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THE GLOBAL GOALS

DETERMINANTS OF CONTINUOUS USAGE BEHAVIOR OF SOCIAL COMMERCE: A STUDY OF SMALL ONLINE VENDORS IN PAKISTAN

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ABSTRACT

Objective: The objective of this study is to investigate determinants of continuous usage behavior of small online vendors in social commerce under government support as moderator.

Theoretical Framework: Social Exchange Theory and TOE framework provide theoretical underpinnings of this study to understand the continuous usage behavior in social commerce.

Method: In this regard, data was collected from the small online vendors under convenience sampling. In this case, a survey approach was employed, and 500 questionnaires were distributed among the participants, out of which 392 were returned. Partially filled and incomplete responses were discarded and 376 useful responses were used for data analysis purpose.

Results and Discussion: Structural equation modeling has been used for data analyses through Smart PLS 4.0 software. All of the validity and reliability indicators for the measurement and structural models were found statistically fit.

Research Implications: According to path estimation, perceived usefulness, financial resources, and Security concerns have all been found statistically significant. In the case of moderation, the govt support has been proven a factor in mitigating the security concerns for continuous usage behavior of social commerce.

Originality/Value: This study investigated the unexplored determinants related to continuous usage behavior in the context of social commerce. Government support is tested for the first time as a moderator in the study. It has not been tested before in this context of small online vendors, that how government support moderates the small online vendors in conjunction with the TOE framework to social commerce continuous usage behavior.

Keywords: social commerce, small online vendors, perceived usefulness, financial resources, consumer pressure, social exchange theory, technology-organization-environment framework, Sustainable Development Goals (SDGs).

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1 INTRODUCTION

Social commerce has grown rapidly across the globe, most notably in emerging nations such as Asia and the Arab world. As social media and social networking sites have been more widely used, a new kind of online trade known as "social commerce" has developed in recent years. Due to its widespread use in businesses and people's lives, social commerce presents a plethora of study opportunities with potential theoretical and practical implications (Wang and Zhang, 2012). These factors have been explored extensively in the Western world; nevertheless, researchers in Pakistan have relatively scant focus while there are approximately 45 million Facebook users in Pakistan. Previously it was estimated that the e-commerce market in Pakistan was expected to expand rapidly; projections for FY18 at PKR 99.3 billion (compared to PKR 51.8 billion in FY17), a 92% YoY rise (Hanif, 2018). Online networking has changed the way people connect and communicate on the internet (Solangi, Al-Githami, Maitlo, and Shah, 2002). The world is moving towards online shopping and selling; thus, it is important to find out what factors affect to continue utilizing social media for business. It will help to understand and improve social commerce practices under various organizational, technological, and environmental factors (Iván Ventre, 2020).

S-Commerce is a relatively new phenomenon originating from Web 2.0 technology and social media, which has piqued the curiosity of many specialists. The quantity of publications on this specific issue has increased exponentially during the last ten years. These days, social commerce is a major area of emerging research (Lin, Li, & Wang, 2017). The user's online and offline experiences are different because of their social interactions with other users. Customers who shop online are cut off from genuine personal connection and kindness (Gefen, Karahanna, & Straub, 2003). High-street retailers see customers spending time in-store and interacting with staff; but, creating a socially engaged online business can be challenging (Kumar, Novak, & Tomkins, 2006; Park, Lee, & Han, 2007). More accurately, this fear is often fueled by the lack of human contact in online environments (Durkan, Durkin, Gillen, 2003). The online platform generates essential indicators such as the e-vendor's

credibility, customer feedback, and historical sales volume (Zheng, Chen, Zhang, & Wang, 2020).

The COVID-19 epidemic has left 920 SMEs and other small enterprises in Pakistan unable to make a profit and this posed a severe threat to the SMEs' continued survival (Hussain, Li & Sahibzada , 2022). Authorities have begun to recognize its potential and have taken a few actions, such as creating the IT Policy 2018 and the Punjab Information Technology Board (PITB), which provides young people with several free short courses focused on social commerce and technology. With the help of the Punjab Information Technology Board and the Youth Affairs & Sports Department, the e-Rozgar Program empowers youth and provides opportunities for online freelancing (pmyp.gov, 2023). Social commerce involves online communities that foster social connections to improve customer contact (Ali, Mukhtar & Mohamed,2019). Facebook receives no payment or seller fees for any of the services it provides to facilitate Marketplace sales (Khan, 2021). The factors impacting the behavior of both consumers and company owners have not yet been adequately studied in the context of under-developing nations such as Pakistan (Solangi,Al-Githami, Mitlo, & Shah, 2022). A study by Ahmad, Ahmad, & Abu Bakar (2018), found a substantial difference between enterprises that participate in social commerce and adopt social commerce usage behavior and small online vendors. It is crucial to investigate Pakistan's small online vendors' behaviors, owning to growing trends in social commerce. Furthermore, it is critical to evaluate the level of uncertainty that small online vendors have toward the adoption and continued usage of social commerce. Thus, this study will help to understand the determinants of continuous usage behavior in the field of social commerce. This study also contributes to United Nations Sustainable Development Goals (SDGs) namely, “Decent work and Economic growth” by enabling and creation of efficient employment oppurtunities for small online vendors to start thier businesses from a scarce amount of capital and generating business and employment oppurtunities.These small online business are a part of broad horizon of economic growth and contributes specially where there is a large ratio of unemployment rate. Minimizing unemployment rate and generating economic activity also realtes to other SDGs goal ‘Industry,innovation and

infrastructure, by creating a industry of small online vendors through innovation of efficent online business model.

2 THEORY AND HYPOTHESES

2.1 SOCIAL EXCHANGE THEORY

The SET conceptual model, which emphasizes intrinsic rewards, is among the most important ones for understanding behavior in the workplace. The goal of the social exchange theory is to explain human behavior in social interactions by positing two distinct assumptions from the social exchange theory. Furthermore, a study conducted in 2007 by Lin, (2007) revealed that participants would only be open to sharing their knowledge if the perceived benefits outweighed the drawbacks, such as the time commitment. Previous research has shown how the two incentives differ from one another. According to Chang (2018), the social network theory confirms the influence of social networks on tourism development attitudes and suggests that social networks play distinct roles in promoting tourism attitudes. Thus, the way a customer reacts to a vendor's attempts at persuasion may have an impact on the behavioral intentions of an s-commerce user. Businesses continue to invest more in digital platforms and online promotion, but they still lack the expertise on how to properly persuade customers (Kwon, Mai, & Peng, 2020). As Urbonavicius, Degutis, Zimaitis, Kaduskeviciute, & Skare, (2021) emphasized customers are forced to provide personal information as a result of web marketing's shift towards personalized offers and can help businesses to improve their profitability. Urbonavicius *et al.*, (2021) examined this matter from the standpoint of Social Exchange Theory (SET), identifying online shopping and social networking as the two types of social exchange.

2.2 PERCEIVED USEFULNESS AND CONTINUOUS USAGE BEHAVIOR

The perceived utility has a direct effect on behavioral intention to use the targeted technology (TOE) framework. A previous study discovered that

behavior is positively impacted by new technology's perceived utility (Elkaseh, Wong & Fung, 2016).

A few instances of how perceived usefulness has been extensively studied in the literature utilizing different technologies are blog learning (Wang, Pauleen, & Zhang, 2016), mobile instant messaging (Gloria & Achyar, 2021), online travel services, and mobile service providers. There hasn't been a lot of empirical research on SMEs (small and medium-sized businesses). Using the TOE (Technology, Organization, and Environment) as the theoretical framework, it can be assumed that perceived utility in the technological situation can be the most strongly factor to use social commerce (Abed, 2020).

H1: **Perceived usefulness is positively related and has a significant impact on continuous usage behavior**

2.3 FINANCIAL RESOURCES AND CONTINUOUS USAGE BEHAVIOR

Financial resources refer to the funds needed for firms to make use of the e-marketplace and social commerce. Additional adoption-related projects are also supported financially. Maduku's study examined the amount of funding available to organizations to incorporate new technology (Maduku, Mpinganjira, & Duh, 2016). Many organizational context components, such as "firm size," "global reach," and "financial resources," are pertinent to understand how the organizational environment influences the adoption of electronic commerce (Baker, 2012). Lack of funding for overhead costs, equipment requirements (mobile phone, laptop, PC), and other expenses related to keeping product inventories may be a hindrance to the broad use and acceptance of social commerce (Singh, Supriya, & Joshna, 2013). Thus, based on above argument following can be proposed:-

H2: Financial resources contribute significantly and have a significant impact on social commerce continuous usage behavior

2.4 SECURITY CONCERN AND CONTINUOUS USAGE BEHAVIOR

Customers' pressure and encouragement, along with a few other consumer-organization relationship attributes like trust and dedication, have a significant impact on how quickly businesses adopt new technologies. Providing electronic customer services that allow for more interactive connections with clients to meet their different requirements and expectations has been identified as a key factor in the adoption of technology in businesses (Maduku *et al.*, 2016). Customers who trust e-commerce might not necessarily trust s-commerce (Kim & Park, 2013). Previous research by Hong & Burtch, (2010) found that knowing online social networking helps small online sellers thrive. This is especially true for startups, which are responsible for their relative novelty in the market. According to Wongkitruenga & Assarut, (2018) trust is an important element that influences the acceptability of social commerce. Because of the many incidents of identity theft and payment information misuse, consumers are advised not to utilize such information online. Customers in Pakistan are likewise worried about the safety of their electronic payment details (Adnan, 2014). However, consumers who pay online using cash on delivery (COD) claim to feel safe doing so. Halaweh, (2017) also discovered that one of the key factors affecting consumers' intent to utilize COD in online social commerce is their impression of security. It is also reasonable to assume that COD users in Pakistan feel safe from online scams. If consumers feel safe from online fraud, they might decide to use COD for purchases. Given the importance of security issues, which also influence the behavior of small online suppliers regarding continuous usage, it is proposed:-

H3: Security concerns is negatively related to continuous usage behavior in social commerce

2.5 MODERATING ROLE OF GOVERNMENT SUPPORT

The acceptance and implementation of social commerce are significantly impacted by government laws governing technology use. For example, due to security concerns, authorities keep a careful eye on the social video-sharing

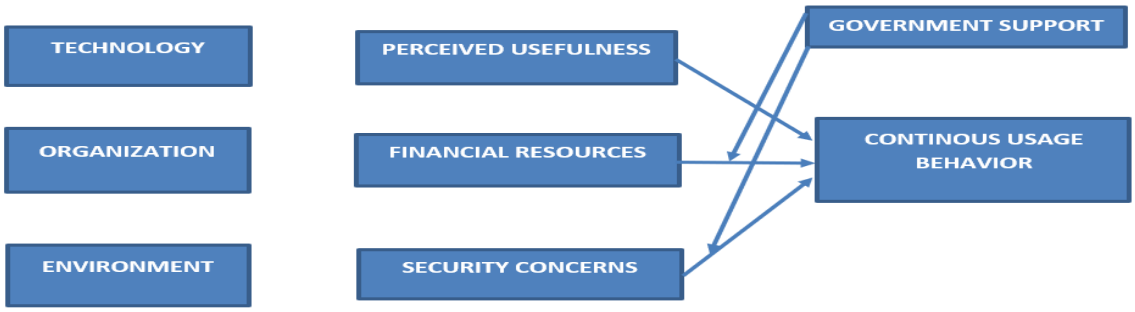
website TikTok and may eventually implement a ban (Fouskas, Roy-Mukherjee, Huang, & Udeogu, 2021). Previous research indicates that under government support such as the availability of technology service providers, government laws governing technology use, and the degree of market competition all have a significant impact on the adoption and use of social commerce (Huang & Benyoucef, 2013). Government laws governing technology use, the level of competition in the market, and the availability of technology service providers all have a significant impact on the adoption and use of social commerce (Huang *et al.*, 2013), based on the above argument following hypothesis are proposed:-

H4: Government support positively moderates the relationship between financial resources and continuous usage behavior

H5: Government support positively moderates the relationship between security concerns and continuous usage behavior

Figure 1

Research Framework



3 METHODOLOGY

A cross-sectional research design was used. Respondents were from the service industry (social commerce) and approached through convenience sampling technique to collect data. A sample of 500 respondents was contacted in this regard from Lahore, Pakistan (Hayat, 2023). This sample size was aligned with the previously recommended criteria as suggested by Krejcie & Morgan (1970). In this regard, 392 questionnaires were returned, after discarding incomplete and missing responses, the remaining 376 questionnaires were utilized for the final data analysis. Prior consent was obtained from the small vendors before conducting surveys on a wide scale. Study objectives and the

purpose of informed consent were explained to the respondents. They were assured of confidentiality and anonymity of the data to reduce common method biases (Ng & Feldman, 2013).

Measures:

Perceived usefulness, the study's independent variable, has been operationalized using six items from Venkatesh & Davis, (1996). The items scale adopted from the study of Scupola, (2014) was used to measure financial resources, while the scale adopted from Wu, Mahajan, & Balasubramanian, (2003) was used to operationalize consumer pressure. Similarly, government support which is a moderating variable, is operationalized using a five-item scale from the study of Pearson & Grandon, (2005). Similarly, five items from the study of Davis and Venkatesh (1996) were followed to measure continuous usage behavior in social commerce.

Respondents' demographic data was also obtained and 57% of respondents were male and 43% were female. Most respondents are under 40 years of age, whereas 51% of respondents were business owners and 49% were employed. In a similar vein, 63% of respondents were from the service industry, with the remaining respondents coming from the manufacturing sector (11%), wholesale (18%), and retail sector 8%.

4 RESULTS AND DISCUSSIONS

Given the complexity of the study constructs, a multivariate data analysis model was used in this investigation. As advised by Sarstedt *et al.* (2014), a structural equation modeling approach based on partial least squares (PLS-SEM) was employed for this purpose. Even if there have been few studies on social commerce behavior in the past, there is still a need to explore, so using a partial least square approach was the best available option (Ainin, Parveen, Moghavvemi, Jaafar, & Mohd Shuib, 2015; Solangi *et al.*, 2022).

Table1

Reliability and Validity

Construct	*Cronbach's alpha*	*rho_a*	*rho_c*	*AVE*
CUB	0.787	0.815	0.856	0.549
FR	0.866	0.872	0.904	0.654
PU	0.835	0.858	0.881	0.598
SC	0.871	0.890	0.911	0.719

SEM is assessed based on measurement and structural model, as advised by Hair Jr *et al*. (2016). First, the validity and reliability of the measurement model were evaluated in this regard. First, the measurement model's outer loadings were evaluated, and items with poor outer loadings were dropped from further examination (loadings less then threshold value of 0.708). Due to poor outer loading, one item SC4 from the construct security concerns has been dropped.

Some items, however, have lower outer loading values, even though they were still making a considerable contribution to the model AVE (i.e., AVE was larger than 0.50, sharing more than 50% of the construct's variation). All the constructs showed strong reliability when viewed from the perspectives of validity and reliability (see table 1), and it was found that all the constructs had reliability values more than 0.60 in terms of alpha, composite reliability, and rho-A. As a result, it was found that every indicator was statistically fit and showed a good level (Mepalle and Mela, 2002).

Table 2

Outer loadings

Indicator	*CUB*	*FR*	*PU*	*SC*	*VIF*
CUB1	0.552				2.055
CUB2	0.760				2.423
CUB3	0.854				3.673
CUB4	0.823				3.823
CUB5	0.674				1.522
FR1		0.849			2.994
FR2		0.880			2.861
FR3		0.764			1.922
FR4		0.725			1.658
FR5		0.814			2.908
PU1			0.768		1.890
PU2			0.691		2.093
PU3			0.736		2.000
PU4			0.859		2.844
PU5			0.801		2.764

SC1	0.842	4.289
SC2	0.849	4.494
SC3	0.900	2.770
SC5	0.798	2.076

Discriminant validity was evaluated using the square root of AVE in accordance with the recommendations of Fornerl-Larker (1981) and the correlations of the relevant constructs (Hair, Sarstedt, Matthews, & Ringle, 2016). As a result, it was found that, according to table 3, the square root of the average variance of each study construct was greater than the correlation value in each row and column.

HTMT criteria is another tool we use to evaluate discriminant validity (Table 3). It shows that all the ratios between the research constructs are smaller than 0.90 in this case.

Table 3

Discriminate validity (Fornell-Larker Criteria)/HTMT Ratio

Construct	*CUB*	*FR*	*PU*	*SC*
CUB	***0.741***	0.601	0.609	0.480
FR	0.499	***0.809***	0.641	0.379
PU	0.528	0.580	***0.773***	0.494
SC	-0.414	-0.325	-0.432	***0.848***

Note: Square Root of AVE of respective constructs is reported in diagonal values while the values above the diagonal values are HTMT ratios.

Two criteria are used for HTMT: one is conservative, and the other is liberal. The HTMT ratio should be less than 0.85 for the conservative while less than 0.90 for the liberal criteria. Both cutoff points were met as shown in Table 3.

Table 4

f-Square, R-Square, and Adjusted R-Square (Continuous Usage Behavior)

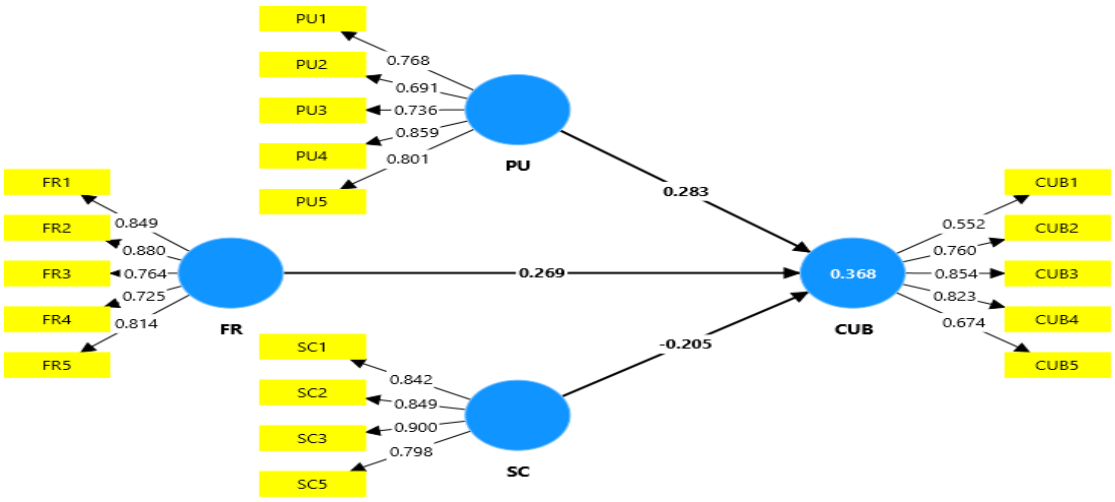
Construct	*f2*	*R-square*	*R-square adjusted*
CUB	-	0.368	0.363
FR	0.075	-	-
PU	0.076	-	-
SC	0.053	-	-

According to the coefficient of determination, perceived usefulness, financial resources, and consumer pressure were found to account for 37%

variation in continuous usage behavior (Hair Jr *et al.*, 2016). Moreover, an acceptable level of effect size was observed. The predictive relevance of the model using Q^2 was assessed, which was greater than zero (refer to Figure 2), indicating a good predictive relevance (Geisser, 1975).

Figure 2

Direct Hypotheses Testing



4.1 HYPOTHESES TESTING AND DISCUSSION

Table 5

Direct Hypotheses Testing

Hypotheses				*Beta*	*t*	*p*	*Status*
H1	Perceived Behavior	Usefulness→Continuous	Usage	0.283	5.277	0.000	***Supported***
H2	Financial Behavior	Resources→Continuous	Usage	0.269	5.835	0.000	***Supported***
H3	Security Behavior	Concerns→Continuous	Usage	-0.205	3.885	0.000	***Supported***

Table 6

Moderation Hypotheses Testing

Variable		*Coeff*	*SE*	*t*	*P*	*F*	R^2	R^2 *change*
	Financial resources	0.584	0.661	3.296	0.00			
H4	Government support	0.123	0.177	0.707	0.48	37.3	0.23	0.001
	Interaction FR*GS	-0.044	0.046	-0.944	0.35			
*** p < 0.05**								
Variable		*Coeff:*	*SE*	*T*	*P*	*F*	R^2	R^2 *change*
	Security concerns	-0.700	0.175	-3.99	0.00			
H5	Government support	-0.26	0.103	-2.516	0.01	28.61	0.19	0.01
	SC*GS	0.103	0.456	2.221	0.03			

4.2 DISCUSSION AND FINDINGS

The empirical findings support the notion that perceived usefulness has a positive effect on attitudes and behaviors related to continuous social commerce usage. These results are supported by social exchange theory Blau, (1964), and it can be safely concluded that social attitude regarding usefulness has a favorable impact on intentions for social commerce behavior. These findings are in connection with (Lin, 2007). Moroever, these findings also support the notion that individuals would inclined to use social commerce if the perceived benefits/usefulness outweighed the cons (Elkaseh, Wong & Fung, 2016). Thus, perceived usefulness has a positive impact on social commerce usage and it plays a critical role in motivating small online vendors to engage in continuous social commerce usage. The impact of financial resources on continuous usage behavior in social commerce has been found positive and statistically significant. Most of the respondents in this study were from small organizations, majorly having a single or two employees working as owners and having necessary financial resources including equipment, internet facility, and reasonable amounts needed to run their online businesses without requiring a large investment. This is further corroborated by Baker's (2012) earlier research, which argues that various organizational context components, such as "firm size," "global reach," and "financial resources," as contextual factors that influence behaviors. The assumption that security concerns have a negative impact on attitudes and behaviors associated with continuous social commerce usage is supported in this study.

Vendors who likely to have high security concerns in social commerce,would try to avoid using it. Thus security concerns have a negative effect on continuous usage behavior and lead to resistance in usage. This is in accordance with previously published research by authors (Pankomera & Greunen, 2019). The possible reason for this might be security concerns and a lack of technological literacy being the main obstacles preventing small online vendors from using social commerce in business. Based on the findings, this study supports the notion that security issues are a significant deterrent for small online businesses looking to participate in ongoing social commerce.

To test the moderating effect of government support, the relationship between financial resources and continuous usage behavior was investigated, as suggested by Hayes ,(2012) using the PROCESS Macro model 1 through SPSS. According to statistical findings, as table 6 illustrates, government support does not alter the relationship between financial resources and continuous usage behavior in social commerce ($p>.05$). These results contradict those of the earlier research, necessitating further research to determine the causes of this inconsistency. The absence of government funding for small businesses in Pakistan may be one factor contributing to this inconsistency. According to (Bagh, Arif, Liaqat, & Razzaq, 2017), small businesses in Pakistan encounter difficulties obtaining government loans because of the high interest rates. Because a high interest rate can negatively impact total revenue by raising the cost of capital. Additionally, (Taiminen & Karjaluoto, 2015) indicate that while using and embracing the digital channel, small enterprises' growth was shown to be hindered by a lack of cash and financial resources.

The relationship between security concerns and continuous usage behavior under the moderating role of government support was tested using the PROCESS Macro model 1 for SPSS, as suggested by Hayes (2012). Table 6 illustrates how statistical results indicate that the previously negative relationship between security concerns and continuous usage behavior was altered in the presence of government support. This change was also significant ($p<.05$). These results are supported by previous literature (Chundakkadan & Sasidharan, 2023);(Barrech, Aslam, Manzoor, & Ahmed, 2023; Hussain, Li & Sahibzada, 2023; Nadeem, Ali, Rehman, & Saarinen, 2024; Nazir & Khan, 2024).

Thus, indicating a solution to address the issues related to the security concerns in social commerce.

4.3 LIMITATIONS AND FUTURE DIRECTIONS

There are also a few possible limitations. First, the operationalization of the study constructs was limited to data from small online vendors in the service sector. Thus, additional research on social commerce constructions should be considered in the future (Sharji, Ahmad, & Abu Bakar, 2017). In a similar vein, collecting a larger sample size in future studies would provide more deeper insights. Including responders from different sectors can yield more insightful results. Deeper insights can be obtained by including additional mediating and moderating variables. Moreover, context-specific studies can also be conducted in other different countries as well (Amina Talat, 2018).

5 CONCLUSION

Based on the study's empirical findings, it can be inferred that small online vendors believe their needs for social commerce are satisfied when there is a high level of government support. Small online vendors can be encouraged to adopt social commerce by enhancing government support. The government can provide financial resources to small vendors to improve social commerce usage which would ultimately help to address the sustainable development goals. Furthermore, small vendors should be encouraged to engage in social commerce by realizing the importance and usefulness of social commerce.

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