Murtaza FAROOQUE, Shahrazad ALMARHOON, Shamma ALHARIZI, Aref MOHAMMED /
Journal of Asian Finance, Economics and Business Vol 8 No 5 (2021) 0657–0665

657

Critical Factors for Acceptance of Social Commerce:
A Case Study in Oman*

Murtaza FAROOQUE[1], Shahrazad ALMARHOON[2], Shamma ALHARIZI[3], Aref MOHAMMED[4]

Abstract

The study aims to assess the acceptance of social commerce and participate in social commerce amongst Omani people. The questions of the survey Instrument were prepared in English later converted into Arabic. The survey instrument was having two parts; the first part sought the demographic information like age, gender, education, occupation etc. The second part of the instrument was related to the variables, which was in 5-point Likert scale, where 5 means strongly agree while 1 meaning strongly disagree. The data was collected using online and offline surveys, making the number of the valid responses to 478. A conceptual model was developed using the following variables. The selected variables such as "Familiarity" (F), "Trust" (T), "Perceived usefulness" (PU), "Perceived ease of use" (PEU), "Intention to Purchase" (IP). The hypothesis was tested using structural equation modelling. The results indicate that all six hypotheses were supported. The F, T and PEU, and PU was found to be positive and significant related to intention to purchase (p-value 0.003, 0.001, 0.000. & 0.007). Amongst the four, p value of F was found to be the lowest and PU was found to be the highest. This indicate F was strong indicator of IP as compared to others. PUE relates to PU, and F was related to IP.

Keywords: Social Commerce, Purchase Intention, Trust, Structural Equation Modelling

JEL Classification Code: L81, M15, N35

1. Introduction

The Activity of buying and selling goods and services is known as commerce. When this activity is done electronically, it is called E-commerce or Electronic commerce. This can include doing any activity associated with the process of commerce whether it be selection of goods or services, delivery, payment or any other process. When it is performed electronically then it becomes E-commerce.

Electronic commerce has evolved over decades and diversified itself in many different formats including buying through e-commerce websites or portals, mobile commerce, Automatic vending machines, electronic payments, e-delivery of E-Products or services, drone delivery of physical products etc. (Alraja & Malkawi, 2015; Alraja et al., 2016; Hussein et al., 2017; Uddin et al., 2016).

The era of Web 2.0 brought a new form of socializing and user generated contents called social media. Although social media original purpose was socializing it was used for several business purposes including commercial branding and communications (Lee et al., 2016) as well as academic. (Farooque & Aref, 2019, Farooque & Kadam, 2018). With advent of social media, a variant of E-commerce has evolved called as social commerce (SC) (Alraja et al., 2020). It is a branch of E-commerce, which involves interactions between multiple parties on the social media platform, inducing the buyers and sellers. According to Lam et al. (2019) "it is subset of electronic commerce that involves social media, and user contributions to assist online buying and selling of products and services"

[1]First Author. Assistant Professor, Department of Management Information Systems, Dhofar University, Oman.
 Email: mfarooque@du.edu.om
[2]Department of Management Information Systems, Dhofar University, Oman. Email: s201910547@du.edu.om
[3]Department of Information Systems, Sultan Qaboos University, Oman. Email: s128580@student.squ.edu.om
[4]Corresponding Author. Assistant Professor, Department of Management Information Systems, Dhofar University, Oman [Postal Address: P.O. Box 2509, Salalah, 211, Oman]
 Email: mohammed_aref@du.edu.om

658

Murtaza FAROOQUE, Shahrazad ALMARHOON, Shamma ALHARIZI, Aref MOHAMMED /
Journal of Asian Finance, Economics and Business Vol 8 No 5 (2021) 0657–0665

Commerce was always a social activity, whether online or offline, usually it involved a lot of negotiations, discussion, consultations, and contemplations before taking a decision to buying, especially the product or servicing required for long term or the product or services with high initial investments. Social commerce is a more precise manifestation of this concept. Turban et al. (2018) used another term social business, referring to e-commerce dealings brought thru social media (Turban et al., 2018).

With availability of digital infrastructure and commitment by government, Oman as an e-ready country is placed quite high and looks promising for future opportunities of doing e-business, according to (Jamil et al., 2016). Several organizations commercial as well as non-commercial try to create and improve their online representation utilizing web presence and social engagement (Farooque et al., 2020). Information and communication technology (ICT) adoption by Trade, Industry, education and health care become obvious to deal with the crises caused by Covid-19 Pandemic. Although it was adopted in online teaching but on small scale. (Sayed et al., 2008, Vengatesan et al., 2018).

Online Buys in GCC is exceptionally low compared to other developed nations. The potential for e-commerce within the Middle East is exceptionally high, coordination and transport systems, rising web infiltration and a developing segment of tech-savvy youths can work as a catalyst to this emerging field.

 Here is a look at the E-commerce improvement within the locale. Most of Oman's populace buy items through remote e-portals; the trade potential of homegrown e-commerce stages is astonishing. It may also be noted that despite Oman's smartphone usage ranking among the top in the Middle East, only 8 percent of the population opted for m shopping (Nambiar, 2019). According to a report published by Data portal (Kemp, 2020) there was 92% internet penetration in Oman, and There were 2.80 million social media users in Oman in January 2020. The present work tries to study the factors that influence an Omani individual's intention to take part in or purchase from a SC platform, similar study was conducted by Rahman et al. (2020) for Indonesian consumers.

2. Literature Review

2.1. E-Commerce in Oman

Perceived risk and perceived ease of use can be considered as silent indicators of e-Commerce acceptance in sultanate of Oman (ALraja & Aref, 2015). Moreover, perceived Usefulness (PU), facilitating conditions (FC), and social influence (SI) have a significant and positive influence on the consumers' behavioral intention to switch into electronic purchasing. While, the findings demonstrated that there is no significant effect by Perceived ease of use (PEU) on the consumers in China (Zhou, Zhang, Tan, Tseng, & Zhang, 2020) as well as

in Oman (Alraja & Said Kashoob, 2019). Similarly, regarding M-commerce, the factors that contribute to its adoption is Trust according to (Naqvi & Al-Shihi, 2014), they also found most of the users have concern with security, privacy and trust, which prevents M-commerce adoption at large scale.

Recently, Tarhini et al. (2019) found that various factors which contribute to the consumers M-commerce adoption are Performance Expectancy (PE), Facilitating conditions (FC), hedonic motivation (HM), price value (PV) Habit (HB), Trust (TR), System Quality (SQ), and Information Quality (IQ). According to Belwal et al. (2020), apprehension to adopt e-commerce and concern regarding security, could be because of the reason that consumer protection initiatives in Oman are well entrenched for offline transactions, but are relatively new and limited for e-commerce (Belwal et al., 2020). According to Belwal et al. (2020), hesitation to adopt electronic-commerce and apprehension about security, could be because of the reason that consumer protection initiatives in Oman are well defined for traditional transactions, but are far removed and restricted for e-commerce (Belwal et al., 2020).

2.2. Hypothesis Development

Based on previous published studies, the conceptual model and hypothesis was developed using the variables are discussed below:

2.2.1. Familiarity and Trust (F&T)

The term "Familiarity" means close acquaintance with something. In this case, it means the extent of knowledge or awareness among consumers about the platform or the seller (Alraja et al., 2019; Sánchez-Franco & Roldán, 2015). Nguyen & Nguyen (2020) found that familiarity of risks and usefulness along with Trust impacts consumer's selection of Online payment system. Al-Adwan & Kokash (2019) conducted a survey of 237 Facebook users who were undergraduate students of a private university in Jordan. The collected data was analyzed using PLS -SEM. The researchers found that familiarity has the positive effect on customers' trust, and affects the purchase intentions. Increased familiarity with a SNS facilitates searching information on social commerce constructs that includes comments, rating, forums etc. (Al-Adwan & Kokash, 2019). Yahia et al. (2018) conducted a survey of Instagram users in GCC, they discovered that reputation and price advantage have the greatest impact on trust, but those habits weaken the impact. Contrary to the expected results social interactions with the social commerce vendors, which indicate familiarity, decrease trust. Differentiation in products reduces trust. However, social support has a detrimental impact on this effect. The other findings were that platform's perceived ease of use, fascinating conditions, hedonic motives and habits increase social commerce intent (Yahia et al., 2018).

According to Mittendorf (2018) intentions to buy on the online platform is determined by their trust in the intermediary and their trust in providers. Farivar et al. (2017) collected data through survey and using decision-making models including trust and habit, the collected data was analyzed using SEM, the results showed that habit moderates the relationships between commerce risk and purchase intentions and between trust toward the social commerce site and purchase intentions (Farivar et al., 2017). According to Liang & Turban, (2011) the frequent sharing of supportive information can also enhance friendship and trust among members, which may further increase the intention to conduct commercial activities (Liang et al., 2011) as well as reduce the risk which affect the intention to switch to online purchasing (Alraja & Chikhi, 2015). Moreover, considering the privacy of users (Rashed & Alraja, 2015; Alkhariji et al., 2021; Chicha et al., 2021). Familiarity and trust play a major role in mediating exchange between venders and consumers. Both the variable has positive effects on consumers' perceived usefulness of each social commerce platform (Gibreel et al., 2018; Sharma et al., 2019).

2.2.2. Perceived Usefulness (PU)

Perceived usefulness means the number of users make out that modern technology will assist to develop their performance. This stick to explain the term useful: "able to be used usefully". A system which a consumer trusts in the presence of a positive relation between use and performance is the one high in perceived usefulness (Davis, 1989). On the other hand, (Soundarapandiyan & Ganesh, 2017) and Sheglabo et al. (2017) findings indicate that perceived usefulness has positive influence on users' intention to use information and communication technology (Sheglabo et al., 2017; Soundarapandiyan & Ganesh, 2017). The rational users are prepared to obtain all the available benefits over online shopping (Alraja & Said Kashoob, 2019).

2.2.3. Perceived Ease of Use (PEU)

A degree of how users are willing to use new technology without specific difficulty is known as perceived ease of use (Davis, 1989). This track takes from "ease" which means "independence from great effort or difficulty". Effort is a limited source that an individual might gave to the several activities for which they are liable (Radner & Rothschild, 1975). Customers are more expected to accept an application if they perceived it will be easier for them to use rather than the other (Davis, 1989). The ability to speedily and appropriately complete tasks by users with convenience and no disappointment (Alraja, 2015; Pu et al., 2011), who intended to imply decision efficiency, that is, the extent of assistance by a recommender system to help users rapidly find the items they are looking for. Another study also confirmed that perceived usefulness significantly influenced

by perceived ease of use in TAM, and that is consistent with earlier studies (Chow et al., 2012; Davis et al., 1989; Joo et al., 2014). According to Joo et al. (2018) educators can perceive usefulness of technology when they perceive ease of use of it. Hence, in this study if people think that using s-commerce is easy for them in their daily purchase process, they will tend to adopt this technology for shopping activities.

2.2.4. Intention to Purchase (IP)

Wang and Yu (2017) surveyed 217 active consumers within social commerce; the survey was conducted at two stages pre-purchase and post-purchase. The researcher found that social commerce contents and observing other consumer purchase, significantly affect consumer's intention to buy. This increases likelihood of actual buying and information sharing i.e. intention to participate with on social commerce sites (Wang & Yu, 2017). According to Sohn and Kim (2020) the intention to purchase in social commerce is influenced by economy, necessity, reliability, and sales promotion (Sohn & Kim, 2020, Pham 2020). Tham et al. (2019) identified different types of risks that have positive impact on consumer's online shopping which includes product risk, convenience risk, and return policy risk.

3. Methodology

The study was conducted with to assess the acceptance of social commerce amongst Omani people and to find what are the factors by which an Omani nationals intention to take part in social commerce is influenced. The "familiarity" (F), "trust", (T) "perceived usefulness" (PU), and "perceived ease of use" (PEU) were the variables considered in this model. Three of these Variables "trust", (T) "perceived usefulness" (PU), and "perceived ease of use" (PEU) were also adopted by Khan et al. (2020) with regards to Fintech.

The questionnaire was designed taking into consideration above mentioned variables based on previous similar studies. The variable was adopted from previous works were as follows. "Trust" (T), three item adopted from Gefen and Straub (2004) and Pavlou and Gefen (2004). "Familiarity" (F), three items adopted from Gefen et al. (2003) and Gefen (2000). "Intention to purchase" (IP), two items adopted from Liang et al. (2011). "Perceived ease of use", (PEU) four items adopted from Gefen and Straub (2000). "Perceived usefulness", PU four items adopted from Gefen and Straub, 2000). The questions of the survey Instrument were formerly prepared in English and were later converted into Arabic, as most of the respondents may not have not been very comfortable with English. Moreover, in order to ensure the accuracy of the translation, the faculty members who are experts in both languages further rechecked it. Based on their feedback, a slight modification was made.

Furthermore, a pilot study was conducted by distributing, the questionnaire amongst faculty and students, who had

660

Murtaza FAROOQUE, Shahrazad ALMARHOON, Shamma ALHARIZI, Aref MOHAMMED /
Journal of Asian Finance, Economics and Business Vol 8 No 5 (2021) 0657–0665

some social commerce experience. Some ambiguous and redundant items in the instrument was eliminated based on their feedback. The final version was later distributed online and manually to the targeted respondents from Oman.

Table 1: Demographic Information

Parameter	Number	Percentage
Gender		
Male	170	35.56
Female	308	64.44
Age		
20–30	398	83.25
30–40	54	11.29
40–50	23	4.81
Above 50	8	0.65
Education		
General Diploma	163	34.10
Higher Diploma	53	11.08
Bachelor	240	50.21
Master	22	4.61

The survey instrument was having two parts; the first part sought the demographic information like age, gender, education, occupation etc. The second part of the instrument was related to the variables, which was in 5-point Likert scale, where 5 means strongly agree while 1 meaning strongly disagree. The data was collected using online and offline surveys, total 563 responses were received, out of which 85 were rejected because of incomplete or incorrect response, making the number of the valid responses to 478.

4. Results and Discussion

The data have been collected from various categories are illustrated demographically in Table 1. The data is categorized by gender, age and education. In gender category, 64.44% and 35.56% are female and male respectively. The age was further classified as 20–30, 30–40, 40–50 years and respondents were 83.25%, 11.29% and 4.81% respectively. The education classification has been considered based on degree level such as general diploma, higher diploma, bachelor and master's degree holders.

The survey Instrument was validated using discriminant and convergent validity, while Structural equation modelling was adopted to test the hypotheses, similar approach was adopted by (Alraja et al., 2021; Bugshan & Attar, 2020).

To ensure appropriateness of each item of scale, normality check was conducted. The results are given in Table 2.

Table 2: Descriptive Statistics and Measurement Validity

Indicators	Mean	Standard Deviation	Kurtosis	Skewness	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Tru1	3.87	0.77	−0.05	−0.25	0.744	0.854	0.66
Tru2	3.86	0.70	0.80	−0.45			
Tru3	3.94	0.69	1.18	−0.54			
PU1	3.90	0.99	0.29	−0.77	0.766	0.851	0.588
PU2	4.02	0.99	0.43	−0.94			
PU3	4.05	0.94	−0.04	−0.78			
PU4	3.96	0.97	0.12	−0.77			
Fam11	3.85	0.88	−0.16	−0.47	0.725	0.845	0.645
Fam12	3.79	0.89	0.37	−0.56			
Fam13	3.85	0.90	0.05	−0.56			
PEU1	3.78	1.03	−0.39	−0.52	0.703	0.817	0.528
PEU2	3.80	1.02	−0.25	−0.57			
PEU3	3.78	0.96	0.03	−0.57			
PEU4	3.80	0.97	−0.22	−0.54			
ItoP1	3.70	0.99	−0.38	−0.42	0.792	0.906	0.827
ItoP2	3.71	0.99	−0.20	−0.50			

Table 3: Fornell-Larcker Criterion

Indicators	*F*	IP	PEU	PU	*T*
F	0.803				
IP	0.372	0.89			
PEU	0.478	0.404	0.727		
PU	0.424	0.354	0.493	0.767	
T	0.354	0.315	0.332	0.291	0.813

The results indicate that skewness between –0.5 and –1, the kurtosis was between –1 and +1.5. The data was normally distributed (Alkhaldi et al., 2017). The composite reliability and Cronbach's alpha was between greater than threshold value i.e. 0.70 (Alraja, 2016; Malkawi et al., 2010). All the Average variance extracted (AVE) was greater than 0.5.

4.1. Discriminant Validity

The above Table 3 indicate the results of discriminant validity, Fornell-Larcker criteria was used to compare AVE value with possible construct correlation**.** The square root of AVE value is expected to be more than the correlation of others constructs. Significant discriminant validity is evident from Table 3.

Discriminant validity was also accessed using outer loading as given in Table 4 (Hammami et al., 2015; Kasem et al., 2015). Each indicator outer loading on its allocated construct was more than its cross loading with other constructs. The results of these tests confirm that the items, construct are valid and reliable for further analysis.

Table 5 shows the correlation among the variables. It shows the linear relationship among the variables.

The Structural equation modelling was used to test the framed hypotheses (Alraja et al., 2019, 2020). The results obtained from the structural model analysis regarding the acceptance or rejection of the hypothesis is summarized in Table 6 and Figure 1.

As evident from the above-mentioned table, all six hypotheses were supported. The *F*, *T* and PEU, and PU was found to be positive and significant related to intention to purchase (*p*-value 0.003, 0.001, 0.000. & 0.007). Amongst the four, *p* value of *F* found to lowest and PU was highest. This indicate *F* was strong indicator of IP as compared to others. PUE relates to PU, and *F* was related to IP.

4.2. Discussion

The study was conducted in order to find out the factors that contribute to SC acceptance in Oman. The IP through social commerce is influenced by several factors including *F*, *T*, PU and PEU. Moreover, *F* influences *T*, and PEU

Table 4: Cross Loadings

Indicators	*F*	IP	PEU	PU	*T*
Fam11	0.82	0.32	0.42	0.34	0.31
Fam12	0.78	0.28	0.35	0.34	0.27
Fam13	0.81	0.30	0.38	0.35	0.28
ItoP1	0.36	0.92	0.39	0.35	0.30
ItoP2	0.32	0.90	0.34	0.30	0.27
PEU1	0.31	0.25	0.71	0.36	0.20
PEU2	0.33	0.31	0.73	0.32	0.26
PEU3	0.40	0.33	0.76	0.41	0.27
PEU4	0.34	0.29	0.71	0.33	0.24
PU1	0.35	0.27	0.37	0.76	0.28
PU2	0.30	0.31	0.40	0.80	0.14
PU3	0.33	0.29	0.36	0.78	0.26
PU4	0.33	0.21	0.38	0.73	0.22
Tru1	0.31	0.26	0.26	0.19	0.81
Tru2	0.23	0.26	0.24	0.19	0.82
Tru3	0.31	0.25	0.30	0.32	0.81

Table 5: Collinearity Statistics (VIF)

Indicators	*F*	IP	PEU	PU	*T*
Familiarity		1.442			1
IP					
PEU		1.53		1	
PU		1.421			
T		1.203	1		

influences PU. Similar finding were also reported by (Farivar et al., 2017).

The study contributes to the body of knowledge; in context of new technology and business model in general, particularly SC with reference to Oman region. It gives an overview of the consumer's attitude towards social commerce, which contribute to overall growth of the local economy. Familiarity is an important concept in case of technology adoption, more the user is familiar with using the system, more likely he will prefer to use it and it will increase the trust in the system. Hence, in order to promote social commerce, it is necessary that businesses should try to make their present and prospective consumers get familiar with the application usage. The vendors can try to lead social media users to E-commerce, and business consumer to social media
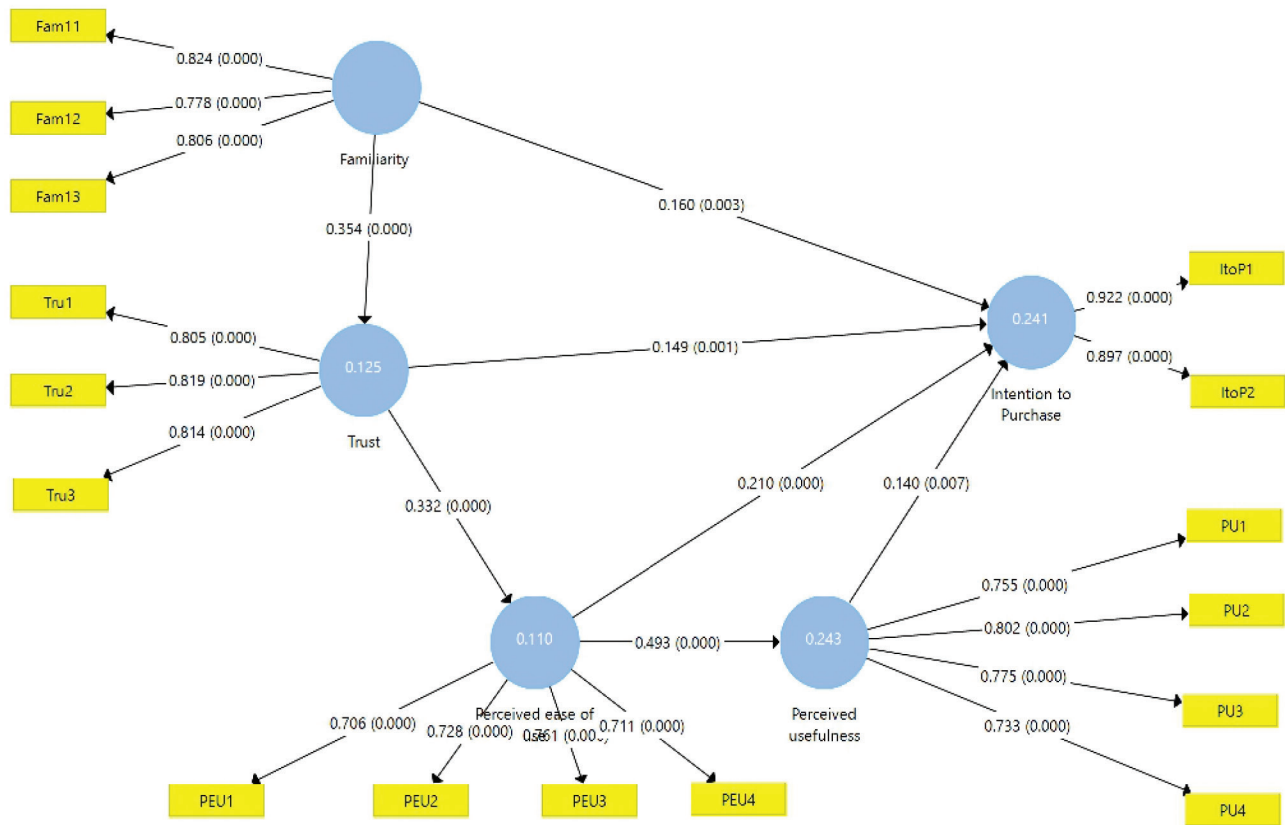
662

Murtaza FAROOQUE, Shahrazad ALMARHOON, Shamma ALHARIZI, Aref MOHAMMED /
Journal of Asian Finance, Economics and Business Vol 8 No 5 (2021) 0657–0665

Figure 1: Structural Model

Table 6: Hypotheses Results

Hypothesis	Path	β Coefficients	T Statistics	P Values	Result
H1	$F \rightarrow$ IP	0.160	2.942	0.003	Support
H2	$F \rightarrow T$	0.354	8.254	0.000	Support
H3	PEU $\rightarrow$ IP	0.210	3.674	0.000	Support
H4	PEU $\rightarrow$ PU	0.493	13.089	0.000	Support
H5	Perceived usefulness $\rightarrow$ IP	0.140	2.699	0.007	Support
H6	$T \rightarrow$ IP	0.149	3.289	0.001	Support

usage. According to (Alraja et al., 2019), user familiarity in using the new equipment and knowhow along with their trust in these will increase their probability of adopting them.

T is influenced by F, which influences the IP. Any kind of business is based the value of T between the buyers and sellers. In case of electronic commerce, most of the time, the seller is not visible or known, which reduces the value of T and hence reducing the IP. However, SC varies in this

context with other form of e-commerce, as there is some knowledge and visibility of the seller, which increases the trust; from the hypothesis, it is also shown that trust itself is a strong indicator of intention to purchase. So it is important that to build the trust with the vendors, with system and with the media.

Ease of use in buying any good or services is an important aspect in a business transaction. If the consumer feels that it

is easy to buy from the system, he/she will adopt it. In case of some goods or services in countries like Oman, it is difficult to purchase or sell them from regular market due several factors like high rents, advertisement costs, etc. social commerce can be a good alternative in this case. Hence, it is recommended, that social commerce vendors should work for improving the perception of ease of use amongst the prospective customers.

PU is influenced by PEU and influences IP. The idea of usability increases the intention to purchase. Once the consumers are convinced that the system has usability, then they can adapt it. The Omani people are already convinced with the usefulness of the social media, so they can easily adapt it for conducting commerce through social media.

5. Conclusion

Our finding is restricted to Oman which is one of the developing countries in Asia. Similar researches regarding other developing nations can give more insight about the situation and the findings can be generalized. The models did not take into consideration about the moderating effects of other variables. The present study does not include the effect on demographic variables on purchase decisions.

References

Al-Adwan, A. S., & Kokash, H. (2019). The driving forces of facebook social commerce. *Journal of Theoretical and Applied Electronic Commerce Research*, *14*(2), 15–32. https://doi.org/10.4067/S0718-18762019000200103

Alkhaldi, F. M., Hammami, S. M., Kasem, S., Rashed, A., & Alraja, M. N. (2017). Enterprise System as Business Intelligence and Knowledge Capabilities for Enhancing Applications and Practices of IT Governance. *International Journal of Organizational and Collective Intelligence (IJOCI)*, *7*(2), 63–77. https://doi.org/10.4018/IJOCI.2017040105

Alkhariji, L., Alhirabi, N., Alraja, M. N., Barhamgi, M., Rana, O., & Perera, C. (2021). Synthesising Privacy by Design Knowledge Towards Explainable Internet of Things Application Designing in Healthcare. *Transactions on Multimedia Computing, Communications, and Applications*, 1–28.

Alraja, M. N. (2015). User Acceptance of Information Technology: A Field Study of an E-Mail System Adoption from the Individual Students' Perspective. *Mediterranean Journal of Social Sciences*, *6*(6 s1), 19–25. https://doi.org/10.5901/mjss.2015.v6n6s1p19

Alraja, M. N. (2016). The effect of social influence and facilitating conditions on e-government acceptance from the individual employees' perspective | Efekt Wpływu Społecznego Oraz Warunków Ułatwiających Akceptację E-Administracji Z Punktu Widzenia Indywidualnych Pracowników. *Polish Journal of Management Studies*, *14*(2). https://doi.org/10.17512/pjms.2016.14.2.02

ALraja, M. N., & Aref, M. (2015). Customer acceptance of e-commerce: Integrating Perceived Risk with TAM. *International Journal of Applied Business and Economic Research*, *13*(2), 913–921.

Alraja, M. N., & Chikhi, B. (2015). Perceived Factors affecting Customers Attitudes toward Electronic Shopping: an Empirical Study. *International Journal of Economic Research*, *12*(3), 815–823. Retrieved from http://serialsjournals.com/abstract/51627_17.pdf

Alraja, M. N., Farooque, M. M. J., & Khashab, B. (2019). The Effect of Security, Privacy, Familiarity and Trust on Users' Attitudes Towards the Use of IoT-based Healthcare: The Mediation Role of RiskPerception. *IEEE Access*, *7*, 1–1. https://doi.org/10.1109/ACCESS.2019.2904006

Alraja, M. N., Hussein, M. A., & Ahmed, H. M. S. (2021). What affects digitalization process in developing economies? an evidence from SMEs sector in Oman. *Bulletin of Electrical Engineering and Informatics*, *10*(1). https://doi.org/10.11591/EEI.V10I1.2033

Alraja, M. N., Khan, S. F., Khashab, B., & Aldaas, R. (2020). Does Facebook Commerce Enhance SMEs Performance? A Structural Equation Analysis of Omani SMEs. *SAGE Open*, *10*(1), 215824401990018. https://doi.org/10.1177/2158244019900186

Alraja, M. N., & Malkawi, N. M. M. (2015). E-Business adoption in banking sector: Empirical study. *Indian Journal of Science and Technology*, *8*(27). https://doi.org/10.17485/ijst/2015/v8i27/70739

Alraja, M. N., & Said Kashoob, M. A. (2019). Transformation to electronic purchasing: an empirical investigation. *TELKOMNIKA (Telecommunication Computing Electronics and Control)*, *17*(3), 1209. https://doi.org/10.12928/telkomnika.v17i3.9390

Alraja, M. N., Salim, B. F., Uddin, M. A., & Yousoof, M. (2016). The adoption of internet banking: Clients' perspective in Oman. *International Review of Management and Marketing*, *6*(4).

Aref, M., & Al-Shahri, S. A. A. (2018). Existing & Distance Education Trends: A Comparative Study. *Majan International Conference 2018,* Muscat, Sultanate of Oman.

Belwal, R., Al Shibli, R., & Belwal, S. (2020). Consumer protection and electronic commerce in the Sultanate of Oman. *Journal of Information, Communication and Ethics in Society*. https://doi.org/10.1108/JICES-09-2019-0110

Bugshan, H., & Attar, R. W. (2020). Social commerce information sharing and their impact on consumers. *Technological Forecasting and Social Change*, *153*, 119875. https://doi.org/10.1016/j.techfore.2019.119875

Chicha, E., Bouna, B. Al, Nassar, M., Chbeir, R., Haraty, R. A., Oussalah, M., … Alraja, M. N. (2021). A User-Centric Mechanism for Sequentially Releasing Graph Datasets under Blowfish Privacy. *ACM Transactions on Internet Technology*, *21*(1), 1–25. https://doi.org/10.1145/3431501

Chow, M., Herold, D. K., Choo, T. M., & Chan, K. (2012). Extending the technology acceptance model to explore the intention to use

664

Murtaza FAROOQUE, Shahrazad ALMARHOON, Shamma ALHARIZI, Aref MOHAMMED /
Journal of Asian Finance, Economics and Business Vol 8 No 5 (2021) 0657–0665

Second Life for enhancing healthcare education. *Computers and Education*, *59*(4), 1136–1144. https://doi.org/10.1016/j.compedu.2012.05.011

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, *13*(3), 319. https://doi.org/10.2307/249008

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, *35*(8), 932–1003. Retrieved from https://www.jstor.org/stable/2632151?seq=1

Farivar, S., Turel, O., & Yuan, Y. (2017). A trust-risk perspective on social commerce use: An examination of the biasing role of habit. *Internet Research*, *27*(3), 586–607. https://doi.org/10.1108/IntR-06-2016-0175

Farooque, M. M. (2018). *Problems and Prospects of Using social networking sites by the students of Management Institute*. Retrieved from https://www.researchgate.net/publication/328661637_Problems_and_Prospects_of_Using_social_networking_sites_by_the_students_of_Management_Institute

Farooque, M. M., & Aref, M. A. R. (2019). Use of Social Networking Sites in Academics: A Review. *Computer Reviews Journal*, *5*, 22–32. Retrieved from http://purkh.com/index.php/tocomp

Farooque, M. M., Khan, M. A. I., Abdul Rashed, M. A., & FarajAllah, T. K. B. (2020). Study Of Web Presence Of Omani Media Houses In Gcc A Data Science Prespective. *Allana Inst of Management Sciences, Pune*, *10*(2), 9–13. Retrieved from http://www.aimsjournal.org/abstract.php?article_id=8946

Gefen, D. (2000). E-commerce: the role of familiarity and trust. *Omega*, *28*(6), 725–737. Retrieved from www.elsevier.com/locate/dsw

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: AN integrated model. *MIS Quarterly: Management Information Systems*, *27*(1), 51–90. https://doi.org/10.2307/30036519

Gefen, D., & Straub, D. (2000). The Relative Importance of Perceived Ease of Use in IS Adoption: A Study of E-Commerce Adoption. *Journal of the Association for Information Systems*, *1*(1), 1–30. https://doi.org/10.17705/1jais.00008

Gefen, D., & Straub, D. W. (2004). Consumer trust in B2C e-Commerce and the importance of social presence: Experiments in e-Products and e-Services. *Omega*, *32*(6), 407–424. https://doi.org/10.1016/j.omega.2004.01.006

Gibreel, O., AlOtaibi, D. A., & Altmann, J. (2018). Social commerce development in emerging markets. *Electronic Commerce Research and Applications*, *27*, 152–162. https://doi.org/10.1016/j.elerap.2017.12.008

Hammami, S., Alraja, M. N., & Jamil, S. A. (2015). The role of it in enhancing productivity at higher education institutions from staff and students' Perspective-evidence from Oman. *Journal of Theoretical and Applied Information Technology*, *80*(3).

Hussein, M. A., Ahmed, H., & Alraja, M. N. (2017). The adoption of information and communication technology by small and medium enterprises in Oman: Case of Dhofar region. *Journal of Business and Retail Management Research (JBRMR)*, *11*(3), 64–71. Retrieved from http://www.jbrmr.com/admin/content/pdf/content_65013_17-04-22-11-45-45.pdf

Joo, Y. J., Lee, H. W., & Ham, Y. (2014). Integrating user interface and personal innovativeness into the TAM for mobile learning in Cyber University. *Journal of Computing in Higher Education*, *26*(2), 143–158. https://doi.org/10.1007/s12528-014-9081-2

K. Vengatesan, V. S., Sayyad, S. A., & Arif, M. (2018). Enhancing Empirical approach in teaching-learning using ICT. *International Journal of Pure and Applied Mathematics*, *118*(20), 2727–2734.

Kasem, S., Hammami, S., & Alraja, M. N. (2015). Elearning environment as a facilitator for knowledge creation using SECI model in the context of BA. *Journal of Theoretical and Applied Information Technology*, *80*(2).

Kemp, S. (2020). *Digital 2020: Oman — DataReportal – Global Digital Insights*. Retrieved from https://datareportal.com/reports/digital-2020-oman

khan, M. A. I., Abdul Rashid, M. A., & Farooque, M. M. J. (2020). Entrepreneurial intention to adopt and use fin-tech financial services during pandemic: case study of entrepreneurs in the gulf cooperation council. *International Journal For Innovative Research In Multidisciplinary Field*, *6*(12), 286–293.

Lam, H. K. S., Yeung, A. C. L., Lo, C. K. Y., & Cheng, T. C. E. (2019). Should firms invest in social commerce? An integrative perspective. *Information and Management*, *56*(8), 103164. https://doi.org/10.1016/j.im.2019.04.007

Lee, J. W., Becker, K., & Potluri, R. M. (2016). Antecedents of Corporate Adoption of Social Media and the Role of the Technology Acceptance Model in the Path. *Journal of Asian Finance, Economics and Business*, *3*(2), 67–76. https://doi.org/10.13106/jafeb.2016.vol3.no2.67

Liang, T.-P., Ho, Y.-T., Li, Y.-W., & Turban, E. (2011). What Drives Social Commerce: The Role of Social Support and Relationship Quality. *International Journal of Electronic Commerce*, *16*(2), 69–90. https://doi.org/10.2753/jec1086-4415160204

Malkawi, N. M. M. A., Alraja, M. N., & Alkhayer, T. (2010). Information Systems Auditing Applied Study at Banks Listed in the Damascus Stock Exchange Syria. *European Journal of Economics, Finance & Administrative Sciences*, (21), 119. Retrieved from http://connection.ebscohost.com/c/articles/52428507/information-systems-auditing-applied-study-banks-listed-damascus-stock-exchange-syria

Mittendorf, C. (2018). Collaborative consumption: the role of familiarity and trust among Millennials. *Journal of Consumer Marketing*, *35*(4), 377–391. https://doi.org/10.1108/JCM-12-2016-2040

Nambiar, S. D. (2019, February 15). *The Sultanate's e-commerce*. Retrieved from https://www.omanobserver.om/the-sultanates-e-commerce/

Naqvi, S. J., & Al-Shihi, H. (2014). Factors Affecting M-commerce Adoption in Oman using Technology Acceptance Modeling

Murtaza FAROOQUE, Shahrazad ALMARHOON, Shamma ALHARIZI, Aref MOHAMMED /
Journal of Asian Finance, Economics and Business Vol 8 No 5 (2021) 0657–0665

665

Approach. *TEM Journal*, *3*(4), 315. Retrieved from www. temjournal.com

Nguyen, T. P. L., & Nguyen, V. H. (2020). Factors Affecting Online Payment Method Decision Behavior of Consumers in Vietnam. *The Journal of Asian Finance, Economics and Business*, *7*(10), 231–240. https://doi.org/10.13106/jafeb.2020.vol7.n10.231

Pavlou, P. A., & Gefen, D. (2004). Building Effective Online Marketplaces with Institution-Based Trust. *Information Systems Research*, *15*(1), 37–59. Retrieved from https://www.jstor.org/stable/23015898?seq=1

Pham, H. C. (2020). Factors Affecting Consumer Goods Buyers' Choice in E-Commerce Sites: Evidence from Vietnam. *Journal of Asian Finance, Economics and Business*, *7*(11), 947–953. https://doi.org/10.13106/jafeb.2020.vol7.no11.947

Pu, P., Chen, L., & Hu, R. (2011). A user-centric evaluation framework for recommender systems. *RecSys'11 - Proceedings of the 5th ACM Conference on Recommender Systems*, 157–164. New York, New York, USA: ACM Press. https://doi.org/10.1145/2043932.2043962

Radner, R., & Rothschild, M. (1975). On the allocation of effort. *Journal of Economic Theory*, *10*(3), 358–376. https://doi.org/10.1016/0022-0531(75)90006-X

Rahman, A., Fauzia, R. N., & Pamungkas, S. (2020). Factors Influencing Use of Social Commerce: An Empirical Study from Indonesia. *Journal of Asian Finance, Economics and Business*, *7*(12), 711–720. https://doi.org/10.13106/JAFEB.2020.VOL7. NO12.711

Jamil, S. A., Rahman, A.& Aref, M. (2016). Oman E-Readiness: A Paradigm Shift For Businesses. *International Journal of Economic Research*, *13*(5), 2223–2233.

Sánchez-Franco, M. J., & Roldán, J. L. (2015). The influence of familiarity, trust and norms of reciprocity on an experienced sense of community: An empirical analysis based on social online services. *Behaviour and Information Technology*, *34*(4), 392–412. https://doi.org/10.1080/0144929X.2014.959455

Sayed, B. T., Jabeur, N., & Aref, M. (2008). An Archetype to Sustain Knowledge Management Systems through Intranet. *International Journal of Information and Communication Engineering*, *2*(638), 634–636. Retrieved from https://publications.waset.org/15728/an-archetype-to-sustain-knowledge-management-systems-through-intranet

Sharma, S., Menard, P., & Mutchler, L. A. (2019). Who to Trust? Applying Trust to Social Commerce. *Journal of Computer Information Systems*, *59*(1), 32–42. https://doi.org/10.1080/08874417.2017.1289356

Sheglabo, J., McGill, T., & Dixon, M. (2017). An investigation of the factors that impact the intention to adopt and use mICT in the Libyan construction industry. *Journal of Construction in Developing Countries*, *22*(1), 55–74. https://doi.org/10.21315/jcdc2017.22.1.4

Sohn, J. W., & Kim, J. K. (2020). Factors that influence purchase intentions in social commerce. *Technology in Society*, *63*, 101365. https://doi.org/10.1016/j.techsoc.2020.101365

Soundarapandiyan, K., & Ganesh, M. (2017). An Analytical View of Crude Oil Prices and Its Impact on Indian Economy. *IOSR Journal of Business and Management (IOSR-JBM)*, 23–28. Retrieved from www.iosrjournals.org

Tarhini, A., Alalwan, A. A., Shammout, A. B., & Al-Badi, A. (2019). An analysis of the factors affecting mobile commerce adoption in developing countries: Towards an integrated model. *Review of International Business and Strategy*, *29*(3), 157–179. https://doi.org/10.1108/RIBS-10-2018-0092

Tham, K. W., Dastane, O., Johari, Z., & Ismail, N. B. (2019). Perceived Risk Factors Affecting Consumers' Online Shopping Behaviour. *The Journal of Asian Finance, Economics and Business*, *6*(4), 246–260. https://doi.org/10.13106/jafeb.2019. vol6.no4.249

Turban, E., Outland, J., King, D., Lee, J. K., Liang, T.-P., & Turban, D. C. (2018). *Electronic Commerce: A Managerial and Social Networks Perspective* (9th ed.). Springer. https://doi.org/10.1007/978-3-319-58715-8_1

Uddin, M. A., Ahmar, F., & Alraja, M. N. (2016). E-Examinations for Management Students in Oman. *International Journal of Applied Business and Economic Research*, *14*(1), 87–95. Retrieved from https://papers.ssrn.com/abstract=2959732

Wang, Y., & Yu, C. (2017). Social interaction-based consumer decision-making model in social commerce: The role of word of mouth and observational learning. *International Journal of Information Management*, *37*(3), 179–189. https://doi.org/10.1016/j.ijinfomgt.2015.11.005

Yahia, I. Ben, Al-Neama, N., & Kerbache, L. (2018). Investigating the drivers for social commerce in social media platforms: Importance of trust, social support and the platform perceived usage. *Journal of Retailing and Consumer Services*, *41*, 11–19. https://doi.org/10.1016/j.jretconser.2017.10.021

Zhou, J., Zhang, B., Tan, R., Tseng, M.-L., & Zhang, Y. (2020). Exploring the Systematic Attributes Influencing Gerontechnology Adoption for Elderly Users Using a Meta-Analysis. *Sustainability*, *12*(7), 2864. https://doi.org/10.3390/su12072864