

**Social Commerce Trust Factors and Users' Perspectives: A
Study in UAE Based on Trust-Extended Technology
Acceptance Model**

عوامل الثقة في التجارة الاجتماعية ووجهات نظر المستخدمين: دراسة في دولة
الإمارات العربية المتحدة على أساس نموذج قبول التكنولوجيا الموسع الذي يشمل
الثقة

by

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**Dissertation submitted in fulfilment
of the requirements for the degree of
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at
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Abstract – English

Nowadays, social commerce has been turned into the most interactive and the most convenient way in online shopping. Despite having multiple risks when performing a purchase through social networks, yet it is becoming the trend of the era. For that, the significance of trust has arisen along with the need to recognize the elements that influence trust in social commerce. These basic elements were identified as familiarity, electronic word-of-mouth, high knowledge in internet and social networks and integration between ecommerce and social commerce.

The aim of this research study is to investigate the factors affecting UAE people's trust in social commerce and have a closer look on users' points of view when making a purchase process over social networks marketplaces. In order to accomplish this goal, a quantitative survey was carried out and the results were analyzed which provided us with an extensive vision about the perspectives of the respondents and the socio-technical components that affect users trust in social commerce.

Keywords:

Technology Acceptance Model (TAM), Trust-Extended TAM, Social Commerce, Electronic Word-of-Mouth, Social Commerce Components (SCC).

نبذة مختصرة

في أيامنا هذه، تحولت التجارة الاجتماعية إلى أكثر الطرق تفاعلية وأكثر ملاءمة في التسوق عبر الإنترنت. على الرغم من وجود مخاطر متعددة عند إجراء عملية شراء عبر الشبكات الاجتماعية، إلا أنه أصبح اتجاه العصر. لذلك، نشأت أهمية الثقة مع الحاجة إلى تحديد العناصر التي تؤثر على الثقة في التجارة الاجتماعية. تم تحديد هذه العناصر الأساسية على أنها الألفة، والحديث الإلكتروني المتداول، والمعرفة العالية في الإنترنت والشبكات الاجتماعية والتكامل بين التجارة الإلكترونية والتجارة الاجتماعية.

الهدف من هذه الدراسة البحثية هو استكشاف العوامل التي تؤثر على ثقة شعب الإمارات في التجارة الاجتماعية وإلقاء نظرة فاحصة على وجهات نظر المستخدمين عند إجراء عملية شراء عبر أسواق الشبكات الاجتماعية. من أجل تحقيق هذا الهدف، تم إجراء مسح كمي وتحليل النتائج التي زودتنا برؤية واسعة حول وجهات نظر المستجيبين والمكونات الاجتماعية والتقنية التي تؤثر على ثقة المستخدمين في التجارة الاجتماعية.

الكلمات الدالة:

نموذج قبول التكنولوجيا، نموذج قبول التكنولوجيا الموسع الذي يشمل الثقة، التجارة الاجتماعية، الحديث الإلكتروني المتداول، مكونات التجارة الاجتماعية.

Dedication

I want to express my gratitude towards my first teacher, my source of inspiration and the person who always encourages me to continue learning and seeking a higher academic degree; My Father.

This thesis is dedicated to him and to my husband who has been supporting me in every step since I started my masters study and tried his best to assist me, and stood by my side all the way till I finished it.

In addition, I want to thank every single person from my family and friends who were there for me and provided their constant support throughout the years of study and all the way to finish this dissertation research.

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Chapter 1: Introduction

1.1. Overview and Motivation

Currently, social commerce research arena is distinct and dominant. However, there is very less studies related to social commerce topic especially in the UAE as it is still considered an under consideration novel technology and requires continuous development and research. Such technology in the beginning of its dissemination faced a lot of doubts or hesitation or even rejection by new users, as it is the situation with any new technology. Here comes the role of trust; where all these negative perspectives diminish when we figure out the main aspects that influence the degree of trust in social commerce.

Consequently, from this standpoint we initiated this research study to have a wider look on trust in social commerce, and the socio-technical elements that affect the trust in dealing with social networks.

1.3. Aims and Objectives

Our goal of this study is to inspect social commerce trust factors. Another objective is to get to know the UAE people's points of view about these factors and how they affect their trust levels in social commerce. Moreover, we'll discuss the influence these factors have on UAE people's shopping experience through social networks marketplaces.

We will be examining some of the socio-technical factors that have a fundamental, huge and direct impact on UAE people's trust in social commerce. These factors are Familiarity, e-Word of mouth, High internet knowledge and Integration. These four elements will be discussed in detail in the subsequent sections.

1.4. Research Problem

In our study we adopted the trust-extended Technology Acceptance Model (TAM) as a theoretical foundation for our study. Trust-extended TAM includes trust as an additional variable which influences consumers' intentions and perspectives to use a new technology. Thus, we are going to investigate the factors affecting trust in social commerce. Therefore, our study discusses and trying to answer the following research questions:

- What are UAE people's perspectives about trust factors?
- How these factors affect UAE people's trust?

1.5. Dissertation Structure

This dissertation is divided into five chapters. The first one is an introduction which provides a quick overview about the motivation and the objectives of the research study, it also includes the research questions.

Secondly, the literature review chapter comprises background information about the topic and main points that it is based on.

Third chapter consists of explaining the methodology and tools used for implementing the survey and analyzing the results.

The fourth one contains the survey responses' analysis and the implications derived from the collected results.

Finally, conclusion and future work are discussed in the fifth chapter.

Chapter 2: Literature Review

2.1. Introduction

Nowadays, social commerce in UAE is expanding and gaining high popularity more than before. This can be due to the high usage of social media by UAE people. Al-Jenaibi (2011) concluded that people in UAE are having the skills of using multiple social networks with good knowledge, and they use these platforms to obtain different types of information. Moreover, in Khaleejtimes (24 January 2014) it was indicated that “In the UAE alone, the number of Internet users is as high as 99 per cent, and online shoppers now represent 62 per cent of the population”.

As a result from the previous studies, we come to know that a high percentage of UAE population have an experience with online shopping and at least have a basic knowledge in using the internet and social media.

But our main concern here is to investigate the trust elements that influence people to use social networks as a marketplace. Because most studies in UAE didn't investigate the trust issue or even the customer side perspectives. But instead, available studies help organizations to deal with customers as these studies stand on the firms and organizations side and they discuss company or seller performance, outcome, marketing and customer retention problems only.

However, so far there is no clear study found in UAE that is related to trust factors on social commerce from information technology perspective. In this regard, we are going to investigate the subject deeply and try to find answers to our research questions.

2.2. Background

2.2.1. Technology Acceptance Model (TAM)

The first development of the Technology Acceptance Model (TAM) was done by Davis (1985, p.73) who concludes that “The technology acceptance model is intended to provide a valid theoretical explanation of what motivates people to use computer systems”. As Davis, Bagozzi and Warshaw (1989) indicate that TAM has proposed two motivational variables that affect people’s behavior toward using a new technology. These variables are perceived usefulness and perceived ease of use.

TAM has been widely used in the e-commerce field research studies, and there is no doubt that it has provided a basis for understanding people’s intentions to make an online purchase. However Ha and Stoel (2009, p.2) confirm that “TAM provides a useful foundation for research investigating consumer acceptance of online shopping”. But, on the other hand Ha and Stoel (2009, p.2) emphasize that “the original TAM variables may not adequately capture key beliefs influencing consumers’ attitudes toward e-shopping”.

So, in order to adapt with the advancing technologies, there were several enhancements to the TAM. It was continuously under research and expanded to include the latest contexts. Moreover, many variables were added to the model in addition to the perceived usefulness and perceived ease of use depending on the study domain.

2.2.2. Trust-extended TAM

Van der Heijden and Verhagen (2004) presented trust as an additional TAM variable that has a higher influence on people's attitude to use new technology more than perceived ease-of-use and perceived usefulness.

Furthermore, many research studies have used the trust-extended TAM to investigate users' attitude towards multiple e-commerce related services. One research study has investigated online auctions services (Li, Chung & Fiore 2017). Another research study examined trust-extended TAM in social shopping topic (Teh & Ahmed 2012). Also, a trust-extended TAM research was done on mobile payment solutions (Dahlberg, Mallat & Öörni 2003). And, a study was done for the use of online shopping with older customers (McCloskey 2006). Thus, we can find that the trust-extended TAM is involved in understanding consumers' behavior towards e-commerce related technologies and services, as the online purchasing process holds a high level of risk and purchasers needs to look for a trustworthy environment. Consequently, trust-extended TAM is considered a suitable theoretical framework for our study.

2.2.3. Social commerce

Social commerce is a new term that has arose after the development of Web.2.0 technologies. However, it has gained widespread popularity lately. The term social commerce is derived from e-commerce which is the expression that defines the buying and selling process through the internet over online websites. On the other hand, social commerce is slightly different as it is concerned with buying and selling through social media platforms. This is considered the basic and general definition like what Linda (2010, p.2213) presented "Social commerce is the use of social media, in the context of e-commerce, to assist with buying and selling products and services online. It evokes the fusion of two big digital trends, e-commerce and social media.". So, in other words we can say that social commerce is the combination of e-commerce and social networks. Likewise, Gatautis and Medziausiene (2014, p.1236) defines social

commerce as “Online social networks deployment for sale activities”. Moreover, Hajli (2015) suggests that e-commerce has been expanded to social commerce which was done by using social media so the consumers will be able to communicate. Again, Hajli (2015) highlights that social networks distinguish between e-commerce and social commerce.

Broadly, Zhou, Zhang and Zimmermann (2013, p. 61) emphasize that social commerce “involves the use of Internet-based media that allow people to participate in the marketing, selling, comparing, curating, buying, and sharing of products and services in both online and offline marketplaces”. As a result, we can see that the social commerce enabled the customers to integrate online all the means of physical shopping that e-commerce is not able to provide, and much more.

So, we can conclude from the above opinions that social commerce is considered a wider branch of e-commerce that comprises using social networks. Moreover, Social commerce is composed of social interactions that facilitate and improve the buying and selling experience. This explanation is also supported by Liang and Turban (2011). Whilst, Zhang and Benyoucef (2016) propose that the definition of social commerce is unclear and it is hard to define what actually the social commerce is.

However, we have another point of view about what the social commerce can be described as. E-commerce websites like Amazon for example can also relate to social commerce. Owing to the fact that such websites contain social interactions represented in sharing, ratings and reviews. Lu, Fan and Zhou (2016, p. 225) confirm this idea by this definition of social commerce “Social commerce is a new evolution of e-commerce that combines the commercial and social activities by deploying social technologies into e-commerce sites”. Such social technologies are social commerce components (SCC)

which will be discussed later in this research. Therefore, SCC are the main elements that distinguish between social commerce and e-commerce (Linda 2010).

Thence, social commerce can be described as an environment where people or users are the main components unlike e-commerce where the products are the major core elements. Whereas, there has to be a lot of research and work in order to enhance e-commerce to have the customers as main elements instead of the products (Taheri and Shourmasti 2016).

2.2.4. Trust

The huge advancements in e-commerce followed by the widespread of social commerce are undeniable. As a result, there is a need to find a way for distinguishing the online e-commerce websites and social platforms depending on their trustworthiness, which should be done based mainly on past experiences and having enough knowledge in this matter. Trust has become a major component of the online or social shopping process (Hajli 2015). Some research studies explained that because of the absence of face-to-face interaction and not being able to physically see the products when shopping online; users feel uncertain and not willing to take the risk of online shopping, for that the trust became important (Li, Chung & Fiore 2017) and (Ha and Stoel 2009). Moreover, consumers' willing to participate in social commerce is affected directly by trust (Teh and Ahmed 2012).

Trust can be defined as Othman et al. (2019, p. 3) described "Trust is the willingness to accept the unpredictable consequences brought about by the third party behaviors". However, the more the user trusts a technology, the more he or she will believe it is useful and will try to use it and gain benefit from it. As Hajli et al. (2017, p. 28) pointed

out that “The more customers trust the platform, the more likely they are to engage in the purchase process”. On the other hand, customers participate in social networks and get connected with other users. So, a level of trust is being built between these connected users (Swamynathan et al. 2008). Also, adding social networks features to e-commerce websites should increase trust level between buyers and sellers (Swamynathan et al. 2008).

Subsequently, there is a lot of social networks’ elements that affect users’ trust level and have direct influence on consumers to participate in the purchase process.

2.2.5. Familiarity

Being familiar with a social media platform is the main motivation that prompts the users to make a purchase through it. As usually people are cautious of any new technology that they are not used to, and most of the time they prefer not to take the risk and try it. Gibreel, AIOtaibi and Altmann (2018) affirm that establishing trust in social commerce is remarkably affected by familiarity. Likewise, Gefen, Karahanna and Straub (2003) mentioned the same. Also, a study emphasized the importance of familiarity and it was concluded that “When rules and customs are not sufficient, people rely on trust and familiarity as primary mechanisms to reduce social uncertainty” (Gefen & Straub 2004, p. 407). Moreover, Hajli (2012) suggests that trust in the online seller is increased when the user has a high degree of familiarity. Yet, Hajli et al. (2017) add that the familiarity with a social network and high involvement in that network usually lead to buying through it.

Thus, familiarity plays a prominent role in impacting trust and it is a noteworthy element to consider for new technologies in general and for our topic - social commerce - in particular.

2.2.6. e-Word of Mouth

Electronic word-of-mouth (eWOM) is defined as “any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet” (Hennig-Thurau et al. 2004, p. 39). Thus, we can get other customers’ opinions and points of view about a product or seller through their interactions on the social platforms represented in comments, reviews, follows, likes, ratings, recommendations and referrals. These interactions are considered social commerce components or constructs (SCC), which can be defined as Hajli (2015, p. 183) states that “SCCs are forums and communities, ratings and reviews and referrals and recommendations”. Hence, because of the SCC users become more interactive on social networks, and their familiarity with the social networks increases. So, these constructs have a direct impact on consumers’ trust level and intention to buy (Hajli 2012), (Hajli 2015) and (Hajli et al. 2017). Additionally, e-word of mouth has a very significant role in affecting the level of trust and the opinion of the user (Liang & Turban 2011) and (Gibreel, AlOtaibi & Altmann 2018).

Besides, even for those who find it difficult to purchase an item online, customers are subject to change their minds when it comes to online shopping if they got a positive opinion from a friend (Hajli 2012). Afrasiabi and Benyoucef (2011, p. 71) indicates that “human psychology suggests that people are interested to own what their friends have, whether they need it or not”. On the other hand, when it is hard to find a friend who supports a product on social networks, users try to find positive comments and reviews

of the other anonymous consumers in order to get a closer look on the level of trustworthiness of that product or seller. Accordingly, the more the other consumers' opinions are positive, the more the user's level of trust increases.

2.2.7. High Internet Knowledge

Generally, having enough knowledge in any technology prior to using it will make it easier to deal with this technology, and somehow could increase the user's trust level in it. Corbitt, Thanasankit and Yi (2003, p. 205) confirm that "the more experiences one acquires on the web, the less important the functional barriers to online shopping". So, the barriers fade gradually with increasing internet knowledge and online shopping experiences. In addition, Corbitt, Thanasankit and Yi (2003) add that consumers are motivated to shop online if they have previous online knowledge. And with increasing previous knowledge and experience the users have, their online shopping rate will increase. As a result, being used to making online purchases regularly is strongly related to a high trust in online shopping (Corbitt, Thanasankit & Yi 2003).

Moreover, previous experience with physical business store could affect the consumer's trust in this business social commerce account and vice versa (Chow & Shi 2014). Also, Chow & Shi (2014) imply that user experience in social commerce is formed based on the interaction with other users, while in e-commerce it is formed based on the previous purchase processes.

Therefore, we can say that trust in social commerce is affected by having internet knowledge and prior online purchase experience.

2.2.8. Integration

Integration mainly is about the relationship between e-commerce and social commerce. There are two perspectives for what integration means. The first perspective is discussing the addition of e-commerce to social networks through the created social networks marketplaces and business pages or communities that sell the company's products or at least introduce the products and provide a link to their e-commerce websites. The other perspective investigates how adding social interactions such as reviews, ratings and sharing to e-commerce websites makes them part of social commerce. Above both ideas and the differences between them were introduced in some research studies such as (Bhat & Singh 2018), (Hajli 2015) and (Liang & Turban 2011).

Social commerce can be considered more preferred over social networks than on the e-commerce websites that include the social interactions. This can be due to the fact that Guo, Wang & Leskovec (2011, p. 157) highlighted as "Basic behavioral psychology drives consumers to value and trust their friends' purchasing decisions more than anonymous opinions". So, a social network user may have mainly family and friends or even known people on their friends list, and when making a purchase through that social network he/she will be interested in finding a person in the friends list who has an opinion about the product or the seller. Unlike e-commerce, where the people who interact and write reviews are unknown to the user and might have different culture, interests or even different point of view about that particular product or seller. Also, consumers tend to share product or seller information and their purchase experience on social networks more than on the online shopping website (Bhat & Singh 2018).

Over and above, Zhou, Zhang and Zimmermann (2013) explain that customers are using social networks to obtain information about sellers and products because nowadays social media can be accessed easily. As a result, sellers have growing online businesses.

2.3. Conclusion

To sum up, the main socio-technical factors that have the highest impact on trust are represented in: Firstly, the level of familiarity with a social platform. Secondly, the electronic word-of-mouth either if it is from known or anonymous people. Thirdly, the level of knowledge and experience in the internet and social networks. Finally, the integration between e-commerce and social commerce in one combined platform. At the end, knowing how the above mentioned aspects affect the users' trust will support the consumers to have a higher involvement in the social commerce space, as they will have a wider view on what is useful to adapt in order to attain a trustworthy experience. As well as this will brace vendors to direct all their efforts towards increasing the consumers trust in their pages or communities on the social platforms and also in their products.

Consequently, trust is a very significant variable in the field of online transactions, and especially in social commerce nowadays. Over and above, it can be considered one of the main variables that is related to social commerce transactions which affects users' intentions to accept and use this technology.

Chapter 3: Methodology

3.1. Research Approach

A quantitative survey was conducted in order to get to know the UAE people's perspectives and investigate the previously discussed trust elements and their relation with trust. Survey questions available in the appendix A were distributed randomly among multiple channels including emails, whatsapp and facebook messages. It was sent to a diverse segment of people with different age groups and different backgrounds of scientific and cultural levels. Later, a total of 102 responses were collected and analyzed.

Our research framework and theoretical study is based on trust-extended TAM, where we focus specifically on the trust variable and the four indicated factors affecting it as shown in the below figure1.

Thus, we'll investigate survey responses regarding points of view about these variables and explore their influence on trust from the respondents' perspectives.

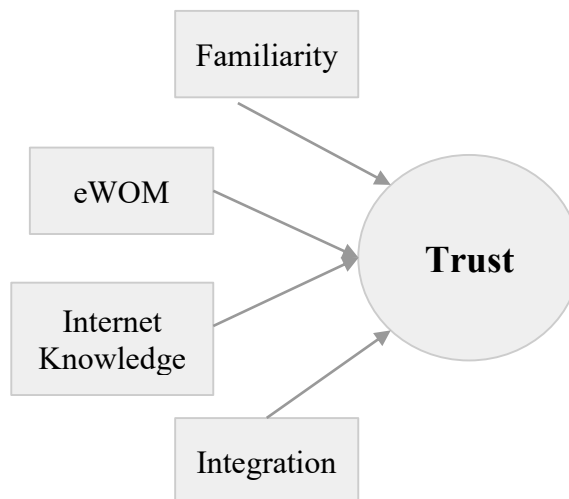


Figure1: Factors affecting Trust

3.2. Used Tools

3.2.1. Survey monkey

SurveyMonkey is an online platform for building surveys, it provides the possibility of creating, distributing and analyzing the results of the survey questions. Here, in this research study SurveyMonkey platform was used to build the survey and distribute the questionnaire among people through different channels. Also, basic information about the collected data was obtained from this platform such as pie charts and bar charts.

3.2.2. SPSS

SPSS (Statistical Package for the Social Sciences) software was used for analysis after the survey responses data was imported from SurveyMonkey platform. All our variables have been defined in order to do some analysis on the responses and obtain useful information from the data. These defined variables represented by Age, Gender, Familiarity_Trust, eWOM_Trust, Knowledge_Trust, Integration_Trust, Familiarity, eWOM, Knowledge, S_commerce. The variables names were selected based on the data that can be inferred from each one. Also, re-coding on one variable (Knowledge_Trust) was done in order to get correct insight about the data. Moreover, Crosstabs feature was used to show the relationship between two variables (Age and Gender). And for other likert scale questions descriptive statistics was used to provide a clear analyzed view about the answers.

Chapter 4: Analysis

4.1. Survey responses analysis

- Q1 and Q2: Age and Gender

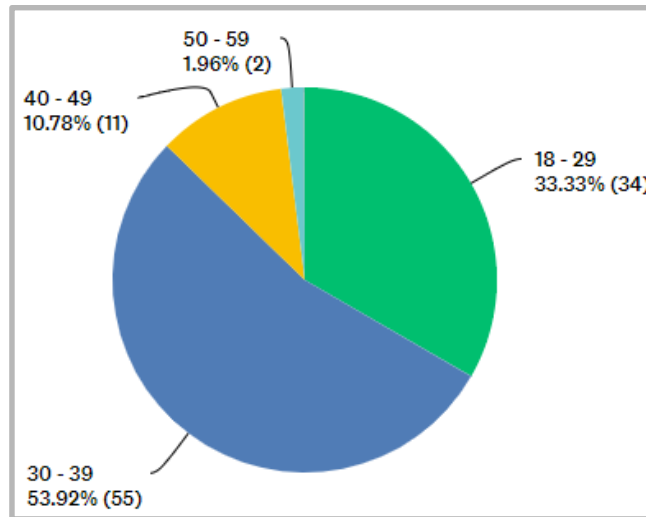


Figure2: Age Groups

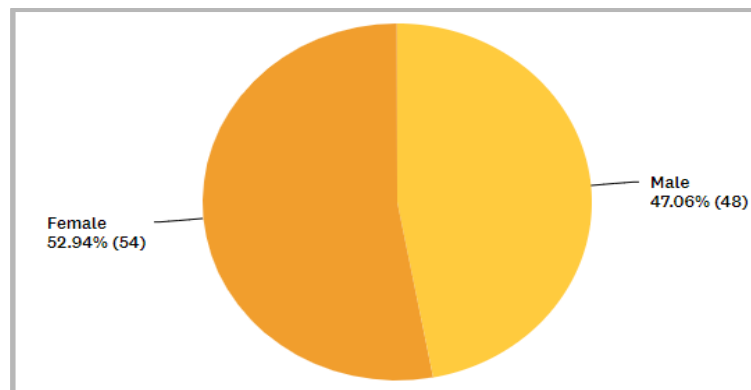


Figure3: Gender Groups

		Age					Total
		18 - 29	30 - 39	40 - 49	50 - 59	60+	
Gender	Male	5 (4.9%)	35 (34.3%)	8 (7.8%)	0 (0%)	0 (0%)	48 (47.1%)
	Female	29 (28.4%)	20 (19.6%)	3 (2.9%)	2 (2%)	0 (0%)	54 (52.9%)
Total		34 (33.3%)	55 (53.9%)	11 (10.8%)	2 (2%)	0 (0%)	102 (100%)

Table1: Gender*Age Contingency Table

As we mentioned earlier, we got a total of 102 survey answers. The study has found that the highest number of respondents falls within the age range 30 - 39 years for both males and females as shown in Figure1 counting total 55 (53.9%) response. Whereas in Figure3 we can see that the number of female respondents is 54 (52.9%) which is slightly higher than the count of male respondents which is 48 (47.1%).

Also, we can observe from Table1 which contains the crosstabulation of Age and Gender variables that within males count the highest is 35 (34.3%) that falls within the age range 30 - 39 years, and the highest number of females falls between 18 - 29 years with the count of 29 (28.4%). Moreover, only two female respondents fall within the age range of 50 - 59 years, with no respondents at all above the age of 60 years.

- Q3: Familiarity Trust

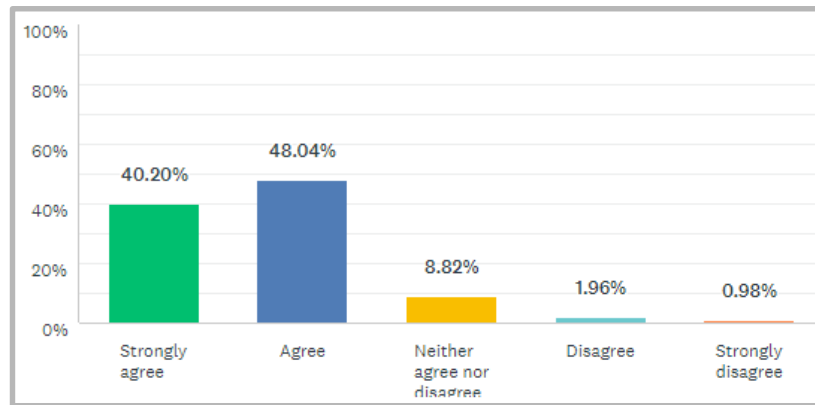


Figure4: Q3 Responses Groups

Answer Choices	Responses	Basic Statistics	Value
Strongly agree (1)	41 (40.20%)	Minimum	1
Agree (2)	49 (48.04%)	Maximum	5
Neither agree nor disagree (3)	9 (8.82%)	Median	2
Disagree (4)	2 (1.96%)	Mode	2
Strongly disagree (5)	1 (0.98%)	Mean	1.75
TOTAL	102 (100%)	Standard Deviation	0.77

Table2: Q3 Responses and Descriptive Statistics

This question is trying to find if familiarity has a positive effect on trust. As shown in Figure4 answers vary from the 5 groups but more than 80% of the responses falls into 'Strongly Agree' (1) and 'Agree' (2) groups, and this is proven by the mean value that is 1.75. Also, the standard deviation value is 0.77 which indicates that the answers are not spread out too much from the average. Further, the middle value (Median) and the most repeated answer (Mode) is 'Agree' (2) as mentioned in Table2.

- Q4: Familiarity

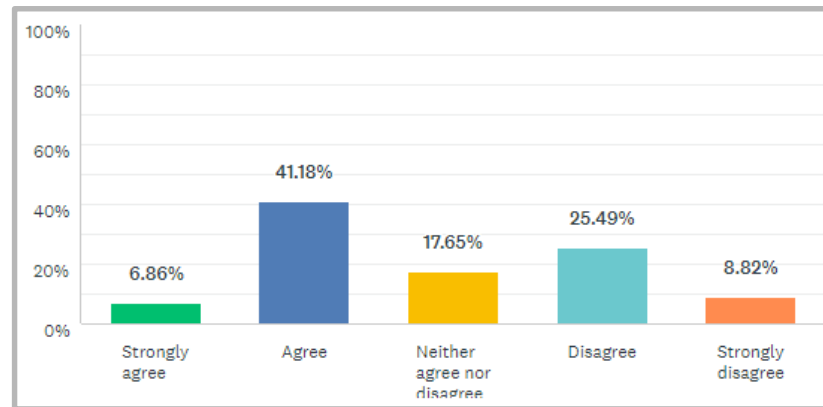


Figure5: Q4 Responses Groups

Answer Choices	Responses	Basic Statistics	Value
Strongly agree (1)	7 (6.86%)	Minimum	1
Agree (2)	42 (41.18%)	Maximum	5
Neither agree nor disagree (3)	18 (17.65%)	Median	3
Disagree (4)	26 (25.49%)	Mode	2
Strongly disagree (5)	9 (8.82%)	Mean	2.88
TOTAL	102 (100%)	Standard Deviation	1.13

Table3: Q4 Responses and Descriptive Statistics

This question is trying to answer people's perspectives about familiarity, like if they can make purchases even if they are not familiar with the platform. As seen in Figure5 answers vary from the 5 groups with more than 40% of the responses falls into affirmative answers groups, and more than 30% responses are within the declining answers groups. This is proven by the mean value as shown in Table3 that is 2.88 which approximately comes in the middle of the scale. Also, the standard deviation value is 1.13 which indicates that the answers are spread out from the average. Further,

the middle value (Median) is 'Neither Agree nor Disagree' (3), and the most repeated answer (Mode) is 'Agree' (2).

- Q5: eWOM_Trust

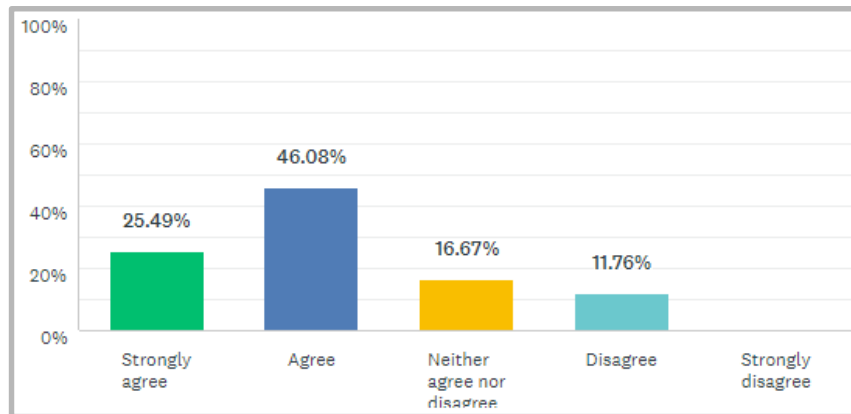


Figure6: Q5 Responses Groups

Answer Choices	Responses	Basic Statistics	Value
Strongly agree (1)	26 (25.49%)	Minimum	1
Agree (2)	47 (46.08%)	Maximum	4
Neither agree nor disagree (3)	17 (16.67%)	Median	2
Disagree (4)	12 (11.76%)	Mode	2
Strongly disagree (5)	0 (0%)	Mean	2.15
TOTAL	102 (100%)	Standard Deviation	0.93

Table4: Q5 Responses and Descriptive Statistics

This question is trying to find if eWOM has a positive effect on trust. As shown in Figure6 answers vary from 4 groups excluding 'Strongly Disagree' (5) option, but more than 70% of the responses falls into 'Strongly Agree' (1) and 'Agree' (2) groups. This is confirmed by the mean value which is 2.15 as we can see in Table4. Also, the standard deviation value is 0.93 which indicates that the answers are not spread out too much from the mean. Moreover, the middle value (Median) and the most repeated answer (Mode) is 'Agree' (2).

- Q6: eWOM

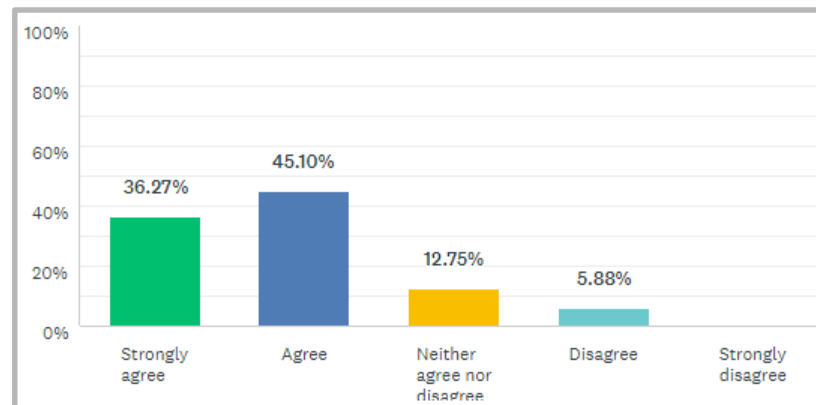


Figure7: Q6 Responses Groups

Answer Choices	Responses	Basic Statistics	Value
Strongly agree (1)	37 (36.27%)	Minimum	1
Agree (2)	46 (45.10%)	Maximum	4
Neither agree nor disagree (3)	13 (12.75%)	Median	2
Disagree (4)	6 (5.88%)	Mode	2
Strongly disagree (5)	0 (0%)	Mean	1.88
TOTAL	102 (100%)	Standard Deviation	0.84

Table5: Q6 Responses and Descriptive Statistics

This question is trying to find the importance of eWOM from known people. As shown in Figure7 answers vary from 4 groups excluding 'Strongly Disagree' (5) option, but more than 80% of the responses falls into 'Strongly Agree' (1) and 'Agree' (2) groups. This is confirmed by the mean value which is 1.88 as we can conclude from Table5. Also, the standard deviation value is 0.84 which indicates that the answers are not spread out too much from the mean. Moreover, the middle value (Median) and the most repeated answer (Mode) is 'Agree' (2).

- Q7: Knowledge Trust

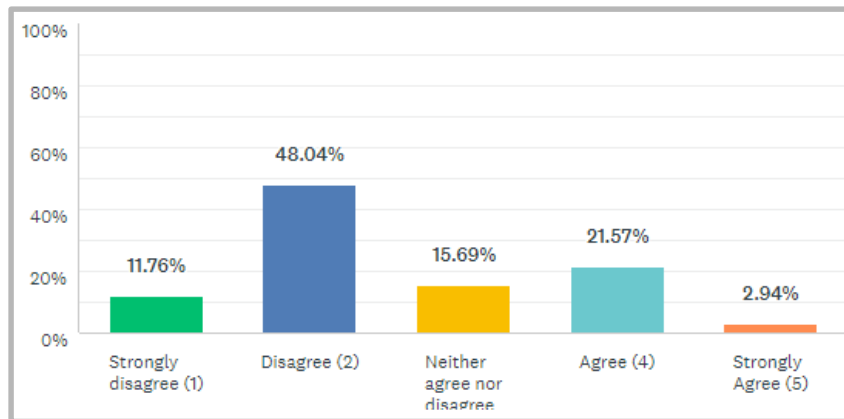


Figure8: Q7 Responses Groups

Answer Choices	Responses	Basic Statistics	Value
Strongly Agree (1)	3 (2.94%)	Minimum	1
Agree (2)	22 (21.57%)	Maximum	5
Neither agree nor disagree (3)	16 (15.69%)	Median	4
Disagree (4)	49 (48.04%)	Mode	4
Strongly Disagree (5)	12 (11.76%)	Mean	3.44
TOTAL	102 (100%)	Standard Deviation	1.04

Table6: Q7 Responses and Descriptive Statistics

This question is trying to answer if the knowledge in the internet and social networks affects the trust positively. As shown in Figure8 answers vary from the 5 groups. Whereas 48.04% of the responses falls into 'Disagree' (4) answer group. This is shown in Table6 as the mean value is 3.44. Also, the standard deviation value is 1.04 which indicates that the answers are somewhat spread out from the mean. Moreover, the middle value (Median) and the most repeated answer (Mode) is 'Disagree' (4).

- Q8: Knowledge

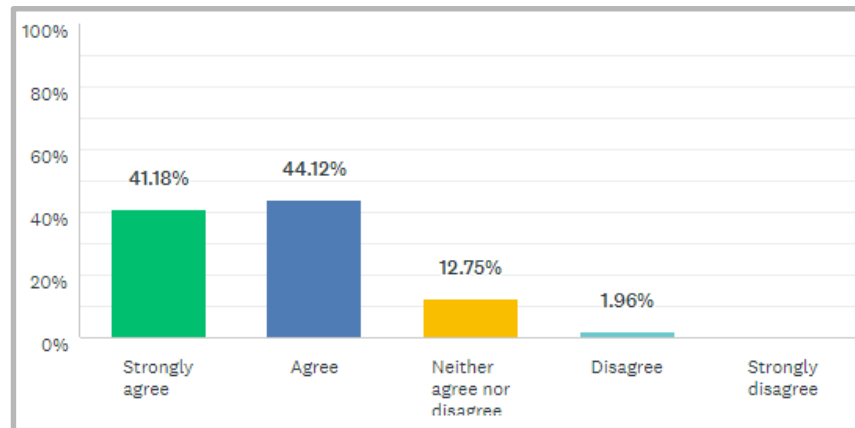


Figure9: Q8 Responses Groups

Answer Choices	Responses	Basic Statistics	Value
Strongly agree (1)	42 (41.18%)	Minimum	1
Agree (2)	45 (44.12%)	Maximum	4
Neither agree nor disagree (3)	13 (12.75%)	Median	2
Disagree (4)	2 (1.96%)	Mode	2
Strongly disagree (5)	0 (0%)	Mean	1.75
TOTAL	102 (100%)	Standard Deviation	0.75

Table7: Q8 Responses and Descriptive Statistics

This question is trying to find out if the respondents have knowledge in using the internet and social networks. As shown in Figure9 answers vary from 4 groups excluding 'Strongly Disagree' (5) option, but more than 85% of the responses falls into 'Strongly Agree' (1) and 'Agree' (2) answer groups. This is shown in the mean value which is 1.75 as we can conclude from Table7. Also, the standard deviation value is 0.75 which indicates that the answers are not spread out too much from the mean.

Moreover, the middle value (Median) and the most repeated answer (Mode) is 'Agree'
(2).

- Q9: Integration_Trust

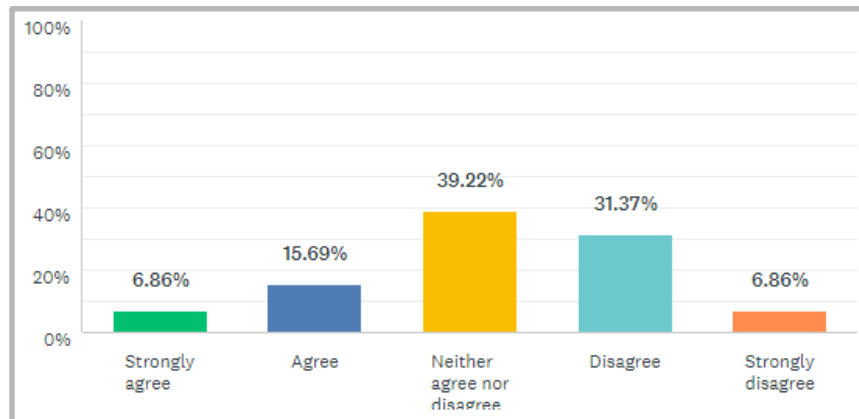


Figure10: Q9 Responses Groups

Answer Choices	Responses	Basic Statistics	Value
Strongly agree (1)	7 (6.86%)	Minimum	1
Agree (2)	16 (15.69%)	Maximum	5
Neither agree nor disagree (3)	40 (39.22%)	Median	3
Disagree (4)	32 (31.37%)	Mode	3
Strongly disagree (5)	7 (6.86%)	Mean	3.16
TOTAL	102 (100%)	Standard Deviation	1

Table8: Q9 Responses and Descriptive Statistics

This question is trying to find if respondents trust increases when purchasing from ecommerce websites that have social networks profiles. Answers vary from all 5 answers groups. Where 39.22% of the responses falls into 'Neither agree nor disagree' (3) and 31.37% of the responses are within 'Disagree' (4) group. This can be seen in Table8 as the mean value is 3.16, and the standard deviation value is 1. Moreover, the middle value (Median) and the most repeated answer (Mode) is 'Neither agree nor disagree' (3).

- Q10: S_commerce

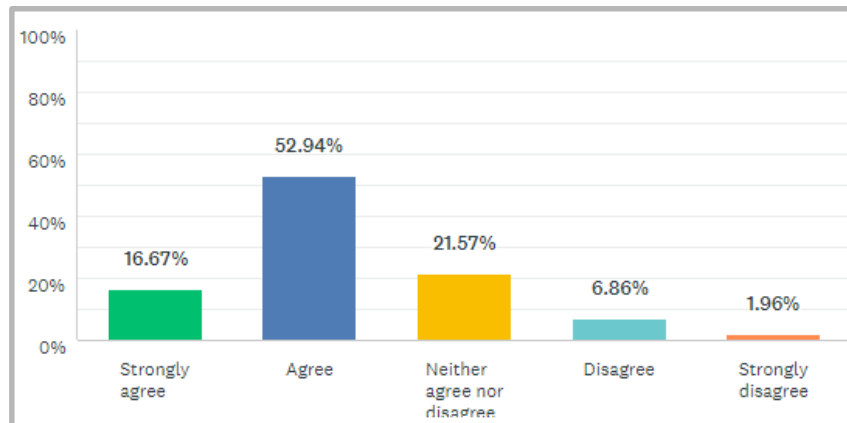


Figure11: Q10 Responses Groups

Answer Choices	Responses	Basic Statistics	Value
Strongly agree (1)	17 (16.67%)	Minimum	1
Agree (2)	54 (52.94%)	Maximum	5
Neither agree nor disagree (3)	22 (21.57%)	Median	2
Disagree (4)	7 (6.86%)	Mode	2
Strongly disagree (5)	2 (1.96%)	Mean	2.25
TOTAL	102 (100%)	Standard Deviation	0.88

Table9: Q10 Responses and Descriptive Statistics

This question is trying to find out the respondents preference in purchasing online; if they prefer social commerce over ecommerce. As shown in Figure11 answers vary from all 5 answer groups. More than 65% of the responses falls into 'Strongly Agree' (1) and 'Agree' (2) groups. This is confirmed by the mean value which is 2.25 as we can conclude from Table9. Also, the standard deviation value is 0.88, which indicates that the answers are not spread out too much from the mean. Moreover, the middle value (Median) and the most repeated answer (Mode) is 'Agree' (2).

4.2. Implications

After conducting the quantitative survey and collecting the responses, the results were analyzed in the previous section to get a close look on the distribution of the answers. So, here we'll interpret the statistical description of the collected data and we'll answer our research questions mentioned earlier.

We can summarize our findings into the below points under each research question:

- What are UAE people's perspectives about trust factors?
 - Users tend to make purchases through a social network even if they are not familiar with it.
 - eWOM is more trustworthy if it is from known people.
 - Most respondents have a good knowledge in using the internet and social networks.
 - Most respondents prefer social commerce over e-commerce.

- How these factors affect UAE people's trust?
 - The degree of familiarity with a social network has a high impact on users' trust in that platform.
 - The number of likes and other users' comments (eWOM) affects the users' trust level.
 - Possessing high knowledge in using a social network doesn't have a high impact on users' trust level in that network.
 - Users' trust level is not affected when the ecommerce website that they purchase through has social networks profiles.

Chapter 5: Conclusion and Future Work

5.1. Conclusion

We have concluded that two factors have high influence on the trust level of the social commerce users when making purchases through social networks. These factors are *familiarity with social networks* and *electronic word-of-mouth*. The third factor investigated was *having high knowledge in the internet and social networks*. And upon the responses we observe that it has a very less impact on trust level. The last factor examined was *integration of e-commerce and social commerce* and the results described that the integration element doesn't have an impact on trust level.

Furthermore, responses shows that being unfamiliar with a social network will not affect the desire to make a purchase through it. Also, eWOM is preferred from known people on social networks, as anonymous points of view is not trustworthy all the time.

Moreover, as we mentioned earlier that previous research studies concluded that people in UAE already have adequate knowledge in using the internet and social networks. We have ended up with the same results too. As a result, the knowledge and previous experiences in a particular social network will not have high influence on trust. Because users already have the basic internet knowledge that eases the way of dealing with any new platform.

Also, most of the respondents prefer making purchases through social networks instead of e-commerce websites. This can be because of the interactions on social networks or the ease of accessing multiple vendors from one single profile or any other reason. This subject can be highlighted in future studies to have a wider look on it.

5.2. Future work

In future studies we can expand our current work and add more factors to investigate and explore the relationship among the factors and discover if they have a positive or negative impact on trust. Also, other extended-TAM variables can be explored with investigating the relationship between additional variables and trust. Moreover, we can obtain users' level of trust to make some research on and perform analysis in order to be able to predict its value depending on the users' opinions about trust factors and TAM variables.

Additionally, the sample size can be larger to include more people and obtain extensive information about the data collected in order to be able to generalize the results with high accuracy and reliability. So, we can have a better and more solid basis to rely on, and continue the research to explore more interesting findings that make us understand precisely the perspectives of the social commerce users in UAE and the other factors that have an impact on their trust in the social commerce.

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Appendix A: Survey Questions

Questions	Answers
What is your age?	<ul style="list-style-type: none"> ● 18 - 29 ● 30 - 39 ● 40 - 49 ● 50 - 59 ● 60+
What is your gender?	<ul style="list-style-type: none"> ● Male ● Female
My trust level is influenced by the degree of familiarity with a social network.	<ul style="list-style-type: none"> ● Strongly agree ● Agree ● Neither agree nor disagree ● Disagree ● Strongly disagree
I make purchases through a social network even if I'm not familiar with it.	
My trust level is influenced by the number of likes and users' comments.	
When shopping through social networks I try to find reviews and recommendations from people I know.	
My trust level is influenced by having knowledge in using social networks.	
I consider myself to have a good knowledge in using social networks.	
My trust level to purchase through an ecommerce website is increased if it has a page on social networks.	
I prefer to make purchases through social networks instead of online websites.	