T.C.

ISTANBUL AYDIN UNIVERSITY

INSTITUTE OF GRADUATE STUDIES

SOCIAL NETWORKING SERVICES IN SOCIAL COMMERCE AND ITS EFFECTS DURING COVID-19 PANDEMIC: A CASE STUDY OF STUDENTS OF UNIVERSITY OF IBADAN IN OYO STATE

MASTER'S THESIS

TUNDE SAMSON SANNI

Department of Business

Business Administration Program

MARCH, 2023

T.C.

ISTANBUL AYDIN UNIVERSITY

INSTITUTE OF GRADUATE STUDIES

SOCIAL NETWORKING SERVICES IN SOCIAL COMMERCE & ITS EFFECTS DURING COVID-19 PANDEMIC: A CASE STUDY OF STUDENTS OF UNIVERSITY OF IBADAN IN OYO STATE

MASTER'S THESIS

TUNDE SAMSON SANNI

(Y1912.130228)

Department of Business

Business Administration Program

Thesis Advisor: Assist. Prof. Dr Muhammed Talha NARCI

MARCH, 2023

ONAY FORMU

DECLARATION

I hereby declare with respect that the study "Social Networking Services in Social Commerce & Its Effects During Covid-19 pandemic: A Case Study of Students of University of Ibadan in Oyo State", was written without any defilement of scientific ethics from the introduction phase to the conclusion of the study and the sources were being referenced accordingly.

TUNDE SAMSON, SANNI.

FOREWORD

This thesis is written in completion of the master's Program in Business Administration, at Istanbul Aydin University. The research is focused on "Social Networking Services in Social Commerce & Its Effects During Covid-19 pandemic: A Case Study of Students of University of Ibadan in Oyo State" My gratitude to the Almighty God for making my program a success. Nonetheless, my unreserved appreciation also goes to my thesis supervisor Assist. Prof. Dr. Muhammed Talha Narci who always kept me motivated despite my numerous mistakes, for his constant aid, words alone cannot describe my appreciation, I say Thank you Sir.

MARCH 2023   TUNDE SAMSON, SANNI

SOCIAL NETWORKING SERVICES IN SOCIAL COMMERCE & ITS EFFECTS DURING COVID-19 PANDEMIC: A CASE STUDY OF STUDENTS OF UNIVERSITY OF IBADAN IN OYO STATE

ABSTRACT

Advances in electronic service technology have created great opportunities as well as threats to organizations in various business and services sectors. As such businesses, either willingly or reluctantly, are increasingly embracing the Internet as distribution channel in order to remain competitive or gain market share. With particular reference to e-services, absence of accurate information on factors that have influenced users' behavior to adopt or use e-services could mislead an organization into adopting unhelpful solutions as it strives to accelerate the implementation of e-services. Social commerce which entails all sorts of social services via electronic systems such as the Internet and other computer networks is relatively still a new form of transacting business. Evidence now suggests that consumers often hesitate to transact with Web-based vendors because of uncertainty about vendor behavior or the perceived risk of having personal information stolen by hackers. Trust plays a central role in helping consumers overcome perceptions of risk and insecurity. Trust makes consumers comfortable sharing personal information, making purchases, and acting on Web vendor advice—behaviors essential to widespread adoption of online transaction. Therefore, trust is critical to both researchers and practitioners. Prior research on trust has used diverse, incomplete, and inconsistent definitions of trust, making it difficult to compare results across studies.

This thesis reports the use of social commerce amongst the student of the University of Ibadan, Ibadan, Oyo State, Nigeria, its prevalence, and factors influencing the adoption. This thesis found out that social commerce utilization is poor amongst the student even though they are aware of it, and it is recommended that company's providing goods and services via the Internet should ensure a security mechanism which will hinder fraudsters from having access to sensitive information

that is sent while online transaction is taking place. In this way, consumer trust in social commerce will increase thereby leading to a major adoption of the medium for transacting business.

SOCIAL NETWORKING SERVICES IN SOCIAL COMMERCE & ITS EFFECTS DURING COVID-19 PANDEMIC: A CASE STUDY OF STUDENTS OF UNIVERSITY OF IBADAN IN OYO STATE

ÖZET

Elektronik hizmet teknolojisindeki gelişmeler, çeşitli iş ve hizmet sektörlerindeki kuruluşlar için büyük fırsatlar ve tehditler sunmuştur. Bu tür işletmeler, isteyerek veya istemeyerek, rekabet gücünü korumak veya pazar payı elde etmek için interneti dağıtım kanalı olarak giderek daha fazla benimsiyor. Özellikle e-hizmetlere atıfta bulunularak, kullanıcıların e-hizmetleri benimseme veya kullanma davranışlarını etkileyen faktörlere ilişkin doğru bilgilerin bulunmaması, e-hizmetlerin uygulanmasını hızlandırmaya çabalayan bir kuruluşu yararsız çözümler benimsemeye yönlendirebilir. İnternet ve diğer bilgisayar ağları gibi elektronik sistemler aracılığıyla her türlü sosyal hizmeti içeren sosyal ticaret, ticaretin nispeten yeni bir biçimidir. Kanıtlar, tüketicilerin, satıcı davranışı hakkındaki belirsizlik veya bilgisayar korsanları tarafından kişisel bilgilerin çalınmasına ilişkin algılanan risk nedeniyle, genellikle Web tabanlı satıcılarla işlem yapmaktan çekindiğini gösteriyor. Güven, tüketicilerin risk ve güvensizlik algılarının üstesinden gelmelerine yardımcı olmada merkezi bir rol oynar. Güven, tüketicileri kişisel bilgileri paylaşma, satın alma yapma ve Web satıcısı tavsiyelerine göre hareket etme konusunda rahatlatır; bu davranışlar, çevrimiçi işlemlerin yaygın olarak benimsenmesi için gereklidir. Bu nedenle, güven hem araştırmacılar hem de uygulayıcılar için kritik öneme sahiptir. Güven üzerine yapılan önceki çeşitli araştırmalar, eksik ve tutarsız güven tanımları kullanmış ve bu da çalışmaların sonuçlarının karşılaştırılmasını zorlaştırmıştır.

Bu tez, İbadan Üniversitesi, İbadan, Oyo Eyaleti, Nijerya öğrencileri arasında sosyal ticaretin kullanımını, yaygınlığını ve benimsemeyi etkileyen faktörleri bildirmektedir. Bu tez, öğrenciler arasında sosyal ticaret kullanımının farkında olmalarına rağmen zayıf olduğunu ortaya koymuştur ve şirketlerin İnternet üzerinden mal ve hizmet

sağlamasının, çevrimiçi işlem yapılırken dolandırıcıların hassas bilgilere erişmesini engelleyecek bir güvenlik mekanizması sağlaması tavsiye edilmektedir. Bu şekilde, tüketicinin sosyal ticarete olan güveni artacak ve bu da işlem yapan iş ortamının büyük ölçüde benimsenmesine yol açacaktır.

Anahtar Kelimeler: Teknoloji, İnternet, Web satıcısı, Sosyal Ticaret

TABLE OF CONTENT

ABBREVIATIONS

CD: Compact disc

EBPP: Electronic bill presentment and payment

EC: Electronic commerce

EDI: Electronic data interchange

EE: Effort expectancy

FTC: Federal trade commission

MIS: Management Information systems

PC: Personal computer

PE: Performance expectancy

PEOU: Perceived ease of use

PU: Perceived usefulness

PSP: Payment service provider

SET: Secure Electronic Transaction

SC: Social commerce

SNS: Social networking sites

SPSS: Statistical package for the social sciences

TAM: Technology acceptability model

TRA: Theory of Reasoned action

UTAUT2: Unified theory of acceptance and Use of technology

WHO: World Health Organization

WWW: World Wide Web

LIST OF TABLES

LIST OF FIGURES

I. INTRODUCTION

A. Background of The Study

The world is becoming more digital. According to the (Nations, 2020), over 87 percent of people in industrialized nations utilized the internet in 2019, while the (GSMA, 2020) predicts that nearly 5.2 billion mobile phones were used worldwide in 2019. In such an atmosphere, new digital trends emerge, with the average user spending an increasing amount of time connected. This digital conquest has an impact on retail, which is now being transformed, with the Electronic Commerce (EC) branch developing rapidly. According to (Turban, E., Outland, J., King, D., Lee, J.K., Liang, T.-P. and Turban, D.C., 2018), EC is the business model that permits electronic transactions over the Internet, allowing electronical innovations, communication, and cooperation amongst individuals, influencing consumer behavior and effecting enterprises. According to Business (Wire, 2020), EC is anticipated to expand by 70% till 2023 when compared to 2019. At the same time, the COVID-19 epidemic, which expanded rapidly throughout 2020, drastically altered the day-to-day lives of millions throughout the world, altering not only their way of life, but also their purchasing habits. Government restrictions, such as quarantining, and the climate of uncertainty associated with the pandemic compelled consumers to seek alternatives to more traditional physical shopping. This was a critical factor in the consolidation of EC, which, due to its inherent characteristics of being virtual, became a useful source for complying with the precautionary measures advised by the World Health Organization (WHO) and local government policies. According to popular views, even after the pandemic, people are willing to continue purchasing through EC platforms. In the early decades of the twenty-first century, there are hundreds of social networking sites (SNSs) with a plethora of high-tech possibilities that serve a diverse spectrum of hobbies and activities. The majority of these SNSs allow users to present themselves and connect with current and new social network users. Scholars from many areas investigate SNSs to learn about the behaviors, consequences, culture, relevance of sites, user involvement, and the aim of social commerce (s-commerce). With its

complete simplicity of use and technological capabilities, SNSs have become a suitable online endeavor for information exchange and social engagement, assisting in the development of interactive communication and social interaction and have a greater potential to create value for the organization. Furthermore, social media usage has increased dramatically in recent years, making social networking one of the most popular digital 9 hobbies globally (Statista, Number of social media users worldwide 2010-2021. [online] Statista. Available at: 2020a). SNSs (Social Networking Sites) are online networks where clients might construct public profiles and associate with individuals who have same interests. Facebook started as a web-based local area for understudies in 2004 and has since developed to turn into the world's most well-known long range interpersonal communication website. According to Statista (2020b), there were 2.7 billion active users on this platform as of the second quarter of 2020, accounting for about 34% of the global population. According to (Turban et al 2018), SNSs are a significant advancement in the EC area. As a result of the growing adoption of SNSs, a new idea has emerged: social commerce (SC). Social business is a sort of web-based shopping that utilizes virtual entertainment and Web 2.0 advancements to work with social commitment and client created content. Consumer interactions on online communities (SNSs) can foster a social atmosphere conducive to online purchases. As a result, businesses see this as a chance to improve their business to the next level their profitability (Wang, C. and Zhang, P., 2012:28). Owing to the lack of research in this field in Portugal, as well as the fact that the current pandemic phenomena is still relatively new (few studies have been published), it is vital to examine end-user behavior in terms of SC acceptability and adoption. Taking this into account, the following research questions are proposed: "What variables influence consumer acceptability and adoption of Social Commerce?" and "What is the impact of the COVID-19 epidemic on Social Commerce usage?" Considering EC is an Information Systems (IS) process (Turban et al 2018) and SC is a subset of EC (Liang, and Turban, 2011); technology acceptance models are appropriate for comprehending user behavior. Therefore, the flow research intends to adjust the second version of the Unified Theory of Acceptance and Use of Technology (UTAUT2) to the SC climate, distinguish new components that might impact Subjective Norms and Use Behavior, and grasp the effect of the COVID-19 pandemic. Accordingly, the review is separated into seven Sections: Section II presents review the literature in which SC and Models of User Acceptance is analyzed; Section III talks about the development of the 10-

exploration model and theories; Section IV talks about the strategic methodology; Section V investigations the discoveries; and Sections VI and VII inspect the main discoveries, concentrate on cutoff points, and conceivable examination trails. The motivation behind this exploration is to work on the observational information on conduct goal and SC utilization with regards to the COVID19 pandemic, fully intent on giving helpful data to organizations working in this area.

B. Research Significance

The reason for this examination is to investigate the job of informal communication locales in friendly trade, as well as its ramifications during the Coronavirus plague. With the COVID 19 adversely affecting the way of life of customers. It's basic to get the effect of the pandemic on client commitment in friendly business, as well as the capacity of long-range informal communication destinations, as the pestilence ended customary buying techniques and constrained clients to go to the various social trade locales accessible to them. To this effect; students of the University of Ibadan, Ibadan, Oyo State, Nigeria would be cross sectionally sampled to carry out the research.

C. Research Objectives

This research's goals are as follows:

- To determine which factors can influence behavioral intent and use of social commerce.

- To investigate its role in the intention and utilization of a technology during COVID-19 pandemic.

D. Research Questions

The research questions that emanate from our discussions so far are:

1.   What is their knowledge on Social Commerce?

2.   What variables impact student adoption of social commerce?

3.   What hinders consumers' trust in Social Commerce?

4. What is the perception of the students to Social Commerce?

5. What is their attitude towards Social Commerce?

6. What is the prevalence of use of Social Commerce amongst students of University of Ibadan.

7. What variables influence the acceptability and implementation of Social Commerce among users? 8 What is the influence of the COVID-19 epidemic on the use of Social Commerce?

E. Hypothesis for Research

The accompanying hypothesis was proposed in light of the review questions:

H_1 *There is a positive correlation between Use of SNS and the knowledge of SNS.*

H_2 *There is a positive correlation between knowledge of SNS and attitude*

H_3 *There is a connection between the use of SNS and the attitude of the students*

H_4 *There is a correlation between the perception of the students and use of SNS.*

H_5 *There is a positive correlation between perception of the students and the Knowledge towards SNS*

F. Methodology

There would be a web search of the ways by which Social Commerce can be made possible via the internet by viewing and studying organizations that offer such services e.g., Amazon. A survey will be carried out amongst students of the University of Ibadan to determine their perception to Social Commerce with the intention of developing a trust model so they can always participate in all forms of Social Commerce without any bias. Questionnaires were employed as a quantitative research instrument to solicit for responses on the level of awareness of students to Social Commerce and also to evaluate the role trust plays in allowing consumers participate in Social Commerce. The questionnaire's results will be entered into Statistical Package for the Social Sciences (SPSS).

G. Expected Contributions to Knowledge

It is expected that at the end of this research, the following will be achieved:

- Possible responses would be offered to address how Social Networking Services could provide better services during the pandemic

- Correct measures would be proffered that the organizations providing services would adopt to make Social Commerce safer and better.

II. LITERATURE REVIEW

A. Introduction

The objective of this study is to perceive what long range informal communication administrations mean for social exchange during the Covid 19 pestilence. From the foregoing objectives, it is expedient to understand and know the underlying factors that would allow the utilization of social commerce. Some key factors include Trust, Ease of Usage of Social Commerce, and User acceptance which will ultimately lead to use of the technology in the first place E.g., (Social Commerce). Since trust has been displayed to assume a significant part in helping clients in defeating chance and uncertainty related with the utilization of social business, required literary works on trust and its capacity in friendly trade will be considered. This is essential to decide if trust is a critical variable in understudy reception of SNS of University of Ibadan, Oyo State Nigeria.

1. Social Commerce

Social Commerce (SC) is commonly referred to as a novelty or a subset of Electronic Commerce (Kim, S. and Park, H., 2013:6) The popularity of social media and networks is on the rise, as well as Web 2.0 capabilities, has resulted in new methods of performing EC by making it social. SC, according to (Huang, Z. and Benyoucef, M., 2013:319), is an Internet-based business application that utilizes web-based entertainment and Web 2.0 innovation to empower social connection and client produced content to assist clients with making on the web buys. The distinctions between EC and SC are underlined in terms of company objectives, customer relationship, and system interaction (Huang, Z. and Benyoucef, M., 2013:320). In terms of commercial objectives, EC is more concerned with transaction efficiency, whereas SC is more concerned with social objectives like as networking and knowledge exchange (Wang, C. and Zhang, P., 2012:30). Furthermore, in EC, customers often connect with e-commerce platforms separately, but in SC, individuals are encouraged to communicate with one another in online communities. Furthermore,

in EC, system contact is generally one-way, whereas SC creates more social and interactive techniques that allow people to engage with one another (Huang, Z. and Benyoucef, M., 2013:314).

One more way of thinking depicts Social Commerce as the relationship of web-based entertainment and web-based business, the following phase of internet purchasing in which clients feed your image's buy channel. With the ascent of web-based entertainment lately, we've perceived how social suggestions impact purchase goal and genuine acquisition of things and administrations, whether from individuals we know, like companions, or outsiders. Consider how often you've bought something on Amazon in light of the assessments of outsiders. Web-based entertainment is at the core of both the revelation and utilization of the things and administrations we purchase on the web. The subsequent stage is to follow real friendly references to buy transformations whenever and from any area. Retailers have turned to virtual entertainment to further develop the shopping experience to keep in contact with clients. To give buyers simple and important purchasing encounters, a few organizations have even constructed web-based business Web destinations inside Facebook.

Social business can be portrayed in an assortment of ways, both for the most part and explicitly. From an expansive perspective, social trade alludes to what organizations utilize virtual entertainment to mean for their clients' buying choices, including item thought, purchase expectation, the actual exchange, and post-exchange support and maintenance. In a more restricted sense, social trade involves utilizing virtual entertainment to increment exchanges, whether through an advertiser's site or other web-based entertainment locales. Conversations and strategies encompassing social trade can be wide or bound, contingent upon the advertiser's points and interests, and it's plausible that social business will be used more to connote the previous and social shopping to infer the last option.

2. Electronic Commerce

Electronic commerce (EC) refers to the type of commercial activity that takes place through the internet. It is a business paradigm in which functions are carried out through electronic networks, most notably the Internet. EC encompasses the buying and selling of commodities, services, and information, despite the fact that it is

commonly associated with actual product transactions online (Turban, E., et al 2018). E-commerce is the digital business platform that shows the application of technology in business operations and it is all done and carried out through internet-based technologies such as software, data science, artificial intelligence. These are used to operate and manage the distribution network of several business which in turn allows every business to minimize their individual operational costs which leads to reduced sales prices and large profits. Nonetheless, the need for physical distribution is a required service for this manner of business while E-commerce is just the digitization of the distribution network. The growth in mobile of EC platforms has contributed to a significant increase in online retail. Moreover, the expanded use of virtual entertainment stages affects EC. Web 2.0 and Social Network Sites (like as Facebook) can possibly move EC from an item situated to a social and client focused climate (Wigand, R.T., Benjamin, R.I. and Birkland, J.L.H., 2008:7) allowing businesses to expand their reach and engage customers, resulting in increased sales.

B. Covid-19 Pandemic and its Impact on Online Behavior

COVID-19 is an infectious illness caused by a coronavirus which was also recently found. It was defined as a pandemic due to the fast spread of infections worldwide (WHO, 2019). The COVID-19 epidemic is having a significant influence on how people live. Preventive measures such as quarantining, closing commercial premises, and restricting people's movement have influenced consumer behavior and pushed individuals to spend more time online. Due to the sheer opportunity of avoiding establishments that are normally packed, the virus-created uncertain atmosphere boosts the attraction of online purchasing. According to the (OECD, 2020), Internet sales in Europe rose by 30% in April 2020 compared to the same time the previous year. In Portugal, according to research conducted by (ACEPI, 2020a), after some time, the level of people who approach online stages has expanded. Given the pandemic's impact, it's normal that before the finish of 2020, 81 percent of the populace will have web relationship. Furthermore, due to the epidemic, more than half of Internet users (51%) made online purchases in 2019, with a projected increase to 57 percent in 2020. COVID-19 has an undeniable influence on the acceleration of EC. According to a (ACEPI, 2020a) study, there is currently a 33 percent increase from 2019 and this trend will continue through 2023, when a stability is predicted, with an

increase of about 70 percent from 2019 data. According to recent studies, more consumers anticipate to continue purchasing online once the COVID-19 epidemic is ended.

C. Research and Hypothesis

Furthermore, the research demonstrates that several writers have effectively used this approach to examine SC adoption (Gatautis, R. and Medziausiene, A., 2014:68). Despite the fact that this model is quite thorough, it must be changed to meet the situation at hand. As a result, new factors that may influence SC adoption were found and included in the model – Perceived Trust and Social Commerce Constructs.

On the other hand, since SC does not entail a financial cost for technology usage, the construct Price Value was not considered.

D. Performance Expectancy (Pe)

Performance Expectancy (PE) is well-defined through (Venkatesh, V., Thong, J.Y.L. and Xu, X., 2012:9) as "the sum to which utilizing innovation will furnish clients with benefits in achieving explicit exercises." Performance Expectancy has been shown to be a solid indicator of Behavioral goal in past review; (Venkatesh, V., Thong, J.Y.L. and Xu, X., 2012:10).

According to (Gan, C. and Wang, W., 2017:14), with regards to social trade, utilitarian and libertine qualities are key for affecting client action. Furthermore, when consumers consider a website to be useful or convenient, they are more likely to be happy and, as a result, make online purchases (Bhattacherjee,2012). The design, ease of access, and navigation tools available on the system website can influence how customers adopt social commerce (Huang, Z. and Benyoucef, M., 2013:340). Considering this, expecting a positive connection between Performance Expectancy and Behavioral Intention to Accept SCs sensible. Accordingly, the accompanying theories have been recommended one of which is shows behavioral goal to utilize social business is emphatically impacted by execution assumptions.

1. Effort Expectancy (Ee)

Effort Expectancy is described by UTAUT as "the degree of easiness connected with customers' usage of the system". The easier a system is to deal with, the more likely it is to be adopted by the user. Thus, Effort Expectancy has been shown to be an essential component influencing a system's intention to use (Venkatesh, V., Thong, J.Y.L. and Xu, X., 2012:9). Similarly, in the case of SC, the idea that participating in SC requires little effort favorably influences its acceptability and, as a result, enhances the desire to make a purchase (Hajli, 2012), (Teh, P.-L. and Ahmed, P.K., 2012:13) (Maia, C., Lunardi, G., Longaray, A. and Munhoz, P., 2018:47).

Furthermore, (Gatautis, R. and Medziausiene, A., 2014:67) discovered that the FC positively influenced the intention to utilize SC in their study. Based on these data, it is suggested that the it be tried: H2: Effort Expectancy impacts Behavioral expectation to use social trade in a great manner to follow theory.

2. Social Influence (Si)

According to UTAUT2, social influence is "the amount to which customers evaluate that important individual (e.g., family and friends) believe they should adopt a specific technology" (Venkatesh, V., Thong, J.Y.L. and Xu, X., 2012:9). In other words, Social Influence implies that people' views or behaviors may change as a result of interactions with others. In both UTAUT and UTAUT2, this construction is perceived as an immediate indicator of social aim (Venkatesh, V., Thong, J.Y.L. and Xu, X., 2012:10). Accordingly, the social environment that consumers are exposed to on social media platforms has an influence on their intention toward technology. Furthermore, past research in the SC context indicates that Social Influence is connected to the desire to utilize social commerce (Gatautis, R. and Medziausiene, A., 2014:70) Thus, the accompanying theory has been proposed: H3: Social Influence impacts Behavioral purpose to use social trade in a good manner.

E. The Internet and Social Commerce

The fast improvement of Internet use, alongside the purposeful headway of Information Technology, has altered the manner in which things are traded, bringing about a remarkable expansion in the quantity of web-based customers. Notwithstanding, attributable to the assorted highlights of clients and the sorts of items

and administrations offered, numerous aberrations in internet-based buys have arisen. Thus, for both web-based exchange chiefs and shopper scholars, understanding who is consuming and why they decide to utilize or stay away from the Internet as a dissemination channel is basic (Vaggelis et al, 2010).

Moreover, for of directing business for the two organizations and people, the Internet is presently one of the most broadly used non-store structures. The quantity of web-based buyers is becoming quicker than the quantity of Internet clients, showing that more individuals feel open to shopping on the web. Moreover, as the quantity of adopters' increments, so does how much their buys. Accommodation and valuing are the two most frequently referenced purposes behind buying on the web. Numerous clients are keen on the likelihood to shop without leaving their homes. Moreover, utilizing Internet instruments for value looking and examination gives purchasers an additional edge in making their last determination, as they might get their favored things at the least conceivable value. Going against the norm, protection and security have been significant issues prompting numerous people involving the Internet for useful purposes as opposed to shopping.

For specialists and spectators, the same, the ascent in interest in the Internet as a retail and buying medium is energizing. The Internet is setting off a re-assessment of old suppositions hidden corporate movement by empowering a techno-monetary change in outlook. In spite of the excitement from online retailers, site engineers, and numerous spectators, there have been horrible misfortunes in the early encounters to acquire balance in this new province. For instance, the early disappointments of IBM's supported web shopping centers are expected to some extent to extreme suppositions of interest potential, mechanical issues, and genuinely guileless understandings of the real essence of rivalry in the new world. Notwithstanding these mishaps, the Internet and the World Wide Web (WWW) open up an enormous field that offers the two open doors and issues (Angehm, 1997).

For instance, one of the most encouraging parts of the IT upset in Nigeria is the open door that it presents to organizations, since they currently approach a bigger worldwide market through internet-based exchanges. Since online exchanges open up the Nigerian market to worldwide organizations, the generally rich Nigerian shopper with Internet relationship has more choices with regards to wanted labor and products. Not at all like in the industrialized world, where framework for the circulation of both

actual items and data administrations is deep rooted, Nigeria's choices are regularly languid, exorbitant, or nonexistent.

Business-to-deals have filled the greater part of the advancement in pay from online deals. Thus, in the area of business-to-business web exchanges, there is a significant and extending collection of information, experience, and expertise. Except for programming, books, some movement administrations, and a couple of other specialty fields, the singular buyer field has not procured a similar degree of information. To exploit this new medium, you'll have to know about shopper conduct and navigation, yet in addition about how new innovations challenge the laid-out presumptions that help customary hypotheses and models (Magee, 2003). Understanding how individual buyers settle on buying choices in the internet, as well as in the genuine world, is basic to getting shopper conduct. That model, if digital advertisers comprehend how individuals purchase things and can recognize the phases of the purchasing system, they can construct promoting efforts all the more logically.

1.   Competing in The Information Economy

Contending on the Internet isn't equivalent to contending in a normal modern setting. Rivalry currently happens in the market space instead of the genuine commercial center. This PC interceded climate has critical consequences for how purchasers and venders carry on with work. The exchange's substance is particular in that it depends on data about the item or administrations instead of on their actual appearance or qualities. Rather than occurring in the real world, the exchange happens in a PC interceded climate, with the purchaser playing out the buy by means of a PC screen. Accordingly, many organizations never again require actual foundation like structures and machines; all things considered, a PC and correspondences stage gets the job done.

2.   Internet Dynamics

The Internet presents a few hindrances to advertisers. The virtual medium provided by current innovation, specifically, challenges conventional promoting hypotheses as well as the act of advertising itself. There have been various eminent changes in the development of such organizations:

a. <u>From broadcast to narrowcast</u>

The former one-to-numerous worldviews of mass advertising correspondence is becoming antiquated because of mechanical progressions. It is presently conceivable to have one-on-one conversation between the seller and the client. Individual components like segment profile, way of life inclinations, purchasing conduct, buy history, etc. can be in every way considered into correspondences. The two things and messages might be customized to individuals, taking into account mass customization. Crayon.com, for instance, permits clients to build their own papers from an assortment of overall sources relying upon their own advantages. The client might choose to have his reality news from The Los Angeles Times, nearby news from The Irish Times, sports from Le Monde, and culture from Die Welt while making this customized paper.

b. <u>From passive surfer to interactive buyer</u>

The cutting-edge client is turning out to be more proactive. The person is bound to have been very familiar in the creation of the advertiser's message as opposed to being an inactive safeguard of it. The potential purchaser might have had the option to distinguish their inclinations and solicitation that the vender keeps them informed about updates, enhancements, or simply appropriate news through correspondence between the gatherings. "Push" innovations empower clients to depict their inclinations in wide or exact terms, and afterward ask anyone to give data and make an arrangement.

c. <u>From limited physical space to unlimited virtual space</u>

In this new climate, obtaining confined actual space, like papers, magazines, or announcements, is as of now not a practical choice for laying out presence. Despite the fact that there are requirements to what might be put on a solitary site page, space is unfathomable to the extent that it very well may be promptly expanded. The Internet's unlimited actual domain is maybe its most distinctive component. Actual foundation, like plants and places of business, no longer limits relationships and people. Papers, for instance, are not generally compelled by conventional economies of scale in distribution.

d. <u>From advertisement to electronic trade show</u>

Both the broadness and volume of the ordinary paper promoting or booklet illustrating the dealers' things are restricted. It is presently conceivable to change over such a medium into an electronic exchange exhibition utilizing current advances. Whenever speed is a vital measurement for progress, the objective is to transform guests into leads and afterward into clients as quickly as could be expected.

Therefore, the Internet fills in as a technique for correspondence, a conditional climate, and maybe a conductor for really conveying the item or administration to the client, as well as giving data, in spite of the fact that of a more prominent sort than in the commercial center (Angehm, 1997). The Internet contacts an overall crowd as a method for data conveyance and dispersal. In contrast to ordinary types of correspondence, the blend of voice, video, text, and designs makes a more complete image of the organization's contributions. Data might be changed in accordance with the necessities of the client by either inspiring data from them or utilizing following innovation. The intuitive part of the Internet permits advertisers to fabricate a functioning exchange with clients or possible clients as a stage for correspondence. Data and thoughts can be imparted in a two-manner process through email, online gatherings, or a more complicated cooperation climate.

Orders, solicitations, and other business papers can be conveyed electronically for of performing exchanges. Installment should likewise be possible electronically utilizing a Mastercard, while the 'electronic handbag' may later on allow micropayments.

The Internet, as a dissemination channel, permits a things and administrations to be promptly provided to buyers no matter what their area. Programming, music, and other advanced based items are clear models. Counseling administrations, like Ernst and Young's internet counseling entryway, are more subtle models.

F.   Trust in Online Transactions

Purchasers' purchasing and data gathering choices will be upset by the Internet. Be that as it may, B2C trade's extraordinary guarantee (Vaggelis et al 2010) must be accomplished assuming clients have a solid sense of security buying with obscure merchants through the new medium. Shoppers are commonly reluctant to manage Web-based traders because of worries about seller direct or the chance of individual data being taken by programmers, as per proof (McKnight et al 2002:35). Thus, trust is basic in helping clients in beating their anxieties toward chance and flimsiness. Buyers who have an elevated degree of trust are bound to give individual data, make buys, and follow Web merchant suggestions, which are all fundamental ways of behaving for inescapable reception of online exchanges.

Moreover, the two specialists and professionals should have confidence in Web sellers since shoppers' reception of online exchanges may be hampered by an absence of confidence in Web suppliers (Bhattacherjee 2002). Also, the apprehension about having one's very own personality or monetary data taken by programmers could deter individuals from utilizing the Internet. Therefore, an absence of confidence in the innovative and institutional systems that encompass the Web can additionally obstruct the reception of online exchanges. Since there are not many social signs over the web, it's hard to assemble trust. Web providers should act effectively to beat client impression of vulnerability and risk by laying out trust-both in their own Web destinations and in different sorts of internet-based exchanges, for example, the utilization of cell phones to go through with continuous business exchanges. Subsequently, both Internet scholastics and experts should wrestle with the nature and predecessors of trust. Therefore, purchaser trust in web-based exchanges is basic for the business' drawn-out development and improvement.

1.   Disposition to Trust

A conventional character include that communicates an overall assumption for how dependable one ought to be is the attitude to trust. Characterized attitude to trust as how much an individual shows an ability to depend on others in an assortment of situations and with various individuals (McKnight et al 2002:37). The almost certain clients are to trust the other party (i.e., the merchant), the lower the gamble they will see.

2. Consumer Trust

The shopper's certainty that the merchant, i.e., an organization or a site, will satisfy its value-based liability as seen by the purchaser is known as trust. Purchaser trust, as indicated by Gefen, impacts buying aims (Gefen 2000:725). Purchasers who need trust in a solitary internet-based vender are less inclined to participate in web-based exchanges (Reichheld and Schefter 2000:105). In addition to the fact that Gefen believes that the particular other party might be relied upon, however he additionally trusts those particular convictions in the other party's ability, genuineness, and sympathy work as precursors to this expansive faith in trust (Gefen 2000:737). It has been expressed that trust is a fundamental precondition for taking part in web-based exchanges since it diminishes the dangers associated with securing items and administrations over the Internet (Jarvenpaa and Tractinsky 1999:1).

3. Perceived Risk

Risk affects a singular's disposition and direct while managing another party. In a wide range of business exchanges, how much gamble assumes a critical part in forming the client's mentality and conduct. Clients will find it hard to utilize web-based business in the event that there is a critical degree of risk. How much a client sees a perhaps horrible outcome from online exchanges is alluded to as seen risk (Featherman and Pavlou, 2002:43). A singular's evaluation of the overall probability of good and awful results of a particular exchange or occasion is otherwise called seen risk. Notwithstanding the way that chance is an intricate idea, with regards to internet buying, two types of hazards are recognized: item classification risk and monetary gamble (Bhatnagar et al 2000). It's been speculated that how much individuals purchase things online is contrarily corresponded with their view of risk. In internet business, saw risk has been exhibited to be conversely connected with want to purchase (Jarvenpaa and Tractinsky, 1999:33).

G. Understanding Consumer Behavior

Regardless of such principal changes in the construction and interaction of buying and selling, one component that stays consistent in the market is that advertisers should initially comprehend their clients before they can effectively answer their requirements. There are general models of purchasing conduct that might be utilized

to comprehend the means that clients take while making a buy. These models can possibly make sense of and gauge things, which is significant for advertisers. The moving business sector climate is very convoluted, and it could be inspected from an assortment of points. The new financial aspects of data, at its generally essential level, is worried about the decoupling of data from the actual worth chain and its suggestions for modern constructions and systems. The vital worry at the halfway degree of exchanging is cooperation (Butler et al., 1997:5). Be that as it may, the new issues at the level of the singular purchaser are the cycles by which customers settle on choices in the new climate (Peterson et al, 1997:329)

1. Purchasing Categories

Figure 2.2 portrays the conventional typology of procurement classifications. This chart portrays a movement from routine critical thinking conduct to confined critical thinking conduct to significant critical thinking conduct. Any buy situation will be ordered along the continuum in view of how much dynamic reasoning important to settle on a decision.
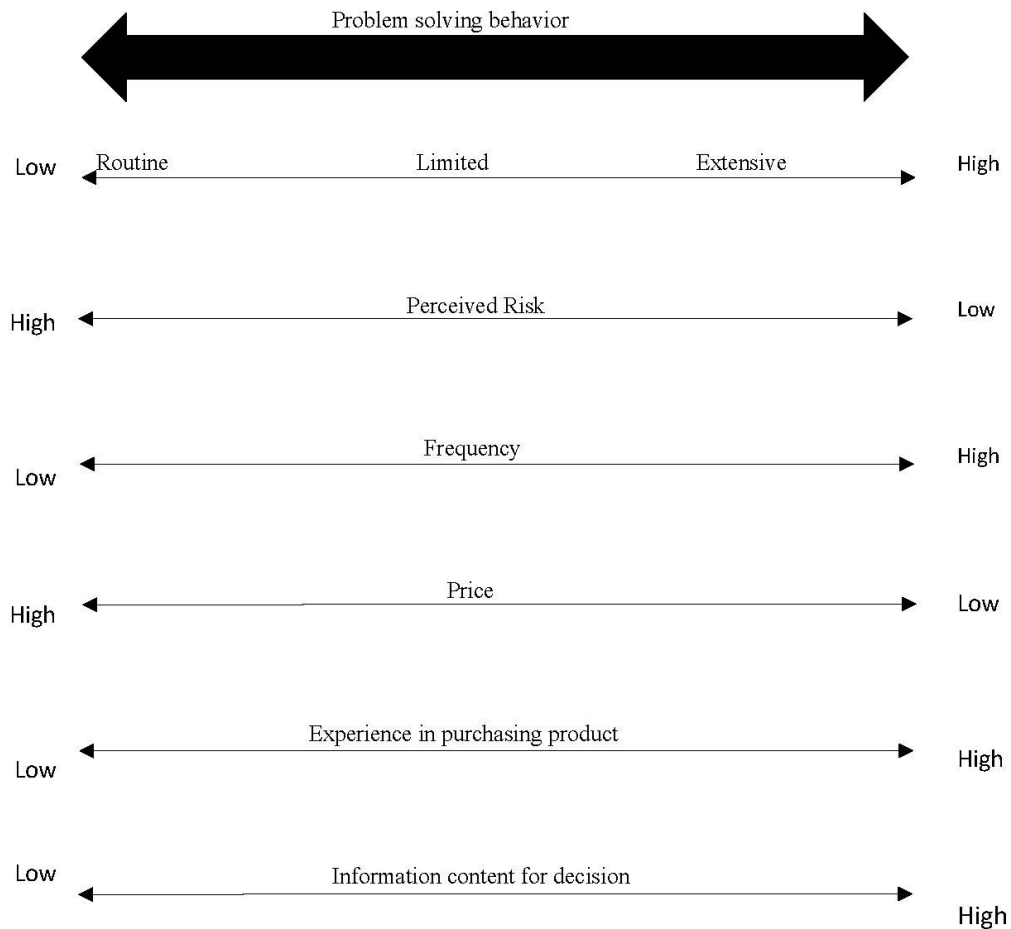
Figure 1 Purchase decisions made by consumers and the characteristics of those decisions.

(Source: Cranfield School of Management, Peppard and Butler, 1998)

Customary critical thinking conduct, like purchasing a paper or a chocolate bar, is a fundamental and simple movement for a person. The purchaser feels quiet and acquainted with the strategy, and it is perhaps something they do consistently. There is no feeling of individual investment in the buy - the singular won't be evaluated in light of the buy, the cost is humble, and its possibilities are insignificant to get the erroneous merchandise. The significant critical thinking circumstance, then again, is exemplified by the acquisition of hello fi gear, a vehicle, or a loft. There is a solid feeling of individual cooperation in the dynamic interaction, the buy is inconsistent, and the buyer has almost no involvement in the technique, and the apparent dangers are critical. The compelled critical thinking circumstance is somewhere close to the two limits. This situation exists when the degree of commitment is insignificant, the decisions are not respected to be generally separated, and as far as possible is short (Peterson et al, 1997:337). We will initially take a gander at the lengthy critical

thinking (EPS) circumstance to look at the difficulties in the dynamic cycle between a singular shopping in the actual world and on the Internet. Given the absence of involvement of expected shoppers, the apparent risks in installment security, and the time expected to learn and become OK with internet buying schedules, this is satisfactory from the get-go in the existence of customer level web-based exchanges. With training, nonetheless, a considerable lot of these buys will be named restricted critical thinking (LPS).

2. The Consumer Decision Process

Client dynamic demonstrating permits chiefs to comprehend and estimate shopper conduct, giving an establishment to promoting decisions. The standard system for examiners of the LPS and EPS purchaser decision processes is a straight stages model with five primary parts. Cycle happens between the means, obviously. Without a doubt, given this pace of data refreshes, it could be contended that the model's in reverse circles are turning out to be progressively huge (Zellwegger, 1997:10). In any case, the essential drive all through the stages is forward. The client moves from a sensation of hardship (Problem Recognition) to a quest for data about expected cures. The material got, whether from inward (for example memory) or outside (for example talks, handouts, deals advancements), shapes the establishment for the accompanying stage - the Alternatives Evaluation. This progression requires the creation and correlation of procurement models.

Figure 2 The buying choice and consumer behavior.

(Source: Cranfield School of Management, Peppard and Butler, 1998)

The Choice/Purchasing stage is worried about the purchasing activity or movement, and includes issues like the bay area and technique, as well as the real buy decision. At long last, being an express stage all the while, post-buy conduct is vital from a promoting point of view. Advertisers are keen fair and square of fulfillment or discontent with an item or administration since it gives data for future items and administrations. This worldview is compelling for catching the complexities of the outer world as well as inside information handling. Every one of these stages is presently broke down and differentiated comparable to the commercial center and market region.

3. Problem Recognition

All ensuing action is set off by the underlying advance of the purchaser decision process. At the point when a customer's limit of issue mindfulness is reached, the person in question is roused to overcome any issues between the current condition (hardship) and the ideal state (satisfaction). An assortment of outer and inner causes

could prompt the consciousness of an issue. An ascent in an individual's monetary status, for instance, could incite utilization; running unavailable requires restocking; and showcasing boosts, for example, another item declaration or a deals advancement crusade, can make the singular sense a particular requirement for the item (Zellwegger, 1997:12). Investigate the outside showcasing upgrades: In customary business sectors, conventional advertising correspondences drive interest utilizing conventional media, like a TV plug. In any case, in light of the fact that the web is another medium, new sort of correspondence are essential. The Internet advertiser can get the client at this early level in the process with regards to issue acknowledgment. That is, the advertiser is in a superior situation to perceive and foresee the purchaser's prerequisites and needs because of broad data sets of shopper information. Moreover, the issue levels that will start activity might be known (Zellwegger, 1997:16).

Without a doubt, the advertiser might have the option to control the buying capacity of the client in manners that have until recently just been found in business-to-business commercial centers. For instance, the proficiency of mechanized reorder updates at specific stock levels, item and administration updates, and programmed overhauls for steadfast clients are completely featured in the benefits of ED1. All of this improves on the purchaser's choice and makes it more reasonable and viable. At the shopper level, such organizations are turning out to be progressively possible. This kind of relationship potential has driven direct showcasing action lately. Notwithstanding, following innovation will assume a critical part in moving the Internet ahead. People's riding ways of behaving, interests, and buying conduct will be definitively known to the promoter on account of a "treat" checking gadget that permits "click stream" investigation. The client may then be reached by means of thoughtful messages in view of their singular prerequisites and objectives as distinguished by way of behaving examination. The benefits accumulating to the trailblazers of such scientific and specialized apparatuses as far as relationship building are impressive. Albeit the issue acknowledgment step of the buy choice cycle remains to a great extent same, the opportunities for advertiser customer relationships has developed. The improvement of correspondences advancements that will empower the level of client relationships where the dealer expects, or even triggers, the purchaser's concern acknowledgment are the major key worries for advertisers now all the while (Peterson et al, 1997:346).

4. Information Research

The client is roused to act at the issue insight stage; however, it is during the data looking for stage that the purchaser takes more time to get information. This progression of the client buys choice interaction spins around data gathering. Basically, the shopper is searching for data to assist them with settling on a choice, and the advertiser's responsibility is to convey that data. The significant obligation of the specialist or representative in the commercial center is data the executives. This is, for instance, the helpful job of travel planners. Like when a carrier, for example, makes its own site with intuitive flight data and booking abilities, the traditional go-between is skirted, bringing about a regular instance of dis-intermediation. Because of data innovation headways, clients might look for and get data straightforwardly. Critically, the data source or merchant can't keep on existing in an uninvolved limit.

The center has moved away from just depending on getting guests to the merchant. In light of the coming of new push innovations, interchanges may now be sent consistently to designated beneficiaries who have been distinguished as being intrigued in view of their past visits to the site, their requests, and their overall Internet perusing and purchasing conduct. That is, the structure's data search stage is anticipated with more prominent lucidity and focus; the data supplier's ability to proactively look for the intrigued searcher and supply the required data is presently much reinforced. Buyers might enlist free of charge to get ordinary data refreshes and routinized offer data. Data is totally free, and its costs are insignificant to get it. Given the unlimited progression of item data on the lookout and the gamble of data over-burden, the advertiser with the best-planned data group will acquire an upper hand.

As more individuals utilize the Internet to make buys, a circumstance of amazing information is turning out to be progressively conceivable. It ought to be accentuated, nonetheless, that when clients acquire more information, their feeling of vulnerability might rise. At the point when we dive deeper into the choices open to us, we experience "data over-burden," and the hunt turns out to be "mentally costly".

At the point when people can't plot or screen every accessible datum, they improve on the circumstance by creating heuristics that advertisers should know about. For the advertiser, brand dependability and all that accompanies it - ID, unwavering quality, and trust - are at the first spot on the list.

The essential hardships related with this phase of the cycle for the advertiser center around selecting data looking for buyers and providing the data they want. On the lookout, this requires in any event a solid web-based presence. The halfway capacity in traditional business sectors is for the most part centered around data arrangement and trade. Matching data content to the buyer's interest will require better approaches to data creation and trade as correspondences innovation create and channel dis-intermediation and re-intermediation become broader.

5. Evaluation of Alternatives

The assessment and appraisal of potential choices is the third step of the customer buy choice cycle. Subsequently, the client has looked for and found pertinent data, which the individual in question should now utilize to settle on a buying decision. Previous experience, promoting supported interchanges, customer gatherings and examination foundations, and verbal exchange are altogether conventional wellsprings of data for the assessment stage. Data innovation, then again, empower for more noteworthy and more determined, assessment standards to be utilized in Internet commercial centers. Whenever clients face data over-burden during the appraisal cycle, or when the "mental cost" of assessment turns out to be excessively high, the "safe" marked or laid out rivalry might have an edge.

The near capacities of newly evolved savvy shopping specialists, then again, give a differentiation. CompareNet, for instance, gives an apparatus that scans the Internet for the item a client indicates for a wide scope of labor and products. The purchaser can then pick and put together the proper rules for assessing that item. At last, it will produce even information that the client might use to analyze the decisions. The help gives clear depictions of these measures and makes sense of for what reason they're indispensable in the purchasing system. This training capacity is enhanced by purchasing guidance to enable the purchaser.

While this gives off an impression of being a genuinely populist system, various web sellers, especially in the music CD industry, have previously obstructed such shopping specialists from their destinations. In spite of this deferral, we might anticipate that this help should be accessible for practically every buy sooner rather than later. Obviously, it's implied that an opponent without a web-based presence couldn't actually be assessed. Firefly.com, for instance, has demonstrated to be an

interesting and compelling hotspot for data searchers in media outlets. It is, by definition, a gathering of similar individuals who share comparative examples of diversion utilization and straightforwardly trade their insight about and assessments on a wide scope of labor and products. Much more straightforward types of virtual networks might be found on Amazon.com (the world's biggest book shop webpage), which permits possible purchasers to peruse book assessments composed by other site clients. The initial phase in elective assessment for a showcasing methodology is to grasp the shopper's models for assessing an item, as well as the customer's inclinations and adversaries' positions on these measures. This is shown by the ascent in ubiquity of near sort web indexes. Corporate recognizable proof and marking drives are similarly significant, and the Internet will empower fascinating new brands to arise.

6. Purchase Decision

The choice on where and how to purchase is made at the buying phase of the cycle. Quite possibly the most basic inquiry is the reason individual's shop. Buyers don't shop only to buy. Redirection from everyday schedules, self-satisfaction, finding out about recent fads, and actual activity are on the whole reasons individuals purchase for themselves. Correspondence with people who share comparative interests, peer bunch appeal, and the delight in arranging and wrangling are altogether instances of social motivating forces. Accordingly, contrasting these sorts of reasons among physical and web-based purchasing requires examination. Where to buy is a choice on which dealer to purchase from. On the web, merchants contend by looking to make more captivating and interesting sites than their rivals, drawing in the appropriate clients to those sites, and giving better shopping encounters than initiate buy. The idea of the exchange and agreement decides how to purchase. Large numbers of the things and administrations currently presented on the Internet to individual clients are computerized, like programming and updates, or promptly movable, like music CDs and books. The future development of the base will require an intensive assessment of actual conveyance hardships. Peapod.com, for instance, works with store stores to take and convey orders in different pieces of the United States. The conveyance strategies for such a help are probably going to be more muddled than the requesting, bundling, and installment techniques. While the request can be satisfied inside a solitary organization and under one rooftop, the planned operations of genuinely conveying weighty yet low-esteem staple requests is something else entirely.

All amateur Internet purchasers are worried about security. Encryption has progressed to the point that numerous dealers will even promise to follow through with false misfortunes coming about because of online exchanges. On-line charge card buys are projected to turn out to be more far and wide because of the Secure Electronic Transaction (SET) convention. This convention is an assortment of composed rules that oversee how Visa relationships, banks, retailers, and clients ought to deal with charge card exchanges on the Internet. Clients of online charge cards will before long be expected to have another sort of distinguishing proof known as an "advanced testament," which is an electronic personality upheld by a confided in outsider like a bank. Numerous Internet retailers currently just gather Visa data during the primary enlistment process, and devoted client ID passwords kill the requirement for additional individual data to be shared.

The essential vital difficulties regarding the advertising outcomes of client conduct during the decision/buy phase of the choice structure are requesting, installment, and conveyance. Advertisers should cause the purchaser to feel quiet while making decisions about where and how to buy. To accomplish this, it is important to oversee lucidity of cognizance, similarity with ways of behaving, and a feeling that everything is good.

7. Post Purchase Behavior

The structure's definitive stage is post-buy conduct. In view of its importance to understanding the total of client conduct, it is explicitly included as a part of the model, as opposed to as something separated from the cycle. Given the significance of creating constant relationships with clients in showcasing, the genuine exchange ought to be considered a start as opposed to a completion. Thus, how a client gets an item, how they use it, their degree of bliss, the nature of administration attributes, client protests, and ideas are exceptionally significant variables to think about while dissecting purchaser conduct. Obviously, this applies to both the market and the market region.

While traditional connections could accentuation "high touch," virtual business sectors can concentrate "innovative." This is a fundamental qualification between relationship improvements in the two kinds of commercial centers. For the creation and upkeep of strong client relations among purchaser and dealer, the previous

depends more on human relationship and individual interest. The last option is more dependent on the force of data and interchanges innovation to lay out and keep up with business organizations by expecting and fulfilling purchasers' necessities. For instance, a designer who makes tailor made outfits lays out long haul individual binds with his clients. Through IT joins between the shop and the manufacturing plant, the Levi-Strauss attire firm purposes innovation to tailor an essential sets of denim pants. Obviously, each is conveying a customized administration; each is addressing the requirements of its singular purchasers, however in altogether different ways. The Internet considers the arrangement of post-buy connections through mass customization. Probably the greatest botch made by early Internet merchants was misjudging the need of refreshing their locales consistently. Customers return to the merchant's site subsequent to making a buy to seek clarification on some pressing issues, get extra data, or repurchase. Each time they return, these buyers hope to be given new data. The web is loaded with "phantom destinations" of sellers who misjudged the drawn-out cost of redesigning their web-based presence. Such destinations bother "netizens," who are bigoted of such breaks because of their inborn worry for time proficiency in all pieces of their life.

The recurrence with which clients use items and administrations decides if they construct a feeling of unwaveringness to an item or source. Rehash buys depend on client fulfillment. Besides, clients are much of the time the wellspring of creative thoughts, underscoring the significance of progressing observing of post-buy exercises. Once more, the capacity for purchasers and dealers to convey continuously over the Internet considers such close connections that clients are totally fulfilled and advertisers get a constant flow of significant and astute input. If advertisers have any desire to gain by the potential for relationship building, client reliability, and maintenance, they should understand the fundamental post-buy part of buyer conduct. On the lookout, this requires the utilization of advances that permit the merchant to stay in touch with the client after the exchange has happened. Admittance to and from the client, as well as a devotion to developing positive relationships with the undeniably solid shopper/client gatherings, are key vital variables.

8. Users Acceptance and Use of Technology

"The demonstrated status inside a client gathering to draw in data innovation for the errands it is intended to empower" is the manner by which client

acknowledgment is characterized. Albeit this definition centers around the arranged and expected uses of innovation, concentrates on show that objective properties of innovation, as well as contact with different clients, sway individual view of data advancements. For instance, assuming an individual believes new innovation to be useful, the person in question is bound to use it. Simultaneously, the manner in which people around him assess and utilize the framework affects his perspective on it. Client perspectives are reliably detailed as essential viewpoints deciding the framework's progress in investigations on data innovation. Numerous meanings of disposition have been introduced during the most recent couple of many years. All speculations, nonetheless, see mentality as a relationship between an individual and an item (Mathieson, 1991:88).

As new data advancements overrun the work environment, home, and homerooms, expert and scholarly scholastics have started to concentrate on client worthiness of new innovations. Designers and the product business are perceiving that an absence of purchaser reception of innovation can bring about a misuse of cash and assets. The Technology Acceptability Model (TAM) is quite possibly the most frequently involved strategy for dissecting client acknowledgment and innovation reception. (Cap), a model concocted by Davis, is utilized to depict how individuals use PCs. The model's hypothetical establishment was Fishbein and Ajzen's Theory of Reasoned Action (TRA).

9. Acceptance Models

In the system of traditional customer writing, factors affecting web-based buy expectation and mentality have been analyzed and recorded. The speculations of Reasoned Action (Ajzen and Fishbein, 1975:67) and Acceptance Model (Davis, 1989) are among the most widely recognized hypotheses used to make sense of web-based purchasing conduct, as per a survey of exact investigations in this field (Limayem et al 2003:49). Thus, these hypotheses structure the premise of this study's hypothetical system. The Theory of Reasoned Action (TRA) is a hypothetical structure that has been generally used to make sense of shopper conduct in both on the web and disconnected settings. Ajzan and Fishbein (1980) made the Theory of Reasoned Action (TRA), which underlines a singular's lead because of perspectives produced by discernments or standards. Davis (1989) presented the innovation acknowledgment model (TAM), which depended on the idea of Reasoned Action. While TRA is a

nonexclusive hypothesis that might be utilized to portray any human way of behaving, TAM is particular to the utilization of data frameworks. As indicated by TAM, saw utility and effortlessness of purpose sway individuals' mentalities about new innovation.

a. <u>The Technology Acceptance Model</u>

The objective of Management Information Systems (MIS) research has for quite some time been to all the more likely comprehend the components that sway the compelling creation and sending of PC based frameworks (Keen P, Chan S, Schrump D., 1999: 53). Davis (1989) made and tried a hypothetical model of how framework ascribes impact client agreeableness of PC based data frameworks. The Technology Acceptance Model (TAM) was made to better comprehension of client acknowledgment processes by offering new hypothetical understanding into successful data framework plan and organization (Davis 1989). Hat guarantees that two thoughts, saw utility and saw usability, are the main elements in PC acknowledgment. The Technology Acceptance Model (TAM) is one of the most frequently utilized research models in investigations of the variables that impact individuals' eagerness to utilize and take on data frameworks and data innovation (IS/IT). Hat utilizes the TRA Model to recognize two explicit perspectives as the forerunners of framework utilization: saw convenience (PEOU) and saw value (PU). PEOU is for "how much an individual accepts that using a particular framework will require no work," while PU means "how much an individual feels that utilizing a specific framework would further develop their work execution" (Davis, 1989). PEOU well affects the PU in the TAM model. Moreover, PEOU and PU usefully affect individuals' mentalities about data frameworks, as well as their plans to use and embrace the framework.

Cap has been demonstrated to be a solid model of innovation reception ways of behaving in a wide scope of data frameworks and countries (Gefen, Karahanna and Straub, 2003:51). Generally, a site is a data innovation. Accordingly, TAM is appropriate to portraying on the web conduct. The Technology Acceptance Model is a hypothesis that makes sense of how clients come to acknowledge and involve innovation in a data framework (System comprising of the organization of all correspondence channels utilized inside a relationship). Whenever purchasers are given another product bundle, the model contends that an assortment of elements,

including how and when they will utilize it, sway their choice:

Perceived usefulness (PU) - "How much an individual feels that utilizing a specific strategy would help their work execution," as indicated by Fred Davis.

Perceived ease-of-use (PEOU) - This was depicted as "how much an individual feels that using a specific framework will be easy" (Davis, 1989).

Technology Acceptability Model aka TAM is to give a nonexclusive clarification of the determinants of PC acknowledgment that is fit for portraying client conduct across a wide scope of end-client registering innovation and client gatherings, while being both stingy and legitimately defended.

As per the TAM, a client will put stock in a positive use-execution relationship assuming that they respect an innovation to be useful. Since exertion is restricted, a client is bound to embrace a program in the event that it has all the earmarks of being simpler to use than another. Accordingly, informative innovation with a high PU and PEOU is bound to inspire wonderful sentiments. PU and PEOU have a relationship wherein PU intervenes the impact of PEOU on mentality and arranged utilization. To put it another way, while PU straightforwardly affects mentality and use, PEOU in a roundabout way impacts disposition and use through PU. The Technology Acceptance Model (TAM) demonstrates that customers foster a great mentality toward innovation when they trust it to be gainful and easy to use with regards to data advancements (Davis, 1989). The innovation acknowledgment model distinguishes the connections between framework plan components, saw utility, saw usability, mentality toward use, and genuine use conduct. Generally speaking, the TAM is a valuable portrayal of the instruments through which plan choices sway client adequacy, and it ought to be helpful in expecting and evaluating client acknowledgment of data innovation in commonsense circumstances.
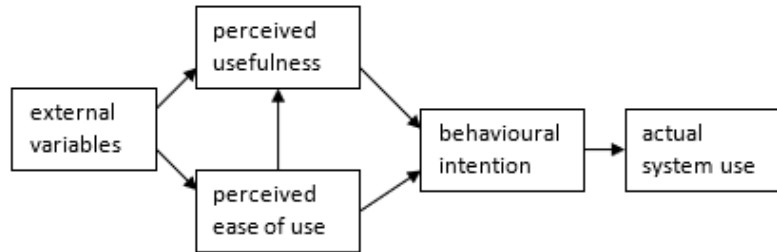
Figure 3 The Technology Acceptance Model (Source: Davis 1989)

b. <u>Concise Description of the Theory</u>

Cap is a field-explicit adaption of the Theory of Reasoned Action (TRA). As per TAM, a singular's craving to utilize a still up in the air by apparent utility and saw convenience, with expectation to involve working as a middle person of genuine framework utilization. Seen straightforwardness of purpose is additionally seen to impact seen value. Hat has been improved by specialists by erasing the mentality part from the current detailing (Davis et al, 2003). Seen convenience is a primary driver of individuals' goals to utilize PCs, as indicated by Davis et al. (1989). Seen convenience is an optional determinant. Be that as it may, saw usability and utility have been contemplated and tended to for the most part with regards to hierarchical settings and corresponding to PC based handling frameworks.

Cap has been reached out in three ways: by fusing components from related models, by presenting extra or elective conviction factors, and by researching the forerunners and mediators of seen helpfulness and saw usability. Both TRA and TAM, which have major social parts, assume that once somebody lays out a goal to act, they will be allowed to do as such without limitation. By and by, constraints like confined ability, time, natural or authoritative restrictions, and oblivious inclinations will restrict one's ability to act uninhibitedly.

c. <u>Trust and Technology Acceptance Model</u>

The various social logical written works, like human science, social brain research, and hierarchical way of behaving, have shifted meanings of trust. In a social

brain research sense, trust alludes to the certainty that others will act in unsurprising ways. Basically, trust is the conviction that one can depend on another's guarantee (Pavlou, 2003:103). With regards to a web-based exchange, trust convictions allude to the web-based customers' insights and assumptions regarding the web-based vender's dependability (McKnight and Chervany, 2002:36). Customers anticipate that internet-based traders should be enthusiastic and fit for acting to their greatest advantage, to be straightforward in exchanges (not uncovering individual data to different sellers), and to convey the bought things on schedule.

Many trust studies in brain science and authoritative conduct center around relational relationships; then again, between hierarchical collaborations are the subject of many trust research in financial matters and system. Notwithstanding, with regards to online exchanges, trust ought to be considered a connection among organization and individual elements. The actual innovation, especially the Internet, should be viewed as a dependable wellspring of data (Shankar et al., 2002:325). Accordingly, a web store may be considered a reliable substance. Hat is viewed as a strong starting point for inspecting how purchasers structure mentalities about innovation and when they decide to utilize it. Cap and trust have been utilized in a few examination' models. In trust research, trust is a blended conviction goal variable, as indicated by earlier work. At the point when trust is incorporated into TAM, be that as it may, the believing expectation is supplanted by the TAM aim variable. All in all, trust in TAM is a thought that the web-based shopper anticipates that internet-based shippers should be willing and ready to work in the purchaser's wellbeing, to be straightforward in exchanges (and not offer individual data to different merchants), and to convey the guaranteed things.

d. Acceptance of Internet Marketing (AIM)

There have been a few explorations on TAM that make sense of client acknowledgment of Internet showcasing by means of TAM. People's perspectives on the characteristics of data innovation progresses were considered as logical and prescient factors for acknowledgment conduct by (Agarwal and Prasad 1998:215). Fenech (1998) utilized apparent utility and saw convenience to anticipate client reception of internet advertising instruments, however the discoveries showed an unfortunate fit for the model until an additional a part, PC self-adequacy, was added. Kucuk and Arslan (2000) thought about the AIM in TAM premise in three nations: the

United Kingdom, Denmark, and Turkey. As far as AWMF, there was an impressive distinction between Turkey, the United Kingdom, and Denmark, however no huge contrast between the United Kingdom and Denmark. Wang investigated clients' reception of web advertising offices (AWMF) in Macau, China's exceptional financial zone, and observed that while web offices and use were adult in Macau, various sexual orientations had different perspectives with respect to different AWMF products. Nothing has been done around here from a Nigerian perspective, as far as we could possibly know and in view of existing writing.

e. <u>Service and Product Marketing and the Internet</u>

The Internet has opened up a wide and inventive appropriation framework that can "transport" things "electronically." It fills in as a typical mechanism for individuals to buy without going to a store (Wang et al, 2012:29). This specialized headway, which at first came about in the "depersonalization" of firms, has now opened up new roads for makers to sell straightforwardly to end-clients, items and administrations. In the web economy, the exemplary advertising blend (The 4ps) has taken on another angle. Advertisers are worried about the virtual worth chain on the Internet, and the distributional channel's agents are becoming repetitive.

Clients' utilization of the Internet as a device for buying and shopping has provoked firms to fabricate web-showcasing methodologies in another cutthroat advertising field. One of the significant outlooks changes that organizations should go through to prevail with Internet advertising is the progress from brand the executives to client the board. Regardless of this, it is viewed as that client might embrace web based showcasing administrations diversely relying upon their way of life and area (Kucuk and Arslan, 2000).

H. Payment Systems for Online Transaction

An installment framework is a strategy for moving assets. Conventional installment frameworks utilize debatable instruments like drafts (e.g., checks), Visas and other charge cards, archived acknowledge (like L/C), and electronic installments moves, which makes it a "framework." Credit systems are remembered for specific installment frameworks, in spite of the fact that they are actually a different part of installment.

Installment frameworks are a key help provided by banks and other monetary relationships that are used as opposed to offering cash in neighborhood and worldwide exchanges. Different state regulation (UCC) and government guidelines administer them in the United States.

Extra installment frameworks are utilized to settle monetary exchanges in Automated teller machine organizations, Stored-esteem card organizations, security markets, money markets, prospects, subsidiaries, or choices markets, or to move assets between monetary foundations (counting physical or electronic framework and related systems and conventions). Installment frameworks are a significant part of current financial frameworks since present day government issued types of money are upheld by government securities.

1. Electronic Payment Systems

Electronic installment is a subset of a web-based exchange, which includes the utilization of electronic media to pay for items and administrations accessible by means of the Internet. The acknowledgment of electronic installment for online exchanges is worked with by a web-based exchange installment framework. Because of the expanded utilization of web-based shopping and banking, online exchange installment frameworks, otherwise called Electronic Data Interchange (EDI), have filled in fame. In view of the apparent increased risk of extortion, numerous clients were reluctant to utilize their credit and charge cards over the web in the early long periods of B2C exchanges. As per late information, 30% of shoppers in the United Kingdom actually don't buy online in light of the fact that they have some misgivings about web-based installment frameworks. Notwithstanding, 54% of individuals say it is protected to buy on the web, up from 26% in 2006. For online retailers, there are an assortment of installment techniques to look over. Customary credit, charge, and charge cards are among them, as are more current innovations like advanced wallets, e-cash, portable installment, and e-checks. Permitting an outsider to play out an internet-based exchange for you is one more sort of installment framework. Installment Service Providers (PSP) are firms that give installment administrations, like PayPal or WorldPay.

2. Types of Payment Systems

- Credit cards and smart cards: Charge cards have become quite possibly the

most famous strategies for installment for online exchanges over the course of the year. This installment technique was utilized in around 90% of online B2C exchanges in North America. Turban et al. proceed to say that inferable from the broad use of credit and check cards, it would be outside the realm of possibilities for an internet-based business to work without them. Expanded safety efforts, for example, the card confirmation number (CVN), which distinguishes misrepresentation by matching the check number composed on the mark strip on the rear of the card with data on record with the cardholder's responsible bank. Likewise, credit and check card suppliers (Visa and Mastercard) have severe principles that web-based retailers should follow. This infers that dealer should have security conventions and cycles set up to guarantee that exchanges are secure. A testament from an endorsed affirmation authority (CA) that offers PKI foundation for safeguarding credit and check card exchanges is in like manner OK.

In spite of the broad utilization of Visas in North America, an immense number of countries, like China, India, and Pakistan, actually disapprove of Visa security. In the meantime, smartcards have become progressively famous. A Smartcard is like a Mastercard, with the exception of it has an inbuilt 8-cycle microchip and uses electronic money to move assets from the client's card to the shipper's gadget. The VISA Smartcard is a notable smartcard program. You might move electronic money from your financial balance to your VISA Smartcard, which you can then spend at various organizations and on the web.

PayPal, for instance, is an organization that works with cash exchanges through the web. Large numbers of the go-betweens permit clients to open a record quick and move monies from a customary ledger to their on-line accounts (generally utilizing ACH exchanges), all in the wake of affirming the client's recognizable proof and capacity to access such financial balances. The greater mediators additionally acknowledge exchanges to and from Mastercard accounts, but these Mastercard exchanges are oftentimes demanded an expense (either to the recipient or to the source) to take care of the exchange costs payable to the mediator.

The simplicity with which digital mediator records might be made and used has added to their broad use, notwithstanding the risk of abuse, burglary, and different issues-with irate clients usually blaming the mediators for bad behavior that they carry

with them.

- Electronic bill presentment and payment: Electronic Bill Presentment and Payment (EBPP) is a moderately new technique that permits clients to view and pay solicitations on the web. Power bills, water, oil, web, telephone administration, contracts, auto installments, and different costs are among the numerous that people pay consistently. EBPP frameworks utilize the web to impart solicitations from specialist organizations to individual clients. Shoppers can likewise make installments through these frameworks, as long as the sum on the e-bill is legitimate. These internet-based installment frameworks have been accessible in Canada for quite a while and are turning out to be progressively famous. Other specialist organizations, as Rogers Communications and Aliant, give bill installment regions on their sites that assume significant praise cards. This assistance is notwithstanding the first EBPP technique, which is an immediate withdrawal from a ledger by means of a bank like Scotiabank.

The main mechanical qualification between EBPP frameworks and standard bill installment techniques is that of innovation. Rather than getting a bill via the post office, composing a check, and mailing it, shoppers currently accept their bills by email or are coordinated to a site to see and cover their bills.

There are three expansive EBPP models that have emerged. These are the ones:

- Different bills for a solitary beneficiary are combined and made accessible at a solitary Web webpage, most normally the beneficiary's bank. The postal help in specific nations, like Australia, New Zealand, and Canada, likewise offers a combination administration. Solidification is frequently finished by an outsider and afterward took care of into the Web destinations where clients get their solicitations. The essential advantage of solidification is that clients might get and pay many solicitations in a single spot, decreasing the quantity of login IDs and passwords they should bear in mind and monitor.

- Biller Direct is a help that makes the solicitations produced by an organization accessible on the organization's site. Assuming the beneficiary has a thought process to visit the biller's site other than to get their solicitations, this technique

works actually. Clients in the cargo business, for instance, will visit a transporter's Web webpage to follow freight in course, so getting and covering cargo bills from a similar area is sensible.

- Direct email conveyance, in which bills are conveyed straightforwardly to the client's inbox. This model is the most reliable portrayal of the simple postal assistance. It's helpful since basically everybody has email, and the purchaser doesn't need to do something besides send an email to get a bill. In a few countries, email dissemination is demonstrated to be especially well known in the B2B area.

3. Payment Service Provider

An installment specialist co-op (PSP) offers online types of assistance to organizations for getting electronic installments by means of a scope of installment techniques, including charge cards, bank-based installments, for example, direct charge, bank move, and ongoing bank move in light of web-based banking. Some PSPs have practical experience in handling elective cutting-edge installment frameworks, like money installments, PayPal wallets, pre-loaded cards or vouchers, and even paper or e-actually look at handling.

A PSP may frequently connection to an assortment of obtaining banks, card organizations, and installment organizations. As a rule, the PSP will deal with these specialized relationships, outside network ties, and financial balances. This diminishes the shipper's dependence on monetary foundations and lets that person free from the weight of specifically making these connections - particularly while working around the world.

Besides, an extensive help notwithstanding multi-cash abilities and administrations, PSP can give risk the executives administrations to card and bank-based installments, exchange installment coordinating, detailing, cash settlement, and misrepresentation counteraction. PSP expenses are normally charged as a level of every exchange or as a negligible set cost for each exchange.

I. Government Regulations on Online Transaction

Outside of the essential requirements for and limits on access, guideline was

barely an issue in the beginning of the Internet, when it was fundamentally a device for government, military, and scholarly individuals. To the shame of many closely involved individuals, including organizations, industry gatherings, administrators, legislatures, and issue advocates, the internet became connected to the contention ridden universe of public and worldwide monetary arrangements and guidelines once the World Wide Web was presented and the Internet was opened to business action.

Managing the Internet was a touchy theme, particularly on the grounds that it came when the majority of the globe was liberating markets. While numerous common freedom supporters see the Internet as an original medium that ought to be kept beyond government's control, The Economist announced that "the Internet is neither as various nor as 'normally' free as wired utopians say." With the Internet's true capacity for democratization and the releasing of imaginative and strong energies come new opportunities for underhandedness, including attacks of protection and robbery, as well as legitimate issues about agreements, exchanges, and trade. There were developing solicitations for guideline here to figure out the numerous contentions and, as it were, free the Internet from vulnerability.

The Federal Trade Commission controls a few internets based exchange action in the United States (FTC). Business messages, web promoting, and purchaser protection are for the most part instances of these exercises. The CAN-SPAM Act of 2003 gives cross country rules to email-based direct advertising. The Federal Trade Commission Act administers a wide range of promoting, including web publicizing, and expects that it be precise and non-misleading. The FTC has sent off various activities to uphold claims made in organization security explanations, especially affirmations concerning the assurance of customers' very own data, utilizing its locale under Section 5 of the FTC Act, which boycotts uncalled for or deceiving acts. As a result, the FTC may be able to enforce any business privacy policies relating to online transaction behavior.

III. METHODOLOGY

A. Research Design:

This study is descriptive and cross-sectional in nature. It is designed to access and document the importance or effect of social networking services in social commerce during the covid-19 pandemic in the University of Ibadan to. It sought to understand the role trust plays in the adoption of a technology and other factors that would allow the utilization of Social Commerce in a time the traditional way of commerce has been cut off because of the pandemic.

B. Variables:

The variables in the study include the socio-demographic characteristics of the study population such as marital status, consumer perception, sex and household income and also determinants to the utilization of Social Commerce.

C. Description of the Study Area

The study area is Ibadan, reputed to be the largest indigenous city in Africa south of the Sahara, a city located in the south-western part of Nigeria and is the capital of Oyo State. It is located 145 km/90 northeast of Lagos. It is the second largest city in West Africa, and is a major commercial, industrial, and administrative center. Founded in the 1830s as a military camp during the Yoruba civil wars, it developed into the most powerful Yoruba city-state. Its population is 2,550,593 according to 2006 census results, including 11 local government. In 1840, Ibadan forces defeated the Fulani invaders from the North at the battle of Oshogbo thus protecting Yoruba land from attack. The city came under British protection in 1893, and was the capital of Nigeria's former Western Region. The study was specifically carried out in University of Ibadan, and Bodija in Ibadan North Local Government Area. Ibadan North is a Local Government Area in Oyo State, Nigeria. Its headquarters are in the town of Agodi. It has an area of 27 km² and a population of 306,795 at the 2006 census. The

postal code of the area is 200.

D. Description of The Study Site

The University of Ibadan is the oldest Nigerian university, and is located five miles (8 kilometers) from the center of the major city of Ibadan in Western Nigeria. It has over 12,000 students. The University was founded on its own site on 17 November 1948. The site of the University was leased to the colonial authorities by Ibadan native chiefs for 999 years. The first students began courses in January of that year. Arthur Creech Jones, then Secretary of State for the Colonies, inaugurated the new educational institution. The University was originally instituted as an independent external college of the University of London, then it was called the University College, Ibadan. Some of the original buildings were designed by the English modernist architects Maxwell Fry and Jane Drew. A 500-bed teaching hospital was added in 1957. The University of Ibadan became an independent university in 1962.

The university which was established in 1948 is the first higher institution of learning in the country. Today the university comprises of 11 faculties and a college of medicine. Within the school community, 11 halls (9 undergraduate and 2 postgraduate halls) of residence for student's accommodation are available. Also staff residential areas; divided into junior staff residential and senior staff residential are provided. The university houses within its different public utilities for the effective running of its administrative and academic activities example of some of these utilities are: University bookshop, diamond FM, car parks, SUG building, sport complex, swimming pool, Health clinic, University press, Works and maintenance, internal transport service, petrol filling station, zoo, botanical garden.

E. Study Population

The study population will focus on students of the university: 20,190 in numbers and of varying background. The ethnic group most prevalent amongst the study population is the Yoruba's because the university is located in the southwest of Nigeria. The official language of communication is English. For the purpose of this study, students who receive lectures and reside in various halls of residence within the study area will be those eligible for participation.

1. **Eligibility Criteria for Study Participants**

The major criteria for selecting the study participants were as follows

- The participants must be 20 years and above (Both genders are involved);

- Must fall among the group listed above;

- Must have one time or the other engage in any form of online transaction;

- Participants must be willing.

The rationale behind this long eligibility was to reduce the influence of confounders.

F. **Sample Size Determination**

The determination of the study sample size for this research will be calculated by using sample size formula below:

$$n= \frac{Z\alpha^2 \, pq}{d^2}$$

Where: n= sample size

Z_α= a variable with a critical value of at 1% standard error (i.e., 95% confidence interval)

p= the proportion of the target population estimated who uses or has ever used the internet for online transaction; a particular characteristic study interest, in this case which is 80.0% (Vaggelis et al 2010).

p+q= 1 thus q=1-p

p=0.80 therefore, q=0.2

d= precision limit (limit of standard error) =0.05

$$n= \frac{(1.96)^2 \times 0.8 \times 0.2}{(0.05)^2} = \textbf{245.86}$$

In the event of high attrition, literature, and the high reliability associated with a large sample size, the sample size will be made up to 400 research participants. The study population comprises of both undergraduate student and postgraduate student.

Therefore, sampling method will be utilized to allocate a proportionate part of the sample size to each stratum or group.

Sample size for the group = <u>sample population of Group × calculated sample size</u>

Total sample population

Sample size for students = <u>41,743×400</u>

41,743

=400

For undergraduate student sample size = <u>31500×400</u>

41,743

= 301.8 ≈ **302**

For post graduate student sample size = <u>10243×400</u>

41743

=98.15≈ **98**

G. Study Instrumentation

1. Survey Instruments

A validated semi structured questionnaire consisting of both open and closed ended questions, comprising seven sections, will be administered to the study participants.

The sections include:

- Section A: Socio-demographic information

- Section B: Knowledge on Social Networking Service

- Section C: Factors that influence the use of SNS amongst the student

- Section D: Factors that hinder students' trust in SNS

- Section E: Perception of Social Commerce amongst the students

- Section F: Attitude towards SC

- Section G: Prevalence of use of SNS amongst the student

2. Test of Reliability

The reliability of a measure indicates the stability and consistency with which the instrument measures the concept and helps to assess the 'goodness' of a measure. All the constructs were tested for the consistency reliability of the items within the constructs by using the Cronbach Alpha reliability analysis

The Cronbach alpha coefficient was used to assess internal consistencies for each factor, and the Cronbach alpha for the constructs ranged from the lowest of 0.762 (knowledge on online transaction) to 0.826 (attitude towards online transaction). In conclusion, the results showed that the scores of the Cronbach alpha for all the constructs used in this research exceeded the preferable scores of 0.70 which is the recommended acceptable score for inter-items reliability limit, indicating that the factors within each multi-item variable are, in fact, inter-related. In all, the measurement scales of the constructs were stable and consistent.

H. Data Management and Analysis

1. Data Analysis

All the questionnaire distributed will be collected from the study participants and numbered serially. All the data collected would be analyzed. Descriptive statistics would be summarized using proportions, means and pie charts. Inferential statistics would be used to test for statistical difference between variables of interest. The data would be analyzed using Statistical Package for the Social Sciences (SPSS) software at 0.05 level of significance.

- Administered questionnaires were edited and coded by the investigator with the use of a coding guide. The data in each questionnaire were entered into a computer for analysis using the Statistical Package for Social Sciences (SPSS) version 15.0.

IV. FINDINGS

This chapter presents the result of the questionnaire survey. The semi-structured questionnaire used to collect the data consist of seven sections which includes socio-demographic characteristics, knowledge on social commerce.

A. Socio-Demographic Characteristics

The socio-demographic characteristics of the participants are presented in table 1 and figures 1-3. The age of the participants ranges from under 18 to 29 years with a mean age of 23.40 years. Majority, 187(46.8%) were under 18, while those from the ages of 18 – 23 years of age are 173(43.3%). Majority, 227(56.8%) of the participants were males. Majority, 371 (92.8%) are singles while 29 (7.3%) are married.

Table 1 Demographic characteristics of the participants

Demographic characteristics	Frequency	Percentage (%)
Age: (Years)		
Below 18	187	46.8
18 – 23	173	43.3
24 – 29	40	10.0
Sex		
Males	227	56.8
Females	173	43.3
Total	400	100.0
Marital Status		
Single	371	92.8
Married	29	7.3
Total	400	100.0
Student Type		
Postgraduate	98	24.5
Undergraduate	302	
Total	400	
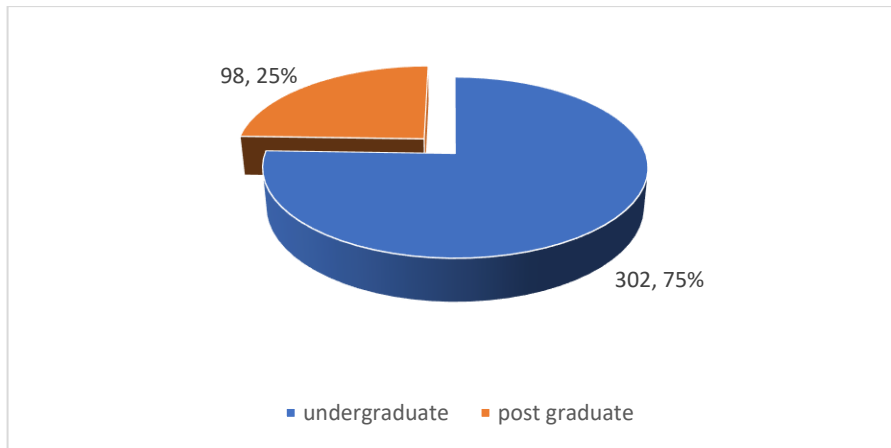
Figure 4 Proportion by student type of respondents

B. Participants Knowledge on SNS

Figure 5 depicts the participant's knowledge on SNS. Majority, 275(68.8%) of the students had a good knowledge about SNS. They also knew that "master card or visa card is used to pay for goods via the internet" while 31.3% of the participants' had a poor knowledge about SNS.
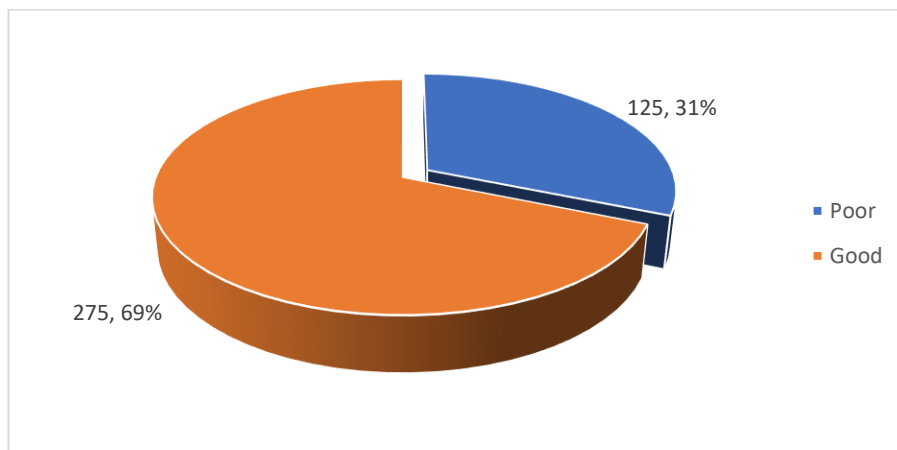
Figure 5 Respondents knowledge on SNS

C. Participants Responses on Factors that Influences The Use of SNS

Majority, 242(80.7%) of the students said that "it is because SNS allows ordering of product easily" is the reason why they prefer to buy goods online. About 76.3% of the students also said that "it is because SNS is always available on the internet" is the reason why they make use of SNS. However, I choose Yes/No

because I divided the 5 sections into 2 by deciding YES to ones that exceed 2.5 and No to the ones that are below 2.5. Other factors that influence the use of SNS include: SNS provides information 24 hours of the day 216(76%); SNS allows to choose from a wide variety of options 201(67%); and SNS allow ease of shopping comparison 186(62.0%). However, a high proportion of students 199(66.3%) stated that "SNS is not reliable and efficient", while majority, 262(87.3%) of the student also stated that "SNS is not accepted by everybody". Details of their responses can be seen in the table 2

Table 2 Participants responses on factors that influences the use of SNS

Variable	Options	Frequency	Percentage (%)
I have sufficient knowledge for SNS	Yes	184	46.0
	No	216	54.0
SNS is a secured way of transacting business	Yes	120	30.0
	No	280	70.0
SC is very economical	Yes	243	60.8
	No	157	39.3
SNS allows ordering of product easily	Yes	322	80.5
	No	78	19.5
SNS is always available on the internet	Yes	305	76.3
	No	95	23.7
SC provides information 24 hours a day	Yes	284	71.0
	No	116	29.0
SNS allows choosing from a wide variety of options	Yes	266	66.5
	No	134	33.5
SC gives more value than the money spent	Yes	119	29.8
	No	281	70.3
SNS allows ease of shopping comparison	Yes	322	80.5
	No	78	19.5
SNS are very reliable and efficient	Yes	131	32.8
	No	269	67.3
SC is generally accepted by everybody	Yes	47	11.8
	No	353	88.3

D.   Participants Responses on Factors that Hinder Consumer Trust in SC

Table 3 highlights participant's responses on factors that hinder their trust in Social Commerce. Majority, 280(93.3%) of the respondents were of the opinion that "cybercrimes is a common feature in SC". Majority, 244(81.3%) of the respondents were also of the opinion that "private information sent during SC could be accessed by scammers and fraudsters" when the transaction is taking place. Slightly above half of the students 174(58.0%) had the opinion that "financial errors are common in SC", while one-third 91(30.3%) of the respondents had the opinion that "SC are never reliable". Slightly above half of the students 178(59.3%) were of the opinion that "it is possible to buy a product and it will not have as much value as the money paid for it", while majority, 184(61.3%) of the students were of the opinion that "SC would provide them with more option/ choice compared with the traditional shopping. A little above half of the students 155(51.7%) were of the opinion that "goods purchased could get spoilt in transit and that products guarantee is not assured", while slightly below half of the students 129(43.0%) had the opinion that "online stores can keep customers' money and not send the agreed product. Slightly above half of the students 162(54.0%) also had the opinion that "it is difficult to change a defective product with a new one", while a little less than half 131(43.7%) were of the opinion that "the delivery of purchased product is time consuming". In all, slightly less than half 126(42.0%) of the students' population trust SC while a little above average 174(58.0%) do not trust SC.

Table 3 Participants responses on factors that hinder consumers' trust in Social Commerce

Variable	Options	Frequency	Percentage (%)
Cybercrimes are common in SNS	Yes	375	93.8
	No	25	6.3
Private information sent during SC is not safe and can be accessed by scammers	Yes	330	82.5
	No	70	17.5
Financial errors are common in SC			
	Yes	236	59.0
	No	164	41.0
SNS are never reliable	Yes	121	30.3
	No	279	69.7
It is possible to buy a product and it will not have as much value as you paid for it	Yes	247	61.7
	No	153	38.3
	Yes	214	53.5
Goods purchased could get spoilt in transit as product's guarantee is not assured	No	186	46.5
	Yes	177	44.3
	No	223	55.7
Online stores can keep customers' money and still not send the agreed product	Yes	222	55.5
	No	178	44.5
It is difficult to change a defective product with a new one	Yes	180	45.0
	No	220	55.3
The delivery of purchased product is time consuming			

E. Perception of Respondents on Social Commerce

A little above half 168(56.0%) of the participants believed that "transaction via the internet is easy and free of effort", while slightly less than half 132(44.0%) believed that it is not free of effort. Majority, 190(63.3%) of the students believed that "Social Commerce would provide them with broader selection while about one-third of students 85(28.3%) believed that "SC would allow them to purchase a product at a

comparative low price". Majority, 182(60.7%) also believed that "SC would provide them with the possibility of price comparison"; while a small proportion of the students 64(21.3%) believed that "SC is reliable". A small proportion of the students 75(25.0%) also believed that "money deducted during any form on SC is always the right amount". Details of their responses can be seen in Table 4

Table 4 Participants' perception of SC

Variable	Option	Frequency	Percentage (%)
Transaction on the on the internet is Easy and free of effort	Yes No	217 183	54.3 45.7
SC would provide me with choice compared with traditional shopping.	Yes No	241 159	60.3 39.7
SC would provide me with broader selection	Yes No	247 153	61.8 38.2
SC would allow me to purchase a product at a comparatively low price	Yes No	110 290	27.5 72.5
SC would provide me with possibility of price comparison	Yes No	235 165	58.8 41.2
SC is very reliable	Yes No	78 322	19.5 80.5
Money deducted during any form of SC is always the right amount	Yes No	95 305	23.8 76.2

F. Attitude of Respondents Relating to Social Commerce

Table 4 highlights the attitudes of respondents relating to SC. A high proportion of the students 210(70.0%) agreed that "SC makes life more interesting", while a little below one-third of the students 77(25.7%) agreed that "it is safe to transact business online". A great proportion of the students 226(75.3%) agreed that "SC has made life easier", while majority, 223(74.3%) also believed that "SC has brought great

convenience to life".

A high proportion of the students 185(61.7%) agreed that "SC improves work productivity", and less than half of the students 113(37.7%) agreed that "they enjoy Social Commerce". A high proportion of the students 213(71.0%) disagreed that "they prefer to buy online than the traditional way", while slightly above half of the students 168(56.0%) also disagreed that "making use of SC is very wise and a good decision". In all, slightly above average was favorable disposed to SC, while a little below half of the students had poor disposition to SC

Table 5 Attitude of respondents relating to Social Commerce

Variable	Option	Frequency	Percentage
SC makes life more interesting	Agree Disagree	210 90	70.0 30.0
SC has made life easier	Agree Disagree	226 74	75.3 24.7 74.3
SC has brought great convenience to life	Agree Disagree	223 77	25.7 61.7
SC improves work productivity	Agree Disagree	185 115	38.3 25.7
It is safe to transact business online	Agree Disagree	77 223	74.3
I enjoy shopping online	Agree Disagree	113 187	37.7 62.3
I prefer to buy online than the traditional way	Agree Disagree	87 213	29.0 71.0
Making use of SC is very wise and a good decision	Agree Disagree	132 168	44.0 56.0

G. Prevalence of Use of SC Amongst the Students

Table 6 and 7 highlights the prevalence of use of Social Commerce amongst the students, and the products they bought online. Less than half of the students 124(41.3%) have bought one thing or the other via the SC before. Amongst the students that has purchased goods via the internet, a small proportion of them 15(5.0%)

bought computer hardware and software via the internet, another small proportion 21(7.0%) paid for ticket to travel via the internet. Books 26(8.7%) had the major proportion of items bought via the internet, while a minute proportion 5(1.7%) purchased health and beauty products online. A small proportion of the students 9(3.0%) had also bought jewelries and watches online, while electronics had 10(3.3%) of the student population.

The students were asked when was the last time they purchased a product via the internet, one-tenth 10(3.3%) of who had bought items online said last week, while a small proportion 38(12.7%) said about a year ago. A small proportion 32(10.7%) also said the last time they bought something online was about two years ago, while those that bought goods within the last six month had 16(5.3%) of the student population that had bought online. A minute proportion 2(0.7%) of the students in question purchased goods online two weeks ago, while a small proportion 14(4.7%) bought about a month ago.

Table 6 Prevalence of Use of SC amongst the Students

Variable	Option	Frequency	Percentage
Have you ever bought online before	Yes	157	39.3
	No	243	60.7
Total		400	100.0
What did you buy using SC			
Variable		Frequency	Percentage
Computer hardware and software		17	4.3
		26	6.5
Paid for ticket to travel		30	7.5
Books		25	6.3
Clothing and accessories		7	1.8
Health and beauty		12	3.0
Jewelry and watches		12	3.0

Table 7 Last time students bought something via SC

Variable	Frequency	Percentage
Last week	13	3.3
Two weeks ago	2	0.5
About a month ago	16	4.0
Within the last three month	15	3.8
Within the last six month	22	5.5
About a year ago	46	11.5
About two years	43	10.8

H. Daily Usage of Computer and Years of Surfing The Internet Amongst The Students

Majority, 132(44.0%) of the students make use of their personal computer one hour daily, while a small proportion 85(28.3%) use their computer between one and three hours daily. Three to five hours of daily computer use had 32(10.7%) of the students' population, while between five and seven hours of daily computer use had 27(9.0%) of the students' population.

Majority, 147(49.0%) of the respondents surf the internet an hour daily, while ninety-three (31.0%) of the students surf the internet between one and three hours daily. Three to five hours of daily internet use had 32(10.7%) of the students' population, while between five and seven hours of daily internet use had 21(7.0%) of the students' population. Slightly more than half 164(54.7%) of the respondents has been surfing the internet for more than five years, while a small proportion 90(30.0%) of the students has been surfing the internet for about three years, with forty-six (15.3%) of the respondents also surfing the internet for about five years. Details of these responses can be seen in table 8

Table 8: **Daily usage of computer and years of surfing the internet amongst the students**

Daily Usage of Computer

Variable	Frequency	Percentage
1 hour and below	178	44.5
1-3 hours	118	29.5
3-5 hours	40	10.0
5-7 hours	32	8.0
7 hours and above	32	8.0
Total	400	100.0

Daily Usage of the Internet

Variable	Frequency	Percentage
1 hour and below	197	49.3
1-3 hours	124	31.0
3-5 hours	41	10.3
5-7 hours	11	2.8
7 hours and above	27	6.8
Total	400	100.0

Years of Using the Internet

Variable	Frequency	Percentage
0 – 3 years	126	31.5
3 – 5 years	57	14.3
5 years and above	217	54.3
Total	400	100

Household Income Level of Participants

	Frequency	Percent	Valid Percent	Cumulative Percent
less than 500	337	84.3	84.3	84.3
500 - 1000	60	15.0	15.0	99.3
1001 - 2000	2	.5	.5	99.8
2001 - 3000	1	.3	.3	100.0
Total	400	100.0	100.0	

I. Tests of Hypothesis

According to Table below where the strength and direction of the correlation coefficient are given (Gogtay and Thotta, 2017:79), when the correlation analysis values of the research variables in Tables below are examined, the correlation coefficients (r) between the variables indicate the presence of a moderately positive relationship.

Strength and Direction of Correlation Coefficient

Strong	Weak	Weak	Strong
-1.0	-0.5	0.0	+0.5	+1.0
Negative Correlation		Positive Correlation	

or more variables, is expressed with "r" and takes a value between -1 and +1. The closer the correlation coefficient obtained as a result of the correlation analysis is to +1, the stronger the relationship between the variables increases in the positive direction, and the closer it is to -1, the stronger the relationship between the variables increases in the negative direction.

Table 9: **Correlation Analyses between Use of SNS and the knowledge of SNS**

		Use of SNS	Knowledge
Use of SNS	Pearson Correlation	1	.614[**]
	N	400	400
Knowledge	Pearson Correlation	.614[**]	1
	N	400	400
**. Correlation is significant at the 0.01 level (2-tailed).			

Since the significance level in the Table 9 is less than 5 percent (p<0.05), it is understood that there is a relationship between the variables. When the Pearson Correlation is examined, it can be seen that there is strong positive relationship (r=0.614). Because of the result in the correlation analysis, the Hypothesis 1 cannot be rejected (accepted).

Since the significance level in the Table 10 is less than 5 percent (p<0.05), it is understood that there is a relationship between the variables. When the Pearson Correlation is examined. it can be seen that there is strong positive relationship (r=0.386). Because of the result in the correlation analysis, the Hypothesis 2 will not be accepted See Table 10 for more details.

Table 10: **Relationship between knowledge in SC and the attitude of SNS**

		Knowledge	Attitude
Knowledge	Pearson Correlation	1	.386**
	N	400	400
Attitude	Pearson Correlation	.386**	1
	N	400	400
**. Correlation is significant at the 0.01 level (2-tailed).			

Since the significance level in the Table 11 is less than 5 percent (p<0.05), it is understood that there is a relationship between the variables. When the Pearson Correlation is examined. it can be seen that there is strong positive relationship (r=0.523). Because of the result in the correlation analysis, the Hypothesis 3 will not be accepted. See Table 11 for more details.

Table 11: Relationship between perceived ease of use of SC and the attitude of SNS

		Attitude	Perception
Attitude	Pearson Correlation	1	.523**
	N	400	400
Perception	Pearson Correlation	.523**	1
	N	400	400
**. Correlation is significant at the 0.01 level (2-tailed).			

Since the significance level in the Table 12 is less than 5 percent (p<0.05), it is understood that there is a relationship between the variables. When the Pearson Correlation is examined. it can be seen that there is strong positive relationship (r=0.639). Because of the result in the correlation analysis, the Hypothesis 4 cannot be rejected (accepted). See Table 12 for more details.

Table 12: Relationship between Perception in SC and the Use of SNS of the students

		Perception	Use of SNS
Perception	Pearson Correlation	1	.639**
	N	400	400
Use of SNS	Pearson Correlation	.639**	1
	N	400	400
**. Correlation is significant at the 0.01 level (2-tailed).			

Since the significance level in the Table 13 is less than 5 percent (p<0.05), it is understood that there is a relationship between the variables. When the Pearson Correlation is examined. it can be seen that there is strong positive relationship (r=0.413). Because of the result in the correlation analysis, the Hypothesis 5 will not be accepted. See Table 13 for more details.

Table 13: Relationship between Perception of SC and the Knowledge of SNS

		Perception	Knowledge
Perception	Pearson Correlation	1	.413**
	N	400	400
Knowledge	Pearson Correlation	.413**	1
	N	400	400
**. Correlation is significant at the 0.01 level (2-tailed).			

V. DISCUSSION AND STUDY CONCLUSION

A. Summary of Findings

This study revealed that majority of the students' population knew what SC is all about, and the means by which SC is carried out. The study revealed that there was a significant relationship between knowledge in SC and the utilization of SC. What these translate to mean is that as a result of their knowledge in SC, some of the students actually use SNS to purchase items via the internet. It was revealed in the study that more than half of the students perceived that SC is free of effort. User acceptance of information technology is defined as the demonstrable willingness within a user group to employ information technology for the tasks it is designed to support. Perceived ease of use is one of the beliefs of the technical acceptance model, which means the degree to which a person believes that using a particular system would be free of effort. Using SNS to purchase goods online is believed to be free of effort by the students and these should translate to high use of the medium to purchase goods. This study revealed that more than half of the students were favorably disposed to SC. They agreed that SNS has made life more interesting, and that it improves work productivity. Though a large proportion of the students disagreed that it is safe to transact business thorough this means, majority of the students agreed that SC has brought great convenience to life. The study also revealed that there was a significant relationship between attitude of the students towards SC and the utilization of SC. These translate to mean that as a large proportion of the students were favorable disposed to SC, they are also likely to use it.

This study revealed the factors that influence the students' use of SC which includes the fact that SC allows the ordering of product easily, and that it provides information 24 hours of the day. The study also revealed that SC is not a secured way of transacting business, as a high percentage of the students believed so, and that SNS does not give more value than the money spent. This study is similar to the study of McKnight (2002), where a majority believed that fact that SC allows people to choose from a wide variety of options.

SC provides a different way of doing business that comes with its own set of benefits. The market size increases greatly to encompass the whole globe. This provides business with more customers and customers more choice. More mass customization can also be achieved. It becomes easier through SC for the customer to tell a business exactly what they require and individualize products or services. Also, SC allows the supply chain to be shortened; products can sometime be shipped directly from the manufacturer to the customer. This study revealed that the utilization of SC amongst the student is poor, as less than half of the students' population has ever purchased goods online. Amongst the few that has purchased goods online, books had the major share of purchase online followed by those paying for ticket to travel. The probable reason majority went for books is because they are students, and buying books would increase their knowledge in their chosen course. Clothing and accessories were another major item that was purchased online as majority of the students are young and need to be up to date with fashion. This study also shows a strong correlation between use of SNS and the knowledge of SC as the findings showed a positive correlation. This is also seen in the test for relationship between knowledge in SC and the respondent's disposition towards SNS. It further shows us that if there is no accurate information about the service, the use of it would not be significantly much.

B. Conclusion

The use of SC is poor amongst the student. With the benefits that come with transacting business online in this age, one would have thought that the use of SC would be high. The poor use of SC is due to the fact that most of the students do not trust the means of buying, even though they have a high understanding of the medium of transaction. Though they perceived SC to be free of effort, these did not translate to the use of SC. I rather go into walk-in stores and make their demand and get their supply immediate. Also the occurrence of having to see products online and after purchase online, they often get delivered sub-standard items or an entire different item from the one that was displayed online. This and many more incidents have marred the uprising of SC.

SC may be a new form of doing business, but it has developed rapidly. Even though SC has a short history there have been several important turning points in its

development. Further, as progress takes place, more markets are opened up for the use of SC. It became apparent it could be used for more than Consumer-to-Consumer, but also for other markets such as Business-to-Business (Laudon et al, 2002). Current research in SC is focusing on making the experience more natural and comfortable for the customer, through such technology as virtual agents. As with other forms of business, SC has impacted some industries more than others, such as the culture and information sector. Other industries, like banking, have the potential for large future growth via SC. A major is of concern is the issue of privacy. Consumers are hesitant to use SC because they often have limited guarantees about the privacy of their information and an example of such incident was recorded with Facebook where individual personal records were used for electoral polls and this led to wide outcry by a lot of people and even saw the Facebook CEO; Mark Zuckerburg being summoned by the American Judiciary where he had to face the law. If concerns like these can be reduced, SC can play a positive role in helping improve the world of business.

C. Recommendation

Company's providing goods and services via the Internet should ensure a security mechanism so that fraudsters will not have access to the sensitive information that is sent while SC is taking place. Also to curb the incidents of being delivered sub-standard items or items different from the ones displayed online. All web vendors should be held and also should uphold quality standard of goods and services.

Also, they should enforce a security policy to gain the trust of the consumers transacting business via the internet. Consumers should also notify the web vendors of their concerns which include unauthorized use of their personal information. They should also report to the web vendors of any dissatisfaction they may encounter when transacting businesses online as most web vendor's sites make available the means by which consumers may state their concerns on the web sites. These will go a long way in helping the web vendors improve their services.

D. Suggestion for Future Work

Studies designed to focus on the following issues are hereby proposed:

- Utilization of SC amongst technology inclined students is higher than students in other disciplines.

- Social Commerce self-efficacy, consumer trust, and uncertainty reduction in SNS.

- Development and validation of a brand trust scale.

VI.   REFERENCES

BOOKS

BAGOZZI R.P, DAVIS, F.D, WARSHAW, P. R. (1989). **Development and test of a theory of technological learning and usage**. Human Relations, 45(7), 660-686.

BUTLER P., HALL, T.W., HANNA, A.M., MENDONCA, L., AUGUSTE, B., MANYIKA, J. AND SAHAY. (1997) **'A revolution in interaction'**, The McKinsey Quarterly, No. 1, pp. 5-23.

CHEN S AND DHILLON G.S. (2003). **Consumer trust in E-commerce**. Information Technology & Management. Interpreting dimensions Academy of Management Review, 15(3), 500–513.

FEATHERMAN AND PAVLOU (2002). **Predicting E-Service Adoption: A Perceived Risk Facets Perspective.** Eighth America Conference on Information Systems. Pg 43

FISHBEIN M AND AJZEN I. (1975). **Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research**, Addison-Wesley, Reading, MA, Addison-Wesley. Pg 67

GEFEN D. (2000) **E-commerce: the Role of Familiarity and Trust. Omega:** The International Journal of management Science, 28, 6, pp. 725-737.

GEFEN D, KARAHANNA E, STRAUB D. W. (2003). **Trust and TAM in Online Shopping: An Integrated Model,"** MIS Quarterly. 27 1, pg 51

HAUBL G AND TRIFTS V. (2000). **Consumer decision making in online shopping environments: the effects of interactive decision aids.** Marketing Science. 19 (1),   4- 21.

KEEN P, CHAN S, SCHRUMP D. (1999). **Electronic Commerce Relationships: Trust by Design.** Prentice-Hall, Englewood Cliffs, NJ. Pg 53

KOUFARIS M AND HAMPTON-SOSA W. (2004). **The Development of Initial**

Trust in an Online Company by New Customers. Information and Management, 413, 377-397.

KUCUK S.U, AND ARSLAN M. (2000). **A Cross Cultural Comparison of Consumers' Acceptance of the Web Marketing Facilities**. Journal of Euro marketing. Vol. 60

LAUDON, KENNETH C, TRAVER, CAROL GUERCIO. (2002). **E-commerce: business, technology, society**. Addison Wesley. Boston, MA. Pg 6, 13-15, 32-36

LIANG, T.-P. AND TURBAN, E. (2011). **Introduction to the Special Issue Social Commerce: A Research Framework for Social Commerce**. International Journal of Electronic Commerce.

SHNEIDERMAN B. 2000. **Designing trust into online experiences**. Comm. ACM 43(12) 57–59.

ARTICLES

ACCEPTANCE OF SOCIAL COMMERCE FRAMEWORK IN SAUDI ARABIA. TELEMATICS AND INFORMATICS, STATISTA. (2020). **Number of social media users worldwide 2010-2021.** [online] Statista. Available at: Statista. Facebook users worldwide 2018 | Statista. [online]

AJZEN I, (1991). **The theory of planned behavior.** Organizational Behavior and Human Decision Processes, 50, pp. 197-211.

CURTIS J AND SLATER R. (2000) **Cars set for online sales boom.** Marketing, 10, February, 22-23.

DAVIS F.D, GAGOZZI R.P, WARSHAW P.R. 1989. **User Acceptance of computer technology: A comparison of two theoretical models.** Management Sciences. Vol. 35, No. 8, Aug., 982-1003.

EVANS P.B AND WURSTER, T.S. 1997. **Strategy and the new economics of information**', Harvard Business Review, September-October, pp. 7 1-82.

FENECH T. 1998. **Using perceived ease of use and perceived usefulness to predict acceptance of the World Wide Web.**

FRIEDMAN B, KAHN, P.H. JR., HOWE, D.C., 2000. **Trust online.** Communications

of the ACM 43 (12), 34–40.

GAN, C. AND WANG, W. (2017). **The influence of perceived value on purchase intention in social commerce context.** Pg 14

GASOS, JORGE THOBEN, KLAUS-DIETER. 2003. **E-Business Applications Technologies for Tomorrow's Solutions**. Springer, Berlin New York. Pg 59-61, 87, 104

GATAUTIS, R. AND MEDZIAUSIENE, A..(2014). **Factors Affecting Social Commerce Acceptance in Lithuania**. Procedia - Social and Behavioral Sciences. 67-70

HAJLI, M. (2012). **Social Commerce Adoption Model**. In: UK Academy for Information Systems Conference Proceedings 2012.

HO C, AND WU W, 1991**. Antecedents of consumer satisfaction on the Internet: an empirical study of online shopping**. Proceedings of the 32nd Hawaii International Conference on System Sciences.

HUANG, Z. AND BENYOUCEF, M. (2013). **From e-commerce to social commerce: A close look at design features**. Electronic Commerce Research and Applications. Information Technology. MIS Quarterly, 12-13, pp319-340.

KUSS, D.J. AND GRIFFITHS, M.D. (2011). **Online social networking and addiction--a review of the psychological literature**. International journal of environmental research and public health.

KUSS, D. AND GRIFFITHS, M. (2017). **Social Networking Sites and Addiction: Ten Lessons Learned**. International Journal of Environmental Research and Public Health.

LIANG T, AND LAI, H. (2000). **Electronic store design and consumer choice: an empirical study**: Proceedings of the 33rd Hawaii International Conference on System Science.

LIMAYEM M, CHRISY C, AND GLORIA C, 2003. **A Meta- Analysis of Online consumer Behavior Empirical Research**, Information System Department City University of Hong Kong. Pg 49

LONGE O.B, ONIFADE O.F, CHIEMEKE S.C, LONGE F.A. 2007. **User acceptance of Web-marketing in Nigeria: Significance of factors**. Proceedings of the International Conference on Applied Business & Economics. Piraeus, Greece.

MAIA, C., LUNARDI, G., LONGARAY, A. AND MUNHOZ, P. (2018). **Factors and characteristics that influence consumers' participation in social commerce Pg** 47

MATHIESON K. 1991. **Predicting User Intentions: Comparing the technology Acceptance Model with the Theory of Planned Behavior.** Information Systems Research (2), Pg 88

RAYPORT J.F AND SVIOKLA J.J. 1995. **Exploiting the virtual value chain.** Harvard Business Review, November-December, pp. 75-85.

REICHHELD F.F, AND SCHEFTER, P. **E-Loyalty: Your Secret Weapon on the Web.** Harvad Business Review. 2000, 78, 4, pp. 105

SCHUBERT P AND SELZ D. (1999) **Web assessment-measuring the effectiveness of electronic commerce sites going beyond traditional marketing paradigms.** Proceedings of the 32nd Hawaii International Conference on System Sciences. 1999.

SONJA G.K AND EWALD A.K. 2003. **Empirical research in on-line trust: a review and critical assessment.** International Journal of Human-Computer Studies. 586, 783 –812

TEH, P.-L. AND AHMED, P.K. (2012). **Understanding Social Commerce Adoption: An Extension of the Technology Acceptance Model.** In: IEE International Conference on Management of Innovation & Technology (ICMIT). Pg 13

TURBAN, E., OUTLAND, J., KING, D., LEE, J.K., LIANG, T.-P. AND TURBAN, D.C. . (2018). **Electronic Commerce.** Springer Texts in Business and Economics. Cham: Springer International Publishing. 19

VENKATESH, V., MORRIS, M.G., DAVIS, G.B. AND DAVIS, F.D. (2003). **User Acceptance of Information Technology: Toward a Unified View.** MIS Quarterly.19

VENKATESH, V., THONG, J.Y.L. AND XU, X. (2012). **Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology.** MIS Quarterly. 9-10

WANG, C. AND ZHANG, P. (2012). **The Evolution of Social Commerce: The People, Management, Technology, and Information Dimensions.** Communications of the Relationship for Information Systems, 28-31.

ZELLWEGGER P. 1997. **Web-based Sales.** Electronic Markets. Vol. 7, No. 3, pp. 10-16

JOURNALS

Agarwal R, Prasad J. 1998. A conceptual and operational definition of personal innovativeness in the domain of information Technology. *Journal of Institute of Management Sciences*. June, Vol. 9. No.2, 215.

Angehm A.A. 1997. Designing mature Internet business strategies: the ICDT model,

Bhattacherjee A. 2002. Individual trust in online firms: Scale development and initial test. Forthcoming, *Journal of Management Information Systems*.

Chen S.J and Chang T.Z. 2003. A descriptive model of online shopping process: some empirical results. *International Journal of Service Industry Management*, 14 (5),   556-569.

Chiemeke S.C and Longe O.B. Information and Communication Technology Penetration   in Nigeria: Prospects, Challenges and Metrics. *Asian Journal of Information Technology* 6 (3): 280-287, 2007. *European Management Journal*, Vol. 15, No. 4, pp. 361-369.

Grabner-Kraeuter S. 2002. The role of consumers' trust in online-shopping. *Journal of Business Ethics*. 39 (1), 43-51.

Hoffman D.L. and Novak, T.P. 1996. Marketing in hypermedia computer-mediated environments: conceptual foundations. *Journal of Marketing.* July, pp. 50-68.

Kim, S. and Park, H. (2013). Effects of various characteristics of social commerce

(scommerce) on consumers' trust and trust performance. International Journal of Information Management.6

Lu, J. (2014). Are personal innovativeness and social influence critical to continue with mobile commerce? Internet Research.

McKnight D.H. and Chervany N.L. 2002. What Trust Means in E-Commerce Customer Relationships: An Interdisciplinary Conceptual Typology. *International Journal   of Electronic Commerce*. 62, 35-59.

Monsuwe T.P, Dellaert B and Ruyter K. 2004. What drives consumers to shop online. A literature reviews. *International Journal of Service Industry Management*, 15 (1), 102-121.

Shankar V, Urban G.L, Sultan F. 2002. Online Trust: a Stakeholder Perspective, Concepts, Implications, and Future Directions. *Journal of Strategic Information Systems* 113-4, 325.

Stewart K. J. 1999. Transference as a means of building trust in World Wide Web sites.   P. De and J. I. DeGross, eds. Proc. 20th *International Conference of Information   Systems.* December, Charlotte, NC, 459– 464.

Yianakos C. 2002. Nameless in cyberspace: protecting online privacy. *Journal of Banking and Financial Services*, 116 (6), 48-49.

DISSERTATIONS

Bhatnagar A, Misra S, Rao H.R: On Risk, Convenience and Internet Shopping Behavior, Relationship for Computing Machinery. Communications of the ACM, 2000, 43, 11, pp. 98-108.

Davis F.D. 1993. User Acceptance of Information Technology: System Characteristics,   User Perceptions and Behavioral Impacts. *International Journal of Man-Machine Studies* (38:3), 475-487.

Jarvenpaa S.L, Tractinsky N. 1999. Consumer trust in an Internet store: a cross-cultural validation. *Journal of Computer Mediated Communication* 5 (2), 1–33.

Joe Peppard and Patrick Butler. 1998. Consumer purchasing on the internet: processes and prospects Cranfield school of management. *European Management Journal* ISBN 1 85905 124 3

Miyazaki A.D and Fernandez A. Consumer Perceptions of Privacy and Security Risks for Online Shopping. *The Journal of Consumer Affairs*. 2001, 35, 1, pp. 27-45.

Pavlou P. A. 2003. Consumer Acceptance of Electronic Commerce Integrating Trust and Risk with the Technology Acceptance Model. *International Journal of Electronic Commerce.* 73, 103.

Peterson R.A, Balasubramanian S and Bronnenberg B.J. 1997. Exploring the implications of the Internet for consumer marketing *Journal of the Academy of Marketing Science.*, Fall, pp. 329-346.

TBRC E-Commerce Market Outlook 2020-2030: COVID-19 Implications and Growth. [online] www.businesswire.com. Available at: Retrieved Nov 7, 2020

Wigand, R.T., Benjamin, R.I. and Birkland, J.L.H. (2008). Web 2. 0 and beyond Implications for Electronic Commerce. Proceedings of the 10th international conference on electronic commerce - ICEC '08, 7. Wire, B. (2020).

ELECTRONIC SOURCES

Benefits of Electronic Commerce, 2003 from: http://afrinet.intnet.mu/competition/competition/team15/e-commerce/toppage2.htm Assessed on 13th December, 2021

Bhattacherjee, A. (2012). Scholar Commons Social Science Research: Principles, Methods, and Practices. [online] Available at:. Retrieved from https://scholarcommons.usf.edu/cgi/viewcontent.cgi?article=1002&context=oa_textbooks

Electronic Data Interchange 2003 from: http://www.itep.ae/english/EducationCenter/InternetConcepts/e_datainterc.asp Assessed on 21st January, 2022

Magee M. 2003 Boom or bust for e-shopping. The Sunday Tribune 2007,

McKinsey & Company. (2020). A global view of how consumer behavior is changing amid COVID-19 | McKinsey. [online] www.mckinsey.com.   Assessed on 7th October, 2021

Nations, U. (2020). Digital Divide 'a Matter of Life and Death' amid COVID-19 Crisis.   [online]   www.un.org   Retrieved   from https://www.un.org/press/en/2020/sgsm20118.doc.html   Accessed 5 Nov. 2021

Rowland,   Robin.   E-commerce   Canada's   changing   economy.   2013   from: http://www.cbc.ca/news/indepth/facts/ecommerce.html   Assessed on 7th October, 2021

Suijker, Frans. Economic effects of e-commerce' 2015   from: http://www.cpb.nl/nl/cpbreport/2002_3/s3_2.pdf   Assessed   on   23rd August, 2021

Vaggelis Saprikis, Adamantia Chouliara and Maro Vlachopoulou. 2010. Perceptions towards Online Shopping. *IBIMA Publishing Communications of the IBIMA* http://www.ibimapublishing.com/journals/CIBIMA/cibima.html Vol. 2010 Article ID 854516, 13 pages Assessed on 23rd August, 2021

WHO. (2019). Advice for Public. [online] Who.int. Available at:. Retrieved from https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public.

APPENDIX

APPENDIX A Scale
APPENDIX B Ethical Approval Form

APPENDIX A Scale

QUESTIONNAIRE ON SOCIAL NETWORKING SERVICES IN SOCIAL COMMERCE AND ITS EFFECTS DURING COVID-19 PANDEMIC.

Dear respondent,

I am TUNDE SAMSON, SANNI; a post graduate student of BUSINESS ADMINISTRATION DEPARTMENT, ISTANBUL AYDIN UNIVERSITY. Currently I am on my research titled "**SOCIAL NETWORKING SERVICES IN SOCIAL COMMERCE AND ITS EFFECTS DURING COVID-19 PANDEMIC".** The findings of this research are purely academic as it is essential in ensuring consumer trust in online transaction and their participation in it. Be free to express your views in the questions as there is no right or wrong answer and the information provided will be used for research purpose only. This is not a test and information provided will be handled with strict confidentiality. Your candid and genuine responses to the following questions will be exceedingly appreciated. Thank you for your co-operation.

SECTION A: SOCIO-DEMOGRAPHIC INFORMATION
1.   Age: Below 18 [ ], 18 – 23 [ ], 24 – 29 [ ], 30 – 35 [ ], 36 – 41 [ ],
        42 and above [ ]

2.   Sex: Male [   ],   Female [ ]

3.   Marital status: Single [ ],   Married [ ]

4.   Education level: High school [ ], Undergraduate [ ], Graduate [ ], Postgraduate [ ]

5.   Household Income: Less than $500 [ ], $500 - $1000 [ ], $1001 - $2000 [ ],
        $2001 - $3000 [ ], $3000 and more [ ]

This part has to be corrected based on your intuition

SECTION B: KNOWLEDGE ON SOCIAL NETWORKING SERVICES
6.   **SOCIAL NETWORKING SERVICES** provides access to the selling and buying of goods and services via the internet   Yes [ ] No [ ] Don't Know [ ]

7.   I am familiar with social networking services Yes [ ]   No [ ]

8.   I have sufficient knowledge for social networking services   Yes [ ]   No [ ]

9.   I understand the transaction model of SNS   Yes [ ]   No [ ]

10.   I understand the SNS security issues   Yes [ ]   No [ ]

11   MasterCard/Credit Card is used to pay for SNS. Yes [ ]   No [ ]

SECTION C: FACTORS THAT INFLUENCES CONSUMERS' USE OF SNS

12   **Please** Tick **(√) as applied**

ITEMS	STRONGLY DISAGREE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE
a. I have sufficient knowledge for SNS					
b. SNS provides a secured way of transacting business					
c. SNS is very economical					
d. SNS provides easy access for ordering products online					
e. SNS is always available on the internet					
f. SNS provides information 24-hours a day					
g. SNS gives more value than the money spent					
h. SNS allows to choose from a wide variety of options					
i. SNS allows ease of shopping comparison					
j. SNS is very reliable and efficient					
k. SNS is generally accepted by everybody					

SECTION D: FACTORS THAT HINDER CONSUMERS' TRUST IN ONLINE TRANSACTION

13 **Please** Tick **(√) as applied**

ITEMS	STRONGLY DISAGREE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE
a. Cybercrimes is common in SNS					
b. Private information sent during SNS is not safe and can be accessed by scammers/fraudsters					
c. financial errors are common in SNS					
d. Transactions via SNS are never reliable					
e It is possible to buy a product that it would not value as much as you pay for it					
f. Goods purchased could get spoilt in transit as Product's guarantee is not assured					
g. Online stores can keep customers' money and do not send the agreed product					
h It is difficult to change a defective product with a new one					
I. The delivery of the purchased product is time-consuming					

SECTION E: CONSUMERS PERCEPTION OF ONLINE TRANSACTION

14 **Please Tick (√) as applied**

ITEMS	STRONGLY DISAGREE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE
Transaction on the Internet is easy and free of effort					
Online shopping would provide me more option/choice compared to traditional shopping methods					
SNS would provide me with broader selection					
SNS would allow me to purchase a product at a comparatively low price compared to traditional shopping					
SNS would provide me with possibility of price comparison					
SNS is very reliable					
Money deducted during any form of SNS is always the right amount					

SECTION F: ATTITUDE TOWARDS ONLINE TRANSACTION

15   **Please Tick (√) as applied**

ITEMS	STRONGLY DISAGREE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE
A. SNS makes life more interesting					
B. SNS has made life easier					
C. SNS has brought great convenience to life					
D. SNS improves work productivity					
E. It is safe to transact business online					
F. I enjoy shopping online					
G. I prefer to buy online than the traditional way					
H. Making use of online transaction is very wise and a good decision					

SECTION G: PREVALENCE OF USE

16.   Have u ever used any SNS before?   Yes [ ]   No [ ]

17.   Why did you use any SNS available to you?   1. Computer hardware & software [ ]
       2. Paid for ticket to travel [ ]   3. Books [ ]   4. Clothing & accessories [ ]
       5. Health & Beauty [ ]   6. Jewelry & watches[ ]   7. Electronics [ ]   8. Others [ ]

18.   When was the last time you used any SNS
        1. Last week [ ]   2. Two weeks ago [ ]   3. About a month ago[ ]   4. Within d last
        3 months[ ]   5. Within d last 6 months[ ]   6. About a year [ ]   7. About 2 years [ ]

Thank you very much for taking your precious time in filling this questionnaire. God bless you.

APPENDIX B Ethical Approval Form

T.C.
İSTANBUL AYDIN ÜNİVERSİTESİ REKTÖRLÜĞÜ
Lisansüstü Eğitim Enstitüsü Müdürlüğü

Sayı   : E-88083623-020-42915   02.03.2022
Konu   : Etik Onayı Hk.

Sayın TUNDE SAMSON SANNI

Tez çalışmanızda kullanmak üzere yapmayı talep ettiğiniz anketiniz İstanbul Aydın Üniversitesi Etik Komisyonu'nun 28.02.2022 tarihli ve 2022/03 sayılı kararıyla uygun bulunmuştur.
Bilgilerinize rica ederim.

Dr.Öğr.Üyesi Alper FİDAN
Müdür Yardımcısı

RESUME

Tunde Samson Sanni

Master of Business Administration | In-view | Istanbul Aydin University, Istanbul

Bachelor of Science in Botany | April 2016 | University of Ilorin, Ilorin

Senior School Certificate Examination | June 2007 | Command Day Secondary School,

Odogbo, Ibadan