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# Unlocking B2B Purchase Engagement: Investigating Its Drivers and Consequences in App-Based Service Subscriptions for MSMEs

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# Abstract

**Objective:** This study analyzes purchase engagement in business-to-business (B2B) transactions, focusing on transactional drivers and outcomes resulting from purchase engagement factors in B2B app-based service subscriptions. **Design/Methods/Approach:** This study recruited responses from 215 MSME owners and managers who are current customers of a subscription-based point-of-sales (POS) service. The PLS-SEM technique empirically validated the conceptual framework and the research hypotheses.

**Findings:** The findings indicate that the conceptual model of customization, identification with virtual communities, and loyalty to account managers are exogenous factors influencing purchase engagement, perceived dependency, and willingness to pay for price premiums.

**Originality/Value:** This study aims to explore purchase engagement in the B2B setting for Micro, Small, and Medium Enterprises (MSMEs), specifically for app-based service subscriptions. This area has been underexplored due to the complexity and diversity of stakeholders involved in B2B purchasing decisions. The study aims to fill this gap by highlighting these important aspects.

**Practical/Policy implication**: B2B app-based service subscription stakeholders must ensure that all efforts to engage with customers strengthen their dependency on the service by starting with purchase engagement, customization, identification with virtual communities, and loyalty to account managers.

Keywords: B2B, customization, purchase engagements, virtual community, willingness to pay price premiums.

JEL Classification: M15, M31, L84



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# I. Introduction

Micro, Small, and Medium Enterprises (MSMEs) are vital and constitute a substantial customer base within developing markets, notably in Indonesia, where they contribute approximately 61% to the total GDP (Kurniawati & Setiawan, 2019). Operating predominantly in a B2B landscape, MSMEs navigate competitive environments where cultivating customer dependency through purchase engagement becomes pivotal for sustained success (Nyadzayo et al., 2020). Unlike the larger customer pools often associated with business-to-consumer (B2C) scenarios, MSMEs contend with a finite pool of potential customers, as Kumar & Pansari (2016) highlighted. This dynamic underscore the strategic importance of fostering robust purchase engagement relationships in the B2B sector, where each customer holds heightened significance.

Moreover, in B2B, purchasing decisions are typically intricate and technical, involving multifaceted customer interactions (Lilien, 2016). Consequently, the formulation of a robust purchase engagement strategy becomes imperative for understanding and influencing B2B customer behavior (Wilson, 2019). As Venkatesan (2017) articulated, customer involvement extends beyond mere transactional interactions. Involvement fosters enduring relationships that transcend the buying process, particularly crucial in B2B contexts where long-term business relationships significantly impact purchase decisions (Kumar & Pansari, 2016). Despite its centrality, the understanding of purchase engagement in B2B remains diverse and somewhat fragmented (Jaakkola & Aarikka-Stenroos, 2019).

While the mechanism of purchase engagement has garnered substantial attention in B2C research which focuses on customer interactions with companies or brands (Brodie et al., 2016; Pansari & Kumar, 2017; Storbacka et al., 2016), there is a notable call emphasized by Alvarez-Milán et al. (2018) to redirect focus towards purchase engagement in the B2B landscape. This shift in emphasis is prompted by the inherent complexities and heterogeneity characterizing B2B demands, where decision-makers wield greater influence compared to the B2C context (Cortez & Johnston, 2017; Lilien, 2016). Despite ongoing efforts by various firms to engage customers, these initiatives often originate from B2C paradigms and lack specific manifestations tailored to the distinctive nature of B2B transactions (Alvarez-Milán et al., 2018).

This study builds upon prior research on purchase engagement, which has predominantly emphasized relational aspects, to explore the proactive role of service providers in shaping purchase engagement, particularly in B2B appbased service subscriptions. While scholars traditionally focus on relational behavior, insights from Kumar & Pansari (2016) and Nyadzayo et al. (2020) highlight the significant impact service providers can have in initiating purchase engagement. To address this research gap, our study shifts the focus to transactional drivers, aligning with findings by Harmeling et al. (2017) and Beckers et al. (2018), which underline the substantial influence of transactional aspects on firm performance in B2B settings.

App-based service subscriptions, specifically those serving the technology needs of MSMEs, remain underexplored in the B2B literature. This study responds to this gap by investigating the purchase engagement dynamics within this domain. Previous research has demonstrated the importance of purchase engagement for professional service providers (Casidy & Nyadzayo, 2019; Heirati et al., 2019; Nyadzayo et al., 2020). Gallup (2016) underscores the significance of purchase engagement for professional service providers, revealing a 72% increase in customer acquisition for those prioritizing this aspect. In app-based service subscriptions, where communities serve as differentiators, purchase engagement becomes even more critical for sustainable competitive advantage (Kumar & Pansari, 2016). The complexity of the buying process in these subscriptions further underscores the importance of purchase engagement in influencing sustainable competitive advantage.

In summary, this study contributes to understanding purchase engagement in B2B app-based service subscriptions by shifting the focus to transactional drivers, addressing a research gap identified in prior literature that predominantly emphasized relational aspects. This study aims to provide a more comprehensive view of the factors influencing purchase engagement, particularly within the unique context of B2B app-based service subscriptions.

Despite the growing recognition of the importance of purchase engagement in business-to-business (B2B) relationships, there remains a significant research gap in understanding its key drivers and outcomes, particularly within the context of app-based service subscriptions (Brodie et al., 2016; Jaakkola & Aarikka-Stenroos, 2019; Storbacka et al., 2016). This study addresses this void by leveraging the Social Exchange Theory (SET) to explore purchase engagement's pivotal drivers and outcomes in the dynamic exchange relationship between app-based service subscriptions and Micro, Small, and Medium Enterprises (MSMEs).

This study adopted the approach Nyadzayo et al. (2020) used and extended the approach to MSMEs as a special subset of B2B clients. The study also focuses on the impact of two key antecedents—i.e., customization and identification with virtual communities—on purchase engagement and their subsequent effects on customer dependence and willingness to pay price premiums. The price premium in this case, is associated with the higher price of upgrading into a higher-tiered subscription service.

The contribution of this research extends beyond mere exploration, providing a comprehensive framework for understanding purchase engagement in the B2B context, emphasizing a transactional approach. Building on the insights of Alvarez-Milán et al. (2018), this study emphasizes the reciprocal nature of relationships in purchase engagement, challenging the historical focus on psychological aspects and underscoring the importance of social sharing in shaping

strategic buying engagement. This premise resonates with a rich body of purchase engagement literature highlighting its reciprocal nature (e.g., Hollebeek, 2016; Nyadzayo et al., 2020; Roy et al., 2018). The stakeholders involved in social exchanges are motivated by a shared pursuit of value, especially in providing technology-based professional services to Micro, Small, and Medium Enterprises (MSMEs). This relationship between professional service providers and their users often yields mutually beneficial outcomes, reflecting a win-win dynamic. The study, thus, leverages SET to unravel the intricacies of purchase engagement within the B2B landscape, shedding light on the complex interplay of motivations and benefits among stakeholders. Notably, this empirical investigation stands as one of the pioneering efforts to delve into purchase engagement within B2B app-based service subscriptions, responding to the imperative to broaden the scope of customer engagement research beyond the conventional B2C landscape (Brodie et al., 2016; laakkola & Aarikka-Stenroos, 2019; Kleinaltenkamp et al., 2017; Nyadzayo et al., 2020; Storbacka et al., 2016). Moreover, this study offers valuable insights into management strategies related to customer retention, often rooted in B2C contexts (Alvarez-Milán et al., 2018). By shedding light on the unique dynamics of purchase engagement in B2B settings, the research introduces novel perspectives and knowledge, paving the way for more tailored and effective strategies. Finally, this investigation contributes to the understanding of unexplored B2B app-based service subscription providers catering to the specific needs of MSMEs (Casidy & Nyadzayo, 2019), enriching the scholarly discourse and practical implications for businesses operating in this evolving landscape.

In the subsequent sections, the study explains its theoretical background. It employs a quantitative approach, utilizing Partial Least Squares Structural Equation Modelling (PLS-SEM) to test the hypotheses using 215 MSME owners and managers as respondents. The following section provides the theoretical background and hypotheses development in detail. The third section describes the methods, including the measurement model, data collection process, and statistical analyses. The results and discussion section presents and discusses the empirical findings. In contrast, the discussion section interprets these results in the context of existing literature. The conclusion encapsulates the study's key insights, and the paper concludes with implications for theory and practice.

### 2. Theoretical Background and Hypotheses Development

#### 2.1. Social Exchange Theory

This study adopts a quantitative approach to delve into the dynamics of purchase engagement within the B2B context, employing the conceptual lens provided by Social Exchange Theory (SET). SET, analyzed through a nuanced perspective, serves as a tool to illuminate the interactive and reciprocal nature of two-way relationships, shedding light on the distinct roles played by both companies and consumers in shaping the intricate landscape of purchase engagement (Alvarez-Milán et al., 2018). The theory posits that social interactions are pivotal drivers of individual behaviors, guided by voluntary motivations for shared gains among stakeholders involved in the transactional process (Ahmad et al., 2023). Within this framework, the study focuses on essential SET elements, including trust, commitment, reciprocity, and power, aiming to unravel the multifaceted purchase engagement dynamics in app-based service subscriptions.

In exploring purchase engagement, the study looks at the nuanced application of SET, considering its four fundamental elements: trust, commitment, reciprocity, and power. These elements form the backbone of the theoretical framework, providing insights into the intricate nature of social interactions that drive customer behaviors within the B2B landscape (Cartwright et al., 2021; Itani et al., 2020). SET has been applied in the context of B2B purchase, for example by Zhang et al. (2020), Liu et al. (2018) and (Kingshott et al., 2020).

The study aims to contribute to the existing literature by applying SET to uncover the underlying mechanisms of purchase engagement, emphasizing the reciprocal relationships between service providers and consumers. By focusing on these SET elements, the research seeks to offer a deeper understanding of how trust, commitment, reciprocity, and power dynamics influence the dynamics of purchase engagement, particularly in the context of app-based service subscriptions in the B2B sector.

#### 2.2. Drivers of Purchase Engagement

As conceptualized in this study, purchase engagement encompasses the multifaceted actions and behaviors of customers, both direct and indirect, that contribute value to a company by building and maintaining a relationship with the B2B counterpart (Pansari & Kumar, 2017). Previously, Hollebeek (2016) also characterized purchase engagement as a mechanism rooted in reciprocal relationships and cost-benefit analysis. The components of purchase engagement often involve customers actively participating in various aspects of the business-consumer relationship, including but not limited to providing feedback, repeat purchases, and a willingness to pay for additional premium features or services (Hollebeek et al., 2019).

Customer Purchase engagement, as conceptualized in this study, encompasses the multifaceted actions and behaviors of customers, both direct and indirect, that contribute value to a company, aligning with the insights of Pansari & Kumar (2017). Hollebeek (2016) further characterizes purchase engagement as a mechanism rooted in reciprocal relationships and cost-benefit analysis. This study diverges from a sole emphasis on psychological aspects, highlighting

the importance of a behavioral perspective in assessing how customer actions and behaviors shape their relationship with the company, thereby avoiding the limitations associated with a purely psychological view (Harmeling et al., 2017). Within the realm of purchasing professional services or app-based services, customer participation plays a pivotal role in the intricate process of purchase engagement within the realm of purchasing professional or app-based services. The complexity of this engagement is heightened in comparison to traditional goods, given the less transparent nature of measurement units (Vivek et al., 2012). Moreover, the term "company-initiated customer engagement" denotes deliberate efforts by companies to stimulate and encourage customer purchase engagement among their customers (Beckers et al., 2018). It signifies proactive steps taken by companies take to foster meaningful interactions with their clientele, as Jaakkola & Alexander (2014) emphasized.

To comprehensively measure purchase engagement, this study employs the framework introduced by Nyadzayo et al. (2020). Operational variables linked to the willingness to pay for price premiums are also integrated, with adjustments made to align with the specific research context (Hollebeek, 2016). This approach ensures a thorough exploration of the multifaceted dimensions of purchase engagement within the context of B2B app-based service subscriptions. Purchase decisions often involve a vital managerial insight. Thus, factors influencing these decisions offer critical information that allows companies to assess the potential profitability of their consumers and decide their future market activities (Kumar & Pansari, 2016).

Customization, within the context of purchase engagement, refers to tailoring products or services to meet individual customer needs or preferences (Saha et al., 2021). The key components of customization involve offering personalized experiences, adapting products to specific requirements, and providing flexibility in service delivery (Kim & Hong, 2019). Higher levels of customization are associated with a deeper understanding of customer preferences, leading to a more personalized and satisfying customer experience (De Bellis et al., 2019). In a B2B context, this adaptability can be achieved by both service providers and subscribers (Viio & Grönroos, 2016). As a result, companies are increasingly pressured to adopt creative and innovative ways to build sustainable competitive advantage as customer power increases. In app-based service subscriptions, adjustments occur through a deeper understanding of customers, facilitating interactive communication, and offering product/service options that best suit their needs. Grönroos & Helle (2012) argue that a mutually beneficial relationship and strength lies in properly coordinating each business problem to attract customers. Ongoing involvement in expanding coverage through collaboration to add value (e.g., information sharing between service providers and subscribers) (Marcos-Cuevas et al., 2016). So, the following hypotheses are established:

HI: Customization positively impacts purchase engagement.

The second antecedent of purchase engagement is social identity. Identification with Virtual Community (IVC) refers to how individuals associate themselves with a virtual community, sharing common interests, values, and goals online (Lyu & Kim, 2020). The general components or elements of IVC include a sense of belonging, shared emotional connection, mutual recognition, and active participation in the virtual community (Lizzo & Liechty, 2022).

Consumer-company identification is a primary psychological substrate, leading to deep, committed, and significant relationships between customers and organizations (Black et al., 2021). This identification closely aligns with one of the fundamental elements of the community, emphasizing an intrinsic relationship where members sense each other's presence and share a collective feeling within the society (Prentice et al., 2019). Subsequently, community awareness plays a crucial role in cultivating a psychological sense associated with specific behaviors, including purchase engagement. Research by Chou & Sawang (2015) demonstrates a positive connection between identifying with a particular brand's virtual community and purchase engagement outcomes. This study delves into the purchasing consequences resulting from engagements within the virtual community. Based on these findings, the following hypotheses are posited:

H2: Identification with the virtual community positively impacts purchase engagement.

In the intricate landscape of the professional services sector, where business-to-business (B2B) interactions are highly nuanced, the role of account managers emerges as a critical factor in shaping customer relationships (Pardo et al., 2020). As highlighted by Peters et al. (2020), the inherent nature of the B2B context makes account managers pivotal in mitigating the tendency of customers to switch to alternative brands. Their hands-on involvement in addressing customer needs, resolving issues, and providing personalized attention adds value to the customer experience (Afandy et al., 2022).

Palmer & Bejou (2016) introduce the concept of loyalty specifically directed towards account managers, underlining the customer's desire to sustain relationships, particularly with these key individuals. This distinct loyalty, separate from brand allegiance, reflects the unique impact of account managers on the customer-provider dynamic (Nyadzayo et al., 2020). Research consistently indicates that increased engagement from these loyal relationships positively correlates with the customer's intention to maintain a long-term association with a professional service provider (Pansari & Kumar, 2017). Customer loyalty, particularly within this professional services paradigm, extends beyond the broader service brand to encompass specific relationships forged with account managers (Itani et al., 2020). The interpersonal interactions facilitated by account managers become the linchpin in cultivating positive relationships in a sector where direct engagement plays a central role (Levin et al., 2016). The customer's perception of the service

received is significantly influenced by these relationships, as highlighted by Kim et al. (2018), emphasizing the importance of the account manager in shaping the overall customer experience. As such, the hypothesis is formulated based on this substantial body of evidence:

H3: Loyalty to the account manager positively impacts purchase engagement.

#### 2.3. Consequences of Purchase Engagement

This study defines Purchase Engagement as the overall inclination of customers to establish and maintain relationships with B2B service providers. Purchase engagement is the impetus to make a purchase act as a catalyst for forming and nurturing relationships, particularly with providers offering value and convenience (Nyadzayo et al., 2020). Customer dependence on a service provider signifies the customer's commitment to initiating and sustaining a relationship, as Claffey & Brady (2019) discussed. This commitment deepens with the level of investment, heightening the associated risk with terminating the service-provider relationship and shifting allegiance (Balaji, 2015; Eskiler & Altunişik, 2021; Scheer et al., 2015). As customer dependence intensifies, so does the commitment to the relationship (Nyadzayo et al., 2020).

Furthermore, Willingness to Pay for Price Premiums (WTP) measures the extent to which subscribers are willing to pay higher fees for app-based service subscriptions, aiming to secure a sustainable competitive advantage over their competitors, as noted by (Braun et al., 2016). The readiness to invest in higher subscription fees is linked to the perceived added value, fostering a lasting and mutually beneficial relationship between subscribers and service providers, as highlighted by (Wang et al., 2019).

To understand the essence of Customer Dependence and Willingness to Pay for Price Premiums, it is crucial to delve into their definitions and key components. Customer Dependence encompasses the customer's commitment to initiating and sustaining a relationship with a service provider, intensifying with the level of investment and the associated risk of switching allegiance (Ostrowski, 2021). On the other hand, Willingness to Pay for Price Premiums (WTP) gauges the extent to which customers are open to paying higher fees for service subscriptions, driven by the pursuit of a sustainable competitive advantage over competitors (Nyadzayo et al., 2020). The interplay between Purchase Engagement and Customer Dependence establishes a crucial dynamic in customer-provider relationships (Abdul Waheed & Gaur, 2012). Purchase Engagement catalyzes the formation and maintenance of relationships with B2B service providers (Wilson, 2019). As explored in previous research, higher levels of Purchase Engagement correlate positively with increased Customer Dependence (Nguyen et al., 2019). This correlation implies that as customers engage more in the purchasing process, their commitment to the service provider strengthens, leading to a deeper and more lasting relationship. Consequently, the hypothesis is formulated as follows:

H4: Purchase engagement positively impacts customer dependence.

Similarly, the connection between Purchase Engagement and Willingness to Pay for Price Premiums sheds light on the economic aspect of customer-provider relationships (Nyadzayo et al., 2020). Elevated levels of Purchase Engagement are linked to a heightened Willingness to Pay for Price Premiums (Zhang, et al., 2020). Previous studies, such as those conducted by (Braun et al., 2016) and (Wang et al., 2019), emphasize that customers who actively engage in the purchasing process are more inclined to invest in higher subscription fees. This willingness is driven by the perceived added value of the service, establishing a foundation for a mutually beneficial and enduring relationship between subscribers and service providers (Obeng & Aguilar, 2018; Salehudin & Alpert, 2022a). Consequently, a comprehensive understanding of these relationships is essential for navigating the dynamics of customer behavior in the B2B service sector. Consequently, the hypothesis is formulated as follows:

H5: Purchase engagement positively impacts willingness to pay for price premiums.

#### 2.4. The Role of Customer Dependence and Willingness to Pay for Price Premiums

In relationship exchange research, dependency is a crucial determinant influencing the dynamics between interacting parties. Bhatia (2019) offers insights that underscore the significant role of addiction in shaping purchasing behavior. Addicted customers exhibit a steadfast adherence to service provider requirements and policies, reflecting the impact of dependency on the consumer-provider relationship (Salehudin & Alpert, 2022b). This notion is further reinforced by studies conducted by (Cui et al., 2018; Itani, et al., 2020; Johnsen & Lacoste, 2016), which elucidate that highly dependent customers engage in relationships with companies to garner mutual benefits.

In this context, the positive impact of customer dependencies on behavior becomes apparent, particularly regarding the Willingness to Pay for Price Premiums (WTP) (Mohan et al., 2021). Increasing dependence on a service provider correlates with a heightened WTP, driven by the reciprocal nature of the customer-provider relationship (Fatima & Di Mascio, 2018). This dynamic interaction between customer dependence and the inclination to invest in premium services supports the premise that deeper customer dependence acts as a catalyst, fostering a greater propensity among consumers to invest in premium services (Hauff, 2019; Mäntymäki et al., 2020). This premise underscores the intricate relationship between customer dependence and the economic aspects of their engagement with B2B service providers. Thus, this study hypothesizes:

#### H6: Customer Dependence positively impacts the Willingness to Pay for Price Premiums.

Meek et al. (2019) argue that the shared vision and mission among community members can facilitate the creation of social capital. When interacting virtually, community members create two types of identification: information identification and emotional identification (Horng & Wu, 2020). Chang et al. (2020) show that the stronger the tag, the greater the commitment to a virtual community. Thus, virtual labels can increase customer dependence on fellow community members and the relationships built between community members (Martínez-López et al., 2017), which results in customer dependence on the objects of the community. So, the following hypotheses are established:

H7: Identification with the virtual community positively impacts customer dependence.

Scheer et al. (2015) conducted a study revealing that professional service providers can foster customer loyalty through exceptional service performance, dedicated customer assistance, and specific actions that establish benefitbased dependencies. As illuminated by De Waal & Van Der Heijden (2016), these benefit-based dependencies create formidable barriers for customers contemplating a switch to competitors. Scheer et al. (2015) characterize this phenomenon as cost-based benefit dependency, aligning with the transactional concept examined in this study. This premise posits that a strong sense of loyalty to the account manager enhances customer dependence, underscoring that loyalty, particularly in a B2B context, contributes significantly to the intricate dynamics of customer-provider relationships and the associated economic aspects of engagement. Consequently, based on this understanding, the following hypothesis is formulated:

H8: Loyalty to the account manager positively impacts customer dependence.

The concept of loyalty, as defined in this study, revolves around the degree of emotional attachment a person harbors towards account managers within specific professional services (Casidy & Wymer, 2016). Extending this definition, additional insights from various studies highlight that loyalty, encompassing the commitment and preferences directed toward account managers in professional services, notably influences customer satisfaction and behavioral loyalty (Ismagilova et al., 2021). These facets, identified in research conducted by Balaji (2015), Pamacheche & Duh (2021), and Yao et al. (2019), are integral manifestations of the broader construct of willingness to pay for price premiums (WTP). This premise underscores the interconnectedness of loyalty, customer satisfaction, behavioral loyalty, and the inclination to invest in premium services, emphasizing the intricate relationship between customers and account managers within professional services in the B2B sector. Consequently, building on this understanding, the following hypothesis is posited:

H9: Loyalty to the account manager positively impacts willingness to pay for price premiums.

#### 2.5. The Mediating Effects of Purchase Engagement

Customization, reflecting the tailoring of products or services to meet specific customer needs, is anticipated to impact the level of Customer Dependence directly (Klesse et al., 2019). It is hypothesized that Purchase Engagement plays a mediating role, channeling the influence of Customization on Customer Dependence (Nyadzayo et al., 2020). As customers actively engage in the purchasing process, their dependence on the service provider is expected to be heightened due to the personalized nature of the offerings. It is postulated that Purchase Engagement serves as a mediator, facilitating the impact of customization on the customer's willingness to invest in premium services (Tu et al., 2018). By tailoring services to meet specific needs, customization is expected to enhance the perceived value of the offerings, subsequently influencing the customer's inclination to pay premium prices (Moreau et al., 2020). As a mediator, Purchase Engagement captures the dynamics of this relationship by elucidating the role of active customer involvement in the purchasing process in shaping the willingness to pay for price premiums (Luo et al., 2021). These premises collectively contribute to a nuanced understanding of the intricate connections between Customization, Purchase Engagement, Customer Dependence, and the willingness to pay for premium services in the B2B service sector. So, the following hypotheses are established:

HIOa: Purchase Engagement mediates the relationship between Customization and Customer Dependence

HIOD: Purchase Engagement mediates the relationship between Customization and willingness to pay for price premiums

Identification with the virtual community, indicative of a customer's sense of belonging and connection with an online community associated with the service provider, is expected to influence Customer Dependence (Bang et al., 2018; Lyu & Kim, 2020). This relationship is posited to be channeled through Purchase Engagement, wherein active participation in the virtual community enhances the customer's dependence on the service provider (Claffey & Brady, 2019). Arguably, Purchase Engagement is mediating, capturing the influence of identification with the virtual community on the customer's inclination to upgrade to premium-tier services (Zhang & Li, 2022). Identification with the virtual community is presumed to foster a sense of brand loyalty and value perception, influencing the customer's willingness to pay premium prices (Lyu & Kim, 2020). Purchase Engagement, as a mediator, encapsulates the interactive dynamics between customers and the virtual community, shedding light on the role of active engagement in shaping both Customer Dependence and the willingness to pay for price premiums (Claffey & Brady, 2019; Nyadzayo et al., 2020). These

hypotheses contribute to a comprehensive understanding of the interplay between identification with the virtual community, Purchase Engagement, and key customer behaviors in the B2B service sector. So, the following hypotheses are established:

- **HIOc:** Purchase Engagement mediates the relationship between Identification with the virtual community and Customer Dependence
- **HIOd:** Purchase Engagement mediates the relationship between identification with the virtual community and willingness to pay for price premiums

The depth of loyalty to the account manager is expected to directly influence Customer Dependence, with Purchase Engagement serving as the mediating factor (Nyadzayo et al., 2020). As customers actively engage in the purchasing process under the influence of their loyalty to the account manager, their dependence on the service provider is hypothesized to intensify (Fernandes & Pinto, 2019). In addition, it is postulated that Purchase Engagement plays a mediating role, capturing the impact of loyalty to the account manager on the customer's inclination to invest in premium services (Souissi et al., 2020). The strong connection to the account manager is expected to foster a sense of brand loyalty and trust, influencing the customer's willingness to pay premium prices (Hinterhuber & Quancard, 2019). As a mediator, Purchase Engagement elucidates the interactive processes that transpire between customers, their loyalty to the account manager, and key financial behaviors such as Customer Dependence and the willingness to pay for price premiums (Fernandes & Pinto, 2019). These hypotheses contribute to a nuanced understanding of the interwoven relationships in the B2B service sector, shedding light on the role of Purchase Engagement in shaping customer behaviors. So, the following hypotheses are established:

- **HIOe:** Purchase Engagement mediates the relationship between Loyalty to the account manager and Customer Dependence
- **HIOf:** Purchase Engagement mediates the relationship between Loyalty to the account manager and willingness to pay for price premiums

# 3. Method

This study leveraged a team member's unique position as a manager at a start-up Software-as-a-Service (SaaS) company specializing in Indonesia's leading point-of-sales (POS) business. With a substantial user base comprising micro, small, and medium enterprises (MSMEs) across Indonesia, the company offers business applications through subscription services. These applications streamline various business functions, including operations, financial reporting, inventory, marketing, and human resources.

#### 3.1. Data Collection

The company granted access to data from over 30,000 business application users for research purposes. Data was collected through a dedicated online link integrated into the business application. The questionnaire, designed for specific conditions, was accessed by respondents using the tablet devices integral to their business operations. Stringent testing ensured the accuracy of the measurement process.

To ensure data reliability, the study followed recommendations suggesting that owners/managers are reliable informants, particularly in MSMEs (Fleming et al., 2016). The questionnaire focused on recent experiences in selecting services for business purposes, specifically targeting MSME owners/managers responsible for choosing business applications. Respondents were required to have maintained their subscription for a minimum of 45 days, ensuring their sufficient experience and expertise. They were also asked to identify their existing subscription package and estimate the annual cost.

Over the 30-day data collection period, 215 respondents were successfully screened and obtained. A multilayered screening process, with four distinct layers, ensured the reliability and validity of the study. This process resulted in a response rate of 10.75% from the users who clicked on the online link and passed at least one attention check. Two attention-check questions within the questionnaire further ensured respondent focus, and data were collected only from those who passed at least one of these checks.

Variable	Option	Ν	%
Role in Business	Owner	194	90,23%
	Operation Manager	17	7,91%
	Store Manager	4	1,86%
Business Type	Cafe & restaurant	125	58,14%
	Another retail store	39	18,14%
	Another service store	11	5,12%
	Another food & beverage	11	5,12%
	Culinary franchise	8	3,72%
	Textiles and clothing	7	3,26%
	Pet shop	4	1,86%
	Food truck & pop-up store	4	1,86%
	Barbershop	3	I,40%
	Car wash	2	0,93%
	Salon & spa	I	0,47%
Age of Business	Less than one year	75	34,88%
	I – 2 years	44	20,47%
	2 – 5 years	56	26,05%
	More than five years	40	18,60%
Scale of Business	Less than IDR 5,000,000/month	45	20,93%
	IDR 5,000,000/month – IDR 10,000,000/month	28	13,02%
	IDR 10,000,000/month – IDR 25,000,000/month	56	26,05%
	IDR 25,000,000/month – IDR 85,000,000/month	45	20,93%
	IDR 85,000,000/month – IDR 150,000,000/month	19	8,84%
	IDR 150,000,000/month – IDR 210,000,000/month	11	5,12%
	IDR 210,000,000/month – IDR 850,000,000/month	8	3,72%
	IDR 850,000,000/month – IDR 2,000,000,000/month	2	0,93%
	More than IDR 2,000,000,000/month		0,47%
Experience in Using	1,5 – 3 months	103	47,91%
Apps	3 – 6 months	24	11,16%
	6 – 12 months	33	15,35%
	More than 12 months	55	25,58%

Table I. Sample Characteristics (N = 215)

Despite the relatively low response rate, consistent with previous B2B online-based surveys, the study achieved a response rate deemed acceptable in B2B research contexts (Anees-ur-Rehman et al., 2017; Casidy & Nyadzayo, 2019; Nyadzayo et al., 2020; Reijonen et al., 2015). The respondents, predominantly direct owners of MSMEs (90.23%), were engaged in various business sectors, with a substantial representation in the café and restaurant (58.14%) and retail store (18.14%) categories. Business scales varied, encompassing micro and small-scale MSMEs, and the respondents exhibited diverse business activity durations and lengths of experience using the business application. Table I shows the full characteristic descriptions of the respondents.

Construct		Items	Source
Customization	١.	[X] highly flexible in tailoring offers to our specific business needs	Nyadzayo et al. (2020)
_	2.	The subscription system in [X] can be renegotiated or adjusted according to the situation faced by our business, mainly when unforeseen problems occur	- · ·
_	3.	[X] strives to develop products according to the business needs of each customer	-
_	4.	Each customer [X] has specific features offered according to their business needs	Kleinaltenkamp et al. (2017)
Identification	١.	We have an attachment as a member of the [X] Community	
with Virtual Community	2.	The [X] community plays an essential role in helping us run our day-to-day business	-
	3.	We see ourselves as representatives of the [X] Community	-
_	4.	The [X] community, both offline and virtual, provides us with views and knowledge in running a business	- Woisetschläger
_	5.	We can identify ourselves that we are part of the [X] Community	et al. (2008)
_	6.	We have strong feelings about [X] Community	-
_	7.	We feel that we are an integral part of the [X] Community	-
Loyalty to the	١.	If sales (marketing) that offer [X] products move to other	Nyadzayo et al
Account		similar business applications, then we may also move to	(2020)
Manager		subscribe to the business application in which the sales	
0		(marketing) work	
—	2.	We will consider unsubscribing from [X] in the future if sales	-
		(marketing) of [X] that we know are replaced or no longer work on [X]	
_	3.	We may not continue subscribing to [X] again if the sales (marketing) of [X] that we know so far move to work at	-
		another company	_
	4.	We feel more loyal to the sales (marketing) of [X], which we have known so far, than to [X] itself	
Purchase	5.	We plan to continue to subscribe to [X] in the future	Nyadzayo et al
Engagement	6.	Subscribing [X] to our business makes us satisfied	(2020)
	7.	The fees we pay for subscribing [X] are worth what we get	_
	8.	Subscription [X] makes us happy	
Willingness to pay for price	Ι.	Subscription fees for [X] need to increase the price before we consider moving to a similar business application	Nyadzayo et al (2020)
premiums (WTP)	2.	We are willing to pay higher subscription fees for [X] services than similar business applications	_
-	3.	We are willing to pay a subscription fee for [X] service, even if there are cheaper similar business apps	
Customer	١.	We are dependent on [X] to do business	Nyadzayo et al
Dependence	2.	[X] will be challenging to replace similar business applications	(2020)
—	3.	We will incur a loss if we unsubscribe [X]	-
_	4.	Function [X] is essential for our future business performance	Alsaad et al. (2018)

Table 2. Measurement of Operational Variables

X = Brand of business application used by the respondent

# 3.2. Measurement Variables

In this study, operational variables drawn from established literature were employed to measure key constructs shown in Table 2. Specifically, we incorporated three customizations and loyalty to account manager measurements from Nyadzayo et al. (2020), supplemented by one from Kleinaltenkamp et al. (2017). Furthermore, seven operational variables were utilized for measuring identification with the virtual community, drawing from the work of Liao et al. (2020). The purchase engagement variable in this study, employed as the mediating variable, comprises four items

adopted from Nyadzayo et al. (2020). To gauge the outcomes of this mediating variable, we measured the willingness to pay for price premiums (WTP) and dependency variables. The WTP variable encompassed three operational variables adopted from Nyadzayo et al. (2020), while three measurement items for Customer Dependence were drawn from the same source, with an additional variable from Alsaad et al. (2018).

Table 3.	Validity and	Reliability	Test Results
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Construct	Items	Loadings	Alpha	rho_A	CR	AVE
Customization (CUST)	CUSTI	0,875				
	CUST2	0,832	0,885	0,890	0,921	0,744
-	CUST3	0,853	0,005	0,870		
-	CUST4	0,890				
Identification with Virtual	IVCI	0,837				
Community - (IVC)	IVC2	0,896				
( ) -)	IVC3	0,946				
-	IVC4	0,943	0,970	0,973	0,976	0,851
-	IVC5	0,943				
· · · · · · · · · · · · · · · · · · ·	IVC6	0,944				
	IVC7	0,943				
Loyalty to the Account	LAMI	0,848				
Manager	LAM2	0,906	0,878	0,932	0,913	0,726
(LAM)	LAM3	0,901				
-	LAM4	0,745				
Purchase Engagement	PEI	0,933				
(PE) -	PE2	0,966		0,958	0,967	0.000
-	PE3	0,901	0,955			0,880
-	PE4	0,952				
Willingness to pay	WTPI	0,730				
for price premiums	WTP2	0,831	0,738	0,755	0,851	0,658
(WTP)	WTP3	0,865				
Customer Dependence	DPEI	0,860				
(DPE)	DPE2	0,900	0,892 0,898 0,92	0.000	0.005	0.75/
-	DPE3	0,834		0,925	0,756	
-	DPE4	0,883				

Alpha = Cronbach's Alpha; CR = Composite Reliability; AVE = Average Variance Extracted (AVE)

#### 3.3 Hypotheses Testing

This study tested the hypotheses using variance-based partial least squares structural equation modeling (PLS-SEM) with the SmartPLS 3.2.9 software. A standard 95% one-tailed confidence level and critical t-values of 1.645 indicate that the null hypotheses can be rejected and that there is a significant relationship between the latent variables. Furthermore, the results of this hypothesis testing are divided into a direct effect and an indirect impact through mediating variables.

Construct	CUST	DPE	IVC	LAM	PE	WTP
CUST	0,863					
DPE	0,616	0,870				
IVC	0,671	0,607	0,922			
LAM	-0,032	-0,006	-0,028	0,852		
PE	0,685	0,788	0,591	-0,146	0,938	
WTP	0,449	0,630	0,467	0,100	0,581	0,811

Table 4. Discriminant Validity Test Results using the Fornell-Larcker Criterion

\*CUST = Customization; DPE = Customer Dependence; IVC = Identification with Virtual Community; LAM = Loyalty to Account Manager; PE = Purchase Engagement; WTP = Willingness to Pay for Price Premiums

# 4. Result and Discussion

#### 4.1 Measurement Model

The wording test was conducted through in-depth interviews facilitated by an online meeting application. After minor editorial revisions stemming from the results of this initial test, researchers subjected the revised questionnaire to a pre-test involving 32 owners/managers of MSMEs. Notably, one operational variable within the dependency variable did not meet the criterion of an outer loading > 0.70. Consequently, this variable's editorial revision was carried out before the main test.

Each operational variable underwent rigorous testing for validity and reliability. Validity was confirmed by maintaining outer loading > 0.70 and average variance extract (AVE) > 0.50 (Hair et al., 2017). Additionally, reliability tests for model construction necessitated Cronbach's Alpha > 0.70, rho\_A > 0.70, and Composite Reliability (CR) > 0.70 (Hair et al., 2017) to establish the reliability of the model construction.

Construct	CUST	DPE	IVC	LAM	PE	WTP
CUST						
DPE	0,686					
IVC	0,725	0,649				
LAM	0,104	0,058	0,076			
PE	0,741	0,850	0,611	0,143		
WTP	0,554	0,766	0,547	0,125	0,692	

Table 5. Discriminant Validity Test Results using the HTMT Ratio

Furthermore, the discriminant validity in the PLS-SEM framework was meticulously assessed by applying the Heterotrait-Monotrait (HTMT) ratio and the Fornell-Larcker criterion. The study adopted the conservative HTMT threshold of 0.85, deeming discriminant validity established when the HTMT ratio fell below this benchmark. Additionally, the Fornell-Larcker criterion was employed, which involves comparing the square root of the average variance extracted (AVE) for each construct with its correlations with other constructs. Discriminant validity was confirmed when the square root of the AVE for a construct surpassed its correlations with other constructs (Hair et al., 2017). The results of the validity and reliability tests, as well as the discriminant validity results, meet the criteria described above. Table 3 provides the overall validity and reliability test results, while Table 4 and Table 5 shows the discriminant validity result.

#### 4.2 Structural Model

R2 measures the proportion of variance predicted from the dependent variable. Hair et al. (2017) recommend that the R2 level in marketing research be substantial if the variance proportion reaches a minimum of 75.0%, moderate with a minimum of 50.0%, and weak with a minimum of 25.0%. This research shows that 50.0% of purchase engagement comes from customization and identification with virtual communities. Meanwhile, purchase engagement also forms customer dependence (65.4%) and willingness to pay for price premiums (42.3%). The research model examined in this study is shown with the results in Figure I and is summarized in Table 6.

The effect of f2 on explaining partial or complete mediation is well-documented (Nitzl et al., 2016). As a rule of thumb, higher values of 0.02, 0.15, and 0.35 describe effect sizes of small, medium, and large f2. Q2 was also assessed through a blindfolding procedure using the SmartPLS Application. As a guideline, the Q2 value must be greater than zero for a particular endogenous construct to indicate the accuracy of the structural model predictions for that construct. As a rule of thumb, the higher Q2 values of 0, 0.25, and 0.50 illustrate the PLS path model's small, medium, and large predictive relevance. Like the effect size f2, it is possible to calculate and interpret the effect size Q2 (Hair Jr. et al., 2017).

In the f2 test results, Purchase Engagement (PE) stands out with a substantial effect size (f2 = 0.866), surpassing the threshold of 0.15 and emphasizing its pronounced impact. Customization (CUST) also exhibits a notable effect size (f2 = 0.309), suggesting a significant influence. Customer Dependence (DPE) and Identification with Virtual Community (IVC) show moderate effect sizes (f2 = 0.111 and f2 = 0.083, respectively). Loyalty to Account Manager (LAM) and Willingness to Pay for Price Premiums (WTP) present relatively smaller effect sizes. Customer Dependence (DPE) has the highest Q2 value (0.488), indicating the predictive relevance of this construct. Purchase Engagement (PE) and Willingness to Pay for Price Premiums (WTP) also exhibit substantial Q2 values (0.447 and 0.276, respectively), affirming their predictive power.

Hypotheses	Path	Mean Coefficient	Standard DEV	T-Values	P-Values	Result
ні	$CUST \to PE$	0,526	0,060	8,754	0,000*	Supported
H2	$IVC \to PE$	0,233	0,064	3,721	0,000*	Supported
H3	$LAM \to PE$	-0,124	0,062	1,972	0,049ª	Not Supported
H4	$PE \rightarrow DPE$	0,679	0,050	13,620	0,000*	Supported
H5	$PE \to WTP$	0,275	0,082	3,384	0,001*	Supported
H6	$DPE \to WTP$	0,419	0,086	4,809	0,000*	Supported
H7	$IVC \to DPE$	0,210	0,05 I	4,099	0,000*	Supported
H8	$LAM\toDPE$	0,100	0,044	2,261	0,024*	Supported
Н9	$LAM\toWTP$	0,144	0,052	2,731	0,007*	Supported
H10a	$\begin{array}{c} CUST \to PE \to \\ DPE \end{array}$	0,417	0,053	7,742	0,000*	Supported
H10b	$\begin{array}{c} \text{CUST} \rightarrow \text{PE} \rightarrow \\ \text{WTP} \end{array}$	0,117	0,042	2,727	0,007*	Supported
HI0c	$IVC \to PE \to DPE$	0,185	0,055	3,404	0,001*	Supported
H10d	$IVC \to PE \to WTP$	0,053	0,026	2,041	0,042*	Supported
H10e	$LAM \to PE \to DPE$	-0,097	0,049	2,007	0,045*	Supported
HIOf	$\begin{array}{c} LAM \to PE \to \\ WTP \end{array}$	-0,027	0,017	1,610	0,108	Not Supported

Table 6. Summary of Hypothesis Test

\*) Significant (*p-values* <0.05); <sup>a</sup>) Significant, but not supported due to the negative instead of positive effect.

Moving to the R Square test results, Customer Dependence (DPE) has the highest R Square value (0.662), followed by Purchase Engagement (PE) with a substantial R Square of 0.516. Willingness to Pay for Price Premiums (WTP) shows a moderate R Square value of 0.436. The adjusted R Square values further account for the model's complexity, reflecting slightly lower values but maintaining the overall trend. In summary, the f2, Q2, and R Square

findings underscore the significant impact of Purchase Engagement in the model, with substantial predictive power and variance explained for Customer Dependence and Purchase Engagement constructs.

The results of the hypothesis tests reveal significant effects (p-values <0.05) for all nine hypotheses examining direct relationships. Customization (path coefficient = 0.526; p = 0.000) and identification with the virtual community (path coefficient = 0.233; p = 0.000) exhibit positive and robust relationships with purchase engagement, confirming the significance of hypotheses one (H1) and two (H2). Similarly, the direct effect of purchase engagement is significant toward customer dependence (path coefficient = 0.679; p = 0.000) and willingness to pay for price premiums (path coefficient = 0.275; p = 0.001), validating the significance of hypotheses four (H4) and five (H5). Furthermore, positive and robust relationships exist between customer dependence (path coefficient = 0.419; p = 0.000) and loyalty to the account manager (path coefficient = 0.144; p = 0.007) with the willingness to pay for price premiums, as well as between identification with the virtual community (path coefficient = 0.210; p = 0.000) and loyalty to the account manager (path coefficient = 0.144; p = 0.007) with the willingness to pay for price premiums, as well as between identification with the virtual community (path coefficient = 0.210; p = 0.000) and loyalty to the account manager (path coefficient = 0.100; p = 0.024) with customer dependence, confirming the significance of hypotheses six to nine (H6-H9). The only direct effect hypothesis rejected is hypothesis three (H3), with a direct path between loyalty to the account manager and purchase engagement (path coefficient = -0.124; p = 0.024).

Hair et al. (2017) explained that a mediating effect occurs when a third variable or construct intervenes with two other constructs. This study tested six mediation hypotheses (H10a-H10f). Exploring mediating effects provides a nuanced understanding of the relationships within the study's variables. This study illuminates the complex interplay and consequential impact on the dependent variable by analyzing how a third construct intervenes between two others. Table 6 succinctly encapsulates the mediation effects, offering a comprehensive overview of mean coefficients, standard deviations, t-values, and p-values across various mediation chains.

A particularly intriguing discovery is the observed mediation effect for customer dependence, echoing findings in prior research (Nyadzayo et al., 2020; Nyffenegger et al., 2015). This mediation underscores the empirical imperative to elucidate the nuances of purchase engagement and its ramifications for Willingness to Pay (WTP). Importantly, the study reinforces the established concept that customer dependence is a precursor to customers' willingness to pay for premium features (Nyadzayo et al., 2020).

Within app-based service subscriptions, customers are inclined to stick with such services. The noteworthy insight emerges when service providers implement price increases — customers willingly accept higher premiums, motivated by the desire to uphold the previously established dependency relationship. This dynamic underscore the strategic significance of comprehending and fostering the interplay between customer dependence, purchase engagement, and the willingness to pay for premium features within the B2B context. Such insights offer valuable strategic implications for service providers and businesses seeking to optimize customer relationships, enhance loyalty, and navigate evolving market landscapes effectively.

#### 4.4. Discussion

The comparison of our findings with prior studies reveals significant alignment as well as some nuanced distinctions. Prior research has uncovered several aspects of customer engagement, yet the landscape still needs to be explored and fragmented (Fehrer et al., 2018; Harmeling et al., 2017). This study seeks to offer a fresh perspective on customer engagement, aligning with the call for diverse viewpoints in the literature (Jaakkola & Alexander, 2014). Recognizing that buyer-service provider relationships often concentrate on intangible qualities (Subramony & Pugh, 2015), our empirical investigation aims to contribute valuable insights to understanding purchase engagement dynamics in B2B settings.

Customization emerges as a key driver of purchase engagement in our study, consistent with previous research highlighting the importance of tailored offerings in enhancing customer engagement (Hollebeek, 2016). The positive and robust relationship between customization and purchase engagement affirms the findings of Blasco-Arcas et al. (2014), supporting the idea that tailored experiences contribute to deeper customer-company relationships.

Identification with virtual communities (IVC) also demonstrates a strong positive association with purchase engagement, corroborating the work of Kozinets (1999) and Porter et al. (2011). These studies emphasize the impact of social identity on purchase engagement, underlining the role of virtual communities in shaping customer behavior. Our findings align with these perspectives, providing further empirical support for the importance of community engagement in B2B app-based service subscriptions.

Loyalty to the account manager, a unique aspect explored in our study, reveals a noteworthy negative relationship with purchase engagement. This finding contradicts conventional wisdom and contrasts the positive relationships in previous studies examining loyalty's impact on customer engagement (Pansari & Kumar, 2017). While our results may seem counterintuitive, they shed light on a potential area of divergence in the B2B context, suggesting that loyalty to the account manager may only sometimes translate into higher purchase engagement. Instead, customers are loyal and engaged with the account managers with whom they interact often, instead of the brand. This suggestion aligns with the Social Exchange Theory (SET) and the result of Hypothesis H10e, in which Loyalty to the Account Manager has a net negative total effect on Customer Dependence, mediated by Purchase Engagement.



Figure 1. The Research model with effect size

Further examination of hypotheses reveals important insights into the nature of relationships within the research framework. Purchase Engagement emerges as a significant factor influencing both Customer Dependence and Willingness to Pay for Price Premiums. Notably, Customer Dependence also exhibits a significant impact on Willingness to Pay for Price Premiums, forming the foundational paths for mediation hypotheses. These mediation hypotheses sheds light on the nuanced dynamics between the exogenous variables (Identification with the Virtual Community, Customization, and Loyalty to Account Managers) and the endogenous variables (Customer Dependence and Willingness to Pay for Price Premiums).

In the case of Customization, the absence of a direct effect on both Customer Dependence and Willingness to Pay for Price Premiums indicates a full mediation effect of Purchase Engagement between these variables. The significant direct effect between Identification with the Virtual Community (IVC) and Customer Dependence suggests a partial mediation effect of Purchase Engagement in this relationship. Conversely, the lack of a direct effect between IVC and Willingness to Pay for Price Premiums indicates a full mediation effect of Purchase Engagement. The presence of a significant direct effect from Loyalty to the Account Manager to Customer Dependence highlights the partial mediation of Purchase Engagement between these two variables.

This comprehensive understanding of the mediation effects underscores the intricate interplay of variables in shaping customer dynamics within the B2B context of professional services. The mediation roles of Purchase Engagement provide a lens through which businesses can strategically navigate and optimize these relationships for enhanced customer dependence and willingness to pay for premium features.

While the direct impact of Loyalty to Account Managers on Willingness to Pay for Price Premiums is notably significant, the sole mediation hypothesis that did not find support in our study pertains to the mediation role of Purchase Engagement between Loyalty to the Account Manager and Willingness to Pay for Price Premium. Several factors may contribute to the rejection of this hypothesis. One possibility is the existence of other unexplored variables that could substantially mediate the relationship between loyalty to the Account Manager and Willingness to Pay for Price Premium, such as Relationship Quality (Casidy & Nyadzayo, 2019). Another plausible explanation is that the relationship between Loyalty to the Account Manager and Willingness to Pay for Price Premium, such as Relationship Quality (Casidy & Nyadzayo, 2019). Another plausible explanation is that the relationship between Loyalty to the Account Manager and Willingness to Pay for Price Premium, such as Relationship Quality (Casidy & Nyadzayo, 2019). Another plausible explanation is that the relationship between Loyalty to the Account Manager and Willingness to Pay for Price Premium is direct but weak, without the mediating influence of Purchase Engagement (Clark et al., 2012). Additionally, it is crucial to acknowledge the nuanced nature of the data and the specific contextual intricacies of the study, as these elements can significantly impact the outcomes of mediation analyses. Further exploration and in-depth analysis may be required to uncover the specific dynamics influencing this relationship and why our findings did not support the proposed mediation.

In summary, comparing our findings with prior studies provides a comprehensive understanding of the relationships within our framework. While many results align with existing literature, the unique negative relationship between loyalty to the account manager and purchase engagement highlights the need for context-specific investigations in the B2B context. This nuanced perspective contributes to the ongoing discourse on customer engagement in professional services, offering theoretical and practical insights for businesses navigating complex B2B relationships. However, given the intricate nature of our framework with 15 relationships, future research needs to delve deeper into

each connection to uncover additional nuances and explore potential moderating factors that may influence these relationships.

# 5. Conclusion

In conclusion, this study sheds light on the nuanced dynamics of purchase engagement within the B2B context, particularly focusing on Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. The findings underscore the crucial role of customization in fostering purchase engagement and establishing a robust positive relationship. MSMEs that identify with virtual communities exhibit heightened purchase engagement, indicating a positive and substantial connection. Loyalty to account managers is revealed as a positive influencer of purchase engagement, with concurrent positive associations with customer dependence and the willingness to pay for premium features. Moreover, the study emphasizes the significant impact of purchase engagement on the development of customer dependence on the service, subsequently influencing MSMEs' willingness to pay for premium features. The research model, incorporating customization and identification with virtual communities, explains a substantial portion of the variance in purchase engagement. These comprehensive insights contribute to a deeper understanding of purchase engagement dynamics in the B2B context, offering actionable implications for stakeholders in app-based point-of-sales services within MSMEs.

#### 5.1. Theoretical Implication

This research supports Nyadzayo et al. (2020) by extending the inquiry into professional services engaged in appbased subscriptions, often characterized by utilitarian features. In doing so, the study incorporates virtual community variables within the B2B and MSME contexts, employing a comprehensive set of measurements from Liao et al. (2020). This inclusive approach not only expands the scope of research but also underscores the importance of virtual community variables in the discourse on purchase engagement. The study navigates the relative scarcity and complexity of research on this subject, contributing valuable insights to this evolving field (Cortez & Johnston, 2017).

This research contributes to Social Exchange Theory (SET) by exploring its application in business-to-business (B2B) purchase engagement, particularly within app-based service subscriptions. SET, traditionally focused on relational behavior, is extended to incorporate transactional drivers, revealing service providers' proactive role in initiating purchase engagement (Nyadzayo et al., 2020). While much-existing literature emphasizes the psychological aspects (such as Alvarez-Milán et al., 2018), this study aligns with findings suggesting that transactional drivers significantly influence firm performance in B2B settings. The study addresses a critical gap in the literature by concentrating on the transactional aspects of purchase engagement. It enriches the understanding of the reciprocal relationships between companies and consumers. The application of SET provides a comprehensive framework to capture the interactive dynamics and motivations driving customer behavior in B2B app-based service subscriptions, offering insights for academia and businesses seeking to navigate complex customer interactions effectively (Harmeling et al., 2017).

# 5.2. Practical Implication

This study not only enriches theoretical understanding by applying Social Exchange Theory (SET) to the dynamics of purchase engagement but also offers actionable insights for businesses, particularly in B2B and Micro, Small, and Medium Enterprises (MSME) settings. The practical implications aim to empower MSME service providers in enhancing customer engagement and optimizing monetization outcomes.

Firstly, the research reveals that heightened Customization positively influences Purchase Engagement, subsequently leading to an indirect increase in Willingness to Pay for Price Premiums. Consequently, app-based service providers are encouraged to expand customization options, especially in their premium offerings, as a strategic approach to motivate MSMEs to upgrade to higher-value service tiers.

Secondly, the study underscores the positive impact of virtual community engagement for B2B businesses in the app-based services sector on both Purchase Engagement and Customer Dependence. These, in turn, indirectly contribute to a higher Willingness to Pay for Price Premiums. This emphasizes the strategic significance of community-based marketing strategies, indicating that investments in such approaches can enhance revenue streams and improve customer retention for technology service providers.

Lastly, service providers are advised to align sales efforts, particularly those facilitated by account managers, with the perceived value of their products. This strategic alignment aims to create dependencies and, subsequently, boost customers' Willingness to Pay for Price Premiums. However, it's essential to note that while loyalty to account managers is crucial, it may not automatically translate into purchase engagement, emphasizing the nuanced dynamics in the customer-service provider relationship. Overall, these practical implications offer a strategic roadmap for businesses to navigate the intricate landscape of B2B and MSME monetization effectively.

#### 5.3. Limitations and Recommendations for Further Research

This study acknowledges several limitations that, when addressed in future research, can enhance our comprehension of B2B relationships and engagement. Firstly, the low response rate, relative to the substantial population

of over 30,000 clients targeted in the data collection process, suggests the need for alternative data collection methods and incentive strategies in future studies to mitigate the common challenge of low response rates in B2B research.

Secondly, the absence of geo-location data limits the ability to draw conclusions about the sample's representativeness. Future investigations should consider diversifying the study by exploring different company characteristics and contexts, including urban and rural markets, to enable a more comprehensive comparative analysis.

Thirdly, the study exclusively focuses on the perspective of MSME owners/managers. While not inherently a weakness, future research could enrich our understanding of B2B relationships by comparing MSMEs with more established firms. Moreover, extending beyond the study's concentration on app-based service subscriptions, particularly point-of-sale applications, would allow for exploration of emotional effects and engagement factors in diverse settings involving various technology-based professional service providers in B2B contexts.

In conclusion, addressing these limitations in future research endeavors holds the potential to deepen insights into the dynamics of B2B relationships, contributing to a more nuanced and expansive understanding of engagement factors across diverse contexts and industries within the B2B landscape.

# **Author Contribution**

Author 1: conceptualization, writing original draft, data curation, formal analysis, investigation, methodology. Author 2: review and editing, writing and editing, supervision, correspondence, revisions.

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# **Conflict of Interest**

The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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