



MyTelkomsel Super App and Improving Customer Experience Digital Lifestyle: A Qualitative Perspective Based on TAM and Omnichannel Service Culture

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Abstract. The rapid growth of AI-enabled super apps has transformed how customers interact with telecommunication services and digital lifestyle platforms. MyTelkomsel Super App was developed as a digital communication medium that integrates telecommunication and lifestyle services within a single ecosystem. However, high download rates are not always followed by sustained activation and feature utilization. This study aims to (1) explain how customers interpret adoption, activation, and feature utilization of the MyTelkomsel Super App, (2) analyze how customers and frontline employees perceive cross-channel data integration and synchronization and their impact on customer experience, and (3) examine how Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) interact with omnichannel integration quality in shaping continued usage. This study employs a descriptive qualitative approach using semi-structured interviews with 20 informants, consisting of customers and frontline employees. Data was analyzed through thematic coding guided by the Technology Acceptance Model and the Omnichannel Service Culture framework. The findings reveal that adoption is understood as a shift toward a digital communication channel, while activation is perceived as the moment when the application delivers tangible value through successful transactions and consistent information. Feature utilization is concentrated on core services. Cross-channel data integration emerges as the foundation of customer trust, with PU and PEOU supporting sustained usage only when mediated by reliable omnichannel integration. This study introduces the concepts of activation as a trust-building moment and omnichannel-driven perceived usefulness, highlighting that the success of a super app depends not only on technological features but on its ability to function as a consistent and credible omnichannel communication medium.

Keywords: super app, customer experience, Technology Acceptance Model, omnichannel service, digital communication

1 Introduction

A digital society is characterized by the intensive use of information and communication technologies for a wide range of purposes, from social interaction to economic activities. In this context, information has become not only more accessible but also more widely distributed and rapidly circulated, requiring individuals to possess adequate digital literacy and the ability to use technology effectively, productively, and

sustainably. As of early April 2025, the global number of internet users reached 5.64 billion, representing 68.7% of the world's population. This figure increased by 144 million users (+2.6%) compared to the previous year, although approximately 2.57 billion people remain offline. Data from GSMA Intelligence further indicates that the number of unique mobile subscribers has reached 5.81 billion, equivalent to 70.7% of the global population. Despite this high level of mobile and internet penetration, recent studies indicate that widespread device ownership does not automatically translate into optimal utilization of digital services. Research by Dwivedi et al. (2023) and Qin, Liu, and Zhao (2023) highlight a persistent gap between device ownership, application downloads, and sustained active use of digital features, particularly in telecommunication service applications and super apps. In today's digital landscape, the primary challenge no longer lies in attracting users to download applications, but rather in a platform's ability to deliver experiences that are relevant, consistent, and valuable in users' everyday lives.

A global research report published by Forrester Research (2022) emphasizes that 73% of customers abandon a product or service after a single poor experience, such as slow or unresponsive service, underscoring the critical role of digital experience quality in customer retention. Furthermore, an academic study by Huang and Rust (2021) published in the *Journal of Service Research* demonstrates that Artificial Intelligence (AI) plays a strategic role in shaping customer experience through service personalization, responsiveness, and the management of the customer journey from awareness to loyalty. This study emphasizes that AI functions not merely as an automation tool but as an intelligent communication mechanism between firms and customers. Consistent with this perspective, Dwivedi et al. (2023), in a conceptual article published in *MIS Quarterly*, argue that the integration of AI into digital services and data-driven platforms fundamentally transforms how organizations create meaningful and sustainable customer experiences. Their findings highlight that the success of AI-enabled customer experience depends heavily on information consistency, system reliability, and a platform's ability to respond to customer needs in a contextual and timely manner. Within the domain of digital lifestyle customer experience, super apps are understood not only as platforms that integrate multiple services, but also as primary digital communication media connecting firms and customers. Qin et al. (2023) demonstrate that the effectiveness of Super App in enhancing customer experience is strongly influenced by their ability to deliver consistent, relevant, and data-driven personalized information across services. However, much of the existing research remains quantitatively oriented, focusing on relationships among variables such as usage intention and satisfaction. Consequently, there is limited understanding of how users interpret these experiences in everyday practice, particularly across the stages of adoption, activation, and feature utilization. To deliver holistic customer experience, organizations increasingly rely on Customer Data Platforms (CDPs) to integrate touchpoints comprehensive data from multiple and develop understanding a of customer needs and behaviors. As the largest digital telecommunication service provider in Indonesia, Telkomsel has developed the MyTelkomsel Super App as a strategic response to these challenges. The application integrates a range of digital lifestyle services, including health, travel, payments,

entertainment, and commerce, and is equipped with AI-powered search features designed to provide faster, more personalized, responsive. Nevertheless, customer and more experiences. Despite technological these advancements, contemporary research suggests that conceptual gaps remain in understanding how users and frontline employees interpret their experiences when interacting with super apps within an omnichannel service context. Limited attention has been given to how adoption, activation, and feature utilization are understood as digital communication processes that can either build or erode customer trust. Accordingly, this study positions the MyTelkomsel Super App not merely as a technological artifact but as a digital communication medium that connects customer needs with products and services within a digital lifestyle ecosystem. Based on this background, the research questions of this study are formulated as follows:

- (1) How do customers interpret the adoption, activation, and utilization of MyTelkomsel Super App features in their daily practices?
- (2) How do customers and frontline employees interpret cross-channel data integration and synchronization, and how do these interpretations affect customer experience?
- (3) How do Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) interact with the quality of omnichannel integration to shape continued usage?

2 Literature Review

2.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), proposed by Davis (1989), was developed as an extension of the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975) to explain the factors influencing individuals' acceptance and use of information technology. The core of TAM emphasizes two primary constructs: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). PU refers to the degree to which an individual believes that using a particular system will enhance their performance or task effectiveness, while PEOU refers to the degree to which the system is perceived as easy to use. Within the TAM framework, PU and PEOU shape users' attitudes toward technology use, which subsequently influence behavioral intention and ultimately determine actual system use. TAM also posits that PEOU has an indirect effect on PU, as systems that are easier to use tend to be perceived as more useful. In the context of provided by mobile applications telecommunication operators, TAM is not only relevant for explaining users' initial decisions to try an application, but also for understanding when users experience their first perceived value (activation) and how extensively application features are utilized over time. In this study, adoption is defined as the user's initial decision to download and log into the application as a digital service channel. Activation refers to the moment when users first experience tangible value from the application, such as the successful purchase of a data package, the seamless linkage of a payment method, or the completion of a core task without disruption. Feature utilization, meanwhile, refers to the depth and breadth of repeated use of application services, connectivity, including payments, entertainment, and digital lifestyle services, over time.

A prior study by Roy (2017) from the Indian Institute of Management, which examined application adoption and switching behavior using an extended TAM, found that most TAM predictor variables had a significant effect on PU and PEOU. The study also demonstrated that behavioral intention significantly influenced actual usage behavior and users' intentions to switch from other devices (e.g., computers or laptops) to smartphone applications. These findings confirm the relevance of TAM in explaining the dynamics of digital application usage across device contexts.

2.2 Omnichannel Service Culture

To examine the dimensions of cross channel data integration and synchronization, this study adopts the concept of Omnichannel Service Culture proposed by Verhoef et al. (2015). This framework was developed in response to increasing complexity in consumer behavior and rising expectations for consistent service experiences across multiple channels. From an omnichannel perspective, service success is not determined by the number of channels available, but by the degree of end-to-end integration across physical and digital channels that enables customers seamlessly between to move channels without losing interaction context. The MyTelkomsel Super App represents the transformation of the MyTelkomsel application into a one stop digital lifestyle platform that offers services connectivity. beyond basic The integrates application telecommunication services with lifestyle needs such as payments, health, travel, and entertainment within a single modern interface. At the same time, customers continue to interact with other channels, including the official website, the virtual assistant (Veronika), the call center, and face to-face services at GraPARI outlets. An omnichannel service culture requires all these channels to be connected through integrated data systems so that the information delivered to customers is consistent, accurate, and real-time. Thus, omnichannel integration is not merely a technical issue, but is closely related to the quality of service communication experienced by customers.

2.3 Culture

The theoretical integration of TAM and Omnichannel Service Culture is essential for explaining how cross channel integration influences user perceptions and behavior. Within this framework, omnichannel integration quality including data consistency, synchronization speed, and service continuity is positioned as a structural context that shapes PU and PEOU. When service information and transaction statuses are delivered consistently across channels, users are more likely to perceive the application as useful and easy to use. Conversely, cross-channel data inconsistency can reduce PU and PEOU and erode user trust. Accordingly, TAM in this study does not stand alone as a technology acceptance model, but is enriched by an omnichannel perspective that explains why perceived usefulness and ease of use may vary depending on the quality of cross-channel communication. This integration enables a more comprehensive analysis of adoption, activation, and utilization of the MyTelkomsel Super App as a digital communication medium, and serves as the conceptual foundation for analyzing the empirical findings presented in the results and discussion sections. Based on the relationships

among the research background, research questions, and theoretical and conceptual foundations, the conceptual framework of this study is constructed to guide the overall analysis.

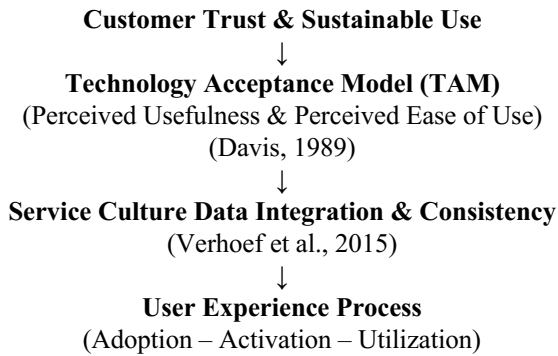


Fig. 1. Conceptual Framework of Study (Author’s elaboration, 2025)

The conceptual framework of this study highlights the gap between technology adoption and sustainable use, particularly in relation to customer trust and the consistency of cross-channel experiences. To explain this phenomenon, the study integrates two primary theoretical foundations: the Technology Acceptance Model (TAM) and Omnichannel Service Culture. TAM is employed to explain how Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) shape customers’ acceptance and use of the application. Meanwhile, Omnichannel Service Culture is used to understand the role of cross channel data synchronization integration in and creating consistent and trustworthy service experiences.

The integration of these two perspectives positions omnichannel integration quality as a structural context that influences PU and PEOU. PU and PEOU subsequently shape the user experience process, which includes adoption (the initial decision to use the application), activation (the moment when tangible value is first experienced), and utilization (the sustained use of application features). When cross channel data integration functions effectively, perceptions of usefulness and ease of use increase, ultimately strengthening customer trust and encouraging sustainable application use. Conversely, data inconsistency across channels may act as a form of communication noise that undermines trust and triggers a return to traditional service channels. Accordingly, this conceptual framework positions the MyTelkomsel Super App not merely as a technological artifact, but as a digital communication medium whose success is determined by the interaction between user perceptions (PU and PEOU) and the quality of omnichannel integration.

3 Methodology

This study employs purposive sampling, a technique in which informants are deliberately selected based on specific criteria relevant to the research objectives. This

approach was chosen because the study focuses on individuals who have directly experienced the processes of adoption, activation, and feature utilization of the application, as well as those who are directly involved in the MyTelkomsel service ecosystem. Informant recruitment continued until data saturation was reached, defined as the point at which additional interviews no longer generated significant new themes (Guest, Bunce, & Johnson, 2006). A total of 20 informants participated in this study, consisting of MyTelkomsel Super App customers and Telkomsel frontline employees.

3.1 Customer Informant Criteria

Customer informants were selected based on the following criteria:

1. Active users of the MyTelkomsel Super App (having completed at least one transaction).
2. Variation in application usage duration (both new and long term users).
3. Diversity in age and occupational background (students, employees, entrepreneurs).
4. Experience using more than one service channel (application, USSD, call center, or GraPARI).
5. Experience with or awareness of cross-channel data synchronization issues.

3.2 Frontline Employee Informant Criteria

Frontline employee informants were selected from the following roles:

1. Call center agents,
2. GraPARI service staff, and
3. Internal staff involved in customer service management or CRM operations.

These criteria were selected because frontline employees possess direct insights into customer adoption patterns, activation challenges, and the impact of data synchronization on service communication quality. The specificity of informant criteria strengthens the urgency of this research, as issues related to omnichannel integration and early user experience can only be deeply understood through individuals directly involved in these processes. Interview Instruments and Rationale The interview instruments were designed based on the integration of the Technology Acceptance Model (TAM) and Omnichannel Service Culture, ensuring that each section of the interview represented the theoretical constructs central to the study.

3.3 Customer Interviews (MyTelkomsel Super App Users)

Section 1: Adoption, Activation, and Feature Utilization.

Questions in this section were designed to explore the adoption process (initial decision), activation (first moment of perceived value), and feature utilization in everyday practice.

Section 2: Perceived Usefulness (PU).

Questions focused on perceptions of the application's usefulness in simplifying tasks, saving time and costs, and supporting digital lifestyle activities.

Section 3: Perceived Ease of Use (PEOU).

This section explored user experiences related to ease of use, interface clarity, and strategies for overcoming technical difficulties.

Section Integration 4: Multichannel Integration

Questions examined experiences of channel switching, cross-channel information consistency, and their impact on user trust.

3.4 Frontline Employee Interviews

The interview instruments for employees were designed to capture organizational and perspectives, including:

1. Observations of adoption patterns, and service customer activation
2. Perceived usefulness and ease of use from a service delivery perspective,
3. Experiences with data synchronization across internal systems, and
4. The impact of data integration on service communication quality and customer trust.

3.5 Data Analysis Techniques

Data analysis was conducted in a systematic and staged manner using thematic analysis (Braun & Clarke, 2006), complemented by the qualitative analysis framework of Miles and Huberman (1994). The analytical process aimed not only to describe informants' experiences, but also to generate conceptual abstractions aligned with the TAM and Omnichannel Service Culture frameworks. The stages of data analysis included:

1. **Transcription Familiarization and Data.** All interviews were audio-recorded (with informants' consent) and transcribed verbatim. The researchers repeatedly reviewed the transcripts to understand contextual nuances, experiential flows, and emerging meanings.
2. **Open Coding.** Initial open coding involved labeling meaningful data units related to ease of use, transaction speed, uncertainty regarding package status, data synchronization, and channel switching. These codes emerged inductively from the data while remaining guided by initial theoretical constructs (PU, PEOU, adoption, activation, utilization, omnichannel integration). and
3. **Axial Coding.** Initial codes were grouped into broader categories by identifying relationships among them. For example, codes related to consistent notifications, active package status, and cross-channel verification were clustered under the category of cross-channel data synchronization.
4. **Analytical Theme Development.** From these categories, the researchers developed key analytical themes with conceptual relevance, which were then linked back to the integrated TAM–Omnichannel framework. These themes

included activation moment, perceived as a trust-building omnichannel-driven usefulness, conditional channel switching.

5. **Theme Validation and Consistency.** To ensure analytical credibility, themes derived from customer data were compared with those emerging from frontline employee data. A theme was considered robust when it consistently appeared across both groups and was supported by relevant empirical quotations. Through this process, the analysis moved beyond descriptive accounts to explain mechanisms the linking conceptual perceived usefulness (PU), perceived ease of use (PEOU), omnichannel integration, and customer trust in sustaining the continued use of the MyTelkomsel Super App.

4 Results and Discussions

Over more than two decades of digital transformation, Telkomsel has evolved MyTelkomsel from a basic account management application into a Super App that integrates telecommunication, digital lifestyle, and financial services within a single digital ecosystem. The integration of AI-powered search technologies through Gemini and Vertex AI has by how users interpret the processes of adoption, activation, and feature utilization, as well as by the quality of cross-channel integration. These processes influence whether customers develop trust in the application and continue to rely on it as their primary service channel. The following section presents a summary of the demographic characteristics of the informants involved in this study. Table 1.1 Research Informant Demographics Category Informati on Qtt (person) Age (Ran ge) Prepaid Subscribe rs 8 18 30 year Backgr ound Channels Used Applications, USSD, Call Center Studen ts, new employ ee Postpaid Customer s 6 30 45 year Employ ee, Entrepr eneurs Call Center Agent 3 25 40 year Application, Web, Center, GraPARI Call Custo mer Service Staff GraPARI 2 CRM, Dashboard Contact Center 28 45 year Tim Internal/C RM 1 Custo mer Service Store System, CRM 35 45 year Total further strengthened the application's 20 18 45 year Team Leader — Backend & Data Systems OmniChannel role as the primary customer interface for accessing Telkomsel services. An 88% increase in clicks and a 20% increase in purchases within three months following the launch of the AI-based search feature indicate that the application not only functions effectively at a technical level, but also contributes to changes in customers' interaction behaviors with digital services.

However, the findings of this study reveal that such technological success does not automatically guarantee sustained usage. Customer experience is shaped not only by advanced features, but also by how users interpret the processes of adoption, activation, and feature utilization, as well as by the quality of cross-channel integration. These processes influence whether customers develop trust in the application and continue to rely on it as their primary service channel. The following section presents a summary of the demographic characteristics of the informants involved in this study.

Table 1. Research Informant Demographics

Category Information	Qtt (person)	Age (Range)	Background	Channels used
Prepaid Subscribers	8	18-30 year	Students, new employee	Applications, USSD, Call Center
Postpaid Customers	6	30-45 year	Employee, Entrepreneurs	Application, Web, Call Center, GraPARI
Call Center Agent	3	25-40 year	Customer Service	CRM, Dashboard Contact Center
Staff GraPARI	2	28-45 year	Customer Service	Store System, CRM
Tim Internal/CRM	1	35-45 year	Team Leader	Backend & Data Systems
Total	20	18-45 year	--	Omni Channel

4.1 Finding 1: Adoption, Activation, and Utilization as Digital Communication Processes.

Adoption as a Channel-Shifting Decision. Interview results indicate that adoption of the MyTelkomsel Super App is primarily driven by practical needs such as data package purchases, quota promotions, and Telkomsel Poin, reinforced by peer recommendations and exposure to digital advertising. Conceptually, however, adoption is not interpreted merely as the act of downloading an application, but as a communication decision to shift from legacy channels (e.g., USSD and GraPARI outlets) to a digital channel perceived as more streamlined and flexible. Within the TAM framework, this phase represents the initial formation of Perceived Ease of Use (PEOU), where expectations regarding ease and efficiency become the basis for the decision to try the application.

Activation as a Trust-Building Moment A key finding of this study is that activation is not understood as the first login, but rather as the moment when the application successfully delivers tangible value and conveys trustworthy service messages. Activation occurs when transactions are completed successfully, data packages are immediately active, balances are deducted accurately, and notifications are consistent.

This finding leads to the conceptual abstraction of “activation as a trust-building moment”, a phase in which Perceived Usefulness (PU) and PEOU are empirically tested. When synchronization failures or uncertainty regarding service status occur at this stage, initial customer trust is immediately disrupted.

“For me, being active is not just about logging in, but when the package can actually be used.” (Lina, 22 years old, student)

Utilization as the Rationalization of Benefits. Daily feature utilization is concentrated on core services such as data package purchases, quota checks, and payments, while entertainment and lifestyle features remain secondary. This finding suggests that

customers prioritize functional communication, namely services that directly address essential needs, over supplementary features that may not always be perceived as relevant.

Conceptually, sustained utilization only occurs when Perceived Usefulness is not merely promised but consistently realized in cross-channel practice.

4.2 Finding 2: Data Integration and Synchronization as the Foundation of Trust

From the customer perspective, omnichannel integration is interpreted as the uniformity of service messages and status across channels, including the application, USSD, call center, and GraPARI outlets. When inconsistencies occur, customers do not interpret them as purely technical disruptions, but rather as communication uncertainty within the delivery service.

“The application says the package is active, but the call center says there is no record. So, which one is correct?” (Bima, 24 years old, student)

Bima’s case illustrates that even when an application exhibits high PU and PEOU, cross-channel data misalignment can instantly erode trust, prompting customers to return to legacy channels perceived as more reliable.

From the frontline employee perspective, integration is understood as a facilitator of service communication. When data are not synchronized, employees must ask customers to repeat information, increasing workload and reducing service credibility. Thus, omnichannel integration affects not only customers but also the quality of interpersonal service communication.

4.3 Finding 3: The Interaction of PU, PEOU, and Omnichannel Integration Conditional Perceived Usefulness (PU)

PU increases when the application genuinely saves time and costs and simplifies routine activities. However, this study finds that PU is conditional, as it is highly dependent on the reliability of cross-channel integration. When data are not synchronized, perceived usefulness declines sharply, even if functional features remain available.

Perceived Ease of Use (PEOU) as a Non-Standalone Factor. PEOU plays a critical role during the early stages of adoption and activation. The application is generally perceived as easy to learn and use. However, interface simplicity alone is insufficient to ensure sustained usage when transaction outcomes are inconsistent across channels.

Omnichannel integration indirectly strengthens PEOU by reducing users’ need to reverify information or switch channels.

Omnichannel Integration as a Mediating Variable. A central finding of this study is that omnichannel integration functions as a mediator between PU, PEOU, and continued usage.

In other words:

PU + PEOU → Trust, if and only if mediated by reliable omnichannel integration.

Rosa's experience (37 years old) reinforces this finding, demonstrating that even when an application is useful and easy to use, cross channel synchronization failures create communication friction that undermines continued usage intentions, particularly in critical service contexts.

4.4 Theoretical Implications.

Theoretically, this study extends the Technology Acceptance Model by incorporating dimensions of service integration and omnichannel communication, while introducing the concepts of activation as a trust-building moment and omnichannel-driven perceived usefulness. Conceptually, the MyTelkomsel Super App is understood not merely as a technological artifact, but as a digital communication medium whose success is determined by message consistency, reliability, and service cross-channel integration. Accordingly, this study confirms that improving customer experience in the context of super apps depends not only on technological sophistication, but on the application's ability to build and sustain trust through consistent omnichannel communication.

5 Conclusion

Based on the results and discussion, and in reference to the research objectives outlined in the introduction, this study draws the following conclusions:

1. Adoption of the MyTelkomsel Super App is not interpreted merely as the act of downloading an application, but as a customer decision to shift toward a digital communication channel perceived as more practical than USSD or physical outlet visits. Activation is understood as the moment when the application first delivers tangible value through successful transactions and consistent information. Activation becomes a critical point in trust formation, as it is during this phase that customers evaluate whether the messages and services delivered by the application are reliable. Subsequent feature utilization is primarily concentrated on core services such as data package purchases, quota checks, and payments, indicating that customers prioritize communication functions that directly support their essential needs.
2. Cross-channel data integration and synchronization constitute the primary foundation of customer experience. From both customer and frontline employee perspectives, consistency of information across the application, USSD, call center, and GraPARI outlets is perceived as a "trust moment." Data inconsistency not only generates confusion but also functions as communication noise that diminishes application credibility and drives customers back to conventional channels. This finding confirms that

omnichannel integration is inseparable from the quality-of-service communication.

3. Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) do not automatically result in continued usage. The usefulness and ease of use of an application are meaningful only when reinforced by reliable and real-time omnichannel integration. Data integration serves as a mediating factor that links PU and PEOU to customer trust. When integration functions effectively, customers tend to adopt the application as their primary channel; conversely, when integration fails, customers engage in conditional channel switching to alternative channels in situations perceived as critical.

Theoretically, this study extends the Technology Acceptance Model by incorporating dimensions of service integration and omnichannel communication, while introducing the concepts of activation as a trust-building moment and omnichannel-driven perceived usefulness.

Conceptually, the MyTelkomsel Super App is understood not merely as a technological artifact, but as a digital communication medium whose success is determined by message consistency, reliability, and service cross-channel integration. This study confirms that enhancing customer experience in the context of super apps depends not only on feature sophistication, but on the application's ability to build and sustain trust through consistent omnichannel communication.

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