

Analysis of Customer Digital Behavior through the Canvas Business Model: An Initial Proposal



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ABSTRACT: The main objective of this work is to propose a framework containing a sequence of actions and steps that can be used to assist managers and organizations in decision-making and improvement of their managerial and commercial performance. This work followed quantitative and qualitative methodology involving a bibliometric research, meta-analysis through the application of secondary data, bibliographic analysis and the exposure of the proposed model for the approval of managers and professors in the area of management and marketing, linked to a research group of a federal university in Rio de Janeiro. The theoretical contribution of the work was to establish a conceptual link between knowledge about customer behavior and business models. The practical contribution was the elaboration and description of a self-applicable theoretical model in the organizational decision-making environment, based on market and commercial elements present in the daily life of the manager and the organization, especially the small ones. The main conclusion was that the theoretical model was approved when appreciated by managers and professors of the area, however, it still needs to be validated quantitatively and in organizational environment for the generalization of its use.

KEYWORDS - Marketing; Customer Behavior; Business Model Canvas.

I. INTRODUCTION

The behavior of contemporary customers in the digital media shows a willingness to explore new offers through e-commerce sites - purchase portals - that invade customers' homes, change consumption perspectives and the way of rethinking their own businesses, from adaptations of entrepreneurs and managers (CALVOSA et al., 2021). Basco (2017) points out that smaller companies, with few resources, without (i) a culture rooted in this new business model, and (ii) with limited knowledge about the available tools to competitively perform in digital media are not able to effectively and adequately put into practice the necessary operations to sustainably and periodically serve their customers. Digital services usually generate a differentiated experience for the community and are a way to modernize the service delivery quality, but also increase the company's concern in getting customers to join the business (CALIXTO et al., 2021), which can trigger changes in the production chain and in the behavior of more stakeholders (CALVOSA et al., 2020).

The globalization, the Internet, and increased competition plus the recent phenomena such as: increased entrepreneurship; cultural and social changes; smartphone and cell phone use as an opportunity to interact, search, and run new businesses; adoption of digital technologies and online social networks; advertising and promotion of products and services through social networks; incremental and innovative uses of information and communication technology; adoption of innovative devices and marketing guiding decision-making by data and algorithms; and the pandemic and its negative effects (KRISHEN et al., 2021; FERREIRA et al., 2021) merge consolidated and cutting-edge strategies used by competitors in the sector, with the goal of companies differentiating themselves and modeling new business designs for small and medium-sized companies (MÜLLER; BULIGA; VOIGT, 2021). Olson et al. (2021) highlight that such revolutionary changes to the business landscape force companies to adopt a series of diverse tactics about marketing and digital business management.

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On the negative effects that the COVID-19 pandemic generated on the management of organizations, changes in business habits, and consumer relations, Guimarães Jr. et al. (2020), from their research and from secondary data, observe an initial and inevitable retraction in demand, the assumption of costs from shutdown of operations, an increase in negative consumer expectations, the difficulty in accessing credit and the change in strategies of dissemination and marketing, payment and delivery. These factors tend to modify the way organizations perceive their customers. Also, how changes in habits and social transformations interact and define commercial and behavioral approaches with the companies in which they will make their purchases and exercise consumer relations.

Janjevic and Winkenbach (2020) indicate that the virtual commercial scenario seems to present greater possibilities for disclosure, negotiation, and payments, but without guarantees of product delivery, customer satisfaction, and understanding of their needs. Gilboa, Seger-Guttmann, and Mimran (2019) defend a differentiated strategy for small and medium-sized companies to invest in communication and customer service as ways to create a special relationship with the public, despite the disadvantages in relation to structure, reach, and product cycle management capabilities because they are smaller. Meanwhile, Cardoso et al. (2020) realize the need for small and medium-sized organizations to approach agencies that foster entrepreneurship and promote contemporary management, adopting practices to achieve better results in the market, growth, and business sustainment over time. Xara-Brasil, Hamza and Marquina (2018) argue that even big brands in the market are not fully ready to capture the differences in culture of their consumers and all the opportunities that arise in their marketing management.

In the current scenario, if on the one hand the opportunities for virtual attendance and to get closer to distant clients have increased, the complexity of the supply chain has also grown, showing some weaknesses and new existing “bottlenecks”. Furthermore, there are many scientific works and contemporary understandings that ‘something must be done to change the perspective of action in decision-making and business reconfiguration’. However, few studies effectively operationalize or suggest a model or practical proposition for such a change. A large proportion of organizations of all sizes, especially small and medium-sized ones, seem to be disoriented, conducting commercial operations and attempts to interact with the market in an empirical way when trying to implement new strategies in their businesses (OLSON et al., 2021). Different types of potential customers require different forms of approach, product and service outreach, including due attention to cultural, personal, and social factors (KOTLER; KELLER, 2019). Therefore, there is room in the academic and scientific literature for customized initiatives and propositions directed to commercial relationship interests, involving managers, small and medium-sized companies (more lacking in resources, training, and with more restricted access to innovations) and customers with a virtual behavior profile, due to the fact that such initiatives are perceived as opportunities, above all, as value propositions (ROZENTALE; BAALEN, 2021).

Given this, the present research sought to answer the following research question: how to generate, for managers and small and medium-sized businesses, a way to plan sustainable marketing actions, through a manageable business model, from the identification of the virtual customers’ profile?

One of the goals of the paper was to investigate the academic and practical relationship between the topics (i) customer behavior and (ii) existing business models, as a way to understand the challenges of managers and smaller companies in applying opportunities to streamline their business relationship with the virtual customer segment. Based on this investigation, the goal was to propose a self-applicable framework for managers and small and medium-sized organizations. According to the bibliographic research analysis, meta-analysis, and didactic gap detected in the contemporary scientific literature, it seemed to be an opportunity for practical contribution to offer a model, even if preliminary, that brings a sequence of actions to be used in helping small and medium-sized organizations. Its focus is on sustainable decision-making and on the improvement of managerial performance, when previously analyzed the classification of its potential customers. These points attest to the relevance of this work, through its proposed model.

The target audience to which the work is directed is composed of undergraduate and graduate students in several interdisciplinary areas of knowledge, mainly Business Administration, Production Engineering, Entrepreneurship, Management and Business, especially, managers of small and medium-sized organizations. Its originality is based on the absence of similar works published of theoretical or practical proposal in the Capes Periodical database (2021), that suggest the relationship, the analysis and the proposal of an organizational decision-making instrument and the contemporary analysis of all the themes gathered, from the same perspective.

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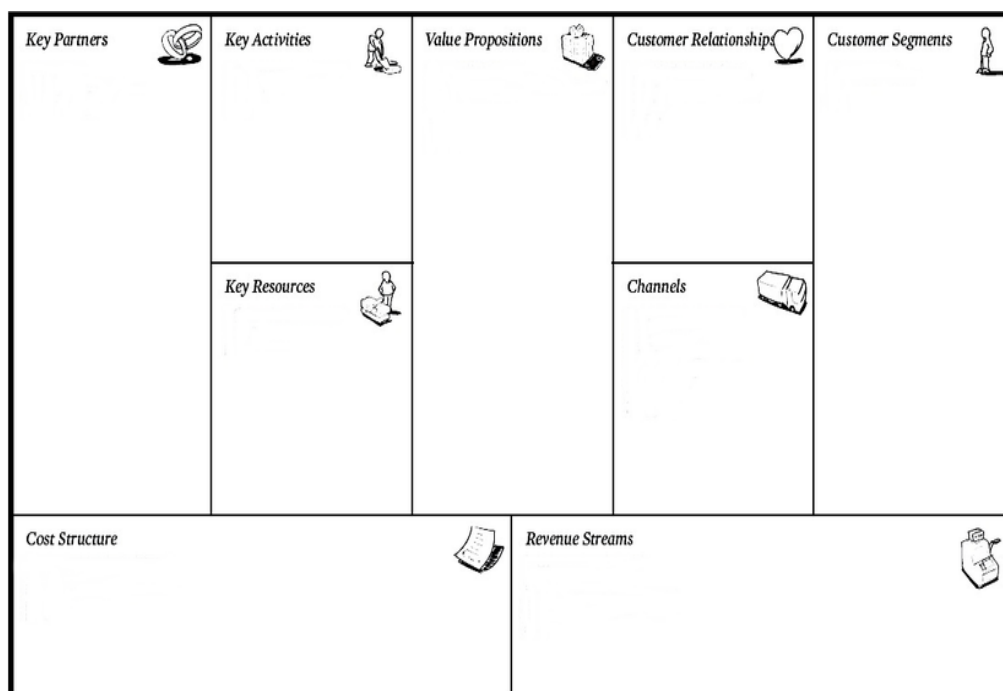


Figure 1: Schematic graphical representation of the Business Model Canvas

Source: Adapted from Osterwalder e Pigneur (2010).

Silva Filho et al. (2018) mention that bureaucratic steps may hinder important and quick decisions for decision-making in a business. Precisely, the Canvas, as a tool, guides to the important and dynamic part of the process, helping to answer questions, such as: “what to do?”; “how should it be done?”; “how much will it cost?” and “who is it intended for?” (OSTERWALDER; PIGNCUR, 2003, 2010). In this way, it can allow managers and organizations to be more competitive in the digital environment, which has as its characteristics, the need for quick decision-making and interpretation of the commercial and organizational scenario (CALVOSA, 2020).

Eisape (2019) suggests that by adopting Canvas, it is possible to divide this tool into two halves: the left side responsible for guiding the production chain and costs; while, the right side can guide managers on a value proposition to customers. And that, in a single screen, the junction of both sides makes a simple management tool, allowing a rapid analysis of an entire situation, speeding up planning. In contrast, for Sparviero (2019), the static structure of Canvas could be a disadvantage, as the model will lose some functionality over the course of the competitive business environment. Silva Filho et al. (2018) agree on this point, but emphasize its usefulness, suggesting the combination of other tools as a way to enhance the model, when adopted. Ruiz-Ramirez, Reyes-Cancino, and Arenas-Castro (2019) applied adaptations to Canvas to achieve different purposes from the original one for which it was built, showing in a practical way that the application of the model may be flexible, dynamic, and oriented to specific purposes. And this is one of the objectives of this work, by relating Canvas with theories and models of customer behavior, in order to streamline and adapt a model, which can bring practical returns for various types and sizes of businesses, as well as gains in business networks (RAASCH; SCHOLZ, 2020; SILVA et al., 2021; SAMPAIO NETO et al., 2021; LIMA et al., 2008).

It is up to the organization to establish ways to bring the customer closer to its marketing offers. And, to do this, it needs to be able to select, among different options and media, ways to use strategies for understanding and transmitting meaning, which become commercial actions between the company and its customers' preferences. Kotler and Keller (2019) address outreach strategies in the digital environment. Distinguishing oneself from competitors and reaching new customers (or keeping current ones) demands an effort to establish planning, management, and differentiation that individualizes one company from another in the sector.

II. METHODOLOGY

The work had a quantitative and a qualitative phase, involving a bibliometric research, meta-analysis through the application of secondary data, bibliographic analysis and the exposure of the proposed model for the approval of managers and professors in the area of management and marketing, linked to a research group of a federal university in Rio de Janeiro. The research occurred between the years 2019 and 2021, having as scope, the sequence defined above.

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The bibliometric research, a statistical tool that allows one to map and generate different indicators of treatment, information and knowledge management (GUEDES; BORSCHIVER, 2005), made it possible to list recent works among quantitative indicators that endured and provided support for the research question raised in the study, limiting the bibliographic research to a group of scientific works. The databases used were Capes Periodical, Elsevier's ScienceDirect, and Google Scholar. Therefore, the works selected to compose the references and support the propositions of the research were derived from these bases. The meta-analysis phase involved the investigation of publications on the main research themes, namely: customer behavior, digital environment, business models, and Canvas. There were few papers that had original research that brought the interrelationship between three of these themes and none on the four subjects. The bibliographic research phase finds shelter in Gil's (2010) opinion by bringing opposing viewpoints to the same problem in order to investigate the different events that arise with changing contexts.

The research question instituted in the work marked the efforts of the researchers so that, in a theoretical way, at that moment of the research, the research efforts could be maintained. Subsequently, it provided a basis for the proposition and presentation of a theoretical model: the proposed framework. After the three initial phases described, the authors concluded that there is an academic and scientific gap regarding the study and application, in a joint manner, of the analysis and organizational use of a model that contemplates the themes of customer behavior, digital environment, and business models, after the analysis of works from the investigated databases. Polizei (2010) indicates that business models lack a denser and deeper structure, capable of generating more answers and greater capacity for organizational performance. In order to propose answers and the possibility of increasing organizational performance, especially in front of so many contemporary challenges, there was the proposition of the theoretical model that brought together the main issues of the work, in an opportunity to operationalize actions.

Peter and Churchill Jr. (2012) present a theory of classifying customers by psychological types that defines clusters of distinct buying and consumption decision-making groups in a taxonomy that is accepted and widespread worldwide. While Osterwalder and Pigneur (2003, 2010) suggest the Canvas business model as a useful and suitable tool for easy development and application of managerial and organizational decision planning. These authors and academic clippings were considered in the bibliographic research as relevant due to their great acceptance and applicability in academic and organizational circles. This was the argument for the proposition of the scientific investigation that, based on the theoretical constructions, allowed the proposition of a preliminary theoretical model.

After the quantitative phases of the research, the Canvas tool was identified as adherent and appropriate for decision-making and strategy establishment in a dynamic, changing, and competitive environment, such as the virtual one, represented mainly (but not only) by e-commerce (RAASCH; SCHOLZ, 2020; SILVA et al., 2021; SAMPAIO NETO et al., 2021). To relate Canvas to the other research subjects there was a need to understand factors that affect customer behavior, which changes in an accelerated manner in the face of so many oriented stimuli to new values, due to the social, cultural, economic, and political changes experienced in the Brazilian context, as expressed by Kotler and Keller (2019), Calvosa (2008), and Peter and Churchill Jr. (2012). With such theoretical discomforts, a discussion proposal was launched about an instrument capable of guiding managers and enterprises for a better understanding of the external scenario and for greater competitiveness, by bringing together these important parameters for decision-making.

The framework was presented to market professionals, managers in their companies, and researchers in the field, totaling seven individuals, men, with an average age of 40 years and an average professional experience in the research concentration area of 10 years.

III. DISCUSSION

About the proposed framework, there was an understanding of the need to present a tool that would offer, as a theoretical gap, a synergy and interface between the psychological behavior expected from customers and the digital environment. The analysis tool applied to the business model was the Canvas, as described in Figure 2. From this, the framework proposes a series of attitudes to be implemented in a chain by the manager. The model prepares internal operations for the changing habits of the general population by including aspects of customer behavior in the strategy, in order to developed the company's relationship with the potential or prospective customer found in digital media.

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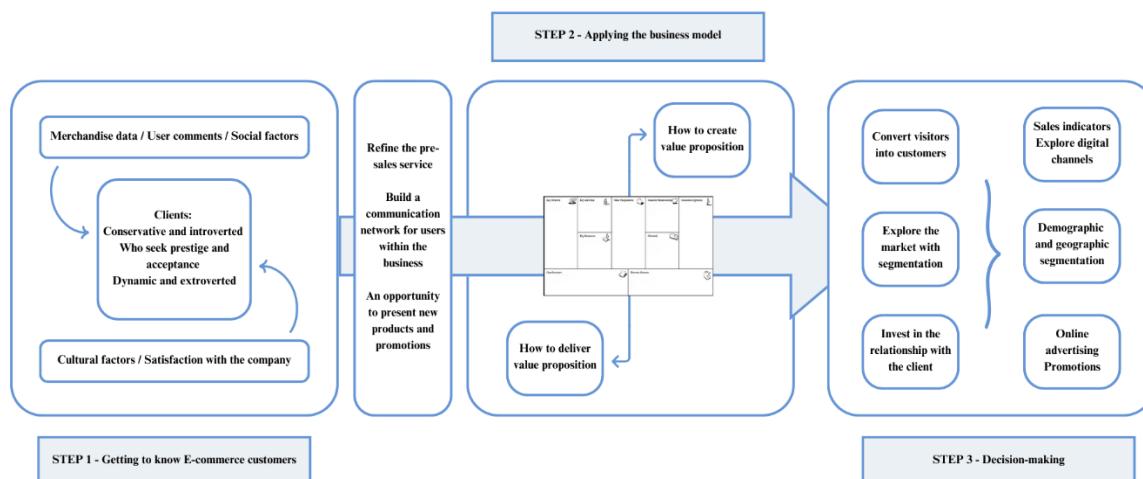


Figure 2: Business Model Canvas associated with Customer Behavior

Source: The authors

As presented in Figure 2, the framework was divided into steps that serve to better adjust its application in the organizational setting. The first step addresses customer input and its behavioral influencing factors. Such insight into the audience's needs becomes relevant for planning a value proposition that is tailored to the customers' desires and expectations.

The variables that influence customer behavior are derived from numerous internal and external sources and are present in large numbers, which makes them difficult to control. Although, in some proportion they are responsible for changing the way customers see the company's actions. This management concern is the need for the development of attitudes that encourage transparency in digital channels and generate an inbound interface for users. The psychological types of customers can be used as a proposition for the entry of these users into the business system, grouping customers with the same needs into strategies of approach and capture by managers. The expected behavior of each group was analyzed in Chart 1.

Chart 1: Interpretation of Customers' Psychological Types in the Digital Environment

Customer Type	Manager's Perspective
Conservative and introverted	This type of customer requires the company to have information about the products within their reach. Therefore, the managers need to make available in their channel material that describes its structure, composition, usefulness, benefits, and many other elements capable of satisfying the curiosity of these customers.
Acceptance and prestige	For this type of customer, the opinions of others represent a great stimulus during the decision. Thus, the managers must insert in their communication channel tools that allow users to communicate, aggregating customer opinions within the page itself, without the need to leave the channel to get to know the opinions about the product.
Dynamic and extroverted	The proposal to conquer this type of customer should be related to the presentation of updates, which means showing in the channel opportunities to acquire new products/services or launch new promotions.

Source: The authors

One indication is that the manager can generate actions to capture different psychological types in the same initiative. For example, the conservative and introverted type will demand a specific category of pre-sales service; the customers seeking prestige and acceptance will demand the need for communication and dissemination of the company's commercial actions and campaigns; the dynamic and extroverted ones will demand proposals for the attribution of elements that provide new experiences. This way, the manager can move on to the next step: the application of the data collected within the Canvas model. On the left side of the Canvas are the key elements that link products and services offered to the resources of its production chain, in which are allocated costs, suppliers, production techniques, and raw materials that will be used. On the right side of the model

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will be housed the psychological types, the strategies defined so that there is the conversion of the value proposition with the channels used for communication, the markets that will be served, the approaches to conquer and attract customers.

The last part of the framework, Step 3, is related to the manager's decision-making, as the most appropriate strategy to be followed to generate greater commercial contribution in the digital environment, to obtain greater business possibilities, exploring ways to bring new customers to the company's channels. The convergence between customer behavior and the use of the Canvas business model can be seen in Chart 2.

Chart 2: Convergence between Customer Behavior and Canvas

Step	Operation	Expected Result	
1	Sales indicator	The managers move away from the number of page visitors and start developing indicators and strategies to stimulate sales.	Sales rates are higher after the use of strategies that stimulate purchases.
2	Explore digital channels	The managers expand their sales strategies to new channels, seeking to encompass clients they were previously unaware of.	Find new business possibilities.
3	Demographic segmentation	The managers start to explore new niches, focusing on other aspects of the clients that were not considered before, such as gender, age, income, and personal taste.	Gain competitiveness by developing products/services for other needs of current customers in addition to gaining new ones.
4	Geographic segmentation	The strategy is to explore other regions, expanding the number of customers.	Conquer markets poorly served by competitors.
5	Online advertising	Invest in the creation of creative and attractive content to win over the customer.	Optimize the communication channels to delight brand customers.
6	Promotions	Invest in encouraging customers to buy the products and services through gifts, contests, discounts, and other tactics.	Increase sales while attracting more customers.

Source: The authors

Thus, the theoretical model was built with an input for data collection, but with several possible outputs to be developed by the manager during and after the strategy definition. This system, although not very specialized, is suitable for the daily difficulties of entrepreneurs, because it represents a "straight-line scheme" and is easy to understand when implemented. It is also a theoretical proposal, the result of a study on the influential elements of customer behavior and its relationship with structured business tools. The practical results can only be seen after analyzing its application in a business environment. The expectation is that this proposal can help guide the strategic decisions of small and medium entrepreneurs, when related to marketing decisions and sales plan development. Further research will be conducted, above all, to better describe and apply the steps of the framework, which due to space and didactic limitations had more emphasis and a qualitative look in this proposal. It is expected to rethink the model after its practical application in a sample of small companies, including interviews to be conducted with managers representing this segment and experts in the digital environment. However, it is believed that the dissemination of this research will help inspire new research initiatives in the theoretical gap found.

IV. CONCLUSIONS

Answering the initial question: *how to generate, for managers and small and medium-sized businesses, a way to plan sustainable marketing actions, through a manageable business model, from the identification of the virtual customers' profile?* The work sought to explore the existing knowledge on the topic of customer behavior, which was represented, mainly, through

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the research of Calvosa (2008), Polizei (2010), Peter and Churchill Jr (2012), Basco (2017), Kotler and Keller (2019), Raasch and Scholz (2020), Janjevic and Winkenbach (2020), Silva and collaborators (2021), Sampaio Neto et al. (2021).

It was sought to align to the theoretical propositions or secondary research the perspective of business model tools, establishing a productive, beneficial, and learning relationship of use for small business people and students. The relationship between customer behavior and Canvas may allow the manager a set of practices for identifying a value proposition suited to the needs of digital users for product and service planning. This relationship can generate better planning of operations and customer demands, through strategies directed to the public, making it possible for small companies to be more agile and competitive.

The main objective of the work was achieved: the proposition of a framework, according to the analysis of the bibliographical research, meta-analysis, and a didactic opportunity detected in a theoretical gap, in a preliminary model that suggests a more contemplative perception, with the goal of inspiring managers to rethink decision-making in the digital environment to enable better performance. It is directed to managers in smaller competitive market organizations that have the challenge of understanding consumer habits and customer behavior in digital environments. The model went through a qualitative evaluation with market experts, with positive and negative reviews.

The proposed model followed an initial path of generating correspondence between points of convergence of the theory on psychological types of customers and the business model tool, following a path initially pointed out by the literature, in studies accepted and applied both in the organizational environment and in the academy. Nonetheless, it is understood that the simple theoretical proposition of a model is a limiting factor to its validation and empirical use; still, it is a necessary step to offer criticism, suggestions, notes, and the construction of new research phases.

The main positive review was the recognition of the suggestion, even if in an incipient way and still in need of improvement, of a model that could be used, even if partially or to introduce future decisions, for a group of entrepreneurs or managers of small companies, lacking analysis and self-applicable tools, to rethink the way they relate to the business environment, to virtual opportunities and to the organization's modeling tools. The model inspires new managerial attitudes and is also a first step to direct actions, analysis, and operationalization of management attitudes that contemplate the research subjects, so necessary for the current scenario and small businesses.

The main negative review, which the authors also understand as the main limitation of the study, was the lack of direct application of the model in one or more organizational cases, with real and commercial exposure, for a better understanding of the suggested steps, and subsequent generalization of results. Or even for the addition or deletion of steps, which at this point, are sheltered as speculations generated from the theory that contemplates such related matters. Thus, to better understand the convergence between the digital environment, customer behavior, and the use of Canvas.

The theoretical contribution of the work was to establish a preliminary interaction (as a suggestion for further improvement) between customer behavior, digital environment, business models and the Canvas tool, subjects previously unrelated in the academic and scientific literature investigated, but relevant to the managerial decision-making of small businesses. From this content it was possible to perceive the existing link between the topics and the great entrepreneurial and academic potential after their association. The practical contribution of this work was the proposition, elaboration, and description of a theoretical and self-applicable model in the organizational environment for managerial decision-making, based on marketing and commercial elements present in the daily life and professional anxieties of managers in smaller organizations, even if primary, as a first research effort.

As a suggestion for future research on the subject, the authors understand that (i) the model should still be tested in some opportunities in competitive organizational environments, as a way to analyze and verify critical variables, (ii) the proposed model, specifically, needs to undergo a quantitative analysis, by means of exploratory factor analysis, after learning its behavior in an applied and controlled organizational environment. Finally, (iii) there is the need to present a quantitative validation, through confirmatory factor analysis, before its definitive presentation to the scientific community. The authors also understand, even supported by the approval of the experts, that some movement in this direction, even if as a theoretical and incomplete proposition, is beneficial to bring light and help build challenges and opportunities on the subject in Applied Social Sciences and Organizational Environment, as a way to progress through refutations and model constructions in the community (KUHN, 1997), to attract new criticism, exposure and opportunities to approach new researchers who wish to be part of the new phases of the research project.

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