact in predicting completed-shopping behaviour.

2.4 Relevance for micro and small enterprise development

The same consumer process has different consequences for a large platform and a small seller. A large firm can spread the fixed costs of security, analytics, content, and customer service across a high volume of transactions. A microenterprise often depends on shared marketplace tools, an external payment gateway, courier services, and a small number of social or search channels. It may have little control over the underlying infrastructure but remains responsible in the consumer's eyes when payment, delivery, or refund arrangements fail. Enterprise capability therefore includes the capacity to choose, configure, explain, and monitor third-party systems, not only the capacity to build technology.

Digital transformation research distinguishes the adoption of tools from the organisational changes needed to use them effectively (Verhoef et al., 2021). For a small online enterprise, opening a social account or accepting a digital payment is an adoption event; integrating product information, inventory, order confirmation, fulfilment, and customer support is a capability. The latter determines whether marketing exposure can become a completed and satisfactory transaction. This distinction also explains why transaction volume alone may overstate digital maturity. A sale completed with confused communication, delayed delivery, or an unresolved refund can weaken the next purchase decision.

Trust can partly be borrowed from institutions. A recognised marketplace, payment provider, or buyer-protection process may reduce uncertainty when the seller is unfamiliar (Pavlou & Gefen, 2004). Borrowed trust is useful but incomplete. The seller still controls the accuracy of the listing, responsiveness to questions, dispatch quality, and treatment of complaints. The practical unit of analysis is therefore the customer journey across firm-controlled and platform-controlled touchpoints. An intervention aimed at enterprise development should identify who controls each touchpoint and what the owner can change within existing constraints.

This perspective changes how digital-marketing effectiveness is assessed. A campaign that produces low-quality visits may increase traffic while consuming the owner's time and advertising budget. A narrower source of demand can be more valuable when it brings consumers whose needs match the offer and who understand the transaction terms. Measures such as cost per completed order, contribution margin after returns, repeat-purchase rate, and complaint-resolution time are more useful to a small enterprise than impressions alone. They connect promotion to operating performance and expose failures that occur after the advertisement.

The analytical framework is consequently relevant to both consumer research and enterprise practice. It tests whether promotion, security, internal evaluation, intention, and behaviour move together, while the enterprise interpretation asks where a resource-constrained seller can intervene. The pilot cannot estimate the financial return to each intervention, but it can identify which relationships warrant measurement in a larger field study and which claims should remain tentative.

2.5 Research gap and assurance to action model

Three gaps motivate the present model. First, studies of digital marketing commonly treat exposure, engagement, or intention as the outcome, while studies of online security commonly treat trust as the outcome. A small enterprise must manage both processes at the same time. Visibility has little commercial value when the transaction appears unsafe, and technical safeguards have little market value when potential customers never encounter the offer. Estimating the promotion route and the assurance route in one model makes their different functions visible without forcing them into a single undifferentiated measure of digital capability.

Second, trust and satisfaction are often placed at the same conceptual level even though they answer different questions. Trust is prospective: the consumer accepts vulnerability because

the seller or platform is expected to perform. Satisfaction is retrospective: the consumer compares the realised experience with an expectation. For an unfamiliar small seller, institutional safeguards may initiate trust, but fulfilment, product quality, communication, and problem resolution determine whether that trust becomes satisfaction. The proposed assurance route therefore links security to trust, trust to satisfaction, and satisfaction to intention. A direct trust-to-intention path is retained because a consumer may intend to buy before a complete post-purchase evaluation is available.

Third, purchase intention is frequently used as if it were equivalent to commercial performance. This substitution is convenient in surveys but problematic for enterprise development. An intention does not pay the seller, replenish working capital, or establish a transaction history. Cart abandonment, price comparison, payment failure, stock-outs, delivery charges, or a competing offer can interrupt the transition from intention to purchase. The model therefore places completed-shopping behaviour after intention and interprets any reduction in explanatory power at this stage as conversion leakage. The term does not imply that every incomplete transaction is a failure; it identifies the point at which an enterprise must use behavioural records rather than attitudes alone.

The resulting assurance-to-action model is the paper's principal conceptual contribution. It combines two value-creation routes. The visibility route begins with digital promotion and operates through attitude. The assurance route begins with transaction security and operates through trust and satisfaction. Both routes converge on purchase intention, which then predicts completed-shopping behaviour. This architecture is useful for small-enterprise diagnosis because each construct corresponds to a different managerial task and a different observable indicator. Promotion can be monitored through qualified traffic, security through payment success and dispute handling, satisfaction through post-purchase feedback, and action through completed and repeated orders.

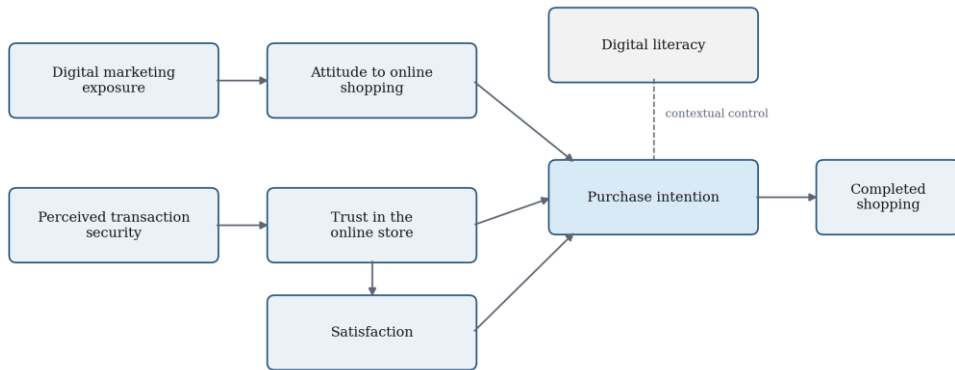
The model also supports an importance-performance interpretation. A construct may exert a large total effect on intention but display high current performance, suggesting less immediate room for improvement. Another construct may perform poorly but have little estimated importance. Combining the two dimensions avoids recommending investment solely because a score is low or because a path is statistically large. In a pilot sample the map remains descriptive, but it demonstrates a decision rule that enterprise advisers can apply to larger datasets.

The literature nevertheless leaves identification problems unresolved. Promotion exposure is often reported by consumers who already hold favourable attitudes, allowing reverse association. Security is commonly measured as one perception even though authentication, privacy, payment protection, platform guarantees, and dispute resolution may have different effects. Trust, satisfaction, and intention are often collected together, blurring beliefs formed before purchase and evaluations formed after fulfilment. High explanatory power therefore cannot establish the proposed sequence. This study keeps the stages separate, reports discriminant-validity problems, and treats the paths as provisional associations.

The resulting gap is more specific than the general claim that trust and digital marketing matter. Existing work explains awareness or acceptance of transaction vulnerability, but offers less guidance on connecting those mechanisms to completed conversion in a resource-constrained enterprise. The assurance-to-action model locates promotion, security, trust, satisfaction, intention, and behaviour in one diagnostic chain so that the point of commercial weakening can be identified.

2.6 Hypotheses

- H1 Digital marketing exposure is positively related to attitude toward online shopping. Repeated, relevant, and credible promotional contact can improve the consumer's evaluation of online shopping, although the strength of the relationship may differ across social media, search, email, and influencer communication.
- H2 Perceived transaction security is positively related to trust in the online store. Visible safeguards and understandable transaction procedures reduce uncertainty about payment, personal information, and seller performance.
- H3 Trust is positively related to satisfaction. Consumers who regard a seller as honest and dependable are more likely to interpret the completed service experience favourably, provided that fulfilment does not contradict the initial expectation.
- H4 Attitude is positively related to purchase intention. A favourable overall evaluation increases willingness to choose, revisit, or recommend an online seller.
- H5 Trust is positively related to purchase intention. Trust lowers the perceived vulnerability associated with committing money and personal information to an online transaction.
- H6 Satisfaction is positively related to purchase intention. When product, delivery, and service outcomes meet expectations, consumers are more willing to buy again.
- H7 Purchase intention is positively related to completed-shopping behaviour. The relationship should be positive but imperfect because situational and operational barriers can prevent intended purchases.
- H8a Digital promotion has a positive indirect relationship with purchase intention through attitude. H8b Transaction security has a positive serial indirect relationship with intention through trust and satisfaction. These indirect effects represent the visibility and assurance routes of the model.

Figure 1 Analytical framework for the pilot analysis

Note. Solid arrows represent the principal analytical pathways. The estimated PLS-SEM omits digital literacy to preserve parsimony in the small pilot sample; digital literacy is retained in the regression robustness checks.

Method

3.1 Design sample and screening

The study uses a quantitative cross-sectional survey design. The response export records submissions between 18 July and 7 August 2026. The recruitment channel and geographic location of respondents were not recorded in the export, so the sample is treated as a convenience pilot and no city, state, or national population is claimed. The questionnaire asked whether the respondent had bought from an online shopping website or application during the previous three months and whether the respondent voluntarily consented to anonymous use of the answers for research.

The export contained 53 records. Five respondents reported no online purchase in the previous three months, and two additional respondents did not consent. These seven records were excluded before analysis, leaving 46 eligible observations. Exclusion was based only on the two pre-specified screening variables. No record was removed because of its substantive answers. All 38 Likert items were recoverable for the eligible cases. Demographic fields contained a small number of missing or inconsistent entries and were used only for description. The analytical sample was strongly skewed toward men and highly educated, experienced online shoppers. Forty-three respondents identified as male and three as female. The median reported age was 40 years, with observed values ranging from approximately 23.5 to 58 years. Twenty-four respondents held a bachelor's degree and 22 held a master's degree. Thirty-five reported more than six years of online-shopping experience, and 35 mainly used a mobile application. These characteristics make the sample useful for identifying patterns among experienced users, but they limit transferability to women, less educated consumers, first-time users, and digitally excluded groups.

The sample-size decision was not based on the discontinued ten-times rule. The most complex endogenous construct, purchase intention, has three direct predictors. A conventional power

calculation for a three-predictor regression at alpha 0.05, power 0.80, and a medium effect would normally require more observations than were available. The present analysis therefore cannot claim adequate power for small paths. Bootstrap intervals, effect sizes, and predictive checks are reported to show the uncertainty directly. The PLS-SEM results should be read as model-development evidence, not as a population test or a substitute for a properly powered confirmatory sample.

Table 1 Profile of eligible respondents

Characteristic	Category	n	%
Gender	Male	43	93.5
	Female	3	6.5
Education	Bachelor's degree	24	52.2
	Master's degree	22	47.8
Online-shopping experience	More than 6 years	35	76.1
	4-6 years	5	10.9
	1-3 years	3	6.5
	Less than 1 year	1	2.2
	Not reported	2	4.3
Primary device	Mobile application	35	76.1
	Desktop or laptop	8	17.4
	Mobile browser	2	4.3
	Not reported	1	2.2
Main product type	Mixed	29	63.0
	Everyday items	14	30.4
	Fun or treat items	2	4.3
	Not reported	1	2.2

3.2 Measures

The questionnaire used a seven-point response scale from 1 strongly disagree to 7 strongly agree. Digital marketing exposure comprised 12 items: three each for social media advertising, promotional email, search visibility, and influencer marketing. Perceived transaction security

contained four items addressing protection of personal information, website safeguards, payment-method safety, and explanation of financial-data use. Trust contained four items on honesty, promises, benevolence, and experience with the store. Attitude contained four items on the usefulness, affective evaluation, convenience, and enjoyment of online shopping.

Satisfaction was measured with three items covering overall happiness, fulfilment of product and delivery expectations, and perceived correctness of the purchase choice. Purchase intention contained four items on continued online buying, choosing the same store, recommending it, and buying again. Completed-shopping behaviour contained three self-reports on increased spending, frequent purchase completion, and rarely leaving items in the cart. Digital literacy contained four items on using new applications without help, solving common digital problems, using multiple digital tools, and learning new shopping features.

Construct scores were calculated as the arithmetic mean of their items. This approach preserves the original seven-point metric and permits direct comparison of average levels. The social, email, search, and influencer subscales were also retained to compare channels. Construct definitions and item groupings were taken from the questionnaire headers embedded in the response export and verified against the accompanying survey instrument.

3.3 Analysis

Partial least squares structural equation modelling was selected because the study is prediction-oriented, the model contains several latent variables, and the pilot sample is too small for reliable covariance-based structural equation modelling (Hair et al., 2022). PLS-SEM does not make a small or unrepresentative sample representative, and it does not remove measurement error. Its use here is exploratory: the estimates describe the available cases and test whether the proposed network is coherent enough to justify a larger study. The model used reflective Mode A measurement and a path-weighting scheme. Indicators and latent scores were standardised before estimation, and the algorithm iterated until the largest change in an outer weight was below 10 to the power of minus nine.

Measurement quality was assessed before interpreting structural paths. Cronbach's alpha and composite reliability evaluated internal consistency. Average variance extracted assessed convergent validity, with 0.50 used as the conventional reference point. Indicator loadings were examined rather than deleted mechanically because removal can narrow the meaning of a construct in a small pilot. The heterotrait-monotrait ratio assessed discriminant validity (Henseler et al., 2015). Values below 0.85 provide conservative evidence of distinction, while values between 0.85 and 0.90 require closer theoretical judgement. Higher values were reported as a limitation rather than concealed through post-hoc item deletion.

The structural assessment reported standardised path coefficients, endogenous R-squared values, predictor variance-inflation factors, and f-squared effect sizes. Non-parametric bootstrapping with 5,000 case resamples produced standard errors, two-sided p values, and percentile confidence intervals. A path was treated as supported when its 95 per cent bootstrap interval did not include zero. Seven-fold cross-validated Q-squared prediction was calculated on the fixed latent scores as a descriptive check of out-of-sample relevance, following the

predictive emphasis of PLS-SEM (Shmueli et al., 2019). With 46 observations, this measure is sensitive to the fold allocation and is not presented as definitive validation.

Specific indirect effects represented the proposed routes from enterprise action to intention. The promotion route multiplied the digital-marketing-to-attitude and attitude-to-intention paths. The assurance route multiplied security-to-trust, trust-to-satisfaction, and satisfaction-to-intention. Bootstrap intervals were calculated from the product in every resample, avoiding a normality assumption for the indirect effect. An importance-performance map combined each construct's total effect on purchase intention with its mean score rescaled from zero to 100. This analysis identifies constructs with comparatively high influence and comparatively low observed performance, but it remains descriptive rather than a resource-allocation experiment. Supplementary analyses retained the original seven-point construct means. Spearman correlations described monotonic associations. A Friedman test compared the four channel scores, followed by Wilcoxon signed-rank tests with Holm adjustment. Four ordinary least squares models used standardised variables and HC3 heteroskedasticity-consistent standard errors to examine whether the main results changed after digital literacy and related constructs were entered together. These regressions are robustness checks; PLS-SEM is the primary model. All inferential results are interpreted as associations because the survey is cross-sectional and relies on self-report.

3.4 Data quality sensitivity and reproducibility

Eligibility was determined from the recent-purchase and consent fields before outcome analysis. All 38 Likert responses were available for the 46 eligible cases, so no item imputation or listwise deletion was required. Coding retained the original direction from one to seven; no reverse-coded item appeared in the supplied instrument. Demographic non-response was reported as not stated and was not imputed.

The free-text monthly-shopping-frequency field contained numbers, ranges, words, and implausible entries and was excluded rather than converted through unsupported assumptions. No case was removed because it weakened reliability or changed a coefficient. Low-loading indicators were retained when they represented distinct questionnaire content, preventing mechanical optimisation to the same small sample.

Sensitivity checks reduced dependence on one estimator. Rank correlations and within-person tests avoided strict normality assumptions; PLS-SEM evaluated the proposed network; and HC3 regression examined adjusted associations while retaining digital literacy as a contextual variable. Bootstrap intervals covered direct and indirect effects. Disagreement, including the trust coefficient and collinearity among attitude, satisfaction, and intention, was reported rather than resolved selectively. The eligibility rule, item blocks, coding, structural paths, 5,000 resamples, percentile intervals, cross-validation folds, robustness models, and fixed random seed are stated to support reproduction from the archived export.

Results

4.1 Construct quality and descriptive patterns

Internal consistency was acceptable to high for all principal constructs except completed-shopping behaviour. Alpha ranged from 0.739 for email marketing to 0.968 for purchase intention. The three-item completed-shopping index produced an alpha of 0.514, indicating that increased spending, purchase frequency, and cart completion did not behave as a single homogeneous scale in this pilot sample. Results involving this index are therefore described as tentative.

Purchase intention, digital literacy, satisfaction, and attitude had means above the scale midpoint of 4. Trust and completed-shopping behaviour were slightly below the midpoint, while perceived transaction security and overall marketing exposure were lower. The combination suggests a sample that was comfortable with digital tools and generally favourable toward online shopping but less uniformly confident in transaction security and actual completion behaviour.

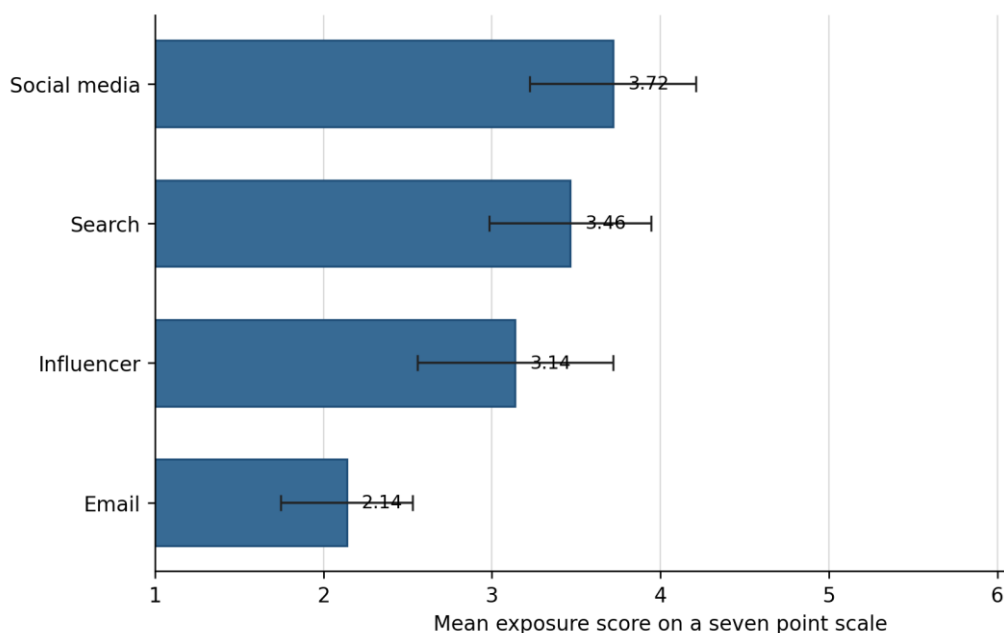
The four marketing channels differed significantly, Friedman chi-square(3) = 35.63, $p < 0.001$. Social media advertising had the highest mean exposure score ($M = 3.72$), followed by search visibility ($M = 3.46$), influencer marketing ($M = 3.14$), and email marketing ($M = 2.14$). After Holm adjustment, social media exceeded email and influencer marketing, and both search and influencer marketing exceeded email. The difference between social media and search was not statistically distinguishable in this small sample.

Table 2 Construct scores and internal consistency

Construct	Items	Mean	SD	Alpha
Social media advertising	3	3.72	1.66	0.789
Email marketing	3	2.14	1.32	0.739
Search visibility	3	3.46	1.62	0.793
Influencer marketing	3	3.14	1.96	0.948
Digital marketing exposure	12	3.11	1.25	0.879
Perceived transaction security	4	3.39	1.72	0.925
Trust in the online store	4	3.73	1.45	0.841
Attitude to online shopping	4	4.68	1.68	0.948

Construct	Items	Mean	SD	Alpha
Satisfaction	3	4.70	1.69	0.954
Purchase intention	4	4.71	1.67	0.968
Completed-shopping behaviour	3	3.75	1.25	0.514
Digital literacy	4	4.73	1.84	0.942

Figure 2 Mean exposure to digital marketing channels



Note. Error bars show 95 per cent t intervals around the respondent-level channel means. The scale ranged from one to seven.

4.2 Bivariate associations

Perceived transaction security was moderately associated with trust, $\rho = 0.528$, $p < 0.001$. It also correlated with attitude, satisfaction, intention, and completed-shopping behaviour, although these associations were smaller. Digital marketing exposure had a strong association with attitude, $\rho = 0.643$, $p < 0.001$, and an even larger association with purchase intention, $\rho = 0.758$, $p < 0.001$. These results are consistent with the proposed security-trust and marketing-attitude pathways at the bivariate level.

Attitude and satisfaction were the variables most closely associated with purchase intention. Their respective correlations were $\rho = 0.871$ and $\rho = 0.887$, both $p < 0.001$. Trust also correlated with intention, $\rho = 0.573$, $p < 0.001$. Purchase intention correlated with completed-shopping behaviour, $\rho = 0.464$, $p = 0.001$, but the association was weaker than the

relationships among attitude, satisfaction, and intention. This pattern is compatible with an intention-behaviour gap: favourable intentions may coexist with uneven purchase completion. Digital literacy correlated with marketing exposure, attitude, satisfaction, intention, and completed-shopping behaviour. Its correlation with transaction security was weaker and did not reach the conventional 0.05 threshold. Digitally experienced respondents may engage with more channels and navigate shopping functions more confidently, making literacy a relevant contextual factor rather than a background demographic.

Table 3 Selected Spearman correlations

Variable 1	Variable 2	rho	p
Transaction security	Store trust	0.528	<0.001
Digital marketing exposure	Attitude	0.643	<0.001
Digital marketing exposure	Purchase intention	0.758	<0.001
Store trust	Purchase intention	0.573	<0.001
Attitude	Purchase intention	0.871	<0.001
Satisfaction	Purchase intention	0.887	<0.001
Purchase intention	Completed-shopping behaviour	0.464	0.001
Digital literacy	Completed-shopping behaviour	0.534	<0.001

4.3 PLS SEM measurement model

Composite reliability exceeded 0.89 for digital promotion, security, trust, attitude, satisfaction, and purchase intention. Completed-shopping behaviour had a composite reliability of 0.750, but its Cronbach's alpha was only 0.514. The difference reflects the sensitivity of alpha to the three indicators and their unequal loadings. The construct is retained because spending, purchase completion, and cart behaviour represent substantively relevant forms of action, but its paths require caution.

Average variance extracted exceeded 0.50 for every construct except digital marketing exposure, whose AVE was 0.436. Its 12 indicators cover four channels with different communication mechanisms, so moderate common variance is unsurprising. The construct's composite reliability was 0.899 and its loadings ranged from approximately 0.49 to 0.80. Removing email or search items only to increase AVE would redefine the construct after seeing the data. The full block was retained to preserve content coverage, and the channel-specific descriptive analysis was reported alongside it.

Security, attitude, satisfaction, and intention displayed strong convergent validity, with AVE values between 0.820 and 0.916. Trust produced an AVE of 0.684. The weakest behavioural indicator loaded at approximately 0.52, consistent with the low alpha. These values indicate that most reflective blocks reproduced their intended common score, while promotion exposure and completed behaviour remain measurement-development priorities.

Most heterotrait-monotrait ratios fell below 0.85. Trust and attitude reached 0.849, close to the conservative boundary. The ratios for attitude and satisfaction, attitude and intention, and satisfaction and intention were 0.912, 0.918, and 0.943, respectively. These high values show that favourable evaluation, post-purchase satisfaction, and future intention are empirically close in this sample. They were retained as separate constructs because they refer to different stages of the customer journey, but the structural coefficients that separate their unique effects should not be over-interpreted.

Table 4 PLS SEM measurement model

Construct	Items	Loading range	Alpha	CR	AVE
Digital marketing exposure	12	0.429-0.834	0.879	0.899	0.436
Transaction security	4	0.821-0.953	0.925	0.948	0.820
Store trust	4	0.669-0.922	0.841	0.895	0.684
Attitude	4	0.887-0.965	0.948	0.963	0.867
Satisfaction	3	0.952-0.968	0.954	0.970	0.916
Purchase intention	4	0.929-0.971	0.968	0.977	0.916
Completed behaviour	3	0.305-0.906	0.514	0.750	0.536

Table 5 Selected heterotrait monotrait ratios

Construct 1	Construct 2	HTMT
Store trust	Attitude	0.849
Store trust	Satisfaction	0.747
Attitude	Satisfaction	0.912
Attitude	Purchase intention	0.918
Satisfaction	Purchase intention	0.943
Purchase intention	Completed behaviour	0.693

4.4 PLS SEM structural model

The structural estimates supported six of the seven direct hypotheses. Digital marketing exposure predicted attitude ($\beta = 0.652$), explaining 42.6 per cent of its variance. Perceived transaction security predicted trust ($\beta = 0.588$), explaining 34.6 per cent. Trust predicted satisfaction ($\beta = 0.667$), explaining 44.6 per cent. Each bootstrap interval was well above zero. These results distinguish the visibility and assurance routes: promotion was most closely connected to overall attitude, while security was connected to confidence in the seller and transaction.

Attitude and satisfaction made positive unique contributions to purchase intention. Their path coefficients were 0.501 and 0.594, respectively. The direct trust coefficient was negative and statistically inconclusive after attitude and satisfaction were entered, $\beta = -0.181$, 95 per cent bootstrap CI [-0.350, 0.061]. This coefficient does not mean that trust harms intention. Trust correlated positively with intention in the bivariate analysis and contributed through satisfaction. The negative partial coefficient reflects the high overlap among trust, attitude, satisfaction, and intention in a small sample. H5 was therefore not supported as a unique direct effect, while H4 and H6 were supported.

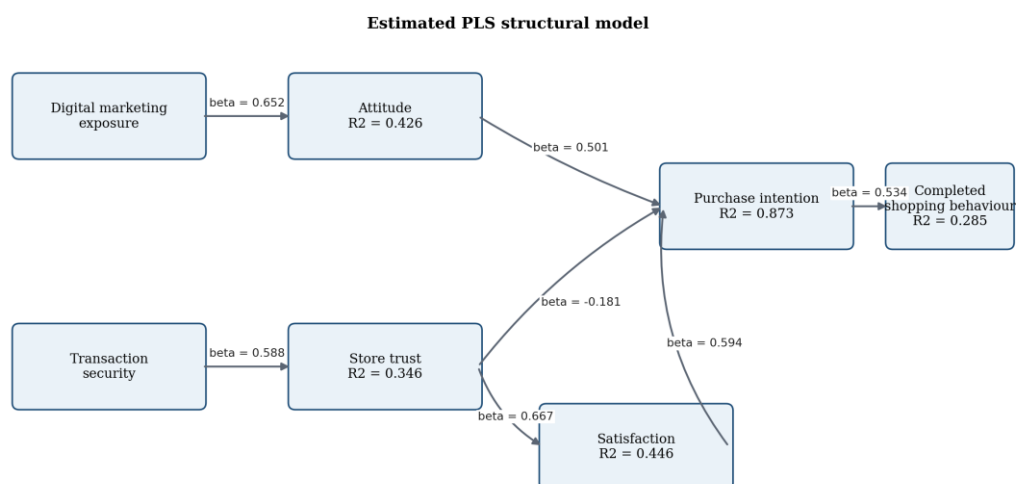
The three predictors explained 87.3 per cent of the variance in purchase intention. Such a high value is plausible given the conceptual proximity and similar survey format of the constructs, but it may also reflect common-method variance. Purchase intention predicted completed-shopping behaviour, $\beta = 0.534$, and explained 28.5 per cent of its variance. The decline from intention R-squared to behavioural R-squared quantifies the model's intention-action leakage: favourable evaluations explain stated willingness far better than they explain self-reported completion, spending, and cart outcomes.

Collinearity was material in the purchase-intention equation. Variance-inflation factors were 5.382 for attitude, 4.123 for satisfaction, and 2.355 for trust. The attitude value exceeds the commonly used threshold of five and confirms that the unique coefficients should be interpreted cautiously. Effect sizes were largest for promotion on attitude, security on trust, trust on satisfaction, and intention on behaviour. Cross-validated Q-squared values were positive for every endogenous construct, ranging from 0.258 for completed behaviour to 0.827 for purchase intention. These estimates indicate predictive relevance within the pilot data, but their magnitude should be tested in a new sample rather than treated as external validation.

Both proposed indirect routes were supported by percentile bootstrap intervals. The digital-promotion-to-attitude-to-intention effect was 0.369, with a 95 per cent interval from 0.144 to 0.622. The serial security-to-trust-to-satisfaction-to-intention effect was 0.210, with an interval from 0.060 to 0.380. The second effect is especially relevant for enterprise practice because it suggests that perceived safeguards become commercially useful when they support trust and a satisfactory experience. Security claims alone do not complete this route; fulfilment and service must validate the initial assurance.

Table 6 Bootstrapped PLS SEM path estimates

Hypothesis	Path	Beta	95% CI	p	Decision
H1	DME to ATT	0.652	[0.529, 0.805]	<0.001	Supported
H2	SEC to TRU	0.588	[0.406, 0.761]	<0.001	Supported
H3	TRU to SAT	0.667	[0.397, 0.867]	<0.001	Supported
H4	ATT to PI	0.501	[0.236, 0.836]	0.002	Supported
H5	TRU to PI	-0.181	[-0.350, 0.061]	0.081	Not supported
H6	SAT to PI	0.594	[0.153, 0.799]	0.001	Supported
H7	PI to BEH	0.534	[0.302, 0.770]	<0.001	Supported

Figure 3 Estimated PLS structural model

Note. Values beside arrows are standardised path coefficients. R squared values appear inside endogenous constructs. The trust-to-intention path was not statistically supported.

Table 7 Bootstrapped specific indirect effects

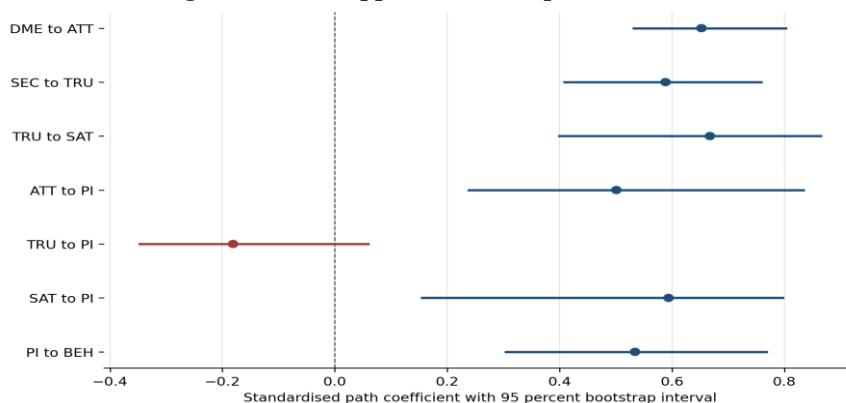
Indirect pathway	Effect	95% CI	Decision
SEC to TRU to SAT to PI	0.210	[0.060, 0.380]	Supported
DME to ATT to PI	0.369	[0.144, 0.622]	Supported

Table 8 Structural collinearity and effect sizes

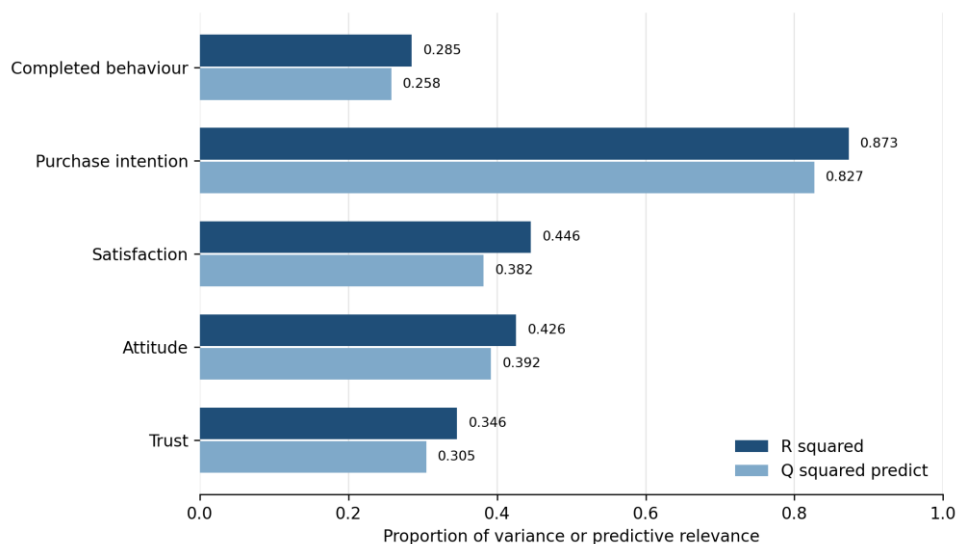
Path	VIF	f squared	Magnitude
SEC to TRU	1.000	0.530	Large
DME to ATT	1.000	0.741	Large
TRU to SAT	1.000	0.803	Large
ATT to PI	5.382	0.368	Large
TRU to PI	2.355	0.110	Small
SAT to PI	4.123	0.675	Large
PI to BEH	1.000	0.399	Large

Table 9 Explanatory and predictive assessment

Endogenous construct	R squared	Q squared predict
Store trust	0.346	0.305
Attitude	0.426	0.392
Satisfaction	0.446	0.382
Purchase intention	0.873	0.827
Completed behaviour	0.285	0.258

Figure 4 Bootstrapped structural path estimates

Note. Points are standardised coefficients and horizontal lines are 95 per cent percentile intervals from 5,000 case-resampled estimates. The interval for trust to purchase intention includes zero.

Figure 5 Explanatory power and predictive relevance

Note. R squared measures in-sample explanatory power. Q squared predict is the seven-fold cross-validated predictive statistic calculated on the latent scores; positive values indicate predictive relevance within this pilot sample.

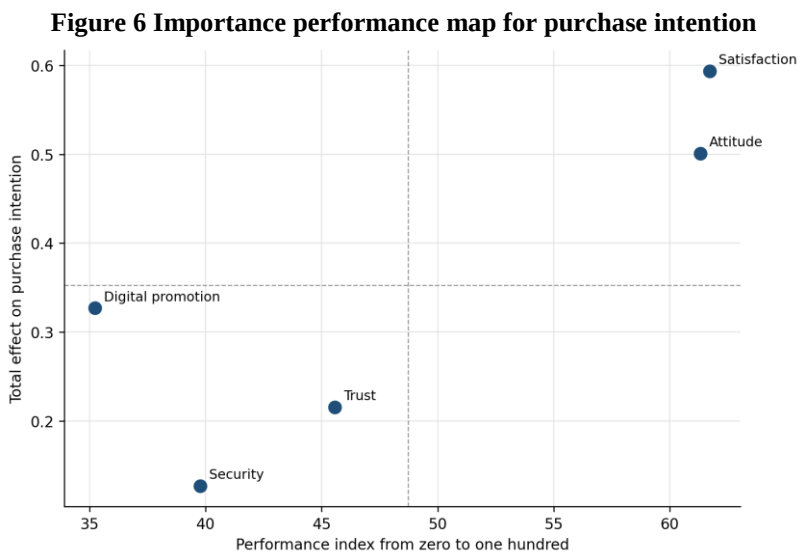
4.5 Importance performance and robustness checks

The importance-performance map placed attitude and satisfaction in the high-importance region for purchase intention. Satisfaction combined the largest direct importance with relatively high performance, while attitude also showed a strong total effect. Digital promotion had moderate performance and influenced intention through attitude. Transaction security had the lowest performance among the mapped constructs, but its total effect was indirect and smaller because it passed through both trust and satisfaction. The map therefore does not recommend security investment in isolation. It identifies a sequence in which understandable safeguards, reliable service, and post-purchase satisfaction work together.

The trust model explained 43.0 per cent of variance. Transaction security remained positively associated with trust after adjustment for marketing exposure and digital literacy, $\beta = 0.411$, 95 per cent CI [0.076, 0.747], $p = 0.018$. Marketing exposure and digital literacy were not significant in that model. This is the clearest adjusted result in the analysis and supports the proposition that perceived transaction safeguards contribute distinct information to the consumer's evaluation of the seller.

The attitude model explained 58.3 per cent of variance. Digital literacy was positively associated with attitude, $\beta = 0.438$, $p = 0.010$. The marketing coefficient was positive but imprecise, $\beta = 0.308$, $p = 0.074$, after security and literacy were included. The difference between the strong bivariate correlation and weaker adjusted coefficient indicates shared variance: consumers with greater digital literacy also reported more marketing exposure and more favourable attitudes.

The purchase-intention model explained 87.5 per cent of variance, but attitude, satisfaction, trust, and digital literacy were strongly interrelated. Attitude retained a positive coefficient, $\beta = 0.513$, $p = 0.024$, while satisfaction was borderline at $p = 0.052$. Trust became negative and non-significant after the overlapping evaluations were entered together. This sign change should not be treated as evidence that trust reduces intention; it reflects unstable partitioning of shared variance in a small sample. The bivariate trust-intention relationship remained positive. The completed-shopping regression explained 38.3 per cent of variance, but no individual coefficient reached significance with HC3 standard errors. The security-by-marketing interaction was small and inconclusive, $\beta = 0.129$, $p = 0.368$. A supplementary trust-only indirect effect from security to intention also included zero after adjustment for marketing exposure and digital literacy, mean = 0.077, 95 per cent interval [-0.027, 0.219]. This result differs from the supported PLS serial route, which includes satisfaction between trust and intention. Together, the models suggest that assurance reaches intention through the realised customer experience rather than through an isolated direct trust effect.



Note. Importance is the total PLS-SEM effect on purchase intention. Performance is the mean seven-point score rescaled from zero to 100. Dashed lines show sample means and do not represent universal thresholds.

Table 10 Exploratory standardised regression robustness models

Outcome	Predictor	Beta	95% CI	p
Trust in the online store	Perceived transaction security	0.411	[0.076, 0.747]	0.018
	Digital marketing exposure	0.237	[-0.157, 0.631]	0.232
	Digital literacy	0.177	[-0.161, 0.516]	0.296

From Digital Visibility to Completed Purchase in Online Retail

Outcome	Predictor	Beta	95% CI	p
	Model fit	R2 = 0.430	Adjusted R2 = 0.389	p < 0.001
Attitude to online shopping	Digital marketing exposure	0.308	[-0.031, 0.647]	0.074
	Perceived transaction security	0.191	[-0.106, 0.488]	0.202
	Digital literacy	0.438	[0.110, 0.766]	0.010
	Model fit	R2 = 0.583	Adjusted R2 = 0.553	p < 0.001
Purchase intention	Trust in the online store	-0.192	[-0.459, 0.075]	0.155
	Attitude to online shopping	0.513	[0.071, 0.956]	0.024
	Satisfaction	0.550	[-0.005, 1.105]	0.052
	Digital literacy	0.052	[-0.157, 0.261]	0.619
	Model fit	R2 = 0.875	Adjusted R2 = 0.863	p < 0.001
Completed-shopping behaviour	Purchase intention	0.222	[-0.516, 0.961]	0.546
	Perceived transaction security	0.132	[-0.206, 0.470]	0.435
	Digital marketing exposure	-0.042	[-0.471, 0.387]	0.843
	Digital literacy	0.405	[-0.152, 0.962]	0.150
	Perceived transaction security x Digital marketing exposure	0.129	[-0.157, 0.415]	0.368
	Model fit	R2 = 0.383	Adjusted R2 = 0.306	p = 0.001

Discussion

The pilot findings support a practical distinction between attracting attention and earning confidence. Digital marketing exposure was related to attitude and intention, while perceived transaction security was independently related to trust. A small online enterprise therefore faces two different tasks. It must be discoverable and relevant enough to enter the consumer's consideration set, and it must provide sufficient assurance for the consumer to continue. Treating these tasks as a single marketing problem can misallocate scarce resources.

The security-trust result is consistent with established models of online exchange. Trust develops partly from the consumer's assessment of whether personal and financial information is protected and whether the transaction system is dependable (Gefen et al., 2003; Kim et al., 2008; Pavlou, 2003). The adjusted result is important because it remained after accounting for marketing exposure and digital literacy. In practical terms, a seller cannot assume that promotional familiarity substitutes for transaction assurance. Recognisable payment options, clear explanations of data use, accurate fulfilment promises, and accessible refund procedures communicate different information from an advertisement.

The marketing-channel ordering also matters. Social media and search were more prominent than email, while influencer marketing occupied an intermediate position. Search visibility can be valuable for a small enterprise because it meets consumers who have already expressed a need. Social media can support discovery, demonstration, and repeated exposure. Email may still be useful for retention, but the low mean suggests that it should not automatically receive equal priority for acquisition. A small firm should evaluate channels with its own order and repeat-purchase data rather than infer effectiveness from industry-wide engagement claims.

The strong relationships among attitude, satisfaction, and intention show that intention reflects an accumulated evaluation of the shopping experience. Satisfaction was not limited to payment; it included product quality, delivery, and confidence in the purchase choice. This supports a customer-journey view in which marketing, interface, payment, delivery, and after-sales service contribute to a single evaluation (Lemon & Verhoef, 2016). For enterprise development programmes, digital-marketing training that excludes fulfilment and customer care may therefore improve visibility without improving repeat revenue.

The PLS-SEM results clarify why promotion and assurance should not be collapsed into one digital-readiness score. Digital promotion had its strongest link with attitude, whereas security had its strongest link with trust. The distinction is more than semantic. Attitude captures whether online shopping appears useful, convenient, or enjoyable. Trust captures whether the consumer is willing to accept vulnerability to the seller and transaction system. A programme can improve one without improving the other. Training in content creation may raise visibility and favourable evaluation, while payment and fulfilment reforms may raise confidence. Sustainable conversion requires both routes to reach the same customer journey.

The supported serial indirect effect from security through trust and satisfaction to intention provides the clearest expression of the assurance route. Its interpretation must remain

associational because the data were collected at one time. Even so, the route is more informative than a simple security-intention correlation. It suggests that a safeguard matters commercially when the consumer recognises it, forms confidence, and then experiences performance that is consistent with the promise. This sequence explains why a security badge cannot compensate for late delivery or an inaccessible refund process. The assurance signal and the realised service must agree.

The direct trust-to-intention coefficient became negative after satisfaction and attitude were entered together. The bivariate association was positive, and the indirect route through satisfaction was positive, so the partial coefficient should not be read as distrust increasing purchase intention. The more credible explanation is empirical overlap among adjacent evaluations. High HTMT values confirm that respondents did not sharply separate attitude, satisfaction, and intention. A larger study should improve temporal separation by measuring trust before checkout, satisfaction after fulfilment, and repeat purchase later. It should also use marker variables or multi-source data to assess common-method bias.

The earlier regression interaction between security and marketing remained inconclusive. This is not evidence that the combination never matters. The sample is too small for a stable interaction test, and the behavioural index had low reliability. The result cautions against asserting synergy simply because two predictors are individually useful. A larger study should define complementarity in advance, use objective conversion records, and estimate whether the effect of promotion changes when security information is experimentally made more or less visible.

Finally, the gap between high stated intention and more moderate completed-shopping behaviour deserves attention. The mean intention score was 4.71, compared with 3.75 for the behavioural index, and their correlation was moderate. Consumers can intend to buy but abandon a cart, postpone the purchase, switch sellers, or spend less than expected. Small enterprises should therefore judge digital initiatives against completed orders, contribution margin, refund rates, and repeat purchase, not clicks or intention alone.

Implications for enterprise development practice

The results suggest a staged approach for resource-constrained online firms. The first stage is transaction readiness. Before paying for additional reach, the firm should verify that the mobile purchase path works, payment choices are familiar, the customer can see how data will be used, delivery promises are realistic, and return or refund steps are easy to find. These actions do not require the firm to own payment infrastructure. They require it to select dependable providers and explain the process in language a customer can understand.

For development agencies and financial-service providers, transaction readiness is also an inclusion issue. A technically secure payment arrangement may still exclude customers when assurance signals are unclear, interfaces consume excessive data, or failed transactions are difficult to reverse. Support should therefore combine basic cyber-hygiene with customer-facing design: plain-language privacy notices, visible contact routes, accessible authentication,

transparent charges, and documented escalation procedures. Shared services can lower the cost of these capabilities for small firms, but providers should monitor whether the arrangement improves successful payments and complaint resolution rather than merely increasing the number of enterprises registered on a platform.

The second stage is selective discovery. Search and social media were the highest-rated channels in the pilot. A small enterprise can use accurate product titles, searchable descriptions, local-language content where relevant, demonstration videos, customer reviews, and consistent business information before committing to large paid campaigns. The aim is to match a real customer need and reduce information uncertainty. Influencer spending should be tied to audience fit, disclosure, and traceable sales rather than follower count.

The third stage is experience and retention. Order confirmation, proactive delivery communication, rapid resolution of failed payments, and fair returns can convert a first sale into trust and satisfaction. Email should be used where the customer has consented and where the message adds value, such as a relevant replenishment reminder or service update. Repeated discounts without service reliability can attract price-sensitive transactions without building a durable customer relationship.

Enterprise-support organisations can use the same sequence in training and diagnostics. A programme can assess a firm's transaction pathway, help the owner select and configure digital channels, and then track a small set of commercial indicators. This connects digital capability building to cash flow and customer retention rather than treating online presence as the outcome. The indicators in Table 11 are deliberately operational so that a microenterprise can collect them without specialised analytics software.

A useful diagnostic begins with a recent order rather than a general question about digital adoption. The adviser can reconstruct how the customer found the seller, what information was available before payment, whether the payment succeeded on the first attempt, how the customer received confirmation, whether dispatch matched the promise, and how any complaint was handled. This order-level account reveals where visibility, assurance, and fulfilment disconnect. It also allows the owner to assign responsibility when different platforms or service providers control different steps.

The importance-performance analysis suggests a practical order for experimentation. Satisfaction and attitude had the largest estimated effects on intention, while security performance was comparatively low. A seller can therefore test a combined intervention: clarify transaction safeguards, improve one fulfilment weakness, and use a narrowly targeted social or search campaign. The evaluation should compare completed orders and repeat purchases with a prior period or a small untreated product group. This design is more informative than increasing advertising expenditure and attributing every subsequent sale to promotion.

Table 11 Low-cost priorities for small online enterprises

Priority	Practical action	Minimum useful metric
Transaction readiness	Test mobile checkout, payment failure recovery, privacy explanation, delivery promise, and refund instructions	Payment success rate; checkout completion; refund time
Search visibility	Use accurate product terms, structured listings, consistent location and contact details, and useful product information	Organic enquiries; qualified visits; conversion by search source
Social proof	Publish demonstrations, verified reviews, service responses, and clear sponsorship disclosures	Assisted conversions; review quality; complaint response time
Customer experience	Confirm orders, communicate delivery changes, resolve failed transactions, and make returns accessible	On-time delivery; complaint resolution; satisfaction; return rate
Retention	Use consent-based messages linked to prior purchase or service needs rather than blanket promotion	Repeat purchase; unsubscribe rate; revenue per retained customer
Learning	Compare completed orders and margin across channels with small controlled budgets	Cost per completed order; contribution margin; repeat rate

Limitations and further research

The study has substantial limitations. First, the eligible sample contains only 46 respondents. Estimates, especially interaction and mediation effects, are imprecise and should be treated as pilot evidence. Second, the recruitment process and respondent locations were not recorded in the response export. The data cannot support geographic or population-level generalisation. Third, 93.5 per cent of eligible respondents were male, all reported bachelor's or master's education, and most had more than six years of online-shopping experience. The sample does not represent many groups for whom digital inclusion is a central development concern.

Fourth, all variables were measured in one questionnaire at one point in time. Common response style and consistency motives may inflate correlations. Causal language is therefore inappropriate. Fifth, several constructs overlap conceptually and empirically. Attitude, satisfaction, and intention produced HTMT ratios above conservative thresholds, which made their unique structural coefficients unstable. A larger confirmatory study should refine item wording, test discriminant validity, and establish temporal ordering. Sixth, completed-shopping

behaviour had low internal consistency. Its components should be analysed separately or replaced with verified transaction indicators.

PLS-SEM is sometimes described as suitable for small samples, but suitability is not immunity from sampling error. The method estimated the proposed composites and paths, while the bootstrap displayed their uncertainty; it did not supply the missing statistical power or correct the demographic imbalance. The high purchase-intention R-squared may partly reflect construct proximity and common measurement conditions. Cross-validated Q-squared values were calculated on latent scores derived from the same small dataset and should be replicated with a genuine holdout sample. The importance-performance map is likewise a prioritisation aid, not an estimate of the return on a specific enterprise investment.

The response export also contained inconsistent free-text reports of monthly shopping frequency, including ranges, words, and implausible values. That field was excluded from inferential analysis. This reinforces the value of bounded response categories and validation rules in future data collection. A revised instrument should record location, enterprise or platform type, payment method, product category, and whether the purchase was made from a micro or small seller. Stratified recruitment should improve representation of women, lower-literacy consumers, rural users, and first-time digital shoppers.

Future research should combine survey perceptions with platform or merchant records. A field experiment could vary the visibility of security and return information, hold the offer constant, and measure checkout completion. A longitudinal design could measure trust before purchase and satisfaction after delivery. Research involving small sellers should also compare marketplace-based enterprises with independent websites and social-commerce sellers, because each has different control over payments, data, and customer communication.

Conclusion

This pilot study finds that transaction security and digital promotion contribute through different consumer evaluations. The PLS-SEM supported a visibility route from promotion through attitude to intention and an assurance route from security through trust and satisfaction to intention. Purchase intention predicted completed-shopping behaviour, but substantially less behavioural variance was explained, revealing an intention-action gap. Social media and search were more prominent than email. The direct trust-to-intention path was not supported after overlapping evaluations were considered.

The assurance-to-action model is the paper's main contribution. It converts a broad claim about digital readiness into a sequence that can be measured and managed: customer discovery, transaction assurance, trusted performance, satisfaction, intention, and completed purchase. For micro and small online enterprises, promotion should be supported by a visible and dependable transaction process, and channel performance should be judged by completed and repeat orders. The estimates remain provisional until tested with a larger, more representative, and longitudinal sample, but they provide a transparent basis for enterprise diagnostics and field experimentation.

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