



Social Commerce

A Framework for Fashion SMEs in Pakistan

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Declaration

I declare that the thesis has been composed by myself and that this work has not been submitted for any other degree or professional qualification. I also undertake that any quotation or paraphrase from the published or unpublished work of another person has been duly acknowledged in the work which I present for examination.

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Dedication

This thesis is dedicated to my beloved parents

Ami & Abu

“The Wind Beneath My Wings”

Thank you for your unconditional love, support and blessings.

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First and foremost, I give thanks to Almighty Allah for giving me the wisdom, strength and patience to complete this research successfully.

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Abstract

Pakistan is one of the developing countries where the adoption and diffusion of e-commerce remains a challenge for consumers and fashion businesses because of the significant barriers facing the economy. This has led the small businesses to a new online business model “Social Commerce” which has stemmed from the integration of social media into e-commerce. Research suggests that Social Commerce is evolving and proliferating across many emerging markets. Yet the implications of this new form of e-commerce in Pakistan is still largely unknown. Hence, this research contributes to knowledge by exploring the potential of using the Social Commerce business model as an alternative to e-commerce amongst the small fashion businesses in Pakistan.

The research adopted a mixed-methods, pragmatic philosophical perspective using a convergent research design. The primary data was gathered through mixed-mode surveys from consumers groups; and interviews and social media content from six fashion case businesses. The data obtained was analysed using descriptive statistics and qualitative content analysis, respectively.

The findings revealed that the integration of the social aspect in the Social Commerce business model can help in overcoming the limitations of e-commerce whilst also enhancing the benefits that were not truly accomplished by e-commerce. It was recognised that the growing acceptance of this evolving phenomenon amongst consumers was because of its ease of use and social interactivity. The study provides a contribution to theory by proposing a model that enables theoretical understanding of Social Commerce and its value potential for consumers and Fashion SMEs. This was later conceptualised and presented in the form of an empirically grounded framework that explained the use of this business model within Pakistan’s context, thus advancing Social Commerce research in this underexplored region.

Lastly, a simplified version of the framework was designed for the practitioners entailing the seven key principles that can help to achieve effective and efficient use of Social Commerce. In terms of the research impact on the industry, the practitioners will greatly benefit from the use of this framework as a guideline for building and improving the Social Commerce presence. Finally, due to the lack of guidelines on the use of the Social Commerce business model in Pakistan this framework has the potential of becoming a leading influence in the area as affirmed by the industry experts.

Table of Contents

Declaration.....	i
Approval.....	ii
Dedication.....	iii
Acknowledgements.....	iv
Abstract.....	v
List of Tables.....	xiii
List of Figures.....	xvi
List of Abbreviations.....	xviii
Key Definitions.....	xix
Presented Work.....	xx
CHAPTER 1: INTRODUCTION.....	1
1.1 Introduction.....	2
1.2 Research Background.....	3
1.3 Research Context.....	5
1.31 Country Profile.....	6
1.32 E-commerce.....	6
1.33 Social Media.....	10
1.34 Definition of SMEs.....	10
1.35 Fashion.....	13
1.36 Culture.....	15
1.4 Research Rationale and Significance.....	16
1.5 Research Aim.....	18
1.51 Research Objectives.....	18
1.52 Research Questions.....	19
1.6 Research Methodology.....	20
1.7 Thesis Structure.....	24
1.8 Summary.....	26
CHAPTER 2: LITERATURE REVIEW.....	27
2.1 Introduction.....	28

2.2 E-COMMERCE	29
2.21 E-commerce Defined	29
2.22 Types of e-commerce	30
2.23 The Evolution of e-commerce.....	33
2.24 Advantages of e-commerce	35
2.25 Factors limiting the adoption of e-commerce in Pakistan.....	37
2.3 SOCIAL MEDIA	43
2.31 Web 2.0 and Social Media	43
2.32 Social Media Platforms	44
2.33 SNS	45
2.34 Content Sharing Sites/media sharing platforms.....	47
2.4 SOCIAL COMMERCE	49
2.41 The birth of Social Commerce.....	49
2.42 Social Commerce Defined.....	51
2.43 Difference between E-commerce and Social Commerce	53
2.44 Business benefits of Social Commerce	56
2.45 Social Media and Social Commerce in Pakistan.....	58
2.5 FASHION	63
2.51 Fashion e-commerce.....	63
2.52 Fashion and Social Media	64
2.6 KEY THEORIES AND CONCEPTS	68
2.61 Technology Acceptance Model (TAM).....	68
2.62 Technology, Organisation and Environment Framework (TOE)	69
2.63 Social Support	72
2.64 Social Capital.....	74
2.65 Social Commerce Attributes	77
2.66 WOM.....	79
2.67 Trust.....	81
2.68 Information and Knowledge Sharing	82
2.7 Summary	85
CHAPTER 3: RESEARCH METHODOLOGY	89
3.1 Introduction	90

3.2 An overview of the Research Philosophy	91
3.3 Research Methodological Approach.....	93
3.31 Defining Mixed Methods Research.....	98
3.32 Mixed Method research design	99
3.33 The rationale for the adopted Mixed Methods.....	102
3.34 Personal Context.....	105
3.4 Primary Study One: SURVEYS	108
3.41 Mixed-Mode Surveys	108
3.411 Mixed-Mode Survey Strategy.....	110
3.412 Sampling	111
a) <i>Target Population</i>	112
b) <i>Sampling Method</i>	113
c) <i>Sample Size</i>	116
3.413 Questionnaire Structure.....	118
a) <i>Non-Online Shoppers</i>	118
b) <i>Online Shoppers</i>	119
c) <i>Types of Questions</i>	119
d) <i>Question wordings</i>	119
e) <i>Questionnaire Design</i>	120
f) <i>Layout and Presentation</i>	121
3.414 Pilot Testing.....	122
3.415 Data Collection Procedure	123
3.5 Primary Study Two: CASE STUDIES.....	125
3.51 Case Selection Process.....	127
3.52 Introducing the case studies.....	128
3.53 Data Collection Methods	133
3.531 Interviews.....	133
a) <i>Interview Objective</i>	135
b) <i>Pilot Interview</i>	135
c) <i>Data Collection Process of the Interviews</i>	137
3.532 Social Media Content	138
a) <i>Data Extraction Process</i>	139

3.6 Data Analysis.....	141
3.61 Quantitative Data Analysis	141
3.62 Qualitative Content Analysis (QCA).....	142
a) <i>Analytical Procedure</i>	143
3.7 Mixed Methods Research Quality.....	146
3.8 Ethical Considerations	149
3.9 Summary	151
CHAPTER 4: RESULTS (Primary Study One and Two)	152
4.1 Introduction	153
4.2 Primary Study One: Results	154
4.21 Non-Online & Online Shoppers.....	156
4.211 Demographic Questions.....	156
4.212 Other Common Questions	166
4.22 Non-Online Shoppers Survey	178
4.23 Online Shoppers.....	182
4.231 Online Market Trends	182
4.232 Online Shopping Mediums	186
4.233 Social Commerce	191
4.3 Primary Study Two: Results	197
4.31 Themes development from Interviews and Social Media Data.....	197
4.311 Theme 1: Selling process and modes	198
4.312 Theme 2: Fashion Businesses and Customer activities on Social Media	201
1. <i>Fashion Businesses Activities</i>	202
2. <i>Customer activities</i>	209
4.313 Theme 3: Benefits of using Social Media as an e-commerce and marketing tool ..	212
4.314 Theme 4: Problematic issues in using social media as an e-commerce platform..	222
1. <i>Issues faced by fashion businesses</i>	222
2. <i>Issues encountered by customers while buying through these businesses</i>	229
4.315 Theme 5: Limitations of e-commerce websites for small fashion businesses.....	233
4.316 Theme 6: The Creation of trust	238
4.317 Theme 7: Future projections and growth intentions	243
4.4 Summary of Results	246
4.41 Primary Study One	246

4.411 Non-Online Shoppers and Online Shoppers.....	246
4.412 Non-Online Shoppers.....	247
4.413 Online Shoppers.....	247
4.42 Primary Study Two	249
4.5 Summary.....	254
CHAPTER 5: DISCUSSION	255
5.1 Introduction	256
5.2 RQ1- Which factors limit the use of e-commerce by consumers and Fashion SMEs in Pakistan?	257
5.3 RQ2- Why Fashion SMEs are adopting Social Commerce for business purposes?.....	264
5.4 RQ3- Are there any problematic issues faced by the consumers and Fashion SMEs in using Social Commerce?.....	270
5.5 RQ4- What are the factors that influence consumers intention in Social Commerce adoption?	275
5.6 Summary	281
CHAPTER 6: FRAMEWORK	282
6.1 Introduction	283
6.2 Framework development process.....	284
6.21 Theoretical Model.....	286
6.22 Final Framework for the Industry	308
6.23 Validation of the framework.....	315
6.24 Expert Validation	319
6.3 Summary	325
CHAPTER 7: CONCLUSION.....	326
7.1 Introduction	327
7.2 Review of the Research Aim and Objectives	328
7.3 Research Contributions	334
7.31 Contribution to the Current State of Knowledge	334
7.32 Contribution to Theory	335
7.33 Contribution to Methodology.....	336
7.34 Contribution to Practice.....	336
7.4 Limitations and direction for future research	338
7.5 Dissemination of the research.....	341

7.6 Concluding Statements.....	342
7.7 Personal Reflection.....	343
References.....	344
Appendix	387
Appendix A: Tables from Literature Review	387
Timeline of Social Commerce Definition	389
Appendix B: Ethical Approval Documents	391
Appendix C: Primary Study One (Mixed-Mode Surveys).....	395
Descriptive Statistics : Graphs and Tables	412
Appendix D: Primary Study Two (Case Studies).....	427
Appendix E: Framework Validation Form	450

List of Tables

Table 1. The Major Players in the B2C e-commerce market in Pakistan (Source: State Bank of Pakistan, 2018) Table by Author _____	7
Table 2. Definition of SMEs & MSEs, (Source: State Bank of Pakistan, 2017) Table by Author _____	11
Table 3. Definition of SMEs given in SME policy 2007, (Source: SMEDA) Table by Author _____	11
Table 4. SEs and MEs definition, (Source: Dar, Ahmed and Raziq, 2017) Table by Author _____	12
Table 5. The Fashion Market Segmentation in Pakistan (Source: Euro Monitor, 2019b; PBIT, 2016) Table by Author _____	14
Table 6. Summary of the research methodology applied in the current study to fulfil the research aim and objectives, (Source: Author) _____	23
Table 7. Characteristics of different types of e-commerce, (Source: Zhang and Yuan (2002); Jahanshahi, Mirzaie and Asadollahi (2011); Zhang, Zhu and Liu (2012); Kucukcay and Benyoucef (2014); Omonedo and Bocij (2014); Sun and Xu, (2019) Table by Author _____	32
Table 8. Summary of the factors identified from the literature that limits the growth of e-commerce adoption in Pakistan, (Source: Author) _____	42
Table 9. The key findings and the knowledge gaps identified in the literature on key research areas, (Source: Author) _____	88
Table 10. Different types of research design in Quantitative, Qualitative and Mixed Methods Research (Source: Creswell and Creswell, 2018, pg. 12), Table by Author _____	97
Table 11. A summary of the key decisions that influenced the selection of Complementarity for the current study (Source: Author) _____	99
Table 12. A summary of the recommended mixed-method design for Complementarity by Greence, Caracelli and Graham (1989) Table by Author _____	100
Table 13. Rationales of Mixed Method Research (Source: Adapted with modification from Clark and Ivankova, 2016); Table by Author _____	103
Table 14. The rationale for choosing a mixed-methods methodology for the current study (Source: Author) _____	105
Table 15. Mixed Mode Survey's Characteristics for the current study (Source: Author) _____	111
Table 16. Different types of Probability Sampling, (Source: Author) _____	114
Table 17. Different types of Non-Probability Sampling, (Source: Author) _____	115
Table 18. The Sampling Procedure applied in the primary study one, (Source: Author) _____	117
Table 19. Summary of Uni Mode Construction Principles proposed by Dillman (2007), Table by Author _____	121
Table 20. Summary of responses obtained from the mixed-mode surveys, (Source: Author) _____	124
Table 21. The details of the chosen case studies, (Source: Author) _____	132
Table 22. The Sampling Procedure applied in the primary study two, (Source: Author) _____	134
Table 23. The Inductive QCA process used for Interviews (Adapted from Elo and Kyngas, 2008), Table by Author _____	144
Table 24. The Inductive QCA process used for Facebook and Instagram's content analysis (Adapted from Elo and Kyngas, 2008), Table by Author _____	145
Table 25. The integrative framework for mixed methods quality used in the present study (Adapted from Venkatesh, Brown and Bala, 2013; Teddlie and Tashakkori, 2009), Table by Author _____	148
Table 26. The order followed for presenting the results of primary study one, (Source: Author) _____	155
Table 27. The gender's frequency and percentages according to the type of participation and total survey respondents, (Source: Author) _____	156

Table 28. The gender population in Pakistan based on 2017 Census (Source: Pakistan Bureau of Statistics, 2017), Table by Author _____	158
Table 29. The frequency and percentages of the city of residence according to the type of participation and total survey respondents, (Source: Author) _____	158
Table 30. The classification of Generations, (Source: Dimock, 2019) Table by Author _____	161
Table 31. The frequency and percentages of the level of education of participants according to the type of participation and total survey respondents, (Source: Author) _____	162
Table 32. The frequency and percentages of the current employment status of participants according to the type of participation and total survey respondents, (Source: Author) _____	163
Table 33. The frequency and percentages of the social media users amongst participants according to the type of participation and total survey respondents, (Source: Author) _____	166
Table 34. The frequency and percentages of the support for Social Commerce according to the type of participation and total survey respondents, (Source: Author) _____	170
Table 35. The frequency and percentages of reasons to use social media based on responses and answers in Non-Online Shoppers Survey, (Source: Author) _____	178
Table 36. The reasons for the preference of Social Media in the context of Online Shopping, (Source: Author) _____	180
Table 37. The reasons for the preference of E-commerce Websites in the context of Online Shopping, (Source Author) _____	181
Table 38. The frequency and percentages of reasons for shopping online based on responses and answers in the Online Shoppers Survey, (Source: Author) _____	183
Table 39. The frequency and percentages based on respondents and answers of the devices used to shop online, (Source: Author) _____	184
Table 40. The frequency and percentages based on respondents and answers of the payment methods used to shop online, (Source: Author) _____	185
Table 41. Frequently used social media platform for buying products online, (Source: Author) _____	188
Table 42. The frequency and percentages based on answers and respondents of ways people use to find information about Social Media Sellers, (Source: Author) _____	192
Table 43. The frequency and percentages of the factors that influence Online Shoppers to make purchases on Social Media, (Source: Author) _____	193
Table 44. The frequency and percentages of issues faced by consumers whilst buying through Social Media, (Source: Author) _____	195
Table 45. Summary of themes emerged from interview findings and social media content, (Source: Author) _____	197
Table 46. Summary of the first theme: Selling process and modes, (Source: Author) _____	198
Table 47. Summary of the second theme: Businesses and consumer activity on social media, (Source: Author) _____	202
Table 48. Summary of the third theme: Benefits of using social media as an e-commerce platform, (Source: Author) _____	212
Table 49. Summary of the fourth theme: Problematic issues faced by businesses in using social media as an e-commerce platform, (Source: Author) _____	222
Table 50. Summary of the fifth theme: Limitations of e-commerce for small fashion businesses, (Source: Author) _____	233
Table 51. Summary of the sixth theme: Creation of trust, (Source: Author) _____	238
Table 52. Summary of the seventh theme: Future projections and growth intentions, (Source: Author) _____	243
Table 53. The key factors that influence consumer’s Social Commerce intention based on the results from primary study one, (Source: Author) _____	277

Table 54. The meta-inferences drawn from the findings of the study, (Source: Author) _____ 287

Table 55. The illustrative quotes from primary study two, (Source: Author) _____ 291

Table 56. The illustrative quotes from primary study two emphasising trust, (Source: Author) _____ 295

Table 57. An explanation of the industry framework within Pakistan’s context along with the proposed recommended strategic actions, (Source: Author) _____ 314

Table 58. showing the hypothetical plan for testing the framework, (Source: Author) _____ 318

List of Figures

Figure 1 showing the timeline of e-commerce progression across three periods (Source: Schneider and Gary, 2010; Laudon and Traver, 2017; Tuten and Solomon, 2018; Anderson, 2020), Timeline by Author.....	34
Figure 2 showing Technology Acceptance Model by Davis, 1985 (Source: Davis, 1985, pg. 24), Figure by Author	69
Figure 3 showing the TOE framework by Tornatzky and Fleischer, 1990, (Source: Tornatzky and Fleischer, 1990, pg. 24), Figure by Author.....	70
Figure 4 showing the social support concept by Liang, et.al (2011), (Source: Liang, et.al, 2011), Figure by Author	74
Figure 5 showing Putnam’s conceptualisation of Social Capital (2000), (Source: Putnam, 2000) Figure by Author	76
Figure 6 showing the adopted research design for the current thesis, (Source: Author).....	100
Figure 7 showing the data collection procedure of the current thesis, (Source: Author)	102
Figure 8 showing the orientation of the study, (Source: Author)	107
Figure 9 showing the advantages of using mixed-modes surveys (Source: Dillman, 2007; Dillman, Smyth & Christian, 2014), Table by Author	110
Figure 10 showing different types of sampling techniques, (Source: Author).....	113
Figure 11. Graph showing gender of the survey respondents according to the type of participation (Source: Author)	157
Figure 12. Graph showing the city of residence of the survey respondents according to the type of participation, (Source: Author)	159
Figure 13. Graph showing the age demographics of the survey respondents according to the type of participation and the total respondents, (Source: Author).....	160
Figure 14. Graph showing the monthly household income of the survey respondents according to the type of participation, (Source: Author)	165
Figure 15. Graphs showing favourite social media platforms according to the type of participation and age demographics, (Source: Author)	168
Figure 16. Graph showing the preference of Online Shopping Mediums according to the type of participation, (Source: Author)	169
Figure 17. Graph showing the factors affecting the adoption of e-commerce websites for Non-Online Shoppers, (Source: Author).....	171
Figure 18. Graph showing the factors affecting the growth of e-commerce websites for Online Shoppers, (Source: Author).....	175
Figure 19. Image showing percentages of responses in different categories of Online Shopper adapted from Handa and Gupta, 2014, (Source: Author).....	182
Figure 20. Graph showing the percentage of e-commerce websites users, (Source: Author)	186
Figure 21. Graph showing the percentage of people using Social Media for making purchases online, (Source: Author).....	187
Figure 22. Graph showing the most preferred product categories on e-commerce websites and social media, (Source: Author).....	189
Figure 23. Graph showing the most frequently purchased product categories on e-commerce websites and social media, (Source: Author)	190
Figure 24. Graph showing the impact of recommendations and referrals in Social Media on purchase decision of customers, (Source: Author).....	196
Figure 25. Selling Process used by Social Media Sellers, (Source: Author)	198

Figure 26. Social media features used by the chosen cases at the time of the field study, (Source: Author)	203
Figure 27. The types of comments posted on Facebook and Instagram evaluated from social media content analysis, (Source: Author)	210
Figure 28. Types of queries on Instagram and Facebook, (Source: Author)	211
Figure 29. Screenshot of B1’s review page, (Source: Author)	223
Figure 30. Screenshot of a positive review on B1’s business page, (Source: Author)	241
Figure 31. Screenshot of a positive review on B6’s business page, (Source: Author)	241
Figure 32. Summary of factors affecting e-commerce adoption for customer and Fashion SMEs in Pakistan, (Source: Author)	260
Figure 33. Summary of the benefits of using Social Commerce for the Fashion SMEs in Pakistan, (Source: Author)	265
Figure 34. Summary of the problematic issues faced by the consumers and fashion SMEs while using Social Commerce, (Source: Author)	271
Figure 35. The development process of the final framework, (Source: Author)	285
Figure 36. The theoretical model developed as an outcome of the current study, (Source: Author)	288
Figure 37. The relationship between the first and second component of the framework: SCA & eWOM; (Source: Author)	289
Figure 38. The relationship between the second and third component of the framework: eWOM & Social Support, (Source: Author)	292
Figure 39. The third component and its influence on trust and Social Commerce intention, (Source: Author)	294
Figure 40. The mechanism of social capital’s creation for Fashion SMEs, (Source: Author)	296
Figure 41. The relationship between eWOM and Social Capital, (Source: Author)	298
Figure 42. Demonstration of how social support and social capital are linked through the influence of information and knowledge sharing, (Source: Author)	300
Figure 43. The framework that combines the empirical findings with theoretical concepts within Pakistan’s context, (Source: Author)	Error! Bookmark not defined.
Figure 44. The final framework designed for the practitioners, (Source: Author)	309
Figure 45 showing the hypothetical framework testing process, (Source: Author)	315

List of Abbreviations

APP	Application
B2B	Business to Business
B2C	Business to Consumer
C2C	Consumer to Consumer
COD	Cash on Delivery
DM	Direct Message
DOI	Diffusion of Innovation
E-Business	Electronic Business
E-Vendors	Electronic Vendors
E-Commerce	Electronic Commerce
eWOM	Electronic Word of Mouth
GDP	Gross Domestic Product
HIES	Household Integrated Economic Survey
ICT	Information and Communication Technology
IS	Information Systems
IT	Information Technology
MEs	Medium Enterprises
MOU	Memorandum of Understanding
PEOU	Perceived Ease of Use
PKR	Pakistani Rupee
PTA	Pakistan Telecommunication Authority
PU	Perceived Usefulness
SEs	Small Enterprises
QCA	Qualitative Content Analysis
RQ	Research Question
SBP	State Bank of Pakistan
SEO	Search Engine Optimisation
SMEDA	Small and Medium Enterprises Development Authority
SMEs	Small and Medium Enterprises
SMM	Social Media Marketing
SNS	Social Networking Sites
TAM	Technology Acceptance Model
TDAP	Trade Development Authority of Pakistan
TOE	Technology, Organisation and Environment
TRA	Theory of Reasoned Action
UGC	User Generated Content
UNCTAD	United Nations Conference on Trade and Development
USD	US Dollars
UTAUT	Unified Theory of Acceptance and Use of Technology
WOM	Word of Mouth
WWW	World Wide Web

Key Definitions

E-commerce

“Technology-mediated exchanges between parties (Individuals or organisations) as well as the electronically based intra or interorganizational activities that facilitate such exchanges” (Rayport and Jaworski, 2002, pg. 4).

Web 2.0

Web 2.0 is defined as the second generation of web-based applications, services and tools which enables the creation and exchange of User Generated Content to promote collaboration amongst businesses and customers (Lai, Strauss and Turban, 2016, Laudon and Traver, 2017).

Social Media

Social media is defined as *“a group of internet-based applications that build on the ideological and technological foundations of web 2.0, and that allow the creation and exchange of User Generated Content”* (Kaplan and Haenlein, 2010, pg.61).

Social Commerce

Social Commerce is defined as *“a new business model of e-commerce, which makes use of web 2.0 technologies and social media to support social-related exchange activities”* (Han, Xu and Chen, 2018, pg.41).

Presented Work

- ASHIQ, R., BAZAZ, P., and HUDSON, G. (2020) An Investigation into The Consumer Acceptance of Social Commerce for Online Shopping in Pakistan. In: *Proceedings of the British Academy of Management 2020 Conference in the Cloud (BAM 2020)*, 2-4 September 2020.
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CHAPTER 1: INTRODUCTION

1.1 Introduction

The introduction chapter sets out the context, focus and significance of the research by providing an overview of what this thesis entails. It begins with the research background followed by the context of the country this research took place in. The importance of the current work is then established through a brief discussion on the knowledge gaps the research sought to address. The research aim, objectives and research questions are then outlined. After that, the adopted research methodology is introduced. Finally, the thesis structure is presented with a summary of the chapter.

1.2 Research Background

The introduction of the World Wide Web (www) and the commercialisation of the Internet brought new forms of information and communication exchange which revolutionised the way people communicate and share information amongst one another. It also created new ways of trading online through the development of electronic commerce (e-commerce) that involves buying and selling of good and services through the Internet and other electronic systems (Turban and King, 2003; Laudon and Traver, 2017).

This new form of trading provided numerous advantages to both customers and businesses through the provision of e-commerce websites. The benefits for customers included the convenience of shopping anywhere and anytime without the restrictions of time and place (Turban and King, 2003; Nejadirani, Behravesch and Rasouli, 2011), product information availability and an extensive variety of products and services. Also, the ability to compare product prices from different e-commerce websites was another benefit customer gained when purchasing products online (Lai, Strauss and Turban, 2016; Sabou, Avram-Pop and Zima, 2017).

In terms of the advantages for businesses primarily focusing on Small and Medium Enterprises (SMEs), e-commerce provided new sales and promotional channel for these businesses (Bloch, Pigneur, and Segev, 1996; Dubelaar, Sohal and Savic, 2005; Alyoubi, 2015). It increased their access to potential and untapped markets globally (Lai, Strauss and Turban, 2016) and enabled acquiring direct savings by reducing operational cost in all aspect of business (Bloch, Pigneur, and Segev, 1996; Dubelaar, Sohal and Savic, 2005; Alyoubi, 2015). It also helped in improving customers services thus facilitating relationship-building with customers (Zaeid, 2012; Bloch, Pigneur, and Segev, 1996).

It is due to these advantages of e-commerce for both customers and SMEs, e-commerce became a prominent online business model in the developed countries (Laudon and Traver, 2017). However, this is not the case for the developing country of Pakistan where despite

the implementation of e-commerce systems, businesses and customers are slow in adopting this medium for online selling and buying. This slow uptake of e-commerce has largely been attributed to the significant barriers affecting the acceptance of the e-commerce business model (Akhlaq and Ahmed, 2015; Nazir and Zhu, 2018; Abbas, Abdullah and Saad, 2018, Agren and Barbutiu, 2018; Rahman, Khan and Iqbal, 2018; Bhatti, Saad and Gbadebo, 2018; Khalid and Farooq, 2019).

The evidence from the extant literature demonstrated that the country has not been able to make significant progress in the area of e-commerce. This is because the factors inhibiting the adoption and growth of e-commerce amongst SMEs reported in the earlier studies (Seyal, et.al, 2004) were similar to the factors identified in the recent work in this research area (Nazir and Zhu, 2018; Abbas, Abdullah and Saad, 2018). These factors include technological, environmental and organisational factors that were found to be critical determinants of e-commerce adoption amongst SMEs in Pakistan. Other than these factors, the socio-cultural factors were also proven to influence the consumer's acceptance of e-commerce (Agren and Barbutiu, 2018; Rahman, Khan and Iqbal, 2018; Khalid and Farooq, 2019; Bhatti, Saad and Gbadebo, 2018).

Though the findings in academic research from Pakistan do not paint an optimistic picture, there have been noticeable developments in the e-commerce market in the country in the last two years from 2018-2019 (refer to section 1.32). Nevertheless, the country still is lagging far behind the emerging markets in terms of the propensity to use e-commerce.

This being said, the focus in the extant literature from Pakistan has largely been on the limitations of e-commerce. When the current research first began in 2017, there was very limited research on other online business models that might have a better prospect of acceptance amongst SMEs and consumers in Pakistan. This led to the decision of working towards exploring Social Commerce as an alternative to e-commerce in this emerging economy. Social Commerce in the context of current research is defined as *"a new business*

model of e-commerce, which makes use of web 2.0 technologies and social media to support social-related exchange activities.” (Han, Xu and Chen, 2018, Pg. 41).

This decision was mainly influenced by the early evidence in the Social Commerce literature that confirmed that Social Commerce is a suitable online business model for developing countries (Hajli, 2012; Hajli, Sims and Shanmugam, 2014; Sheikh. et.al, 2017); where the adoption of e-commerce is challenged by several barriers facing the economies. This was also apparent in the initial research that emerged from Pakistan (Ul Hasan and Fatima, 2012; Talat, Azhar and Yousaf, 2013). After which the progress in this emerging research arena became stagnant within Pakistan’s context until the commencement of the present study.

Another reason for choosing this research area was the growing popularity of social media in Pakistan and corresponding consumer adoption which facilitated new opportunities for start-ups and small businesses. These are linked to the use of social media as the main trading platform for conducting marketing and e-commerce activities through these platforms, a trend that was emerging in Pakistan (refer to section 1.33).

Contrary to the pace of growth of the social media industry in the country, academic research is lagging behind its development. For this reason, the current research is a much-needed work in this area that aims to conduct an in-depth exploration of the promising online business model of Social Commerce.

Though this section gave background information there is a need to further explore the context in terms of the chosen region. This is done in the next section.

1.3 Research Context

As the research focuses on the developing country of Pakistan, this section establishes the context within which this research was conducted. This included information specific to the research area, size and the type of businesses involved. Grey literature including the

government publications and market reports have been used as the main source of information for this section of the chapter.

1.31 Country Profile

Pakistan is a developing country with a total population of 207.774 million according to the last population and housing census, making it the sixth most populous region in the world (Pakistan Bureau of Statistics, 2017). The country is amongst the medium human development countries and was ranked at 154th position out of 189 countries in the Human Development Index in 2020 (UNDP, 2020). Recently, World Bank declared Pakistan as one of the top 10 most improved economies in the ease of doing business with an increased ranking of 108 from 136 in the previous year (World Bank, 2020).

Also, recent years have witnessed dramatic social and cultural changes in Pakistan which have led to an increase in urbanisation with 36.4% of the country's population living in urban cities. The country does not only have an increasing rate of urbanisation but is also the second youngest region in South Asia as 64% of its population is aged between 15 and 33 (Hafeez and Fasih, 2018). This burgeoning youth and human capital provide the region with a potential generational dividend and challenges to provide employment (Jehan and Khan, 2020). Because of this, the adoption of information and communication technology (ICT) has become the necessitating factor for employment creation and economic development in the country. The next section presents insight into the current state of e-commerce.

1.32 E-commerce

The Business to Consumers (B2C) e-commerce landscape in Pakistan is segmented into various categories based on different business models adopted by online merchants (State Bank of Pakistan, 2018). These are presented in the table below along with the examples of

key players within each category. It should be noted that the current research only focused on social media sellers in the B2C e-commerce market in Pakistan.

B2C e-commerce market in Pakistan	
E-retailers <ul style="list-style-type: none"> • Khaadi • Sapphire • Junaid Jamshed • Alkaram 	The one-to-many electronic sales channels for the existing domestic retailers transitioning from brick-and-mortar (physical stores) to click-and-mortar (both offline and online stores).
Online Marketplaces <ul style="list-style-type: none"> • Daraz.pk • Homeshopping.pk • Shophive.com • Yayvo.pk • Ishopping.pk • Telemart.pk • Mega.pk • Food panda 	These online marketplaces act as intermediaries to various sellers and buyers. The players include both horizontal e-commerce channels such as isshopping.pk and daraz.pk that are offering products from a large number of categories and vertically connected specialist such as Food Panda which caters to single product segment.
Online information and financial intermediaries <ul style="list-style-type: none"> • Zameen.com • Rozze.pk • PakWheels.com 	These online information portals provide different services and earn profits through contracting making and commission fees
Electronic transportation firm <ul style="list-style-type: none"> • Careem • Bykea • Uride 	These players provide carpooling and ride-hailing services through internet channels and mobile apps
Social media sellers <ul style="list-style-type: none"> • Facebook Sellers • Instagram Sellers 	SMEs that operates purely through social media platforms for commerce

Table 1. The Major Players in the B2C e-commerce market in Pakistan (Source: State Bank of Pakistan, 2018) Table by Author

In the last two years, the B2C e-commerce market has witnessed a much-needed boost in Pakistan; elevating the country's ranking from 120 to 114 out of 152 economies on the B2C

e-commerce index¹ 2019 (UNCTAD, 2019). This improvement is largely attributed to the increasing Internet connectivity, social media and mobile penetration in the country.

According to Pakistan Telecommunication Authority (PTA)'s annual report for the period 2019-2020, the penetration of mobile services reached 81.1% in 2020 with 98% of the households owning a mobile phone. The broadband subscriptions also increased from 60 million in 2017 to 90 million during the same period (Pakistan Telecommunication Authority, 2020). This growth was fuelled by the introduction of 3G and 4G services in Pakistan that widened public access to the digital networks (State Bank of Pakistan, 2018).

Although the pace of advancements in the e-commerce sector has been encouraging over recent years, the country still has low e-commerce readiness in comparison to other emerging economies (UNCTAD, 2019). Upgrading infrastructure in terms of logistics and payment systems and increasing technology adoption remains major issues at hand. It is because of these factors; the country has not been successful in reaping the benefits of e-commerce technologies to its fullest potential.

Arguably, there is still much to do before Pakistan can make progressive growth in this sector. Against this backdrop, the government under the leadership of Prime Minister Imran Khan has launched the first e-commerce policy in September 2019 to support "Digital Pakistan Vision". This is a part of the digital policy of Pakistan that was released earlier in 2017 (Ministry of information technology and telecommunication, 2017). The policy envisions creating an enabling environment for the holistic growth of e-commerce across all sectors in the country with a special focus on the development and expansion of SMEs. This was a much-needed step that was taken after the Chinese Largest Multinational E-commerce Company Ali Baba signed a Memorandum of Understanding (MOU) with the Trade Development Authority of Pakistan (TDAP). The key objective of the MOU is to support the growth of e-commerce in Pakistan by bringing SMEs into the realm of e-

¹ The E-commerce Index covers four indicators to determine the region's e-commerce readiness. These include Internet users, secure internet services, bank account holders and logistics system (UNCTAD, 2019).

commerce. Under this agreement, the country witnessed its first big acquisition in the e-commerce sector in 2018 when ali baba acquired a 100% stake of leading online retailer Daraz.pk formerly owned by Rocket Internet; to expand its e-commerce empire to South Asia (Ali baba group, 2017).

In a span of one year, daraz.pk outperformed domestic players and continues to lead Internet retailing in Pakistan (Euro Monitor, 2019). The domestic online retailers on the other hand struggled to carve a niche for themselves due to low marketing budgets, expertise needed for pre and post-sale services and limited financial support to hold inventory and maintain warehouses.

Pakistan is largely a cash-driven economy with a limited scope of conducting electronic transactions through debit/credit card, bank transfer or mobile wallet. More than 90% of the e-commerce transactions were carried out by the Cash on Delivery Method (COD) in 2019 (Pakistan Telecommunication Authority, 2020). The absence of global payment gateways such as PayPal and Worldpay and the restrictions on the use of the debit card for electronic transactions by most commercial banks hinders the adoption of digital payment methods (State bank of Pakistan, 2018a).

Other than COD and Bank Transfers, third party services such as Easy Paisa² and Jazz Cash are also being used for e-commerce transactions. Both the mobile wallet services have their own payment gateway, which allows the consumers to transact using their easy paisa/jazz account, credit/debit cards or through the company's agents (State Bank of Pakistan, 2018a). However, COD remains the primary mode of payment unless a centralised payment structure is developed to provide a flexible interoperable environment for online transactional activities (Ministry of Commerce and Textiles, 2019). In the subsequent section, social media facts are presented.

² Easy paisa and Jazz Cash are branchless banking services providers facilitating mobile wallet and payment services (State Bank of Pakistan, 2018a).

1.33 Social Media

In the last couple of years, the usage of social media has been growing exponentially in Pakistan. This can be evidenced by an increase of 6 million in the number of social media users between 2017 and 2020. As of January, there were 37 million active social media users which are nearly half of the total Internet users³ in the country (Hootsuite, 2020).

Facebook is by far the most popular social networking platform in Pakistan with a user base of 33 million followed by Instagram that has 6.40 million active users. Another platform that has gained popularity in the region is LinkedIn with a 6 million user base. However, Snapchat and Twitter have a relatively low user base with 4.40 million and 1.83 million, respectively.

In recent years, the phenomenon of online shopping through social media has gained momentum in Pakistan and a growing number of SMEs are using this medium as their primary trading platform (Ahmed, 2016; State Bank of Pakistan, 2018). They set up their business pages on one or more platforms such as Facebook and Instagram and promote and sell their products through these pages. This is the phenomenon under study in the current research with the focus on Fashion SMEs discussed in the subsequent sections.

1.34 Definition of SMEs

Given the fact that the definition of SMEs varies from country to country and within countries as well, it is imperative to develop an understanding of SMEs in Pakistan's context. At present, there is no uniform definition of SMEs in Pakistan (Dar, Ahmed and Raziq, 2017). Different institutions have their own definition of what constitutes an SME. The basic criteria used for these definitions included the number of employees, size of the

³ The total number of internet users were 76.83 million as of January 2020 (Hootsuite, 2020)

investment and the annual sales turnover. Some organisations have separate definitions for different SME segments such as services and manufacturing (Abe, Attalage and Abe, 2012; Dar, Ahmed and Raziq, 2017).

State Bank of Pakistan (SBP) which is the central bank of the country separated SMEs into small-sized enterprises (SEs) and medium-sized enterprises (MEs). The former was defined as the business entities which employs less than or up to 50 persons with an annual sales turnover up to Pakistani Rupee (PKR) 150 million. Whereas the MEs were categorised into two main segments i.e trading establishments and manufacturing and services establishments. The annual sales turnover for both types of MEs was proposed to be above PKR 150 million. However, there was a difference in the no. of employees with trading establishments employing not more than 100 employees; in comparison to the manufacturing and services MEs that employees up to 250 people (State Bank of Pakistan, 2017).

Criterion	Small Sized Enterprises	Medium-Sized Enterprises	
<i>State Bank of Pakistan</i>		Trading MEs	Manufacturing & Services MEs
Employment Size	Up to 50	51-100	51-250
Annual Sales Turnover	Up to 15 million PKR	Above Rs 150 million and up to Rs 800 million	

Table 2. Definition of SMEs & MSEs, (Source: State Bank of Pakistan, 2017) Table by Author

Another definition of SMEs was given by the Small and Medium Enterprises Development Authority (SMEDA) in the first SMEs policy released in 2007. Based on the proposed definition, any business with a paid-up capital of 25 million PKR, employees up to 250 people and an annual sales turnover of 250 million PKR is classified as an SME (SMEDA, 2007).

Criterion	Small & Medium Sized Enterprises
Employment Size	Up to 250
Annual Sales Turnover	Up to 250 million PKR
Paid-Up Capital	Up to 25 Million PKR

Table 3. Definition of SMEs given in SME policy 2007, (Source: SMEDA) Table by Author

In addition, Dar, Ahmed and Raziq (2017) in their now seminal paper attempted to propose a uniform definition for SMEs in Pakistan by splitting the SEs and MEs into separate categories based on employment size and productive assets⁴.

According to this definition, SEs are the business entity with an employment size between 5-24 and productive assets of about 5-10 million (PKR) from the total assets of less than 50 million. For the current research, this definition is adapted for the reason that all case businesses under study were small businesses that met the proposed criterion in the definition. However, throughout the thesis both the terms SMEs and small businesses have been used interchangeably to refer to the case studies.

Criterion	Small Enterprises	Medium Enterprises
Employment Size	Between 5-24	Between 25-99
Productive assets	05-10 million PKR	10-40 million PKR

Table 4. SEs and MEs definition, (Source: Dar, Ahmed and Raziq, 2017) Table by Author

SMEs are the backbone of Pakistan’s economy and plays a vital role in employment generation and entrepreneurial development thus facilitating economic growth (Arshad, et.al, 2020). As of 2019, there was 3.2 million SMEs unit in Pakistan which accounts for nearly 98% of all enterprises. Collectively, these SMEs contributes an estimated 40% to Pakistan’s Gross Domestic Product (GDP) (SMEDA, 2019).

In recent years, there has been a growing interest in e-commerce amongst SMEs in Pakistan. This is because e-commerce can facilitate the growth of these SMEs and start-up businesses by not only connecting them with local online marketplaces but also international markets through global e-commerce platforms (Ministry of Commerce and Textiles, 2019).

⁴ These are the assets that have the ability to generate profit and cash flow (Dar, Ahmed and Raziq, 2017)

1.35 Fashion

Over the past few years, the fashion industry of Pakistan has attained tremendous growth with the increasing influence of Westernisation, celebrity lifestyles, e-commerce and social media penetration that is driving the fashion landscape in the region (Euro Monitor, 2019b). The growing consumer market driven by urbanisation and expanding middle-income groups (Euro Monitor, 2019b) led to a greater demand for local and international fashion. It is due to the surge in the demand for fashion-related products, the country has now become home to several fashion designers, local and international brands. The fashion market is well segmented offering a range of lines including Eastern wear, Western wear, formal and bridal wear (PBIT, 2016). Table 5 provides an overview of the Fashion Market Segmentation along with examples in each category.

Fashion Market Segmentation	
Local Retailers (Brands)	
<ul style="list-style-type: none"> • Khaadi • Sapphire • Junaid Jamshed • Alkaram • Outfitters 	These are domestic fashion retailers/lifestyle brands that offer a range of products including clothing, accessories and footwear.
International Retailers	
<ul style="list-style-type: none"> • Mango • Next • Splash • 	These are international brands that have established their franchises in Pakistan.
Fashion Houses/ Designer Boutiques	
<ul style="list-style-type: none"> • Nomi Ansari • Rizwan Beyg • Bunto Kazmi • Kamiar Rokni 	These fashion houses are run by renowned fashion designers and provide bespoke and personalised experiences rather than just the product or service. They deal in formal and bridal wear couture pieces.
Fabric Merchants	
<ul style="list-style-type: none"> • Wholesalers • Local Retailers • Fabric Designers • Third-Party Sellers 	These merchants design and sell the fabrics to be used for customised fashion. They dominate the local market as there is a huge demand for unstitched fabrics in the country. Some local retailers also sell fabrics, embellishments and trims imported from other countries.
Fashion Designers	
<ul style="list-style-type: none"> • Zehra Saleem • Sumaira Khanani • Modeste Abayas 	These are entrepreneurs and designers that are running small scale businesses and sell apparel related products. The products ranges includes eastern wear, western and fusion wear and modest clothing lines.
Third-Party Sellers	
<ul style="list-style-type: none"> • Mode UK • Brand rovers UK • Brands Online 	These are sellers/businesses that import products from high-street retailers. The product ranges include clothing, accessories and footwear. They have become increasingly popular in Pakistan because of the absence of international high street retailers like Zara, River Island and H&M.
Personal shoppers	
<ul style="list-style-type: none"> • The De La Mode • Luxury Bargains 	These are people who provide personal shopping services to their clients by curating trendy product from luxury fashion brands or sourcing the product of the client's choice for them.
Note: This is not an exhaustive list as it is only intended to provide an overview of Pakistan's fashion market segmentation	

Table 5. The Fashion Market Segmentation in Pakistan (Source: Euro Monitor, 2019b; PBIT, 2016) Table by Author

Since the focus of the current research is on SMEs that are using the Social Commerce business model, the fashion businesses that met the criteria are used as case studies for the research. These include fashion designers running small scale businesses and third-party sellers dealing in a variety of fashion-related products. The last section provides a brief overview of the culture in Pakistan.

1.36 Culture

In terms of culture, Pakistan is considered as a Collectivist Society based on Hofstede Cultural Dimension Theory. Here, collectivism represents *“a preference for a tightly-knit framework in society in which individuals can expect their relatives or members of a particular ingroup to look after them in exchange for unquestioning loyalty”* (Hofstede Insight, 2021⁵). In such a society, a person’s self-image is defined as “We” (Hui and Triandis, 1986).

Pakistanis have high regard for traditional family values and relationships between individuals plays an integral role in completing social, personal and professional tasks. The provision of social support in Pakistani society is the strongest within families, relatives and friends as people often turn to their ingroup for seeking advice and help. The loyalty shown to these connections is extremely strong and in exchange for this loyalty, the individual gains a sense of community, unity and protection (Nadeem, 2013). This is because the people in such a society are interdependent and place the group interest over their self-interest (Shavitt and Barnes, 2020). These altruistic values are also synonyms with the Islamic beliefs that greatly emphasises the importance of helping each other irrespective of religious, ethnic and cultural differences (Jamal, 2020).

Now that the research context is covered the next section presents a discussion on the research rationale that established the need and significance for the current study.

⁵ This definition is taken from the Hofstede Insights’ website. Hence, the page number is not mentioned.

1.4 Research Rationale and Significance

As the Social Commerce business model emerged from the integration of e-commerce and social media (Linda, 2010), these three key areas are covered in the current thesis. However, the main research area this thesis contributes to is Social Commerce. While the upcoming literature review (Chapter 2) provides a detailed discussion on what work has already been done in the chosen key areas; it was necessary to provide some early context to establish the relevance of the current work⁶.

Over the last decade, the evolving research arena of Social Commerce has drawn an increasing level of attention from both researchers and practitioners. Considerable efforts have been exerted to understand user behaviour and motivation to adopt and use Social Commerce (Baethge, Klier and Klier, 2016; Busalim, 2016; Han, Xu and Chen, 2018, Esmaeili and Hashemi, 2019). However, there is very limited existing research within this domain from a business perspective (Baethge, Klier and Klier, 2016; Han, Xu and Chen, 2018). Moreover, there is a lack of frameworks that enables understanding of the Social Commerce business model from a theoretical stance (Busalim, 2016); and guides the implementation processes that could provide optimum benefits for both businesses and customers (Han, Xu and Chen, 2018). This highlights gaps in the knowledge which the current research sought to address. Research in this area has the potential to inform both further inquiry and practice in relation to the use of Social Commerce as a strategic business tool.

From the methodological point of view, the majority of the existing work within this area used quantitative methods and much less research adopted qualitative and mixed-methods (Busalim, 2016; Han, Xu and Shen, 2018; Esmaeili and Hashemi, 2019). Thus, creating an imbalance in the methodological approaches currently used in Social Commerce literature. The present study adds to the methodology by combining both quantitative and qualitative

⁶ The importance of the current study within Pakistan's context has already been discussed in the section 1.2 of this chapter. Hence, it will not be included in this section.

methods in a single study using a mixed-methods approach. Exploring the topic through this methodology has not only addressed the methodological gap but also allowed exploration of the topic under study from different perspectives including consumers and fashion businesses. Moreover, it provided greater flexibility for investigating the use of this emerging business model in an unexplored context i:e Pakistan.

Moving on to the fashion businesses, the extant literature has evidenced the growing interest in the use of social media marketing (Ananda, Garcia and Lamberti, 2017; Ananda, et.al, 2018) which has also transitioned to Social Commerce (Kang, Johnson and Wu, 2014; Napomech, 2014). Attributable to the increasing influence, the academic interest in these areas have considerably evolved over the last decade. However, much of the earlier work focused on social media as a marketing tool with limited efforts exerted in the area of Social Commerce. The recent research from the latter perspective, (Cho and So, 2019; Blazquez, et.al, 2019) have only examined the impact of Social Commerce factors on consumers behaviours and purchase intentions (Cho and Son, 2019; Blazquez, et.al, 2019). To the best of knowledge, there are currently no specific studies that focus on the use of Social Commerce from the fashion business perspective. This makes the current research extremely valuable for both academics and practitioners given the attractiveness of this emerging business model because of its visual and socially centred approach to marketing and e-commerce (Bendonj, 2017; Li and Ku, 2018).

From a theoretical perspective, the current study is significant for two reasons. Firstly, this research extends the theoretical and empirical research on the Social Commerce business model by building upon the existing theories in Social Commerce literature. It proposes a theoretical model that explains the effect of social support on trust and consumers intention through online word of mouth (WOM) which in turn creates social capital for fashion businesses. It has also theorised the role of information and knowledge sharing from the business perspective thus advancing the theory. Secondly, this is the first study

that explained the use of the Social Commerce Business phenomenon within Pakistan's context in the form of an empirically grounded framework.

For the practitioners, the analysis of e-commerce and social media trends and the perception of consumers will help in understanding the dominant consumer traits and trends in the market. Finally for the Fashion SMEs, entrepreneurs and marketers that currently use or intend to use the Social Commerce business model in Pakistan; the final designed framework will be extremely beneficial. This is because it provides an understanding of the critical principles that can help to achieve effective and efficient use of this medium. The recommendations along with examples of strategic actions will allow these practitioners to design more effective Social Commerce strategies thus enabling them to achieve their business and marketing objectives. Lastly, it is the first framework from Pakistan that provides a guideline on the use of the Social Commerce business model. Therefore, it has the potential to inform practice in the area.

With this, the section on the research rationale comes to an end and the next section outlines the research aim, objectives and research questions.

1.5 Research Aim

The aim of the research is to develop a framework that will serve as a guideline for Fashion SMEs, entrepreneurs and marketers for effective implementation and management of the Social Commerce Business Model in Pakistan.

1.51 Research Objectives

The following objectives are addressed in the research for the fulfilment of the research aim:

1. To examine the current online market trends in Pakistan
2. To identify the limitations of e-commerce for consumers and fashion SMEs in Pakistan
3. To explore the potential benefit of using Social Commerce business model for fashion SMEs and problematic issues encountered by both consumers and SMEs
4. To determine the factors that influence consumers adoption of Social Commerce
5. To provide a theoretical understanding of the Social Commerce business model and its value potential for consumers and fashion SMEs
6. To explain the use of the Social Commerce business model by Fashion SMEs

1.52 Research Questions

For achieving the research aim and objectives, four research questions (RQ) were formed which are as follows:

RQ1- Which factors limit the use of e-commerce by customers and Fashion SMEs in Pakistan?

RQ2- Why Fashion SMEs are adopting Social Commerce for business purposes?

RQ3- Are there any problematic issues faced by the consumers and Fashion SMEs in using Social Commerce?

RQ4- What are the factors that influence consumers intention in Social Commerce adoption?

The next section introduces the research methodology.

1.6 Research Methodology

The process of conducting research involves the intersection of philosophical assumptions, the research methodology and the research methods (Creswell and Creswell, 2018).

Keeping this in mind, the current research applied a mixed-methods methodological approach that is associated with pragmatism philosophical position (Morgan, 2007; Creswell and Clark, 2011). This methodology provided an opportunity to put together procedures from both quantitative and qualitative approaches in order to obtain in-depth insights and produce comprehensive results in the present study (Johnson and Onwuegbuzie, 2004). The flexible approach to the inquiry also enabled incorporating different perspectives including consumers and fashion businesses for studying the Social Commerce business model in the context of Pakistan (Creswell and Creswell, 2018). In addition, the application of mixed-methods enabled covering the different knowledge gaps in the Social Commerce literature more effectively.

The research objectives together with the research questions guided the selection of appropriate research methods. The data was collected in two different stages due to research being conducted overseas. However, the results obtained from both quantitative and qualitative methods were analysed during the same time adhering to the convention of chosen research design (section 3.32 in Chapter 3).

For the quantitative phase, mixed-mode surveys (Dillman, 2007) were used to obtain data from the consumers' group in three metropolitan cities of Pakistan namely Karachi, Lahore and Islamabad. Two questionnaires were developed to gather information from both online shoppers and those who do not shop online. Since the research was conducted in an unexplored market of Pakistan identifying the online market trends at the time of research was a prerequisite in order to establish the need. Descriptive statistics including frequency and percentages were used to analyse the results that were visually represented in graphs

and tables. The primary research undertaken during this stage enabled identifying the limitation of e-commerce for consumers along with the factors that influence consumer's intention in Social Commerce adoption.

In stage two, qualitative data were collected from the six Fashion SMEs selected as case studies (Yin, 2018) using semi-structured interviews and social media content as documents (Creswell and Creswell, 2018). First, in-depth interviews were conducted with the business owners to fully understand how and why these SMEs are using the Social Commerce business model with a focus on benefits and challenges. Second, the content analysis on the business pages of the chosen SMEs on both platforms Facebook and Instagram was carried out. This was done to corroborate and augment evidence obtained from interviews (Yin, 2008) by observing the business and consumers activities on the social media pages. The results obtained from both these methods were analysed using a qualitative content analysis (QCA) approach (Hsieh and Shannon, 2005) and were reported in themes.

During the interpretation stage, the key findings obtained from both consumers and Fashion SMEs were merged to answer the research questions and for closing the knowledge gaps. Further to this, for achieving quality and reliability in the current study, meta-inferences⁷ were drawn (Ventakesh, Brown and Bala, 2013) by combining the theoretical concepts with the empirical data. This was conceptualised in the form of a theoretical model which was later re-iterated as a framework that explains the use of the Social Commerce business model within the context of Fashion SMEs in Pakistan. This was an advantage of using a pragmatic mixed-method approach that allowed an outcome-oriented and flexible research process.

Finally, a simplified version of the framework was developed for practitioners which was validated by obtaining feedback from the specialists in the field of Pakistan's E-commerce Market. To conclude this section, a table (6) providing an overview of the mixed-methods

⁷ These inferences are essentially theoretical statements related to the phenomenon of interest (Teddlie and Tashakorri, 2009).

approach applied in the current study is presented and the thesis's structure is presented next.

	Research Objectives	Research Questions	Primary Studies	Mixed Methods	Data Analysis
1.	To examine the current online market trends in Pakistan	Contextual understanding was necessary prior to answering the research questions	Pre-requisite	For establishing the need	
			1	Mixed-mode survey with consumer group in Karachi, Lahore and Islamabad	Quantitative Analysis: Descriptive statistics
2.	To identify the limitations of e-commerce for consumers and Fashion SMEs in Pakistan	<i>Which factors limit the use of e-commerce by customers and Fashion SMEs in Pakistan?</i>	Pre-Stage	Literature review	Synthesise information/Identify knowledge gaps
			1	Mixed-mode survey with consumer group in Karachi, Lahore and Islamabad	Quantitative Analysis: Descriptive statistics
			2	Interviews with business owners of chosen fashion SMEs	QCA
3.	To explore the potential benefit of using Social Commerce business model for fashion SMEs and problematic issues encountered by both consumers and SMEs	<i>Why are Fashion SMEs adopting Social Commerce for business purposes?</i>	Pre-Stage	Literature review	Synthesise information/Identify knowledge gaps
			2	Interviews with business owners of chosen fashion SMEs	QCA
		<i>Are there any problematic issues faced by the consumers and Fashion SMEs in using Social Commerce?</i>	2	Interviews with business owners of chosen fashion SMEs Content analysis on Facebook and Instagram	QCA
4.	To determine the factors that influence consumers adoption of Social Commerce	<i>What are the factors that influence consumers intention in Social Commerce adoption?</i>	Pre-Stage	Literature review	Synthesise information/Identify knowledge gaps
			1	Mixed-mode survey with consumer group in Karachi, Lahore and Islamabad	Quantitative Analysis: Descriptive statistics
5.	To provide a theoretical understanding of the Social Commerce business model and its value potential for consumers and fashion SMEs	Research Outcomes <i>Theoretical Model</i>	Integrating the findings of primary study one and two		Meta-inferences drawn from quantitative and qualitative studies
6.	To explain the use of the Social Commerce business model by Fashion SMEs	<i>Framework</i>	Merging the theoretical statements with empirical findings		Graphical Representation
Research Aim					
<i>A framework that will serve as a guideline for Fashion SMEs, entrepreneurs and marketers for effective implementation and management of Social Commerce Business Model in Pakistan.</i>		<i>Framework for Industry</i>	Developed based on the initially designed framework		Feedback from Industry Experts

Table 6. Summary of the research methodology applied in the current study to fulfil the research aim and objectives, (Source: Author)

1.7 Thesis Structure

Chapter One introduces the research background and presents a discussion on the research context in terms of the chosen country. It then establishes the significance of the current study and introduces the research aim, objectives and research questions. This is followed by an overview of the chosen research methodology. Finally, a summary of the thesis structure is given.

Chapter Two presents a review of the relevant literature concerning the research area, influenced by research aim and objectives. This includes a review of previous research conducted on e-commerce, social media, Social Commerce and fashion businesses. This chapter also introduces the chosen theories and concept.

Chapter Three explains the research philosophical orientation and research methodology along with an overview of different research approaches (quantitative, qualitative and mixed methods). It then explains the chosen research design supported by rationales and personal context that collectively influenced the selection of the research design. This chapter also presents a detailed description of the quantitative and qualitative component of the study. This includes discussion on the chosen method, sampling considerations, data collection and analysis procedures. The measures taken to ensure research quality and reliability are then discussed. Finally, ethical considerations are presented.

Chapter Four presents the primary data results obtained from both the quantitative and qualitative component of the study. It starts with the presentation of results obtained from non-online and online shoppers' questionnaires. This is followed by a presentation of themes that emerged from the interview data and social media content. The Chapter concludes by providing a summary of the results obtained from both components.

Chapter Five presents the discussion of the key findings of the research in light of existing literature that directly enabled to answer the research questions.

Chapter Six proposes the theoretical model and empirically grounded framework designed as an outcome of the study. Drawn on the meta-inferences, the relationship between proposed constructs is explained through the integration of empirical data and literature. This is visually presented as a framework that explains the use of the Social Commerce business model within Pakistan's context. Lastly, the simplified version of the framework that is designed for industry professionals is presented and evaluated with industry experts from Pakistan.

Chapter Seven presents the conclusion of the study addressing the research objectives that enabled to fulfil the research aim. The contribution of the research, limitations and direction for future research are then discussed. This chapter concludes a brief discussion on research dissemination and personal reflection.

1.8 Summary

In this chapter, the overview of the current thesis is presented by introducing the research background and the context of the country that is under study. The significance of the research is then explained along with the presentation of the research aim, objectives and research questions. This is followed by a brief discussion on methodology and an outline of the thesis structure.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter provides the literature review of the relevant work in support of the research aim and objectives and established the need for the work carried out in the current thesis. It is divided into five main sections. The first section outlines research on e-commerce including definition, benefits for businesses and customers, and the factors that limit the growth of e-commerce in Pakistan. This is followed by a review of research on social media that includes a discussion on the definition and typologies of social media platforms.

In the third section, an in-depth review of Social Commerce including the evolution, definition, differences between e-commerce and Social Commerce along with business benefits are presented. This section also reviews the work related to the use of social media and Social Commerce in Pakistan.

The literature on fashion businesses within the context of e-commerce and social media is discussed in the fourth section. Finally, the last section provides an overview of the key theories and concept in the context of e-commerce and Social Commerce. This included a brief discussion on Technology Organisation and Environment Framework (TOE), Technology Acceptance Model (TAM), Social Support and Social Capital. Subsequently, the concept of Social Commerce attributes, WOM, trust and information and knowledge sharing are reviewed. To conclude, a summary of the chapter is then presented.

2.2 E-COMMERCE

2.21 E-commerce Defined

The development of ICT and the commercialisation of the Internet in the early 1990s coined the term “Electronic Commerce” (e-commerce) which involved buying and selling of goods and services on the Internet and the exchange of money and data for executing these transactions (Drucker, 2002; Turban and King, 2003; Chaffey, 2015; Laudon and Traver, 2017).

Some researchers have used the term Electronic Business (e-business) interchangeably with e-commerce (Rayport and Jaworski, 2002; Turban and King, 2003; Schneider and Gary, 2010). Whilst others argued that both these concepts differ in nature (Bidgoli, 2002; Laudon and Traver, 2017).

It is due to these differing views, there is no standard and universally adopted definition of e-commerce. The majority of the definitions revolve around two dimensions arising from the words electronic and commerce (Grist and Cater-Steel, 2005). Many researchers agree that e-commerce is about conducting business activities electronically. However, there is a lack of consensus on what is included in these activities.

Turban and King (2003, pg.3) defined e-commerce as *“the process of buying, selling or exchanging product and services, and information via computer networks”*. Whereas Rayport and Jaworski (2002, pg.4) described e-commerce as *“technology-mediated exchanges between parties (individuals and organisations) as well as the electronically based intra or interorganisational activities that facilitate such exchanges”*.

Based on the broader definition by Rayport and Jaworski (2002) e-commerce encompasses information exchange which represents the communication between two parties for the transaction of goods and services. It is a phenomenon that entails all the activities that support these exchanges including how the businesses operate internally in terms of

managing system processes and how these organisations associate with external parties, such as customers, suppliers, markets and competitors (Schneider and Gary, 2010). Supporting this, Grist and Cater-Steel (2005) argued that e-commerce is not solely restricted to transactional activities in terms of order fulfilment, inventory control, pricing and delivery; but also pre-sale processes including brand awareness and marketing, and post-sale activities such as product support and customer services.

Though the definition of e-commerce by Turban and King (2003) was widely accepted amongst the scholarly community, it narrows down the scope of e-commerce. Hence, for the purpose of this research, the broader definition of e-commerce (Rayport and Jaworski, 2002) is adopted. A discussion on the types of e-commerce is presented next.

2.22 Types of e-commerce

E-commerce can be classified into different categories based on the relationship amongst participants or the nature of the transaction (Turban and King, 2003). The most commonly used type of e-commerce is B2C e-commerce in which online businesses sell to individual customers. Followed by business-to-business (B2B) e-commerce, in which businesses focus on selling to other businesses. Other forms of e-commerce include consumer-to-consumer (C2C) which involves transactions between consumers. Though, a third party may be involved such as in auction websites like eBay (Rayport and Jaworski, 2002; Schneider and Gary, 2010).

Given the recent developments in social media and mobile technologies, other types of e-commerce have been introduced known as Social Commerce (Laudon and Traver, 2017) and Mobile Commerce (Zhang, Zhu and Liu, 2012; Yadav, Sharma and Tarhini, 2015). Social commerce emerged through the integration of social media and web 2.0 technologies into e-commerce (Kim Srivastava, 2007; Linda, 2010). A detailed discussion of social commerce definitions is presented later in this chapter (refer to section 2.42).

Based on the nature of the transaction, Mobile Commerce includes all e-commerce transactions carried out in a wireless environment using mobile devices (Zhang, Zhu and Liu, 2012; Jahanshahi, Mirzaie and Asadollahi, 2013). However, with the increasing migration of social media activities to mobile phones another extension of e-commerce “Mobile Social Commerce” has surfaced. A term that was coined by Kucukcay and Benyoucef (2014) and refers to the “*online business activities conducted on social media platforms through mobile devices*” (Sun and Xu, 2019, pg. 306). The present research focuses on B2C e-commerce in a social commerce setting. The table below clarifies the characteristics and relationships between different types of e-commerce. The next subsection reflects on how e-commerce has evolved over the years.

			E-commerce	Social Commerce	Mobile Commerce
Characteristics			Superset	Subsets of e-commerce	
			Uses computer networks to promote and sell products & services online	Adds a social layer to commercial transactions by combining social networking with e-commerce	Uses wireless computing devices to promote and sell products & services online
B2C	B2B	C2C	✓	✓	✓
Devices used			Computers and Laptops	Both	Mobile phones, tablets & ipads
Platforms			Web stores and web apps	Both webstores and hybrid apps for e:g facebook	Web stores and apps, mobile apps, hybrid and native apps
Features					
Mobility			Limited to fixed locations as the business activities are conducted using desktop computers and/or laptops	Offers flexibility of conducting transactions using both e-commerce and m-commerce systems	Better mobility as the e-commerce activities can be conducted using mobile devices without restrictions of particular locations
Reachability			Limited to certain places because it is bounded by the system and requires electricity and internet	Can be accessed on both the systems; Increases reachability through using social networking platforms and/or features	Wider reach in comparison to e-commerce because of easy portability
Suitability			Suited for developed countries	<ul style="list-style-type: none"> • Better suited for the developing countries because of barriers to e-commerce • Widespread use of social media coupled with increasing smart phone penetration 	
Instantaneity of use and convenience			More convenient and instantaneous in comparison to in-store shopping	More convenient and instantaneous in comparison to in-store shopping & e-commerce	Most convenient and instantaneous in comparison to in-store shopping & e-commerce
Location awareness			Limited	Enables location tracking using GPS and wifi	
Mobile Social Commerce					
Combines e-commerce and social commerce in mobile environment					
Similar but varying degrees of benefits					
*Social commerce has the characteristics and advantages of both e-commerce and mobile commerce which makes it a distinctive business model					

Table 7.Characteristics of different types of e-commerce, (Source: Zhang and Yuan, 2002; Jahanshahi, Mirzaie and Asadollahi, 2011; Zhang, Zhu and Liu, 2012; Kucukcay and Benyoucef, 2014; Omonedo and Bocij, 2014; Sun and Xu, 2019) Table by Author

2.23 The Evolution of e-commerce

Laudon and Traver (2017) classified the history of e-commerce into three periods with the first period starting from 1995 till 2000. In the early years of e-commerce termed as a period of invention, e-commerce was used as a new advertising medium through the widespread use of the web for commercial activities. This use of the Internet for commerce encouraged businesses to create basic websites to sell their retail products. However, marketing was limited to the static advertising of products due to the lack of technological advancement. Despite the limitations, the valuations for e-commerce reached a peak in the starting years followed by a collapse referred to as a dot.com crash in 2000 (Schneider and Gary, 2010). After this, the consolidation period for e-commerce started in 2000 which lasted for a period of six years. During this period, the re-assessment of e-commerce occurred resulting in a shift of e-commerce strategies from being technology-driven to a more business-oriented approach. Giving the widespread use of the web and improved bandwidth usage, e-commerce websites expanded into the service sectors. At the same time, the marketing and advertising of products and services advanced with the introduction of search engine features and the businesses expanded their web presence (Laudon and Traver, 2017). This period also traces the beginning of community interaction facilities (Curty and Zhang, 2011, Lin, Li and Wang, 2017). However, the use of interactive features was limited until the emergence of web 2.0.

Beginning in 2007, e-commerce geared into the period of reinvention continuing until the present day. The advancement in technology and the Internet attributed to the widespread adoption of smartphones and the rapid growth of web 2.0 technologies and social media completely transformed e-commerce (Laudon and Traver, 2017). Businesses started conducting Social Commerce using social media tools in the third wave of e-commerce.

This sub-section concludes with the timeline of e-commerce progression across three periods (Fig. 1) followed by a discussion on the advantages of e-commerce in the subsequent section.

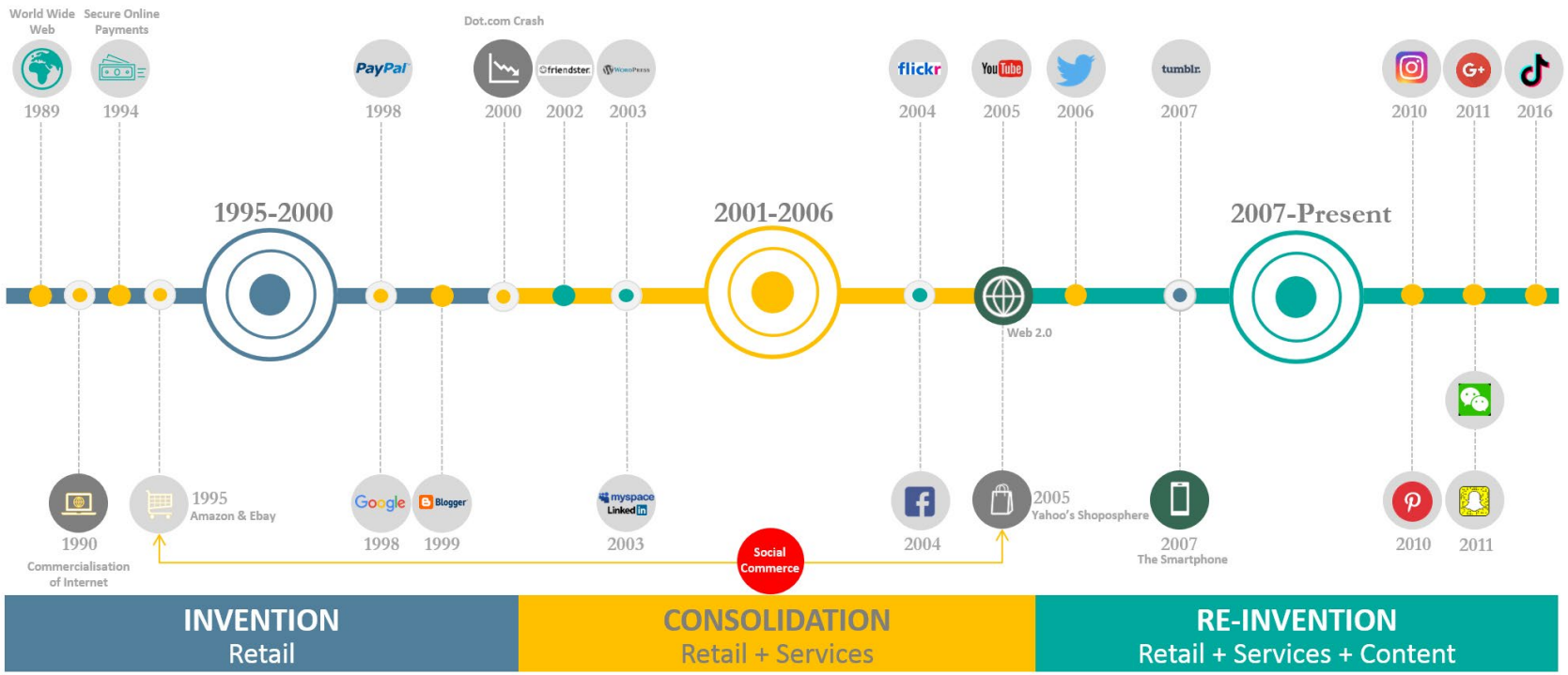


Figure 1 showing the timeline of e-commerce progression across three periods (Source: Schneider and Gary, 2010; Laudon and Traver, 2017; Tuten and Solomon, 2018; Anderson, 2020), Timeline by Author

2.24 Advantages of e-commerce

The advancement in Internet technologies brought opportunities for businesses through the provision of new online sales channels in the form of e-commerce websites (Bloch, Pigneur and Segev, 1996; Alyoubi, 2015). Previous researchers demonstrated that e-commerce offers innumerable potential benefits to both customers and businesses alike. A summary of these advantages is presented in Appendix A.

From the customer perspective, as e-commerce liberates the businesses from restrictions to a physical place and time; customers have the opportunity to shop for products and services in the comfort of their home thus facilitating a convenient and time-saving shopping experience (Turban and King, 2003, Adam, 2011; Nejadirani, Behravesht and Rasouli, 2011, Sabou, Avram-Pop, and Zima, 2017). Prior studies on e-commerce revealed that benefits of e-commerce in terms of perceived convenience, accessibility and time-saving have a positive effect on customers intention to shop online (Monuwe, Dellaert and Ruyter, 2004; Akbar and James, 2014; Sattar and Ameer, 2014, Bhagat, 2015).

Customers also benefit from the multitude of choice in terms of vendors, products and services (Schneider and Gary, 2010; Adam, 2011; Lai, Strauss and Turban, 2016; Sabou, Avram-Pop and Zima, 2017) and a wide range of product information available online. Besides, customers can easily compare product prices on different e-commerce websites and shop for the lowest prices thus saving the cost and time required for physically visiting the stores (Adam, 2011; Sabou, Avram-Pop and Zima, 2017).

Within the context of businesses, several authors have highlighted the advantages of using e-commerce with the focus on SMEs (Kaynak, Tatoglu and Kula, 2005; Kapurubandara and Lawson, 2008; Nejadirani, Behravesht and Rasouli, 2011; Zaied, 2012; Savrul, Incekara and Sener; 2014). One of the major business advantage gained from using e-commerce as cited in (Bloch, Pigneur and Segev, 1996; Dubelaar, Sohal and Savic, 2005) was a new, innovative and effective way of product promotion. As such, e-commerce provided an additional

avenue for businesses to conduct their marketing and sales activities. Moreover, the ability to operate 24/7 is valuable to both businesses and consumers simultaneously. One on hand, it benefits the business by boosting the sales opportunities (Dubelaar, Sohal and Savic, 2005) and on the other hand, it can increase access to products and services for customers (Adam, 2011; Sabou, Avram-Pop and Zima, 2017).

Selling products and services on e-commerce also enables the businesses to gain access to potential and untapped international markets at a reduced cost (Nejadirani, Behraves and Rasouli, 2011; Savrul, Incekara and Sener, 2014; Alyoubi, 2015) as geographical limitations are eliminated.

Another advantage of using an e-commerce system as highlighted by (Bloch, Pigneur and Segev, 1996) is a reduction in the operational cost of businesses in all aspect including distribution, sales and marketing. Using an electronically shared medium that is easily accessible to everyone, businesses can erase the outlays on physical infrastructure in terms of the administrative and communication costs (Nejaderani, Behraves and Rasouli, 2011; Zhang, 2010; Alyoubi, 2015; Sabou, Avram-Pop and Zima, 2017). Furthermore, businesses can save on the high cost required for promotional and advertising by opting for digital mediums instead of traditional advertising (Aljifri, Pons and Collins, 2003; Zhang, 2010).

An additional benefit reported by (Singh, 2002; Dubelaar, Sohal and Savic, 2005; Zhang, 2010; Zaeid, 2012) is the ability to enhance customer services through the integration of e-commerce system features such as customer support and testimonials. Using these, businesses can resolve issues more effectively as it helps in reducing the response time consequently improving customer satisfaction.

In comparison to the traditional markets, e-commerce offers more information richness because of the interactive features. These interactive features of e-commerce have changed the way businesses communicate with customers by encouraging participation and engagement. However, the characteristics of richness, interactivity and social

technology in e-commerce are linked with the advancement in web 2.0 technologies and social media, which transformed the conventional methods of marketing and selling (Laudon and Traver, 2017).

Hence it can be argued that the advantages in terms of interactivity and the use of social technologies were not accomplished by e-commerce in the real sense. These benefits only started to materialise after the emergence of web 2.0 and social media which allowed the creation of user-generated content (UGC) facilitating information sharing and interaction. Though it was predicted in the earlier literature (Bloch, Pigner and Segev, 1996) that e-commerce can help in establishing relationships with customers through increased interaction and customer support. It is apparent that the business-customers relationships were reshaped by social media in the true sense (Linda, 2010) which is discussed in section 2.44 of this Chapter.

Given the numerous advantages of using e-commerce for both businesses and customers, it has become a prominent online business model. However, the adoption and diffusion of e-commerce remain a challenge in Pakistan because of the significant barriers facing the economy which are discussed in the next section.

2.25 Factors limiting the adoption of e-commerce in Pakistan

Despite the introduction and implementation of e-commerce in Pakistan, businesses and customers have been slow in adopting this technology because of the various factors that inhibit its adoption and growth.

It is due to the prevalence of this issue in the online retail sector in Pakistan, the previous studies have largely focused on investigating the drivers and barriers to the growth of e-commerce for both businesses and customers, respectively. However, more emphasis has been placed on understanding customers attitudes and perception towards online shopping rather than evaluating the factors that limit e-commerce adoption for Pakistani SMEs. In

the literature, e-commerce and online shopping are often used interchangeably. Hence, for the current research, the previous studies that have either used one or both of these terms have been reviewed.

In an earlier investigation on the adoption of e-commerce by SMEs conducted by Seyal, et.al (2004) the determinants predicted to contribute towards e-commerce's growth were explored. At the time of the study, e-commerce was a new and emergent field of research and little was known about the problems associated with the use of this business model in Pakistan. Hence, this was amongst the first few studies that investigated the effect of technological, environmental and organisational factors on the use of e-commerce within SMEs in Pakistan. The researcher found that environmental factors in terms of government support and the technological factors linked to perceived benefit and task variety were significant predictors of e-commerce adoption by Pakistani SMEs.

Despite ongoing efforts to improve e-commerce technologies, the findings of this study are still relevant as similar factors have been identified in a recent case study research by Nazir and Zhu (2018). The theoretical lens adopted for this study was the TOE Model proposed by (Tornatzky and Fleischer, 1990) with an extended "Individual Factors" construct. Since most of the activities within the small businesses are controlled by the business owners, the addition of individual factors was a reasonable choice. The data was collected from four SMEs located in two metropolitan cities including Islamabad and Lahore. The results showed that the technological factors in connection with bandwidth speed, organisation factors relating to limited finances and higher cost of maintenance and the environmental factors in the form of government support, lack of digital payment methods and the lack of e-commerce readiness were all found to be the problematic issues that limit the use of e-commerce within the SMEs. On the individual front, the lack of technological awareness amongst the owner and employees was found to influence e-commerce adoption.

Similar explanatory research was conducted by Abbas, Abdullah and Saad (2018) who also integrated the TOE's model (Tornatzky and Fleischer, 1990) to investigate the determinants

that impact e-commerce intention. The data was collected using questionnaires from 160 SMEs in the cities of Punjab. The results confirmed that all three factors have a direct impact on organisations adoption of e-commerce.

Collectively, these studies provide evidence that technological, environmental and organisational factors are critical determinants of e-commerce adoption by Pakistani SMEs. Though these studies present a useful insight into the factors affecting e-commerce adoption, they do not take into consideration the socio-cultural factors. A possible explanation of this could be that these researches were conducted from a business perspective and lack insights from the customers. This makes it even more necessary to review the work that has been done to explore the factors that influence customer intention to use e-commerce as the customers are an important stakeholder in a business. For this reason, the studies that integrated the customers perspective are discussed hereafter.

In a mixed-method study, Agren and Barbutiu (2018) investigated the technological and socio-cultural barriers that hinder the adoption of e-commerce in Pakistan. Amongst the socio-cultural barriers, trust deficit, security and privacy concerns and the lack of adequate knowledge for using e-commerce systems were found to significantly impact e-commerce adoption amongst customers. On the technological front, the lack of payment systems was discovered to be an obstacle in e-commerce adoption. This finding coincides with the study by Khan, et.al (2013) who confirmed that the availability of limited payment options is the key challenge for the e-commerce industry in Pakistan as the world's famous e-payment service providers like PayPal are not providing their services in this region.

Rehman and Ashfaq (2011) in their survey-based research examined the factors that limit the use of e-commerce amongst the consumers' group in Islamabad. The concerns about security and privacy in online transactions were found to be the key factor that negatively impacts on consumers intention to use e-commerce websites. This was also confirmed to impede the growth of e-commerce in other studies conducted by (Yousaf, et.al, 2012;

Adnan, 2014; Qureshi, Fatima and Sarwar, 2014; Ahmed and Lodhi, 2015) from the targeted population group in Sargodha, Lahore and Karachi, respectively.

Recently, Bhatti, Saad and Gbadebo (2018) determined the influence of convenience risk, product risk and perceived risk on online shopping in the Pakistani Context. The findings revealed that convenience risk related to delay in receiving products and unclear return policies; and perceived risk linked to online shopping scams and misuse of personal information have a significant negative impact on online shopping. Whereas the effect of product risk associated with the quality and design issues was negligible. This contradicts the findings of (Adnan, 2014; Agren and Barbutiu, 2018; Malik, et.al, 2018) which showed that product design, quality and inventory issues limit the use of e-commerce websites.

Together, the findings of these two studies confirm that risk in terms of security and privacy, convenience and product risk have an impact on e-commerce adoption in Pakistan. All these factors are interlinked and can be associated with a lack of trust, which is a significant determinant of e-commerce adoption (Akhlaq & Ahmed, 2015).

Mazhar, Jam and Anwar (2012) in their study to understand the factors that affect consumers trust in electronic vendors (e-vendors) in e-commerce found that perceived security and privacy control are causing the barrier of distrust in an online environment. Further reiterating this, Rahman, Khan and Iqbal (2018) assert that trust and privacy concerns are negatively influencing consumer intention to use e-commerce websites. It was argued that Pakistani Consumers are reluctant to share their information whilst shopping online because of fear of data misuse and online shopping scams.

In addition to this, Yousaf et.al (2012) and Khalid and Farooq (2019) pointed out that preference for physical shopping is prevalent in the Pakistani Market as consumers like to bargain on prices and they enjoy the experience of visiting the stores with their friends and family. Whilst e-commerce is a solitary shopping experience which is viewed as a disadvantage because of the lack of interactions amongst online shoppers as well as businesses.

By reviewing the literature on factors affecting e-commerce adoption by SMEs and consumers, it is apparent that these studies have produced mixed results, far from conclusive. It is noteworthy that the current review covers the literature from two decades and not much has changed in these years when it comes to the development of e-commerce. Similar factors have been identified in recent studies as they were discovered at the earlier stage of e-commerce adoption which confirms that this business model has thus far not been successful in a Pakistani Market Context.

This opens an interesting debate on whether researchers should be concentrating on overcoming the adoption barriers of e-commerce, or they should shift the focus on understanding another potential business model which might be more suitable for small businesses in Pakistan. This is done in the current study.

Due to the ambiguity in literature, it was deemed necessary to provide a current view of a Pakistani market to better understand the factors that are affecting e-commerce adoption with an intent to propose an alternative model. The factors obtained from the literature are summarised in table 7 using TOE Model proposed by (Tornatzky and Fleischer, 1990) as a guiding structure with extended “socio-cultural factors”. The factors related to technological, environmental and socio-cultural factors were used to obtain data from the consumers with an understanding that they are stakeholders in a business. However, for SMEs a more open-ended approach was required as the current literature on adoption barriers for SMEs is insubstantial.

With this, the section on e-commerce concludes and the discussion on social media and web 2.0 technologies begins in the next section.

FACTORS LIMITING E-COMMERCE ADOPTION IN PAKISTAN	
Identified Factors	Key References
Technological Factors	
Internet literacy (inadequate knowledge about purchasing products online)	(Nazir and Zhu, 2018; Agren and Barbutiu, 2018)
Concerns about security and privacy in e-commerce	(Rehman and Ashfaq, 2011; Yousaf, et.al, 2012; Adnan, 2014; Qureshi, Fatima and Sarwar, 2014; Ahmed and Lodhi, 2015; and Agren and Barbutiu, 2018)
Online shopping scams	(Ahmed and Lodhi, 2015; and Bhatti, Saad and Gbadebo, 2018)
Misuse of personal information	(Rahman, Adnan and Iqbal, 2018; and Bhatti, Saad and Gbadebo, 2018)
Environmental Factors	
Lack of facilitating digital infrastructure & Government support	(Seyal, et.al, 2004, Nazir and Zhu, 2018; and Abbas, Abdullah and Saad, 2018)
Inflexible/unclear return policies	(Mehmood and Najmi, 2017; Bhatti, Saad and Gbadebo, 2018)
Inefficient delivery services	(Malik, et.al, 2018; Bhatti, Saad and Gbadebo, 2018)
Limited payment options	(Khan, et.al, 2013; Nazir and Zhu, 2018; Agren and Barbutiu, 2018)
Organisational Factors	
Expensive development and maintenance of websites	(Nazir and Zhu, 2018)
Lack of technological awareness and readiness	(Nazir and Zhu, 2018; and Abbas, Abdullah and Saad, 2018)
Socio-Cultural Factors	
Preference for in-store shopping	(Yousaf.et al, 2012; and Khalid and Farooq, 2019)
Lack of Human Interaction	(Yousaf.et al, 2012; and Khalid and Farooq, 2019)
Trust on product and services providers	(Mazhar, Jam and Anwar, 2012; Akhlaq and Ahmed, 2016; and Rehman and Iqbal, 2018)
Concerns about product quality, performance and design	(Adnan, 2014; Agren and Barbutiu, 2018; Malik, et.al, 2018)

Table 8. Summary of the factors identified from the literature that limits the growth of e-commerce adoption in Pakistan, (Source: Author)

2.3 SOCIAL MEDIA

2.31 Web 2.0 and Social Media

Social media and web 2.0 are often used synonymously because these two terms are interdependent on each other. Though, they are not identical.

Web 2.0 is an umbrella term that was coined by Tim O'Reilly during the Media Web 2.0 Conference in 2004. He described Web 2.0 as a second phase of the evolution of the Internet transitioning from "read-only" to "read-write" web. Kaplan and Haenlein (2010, pg. 61) in their now seminal paper defined web 2.0 *"as a platform whereby content and application are no longer published by individuals, but instead are constantly altered by all users in a participatory and collaborative fashion"*. Adding to this, Wilson, et.al (2011) described web 2.0 as the second generation of web, wherein user-oriented and interoperable applications promote social connectedness, information sharing and collaboration amongst businesses and individuals. These definitions emphasised the cooperative nature of web 2.0 technologies that facilitate the information and knowledge to be produced, shared and reorganised by users.

This creation and dissemination of media content by the general public on the Internet was loosely defined as user-generated content (UGC) by (Daugherty, Eastin and Bright, 2008), a term that gained popularity in 2005 (Constantinides and Fountain, 2008). Adding to the development of this concept, Kaplan and Haenlein (2010) argued that for the content to be categorised as UGC, it should not be created by professionals and businesses for promotional purposes and must be published on publically accessible platforms.

Combining these two terms, the present study defines web 2.0 as the second generation of web-based applications, services and tools which enables the creation and exchange of UGC to promote collaboration amongst businesses and customers (Lai, Strauss and Turban, 2016, Laudon and Traver, 2017).

When it comes to defining social media, there is a lack of mutually agreed upon and formal definition. Almost, all the definitions converge around the idea that social media refer to the use of digital technologies for the creation and sharing of UGC through social interactions and participation. For instance, Russo, et.al, (2008, pg.22) defined social media as *“those that facilitate online communication, networking, and/or collaboration”*. Whereas Carr and Hayes (2015) described social media as the internet-based applications that allow users to interact with both narrow and broad target audiences, deriving value from UGC and perception of interactivity. Similarly, Lai, Strauss and Turban (2016) viewed social media as a tool for social interaction and conversations which enables users to share opinions, experiences and perceptions with others.

However, for the purpose of the present study, a definition that combines the concept of web 2.0, UGC and social media in a clear and concise manner needs to be used. With this in mind, the definition given by Kaplan and Haenlein (2010, pg.61) whereby social media is defined as *“a group of internet-based applications that build on the ideological and technological foundations of web 2.0, and that allow the creation and exchange of UGC”* is adopted for this research.

The next sub-section presents a discussion on typologies of social media platforms.

2.32 Social Media Platforms

Despite the growing interest in social media usage, there is no definitive typology of social media platforms. Perhaps, this could be linked to the complexity of social media due to the sheer quantity of channels that currently exist with new ones emerging all the time. To cope up with the ever-changing nature of this medium, it is necessary that any classification proposed for categorising social media channels is flexible and agile.

Against this backdrop, Kaplan and Haenlein (2010) proposed the taxonomy of social media based on existing theories in media research that are social presence/media richness and self-presentation/self-disclosure. They categorised the social media channels into six types which include, social networking sites (SNS) (Facebook), content communities (Youtube), collaborative projects (Wikipedia), blogs and microblogs (Twitter), Virtual game (World of War Crafts) and social worlds (Social Life).

Elaborating this, Ouiridi, et.al (2014) presented a typology of social media from the channel's perspective based on three dimensions including users, content format (for e:g- text, images, audio and video) and function (for e:g- networking, sharing, collaborating, marketing and selling). Taking a step further, (Tuten and Solomon, 2018) grouped the channels according to four zones which include social community, social publishing, social entertainment and Social Commerce.

While the taxonomies presented by Ouiridi, et.al (2014) and Tuten and Solomon (2018) are useful at grouping social media channels according to the characteristics and functions of these platforms. They are not truly effective at separating them, mainly because of the corresponding attributes of these platforms that overlap in either two or all zones.

Hence, for the purpose of this research Kaplan and Haenlein's taxonomy of social media channel is used. Keeping within the parameters of the research, the analysis is restricted to two groups that are social networking and content sharing sites with one example of a platform that falls under these groups. These are introduced below:

2.33 SNS

The terms social networking sites, online social networks and social network sites have been used interchangeably to describe the social media channels that allow people to interact and socialise with each other (Ellison and Boyd, 2013). These SNS have dramatically changed the way people connect for creating and maintaining their social relationships.

Kaplan and Haenlein (2010) defined SNS as platforms that allow the users to create personal-information profiles, invite friends and colleagues to gain access to those profiles and communicate with each other using instant messages and comments. Whereas Ellison and Boyd (2013, pg. 9) proposed a broad definition whereby *“A social network site is a networked communication platform in which participants 1) have uniquely identifiable profiles that consist of user-supplied content, content provided by other users, and/or system-level data; 2) can publicly articulate connections that can be viewed and traversed by others; and 3) can consume, produce, and/or interact with streams of UGC provided by their connections on the site”*

However, a simpler definition of social network sites was given by (Tuten and Solomon, 2018, pg. 44) who described social network sites as *“Online hosts that enable site members to construct and maintain profiles, identify other members with whom they are connected, and participate by consuming, producing, and/or interacting with content provided by their connections”*.

All these definitions have a common element which is a desire to communicate. Hence, SNS can be positioned as communication platforms that use a variety of socially oriented features. The concept of SNS first emerged through the introduction of the website *“SixDegrees.com”* (Ellison and Boyd, 2013; Liu and Ying, 2010). However, it was Friendster’s success in 2003 that garnered media attention and inspired a generation of social networking websites (Boyd and Ellison, 2007; Ellison and Boyd, 2013).

Currently, Facebook is the largest social network site in the world with an active global userbase of 2.6 billion in the first quarter of 2020 (Mintel, 2020). It was initially created by Mark Zuckerberg to keep in touch with his fellow students from Harvard University (Kaplan and Haenlein, 2010). By 2006, this website was converted into a free social networking site that allowed users to create their personal profiles, upload photos and videos and connect with friends, family and colleagues (Liu and Ying, 2010).

In a span of three years, the platform reached the first major milestone with the growth of 300 million active users worldwide (Mintel, 2009). Owing to the rapid development of this

social networking service, it transitioned from being merely a communication platform to new marketing and advertising tool for businesses with the introduction of a marketplace and Facebook ads service in 2007 (Brugger, 2015). The platform later integrated the commerce functions directly onto the business pages (Lai, Strauss ad Turban, 2016). As such, the first formal business that launched its Facebook store by embedding the e-commerce functions directly onto Facebook was 1-800-flowers.com in 2009 (Stuth and Mancuso, 2010; Anderson, et.al, 2011).

Though it was not until after two years, Facebook commerce gained momentum and became the de facto centre of Social Commerce (Wang and Zhang, 2012). During the same time, Facebook shaped the competitive social media landscape with the acquisition of Instagram in 2012 followed by WhatsApp in 2015 (Kumar, 2019). In May 2020, Facebook launched a new feature “Shops” that will enable businesses to set-up seamlessly integrated e-stores on the platform (Intel, 2020a). However, this feature is currently not available in Pakistan.

2.34 Content Sharing Sites/media sharing platforms

The prime objective of the content sharing sites is the distribution of media-content between users (Kaplan and Haenlein, 2010). Tuten and Solomon (2018) defined these media sharing platforms as sites that aids in the *“dissemination of content to an audience by hosting content while also enabling audience participation and sharing”* (pg. 46).

These communities exist for a wide variety of different media types, including text, videos (e:g- Youtube and Vimeo) and photos (e:g- Instagram, Snapchat and Pinterest).

Currently, Instagram is one of the most popular photos and video-sharing platform (Intel, 2020). It was launched in 2010 and since then has attracted 1 billion active monthly users (Hootsuite, 2020). Based on the last official figures given by Facebook in January 2019, Instagram stories had 500 million daily users (Intel, 2020) owing to the increasing popularity of this platform.

The application (app) allows the users to instantly capture, edit and share photos and short videos with friends onto the platform, with an ability to be shared on other social media platforms such as Facebook (Manikonda, Hu and Kambhampati, 2014). Instagram offers similar social features to Facebook for users to interact with the content in the form of likes, comments and follows (Larsson, 2018). Other than these features, the users can also use the hashtag feature (#) onto their photos and videos (Manikonda, Hu and Kambhampati, 2014; Tama, Tim and Crystal, 2020).

After the acquisition of Instagram by Facebook in 2012, the use of Instagram for marketing related activities by both large and small businesses grew exponentially and it became a major advertising channel. Later, in 2019 Instagram plunged commerce features onto the platform progressively growing its roots to e-commerce (Leaver, Highfield and Abidin, 2020) and small businesses in developing countries started using this medium as a commerce channel (Abed, 2018).

As the emphasis of the current research is on Social Commerce through the integration of e-commerce features on social media (Liang and Turban, 2011), both Facebook and Instagram belonging to two groups previously discussed: SNS and content-sharing sites will be used for the empirical part of the research.

Now that the concept of web 2.0 technologies and social media have been examined, the next section reviews the literature on Social Commerce which is the central research area of the current thesis.

2.4 SOCIAL COMMERCE

2.41 The birth of Social Commerce

Social Commerce is a developing interdisciplinary field that mainly involves e-commerce (Huang and Benyoucef, 2013; Zhou, Zhang and Zimmermann, 2013); marketing (Yadav, et.al, 2013; Hajli, 2012a; Wu and Li, 2018) and sociology (Stephen and Toubia, 2010; Liang and Turban, 2011).

Some scholars believe the term “Social Commerce” officially appeared in the trade articles in 2005. However, it was not until 2007 that the academic literature on this new domain started to emerge (Curty and Zhang, 2011; Busalim, 2016; Lin, Li and Wang, 2017; Esmaeili, and Hashemi, 2019). According to Rubel (2005) as cited by Wang and Zhang (2012) the term “Social Commerce” was first coined by the company Yahoo in 2005 when the collaborative social shopping features were introduced in Yahoo’s Shoposphere. It was an earliest attempt to plunge social conversation into e-commerce using the interactive features “Pick Lists”. These features allowed consumers to review and seek advice on products and services (Wang and Zhang, 2012).

Even though Social Commerce was labelled in the mid-2000s, some scholars date the beginning of this phenomenon to the late 1990s (Curty and Zhang, 2011; Busalim, 2016; Lin, Li and Wang, 2017). Arguably, the idea of social interactions was first introduced by Amazon and eBay when they started using a recommender system which enabled the consumers to write product reviews and rate the company’s performance (Curty and Zhang, 2011). Based on such evidence, it can be agreed that Social Commerce initiatives started several years ago. However, this phenomenon gained broader attention from practitioners and researchers in the late 2000s (Linda, 2010) after the emergence of web 2.0 and social media.

Over the last decade, academic research on Social Commerce has considerably evolved across multiple disciplines. In the systematic literature review of Social Commerce research conducted by (Baethge, Klier and Klier, 2016; Busalim, 2016; Han, Xu and Chen, 2018; Esmaeili and Hashemi, 2019) understanding user behaviour was identified to be the most predominant research theme followed by Social Commerce adoption and website design. Baethge, Klier and Klier (2016) in their systematic review of 116 published papers from 2007 to 2014 identified a gap in research themes related to businesses strategies and processes in Social Commerce environments. The same knowledge gap was found in a structured review conducted by (Esmaeili and Hashemi, 2019) who performed a two-staged process by including 81 studies in stage one and 55 studies in stage two for the publications from 2004-2013. It is worth pointing out, that though this study was published in 2019 it only incorporates publications till 2013.

Hence, Busalim (2016)'s systematic review of the literature was taking into consideration as it included 110 published research from 2010 to 2015. The gaps discovered in the literature were categorised based on two identified areas including consideration to theory and implementation. It was further proposed to answer the questions related to these domains as such which theories can be applied to better understand and explain the Social Commerce business processes, and what strategies businesses need to use for optimum benefits for both businesses and customers in Social Commerce. Both these areas are touched upon in the current study in an attempt to close the gaps identified in the current body of knowledge.

In a complementary study, Han, Xu and Chen (2018) carried out a systematic literature review of 407 papers published between 2006 and 2017. The findings confirmed that limited research has been conducted on understanding the challenges and benefits of the Social Commerce business model. Taking this a step further, their study underscored the need for new business frameworks that not only provides an understanding of Social Commerce as a business model; but also guides the implementation process of Social

Commerce for businesses. This guided the development of the research aim for the current study.

Concerning the methodology, the systematic review findings of (Busalim, 2016; Han, Xu and Shen, 2018; Esmaeili and Hashemi, 2019) showed that the majority of the previous researchers used quantitative methodology and focused on survey method. In contrast, qualitative research methods have been less adopted. This created a gap in the methodologies that are currently used in Social Commerce literature which the research attempts to fill by adopting a mixed-methods approach. Suggestively, using a combination of both these methods will contribute to acquiring more useful and rigorous findings.

In addition, research on Social Commerce can be split into two main perspectives. First, through the integration of Social Commerce constructs within the traditional e-commerce websites (Liang and Turban, 2011) and second, by adding advertisement and transactions features on social media sites thus facilitating Social Commerce. The majority of the research stems from the latter perspective, and it is also the perspective followed in the current research.

The next section compares and contrasts a few existing definitions of Social Commerce for choosing the appropriate one that aligns well with the focus of the current thesis.

2.42 Social Commerce Defined

Despite the efforts of researchers across different disciplines, there is a lack of an agreed-upon definition of Social Commerce. This is because this concept has been approached from different perspectives across multiple disciplines which has resulted in a vast variety of definitions; creating confusion rather than harmony. With an intent to gain clarity before proceeding further, a review of the definitions was conducted and presented in the table in Appendix A.

In the earliest known definition of Social Commerce, Jascanu, et.al, (2007) defined this concept as the evolution of commerce, combining social networking and e-commerce. In a similar vein, other researchers also described Social Commerce as an integration of social media and web 2.0 technologies into e-commerce (Kim and Srivastava, 2007; Linda, 2010). Though these definitions established an earlier understanding of this concept, they did not explain why these elements have been combined.

Addressing this, Liang and Turban (2011, pg.5) in their seminal paper explained that *“Social Commerce involves using web 2.0 social media technologies to support online interactions and user contributions to assist in the acquisition of products and services.”* This implied, that the interactive nature of social media technologies encourages online interactions in the form of UGC that supports commercial activities (Hajli, 2012a; Hajli, 2012b; Shin 2013). Adding to this, Hajli & Sims (2015, pg.2) described how these social interactions can be generated on Social Commerce by defining it as a *“New stream in e-commerce, where consumers are empowered to generate content using social media through online communities, forums, ratings, reviews and recommendations”*.

Other than the acquisition of products and services, Zhou, Zhang and Zimmerman (2013) identified Social Commerce activities as the use of internet-based media to allow the activities of marketing and promotion, buying and selling, curating and sharing of products and services in online and offline marketplaces and communities. Agreeing with this, Gatautis and Medziausiene (2014) argued that Social Commerce can be interpreted as the advanced stage in e-commerce, where the users are encouraged to participate in the marketing and selling activities of products and services on the online networks using social media tools.

Lastly, combining the dimension of activities and social interactions Esmaeili and Hashemi (2019) described that *“ Social Commerce considers the network of the buyers and sellers as a single platform that includes the selling/buying activities and all related interactions and transactions before, during and after selling/buying.”* (pg.320)

Through the discussion on the selected definitions, it is apparent there is no set definition for Social Commerce. The focus of earlier definitions was majorly on three components which are web 2.0, social media and e-commerce. Whereas the more recent definitions emphasised the social interactions and activities included within this domain.

Keeping this in view, a definition proposed by (Han, Xu and Chen, 2018) that covers all these dimensions was used for the purpose of this research. According to their definition, Social Commerce is defined as *“a new business model of e-commerce, which makes use of web 2.0 technologies and social media to support social-related exchange activities.”* (Pg. 41).

After defining Social Commerce, it is now pertinent to review the differences between e-commerce and Social Commerce which forms the basis of discussion of the next section.

2.43 Difference between E-commerce and Social Commerce

Despite Social Commerce being stated as a subset of e-commerce in several studies (Stephen and Toubia, 2010; Kim, 2013; Shin, 2013), there are some differences between e-commerce and Social Commerce.

Huang and Benyoucef (2013) and Esmaili and Hashemi (2019) in their studies, distinguished between e-commerce and Social Commerce based on three aspects: business goals, system interactions and customer connection. Adding to this, Baghdadi (2016) and Li and Ku, (2018) pointed out that Social Commerce is different to traditional e-commerce in terms of the business model; where the former is a product-oriented model and the latter is a customer-centric and socially-oriented business model. Lastly, Lin, Li and Wang (2017) argued that the aspects related to marketing and advertisement differentiate e-commerce from Social Commerce.

Together, these identified aspects enabled to draw a comparison between e-commerce and Social Commerce; a summary of which is presented in the table below:

Aspect	E-commerce	Social Commerce	References	
Business Goals	To maximise shopping efficiency using system features	To enhance social activities using social commerce constructs	(Kim and Srivastava, 2007; Wang and Zhang, 2012; Huang and Benyoucef, 2013; Busalim, 2016; Baghdadi, 2016; Li & Ku, 2018; Esmaeili and Hashemi, 2019)	
System/Social Interactions	<ul style="list-style-type: none"> It allows one-way browsing Business-driven one-way content creation (From business to customers) 	<ul style="list-style-type: none"> It offers more interactive, social and collaborative online shopping experience Collaborative content creation & sharing (from business to customers & customers to customers) 		
Customer Connection (Relationships)	<ul style="list-style-type: none"> Customers interact with e-commerce websites individually and independently from other customers No communication between customers and businesses, and from customers to customers 	<ul style="list-style-type: none"> Customers participate in online communities for providing social support and increase interaction between customers Communication exchange between customers and businesses, and amongst customers 		
Business Model	Business-centric and product-oriented model	Customer-centric and socially-oriented model		(Baghdadi, 2016 & Li and Ku, 2018)
Marketing & Advertisement	<ul style="list-style-type: none"> E-commerce uses other digital channels for advertising including seo, email marketing and social media One-way marketing messages with no involvement of customers in content generation 	<ul style="list-style-type: none"> Using social media for advertisement Two-way marketing messages as customers can actively participate in the marketing activities of the businesses. 		(Yadav, et.al, 2013; Gatautis and Medziausiene, 2014, Laudon and Traver, 2017; Lin, Li and Wang, 2017)

Table 9. Comparison between e-commerce and Social Commerce based on the aspects identified in the literature, (Source: Author)

Relating to the business goals, e-commerce is primarily focused on enhancing the efficiency in online shopping by providing system features on websites such as product categorisation, quick search and recommendations based on customers preferences (Huang and

Benyoucef, 2013; Chen and Shen, 2015, Baethge, Klier and Klier, 2016). Whereas Social Commerce aims to increase social activities by employing social elements in an online shopping context. These include recommendations and referrals, forums and communities & rating and reviews (Hajli, Hajli and Khani, 2013; Hajli and Sims, 2015). This coincides with the findings of the earlier study by (Shen, 2012) asserting that contrary to e-commerce which is supportive of the informational and transactional aspect; Social Commerce focuses on social goals.

The dimensions of system interactions and customer connection are intrinsically linked with each other. In system interactions, e-commerce enabled by web 1.0 supports one-way browsing; where the information or feedback is seldomly sent back to the businesses or the other customers. Also, the content is solely created by businesses. In contrast, Social Commerce being originated from web 2.0, offers a more social and interactive online shopping experience by allowing two-way communication between customers and businesses (Huang and Benyoucef, 2013; Busalim, 2016).

With regards to customer connection, in an e-commerce setting customer usually interact independently from other customers and make purchase decision individually. This is perceived as an isolated shopping experience without the involvement of others (Stephen and Toubia, 2010; Busalim, 2016). Whereas the inclusion of social elements in Social Commerce facilitates interaction between the customers thus providing social support. Reiterating this, Chen and Shen (2015) argued that through the integration of social aspects in commercial activities, Social Commerce has given a platform to customers for sharing their reviews, recommendations and ratings on products and services. Also, it allows them to seek advice and opinions from their family, friends and peers online.

From a marketing standpoint, Lin, Li and Wang (2017) argued that Social Commerce relies on social media for both marketing and commerce-related activities. However, since e-commerce websites are limited in their capabilities to be used as a marketing channel; they rely on other mediums for marketing online which includes search engine optimisation (SEO), email marketing and social media (Laudon and Traver, 2017). Adding to this, Gatautis

and Medziausiene (2014) stated that in Social Commerce consumers can be active participant in the marketing and selling of products and services, unlike e-commerce which focuses on the transmission of one-way marketing messages.

From the review, it is evident that the social aspect of the Social Commerce business model in terms of interactivity and social connectedness is a major characteristic that distinguished it from the tradition e-commerce model. However, this also requires the review of the business benefits of Social Commerce which are discussed in the next section.

2.44 Business benefits of Social Commerce

While the advantages of e-commerce over traditional sales channel have widely been documented in the literature; Social Commerce being a developing business model has received limited attention. The majority of the research on business benefits comes either from the domain of e-commerce or social media. This could be due to the fact that since Social Commerce is a composition of e-commerce and social media (Baethge, Klier and Klier, 2016) the business benefits derived from this new stream in e-commerce are not distinct and overlap with the advantages of both e-commerce and social media.

With this in mind, some of the advantages of e-commerce in terms of new sales channel, global reach, and businesses always open have also been identified as the business benefits of Social Commerce in studies conducted by (Liang and Turban, 2011; Shin, 2013) on the grounds that both of them are online business models. However, since these business benefits have already been covered within the context of e-commerce in section (2.23) they are left here, and the focus is shifted to social media studies.

Ainin, et.al (2015) and Odoom, Dorson and Acheampong (2017) in their studies found that social media provides an avenue for small businesses to conduct marketing and promotional activities at a significantly low cost in comparison to e-commerce and traditional methods of advertisement. In similar studies, Rugova and Prenaj (2016) and

Ahmad, Ahmad and Bakar (2018) argued that by using social media for marketing, small businesses can enhance their visibility and awareness which is not achievable using e-commerce websites.

Another factor that influences small businesses to use social media is associated with the use of the ease of this medium (Razak and Latip, 2016) which can mitigate the risk of technological expertise required for running and maintaining a website. It must be noted that all these studies focused on the use of social media as a marketing tool and does not cover the potential of using these platforms for commerce-related activities. In an attempt to fill this gap, Schaupp and Belanger (2016) conducted a study to explore the Social Commerce benefits for small businesses. Other than the benefits already reported, his study found that Social Commerce can greatly improve customer services through the integration of social aspects which can have a positive impact on the customer-business relationship. Reiterating this, Sangi, Shuguang and Sangi (2018) confirmed that the amalgamation of social aspect within commercial transactions provides benefits to businesses for creating and nurturing relationships with customers. These findings sit well with the earlier work in the Social Commerce domain (Linda, 2010; Hajli, 2012a; 2012b; 2014) as the core notion of Social Commerce is to drive the benefits of using social interactions for commercial transactions.

Hence, it can be argued that the social aspect does not only differentiates Social Commerce from e-commerce but also enhances the benefits that were not materialised using e-commerce as mentioned in section 2.23. However, this needed to be confirmed through research.

Also, what is left uncovered in the literature is whether businesses and customers in Pakistan can use this new e-commerce model because of the social aspect associated with this domain or solely because of the limitations that hinder the adoption of e-commerce. With the identification of these knowledge gaps, this section concludes here and a

discussion on the use of social media and Social Commerce in Pakistan is presented in the last-sub section.

2.45 Social Media and Social Commerce in Pakistan

Despite the growing use of social media in the developing country of Pakistan, the literature on social media is scarce and far from being able to make strong inferences.

That being said, the studies found in the extant literature can be divided into two perspectives, the first that focuses on understanding the use of social media for marketing and the second that concentrates on Social Commerce. The majority of the earlier work on social media is from the former perspective. It is important to highlight that at the time of commencement of the present research, there were only two studies that integrated the latter perspective i: e Social Commerce (Ul Hasan and Fatima, 2012; Talat, Azhar and Yousaf, 2013).

Moving on with the discussion on studies from the former perspective, Shaheen and Lodhi (2016) and Toor, Husnain and Hussain (2017) examined the impact of social media marketing communications on Pakistani consumers purchase intentions. The results showed that social media marketing plays a significant role in influencing the consumer's purchase decision. This is because the role of customers has transitioned from being passive viewers to active contributors to the marketing activities of businesses. As such, customers can share their experiences, views and knowledge on products and services which is disseminated through SNS.

It is interesting to observe that the positive influence of social media marketing on consumers purchase decision was intrinsically linked with online WOM, which is an outcome of consumer engagement on these sites. However, when compared to traditional WOM in a prior study by Nasir, Vel and Mateen (2012) the WOM generated online was found to be less influential. This is because customers preferred personal recommendations

from family and friends over recommendations from online peers and friends. A possible explanation for this could be that social media was at a nascent stage of development at the time of study and the true potential of this medium was yet to be realised.

Developing on this argument, the later studies by (Baber, et.al, 2016, Saleem and Ellahi, 2017; Rahman, Khan and Iqbal, 2018) measured the impact of online WOM communications on the consumer's intentions to buy products online.

All these studies presented similar results whereby online WOM was found to have a positive influence on the purchase intention of customers. Baber, et.al (2016) argued that considering Pakistan is a collectivist society, it is more likely for the customers to share and seek information from others. Agreeing with this, Rahman, Khan and Iqbal (2018) stated that recommendations and reviews from online peers and communities on SNS create an informational influence that can positively impact consumer purchase intention.

Out of these studies, Saleem and Ellahi (2017)'s research was of prime importance because it focused on fashion products as in the current study. The results of the study showed that people with high fashion needs use SNS to find information on the latest trends and styles and to engage in fashion-related WOM communications. The recommendations related to fashion-related products coming from customers online was found to be more influential than the marketing messages from the brand.

A noticeable pattern in all these studies is the emphasis on co-creation through the involvement of customers which leads to online WOM. These co-creation activities include the co-creation of product-related information and co-promotion which differentiates social media from other traditional and digital means of marketing and advertising.

Now that the former perspective is covered, the focus is shifted towards the studies that are centred on Social Commerce. The earliest research on Social Commerce within the context of Pakistan was conducted by (Ul Hasan and Fatima, 2012). The research examined the use of social media as a new commerce channel in comparison to traditional e-

commerce websites from an entrepreneurial perspective. The findings of the study confirmed that social media has the potential to be adapted as a medium for conducting businesses online because of the growing popularity of these platforms. It was found that the majority of the women in Pakistan have set up their online businesses on SNS because it is a cost-effective medium as opposed to e-commerce websites.

In support of this, Talat, Azhar and Yousaf (2013) in their seminal paper investigated the use of Social Commerce as an alternative to e-commerce in Pakistan integrating consumers perspective. The study focused on Facebook as a medium for conducting Social Commerce activities. The results confirmed that social media can be used as a portal for conducting e-businesses in Pakistan because the customers are already using SNS for personal reasons. Hence, familiarity and trust have already been established with the system. Thereby, reducing the risk involved in online shopping. In comparison to e-commerce websites, customers believed that Facebook offered a more interactive shopping experience where customers can benefit from the information shared by other customers.

While the earlier studies on Social Commerce were persuasive, much more needs to be done to understand why Social Commerce has a better chance of flourishing in the developing economy of Pakistan as an alternative to the e-commerce business model. As stated earlier, no evidence on Social Commerce can be found in the extant literature from Pakistan after the earlier studies in 2013 till 2017 which is when the current study began. It was in 2018, that the research on this domain started to emerge (Hassan, Iqbal and Khanum, 2018; Solangi, et.al, 2018, 2019; Ullah, et.al, 2019; Aslam, Ham and Farhat, 2019; Zafar, Toor and Hussain, 2019; Areesh and Siddiqui, 2020).

Adding to the discussion in earlier studies, Zafar, Toor and Hussain (2019) in their qualitative study investigated the advantages and challenges of Social Commerce for women-micro entrepreneurs. The findings revealed that social media has created entrepreneurial opportunities for women who cannot do jobs or business through traditional mediums either due to social or financial constraints. In addition to this, the wider reach of social

media platforms, flexible and inexpensive information sharing and the ability to communicate directly with the customers was found to be the benefits of using Social Commerce. On the challenges, trust, imitation of products and unfair pricing were evaluated to be a concern for these women entrepreneurs.

Other than the study by Zafar, Toor and Hussain (2019) much of the recent work on Social Commerce focuses on the consumers perspective. Solangi, et.al (2018, 2019) identified the benefits and challenges associated with buying products and services from Social Commerce websites. The findings revealed that ease of use and usefulness were significant factors that influenced Social Commerce adoption. However, the trust factor and no previous online purchase experience was found to negatively influence the use of Social Commerce.

Hassan, Iqbal and Khanum (2018) evaluated consumers intention towards using Social Commerce for purchasing products online with the focus on trust. The findings showed the Social Commerce environment provides the customer with a channel to form interpersonal connections with others through social interactions which consequently impacts their Social Commerce purchase intentions. In addition to this, it was found that customers are more likely to engage in WOM communications if they have trust in sellers.

In a similar vein, Areesh and Siddiqui (2020) in their recent study explored the impact of social elements on Social Commerce purchase intention and trust in sellers. The results confirmed that customers are effectively using SNS to share their experiences, insights and advice with other users online using the SCC. The online WOM generated through these constructs was found to have an impact on both formation of trust in sellers and purchase decisions (Solangi, et.al, 2018, 2019).

Furthermore, Ullah, et.al, (2019) explored the role of Social Commerce constructs in increasing social support in the Social Commerce environment. The results showed that Social Commerce constructs can enhance the informational and emotional support in online

communities which can lead towards the creation of trust and subsequently consumers intention to buy products from these sites.

From the review, it is evident that the extant literature on Social Commerce from Pakistan is focused on two central themes: first, that attempts to understand the benefits and challenges of Social Commerce and the second that addresses the factors that influence consumers intention to purchase from these sites. Albeit initial efforts been exerted within these two areas, the findings are not rigorous enough. There also remains a gap in understanding the use of Social Commerce as a business model, which the current research aims to close. To date, there is no evidence of research that has integrated both customers and business perspective from Pakistan in a single study. This is another aspect that gives a novelty to the current research.

Since the research is focused on fashion businesses, a moment now needs to be taken to evaluate the literature on fashion in relation to e-commerce followed by a discussion on social media in the subsequent section.

2.5 FASHION

2.51 Fashion e-commerce

For the purpose of this research “Fashion” is examined from the point of view of “Fashion Businesses” that sells any fashion-related products including apparel, handbags, footwear and accessories (Barnard, 2002; Polese and Blaszczyk, 2012).

Though fashion is one of the major product categories in the e-commerce industry, the literature on fashion e-commerce to date is scarce. There has been some consideration in the literature to the impact of the social networks on e-commerce sites when it comes to buying fashion products, for example: Hyseni, Brown and Gannon (2015) in their research study explored consumer interactions between social networking and e-commerce sites with an emphasis on product evaluation phase in the decision-making process of fashion products. The findings showed that during the evaluation phase, the exchange of product-related information amongst businesses and customers, and from customers to customers results in increased social interactions and activity on these sites. This increase in social activity helps in driving the traffic to e-commerce websites and has a positive influence on the consumer's purchase decision. It was argued that effective social media presence has become increasingly important for the success of e-commerce.

Furthermore, on examining the consumer's behaviours Escobar-Rodriguez and Bonson-Fernandez (2017) analysed the factors that determine consumers online fashion purchase intentions. The findings revealed that two factors that are perceived value and trust have the strongest effect on consumer intention to purchase fashion products through e-commerce sites. Perceived value was linked to time and cost-saving and the quality of the information provided in online transactions. It was argued that if the information is not presented in a clear and concise manner, it can result in confusion which could lead to consumers distrust on e-commerce sites. Hence, both information quality and trust were

found to be necessitating factors that can help reduce consumers fear of any risk associated with online transactions.

Moving on, the recent literature on fashion e-commerce (Guercini, Bernal and Prentice, 2018) has stressed the need for new and innovative business models; to engage with hyper-connected customers through the provision of social networks that can be useful in bridging the gap between fashion and e-commerce. With this in mind, the new business model under study in this thesis is “Social Commerce”. Hence, the discussion on fashion e-commerce is left here, with an understanding that Social Commerce being a sub-set of e-commerce and social media is an appropriate business model for fashion businesses because of its visual (Bendoni, 2017) and socially centred approach (Li and Ku, 2018) to marketing and e-commerce. This is elaborated more in the next section.

2.52 Fashion and Social Media

With the emergence of social media, fashion businesses have witnessed a radical shift in their marketing strategies through the influence and power of UGC (Kim and Ko, 2012; Touchette, Schanski and Lee, 2015). It is the growing influence of social media technologies on the fashion businesses, that the research in this domain has significantly increased over the last decade. Most of the earlier research is centered on the use of social media as a marketing tool, whereas the focus in the latter researches transitioned from marketing to e-commerce. However, since Social Commerce is built on the foundation of social media; these two concepts cannot be separated and should be collectively examined.

From the marketing perspective, Kontu and Vecchi (2014) evaluating the strategic value of social media for the fashion businesses argued that the interactive nature of social media has added a social layer in the conversations between businesses and customers, enabling the businesses to forge a relationship with existing as well as potential customers.

In a similar vein, Tsimonis and Dimitriadis (2014) and Tsimonis, Dimitriadis and Omar (2020) explored the benefits that fashion businesses can derive by having a presence on social media brand pages. Consumer interactions on these social networks were found to be the most important benefit of using social media technologies for the customers on these brand pages. These interactions take the form of opinions, recommendations and reviews from the customers which in turn generates online WOM for these businesses.

On the contrary, Ananda, Garcia and Lamberti (2017)'s study on investigating the social media marketing practices of Fashion SMEs found that the SMEs placed less emphasis on customer-centred approaches as opposed to the transactional marketing approaches. As such, the SMEs understudy failed to take advantage of the relationship-building opportunities offered by social media which is effectively what differentiates this medium from other digital marketing channels. However, these fashion SMEs benefitted from an increase in brand awareness and direct sales opportunities.

Since social media is a key driver of online WOM, Wolny and Mueller (2013) analysed the fashion consumer motives to engage in online WOM using SNS. The results showed that the need for social interaction was found to key motivating factor that influences customers to engage in online WOM. It was apparent that consumers value the social benefits that occur when they engage in brand-related conversations on these sites and are more likely to trust the information on products and services if it comes from the other members of online communities.

These findings are in line with the previous research by (Park and Cho, 2012) that confirmed the use of online communities on these SNS as informational sources for purchasing fashion products. The findings further revealed that these communities are being used as a hub of online WOM as customers rely more on product recommendations, reviews and ratings by peers as compared to the information provided by the fashion businesses. Similarly, in a recent study Ananda, et.al (2018) on understanding the factors that motivate the fashion consumers to engage in WOM communications on social media found "pass on" and "endorsement" behaviours to be the key drivers. Here "pass on" referred to the

recommendation behaviours, whereas endorsement was related to their preference and likeness.

This product-related co-creation by customers such as answering queries, making recommendations, sharing experience and knowledge can benefit the fashion businesses not only in creating relationships with customers; but also promises a higher return on investment. This was confirmed in a recent study (Scuotto, et.al, 2017) of 2548 Fashion SMEs in the UK and Italy.

Connecting the findings of these studies, it can be argued the emergence of social media caused fashion businesses to experience new forms of information sharing and engagement with customers using interactive social media tools. In addition to this, it was found that unlike traditional marketing, social media can be used as an avenue for cultivating relationships amongst businesses and customers through the co-creation of product-support activities.

While the benefits of using social media marketing are widely understood, it should be noted that most of these pieces of evidence come from developed countries. Therefore, should be treated with caution.

Moving on to Social Commerce, the empirical evidence from the studies conducted by (Kang and Johnson, 2013; Tsimonis and Dimitriadis, 2014; Kang, Johnson and Wu, 2014; Napomech, 2014) confirmed that fashion businesses that initially started using SNS for marketing activities are growing their roots into e-commerce on social media.

The recent efforts in Social Commerce literature in relation to fashion are exerted in understanding the consumer perspective. For example: In a recent study, Cho and Son (2019) examined the impact of social connectedness on social media users' attitudes and intentions to adopt Social Commerce for apparel shopping. The results revealed that the social connectedness in the Social Commerce environment enhances the consumer's perception of ease of use, usefulness and enjoyment which positively leads to the adoption of these Social Commerce sites in apparel shopping. The results confirmed that using the

social features on social media the consumers feel connected with other users by exchanging information and expressing their emotions. The strength of their connectedness encourages consumers to build a positive relationship with businesses, which consequently increase their attitudes and intention to adopt Social Commerce in apparel shopping.

Likewise, Blazquez, et.al (2019) investigated the Social Commerce factors that affect consumers browsing motivations and purchase intention in the UK's fast fashion industry. The results showed that information obtained through the views, experiences and suggestions from other Social Commerce users about fashion products have the most significant influence on consumer browsing motivations. As such, the informational support from other members in online communities was found to be the most influential Social Commerce factor that motivates users to browse for information and affects their online purchase intentions.

To the best of knowledge, no evidence can be found in the current body of literature that examined the use of Social Commerce as a business model with the focus on small fashion businesses. To address this knowledge gap, the current study aims to build a framework that enables a better understanding, description and explanation of the Social Commerce business model for Fashion SMEs. Research in this area is critical for both researchers and practitioners since the studies have confirmed that fashion businesses are using social media for both marketing and commerce-related activities.

Now that the literature on the key identified areas is covered, the focus is shifted to the key theories and concepts that are relevant for the current thesis. These are discussed hereafter.

2.6 KEY THEORIES AND CONCEPTS

2.61 Technology Acceptance Model (TAM)

Research in information systems (IS) has long studied why individuals adopt new technologies using social psychology concepts as a theoretical lens for determining user intended behaviours. One of the earliest models that were used to predict and explain user behaviours across a diverse range of domains was the Theory of Reasoned Action (TRA) by Ajzen and Fishbein (1980). According to TRA, an individual's performance of a given behaviour is determined by his or her intention to perform a behaviour, and behaviour intentions are jointly determined by an individual's attitude and subjective norm (Ajzen and Fishbein, 1980). However, this model was not specifically designed to explain computer usage behaviour; it was rather meant to determine virtually any human behaviour (Davis, 1985) making it very general (Davis, Bagozzi and Warshaw, 1989).

Hence, building on the TRA's model (Ajzen and Fishbein, 1985) TAM model was introduced by Fred D. Davis in 1986. It was the first model that was designed to predict an individual's acceptance and usage of information technology incorporating key behavioural elements.

It asserted that the user's attitude towards using technology is determined by two beliefs perceived usefulness (PU) and perceived ease of use (PEOU). PU was defined as *“the degree to which an individual believes that using a particular system would enhance his or her job performance”* (Davis, 1985, pg. 26). Whereas PEOU was defined as *“the degree to which an individual believes that using a particular system would be free of physical and mental effort* (Davis, 1985, pg. 26). Actual system use referred to the direct use of the system by an individual in the context of his or her job (Davis, 1985). Fig. 2 shows the TAM model (Davis, 1985).

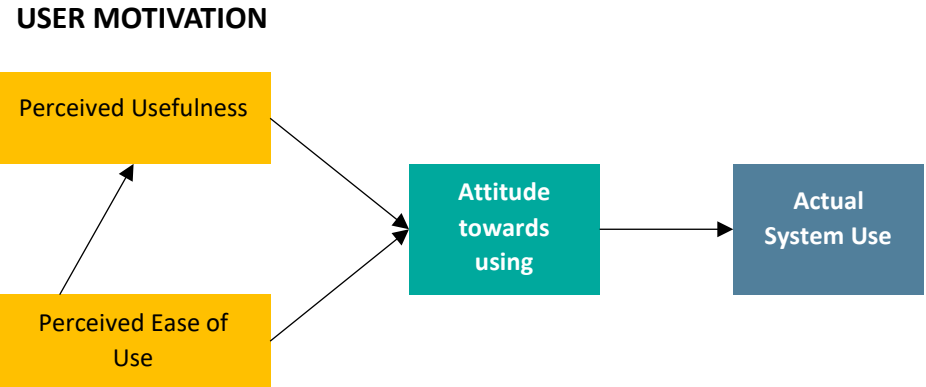


Figure 2 showing Technology Acceptance Model by Davis, 1985 (Source: Davis, 1985, pg. 24), Figure by Author

In comparison to TRA, Davis, Bagozzi and Warshaw (1989) explained that TAM was a much simpler and more powerful model as it not only predicts but also explains why a user accepts or rejects a technology (Davis, 1989). Ever since its introduction, the TAM model has been widely applied to a different set of technologies, situations and users (Venkatesh and Davis, 2002; Venkatesh, et.al, 2003).

Upon reviewing the literature, it has been found that several studies have proposed frameworks to investigate and test the determinants of TAM within the context of e-commerce adoption (Pavlou, 2003; Pavlou and Fygenson, 2006; Johar and Awalluddin, 2011; Datta, 2011) and this model has successfully extended its roots to the Social Commerce literature as well (Hajli, 2012; Akman and Mishra, 2017; Gibreel, Alotaibi and Altmann, 2018; Cho and Son, 2019) in both developed and developing countries.

2.62 Technology, Organisation and Environment Framework (TOE)

While TAM theory models how individuals accept and use information systems, the technology, organisation and environment (TOE) framework (Tornatzky and Fleischer, 1990) is an organisational-level theory that examines the adoption and usage of

technological innovations within the context of a firm (Oliveira and Martins, 2011). It specifies that the firm's technology adoption decisions are influenced by the technological context, the organisational context, and the environmental context (Baker, 2012). The figure below shows the TOE framework.

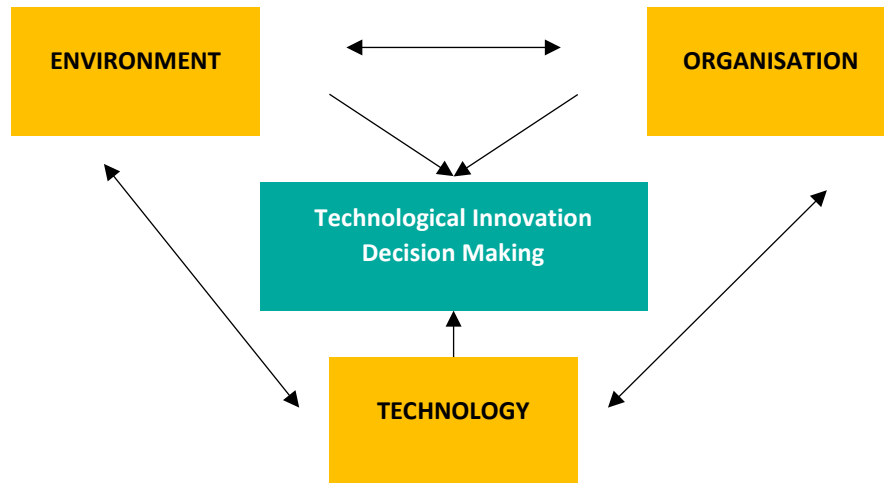


Figure 3 showing the TOE framework by Tornatzky and Fleischer, 1990, (Source: Tornatzky and Fleischer, 1990, pg. 24), Figure by Author

The technology context includes both internal and external technologies that are relevant to the firm and might be useful in improving organisational productivity (Tornatzky and Fleischer, 1990). Organisation context describes the firm's characteristics and resources in terms of firm size, intra-firm communication processes, the availability of slack resources and the linking structures between employees (Baker, 2012). Finally, the environmental context refers to the arena in which a firm conducts its business, the structure of the industry, competitors and the support from the government (Oliveira and Martins, 2011 and Hoti, 2015).

This analytical framework with a solid theoretical basis (Oliveira and Martins, 2011) has been widely used in the investigation of a diverse range of Information technology innovations in different contexts (Baker, 2012). It has also shown to be useful in empirically validating the factors that affect the adoption of e-commerce technologies in both

developed (Wen and Chen, 2010, Li and Xie, 2012; Chui, Chen and Chen, 2017) and developing countries (Rahayu and Day, 2015; Nazir and Zhu, 2018; Abbas, Abdullah and Saad, 2018). As such, this framework is not limited to understanding the facilitating conditions linked to the technology, organisation and environment context but also seeks to address the limiting factors within these elements. Hence, the specific factors related to the three contexts varies across different studies (Baker, 2012).

Oliveria and Martins (2011), Baker (2012) and Hoti (2015) argued that the TOE framework is consistent with the Diffusion of Innovation (DOI) theory proposed by Rogers (1995). According to the DOI theory, the internal and external characteristics of organisations together with the individual characteristics are the key drivers for organisational innovativeness (Rogers, 1995). There are similar to the technology and organisation context in the TOE framework. However, TOE adds another important component that is environment context; which represents both constraints and opportunities of technological innovation (Baker, 2012) giving this framework novelty (Oliveria and Martins, 2011). In terms of the theoretical development in the TOE framework, different factors that are relevant to technology adoption in various contexts have been added to the original framework. Previous researchers suggested that not only the technology, environment and organisation context should be considered in the adoption studies but also the individual factors (Nazir and Zhu, 2018) and socio-cultural factors (Algahtani, 2016) should be incorporated. This is because the organisations decisions are not solely driven by factors in the TOE framework, but are influenced by individual, social and cultural factors (Oliveria, and Martins, 2011; Baker, 2012).

In the present study, both TAM and TOE theories were used to frame the discussion on the findings for two research questions that are RQ1 and RQ4. Firstly, the TOE framework (Tornatzky and Fleischer, 1990) was used to populate the findings pertaining to the limitations of e-commerce for consumers and Fashion SMEs. This was because for obtaining data from the consumers' group in primary study one, the TOE framework was used to

structure the limitations identified in the existing literature (Section 2.25, Table 8). This structured approach to the analysis helped in the clear presentation of the limitations of e-commerce for both consumers and fashion SMEs in the discussion chapter. It must be noted that the TOE framework was not influential in the development of the theoretical model (refer to fig. 36). It is only embedded in the first iteration of the framework (fig. 43) as one of the influencing factors that led to the evolvement of social commerce phenomenon witnessed in Pakistan.

Similarly, the TAM model also did not influence the development of the theoretical model and the framework. One of the two constructs PEOU in the TAM model was given as a response option for consumers in primary study one and has therefore informed the discussion in RQ4. This is based on the reason that it was determined to be the most pertinent factor that influences consumers intention to adopt social commerce.

2.63 Social Support

The concept of social support has been thoroughly investigated in social psychology and health studies (Hajli, 2012). One of the earliest known definition of social support was given by (Cobb, 1976, pg. 300) who defined this concept as *“Information leading the subject to believe that he is cared for and loved, esteemed, and a member of a network of mutual obligations”*. In simpler words, it refers to the support that is available to an individual through social connections with other individuals, groups and communities (Ozbay, 2007). It further explains how accessible support affects the behaviour, thoughts and emotions of people in both formal support groups and informal communities (Lakey and Cohen, 2000; Gottlieb and Bergen, 2010). Previous research in social psychology (Barrera, 1986; Lakey, and Cohen, 2000) indicated that social support plays an important role in creating and improving social relationships which consequently enhances wellbeing.

Hajli (2012) and Hajli and Sims (2015) stated that the emergence of web 2.0 technologies and social media has facilitated the production of social support on the internet. It is due to the growing impact of these technologies, that new social relationships are forming on these virtual communities (Chen and Shen, 2015) through the exchange of information and knowledge between individuals. In their now seminal work (Liang, et.al, 2011) argued that social support is a major social value that the users of Internet technologies can obtain from online communities on social media. In this context, Hajli and Sims (2015) defined online social support *“as online actions that individuals carry out by collaborating with peers through social media. This can either be providing assistance or seeking support”* (Pg. 62).

Further explaining this, Hajli (2012) and Sheikh, et.al (2019) argued that these actions are carried out in online communities using Social Commerce constructs. These constructs allow users to share their experiences and knowledge, whilst also enabling them to give and seek advice and suggestions from others (Hajli and Sims, 2015). In their earlier research on social support, House, Umberson and Landis, (1988) explained that the multidimensional construct of social support has numerous facets including emotional, appraisal, informational and instrumental support (House, Umberson and Landis, 1988). However, Liang, et.al (2011) argued that the social interactions in the virtual online communities that may provide online support to social media users are intangible in nature. Hence, only two types of support can be measured in these virtual communities including informational and emotional support (Hajli, and Sims, 2015). From the Social Commerce perspective, informational support refers to *“providing messages, in the form of recommendations, advice or knowledge, that could be helpful for solving problems”* (Liang, et.al, 2011, pg. 72). Whereas emotional support describes the *“messages that involve emotional concerns, such as caring, understanding and empathy”* (Liang, et.al, 2011, pg. 72). The figure below shows the concept of online social support based on the distinction proposed by Liang, et.al (2011).

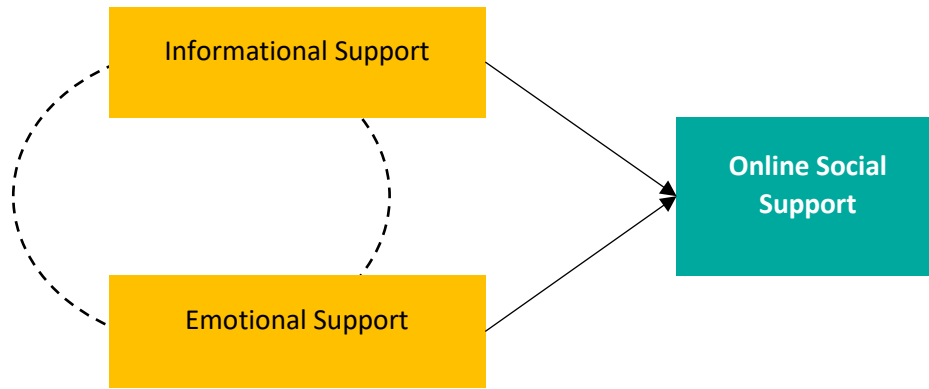


Figure 4 showing the social support concept by Liang, et.al (2011), (Source: Liang, et.al, 2011), Figure by Author

Several researchers have attempted to theorise the role of social support in Social Commerce (Liang, et.al, 2011; Hajli, 2012; Hajli, 2014; Hajli and Sims, 2015; Yahia, Al-Neama and Kerbache, 2018) and evaluated its impact on consumers intention to use Social Commerce (Chen, and Shen, 2015; Sheikh, et.al, 2017; Sheikh, et.al, 2019) and trust (Shanmugam, et. al, 2016).

2.64 Social Capital

Over the past few decades, the concept of social capital has received considerable attention in a variety of disciplines including social sciences, economics and politics (Faucher, 2018). This concept explains the benefits that individuals derive from social relationships and interactions (Ellison, Steinfield and Lampe, 2012).

The three most influential social capital theorists are Pierre Bourdieu, James Coleman and Robert Putnam. The earliest perspective on social capital was developed by French Sociologist Pierre Bourdieu (1986). Bourdieu's concept of social capital was linked to the reproduction of class and attempts to explain the social status and power dynamics in human society (Siisiainen, 2003). He identified three dimensions of capital that are economic capital, cultural capital and social capital (Bourdieu, 1986) and argued that the

individual's possession of these forms of capital can determine his/her social position in the society (Wall, Ferrazzi and Schryer, 1998). Economic capital refers to the monetary resources and/or assets with exchange value (Anheier, Gerhards and Romo, 1995); whereas cultural capital refers to non-monetary social assets such as education, intellectual capabilities, style of speech and even physical appearance that can promote social mobility beyond monetary means (Wall, Ferrazzi and Schryer, 1998). Lastly, Social Capital is the sum of the actual and potential resources acquired by individuals through the possession of a durable network of *"more or less institutionalised relationships of mutual acquaintance and recognition"* (Bourdieu and Wacquant, 1992, pg. 119). Bourdieu's perspective of social capital emphasizes that social relations and connections can increase the ability of an individual to advance his/her interests. However, his work was widely criticised because it only focused on how privileged individuals and groups in the elite class have access to social capital by virtue of social stratification and disregards less privileged individuals or groups (Siisiainen, 2003; Gauntlett, 2011). This is fundamentally different to the conceptualisation of social capital by James Coleman, an American sociologist who viewed it as a universal resource that is available for all members of communities (Coleman, 1990). According to Coleman (1990) *"Social capital is defined by its function. It is not a single entity but a variety of different entities, with two elements in common: They all consist of some aspect of social structures, and they facilitate certain actions for individuals who are within the structure"* (pg. 302). In Coleman's view, social capital is a resource that inheres in the social structure of relationships among individuals and groups (Coleman, 1988) which interconnects social capital with human capital. He viewed social capital as both a private and public good, where the individual's actions benefit the group as a whole (Gauntlett, 2011).

Another perspective of social capital was presented by Robert Putnam who is recognised as the most influential proponent of the concept (Field, 2016). He defined social capital as *"connection among individuals social networks and the norms of reciprocity and trustworthiness that arise from them"* (Putnam, 2000, pg.5)

Putnam (2000) conceptualised social capital into two forms: bonding social capital and bridging social capital as shown in fig.5 below.

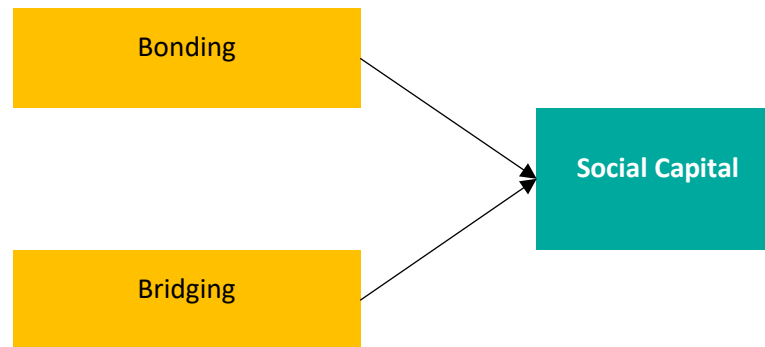


Figure 5 showing Putnam's conceptualisation of Social Capital (2000), (Source: Putnam, 2000) Figure by Author

Based on his explanation, bonding social capital represented the benefits that arise from close personal relationships including family, close friends and other socially homogenous groups. In contrast, bridging social capital characterised benefits that occur from exposure to heterogeneous social groups. This was synonymous to the concept of “weak and strong ties” presented earlier by Granovetter (1973; 1983) in his landmark study where he argued that the weak ties with people outside the core network are bridges to other networks. Therefore, these bridging networks may be more valuable and beneficial for individuals as they expose them to new and different resources in comparison to strong ties in bonding networks. Supporting this notion, Ellison, Steinfield and Lampe (2012) pointed that bridging social capital provides an opportunity for an exchange of more diverse perspectives and better-quality information and as such is best suited for information diffusion (Wu, et.al, 2012). Whereas, bonding social capital is more suitable for building a cohesive group structure with access to emotional support (Granovetter, 1973; 1983). This postulates that social capital is innately linked with the social support concept through the influence of informational and emotional support on relationship ties (Putnam, 2000).

Earlier work on social capital was carried out from an individual aspect, whereas the work from the mid-1990s expanded the concept to communities (Portes, 1998). Later, with the development of web 2.0 technologies and social media, this concept was extended from physical to online networking communities (Ellison, Steinfield and Lampe, 2012; Steinfield, et.al, 2012; Ellison, et.al, 2014) stated that online social networking sites provided an infrastructure to nurture and maintain both forms of social capital. Adding to this, Chang and Fan (2017) and Williams (2019) argued that social interactions on SNS enabled building new ties (bridging) and holding existing ties (bonding) because it allowed individuals to communicate and express themselves in these online communities. In view of this, Faucher (2018, pg. 3) defined online social capital *“as a product of online exchanges”*.

While the extant literature has established that social media is playing a significant role in cultivating bridging social capital and nurturing bonding social capital, more research needs to be done in the context of Social Commerce. The current literature demonstrates the impact of online social capital on consumer Social Commerce intention (Horng, Wu, Liang, 2016; Horng and Wu, 2020), WOM (Wang and Yu, 2017) and trust (Hossain and Kim, 2020). However, the research in the area of businesses is underdeveloped.

2.65 Social Commerce Attributes

The concept of Social Commerce constructs was penned down in the Social Commerce literature by Nick Hajli (Hajli, 2012). He defined these constructs as the features/and or social platforms that have emerged from web 2.0 and social media technologies facilitating the creation of UGC. These constructs include ratings and reviews, recommendations and referrals & forums and communities (Hajli, 2012; Hajli, 2012a; Hajli, 2015; Hajli and Lin, 2015; Hajli and Sims, 2015).

Ratings and reviews, as one of the dimensions within these constructs, are conceptually quite similar (Sheikh, et.al, 2017). A rating is a basic review, that typically rates the products

or services using a numerical or star rating system. Whereas a review is usually in a textual format with varying lengths (Huang and Benyoucef, 2013). Together, they provide informational support for the benefit of other customers (Hajli, 2012; Hajli, 2015).

Similar to ratings and reviews, recommendations and referrals are also conceptually similar. According to Hajli (2015) recommendations and referrals are the key drivers of Social Commerce and have the strongest influence on consumer's Social Commerce intention (Algharabat and Rana, 2020). In comparison to ratings and reviews, these are more personalised (Sheikh, et.al, 2017) and capitalise on the idea of strong ties as opposed to weak ties (Ellison, Steinfield and Lampe, 2011). Thus. moving beyond providing informational support into emotional support (Liang, et.al, 2011; Chen and Shen, 2015; Hajli, 2015).

Lastly, forums and communities are other dimensions that provide a platform for customers to exchange product-related information and share their experiences using the construct discussed above. Forums are typically hosted by the organisations on their websites (Hajli, 2013) whereas communities are hosted on social media platforms (Hajli, 2015). These communities are different from the business pages set up by fashion businesses on Facebook and Instagram (Rosenthal, and Brito, 2017). Hence, understanding their role and potential in the Social Commerce environment is beyond the scope of the current thesis.

Together these constructs are the key differentiator of the Social Commerce business model (Tajvidi, 2017) as they provide an opportunity for social interactions through co-creation and participation (Hajli, 2015). Yadav and Pavlou (2014) divided the interactions on the Social Commerce environment into four types: consumer to firm, firm to consumer, consumer to consumer and firm to firm. Whilst Tajvidi (2017) categorised these interactions into two perspectives that are consumer-consumer interactions and consumer-seller interactions.

The latter categorisation proposed by Tajvidi (2017) aligns well with the focus of the current research which is on fashion businesses. Here, consumer-consumer interactions are to be

understood as a result of informational and communication exchange facilitated by Social Commerce constructs. Whereas consumer-sellers interactions refer to the interactions that are formed not only through these constructs but also from direct communication between seller and consumers in a Social Commerce environment (Tajvidi, 2017). Therefore, for the purpose of the research Social Commerce constructs and consumer sellers' interactions are classified as the two main Social Commerce attributes that distinguish Social Commerce from other online business models.

Since the conceptualisation of these constructs in Social Commerce literature (Hajli, 2012; Hajli, 2013) many researchers have attempted to study the impact of these constructs on the formation of online WOM (Hajli, et.al, 2014; Ahmad and Laroche, 2017), consumers intention to use Social Commerce (Sheikh, et.al, 2017; Sheikh, et.al, 2019; Li, 2019; Algharabat and Rana,2020), social support (Hajli and Sims, 2015; Shanmugam, et.al, 2016) and trust (Hajli, et.al, 2014; Hajli, Hajli and Khani, 2013; Hajli and Lin, 2015). However, limited attention has been given to the dimension of consumer-sellers interactions in the extant literature (Tajvidi, 2017).

Keeping this in view, the current study evaluates the impact of Social Commerce attributes on Pakistani's consumer intention to use Social Commerce.

2.66 WOM

WOM is one of the oldest forms of marketing (Silverman, 2005) and has been there since selling began. Arndt (1967, pg.3) defined WOM as *"Person-to-person communication between a receiver and a communicator whom the receiver perceives as non-commercial, regarding a brand, product or service"*. Early research has shown that WOM plays an important role in influencing consumers purchase decisions (Richins and Root-Shaffer, 1988; Anderson, 1998).

Though the concept of WOM has always been around, it is the development of Internet technologies that transformed traditional WOM into Electronic WOM (eWOM). A term that 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, pg. 39).*

Despite this distinction, Groeger and Buttle (2014) argued that traditional WOM and eWOM overlap each other. Agreeing with this, Kimmel and Kitchen (2014) provided an enhanced understanding of this concept by stating that it represents a fluid communication that begins and is transformed via the web and where the flow of conversations is shifted from online to offline and vice versa.

Referring to eWOM, Ghosh, Varshney and Venogopal (2014) asserted that social media channels have provided an increasingly attractive avenue for the creation and transmission of UGC in the form of eWOM. In a similar context, Chiosa (2014) argued that social media occupies a central role in the widespread dissemination of eWOM as the customer can engage in product-related conversations with other customers on these platforms (Kimmel and Kitchen, 2014). The rapid progress of online communication through social media drew the researcher’s attention towards understanding the role of eWOM in a Social Commerce environment (Ahmad and Laroche, 2017; Yusuf and Busalim, 2018).

Social Commerce represented a new stream in e-commerce, that involved social media to encourage social interactions of customers (Liang and Turban, 2011; Han, Xu and Chen, 2018). These interactions are facilitated using Social Commerce constructs (discussed in section 2.65) all of which generates eWOM (Hajli and Sims, 2015). In view of this, a new term *“social word of mouth”* was coined by Nick Hajli who defined this concept as *“the latest development of eWOM using social media to give more opportunities to people to have social interaction”* (Hajli, et.al, 2014, pg. 677). For the current research, eWOM has been used in this sense.

2.67 Trust

Trust is a concept that has been studied in different disciplines including sociology, economics, management and marketing (Blois, 1999). Mayer, Davis and Schoorman (1995, pg. 72) defined trust as *“the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control the other party”*. Earlier research has confirmed that trust is a critical success factor in the adoption of e-commerce (Mcknight, Choudhury and Kacmar, 2002; Corbitt, Thanasankit and Yi, 2003; Yang, et.al, 2009; Bauman and Bachmann, 2017).

It is viewed as both unidimensional and multidimensional concept (Gefen, 2000; Mayer, Davis and Schoorman, 1995) with benevolence, ability and integrity as the three most cited dimensions (Lee and Turban, 2001; Gefen, Karahanna and Straub, 2003).

In an e-commerce context, the relationship between businesses and customers is impersonal, anonymous and automated (Hajli and Sims, 2015). Hence, trust becomes a prerequisite to eliminating risks associated with conducting transactions online (Gefen, 2000). In correspondence with this, Kim, Ferrin and Rao (2009) and Huang and Wilkinson (2013) argued that trust plays a crucial role in the development and maintenance of business-customer relationships.

The previous research from Pakistan have confirmed that the lack of trust is amongst the factors that caused customers to abandon e-commerce sites (Akhlaq and Ahmad, 2011; Mazhar, Jam and Anwar, 2012; Rahman, Khan and Iqbal, 2018). This established a need for adopting an online business model that could arguably reduce perceived risk and increase the level of trust in online shopping.

Within this context, Hajli (2012a) and Hajli, Hajli and Khani (2013) argued that an emerging business model Social Commerce, that is built on the foundation of web 2.0 technologies and social media can help to overcome the trust issues related to e-commerce. This is because Social Commerce encourages customers to interact, participate and share

information and knowledge with other customers (Hajli, 2014; Chen and Shen, 2015) and also connects them directly with businesses. As such, the relationship that forms between customers and businesses in a Social Commerce environment is more personal and two-way (Hajli, 2014; Hajli and Sims, 2015).

It is apparent from the literature that social interactions in Social Commerce environment are helping in the formation of trust (Hajli, 2012c; Hajli, 2013; Hajli, Hajli and Khani, 2013; Hajli and Lin, 2015) which consequently influence consumers intention to purchase from these sites (Kim and Park, 2013; Lu, Fan and Zhou, 2016; Hajli, et.al, 2017).

Recently, this has also been confirmed in the context of Pakistan from a consumers perspective (Areesh and Siddiqui, 2020) . However, as forming relationships with customers are a critical success factor for businesses using Social Commerce (Sharma, Menard and Mutchler, 2019) understanding the mechanism with which trust is formed in the Social Commerce environment is necessary. This is done in the current research.

2.68 Information and Knowledge Sharing

Information sharing and knowledge sharing are closely related concepts that are often used interchangeably. Both these concepts have received a growing level of attention in the IS discipline in the last few years (Savolainen, 2017). This is because of the increasing proliferation of social media tools that have provided a valuable platform for facilitating information sharing and knowledge exchange, on both individual and organisational level (Kaplan and Haenlein, 2010).

Within the social media context, information sharing is referred to giving, providing, transferring or disseminating information in the form of facts, advice, opinion and answers to questions (Savolainen, 2017). Whilst Knowledge sharing refers to an activity of exchange of knowledge, perceptions and experiences between individuals, communities and groups (Ahmed, et.al, 2019).

Ahmed, et.al (2019) in his systematic literature review of 103 studies on using social media for knowledge sharing found knowledge-seeking, knowledge-contributing and social interactivity as the three main activities of social media. Further, in relation to the theoretical lens, it was found that social capital (Putnam, 2000) was the most commonly used theory. For example: Chang and Chuang (2011) in their study on understanding individual motivations on knowledge sharing found that when people have direct connections (strong ties) with other members in online networks, the exchange of knowledge is easier to achieve and sustain. Therefore, it was argued that the provision of knowledge sharing is higher in bonding social capital, which can be enhanced through social interactions. In support of this argument, Gahatarani, Sheikhmohammady and Rostami (2020)'s recent study confirmed that bonding social capital plays a crucial role in influencing customers knowledge sharing behaviours on SNS.

In a similar vein, the studies that focused on information sharing in social media also used the social capital theory. For example, Chung, Nam and Koo (2016) in their research on the information sharing behaviour in social networking communities found that even if the group members maintain weak ties without any emotional bond, a sufficient level of information exchange occurs in these online communities. This is in accordance with the findings of the existing studies by Ellison, Steinfield and Lampe (2007); Ellison, Steinfield and Lampe (2011) suggesting that individuals utilise bridging social capital more for information sharing than bonding social capital.

In the context of Social Commerce, Liu, Chueng and Lee (2016)'s study confirmed that social capital is the key antecedent of customer information sharing behaviour on Social Commerce sites. Correspondingly, Horng and Wu (2020) reinforced that both interactions with close friends (bonding) and acquaintances (bridging) supports the user's intention to provide and receive information related to product and services. Considering, knowledge sharing the evidence from the study showed a positive relationship between social capital

and knowledge sharing suggesting that the formation of social ties in Social Commerce communities influence knowledge sharing behaviours amongst users.

Though the literature provides strong support to the relationship between information and knowledge sharing with social capital. It is imperative to highlight, that the previous studies have only examined information and knowledge sharing behaviour from either individual or customer perspective. As such, the business perspective has largely remained ignored, which the current research attempts to uncover.

2.7 Summary

This chapter provided a comprehensive review of the relevant literature for the current study. It focused on four main areas including e-commerce, social media, Social Commerce and fashion businesses. By doing so, several knowledge gaps in the literature have been revealed that are worthy of research.

Firstly, the review of e-commerce literature in the context of Pakistan uncovered that despite the initial development of e-commerce in Pakistan, there has not been a progressive growth in this sector because of the significant barriers facing the economy. It established the need for understanding another potential online business model for Pakistan which has a better potential for flourishing in this developing country.

Secondly, the research in the Social Commerce domain revealed two key areas where there are gaps in knowledge. The first area identified was linked to the application of theories that can better understand and explain the business processes of Social Commerce, and the second one focused on the strategies businesses need to use for benefits to both customers and businesses. The findings underscored the need for new business frameworks that can provide a description, understanding and explanation of the Social Commerce business model.

Within Pakistan's context, this emerging research arena remained largely uncovered. Though earlier efforts have been made in understanding the drivers and barriers of Social Commerce, the findings are far from conclusive. Similar to the research in Social Commerce, the focus here also remains largely on end-users and customers and not on businesses. Therefore, the research takes a collective approach and integrates both customers and business perspective in a single study.

As the current study focuses on small fashion businesses, it is found that there is no fashion-specific research in Social Commerce literature that incorporated the business perspective. Therefore, the present study is an attempt to conduct specific research on small fashion

businesses in Pakistan that are using the Social Commerce business model. A summary of these knowledge gaps and issues identified in the literature is presented in the table below:

Key Research Areas	Key Findings		Knowledge Gaps
E-commerce	E-commerce has innumerable benefits for businesses and customers		There is a need for understanding a potential online business model that is suitable for Pakistan
	The advantages linked to interactivity and forming customer business relationships were not materialised by e-commerce		
	The adoption and growth of e-commerce in the developing country of Pakistan has been hindered by several limitations facing the economy		
	E-commerce has not proven to be a successful online business model in Pakistan's market		
Social Commerce	Consumer behaviour	Understanding user behaviour and Social Commerce intention was identified to be the most predominant theme in Social Commerce literature	Being a predominant theme in Social Commerce literature, a need arises to understand the factors that influence customer Social Commerce intention in the context of Pakistan
	Implementation	The social aspect of the Social Commerce business model in terms of interactivity and social connectedness distinguishes it from the traditional e-commerce model. It is this aspect that also enhances the benefits of e-commerce further	This makes it necessary to determine whether fashion businesses and customers in Pakistan use Social Commerce because of the social aspect associated with this domain or solely because of the limitations that hinder the adoption of e-commerce
		Social Commerce constructs in the form of ratings and reviews, recommendations and referrals and forums and communities, all generate word of mouth	More research is needed to confirm this in the context of Pakistan
		Social interactions in the Social Commerce environment are helping in the formation of trust	
	The provision of knowledge sharing is higher in bonding social capital, whereas bridging social capital is utilised more for information sharing	The current literature provides no evidence confirming this in the context of Pakistan	
Businesses	Social Commerce can be used as an alternative to the e-commerce business model in Pakistan		There is a need for understanding Social Commerce as an online business model by integrating both customers and business perspective as limited research has been

			conducted on understanding the challenges and benefits of the Social Commerce business model
			There is a gap in understanding business strategies and processes in a Social Commerce environment for optimum benefits
	Methodologies	The majority of the previous researchers used quantitative methodology and focused on the survey method. In contrast, limited attention has been given to qualitative	A gap in the methodologies used in Social Commerce literature
	Consideration to theory	The emergence of web 2.0 technologies and social media has facilitated the production of social support in the form of emotional and informational support	A gap in understanding whether these theories can be applied to better understand and explain the Social Commerce business processes?
		Social media is playing a significant role in cultivating bridging social capital and nurturing bonding social capital	
Fashion		Social Commerce being a subset of e-commerce and social media is an appropriate business model for fashion businesses because of its visual and socially centred approach	No evidence in the current body of knowledge explains the use of Social Commerce as a business model for small fashion businesses

Table 9. The key findings and the knowledge gaps identified in the literature on key research areas, (Source: Author)

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

The first part of the chapter begins with an introduction to different philosophies and methodologies used in academic research, alongside an explanation of the chosen orientations for the study. This is followed by a review of different research approaches that guided the selection of an appropriate research design, which is then discussed in detail. Proceeding further, the rationales for choosing the research design is presented. Lastly, how the personal context influenced the selection of research design is explained.

Moving on, the second part of this chapter introduces the quantitative component of the study. It then explains the sampling procedures and design considerations for the mixed-mode survey. Subsequently, the piloting and data collection process is described.

In the third part of this chapter, a detailed discussion of the qualitative component of the study is presented. This includes a brief overview of the case studies and their relevance within the context of the present study. The selected case studies are then introduced. After this, a description of the data collection methods used within case studies is presented. Finally, the last part of this chapter demonstrates the data analysis process used for both the quantitative and qualitative phase of the study. This is followed by a discussion on the measures taken to ensure the quality and reliability of the chosen research design and data. Ethical considerations are then reviewed and the chapter concludes with a summary.

3.2 An overview of the Research Philosophy

According to Creswell and Creswell (2018) conducting research involves the intersection of philosophical assumptions that provide the foundation for the study, the research methodology that is related to this philosophical worldview, and the distinct research methods relating to these elements (Creswell and Clark, 2011).

Several methodologists and philosophers have articulated formalised sets of philosophical assumptions (often referred to as paradigms, worldviews, and philosophies) and considered their implications in planning and conducting research (Morgan, 2007; Clark and Ivankova, 2016).

One of the earliest known understandings of research paradigm *“as a way of summarising researcher’s beliefs about their efforts to create knowledge”* was given by Kuhn, 1962 as cited by Morgan (2007, pg. 50). Similarly, Guba and Lincoln (2005) define paradigms as a set of beliefs and values that guides the inquiry and influences the selection of research questions and the methods used to answer them (Morgan, 2007).

In simplified terms, the research paradigm is a conceptual lens that underpins assumptions about the form of reality (Ontology), the relationship between the researchers and the ways they gain knowledge about the reality (Epistemology) and the procedure that is used to examine and interpret the reality (Methodology) (Guba and Lincoln, 2005; Creswell, 2003; Creswell and Clark, 2011; Howel, 2013).

Having said that, the researchers have proposed a large number of different paradigms. Amongst these paradigms, the three distinct categories as grouped by many researchers (Clark and Ivankova, 2016; Creswell and Clark, 2011; Teddlie and Tashakkori, 2009; Creswell, 2003; Creswell and Creswell, 2018) are Positivism, Constructivism, and Pragmatism. These paradigms serve as a guide for quantitative, qualitative and mixed-method research design.

The positivist or post-positivist paradigm defines a philosophical foundation grounded in the scientific method of investigation in which a researcher advocates an objective view of reality (Kivunja, and Kuyini, 2017). This stems from the notion that the perception of reality is independent of the researcher (Matthews and Ross, 2010). In this approach, *a researcher begins with a theory, collects data that either supports or refutes the theory* (Creswell, 2003, pg. 7) to make inferences and generalisations about reality (Bryman, 2016; Kivunja, and Kuyini, 2017). Hence, it is traditionally associated with quantitative research and relies on deductive logic (Creswell and Clark, 2011; Clark and Ivankova, 2016).

Typically, if research involves using an existing theory for the formulation of hypotheses, which are then tested to derive quantifiable observations it is classified as positivist research. For instance, Abed (2016) utilised the Unified Theory of Acceptance and Use of Technology (UTAUT2) and developed hypotheses to examine the factors influencing consumer intention to use Social Commerce using a quantitative survey method.

An alternative to the positivist paradigm is Interpretivism (Constructivism) which emphasises the subjective understanding of the social world by acquiring knowledge through the inductive approach (Matthews and Ross, 2010; Ritchie and Lewis, 2003). Qualitative research has generally been associated with this paradigm (Bryman, 2016) as it is built on the idea that *“Humans engage with their world and make sense of it based on their historical and social perspective”* (Crotty, 1998 cited in Creswell, 2003, pg.9). Thus, it is important to understand people’s *“lived experiences”* and the context in which these experiences takes place in order to reveal relationships between the historical and social aspect of people’s living (Ritchie and Lewis, 2003). Also, it stresses the significance of the researcher’s interpretations of the phenomenon being studied; which are influenced by their own experiences and backgrounds (Matthews and Ross, 2010; Bryman, 2016). In interpretivist approaches, the researcher uses the participant's view *“to build broader themes and generates a theory that interconnects the themes”* (Creswell and Clark, 2011, pg.44)

This can be seen in the case of Kontu (2015)’s research on creating a strategy for social media from the perspectives of the fashion industry as the study adopted interpretivism

as a philosophical position and used an inductive approach whereby theory follows the data (Bryman, 2016). For methodology, a qualitative case study design was applied.

The third paradigm is Pragmatism that has emerged as an alternative to those of positivism and constructivism (Teddlie and Tashakkori, 2009; Johnson and Onwuegbuzie, 2004). It argues against the dichotomous way of thinking within the quantitative and qualitative research paradigms (Cameron, 2011; Christ, 2013) and advocates mixing both the approaches in a way that a balance between subjectivity and objectivity is achieved throughout the inquiry (Morgan, 2007; Baker, 2016). Pragmatism places a great emphasis on research questions and offers an outcome-oriented and practical approach to inquiry (Tashakkori and Teddlie, 2010; Baker, 2016). According to Johnson and Onwuegbuzie (2004), pg. 17 *“it offers a method for selecting methodological mixes that can help researchers better answer many of their research questions”*. In this paradigm, the knowledge is acquired through abduction reasoning that combines deductive and inductive thinking as both quantitative and qualitative data are mixed (Morgan, 2007; Creswell and Clark, 2011).

From all the philosophies that have been discussed, Pragmatism is the most suitable research paradigm which is used as a philosophical lens in this research. It has enabled to gain an understanding of how Fashion SMEs can use the Social Commerce business model in the developing country of Pakistan. After selecting the research philosophy “Pragmatism” for the study, the next step is to discuss the Methodological Approach that has been applied to the current thesis for producing valid research results. This is presented in the next section.

3.3 Research Methodological Approach

Crotty (1998, pg. 11) defined research methodology as *“the strategy, plan of action, process or design lying behind the choice and use of particular methods and linking the choice and use of methods to the desired outcomes”*. Similarly, Clark and Ivankova (2016) define Methodology as the process of research from the formulation of research

questions to drawing inferences in a study. These definitions suggest that indeed Methodology is more than just about the methods (Morgan, 2007) and it provides a rationale for the research approach to be taken and the choice of research design for the study (Crotty, 1998).

Nonetheless, the two terms “Methods” and “Methodology” are often confused with one another. Hence, it is important to highlight the distinction between the two. Methodology is a broad term that encompasses the research design and methods that are used for collecting, analysing and interpreting the data (Creswell and Clark, 2011). Whereas the research methods are the procedure of techniques used to gather, analyse and interpret the data in a research study (Bryman, 2016; Clark and Ivankova, 2016).

In the pragmatic approach *“the methodology is at the centre of research that connects issues at an abstract level of epistemology and the mechanical level of actual methods”* (Morgan, 2007, pg. 68). Since this paradigm has a strong association with mixed methods research (Johnson and Onwuegbuzie, 2004; Morgan, 2007; Teddlie and Tashakkori, 2009; Feilzer, 2010) it has been identified as the most appropriate research methodology for addressing the research questions in the current study.

After selecting the research philosophy and methodology, the next decision is to choose a relevant research approach and the research design within these approaches. The Scholarly Community has classified research approaches into three distinct types: Quantitative, Qualitative and Mixed-Methods Research (Kumar, 2014; Bryman, 2016). Apart from the difference in objectives and language of these approaches, the nature of a research problem or questions also affects the decision of selecting an appropriate research approach as emphasised by several authors (Creswell and Creswell, 2018; Bryman, 2016; Teddlie and Tashakorri, 2009; Clark and Ivankova, 2016).

The quantitative research strategy follows a deductive approach for uncovering the relationship between theory and research (Kumar, 2014; Bryman, 2016). It entails the collection of structured data, that can be analysed, interpreted and presented in a numerical form (Teddlie and Tashakorri, 2009; Matthews and Ross, 2010; Bryman, 2016). In this type of inquiry, the theories composed of variables are tested using

measurements and statistical analysis procedures to find answers to a problem or hypothesis (Kumar, 2014; Bryman, 2016). This approach is rooted in the philosophy of positivism as it favours a natural science approach and objectivity in the research process (Teddlie and Tashakkori, 2009). The data collection methods that are traditionally associated with quantitative research are survey or experimental methods (Creswell and Creswell, 2018).

Conversely, qualitative research follows an inductive approach for explaining and understanding the meaning people attached to a social phenomenon (Ritchie and Lewis, 2003). It emphasises on words and narrative information in the collection, analysis, and interpretation of the data (Teddlie and Tashakkori, 2009; Bryman, 2016). This type of inquiry is primarily concerned with addressing a research problem through an interpretivist approach and is concerned with uncovering stories in a natural setting and stresses on clarifying the meaning of certain phenomenon through a subjective understanding of the feelings, opinions and beliefs (Ritchie and Lewis, 2003; Matthews and Ross, 2010). The data collection methods identified with qualitative research includes in-depth interviews, observations and documents (Ritchie and Lewis, 2003; Creswell and Creswell, 2018).

The third type of approach is Mixed Methods. According to Kumar (2014) and Creswell and Clark (2011), mixed methods can be classified as a methodological research approach because it not only includes the integration of quantitative and qualitative research methods but also the strategy for conducting research. As the nature of the phenomenon under study influences the choice of the study approach, Johnson and Onwuegbuzie (2004) emphasise that in many situations, researchers can put together procedures from both quantitative and qualitative approaches in order to produce more comprehensive results in a single research study. In his words "*Mixed Methods Research provides a more workable solution and produces a superior work*" (Johnson and Onwuegbuzie, 2004, pg. 17) as many research questions are only fully answered using this approach.

For the current study, a mixed-method research approach has been used. The selection of mixed-method research is not only guided by the research's philosophical orientation but is also informed by the gaps identified in the body of knowledge in Social Commerce. These are elaborated on below:

Firstly, the methodological focus in Social Commerce studies has predominantly been on quantitative research, with limited attention to qualitative or mixed-methods research (Busalim, 2016). This has created a gap in methodological approaches currently applied in Social Commerce literature; which the current study attempts to close. Secondly, as the Social Commerce research arena is a relatively new field of inquiry within the context of Pakistan; the literature on this topic was limited and inconclusive. Hence, using a quantitative or qualitative approach would have been problematic. This is because there was not enough evidence to formulate hypotheses for testing theories as normally done in quantitative studies. And also, using a qualitative approach would have narrowed down the scope of the current thesis and would have not produced generalizable findings. Thus, mixed-methods offered a much more flexible approach to the topic under study in comparison to other approaches.

Lastly, the present study incorporates both consumers and business perspectives together in a single study with an intent to provide a more comprehensive understanding of the Social Commerce business model. For this, mixed-method is a suitable approach as it allows a research topic to be studied and understood from different perspectives (Creswell and Creswell, 2018).

After choosing the research approach from quantitative, qualitative or mixed methods, it is imperative to decide on the type of study within these approaches. According to Bryman (2016), a research design provides a structure for the collection and analysis of data which shapes our choices and use of specific research methods (Crotty, 1998). *"It reflects the decision about the priority being given to a range of dimensions of the research process"* (Bryman, 2016, pg. 40). Moreover, it requires consideration of the level and unit of data collection and analysis essential for addressing the research questions (Matthews and Ross, 2010).

Due to the advancement in the data analysis procedures and techniques as a result of using computer technologies, the choices of the research design available to the researcher have expanded (Creswell and Creswell, 2018). Several authors have presented different typologies of the available research designs associated with quantitative, qualitative and mixed-methods approaches (Howel 2013, Matthews and Ross, 2010, Bryman, 2016). However, these researchers and academics differ in how they group them. Creswell and Creswell (2018) provided a classification of different types of research designs commonly used in social science which is presented in table 10. Based on the classification, the strategies of inquiry (Denzin and Lincoln, 2011) which are generally associated with quantitative approaches are surveys and experiments. Whereas narrative research, phenomenology, grounded theory, ethnography, and case study have classically emerged from the qualitative research domain. Subsequently, the mixed methods design has been grouped into four different types.

Providing a detailed discussion of these research designs is beyond the scope of the current thesis. Hence, only the discussion on the adopted mixed methods research design is carried out in section (3.32). Before doing so, the definition of mixed methods research is presented next.

Quantitative	Qualitative	Mixed Methods
Experimental designs	Narrative research	Convergent
Nonexperimental designs such as Surveys	Phenomenology	Explanatory sequential
Longitudinal designs	Grounded Theory	Exploratory sequential
	Ethnographies	Complex designs with embedded core designs
	Case Study	

Table 10. Different types of research design in Quantitative, Qualitative and Mixed Methods Research (Source: Creswell and Creswell, 2018, pg. 12), Table by Author

3.31 Defining Mixed Methods Research

Despite the development of the field in the late 1980s, there is no one accepted definition for mixed methods research. To date, several definitions have emerged incorporating various perspectives including using mixed methods as a philosophy, as a method, as a methodology, and/or as a community of research practice (Creswell and Clark, 2011; Clark and Ivankova, 2016).

Many researchers have provided definitions that have relied on the common perspectives of mixing quantitative and qualitative methods and research philosophies (Greenwood, Caracelli, and Graham, 1989; Creswell and Clark, 2007; Matthews and Ross, 2010; Creswell and Clark, 2011). However, few scholars (Onwuegbuzie, Johnson and Turner, 2007; Teddlie and Tashakkori, 2009) have also defined mixed methods research from a methodological perspective, which emphasised upon mixing not only in the methods of the study but also at the conceptualisation and interpretation stages.

Lastly, Teddlie and Tashakkori (2009) as cited by (Clark and Ivankova, 2016) have defined mixed methods research from the perspective of research communities in which people specialising in quantitative and/or qualitative research work together as a team on a mixed-methods research project.

These differences in perspectives could affect the application of mixed methods research for answering the research questions, choosing the methods and drawing inferences more accurately. Hence, it is important to choose a definition that aligns with the focus of the research. With this in mind, for the current study; the definition given by Creswell and Clark (2007) is adopted which focuses on the methods and philosophical orientation. According to this definition, Mixed methods research is a research design informed by philosophical assumptions and involves the mixing of both quantitative and qualitative components for a better understanding of the research problem.

The next section presents a discussion on the chosen mixed-method research design for the current study, along with the justification for selecting this type over other possible designs.

3.32 Mixed Method research design

Despite the complexity of mixed methods designs typologies, several authors (Creswell and Clark, 2007; Creswell and Clark 2011; Bryman, 2016; Clark and Ivankova, 2016; Creswell and Creswell, 2018) have identified three basic types of mixed methods design including the convergent parallel design, the sequential design and the embedded design. According to Creswell and Clark (2011) the selection of a suitable mixed-method design can be determined by addressing four key decisions which are the following:

1. The level of integration between the qualitative and quantitative strands
2. The stage at which the mixing occurs (for example: at the level of design, data collection, data analysis or during interpretation).
3. The level of priority of the qualitative and quantitative strands
4. The timings of the quantitative and quantitative strands

These decisions provided a guiding structure for choosing an appropriate mixed-method research design for the current study keeping into consideration the research objectives, time and cost implications. The table below provides a summary of these decisions.

Key decisions	
The level of Interaction	Independent
The level of priority	Equal
The timings	Concurrent timing
The stage at which integration occurs	Mixing during Interpretation

Table 11. A summary of the key decisions that influenced the selection of Complementarity for the current study (Source: Author)

In addition to this, as the key rationale for adopting a mixed-methods approach was complementarity (discussed in section 3.33). Hence, the recommended mixed-method design proposed by Greenec, Caracelli and Graham (1989) was also considered.

Recommended Mixed Method Design for Complementarity Purpose	
Methods	Different
Phenomena	Same
Paradigms	Same
Status	Equal
Implementation	
Interactivity	Independent
Timing	Simultaneous
Study	One

Table 12. A summary of the recommended mixed-method design for Complementarity by Greenec, Caracelli and Graham (1989)
Table by Author

Together these two informed the selection of Convergent Parallel Design for the current research; a visual representation of which can be seen in fig.6. This type of mixed-method design is deemed appropriate for the present study as the main purpose of convergent design is *“to obtain different but complementary data on the same topic”* (Moorse (1991) as cited by Clark and Ivankova, 2016). It also enables to best understand the research problem by offsetting the weaknesses and capitalising on the strengths of both quantitative and qualitative data (Bryman, 2016).

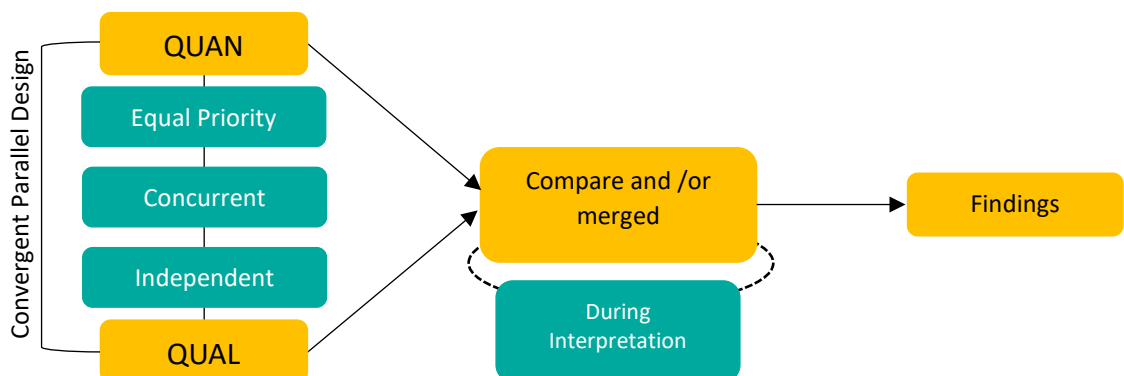


Figure 6 showing the adopted research design for the current thesis, (Source: Author)

The convergent parallel design also known as convergent design, concurrent design or triangulation design (Creswell and Clark, 2011; Clark and Ivankova, 2016) *entails the simultaneous collection of quantitative and qualitative data which typically have equal priority* (Bryman, 2016, pg. 638). It involves conducting the quantitative and qualitative strands independently and then mixing the results during the interpretation stage to produce the research outcomes (Creswell and Clark, 2011; Clark and Ivankova, 2016).

The main reason for choosing the concurrent mixed method design was to elicit in-depth information on the phenomenon under study by using a combination of quantitative and qualitative methods; to develop a more complete understanding of the Social Commerce business model.

Another reason was to preserve time, cost and effort associated with conducting the research overseas as in the case of the present study, where all the data had to be collected from Pakistan. This design allowed flexibility in terms of analysing both types of data within the same period without having to wait for the final results of one method (Creswell and Clark, 2011; Clark and Ivankova, 2016) thus saving cost, time and effort.

The research design included quantitative and qualitative methods: mixed-mode survey and case studies. The case studies further used a combination of methods including semi-structured interviews and social media content as documents. The data were collected in two stages. In stage one, mixed-mode surveys were used to obtain quantitative results from the consumer groups. This allowed obtaining data on the current online market trends and also enabled to gauge consumer perception on the use of Social Commerce for buying fashion products online. During stage two, qualitative data was collected from the Fashion case businesses given the main aim of the research was to devise a framework for Fashion SMEs that are using the Social Commerce business model. Semi-structured interviews were conducted with the business owners including fashion designers and third-party sellers. Moreover, content analysis of business pages was carried out on both Facebook and Instagram. This was done to monitor consumers and business activities on these pages. The figure below shows the

data collection process of the current thesis using a convergent parallel design. The rationale for mixing methods is presented in the next section.

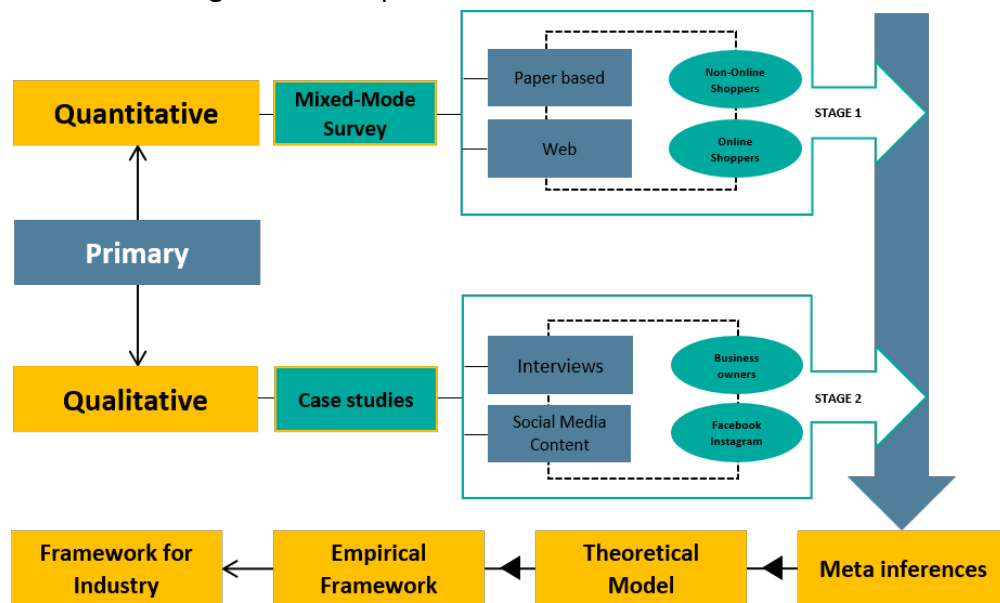


Figure 7 showing the data collection procedure of the current thesis, (Source: Author)

3.33 The rationale for the adopted Mixed Methods

The mixed-methods methodological literature presents a wide range of perspectives characterising the purpose and the rationales for mixing methods.

Starting from the mid-1980s, several authors (Rossman and Wilson, 1985; Mark and Shotland, 1987; Greence, Caracelli and Graham, 1989; Teddlie and Tashakkori, 2009; Bryman, 2012; Clark and Ivankova, 2016) have developed different typologies of rationales for using mixed methods research ranging from a few broad categories to many reasons. A summary of these typologies is presented in the table below.

Key theorists	Rossman & Wilson 1985	Mark and Shotland 1987	Greene. et al 1989	Teddlie and Tashakkori 2009	Bryman 2012	Clark and Ivankova 2016
Rationale	<ul style="list-style-type: none"> • Convergence • Elaboration • Initiation 	<ul style="list-style-type: none"> • Triangulation • Complementary • Bracketing 	<ul style="list-style-type: none"> • Triangulation • Complementary • Initiation • Development • Expansion 	<ul style="list-style-type: none"> • Addressing confirmatory & exploratory questions • Providing the opportunity for a greater assortment of divergent views • Providing stronger inferences 	<ul style="list-style-type: none"> • Triangulation • Offset • Completeness • Process & structure • Different research questions • Explanation • Unexpected results • Instrument development • Sampling • Credibility • Context • Illustration • Utility or improving the usefulness of findings • Confirm & discover • Diversity of views • Enhancement 	<ul style="list-style-type: none"> • Triangulation • Complementarity • Offsetting Strengths and Weaknesses • Development • Social Justice Rationale

Table 13. Rationales of Mixed Method Research (Source: Adapted with modification from Clark and Ivankova, 2016); Table by Author

According to Clark and Ivankova (2016) these typologies represent the most cited reasons for combining quantitative and qualitative methods within different disciplines. Keeping this in view, these typologies (presented in table 13) have served as a guide for identifying the rationales that can justify the appropriateness of using a mixed-methods approach in the current study.

After careful evaluation of the typologies, many specific factors for mixing methods motivated the choice of mixed methods approach in this research. Firstly, the main rationale for the use of mixed methods research design was in terms of completeness or complementarity (Bryman, 2012) which enabled to generate a more comprehensive understanding of the Social Commerce business model using a combination of quantitative and qualitative methods.

Secondly, the mixed-method approach allowed the presentation of different viewpoints by incorporating perspectives of customers and small fashion businesses, respectively. Thirdly, this approach helped in obtaining more stronger inferences by combining the data from different methods and offsetting the limitations of using only one method.

Lastly, the use of only one method would have not been effective in addressing the different research questions. Hence, it was deemed appropriate to address each research question with a quantitative and/or qualitative approach for achieving rationality in research.

The table below provides a summary of the research’s rationales along with the definition and its purpose in the study.

Research’s Rationale	Definition	Purpose to use
Complementary; Complementarity, Elaboration or Completeness	<i>“Quantitative and Qualitative methods are used to measure overlapping but also different facets of a phenomenon, yielding an enriched, elaborated understanding of that phenomenon”</i>	To obtain a theoretical understanding of the Social Commerce Business Model for the development of Framework.

	(Greene, Caracelli and Graham, 1989, pg. 258) Using both quantitative and qualitative methods enables to bring together a more comprehensive understanding of the research inquiry (Bryman, 2012).	
Providing Stronger Inferences, Offset; Offsetting strength and weaknesses	Using a combination of quantitative and qualitative methods provides stronger inferences (Tashakorri and Teddlie, 2010) such that <i>“the strength of the quantitative methods offset the weaknesses of the qualitative methods and vice versa”</i> (Clark and Ivankova, 2016, pg. 81)	To offset the limitations of one method and capitalising on the strengths of others
Different research questions	Both quantitative and qualitative methods are used to answer different research questions (Bryman, 2012; 2016)	Different methods used to answer specific research questions
Diversity of views	It stems from the idea that mixed methods enable combining and comparing different perspectives obtained from research participants (Bryman, 2012; Creswell and Creswell, 2018)	To gain insight into both consumers and business perspectives

Table 14. The rationale for choosing a mixed-methods methodology for the current study (Source: Author)

The next section reflects on the personal context that influenced the selection of mixed methods research.

3.34 Personal Context

The personal context is an important consideration in all research (Creswell, and Creswell, 2018). It is informed by the philosophical assumptions and background knowledge that directly affects the decision of a research approach to be chosen for the study and the selected research methods (Clark and Ivankova, 2016). The philosophical beliefs of pragmatism discussed in section 3.2 provided the basis for choosing the mixed

method approach because of the emphasis on the practical value of integrating quantitative and qualitative methods.

The background knowledge concerns the researcher's methodological training, heritage and experiences (Clark and Ivankova, 2016; Creswell and Creswell, 2018). The different training courses arranged and provided by the Doctoral College at De Monfort University were completed to expand the knowledge about both quantitative and qualitative research. These courses not only enabled to broaden the understanding of different methodologies but also provided an opportunity to network with other researchers and learn from their expertise and experiences.

Personal heritage and experiences also influenced the selection of the research area and the environment within which it is to be studied. Firstly, the researcher's long-standing interest in the topic of social media together with the research experience within this domain guided the selection of the Social Commerce research area. Secondly, the integration of the fashion discipline deemed to be a natural fit because of the researcher's educational background. Lastly, the researcher's heritage also played a role in the selection of the region to focus upon, which in the case of the present thesis is Pakistan.

Together, the philosophical assumptions and the background knowledge in the form of personal contexts guided the selection of mixed-methods in this research.

To conclude, a visual representation of the orientation of the study is presented below. The outer layer shows the metatheoretical dimensions in terms of ontological and epistemological assumptions, the second layer refers to the mixed-methods methodology and the inner circle represents the convergent research design that is applied in the current study.

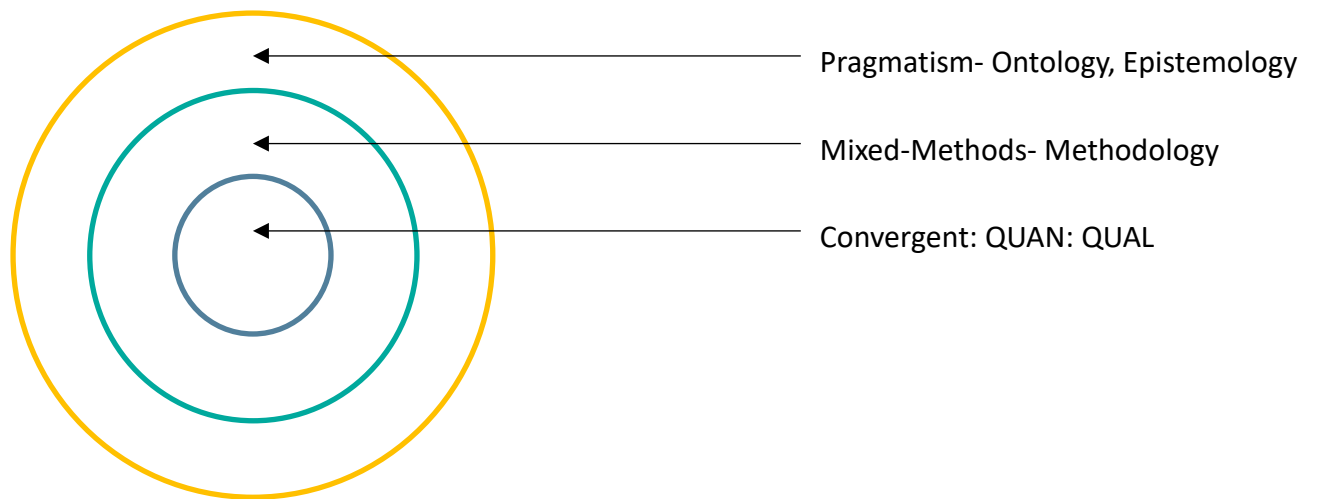


Figure 8 showing the orientation of the study, (Source: Author)

The next section provides a detailed description of the primary study one.

3.4 Primary Study One: SURVEYS

Considering the temporal dimension of the research area as it concerns the rapidly evolving arena of Social Commerce, it was a pre-requisite to get a holistic understanding of the current online market trends in Pakistan. This was achievable through the evaluation of both e-commerce and Social Commerce trends.

For this, a survey was used for the first stage of data collection. A survey is both a research design (Creswell and Creswell, 2018) and a method for collecting quantitative data (Matthews and Ross, 2010; Kumar, 2014; Bryman, 2016). Pinsonneault and Kraemer (1993) defined survey *“as a means of gathering information about the characteristics, actions, or opinions of a large group of people, referred to as a population”* (Pg. 6). This definition explains the use of the survey as a method, as done in the current study. There are numerous modes of collecting data in surveys including telephone, mail, the internet, face-to-face interviewing, self-administered questionnaire or using mixed modes (Fowler and Floyd, 2014; Dillman, 2007; Bryman, 2016). However, the choice of data collection mode is based on the research questions and the objectives of the study (Fowler and Floyd, 2014).

After careful consideration and evaluation of different modes used in the survey, a mixed-mode survey was chosen for the current study. The reason for choosing this approach is presented in the next section.

3.41 Mixed-Mode Surveys

Combining different modes of survey data collection for a single project is referred to as mixed-mode or multi-mode surveys (Dillman, 2007; Paul, 2008). Despite its introduction in the late 1980s, most surveys were conducted using a single mode and the use of mixed-mode surveys was uncommon. The infrequent usage of this method was because of the challenge of coordinating data collection across multiple modes in a non-computerised environment (Dillman, 2007). It was not until the emergence of computer technologies that the researchers started to explore the potential of combining different

modes of the survey and the implications of using mixed-mode survey designs (Dillman, Smyth & Christian, 2014).

Regardless of the slow uptake in the early years, the substantial increase in the use of mixed-mode surveys over the past decade has been fuelled by the need for reducing the survey errors and balancing the considerations of cost and time (Atkeson, Adams and Alvarez, 2014). Several advantages of this type of surveys have been documented in the literature by Don Dillman, who is an expert on mixed-mode surveys (Dillman, 2007; Dillman, Smyth and Christian, 2014), a summary of these is presented in fig.9. According to him, mixed-method surveys can greatly improve the data quality by minimising the sampling, coverage, non-response and measurement errors to the acceptable low level (Dillman, 2007; Dillman, Smyth and Christian, 2014). In addition, combining different modes allows overcoming the weaknesses of certain modes by taking advantage of the strengths of other modes within the time and resources constraint. Hence, when it is not possible to achieve the desired response using a single-mode alone, surveyors often turn to mixed-mode survey designs (Dillman, Smyth and Christian, 2014; Bryman, 2016). Besides, the mixed-mode survey is an effective way of collecting responses more quickly as it offers the respondents flexibility of using their preferred methods and in turn increases the speed by which they respond (Dillman, 2007; Dillman, Smyth and Christian, 2014).

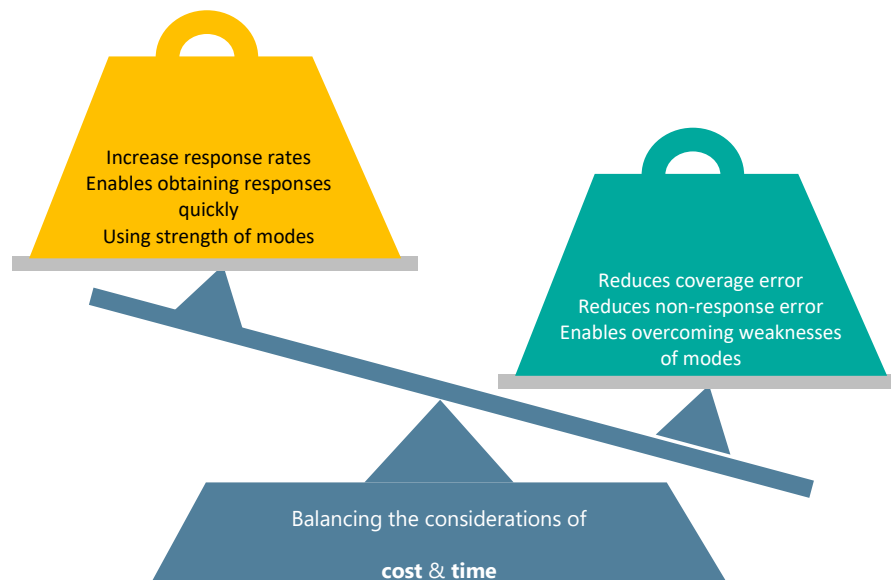


Figure 9 showing the advantages of using mixed-modes surveys (Source: Dillman, 2007; Dillman, Smyth & Christian, 2014), Table by Author

Attributable to the advantages associated with mixed-mode surveys, Swartz, Amatucci and Coleman (2016) advocated the use of mixed-mode surveys in a mixed-methods research design. Their study used multi-modes including telephone interviews and an online survey to offer respondents the flexibility of choosing their desired response mode thereby increasing the response rate.

Using mixed-modes surveys require careful considerations of the survey design and strategy. Hence, the next section presents a discussion on the strategical approaches in mixed-mode surveys.

3.411 Mixed-Mode Survey Strategy

In mixed-method survey designs, the methods can be mixed by using multiple modes of response and/or multiple modes of communication. The goal is to keep the different sources of error to the minimal (Dillman, Smyth and Christian, 2014).

After a thorough analysis of the strategies used in mixed-mode surveys, the third type of strategy which is the use of **multiple responses and multiple contact modes** in a

single study was considered to be the most appropriate strategy for the research (Dillman, Smyth and Christian, 2014).

As pointed out by Heerwegh and Loosveldt (2008) one of the main concerns of using surveys is to achieve high response rates while keeping in control the time and cost implications. Therefore, web surveys were deemed appropriate as they are cost and time-efficient.

However, given the data collected from the web survey is unrepresentative of the general population, a self-administered paper questionnaire was used as the second mode of data collection to achieve a good representative sample.

Both response modes were implemented at the same time as the research used concurrent multiple mode design. This means that both the survey link and paper questionnaire were distributed at the same time giving participants the flexibility of choosing their preferred mode (De Leeuw, 2005; Paul, 2008).

The table below provides a summary of the characteristics of mixed-mode surveys chosen for the research study.

Mixed Mode Survey's Characteristics	
Type	Mixed Mode Surveys
Survey Strategy	Using multiple responses and contact modes
Survey Design	Concurrent Multiple Mode Design
Response Modes	<ul style="list-style-type: none"> • Web Questionnaire • Self-administered Paper Questionnaire

Table 15. Mixed Mode Survey's Characteristics for the current study (Source: Author)

After choosing the strategy and design, the next step was to select the sample for the survey questionnaire which is discussed in the following section.

3.412 Sampling

Sampling is an important part of the research design (Hair. et al, 2011; Malhotra, Birks and Wills, 2012). It is defined as the process of selecting a representative sample of a population for determining the characteristics of the whole population (Kumar, 2014).

The sampling procedure requires determining the target population, the location or site of the research, the sampling method and the recommended sample size for answering the research questions. Both quantitative and qualitative research apply these steps in data collection. However, there are fundamental differences in how these steps are approached particularly in terms of the sampling method and the sample size (Hair, et al, 2011; Creswell and Creswell, 2018).

a) Target Population

The first step in the sampling procedure is identifying the target population based on the research objectives and scope of the study (Hair, et al, 2011). The target population is defined as *“All of the units (e.g. individuals, households, organisations) to which one desires to generalise the survey results”* (Dillman, 2007, pg.59).

The target population for the study was identified as Internet users in Pakistan. According to the Hootsuite Digital Report (2017), the total number of Internet users in Pakistan were 35.1 million which accounts for 18% of the total population. It was almost impossible and beyond the scope of the study to approach all the Internet users in the country due to various factors including timeframe, cost, and access to elements (Hair, et al, 2011).

Hence, only three metropolitan cities of Pakistan namely Karachi, Lahore & Islamabad were chosen as the study population. Also, it was evident from the literature review that no previous research from Pakistan had collected data from these three cities in a single study. Addressing this, the survey used these regions as the sampling frame. Subsequently, the sampling unit drawn from the target population were consumers who were Internet users.

b) Sampling Method

After determining the target population, the next step involved selecting an appropriate sampling method for the research study. According to several authors (Matthews and Ross, 2010; Kumar, 2014; Bryman, 2016; Creswell and Creswell, 2018), the sampling methods are broadly classified into two categories: Probability and Non-Probability Techniques as illustrated in the figure below:

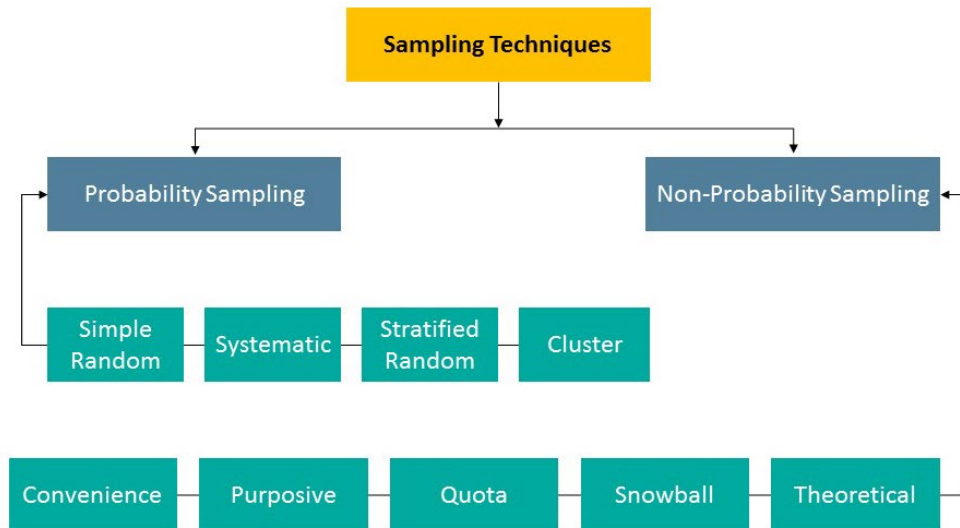


Figure 10 showing different types of sampling techniques, (Source: Author)

Probability sampling is commonly used in Quantitative research as it allows statistical inferences to be made from a sample to a population (Matthews and Ross, 2010; Kumar, 2014; Bryman, 2016; Creswell and Creswell, 2018). The different methods that come under probability sampling are Simple Random Sampling; Systematic Sampling, Stratified Random Sampling and Cluster Sampling (Bryman, 2016; Creswell and Creswell, 2018). These four methods are summarised in table 16 below.

Sampling Methods	Definitions
Simple Random	In Simple Random Sampling, each member of the population has an equal probability of inclusion in the sample (Bryman, 2016).
Systematic	In Systematic Sampling, the individuals are chosen based on a systematic procedure that involves using the random number tables so that each member of the targeted population has a known chance of being selected (Creswell and Creswell, 2018).
Stratified Random	In Stratified Random Sampling, the population is divided into relatively homogenous subgroups called Strata and a random sample within each stratum is selected (Onwuegbuzie & Collins, 2007).
Cluster	In Cluster Sampling, multiple clusters of people are created from a population and a random sample of clusters is chosen rather than selecting individuals one at a time (Tashakkori and Teddlie, 2010).

Table 16. Different types of Probability Sampling, (Source: Author)

In contrast to probability sampling, non-probability sampling is more appropriate for qualitative research as the goal is to obtain valuable insights into a phenomenon, events or individuals being studied (Bryman, 2016; Creswell and Creswell, 2018). The different approaches included in the non-probability sampling techniques are Convenience Sampling, Purposive Sampling, Quota Sampling, Snowball Sampling and Theoretical Sampling (Matthews and Ross, 2010; Suri, 2011). Table 17 shows a summary of non-probability sampling techniques.

Sampling Methods	Description
Convenience	In Convenience sampling, the participants are selected because of their proximity and convenient accessibility to the researcher (Bryman, 2016).
Purposive	In Purposive Sampling, the participants are recruited based on their experience of the key concept or phenomenon being explored in the research study (Creswell and Creswell, 2018).
Quota	In quota sampling, the first stage requires identifying desired characteristics and quotas of population and the second stage involves selecting the sample based on convenience or purposive sampling (Onwuegbuzie & Leech, 2007).
Snowball	In snowball sampling, the researcher recruits a small group of people relevant to the research project, and then these participants are used to establish contact with others (Bryman, 2016).
Theoretical	In theoretical sampling, initially the samples are chosen on an unstructured basis, and as the theory starts to emerge from the initial cases, further samples are selected to test the emerging theories. This process continues until a theoretical saturation point is reached (Matthews and Ross, 2010).

Table 17. Different types of Non-Probability Sampling, (Source: Author)

Notwithstanding the association of sampling schemes to the qualitative and quantitative research paradigm, the decision for choosing sampling strategies for mixed-method research is even more complex (Onwuegbuzie & Leech, 2007). Onwuegbuzie & Collins

(2007) argued that both probability and non-probability sampling techniques can be combined effectively in the qualitative and quantitative components of the mixed-method research. However, the appropriateness of the sampling schemes depends on the research objectives, purpose and questions (Onwuegbuzie & Leech, 2007).

Since the purpose of the quantitative phase in the research study was to obtain the data from the consumers' group in the target population using mixed-mode surveys (Dillman, 2007) two sampling strategies were used: Snowball Sampling & Random Sampling.

For the web survey, the application of probability sampling techniques would have been problematic as there is no procedure available for drawing samples and there is no list of the known members of the Internet population or the email addresses (Paul, 2008; Dillman, Smyth & Christian, 2014) as in the case of Pakistan. Also, it was not possible to restrict the responses to specified sampling unit i: e customer group in Karachi, Lahore, and Islamabad. Hence, a snowball sampling strategy was followed to ensure respondents are representative of the chosen sample. The initial participants with whom contact was made were requested to use their social networks to invite other potential participants to contribute to the study.

However, to obtain a more representative sample and reduce coverage bias in data, the paper-based questionnaire utilised a random sampling strategy. For this, the questionnaires were distributed in the shopping malls and different universities only in the selected cities. The participants were randomly selected, and the sampling process continued until a large sample size was obtained for the research.

c) Sample Size

Based on the chosen sampling methods, the sample size was chosen. Since the objective of the survey was to provide an insight into online shopping trends in Pakistan and to evaluate consumer perception on the use of Social Commerce, the rule presented by (Kumar, 2014, p. 247) i: e *“the larger the sample size, the more accurate your estimates”* was taken into consideration. In support of this view, Bryman (2012) argued that as the

sample size increases, the precision of the sample also increases thereby reducing sampling error. Moreover, according to (Walliman, 2011, p.95) *“the conclusions reached from the study of a large sample are more convincing than those from a small one”*. Ideally, the practicalities of research resources including time, cost and effort must be balanced with the preference to obtain a large sample (Walliman, 2011).

Hence, efforts were made to maximise the number of responses from the sampling population keeping into considerations time and cost (Bryman, 2012). Creswell and Creswell (2018) argued that an estimated sample size of 350 participants could provide a good estimate of the population’s parameters for a survey.

However, David and Sutton (2011) suggested that it is better to include more people than required in the potential sample to deal with the non-responders. For this reason, a sample size of 572 which is beyond the upper threshold was achieved for the survey.

The table below provides a summary of the sampling procedure used in the current study.

Procedure for Sampling	
Target Population	The group of consumers who are using the Internet in Pakistan
Choosing the Sampling Frame	Sampling Unit: The users and consumers of the Internet from three metropolitan cities of Pakistan namely Karachi, Lahore & Islamabad
Sampling Method	Web-based Survey: Non-probability Sampling (Snowball Sampling) Paper-based Survey: Probability Sampling (Simple Random Sampling)
Sample Size	A total number of 572 questionnaires were obtained for the study

Table 18. The Sampling Procedure applied in the primary study one, (Source: Author)

Now that the sampling strategies used for the survey are discussed, the next section reflects on the questionnaire structure and design.

3.413 Questionnaire Structure

For structuring the questionnaire, a bottom-up writing strategy proposed by Toepoel (2016) was followed. In a bottom-up writing strategy, at first all the questions are written, then they are ordered based on logic. Finally, unnecessary questions are deleted. Kumar (2014) also believes that the questions should follow a logical progression as it gradually precedes the respondents into the theme of the study and stimulates them to answer the questions. Dillman (2007) suggested that it is helpful to group questions by topic that has similar component parts. Moreover, Matthews and Ross (2010) believe that a good questionnaire always starts with the introduction of the research and provide instructions on the completion of the questionnaire.

An effort was made to follow the suggested approaches for structuring the questionnaire by ordering and grouping questions in a way that would have been logical to the respondents (Dillman, 2007; Matthews and Ross, 2010; Kumar, 2014; Toepoel, 2016).

a) Non-Online Shoppers

The first questionnaire for Non-Online Shoppers was divided into two parts. The first part included personal factual questions including gender, age, education, income, country and city of residence (Bryman, 2016). The second part of the questionnaire consisted of questions regarding the use of social media, reasons that influence the users not to shop online and the preferred online shopping medium incase the respondents decide to shop online in future.

b) Online Shoppers

The second questionnaire for Online Shoppers was divided into three sections. Similar to the non-online shoppers' questionnaire, the demographic questions were asked in the first part of the questionnaire. This is followed by questions related to online market trends, online shopping mediums and Social Commerce.

c) Types of Questions

To formulate effective questions, it is important to be aware of the different types of questions and their strength and weaknesses respectively (Kumar, 2014). The most commonly used types of questions are open-ended and close-ended questions (Bryman, 2016).

Open-ended questions are appropriate for qualitative data collection where the respondents are not given predetermined categories for answering the questions. In contrast, close-ended questions are used to obtain quantitative data based on predefined categories or scales (Creswell and Creswell, 2018).

As the survey questionnaires aimed at collecting the quantitative data, close-ended questions were deemed appropriate. These questions included dichotomous questions, multiple response questions, and likert scale questions (Dillman, 2007). For the multiple response questions, in addition to the possible response categories, the option "others, please specify" was provided to accommodate any responses that were not listed in the categories (Kumar, 2014).

d) Question wordings

The principles and rules on how to word questions have been enumerated by several authors (Balnaves and Caputi, 2001; Dillman, 2007; Matthews and Ross, 2010, Dillman, 2014; Kumar 2014).

According to Kumar (2014), the formation (open-ended or closed) and the wording of the questions are extremely important in framing a questionnaire as it will impact the quality and type of information you obtain from participants. Not only this, but the wrong choice of words can also create a series of problems; they could be misinterpreted, misunderstood or irrelevant (Dillman, 2007).

Hence, the wording of the questions should be succinct, clear and relevant. Balnaves and Caputi (2001) emphasised that it is important to keep the wordings for questions simple and easy to comprehend. Moreover, the questions should not be imprecise or ambiguous (Matthews and Ross, 2010). Leading questions and double-barrelled questions should be avoided as they confuse the respondents by asking different things at the same time (Dillman, 2007).

During the process of writing the questions, these principles along with the standard wording principles were followed (Dillman; 2007; 2014). The literature review helped in formulating the language of the questionnaire and the response categories were carefully chosen based on terminologies used in the previous research. However, the technical jargons were avoided so that regular customers can easily understand the questions. Additionally, to overcome the language barrier the questionnaire was translated into the Urdu Language by the researcher. The translation was then verified by a native Urdu speaker to ensure that the translated questionnaire is accurate and retains the same meaning as the English version.

After structuring the questions, consideration was given to the design aspect which is reviewed in the following section.

e) Questionnaire Design

Unified mode design principles or Uni mode Construction Principles proposed by Dillman, Smyth & Christian (2014) were followed for designing the questionnaire to minimise differences across survey modes. *“Unimode construction is the writing and presenting of questions to respondents in a way that assures receipt by respondents of*

a common mental stimulus, regardless of survey mode” (Dillman, 2007, pg.232). As explained by De Leeuw (2005), in a unimode design the same questions, layout and wording are used across modes to ensure each mode is used to its fullest potential. Following this, the web-based questionnaire and the paper-based questionnaire had identical questions and were designed to be similar in visual appearance. The sequence of the questions and the wordings used were the same for both the questionnaire. For the web-based questionnaire, the forced answer option was deliberately not used. This ensured that the web survey respondents were free to skip questions and leave the questionnaire incomplete similar to the paper-based questionnaire counterparts. The table below shows a summary of Uni Mode Construction Principles proposed by Dillman, an advocate of mixed-mode surveys.

Summary of Uni Mode Construction Principles Proposed by Dillman (2007; 2014)	
Principle 1.1	To make all response options same across modes
Principle 1.2	To avoid changing the structure of the questions across modes
Principle 1.3	To use the same description labels for response categories
Principle 1.4	To develop equivalent instructions for the skip pattern across modes
Principle 1.5	To use the same visual format across modes
Please note: Some of the principles proposed in Unified Mode were only applicable for telephone and post/web survey	

Table 19. Summary of Uni Mode Construction Principles proposed by Dillman (2007), Table by Author

f) Layout and Presentation

According to Dillman (2007) the layout and visual design of the questionnaire is another key aspect in designing an effective questionnaire particularly in web surveys where participants perceive the information visually. An attractive layout, easy to read typeface, signposting to help respondents find their way through the questions are

essential elements in a good questionnaire (Matthews and Ross, 2010). Bryman (2016) observed that an attractive visual design can likely increase the response rate.

Graphics, which is a form of visual design elements can be used effectively to help respondents understand the questions (Dillman, 2014). For this reason, images were added to the questionnaires to help respondents perceive the information being acquired.

Another recommendation of using darker and/or larger font size for questions and lighter and/or smaller print for answer options proposed by Dillman (2014) was kept into consideration to enhance the appearance of the questionnaire. Bryman (2016) suggested that using a variety of fonts, sizes, and colours can also create visual appeal provided they are used in a consistent manner. Hence, three different font sizes were used for questions, response options and instructions.

After structuring and designing the questionnaire, pilot testing was conducted. A description of which is presented in the next section.

3.414 Pilot Testing

Pretesting is an important aspect of questionnaire design. According to Dillman (2007) pre-testing should be done in two stages. The expert reviews in stage one require the review of the questionnaire by supervisors and knowledgeable colleagues once all the questions have been written. This stage of pre-resting obtains suggestions based on experience and knowledge of the study objectives and does not assess how the participants see and interpret the questions (Toepoel, 2016). The second stage is cognitive interviews in which the questionnaire is administered towards individual respondents to evaluate motivational and cognitive qualities. During this stage, the evaluation of how different respondents understand, interpret and respond to the questions is carried out (Dillman, 2007; Toepoel, 2016).

After the pretesting, the pilot study should be carried out on a small subset of the targeted population using the same mode of data collection as in the actual study (Bryman, 2016; Toepoel, 2016).

Based on the approaches recommended by several authors (Dillman, 2007; Bryman, 2016; Toepoel, 2016) the pilot testing was conducted for stage one of data collection.

The initial expert review was conducted with the supervisory team to assess the wordings and content of the questions that would enable to meet the objectives of the survey. Proposed changes were made in the questionnaire following the guideline for writing survey questions by (Dillman, 2007; Toepoel, 2016).

After this, a pre-test was conducted online with two members of the target population to investigate how individuals from the targeted group understand and interpret the questions. Necessary changes were made in the questionnaires based on the feedback from these members. After this, a pilot study was conducted using Google Docs. 40 responses were obtained, and no changes were proposed.

After this, the data collection process started as discussed in the subsequent section.

3.415 Data Collection Procedure

For the web-based questionnaire, the free online survey tool “Google Form” was used. The survey link was shared on various buying and selling groups from Pakistan on Facebook. A dedicated research page on Instagram was also created to encourage people to participate in the research.

For the paper questionnaire, the participants were provided with the paper questionnaire and a flyer. Those who were not willing to complete the paper questionnaire were requested to complete the survey online by scanning the QR code from the flyer (can be seen in Appendix C).

The total number of respondents who completed the questionnaire on the web survey was 201. However, five responses were from regions different from the targeted population hence were excluded from the data. Moreover, five respondents disagreed

to participate. Hence the usable questionnaires for analysis from the web survey were “191” including non-online (80) and online shopper (111) questionnaires.

For the paper-based questionnaire, a total of 600 questionnaires were distributed. A total of 437 completed surveys were returned. However, 56 questionnaires were half in-complete hence were not added to the data. Therefore, the responses obtained through the paper-based questionnaire that was used for analysis was 202 for Non-Online Shoppers and 179 for Online Shoppers. Altogether, 572 questionnaires were collected from the web (191) and a paper-based survey (381) combined.

Modes of Distribution	Total no. of questionnaires distributed	Returned completed questionnaires	Response Rate ⁸	Valid Responses Obtained	
Paper-based survey	600	437	72.8%	381	
				Non-Online Shoppers	Online Shoppers
				202	179
Web-based survey	-	201	-	191	
				Non-Online Shoppers	Online Shoppers
				80	111
Total No. of Responses				572	

Table 20. Summary of responses obtained from the mixed-mode surveys, (Source: Author)

With this, the discussion on the quantitative stage of data collection concludes here. Moving forward, the next section describes the qualitative component which is primary study two in the current study.

⁸ The response rate for web-based questionnaire was not possible to calculate as the accurate estimate of surveys sent to be completed online cannot be determined.

3.5 Primary Study Two: CASE STUDIES

Yin (2018, pg. 15) defines a case study as an *“empirical method that investigates a contemporary phenomenon in depth and within its real-world context especially when the boundaries between phenomenon and context might not be clearly evident”*. In simpler words, a researcher undertakes an in-depth investigation of a real-world case within the context in which it happens. It allows the exploration of inter-related relationships and complex processes that arise within the confines of cases being studied (Baxter and Jack, 2008). Creswell (1998) and David and Sutton (2011) highlights that a case study aims to describe or explores a certain situation, organisation or individual by using a range of data collection methods such as interviews and observations. This ensures, that the phenomenon is not explored through one lens, but using multiple sources which allows gaining a comprehensive understanding of the issue (Baxter and Jack, 2008).

A case study is typically a mode of inquiry or a research design (Vaus, 2001; Yin, 2003; Matthews and Ross, 2010; Creswell and Creswell, 2018; Gillham, 2000). However, it can likewise be used as a research method depending on the problem under investigation (Yin, 2018; Goom. et al, 2000).

Case studies are a favoured method when the focus is on describing or exploring a contemporary phenomenon with little control of the investigator over the events. It seeks to answer “how” and “why” questions (Yin, 2003). In addition to this, a case study provides a meaningful insight through a deeper understanding of the research subject and can instigate theory building (Vaus, 2001). Kumar (2014) recommends that case studies are very useful for exploring a fairly new area, where little is known about the subject or where the goal of the study is to get a holistic understanding of the phenomenon.

As such, case studies are also used in the mixed-methods study as they may help to investigate the different aspect of the research study which is not covered by other methods. Yin (2018) suggested that the case study can be mixed with other methods for

larger mixed-method research as it is considered to be a productive and viable option to integrate in order to yield a more complete understanding of the phenomenon under study. Based on this, Guetterman and Fetters (2018) proposed a methodological approach to the integration of mixed methods and case study i:e Mixed methods- case study design (MM-CS). In this, a mixed-methods study includes nested case studies for the qualitative component.

Keeping this in view, the current study used case studies nested within a convergent mixed method design as the purpose is to gain rich insights and construct meaningful explanations on the contemporary phenomenon of Social Commerce.

Within a case study, *“the case is an object of interest in its own right and the researcher aims to provide an in-depth examination of it”* (Bryman, 2012, pg. 61). In this research, a case is a fashion SME that is using social media for e-commerce activities to understand “How” and “Why” fashion businesses are using social media as their main trading platform (Guetterman and Fetters, 2018).

The current study has employed multiple cases as the intent was to fully understand the phenomenon using several cases to produce more robust and solid evidence (Yen, 2018; Guetterman and Fetters, 2018).

Yin (2003) points out that multiple case studies are preferred over a single case study as it enables a researcher to explore and understand the similarities and differences within and between the cases by obtaining data from numerous sources. This often results, in more compelling and reliable results. Besides, using multiple cases allows a broader explanation of the research questions by finding similarities and differences across cases as the goal is to replicate the findings (Creswell, 2013). For this reason, the case must be chosen carefully to predict similar results across cases which are discussed in the next section.

3.51 Case Selection Process

The case selection is the crucial phase and the centrepiece of the case study (Eisenhardt, 1989; Yin, 2003; Seawright and Gerring, 2008; Yin, 2018). For selecting cases, Yin (2018) recommends defining a set of criteria whereby the phenomenon of interest is clearly observable so that the selected cases can serve as a basis for an in-depth exploration and understanding of the aspect that one needs to find out about (Kumar, 2014). Therefore, the case selection is significant in relation to its potential to produce data that will enable to address the research questions (Matthews and Ross, 2010).

Hence, for the selection of case studies, a non-probability purposive sampling strategy was followed. In this sampling technique, the participants are recruited based on their experience of the key concept or phenomenon being explored in the research study (Creswell and Creswell, 2018). Creswell (1998) recommends the use of purposive sampling for selecting cases as it enables to obtain data from the representative sample that embodies the phenomenon of interest.

The purpose of devising a Social Commerce framework for fashion SMEs provides four important criterions of adopting a purposive sampling strategy. First, the chosen cases have to be small businesses according to the classification proposed by Dar, Ahmed and Raziq, 2017 in section 1.34 of Chapter 1. Second, they have to be fashion businesses that sell any fashion-related products including apparel, handbags, footwear and accessories (Barnard, 2002; Polese and Blaszczyk, 2012).

The third criteria were that the chosen fashion businesses must be using social media as their main trading platform, in order to fully understand how and why these business owners prefer to sell through social media instead of e-commerce websites. The four criteria emphasised that the businesses must be operating through at least one of the chosen social networking platforms i: e- Facebook and Instagram. The additional criteria were as follows, access to the data collection for content analysis should be possible and the businesses must be actively using these platforms.

The fashion sector was chosen for the research study because no evidence can be found in the current body of literature that examined the use of Social Commerce as a business model by small fashion businesses. Besides, fashion by its definition is very much focused on visual representation, aesthetics and style (Barnard, 2002; Workman and Caldwell, 2007) which is well suited for social media (Bendoni, 2017).

After developing a criterion for case selection, forty SMEs that met the criteria were contacted through Facebook, Instagram, and WhatsApp during the period from April to May 2019 (the table can be seen in Appendix D). Keeping in view the pragmatic considerations such as time, cost and access six cases were chosen for the research study which are discussed in section (3.52).

The number of chosen cases is justified based on the suggestion by Yin (2018) that a satisfactory number of case studies is between 3 to 6. However, the final decision about how many and which cases are to be selected is left on the researcher's judgment (Shakir, 2002). An effort was made to choose different types of small fashion businesses and an overview of the selected cases is given in the subsequent section.

3.52 Introducing the case studies

As the current study adopted a multiple case study strategy, this section introduces the six case studies. For anonymity purposes, the selected businesses have been coded as B1, B2, B3, B4, B5, and B6.

- Case Study: B1

B1 was a small business that designed and sold tailored made Abayas and Modest Clothing for the Hijabi Community. The business owner was an avid follower of the modest fashion who started her business online in the year 2017 on Facebook and Instagram simultaneously. Upon receiving an overwhelming response on social media, she started selling her products through organising exhibitions as well. These exhibitions are usually organised during the festive season for example during Ramadan and Hajj.

At the time of the fieldwork in the summer of 2019, the business had between 6-8 employees. For the purchases made online B1 offered “Bank Transfer” and “COD” nationwide. However, for international orders “Western Union” was an acceptable payment mode.

- [Case Study: B2](#)

B2 was a small business that designed and sold traditional hand-embroidered fabric both in stitched and un-stitched form. The unique aspect of the business was using a traditional artwork “ChikanKari” sourced from Lucknow in India.

After organising a few successful exhibitions for friends and family, the business officially set up a Facebook page to start selling their products online. As a result of this, their business grew tremendously, and they were able to sell their products globally and participated in prestigious fashion shows in London and New York. Having successfully used Facebook for selling their products, the business also started selling through Instagram in 2016.

Unlike, the other businesses “B2” had two business owners. Their business had 10 employees at the time of conducting fieldwork in the summer of 2019. They accepted COD for all the local orders; and bank transfer, western union and money gram for the international orders.

- [Case Study: B3](#)

B3 was a small clothing wear brand that designed and sold pret-wear, luxury pret and formal eastern wear clothing. The business owner was a fashion enthusiast and a designer by the background which motivated her to start her clothing brand.

At first, she started selling her products online through her Facebook page which was created in 2014. Later, in 2017 she started using Instagram as well. At the time of the fieldwork in the summer of 2019, B3 had set up a workshop and employed 15 permanent employees after having experienced a high volume of sales. Not only this, but the business owner was also planning to invest in setting up a physical shop.

The business only offered a bank transfer option for the local clients for receiving payment. However, the international payments were accepted through Western Union and Money Gram.

- [Case Study: B4](#)

Being a fashion designer and a make-up educator, this business was different from the rest of the chosen cases because it sold both products and services. Not only this, but the business owner also considered herself as a fashion influencer because she liked to share her knowledge with the people who were part of her community.

Having a degree in Fashion Design, she started her business in the year 2012 on Facebook. Initially, the business owner only sold her clothing range from pret-wear to formals. The business was using two mediums for selling the products: Social Media and Exhibitions. For selling online, both Facebook and Instagram were used.

Later, her interest in makeup led her to take formal training in the field after which she started offering makeup and grooming classes as well under the same business. At the time of the fieldwork, in the summer of 2019 the business consisted of employees between 15-18 depending on the workload. Bank transfers, western union, and money gram were accepted mode of payment for local and international orders, respectively.

- [Case Study: B5](#)

B5 was a small business that sold luxury brands and designer-inspired clothing and accessories. The owner was passionate about fashion and used to buy fashion related products from international brands for her personal use. Given the fact, the luxury brands do not have a physical presence in Pakistan it used to be quite expensive to get the products delivered. Later, she tried an alternative to this by ordering designer-inspired products online from suppliers in China and Turkey.

Her experience with the product received from these suppliers was very satisfying which give her the drive to set up her own business in 2013 on Facebook. Until 2016 “B5” sold products online through Facebook only. However, in 2017 the business also started

using Instagram giving the growing popularity of this medium. The majority of the products in her portfolio were order-based with only limited collection pieces in stock.

Operating her business through Facebook and Instagram enabled her to sell a high volume of products. At the time of fieldwork in the summer of 2018, her business consisted of 14 employees. For products available in stock, COD was accepted. Though, for all local and international orders, Bank Transfer and PayPal were used.

- [Case Study: B6](#)

B6 was a small business that sold traditional clothes and hand-embroidered fabric. B6's business owners decided to create a Facebook account for her business in 2015. Her main motive was to bring hand-embroidered fabrics into the market which were not common at that time. After having received an overwhelming response on Facebook, the business started selling through Instagram in 2017. At the time of conducting fieldwork in the summer of 2019, the business had 12 employees. The business offered numerous payment options for the local customers including COD, easy paisa and jazz cash. The international payments were accepted through Western Union and Money Gram.

Table 21 below provides a summary of the basic information on the selected cases.

After introducing the case studies, the methods used for data collection from these cases including interviews and social media content are discussed in the following section.

Case Studies	B1	B2	B3	B4	B5	B6
Starting Year	2017	2013	2014	2012	2013	2015
About	Fashion Designer	Fabric & Fashion Designer	Fashion Designer	Fashion Designer/ Makeup Educator	Third-Party Seller	Third-Party Seller
Product & Services	Modest Clothing & Accessories	Chikankari Clothing & Fabrics	Eastern/Fusion Wear Clothing	Eastern Clothing Wear	Luxury Designer Inspired (Fashion Accessories)	Traditional Clothing & Fabrics (Embroidered)
Target Customer	18-50	22-45	18-38	18-38	25-45	25-50
Mode of Payment	COD Bank Transfer Western Union	COD Bank Transfer Western Union Money Gram	Bank Transfer Western Union Money Gram	Bank Transfer Western Union Money Gram	COD Bank Transfer Western Union PayPal	COD Bank Transfer Western Union Money Gram
No. of Employees	6- 8	10-12	13- 15	15- 18	12- 14	10- 12
Social Media	Facebook: 2017	Facebook: 2013	Facebook: 2014	Facebook: 2012	Facebook: 2013	Facebook: 2015
	Instagram: 2017	Instagram: 2016	Instagram: 2017	Instagram: 2014	Instagram: 2017	Instagram: 2016

Table 21. The details of the chosen case studies, (Source: Author)

3.53 Data Collection Methods

3.531 Interviews

One of the most widely employed qualitative data collection methods is the Interviews (Kumar, 2014; Bryman, 2016). It is a commonly used method to capture people's experiences and expectations (Patton, 2012) and aims to achieve both breadth and depth of coverage within and across key issues (Ritchie and Lewis, 2003). It is often a useful method when the research addresses an underexplored area and allows them to gain in-depth information (Patton, 2012). In addition to this, using interviews is one of the most essential sources for case study information. Thus, the interviews have been used as a qualitative data collection method within case studies because of the aforementioned advantages.

One common type of interview used in case studies is an in-depth interview which is unstructured in nature and *appear to be guided conversations rather than structured queries* (Yin, 2018, pg. 118).

Alternatively, they are termed as in-depth semi-structured interviews based on the classification proposed by Bryman (2016). Although the purpose of in-depth interviewing is to understand the perspective of the participants, the researcher needs to have a fairly clear focus on the research questions.

It usually involves developing the themes for setting out the key topics and specific issues to be addressed during the interview (Ritchie and Lewis, 2003; Bryman, 2016). The questions are then formulated based on the identified themes which are used as a guideline. This ensures, that all the relevant themes and issues are covered in the interviews.

However, one of the essential features of in-depth semi-structured interviews is that it combines the structure with flexibility. This allows the participants the freedom of answering the questions as well as elaborating further (Saunders, et. al, 2018).

Additionally, the researchers are encouraged to use follow up questions to achieve a fuller and deeper understanding of the participants meaning.

In the current study, the in-depth semi-structured interviews has been chosen as part of the case study because it allows the researcher to ask questions about the facts of the matter as well as provides the participants with an opportunity to elicit their opinions and views about the subject matter (Yin, 2018; Creswell and Creswell, 2018). As in the case of the research, it provided a necessary tool for obtaining a comprehensive understanding of the use of Social Commerce by small fashion businesses in Pakistan’s context.

The case selection process as discussed in section (3.51) and the procedure of sampling outlined in section (3.412) together informed the choice of appropriate sampling strategy.

In terms of the selection of interview participants, the owners of the selected case businesses were chosen because of their experience of using the Social Commerce business model. This was also because at the time of the interviews five out of six business owners were managing the social media platforms themselves. As such, a purposive sampling strategy was employed.

The table below provides a summary of the sampling procedure for the interviews. Next, interview objectives are discussed.

Procedure for Sampling	
Target Population	Small fashion businesses using social commerce business model
Choosing the Sampling Frame	Sampling Unit: The business owners of the selected cases
Sampling Method	Purposive Sampling
Sample Size	6 in-depth interviews were conducted

Table 22. The Sampling Procedure applied in the primary study two, (Source: Author)

a) Interview Objective

The objective of conducting the interviews with the business owners was to find out “why” and “how” they are using social media for selling their product and services online. The main themes concerning the benefits of using Social Commerce and the problematic issues faced by these businesses were derived from the research questions and guided by the literature. These were also related to the quantitative inquiry where the intention was to get an insight into the customer's perception of Social Commerce for shopping online.

After the identification of the key themes, an interview guide (Appendix D) was designed that helped in conducting the semi-structured interviews. The designed guideline consisted of a series of questions that were carefully formulated based on the identified themes relevant to the research questions. An effort was made to structure specific questions for each theme in order to probe the themes in more detail and to ensure all the relevant research questions have been covered.

For structuring the questions, the interview protocol proposed by Creswell and Creswell (2018) was used. This consisted of six key components or the steps to be followed starting from the basic information of the interview, an introduction, opening or general questions to warm up which led to the main content questions for obtaining detailed information on the phenomenon of interest. These were further elaborated on using probes and ended with the closing instructions.

Following the interview guide and protocol enabled the research to obtain in-depth rich data in order to understand the Social Commerce business model.

In the next step, pilot testing was conducted which is discussed in the next section.

b) Pilot Interview

Before the interview data collection, the pilot test was conducted following the protocol/approaches suggested in the primary study one as discussed in section (3.414).

Pilot testing was equally imperative for the qualitative interviewing method as it was for the quantitative survey (Tashakkori and Teddlie, 2010; Majid et.al, 2017). As suggested by David and Sutton (2011) piloting the interview questions allows checking participants' ability to understand, interpret and answer the questions clearly which could affect the viability of the research. It enables to test the appropriateness of the questions before the actual data collection takes place.

A total number of 5 pilot interviews took place between May-June 2019. This number was considered suitable for the pilot test as suggested by Brace (2013).

For stage one, the expert reviews were obtained by conducting informal piloting with two PhD colleagues from the Faculty of Arts, Design and Humanities and a member of the supervision team. The provisional themes and questions were shown to them to ensure that the interview covered all the main areas needed to address the objectives of the interview. The feedback from these pilot tests recommended the following:

- To rearrange the sequence of the questions to give it a more logical flow
- Add questions about how long these Fashion SMEs have been using each social media platform and who is responsible for the management of social media activities?
- To expand on the provisional themes by looking at a wider context and implications

After making the suggested changes, the final pilot interviews were conducted with two members of the targeted population to ensure that that the language is easily understood by the people to be interviewed. It was identified that some of the terminologies used in the questions were unclear. Hence, revisions were made based on the feedback from the participants.

This procedure helped in gaining a reasonable idea of how long the interview is likely to take and allowed an opportunity to learn the skills in interviewing before formal data collection, a description of which is presented in the subsequent section.

c) Data Collection Process of the Interviews

All the interviews were conducted face-to-face in the month of June 2019 during the researcher's visit to Pakistan.

The decision about the time and place were decided based on the participant convenience; to ensure that the interviews were conducted in a comfortable setting where the participants could speak freely and for avoiding any potential disruptions. Moreover, all the participants were given the choice of selecting their preferred language for the interview. This was done to ascertain that the participants could clearly understand the questions and express themselves openly.

Four out of six interviews were conducted in the English language whereas the remaining two were conducted in the Urdu Language upon the request of the interviewees.

All the interviews lasted between 45 to 90 minutes and were audio-recorded after the participants' permission were sought and gained. The advantage of audio recording is that it provides an accurate rendition of the interview (Ritchie and Lewis, 2003; Yin, 2018) which can be used to retrieve information and transcribing the interviews at a later date. At the beginning of the interviews, the participants were informed about the aim of the study and were requested to sign the consent form.

The procedure detailed above was undertaken for all the interviews. Later, the interviews were transcribed by the researcher despite it being an arduous and time-consuming task. Doing this, allowed the researcher to get to know the data in greater depth (McGrath, Palmgren and Liljedahl, 2018) which may not have been possible if the researcher was using software for transcription of the interviews.

After transcribing the interviews, two interviews that were conducted in the Urdu Language were translated. Keeping in mind, the ethical considerations it was deemed appropriate to translate the transcription personally by the researcher. However, to address any potential bias that may have arisen; the researcher requested a native Urdu speaker to review the translation to ensure that it has retained the same meaning in

English. This helped in making the translation realistic and accurate to be used for analysis.

The next section provides a review of the second method of data collection used in the case studies.

3.532 Social Media Content

The second method that was used as a source of evidence in the case studies was documentation as it could be a valuable source of data collection for corroborating and augmenting evidence obtained from other sources (Yin, 2018). This type of information is available in many forms including personal, official and virtual documents (Bryman, 2016). These virtual documents may be found on websites, social media, blogs and email. According to the classification proposed by Creswell and Creswell (2018) this type of documents comes under visual and digital materials.

Since social media was the main subject of the current study collecting this form of documentation was particularly relevant for the study.

Another reason for choosing this method of data collection is because of its wider acceptability within the mixed methods research. Snelson (2016) in his research on identifying trends in qualitative and mixed methods social media research, observed that the most prevalent trend in the mixed methods convergent design was mixing the data obtained from people with the data from social media content. As such, examples involving data from people and content can be seen in the studies conducted by (Back, 2013; Distaso and Bortree, 2012). In both the studies, the traditional methods such as surveys and interviews were used to collect data from people which were then combined with data harvested from social media.

Using, the secondary data provided an overview of the social media activities of the selected cases. For each case business, Facebook and Instagram were accessed by monitoring the business and customers activities. Here the business activity referred to the posts published by the businesses during a selected time frame; whereas the

customer's activity referred to the content generated by the customers in the form of comments and reviews. Monitoring these, allowed the identification of how small fashion businesses were carrying out activities on these pages for selling their products. The data extraction process is discussed next.

a) Data Extraction Process

For data collection, a multi-platform approach was used as two social networking platforms Facebook and Instagram were chosen to examine the social media activities of the selected cases.

After deciding on the approach, another consideration was to select the timeframe for data collection (Sloan and Quan-Hasse, 2017) as the researcher must gather sufficient information in order to draw rigorous inferences. Millette, Bonneau and Latzkototh, (2017) points out that it is essential to keep the size of the data manageable when using social media content. Keeping this factor in mind, it was almost impossible to analyse the massive datasets generated on Facebook and Instagram pages of the selected case businesses.

Hence from Facebook, the data was collected for a period of one year from 15th July 2018 to 15th July 2019. The period was set for these dates for two reasons. Firstly, because the initial analysis process was due to be started by August and secondly, the selection of a one-year time period enabled to capture the most recent activities carried out by businesses on their social media pages. After the theme identification from Facebook Content Analysis, the data from Instagram was harvested. For this, no initial time frame was decided, and the data was collected in the reverse order until a saturation point was reached. Here, the Saturation point is defined as the point at which *“additional data do not lead to any new emergent theme”* Given (2016, pg. 135) cited in Saunders. et al (2018).

For data management, Creswell and Creswell (2018) recommends the use of qualitative software programs because they help the researchers in organising, storing and

analysing the data. Similarly, Elo and Kyngas (2008) assert that the use of these programs makes the analysis more manageable and may facilitate an in-depth level of analysis. Taking this into consideration, a qualitative data analysis software Nvivo was used (QSR International, 2018).

Given the fact that capturing the social media content is a tedious task because of the high volume of data, Sloan and Quan-Hasse, (2017) recommend the use of the tools for harvesting online social media content. For this, Snelson (2016) proposes using the NCapture tool to capture social media content sites which was used to harvest dataset from Facebook pages for all six case studies.

While N capture was used to export dataset from Facebook this was not the case for Instagram as there are no computer programs to electronically extract data directly from Instagram. Hence, a manual technique was used to extract and store the data from Instagram accounts of the chosen businesses.

For this, a snipping tool was used to capture the screenshot of the whole post including pictures and comments using a rectangular snip, which were then saved in image file format JPEGs under the encrypted business folders. The images were numbered according to the date of the post. And the same procedure was repeated for all the cases.

Simultaneously, the capture material was being exported to NVivo for analysis and when a saturation point in the data was reached the researcher stopped collecting more data. This was a point where the identified themes from Facebook content analysis were constantly being repeated and no new information was being produced.

The data analysis process for both the quantitative and qualitative phase of the study are now presented along with a discussion on mixed-methods research quality.

3.6 Data Analysis

Teddlie and Tashakorri (2009) stated that in a mixed-method study different types of data analysis can be combined in a single study depending on the way the researcher aims to communicate the findings. Keeping this in view, the section below presents the analytical technique and procedure that was used for the quantitative phase of the study.

3.61 Quantitative Data Analysis

The data collected from the mixed-mode survey were analysed using descriptive statistics including frequency and percentages which were presented in tables and graphs. According to Teddlie and Tashakkori (2009, pg. 257) *“Descriptive Statistics are procedures for summarising data, with the intention of discovering trends and patterns and summarising results for ease of understanding and communication”*. Kumar (2014) and Teddlie and Tashakorri (2009) emphasised that in a mixed-methods study where the researcher combines quantitative and qualitative techniques, descriptive statistics can be sufficient in answering research questions, as was the case here.

Though limited in the statistical capabilities (Fowler and Floyd, 2014; Kumar, 2014) descriptive statistics were deemed appropriate for the quantitative phase of the current study. This is because the intent was not to determine statistical relationships among variables or between groups (Chaumba, 2013) but to gain an insight on current online market trends and customers perception towards the use of Social Commerce in Pakistan.

The data obtained from the web survey for both Non-Online and Online Shoppers was directly exported to an excel file, while the data collected using paper questionnaires had to be manually transferred onto excel. After transferring the data, two separate files were created for both online and paper survey and the coding process began (Kumar, 2014). The final coded files were then transferred into the software package IBM SPSS Statistics to analyse the data. However, upon using the software it was found to be more fitted for inferential statistics (Aldrich, 2018) and as such was only used to make tables

of frequency and percentages. Using these tables, the graphs were then created on excel. Finally, the results were reported and discussed in Chapter 5.

The next section presents a discussion on the chosen analytical approach for the qualitative phase of the study.

3.62 Qualitative Content Analysis (QCA)

Krippendorff (2018) defines content analysis as *“a research technique for making replicable and valid inferences from texts (or other meaningful matter) to the contexts of their use”* (pg.45). It is an analytical approach that can be both quantitative and qualitative in nature (Elo and Kyngas, 2008).

Traditional content analysis is inherently a quantitative approach applied to the qualitative data (Morgan, 1993) with its focus upon quantifying the occurrence of specific words, phrases and concepts. However, this classical approach to content analysis was not deemed appropriate for the analysis of data obtained from case studies. This is because it would have limited the interpretation of the data solely on the frequency of their appearance rather than on the meaning and the context in which the text was produced. Hence, the QCA method was chosen for case studies.

Hsieh and Shannon, (2005, pg. 1278) defined QCA as a process that focuses on the *“Interpretation of the content of text data through the systematic classification process of coding and identifying themes or patterns”*.

Bryman (2016) asserted that it is the most useful method for analysing the documents as it seeks to search out underlying themes within the materials being analysed. As such, this technique moves beyond the quantification of codes to the exploration and meaning of themes (Weber, 1990). Adding to this, Schreier (2014) stated that QCA follows a systematic yet flexible approach. It preserves the benefits of traditional content analysis by including quantitative steps of analysis for the counting process as a means to locate patterns in the data (Elo and Kyngas, 2008). Morgan (1993) distinguished the use of counts in traditional and QCA. He pointed out that in the former, the count of codes are used to summarise what is found in data and the analytical

process typically ends with the presentation of this in the numerical form. Whereas in QCA the counting leads to the additional steps of interpreting the patterns found in the data.

QCA uses either inductive or deductive methods of analysis. From these types, inductive QCA is used here as it is suitable to use when the research on the phenomenon under study is limited (Krippendorff, 2018), as was the case in the current study. Further to this, it was also found to be an appropriate method for analysing and interpreting data obtained from case studies (Kohlbacher, 2006).

Now that the inductive QCA has been chosen for analysing the data obtained from case studies, the next section describes the analytical procedure used.

a) Analytical Procedure

Elo and Kyngas (2008) described three phases in the inductive QCA including the preparation, organisation and reporting phase. This was the process that was followed for analysis as shown in table 23. The preparation phase involved transcribing and translating the interviews (Schreier, 2014); which has already been explained in section 3.531c.

After data preparation, the researcher then proceeded to read the interview transcripts several times with an aim to immerse in the data. This was a prerequisite of entering the second phase as the correct analysis of data was only achievable through immersion in the data (Willig and Rogers, 2017). In this instance, without establishing a complete understanding of the interview transcripts, the content analysis would have not produced the findings it did.

Following this, the organisational phase began (Hsieh and Shannon, 2005). This process included open coding, the formation of categories and abstraction (Elo and Kyngas, 2008). Open coding was done manually and involved re-reading the transcripts and writing as many codes as needed to describe the data. The initial codes that emerged from the data were subjective and broad (Morgan, 1993).

For the final coding, QCA's software Nvivo was used as it makes the analysis more operationalisable and manageable (Elliot, 2018). The initial codes that emerged from manual coding were then modified by combining similar data under categories that were relevant to the research objectives and few new codes were also created. Later, these codes were categorised with an aim to describe, understand and generate knowledge from the data (Cavanagh, 1997). After this, the abstraction process occurred which facilitated the production of themes by linking and grouping the relevant categories.

Finally, in the last phase of analysis the results were reported in the form of themes that emerged from the interview analysis, along with the quotations to highlight the findings. These are presented in section 4.3 in the results Chapter.

Phases	Description	
Preparation	Transcribing and translating the interviews	
Immersion	Becoming familiarised with the data	
Organisation	Open coding	Generating initial codes by re-reading the data
		Final coding in a systematic way into groups with similar and relevant information
	Categorisation	Categories were formed into areas of similar meaning
	Abstraction	The conceptually similar or dissimilar categories were converted into themes
Reporting	The final results are reported in the form of themes	

Table 23. The Inductive QCA process used for Interviews (Adapted from Elo and Kyngas, 2008), Table by Author

A similar process was followed for the analysis of social media content on Facebook and Instagram. Though, it was not as linear as interview analysis but rather an iterative process and can be seen in table 24. The first phased involved extracting and preparing the data for analysis (Elo and Kyngas, 2008). This has been described in detail in section 3.532a.

Once the data was extracted, the organisation phase began. First, the dataset of Facebook pages for chosen cases was coded using Nvivo. Initially, simple counts were used to recording the number of posts, comments and reviews. Once, the initial coding was done the codes were then grouped into categories including business activities, customer activities and business-customer activities. This was done based on the researcher’s interpretation of data as there were no set criteria for grouping the content. After this, the corresponding data were merged into the themes generated from interviews and was reported together in the final step (refer to section 4.3). This was also the process followed for Instagram data.

Phases		Description	
ITERATIVE PROCESS	Preparation	Extracting and preparing the data for analysis	
	Organisation	Open coding	Simple counts to record the number of posts, comments and reviews
		Categorisation	The codes were then grouped into three categories namely business activities, customer activities and business-customer activities
		Abstraction	The categories were merged with the relevant themes
Reporting	The final results are embedded within the themes generated by interview data		

Table 24. The Inductive QCA process used for Facebook and Instagram’s content analysis (Adapted from Elo and Kyngas, 2008), Table by Author

The second last section presents a discussion on mixed methods research quality.

3.7 Mixed Methods Research Quality

Validation is a key cornerstone of research (Creswell and Creswell, 2008) that measures the research quality and rigour (Clark and Ivankova, 2016).

Typically, the quality of quantitative research is assessed through two criteria which are validity and reliability. Here, reliability refers to the “*quality of measurement*” that are used in statistical procedures and validation refers to the “*legitimacy of the findings*” (Venkatesh, Brown and Bala, 2013, pg. 12).

Unlike quantitative research, qualitative research does not have definitive and widely accepted standards for quality evaluation (Zohrabi, 2013). Lincoln and Guba (1985) and Venkatesh, Brown and Bala (2013) recommended three criteria for assessing the soundness of qualitative research. These are Design Validity⁹, Analytical Validity¹⁰ and Inferential Validity¹¹. Here, design validity is linked to the application of methods to achieve credibility and transferability, and analytical and inferential validity are concerned with the interpretation of data in a way that results are compatible and/or comparable.

Though the concept of validity has been addressed in quantitative and qualitative research, limited guidance is available for validation in mixed methods research in the literature (Venkatesh, Brown and Bala, 2013).

In an attempt to address the validation issue in mixed methods research, Teddlie and Tashakkori (2009) proposed the term “Inference quality” to refer to validity. In line with this, Venkatesh, Brown and Bala (2013) added “data quality” to explain reliability in this type of research. Here, the dimension of “inference quality” relates to the interpretations and conclusion drawn in a mixed-method study (Teddlie and Tashakkori,

⁹ **Design Validity** refers to “*how well a qualitative study was designed and executed so that the findings are credible and transferable*” (Venkatesh, Brown and Bala, 2013, pg. 14).

¹⁰ **Analytical Validity** refers to “*how well qualitative data were collected and analysed so that the findings are dependable, consistent and plausible*” (Venkatesh, Brown and Bala, 2013, pg. 14).

¹¹ **Inferential Validity** refers to “*the quality of interpretation that reflects how well the findings can be confirmed or corroborated by others*” (Venkatesh, Brown and Bala, 2013, pg. 14).

2009). And “data quality” explains whether the selected design is most appropriate for answering the research questions and adheres to the commonly accepted practices in mixed methods research. Together, these dimensions can be used to assess the quality standards in mixed methods studies (Venkatesh, Brown and Bala, 2013). Agreeing with this, Creswell and Clark (2011) also recommended that the validation in mixed methods research should be discussed from the standpoint of the overall research design chosen for the study.

Since the current research is on IS Phenomena “Social Commerce”, the integrative framework for mixed methods inferences quality in IS research proposed by Venkatesh, Brown and Bala, (2013) is taken into consideration. The framework integrates both dimensions including “design quality” and “inference quality” explained earlier in the discussion. The table below shows the integrative framework for mixed-method quality adapted for the current study.

Quality Aspects	Quality Criteria	Description	Research Design	Discussed in
Design Quality	Design Appropriateness	The research questions, objectives and context were carefully evaluated to decide on the appropriateness of the research methodology and design.	Mixed Methods	Section 3.32 & 3.33
			Concurrent Research Design	
	Design and Analytical adequacy	An effort was made to ensure the design components (Including sampling, measures, data collection procedures and analysis) in both quantitative and qualitative methods are implemented with acceptable quality and rigour.	Mixed-Mode Survey	Section 3.4
			Web-based Paper	
			Case Studies	Section 3.5
Interviews				
Social Media Content				

Inference Quality	Quantitative Inferences	Here, validity is understood from the perspective that whether the results obtained from the quantitative component, reflects what the researcher intended to measure (Zohrabi, 2013) which in this case was customers perception of Social Commerce and current online market trends in Pakistan	Descriptive Statistics	Section 4.2
	Qualitative inferences	Validity was established through immersion in the data, before and during the coding process	Qualitative Content Analysis	Section 4.3
		To ensure participants views were interpreted and presented accurately, the quotes were added from the data to substantiate the discussion provided		
		The use of multiple data sources lead to more reliable and valid findings		
	Integrative Inferences	The quantitative and qualitative results were effectively integrated to draw meta-inferences (theoretical statements)	Theoretical Model	Section 6.21
		The meta-inferences drawn from the study satisfied the initial purpose for using a mixed-method approach which was to provide a holistic understanding of the Social Commerce business model; for which extant research within Pakistan's context was fragmented and inconclusive		

Table 25. The integrative framework for mixed methods quality used in the present study (Adapted from Venkatesh, Brown and Bala, 2013; Teddlie and Tashakkori, 2009), Table by Author

As the discussion on the different aspects of design quality and quantitative and qualitative inferences has already been presented earlier in this chapter, these are not further elaborated on. However, there is a need to briefly explain how integrative inferences influenced the mixed-method research quality as this aspect was not covered earlier.

Venkatesh, Brown and Bala (2013) argued that in mixed-methods research where the researcher analyse both quantitative and qualitative data, they are in a position to develop a “*unified body of valid concepts*” and “*theoretical mechanisms*” referred to as “*Meta-Inferences*”. (Pg.19). These inferences are essentially theoretical statements related to the phenomenon of interest (Teddlie and Tashakkori, 2009). Onwuegbuzie and Combs (2010) stated that the process of developing these meta-inferences is conceptually identical to the process of theory development from observations (Venkatesh, Brown and Bala, 2013) and as such is an inductive one (moving from specific observations to generalisations). Observations in this context are findings from the quantitative and qualitative analysis.

Conclusively, drawing meta-inferences is a critical aspect in mixed methods research (Venkatesh, Brown and Bala, 2013) and failure to provide these will affect the quality and reliability of mixed-methods research.

Keeping this in consideration, the overarching goal of drawing meta-inferences in this study was to go beyond the results of each study and develop an in-depth theoretical understanding of Social Commerce business processes, integrating customers and business perspective. This was conceptualised in the form of a theoretical model and has enabled to achieve a higher level of reliability in the current mixed-method study.

The next section briefly described how the ethical issues in the current study were addressed.

3.8 Ethical Considerations

All types of research have ethical implications (Kumar, 2014). Matthews and Ross (2010) argued that maintaining confidentiality and anonymity, informed consent and gaining ethical approval are some of the key considerations in research ethics.

As most research projects are now subjected to an ethical approval process that must be completed before the research commences (Matthews and Ross, 2010). Ethical

approval was sought from De Montfort University following the DMU's ethical codes of conduct for Good Research Practice. It was ensured, that all the collected information was processed in accordance with GDPR 2018.

In addition to the research ethics form, additional documents including the participant information sheet, consent forms for the questionnaire and interview were submitted with the application. After the ethical approval was granted, the primary data required for the research was collected.

As stage one of the data collection involved collecting data from the consumer groups using the mixed-mode survey. A consent form was used to ensure the respondents were fully informed about the nature of the research and the implications of their participation (Bryman, 2016). Participants were assured that their contribution to the research will be confidential and no information that could identify the participants, for example, email id or name was asked in the questionnaire.

For the second stage of data collection involving case studies, the evidence was collected using two data collection methods interviews and social media content. For this, the participant information sheet was emailed to all the research participants before conducting the interviews. Similar to the procedure followed in stage one, the participants were ensured that their identity will be anonymised, and the obtained data will only be used for academic purposes. Hence, all the research participants names were coded to ensure anonymity.

Despite, social media data being available in the public domain the researcher was keen to obtain information from these sources in an ethical way. Hence, permission was sought from business owners and granted for using the content from the Facebook and Instagram pages of selected cases as Yin (2018) emphasised seeking consent before using the materials from social media sites. Lastly, all the data obtained from these sources were coded and encrypted to ensure the anonymity of all the users.

To conclude, a summary of the chapter is presented.

3.9 Summary

This chapter has presented the orientation of the study, which includes philosophical position, methodological approach and research design. The selection of the mixed-methods approach for the current study was driven by the research questions, objectives and context. Using both quantitative and qualitative methods has provided insights on the Social Commerce phenomenon from a consumer and business perspective, which a single method would have not been able to offer.

Also, the research on Social Commerce in Pakistan within the context of Fashion SMEs was non-existent. This necessitated the use of a rigorous research approach that enabled to provide a holistic understanding of a phenomenon, on which the extant literature was limited.

To do this, firstly there was a need to understand current online market trends in relation to e-commerce and Social Commerce in Pakistan. This is achieved by using mixed-mode surveys that included web-based and paper questionnaire. After this, case studies were conducted using a combination of in-depth interviews and social media content on the business pages of selected cases. This enabled to study the contemporary phenomenon of Social Commerce within its real-world context by investigating how and why Fashion SMEs are using this online business model.

The corresponding data analysis methods along with research design considerations also ensured quality and rigour. Lastly, the meta-inferences inferred from the integration of findings from quantitative and qualitative data in the current study provided a deeper understanding of the Social Commerce online business model.

CHAPTER 4: RESULTS (Primary Study One and Two)

4.1 Introduction

In this chapter, the analysis and results obtained from both the quantitative and qualitative component of the study are presented following the methodological approach discussed in the previous chapter. It starts with the analysis of the data obtained from the mixed-mode survey for both Non-Online and Online Shoppers. This is followed by the presentation of themes driven by semi-structured interviews and social media content as part of multiple case studies analysis. The last section of this chapter presents a summary of the results obtained from both quantitative and qualitative analysis.

4.2 Primary Study One: Results¹²

The results of Primary study one are presented in three main sections. In the first section, the results obtained from the Non-Online Shoppers and Online Shoppers Survey are combined and presented together. This includes the questions on the demographic attributes of the total respondents and other common questions in both the surveys.

The second section presents the questions specific to Non-Online Shoppers including the question on why they are using social media, and the reasons for choosing either social media or e-commerce sites if they decide to shop online.

In the last section, the results of the Online Shoppers survey are presented. This section is further divided into three categories that are online market trends, online shopping mediums and Social Commerce. Table 26 provides the summary of the order followed for presenting the results of the primary study one.

To understand the perception of customers in the under-explored market of Pakistan, a brief discussion is also presented along with the results in these sections. This was necessary before presenting key findings that directly relate to the research questions in the next chapter. Doing so has enabled to provide rich insights into the online shopping environment in Pakistan keeping within the word-count limit for the thesis.

¹² The results of primary study one are published in the conference proceedings of British Academy of Management 2020 Conference.

Reference: ASHIQ, R., BAZAZ, P., and HUDSON, G. (2020) An Investigation into The Consumer Acceptance of Social Commerce for Online Shopping in Pakistan. In: *Proceedings of British Academy of Management 2020 Conference in the Cloud (BAM 2020)*, 2-4 September 2020.

Non-Online Shoppers & Online Shoppers			Non-Online Shoppers		Online Shoppers			
Combined	Demographic attributes	Non-Online Shoppers	Online Shoppers	Reasons for using social media	Q.11	Online Market Trends	Types of online shoppers	Q.8
	Gender	Q.1		Reason for choosing social media	Q.13		Reasons for shopping online	Q.9
	City of Residence	Q.2		Reason for choosing e-commerce websites	Q.14		Devices used to shop online	Q.10
	Age Demographics	Q3				Online shopping mediums	Payments methods used for shopping online	Q.11
	Education	Q4					Users of e-commerce websites	Q.12
	Current Employment's Status	Q5					Social media for purchase	Q.18
	Monthly Household Income	Q6					Social media platforms used for making purchases	Q.19
	Other common questions	Non-Online Shoppers	Online Shoppers				Preference of the product category for online purchase on e-commerce websites and social media	(Q13-Q21)
	Social Media Users	Q.9	Q.16				Most frequently purchased product category on e-commerce websites and social media	(Q14-Q22)
	Favourite Social Media Platforms	Q.10	Q.17	Social Commerce		Information about social media sellers	Q.20	
	Preference of online shopping mediums	Q.12	Q.26			Factors influencing customers intention to use Social Commerce	Q.23	
	Support	Q.15	Q.27			Issues of using social media for purchasing online	Q.24	
	Factors limiting the growth of e-commerce websites	Q.8	Q.15			Influence of recommendations & reviews on consumer buying behaviour	Q.25	

Table 26. The order followed for presenting the results of primary study one, (Source: Author)

4.21 Non-Online & Online Shoppers

4.211 Demographic Questions¹³

For both Non-Online Shoppers and Online Shoppers surveys, demographic information was elicited from the participants in the first section as discussed in sections 3.413a and 3.413b. This consisted of personal factual questions including gender, age, education, income, country and city of residence. Here, the results of these are presented to grasp an overview of the total survey respondents.

It is important to highlight that all the responses from the surveys have been rounded off to the nearest percentage as reporting numbers to the last available decimal makes it difficult to grasp relevant information and may give a false impression regarding the actual accuracy of data (UNECF, 2009). Hence, by doing so a balance is achieved between readability and accuracy (In and Lee, 2017).

a) Gender

Gender according to the Type of Participation				
Type of Participation	Gender			Total
	Male	Female	Prefer not to say	
Non-Online Shoppers	95	184	3	282
	34%	65%	1%	100%
Online Shoppers	73	214	3	290
	25%	74%	1%	100%
Total	168	398	6	572
	29%	70%	1%	100%

Table 27. The gender's frequency and percentages according to the type of participation and total survey respondents, (Source: Author)

¹³ **Graphs** for education (Q4) and current employment status (Q5) & **Tables** for age (Q3) and monthly household income (Q6) can be seen in Appendix C.

From the total of 572 responses for both Non-Online Shoppers and Online Shoppers Survey, Female constitutes a greater proportion (70%) of the total survey respondents as compared to males. 29% of respondents were males with a total of 168 responses. Only 1% of the respondents did not reveal their gender orientation suggesting that a significant proportion of the participants were open about their gender identity.

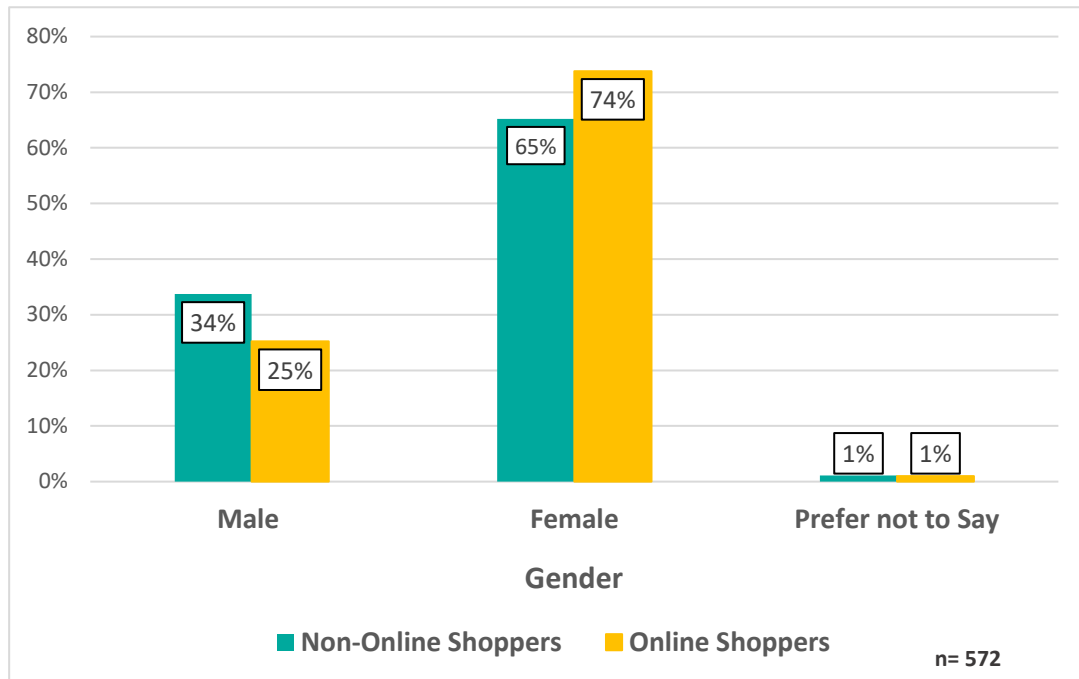


Figure 11. Graph showing gender of the survey respondents according to the type of participation (Source: Author)

Observing the response pattern according to the type of participation (seen in fig.11), more males (34%) completed the Non-Online Shopper’s Survey compared to 25% responses for the Online Shopper’s Survey. In contrast, a relatively high number of females (74%) participated in Online Shopper’s Survey as opposed to 65% responses in Non-Online Shoppers Category.

It is possible that females have a more general interest in social media activities as findings of the previous studies by (Shaw and Gant, 2002; Joiner et al, 2012) confirm that females use SNS more as compared to males which could explain why there are more female participants in the survey.

Notwithstanding the evidence that males form 51% of the total population whereas the female population is 49% according to the last population census in Pakistan (Pakistan Bureau of Statistics, 2017). Although, men outnumbered women in terms of population the difference is relatively small. Hence, non-bias is not an issue in the data.

Pakistan's Population by Sex based on Census 2017		
Sex	Frequency	Percentage
Male	106,449,322	51%
Female	101,314,780	49%
Transgenders	10,418	0.24%
Total Population	207,774,520	100%

Table 28. The gender population in Pakistan based on 2017 Census (Source: Pakistan Bureau of Statistics, 2017), Table by Author

b) City of Residence

City of Residence according to the Type of Participation				
Type of Participation	City of Residence			Total
	Karachi	Lahore	Islamabad	
Non-Online Shoppers	130	74	78	282
	46%	26%	28%	100%
Online Shoppers	131	93	66	290
	45%	32%	23%	100%
Total	261	167	144	572
	46%	29%	25%	100%

Table 29. The frequency and percentages of the city of residence according to the type of participation and total survey respondents, (Source: Author)

From the chosen metropolitan cities, the highest percentage responses of 46% (261) were from Karachi. This was followed by 29% responses from Lahore and 25% responses from Islamabad.

According to the type of participation seen in fig.12, the differences in responses from Karachi were relatively similar in both surveys. Though for Lahore, the responses in Online Shopper's Survey were higher 32% in comparison to 26% responses in Non-

Online Shoppers Survey. In contrast, more responses (28%) were received from Islamabad in the Non-Online Shoppers survey as opposed to 25% in online counterparts.

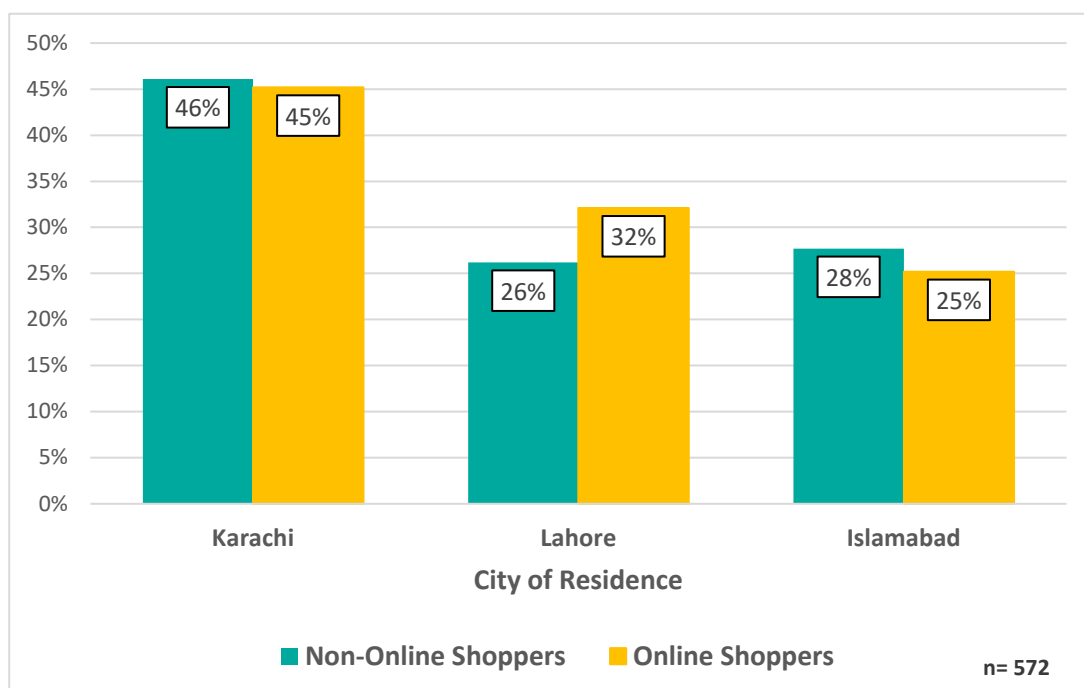


Figure 12. Graph showing the city of residence of the survey respondents according to the type of participation, (Source: Author)

The difference in the number of responses from the chosen cities for the research could be justified by their population. According to the Pakistan Bureau of Statistics (2017a), Karachi is the most densely populated region followed by Lahore and Islamabad. Since the proportion of the population in cities is the same as in the sample it can be said that the data is representative of the sampling population with Karachi constituting the highest percentage of responses.

The population of chosen cities based on Census 2017	
Cities	Population
Karachi	14,910,352
Lahore	11,126,285
Islamabad	1,014,825

Table 10. Population of the chosen cities based on 2017 Census (Source: Pakistan Bureau of Statistics, 2017a); Table by Author

c) Age demographics

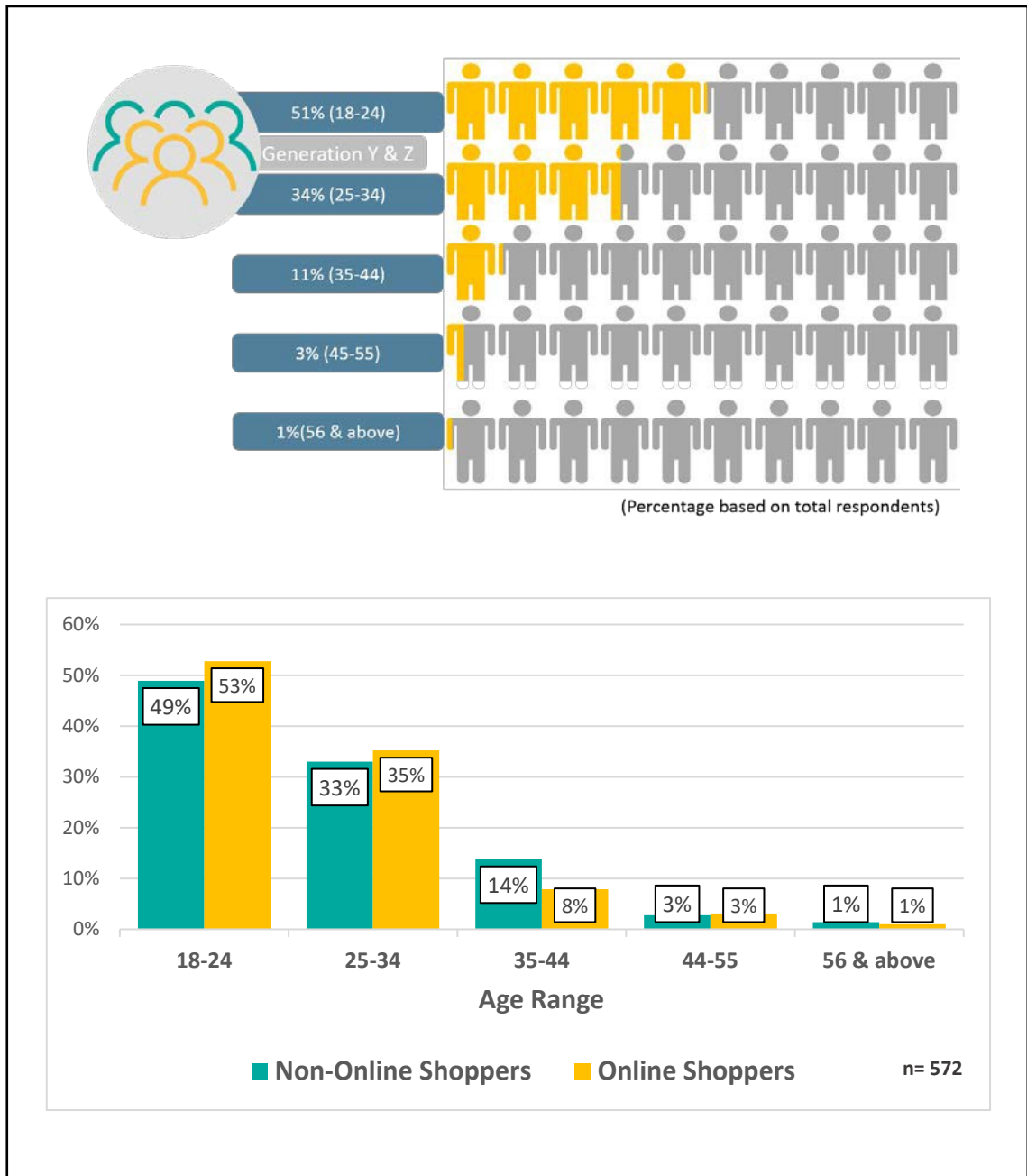


Figure 13. Graph showing the age demographics of the survey respondents according to the type of participation and the total respondents, (Source: Author)





GENERATIONS	 BABY BOOMERS	 GENERATION X	 GENERATION Y (MILLENNIALS)	 GENERATION Z
Years	1946-1964	1965-1980	1981-96	1997-2012
Age Ranges	55 to 73	54 to 39	38 to 23	22 to 7
*Generation age ranges in 2019 The Demographic Cohorts are categorised based on the Classification of Generations proposed by Dimock (2019)				

Table 30. The classification of Generations, (Source: Dimock, 2019) Table by Author

More than half of the total responses 51% were from the age bracket 18-24, which according to the classification illustrated in Table 30 belongs to two categories Generation Z and Y. Prakashyadav and Rai (2012) described the former group as the social networking generation ideally belonging to a segment of high school and college students. Bendoni (2017) further emphasised that this generational cohort is technically innate and most dependent and connected to digital devices of all previous generations. And the latter is described as Millennials or Digital Native by (Prensky, 2001) for the reason that this tech-savvy cohort has grown up with digital technologies as they had access to the internet. This was also the first generation of customer who blurred the lines between online and offline (Bendoni, 2017) and influenced the evolution of social media (Bolton, et al, 2013).

Furthermore, the results indicated that 195 out of 572 responses were from the age group 25-34 forming 34% of the total responses. This cohort falls between two categories Millennials and Gen X (Dimock, 2019). Additionally, 11% of responses were from the age bracket 35-44. Lastly, the responses for the remaining two categories namely 45-55 and 56 and above were significantly lower at 3% and 1% respectively.

In terms of the type of participation, the pattern of responses was quite similar for all the defined age brackets except for the third category “35-44” where responses were higher 14% in the Non-Online Shoppers Survey in comparison to 8% for Online Shoppers.

As illustrated in fig.13, a significant proportion of responses for the survey came from Gen Z and Millennials who are active Internet and social media users. This confirms that the greater representation of the targeted population i:e Internet users has been achieved in the survey data. This is further supported by the population facts stated in the Pakistan National Human Development Report (2017). According to this, Pakistan is one of the youngest countries in the world and the second youngest in South Asia after Afghanistan. The youth population is estimated to be 29 % of the total population. Given the number of youthful populations in the country, non-representation of different age groups is not the problem in the study.

d) Education

Level of Education according to the Type of Participation							
Type of Participation	Level of Education						Total
	Matric/ O level	HSSC/ A level	Bachelors	Masters	Doctorate	Other	
Non-Online Shoppers	15	57	131	69	7	3	282
	5%	20%	46%	25%	3%	1%	100%
Online Shoppers	14	70	119	79	6	2	290
	5%	24%	41%	27%	2%	1%	100%
Total	29	127	250	148	13	5	572
	5%	22%	44%	26%	2%	1%	100%

Table 31. The frequency and percentages of the level of education of participants according to the type of participation and total survey respondents, (Source: Author)

As illustrated in Table 31, the majority of the respondents were well educated with 44% holding an undergraduate degree and 26% with a master’s degree based on the total responses for both Online Shoppers and Non-Online Shoppers survey. Moreover,

from 572 participants accounting for about 22% had education till higher school level. A significantly lower 2% had a doctorate and 5% had a secondary education level.

This is consistent with the previous findings of the survey as a majority of the respondents were from Generation Y and Z which belong to the segment of high school, college or university students.

Similar to this, evaluating the responses based on the type of participation 46% of people who were Non-Online Shoppers have a bachelor’s degree in comparison to 41% Online Shoppers. There was only a 2% difference between the responses from the people with a Postgraduate degree with 25% responses from Non-Online Shoppers and 27% from Online Shoppers. The remaining categories received a relatively similar percentage of responses from both surveys.

e) Current employment’s status

Current Employment Status according to the Type of Participation							
Type of Participation	Current Employment’s Status						Total
	Employed	Unemployed	Self-employed	Student	Homemaker	Retired	
Non-Online Shoppers	106	17	26	103	29	1	282
	38%	6%	9%	37%	10%	0%	100%
Online Shoppers	83	30	34	109	33	1	290
	29%	10%	12%	38%	11%	0%	100%
Total	189	47	60	212	62	2	572
	33%	8%	11%	37%	11%	0%	100%

Table 32. The frequency and percentages of the current employment status of participants according to the type of participation and total survey respondents, (Source: Author)

On employment status, the highest number of responses 212 were for the category “Student” accounting for 37% of the total responses. This was followed by 33% of responses in the employment category. Further to this, an equal number of participants 11% were self-employed and homemakers, respectively. Only, 8% of respondents were unemployed, a possible explanation for this could be that 5% of respondents in the

data had an education level below higher school (see table 31). There was no response for the category “retired” which again conforms with the previous findings of the survey suggesting that only 1% of respondents were from the age range “55 & above” (see fig.13).

f) Monthly household income

For this question, the response categories were in Pakistani Rupee (PKR). These were later converted into US Dollars (USD) during the analysis process to present a clear picture of the results obtained.

The highest number of respondents 176 out of 572 did not disclose the information about their monthly household Income suggesting that people are more reluctant in sharing sensitive information like personal income in surveys and hence they are often associated with non-response (Galobardes and Demarest, 2003).

26% of Non-Online Shoppers and 27% Online Shoppers had an Average Monthly Household Income between 501 to 1000 USD. This was followed by 74 responses out of 572 for the Income Level below 500 USD. These findings are congruent with the findings of the Household Integrated Economic Survey (HIES) for the year 2018-2019, where the Average Monthly Household Income in urban regions was reported at 53,010 PKR approximately between 300-500 USD depending on the exchange rate (Pakistan Bureau of Statistics, 2016). Furthermore, Pakistan has been classified as a Lower Middle-Income Country with a Gross National Income between \$1,026 and \$3,995 (World Bank, 2020a). Hence, the results of the survey are not surprising. Having said that, the results obtained for this question were saturated with a relatively low percentage response for the upper threshold of the income level. Hence, it was not possible to categorise the respondents according to income levels and social class.

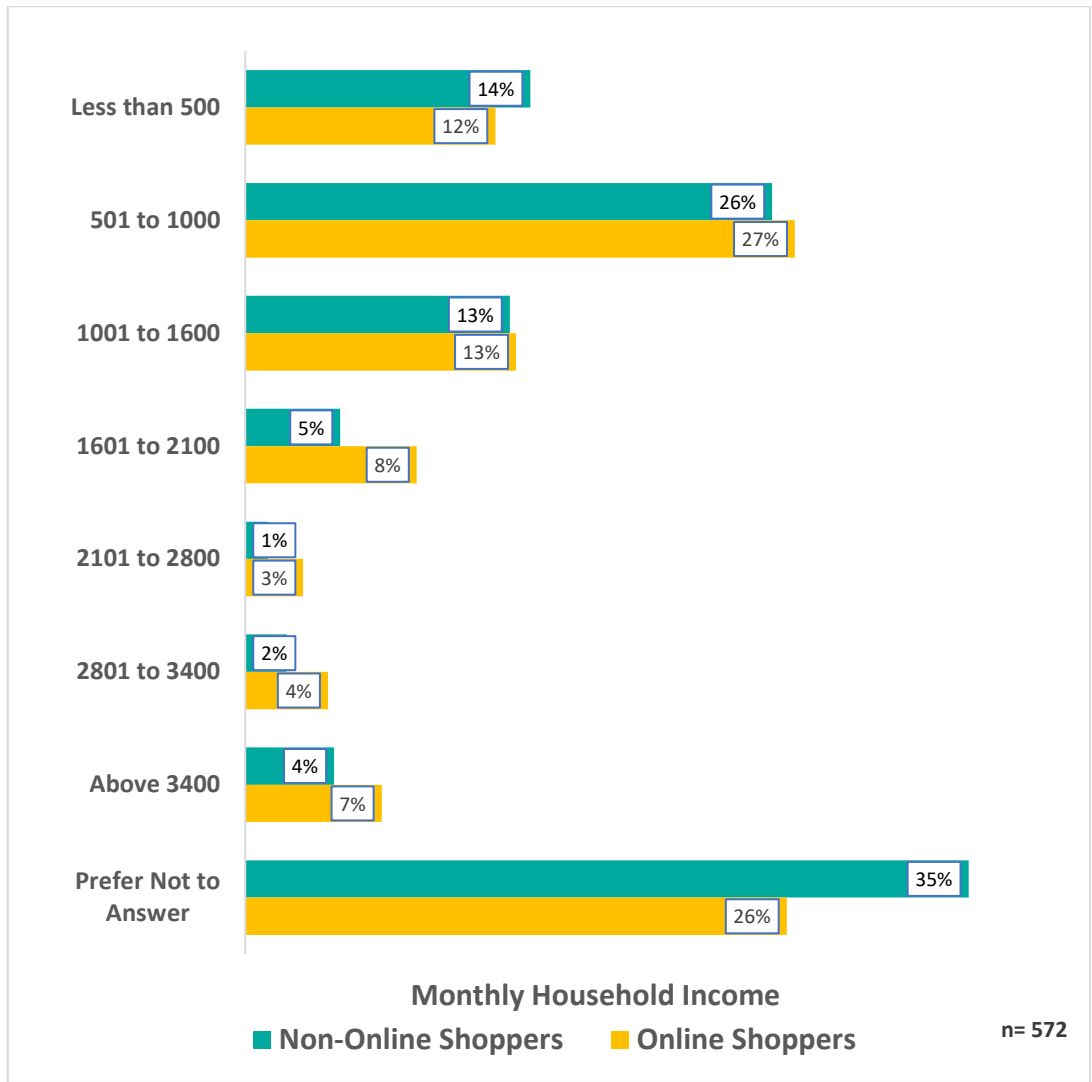


Figure 14. Graph showing the monthly household income of the survey respondents according to the type of participation, (Source: Author)

4.212 Other Common Questions¹⁴

Apart from the demographic questions, the questions about the use of social media, preferred online shopping medium, support for Social Commerce and the factors limiting the adoption of e-commerce were common in both types of surveys. Hence, their results are presented concurrently for a comparative overview.

a) Social media users

Social Media Users according to the Type of Participation			
Type of Participation	Social Media Users		Total
	Yes	No	
Non-Online Shoppers	268	14	282
	95%	5%	100%
Online Shoppers	282	8	290
	97%	3%	100%
Total	550	22	572
	96%	4%	100%

Table 33. The frequency and percentages of the social media users amongst participants according to the type of participation and total survey respondents, (Source: Author)

As illustrated in table 33, the Social Media users constituted a greater proportion 96% of the total respondents with 550 responses out of 572 including Non-Online Shoppers and Online Shoppers. This significant proportion of social media usage conforms with the growing number of social media users in Pakistan every year. According to the Hootsuite Digital Pakistan report in 2020, there has been an increase in the number of social media users by 6 million between 2017 and Jan 2020 accounting for 37 million, which is 17% of the total population (Hootsuite, 2020). A relatively low percentage of 4% are not users of social media.

¹⁴ **Graphs** for social media users (Q9 & Q16) and support (Q15 & Q27) and **Tables** for favourite social media platforms (Q10 & Q17); preference of online shopping medium (Q12 & Q26) and limitations of e-commerce (Q.8 and Q.15) are presented in Appendix C.

b) Favourite social media platforms

Respondents were requested to choose their three favourite social media platforms to evaluate which of these are currently being used and favoured by the customer group in Pakistan. As seen in the graph (fig.15), the results for the Non-Online Shoppers survey showed that 35% of the respondents which is the highest from the total percentage of respondents prefer to use Facebook. This was followed by Instagram at 33% and Snapchat at 17%.

It was indeed surprising to see that Twitter was chosen by only 4% of Non-Online Shoppers given the popularity of this application in the west. This could be because the majority of the respondents were from Demographic Cohorts Y and Z (Tuten and Solomon, 2018).

For Online Shoppers, it is interesting to see that Instagram is the most favourite platform as 229 out of 282 responses choose Instagram as their most favoured platform forming 36% of the total answers. Following this, Facebook was suggested to be the second most favoured platform with 32%. Snapchat came at a third position which is similar to the responses for Non-Online Shopper's category. Overall, Facebook is found to be the market leader followed by Instagram and Snapchat as being the most preferred platforms by consumers group in Pakistan.

The remaining three platforms including LinkedIn, Twitter and Pinterest did not receive sufficient responses. Further evaluating the choice of favourite platforms based on demographics, Instagram was found to be the most favourite platform amongst the demographic cohorts "18-24" (Generation Z), whereas Millennials (25 to 34) preferred Facebook the most. However, when compared with other channels these two platforms were found to be leading across all demographics. Given this, it only seemed appropriate to use these platforms for the current research.

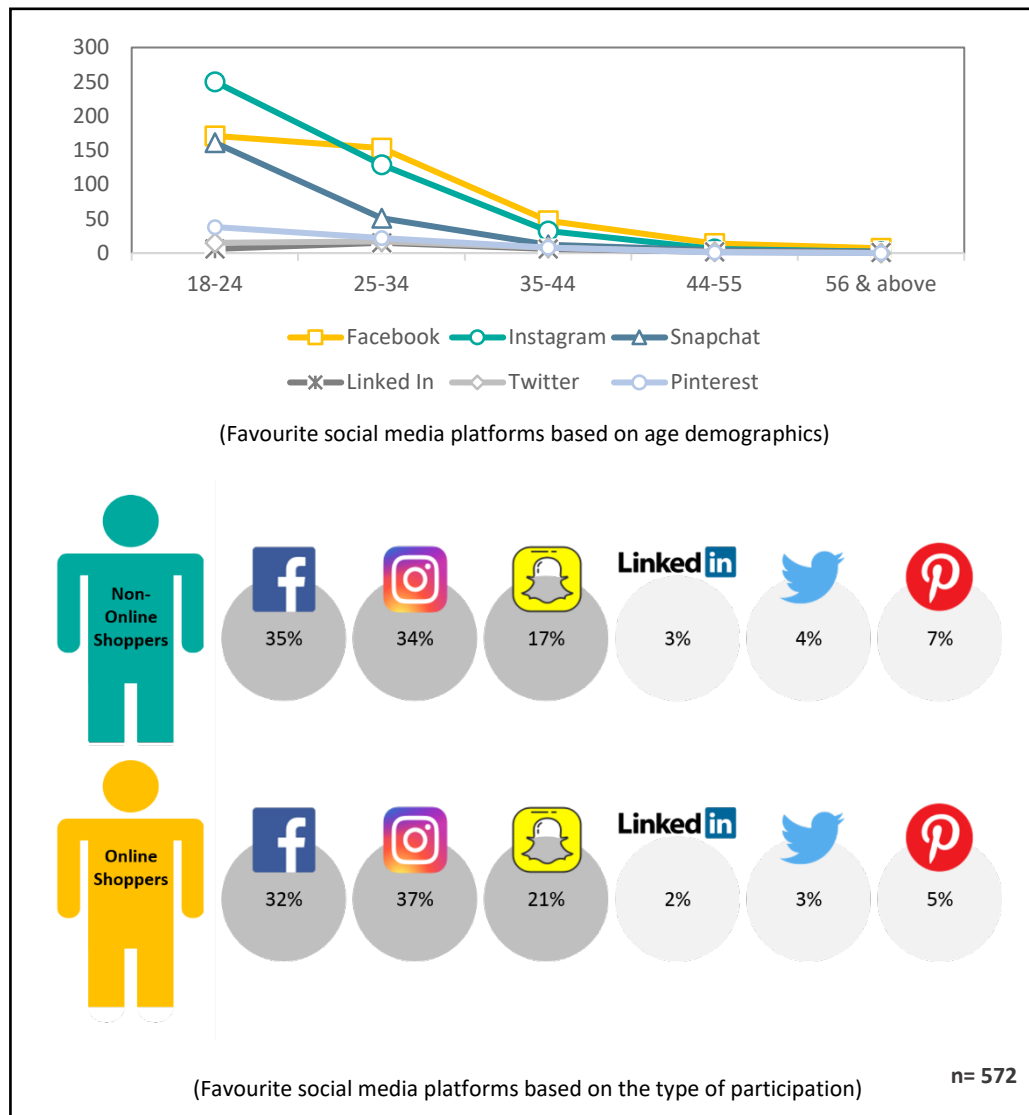


Figure 15. Graphs showing favourite social media platforms according to the type of participation and age demographics, (Source: Author)

c) Preference of online shopping medium

The question about the preference of online shopping medium was asked from both Non-Online Shoppers and Online Shoppers. Albeit Non-Online Shoppers not using these mediums. As for future projections, it was imperative to know which medium they will prefer to use if they decide to shop online.

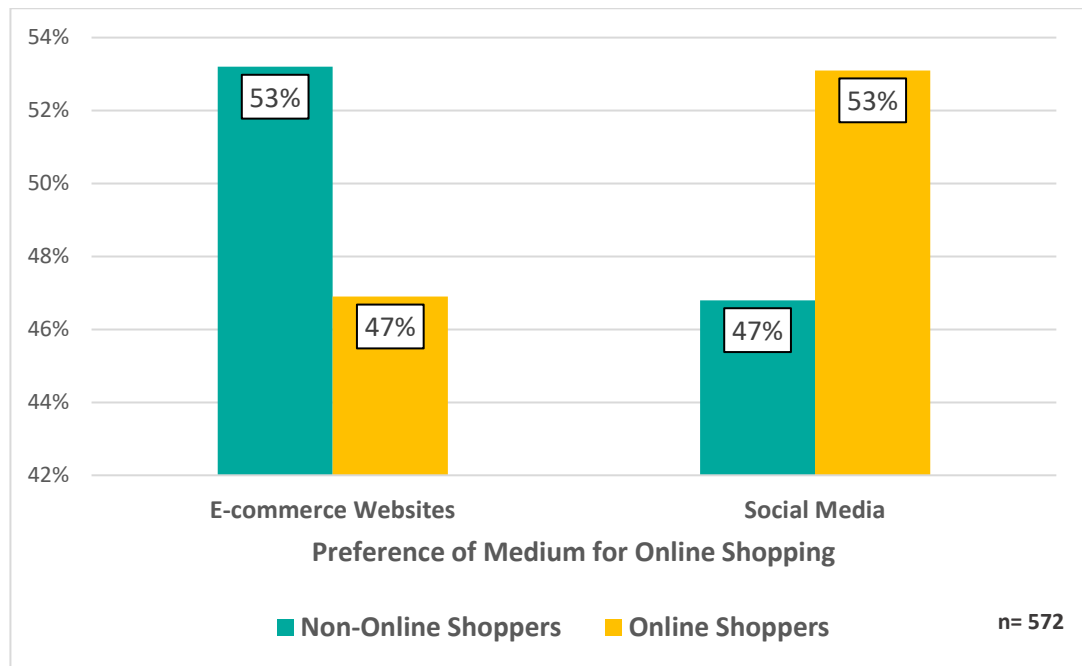


Figure 16. Graph showing the preference of Online Shopping Mediums according to the type of participation, (Source: Author)

As seen in fig.16 above, 50% of participants including both Non-Online and Online Shoppers would prefer to purchase from social media and vice versa.

Further analysing the data based on the type of participation; 150 Non-Online Shoppers which is 53% of the total responses had chosen e-commerce sites and 47% (132) respondents chose Social Media. Here, the difference between the numbers of responses was not significant and could be attributed to the lack of knowledge and experience of online shopping through both mediums.

Interestingly, the responses from Online Shoppers were in favour of Social Media with 154 responses accounting for 53% of the total responses, an equal percentage that has been evaluated for e-commerce sites in the Non-Online Shoppers Survey. E-commerce websites received a total of 136 responses (47%). Overall, Social Media was most preferred by Online Shoppers whereas the people who do not shop online selected e-commerce sites in relatively high frequency. These findings emphasised the importance of both the mediums for online shopping as shoppers are either using or willing to use both the mediums for making purchases online. However, this question does not take into consideration other factors which might affect the adoption of these

mediums as the sole purpose was to gain an understanding of customer preference.

d) Support

Support for Social Commerce according to the Type of Participation			
Type of Participation	Support		Total
	Yes	No	
Non-Online Shoppers	216	66	282
	77%	23%	100%
Online Shoppers	263	27	290
	91%	9%	100%
Total	479	93	572
	84%	16%	100%

Table 34. The frequency and percentages of the support for Social Commerce according to the type of participation and total survey respondents, (Source: Author)

The last question for both surveys (Q15 & Q27) showed that the majority of participants 84% for both surveys were supportive of the idea of using social media for online shopping in Pakistan. Only 16% of the total respondents rejected this idea.

Based on the type of participation, 66 out of 282 Non-Online Shoppers were not in support of this idea, this could be because these people do not have prior experience of online shopping. Hence, cannot perceive the idea adequately. In comparison, more Online Shoppers 91% were in support of the idea which signifies the popularity of social media for marketing and commerce-related activities.

Overall, the results provide a clear conclusion that Social Commerce has tremendous potential for growth in the developing economy of Pakistan.

e) Factors affecting the adoption of e-commerce

- Non-Online Shoppers

Due to ambiguity in literature, this question was aimed at understanding the factors that are affecting e-commerce adoption¹⁵ using TOE as a guiding structure with an extended social-cultural factor. For Non-Online Shoppers, the question was structured to evaluate the reasons why these people do not shop online. The statements were carefully conceptualised and written in a language that was easy to understand for the participants with no prior experience in online shopping. A Five-point Likert Scale was used to determine the level of agreement of participants with these statements. The Likert scale ranged from 1 (Strongly Agree) to 5 (Strongly Disagree).

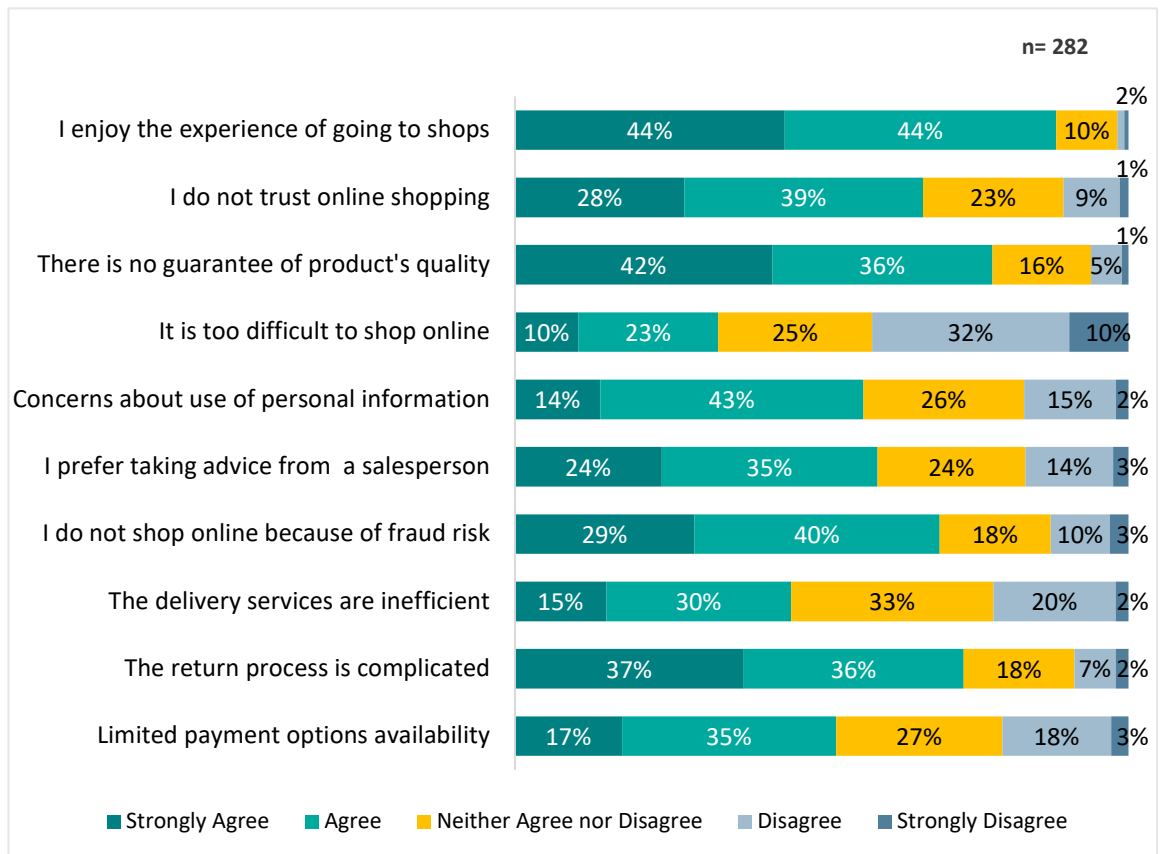


Figure 17. Graph showing the factors affecting the adoption of e-commerce websites for Non-Online Shoppers, (Source: Author)

¹⁵ The factors affecting online shopping adoption are addressed in the extant literature from the context of e-commerce. Hence, for the analysis both the terms online shopping and e-commerce have been used interchangeably.

As illustrated in fig.17, in all the statements the level of agreement of participants with the given statements was relatively high in comparison to the level of disagreement which was low. As such both response options, “Strongly Agree” and “Agree” were most frequently selected for statements 1, 3, 9, 2, 7, 5, in that order. In the following, the results have been analysed.

The preference for in-store shopping was evaluated to be a major hindrance in the adoption of online shopping as 44% of the participants indicated “Strong Agreement” and “Agreement” with the statement. Further to this, 28 people (10%) neither agreed nor disagreed. Only 2% of participants did not consider the experience of going to physical shops as a reason that influences their decision to shop online.

Lack of trust in product and services providers was found out to be another reason that prevents people to shop from e-commerce websites as 110 out of 282 participants (39%) of the total responses agreed with the statement. This was further emphasised by 28% of the respondents who strongly agreed. A significantly low 9% of participants did not agree with the lack of trust being a factor that hinders e-commerce adoption.

Product Quality and Design Issues received the second-highest level of the agreement after the preference of in-store shopping as a majority of the participants (118; 42%) strongly agreed or agreed (101; 36%) with the statement. Only 6% of the total responses, disagreed (5%) and strongly disagreed (1%) with the risk of product quality and design-related issues influencing their online purchase intentions.

On the issue of Internet Literacy, a good number of respondents 92 (32%) disagreed and 27 (10%) strongly disagreed with the statement confirming that non-online shoppers do not find the process of shopping through e-commerce websites difficult. This could be because the results for the current study were obtained from a significant proportion of people with a good level of education (refer to section 4.211 d). 70 (25%) respondents indicated neither agreement nor disagreement, due to their lack of awareness of buying products online. Lastly, 23% agreed and 10% strongly agreed with Internet literacy being a hindrance in the adoption of e-commerce websites.

Concerns about the misuse of personal information 43% (120) respondents agreed that they do not use e-commerce websites because of the fear of misuse of personal data and information including credit card details, addresses, and contact numbers. This was further confirmed by 14% (39) of responses who strongly agreed with the statement. However, 74 (26%) neither agreed nor disagreed and 15% disagreed with fear of misuse of personal data being a major concern. This could be explained by the notion that the perceived risk in online shopping is higher for some people whereas for others it may not have the same degree of influence (Rahman, Khan and Iqbal, 2018).

Lack of Human Interaction was evaluated to be a concern for 35% (100) respondents who agreed to the statement as they would prefer to bargain and take advice from the salesperson, these results did not come by as a surprise as the preference for in-store shopping was found out to be a major factor that affects e-commerce adoption. This was further emphasised by 67 (24%) of the respondents who strongly agreed with the statement. An equal percentage of respondents (24) indicated that they neither agreed nor disagreed with this being a hindrance. Lastly, the level of disagreement was relatively low with 14% respondents who disagreed and the remaining 3% who strongly disagreed.

Online shopping scams which are related to the fear of risk and fraud was found to be a concern amongst 82 (29%) respondents who strongly agreed and 112 (40%) who agreed with the statement. Only 13% of people differed in their opinion and did not consider online shopping scams to be a factor that influences their e-commerce purchase intentions.

Inefficient/Costly delivery services the logistics issues received mixed responses as 85 (30%) showed agreement whereas a relatively high number of people 93 (33%) indicated that they neither agree nor disagree with the statement. Perhaps, the reason for this is because they do not have prior experience of buying products online. This was further confirmed by 56 (20%) who disagreed with the statement.

Inflexible/Unclear Return Policies 105 respondents (37%) strongly agreed and 101 respondents (36%) agreed with the statement implying that in non-online shoppers

perception the return process on e-commerce websites is complicated and unclear which affects their decision to purchase online. A relatively small percentage of respondents 7% (disagreed) and 2% (strongly disagreed) with the statement.

Availability of limited payment options Around 35% (98) agreed with the statement. This was followed by 77 (27%) respondents indicating neither agreement nor disagreement. Further to this, 50 (18%) disagreed with the statement. A possible explanation for this could be that COD is the most used and preferable payment method for online shopping in Pakistan. Hence, these people do not find the availability of limited payment options as a factor that affects e-commerce adoption.

- **Online Shoppers**

The same statements¹⁶ were used to determine the level of agreement of participants in the Online Shoppers Survey. This was done to identify if there was a significant difference in the responses obtained from Non-Online Shoppers and those who shop online.

Upon analysis (see fig.18), it has been found that a similar response pattern has been observed in the data obtained from Online Shoppers where the level of agreement is relatively very high in comparison to the level of disagreement which is considerably low. As illustrated in the graph, the highest level of agreement was the statements “1, 2, 4, 3, 6, 9” in that order. The results of each statement have been analysed in the following:

¹⁶ As in the question 8 in Non-Online Shoppers Survey.

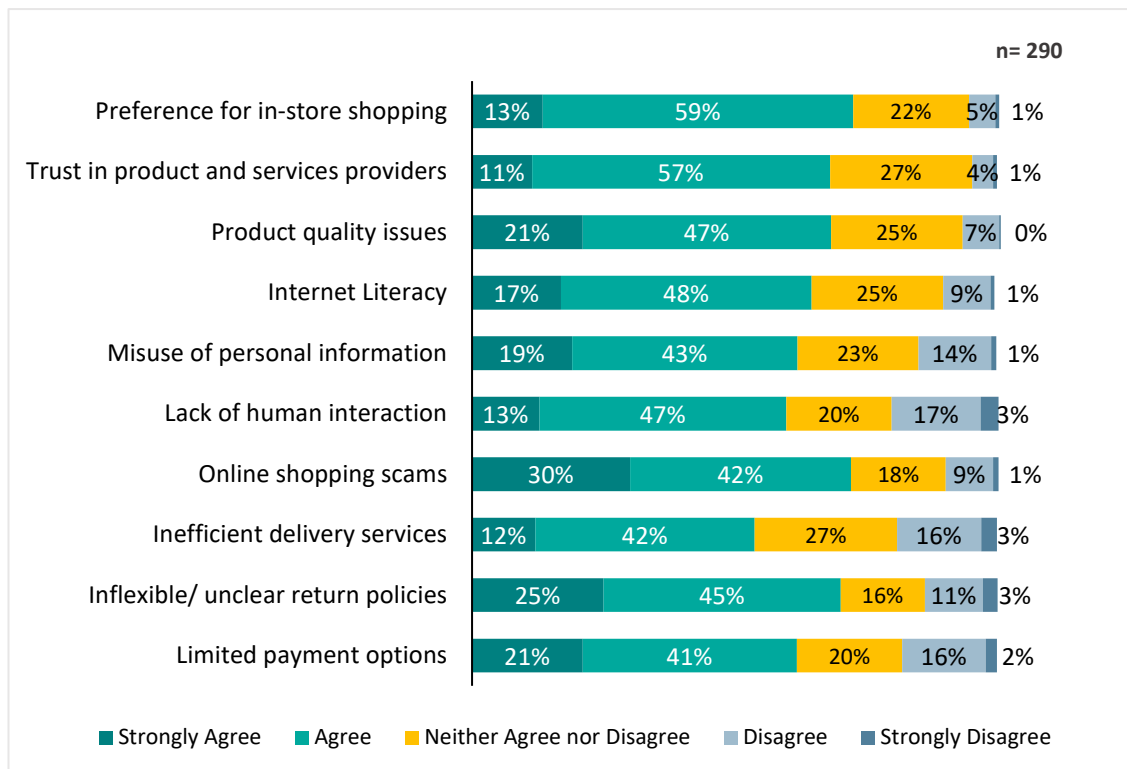


Figure 18. Graph showing the factors affecting the growth of e-commerce websites for Online Shoppers, (Source: Author)

Preference for in-store shopping 169 out of 290 Online Shoppers (59%) agreed with the statement implying that even the customers who are already shopping online would prefer to shop from physical stores. A further emphasis on this was placed by 39 (13%) who indicated their strong agreement with perceived enjoyment limiting the need for shopping online. However, 64 (22%) indicated neither agreement nor disagreement. A small percentage of participants disagreed or strongly disagreed. These results are in line with the findings from Non-Online Shoppers Survey which is detailed in section 4.212 e.

Trust in product and services providers was evaluated to be a concern for the majority of Online Shoppers as 164 (57%) agreed and 33 (11%) strongly agreed with trust being the major factor that limits the widespread usage of shopping through e-commerce websites. This was followed by 71 (27%) who neither agreed nor disagreed with the statement and only 5% of people who disagree or strongly disagreed. A similar pattern

of responses was observed in Non-Online Shoppers results emphasising on the role of customer trust in online shopping.

Product Quality and Design Issues 137 (47%) agreed and 61 (21%) strongly agreed with the statement suggesting that while buying online there is no guarantee of product quality which is a major concern for customers. Additionally, 71 (25%) neither agreed nor disagreed with this being a problem. Only 7% indicated their disagreement. In comparison, the agreement level was higher by 10% for Non-Online Shoppers.

Internet Literacy 138 (48%) agreed and 49 (17%) strongly agreed with Internet literacy being one of the reasons behind the slow uptake of online shopping. The level of disagreement was very low 10% of the total respondents. These findings are not consistent with Non- Online Shoppers data as a good number of responses disagreed with the statement. A possible explanation of this could be that online shoppers perceived that people who do not have prior experience of shopping online might find it difficult to use. However, this was not the case.

Concerns about the use of personal information Similar to Non-Online Shoppers, the majority of the participants (124; 43%) agreed and (57; 19%) strongly agreed with the statement given. The level of concern was lower for 66 (23%) who neither agreed nor disagreed. A remaining 15% of the total participants believed that the fear of misuse of personal data and information does not limit the use of e-commerce websites.

Lack of Human Interaction Online Shoppers agreed that the lack of human interaction also affected the adoption of e-commerce websites. 136 (47%) indicated their level of agreement which was further emphasised by 37 (13%) who strongly agreed. The responses by 58 (20%) consumers were neutral. However, 20% indicated their disagreement.

Online Shopping Scams (fraud) In line with the findings from Non-Online Shoppers, online shopping scams which are closely linked with the issue of perceived risk received a significant level of agreement with 121 (42%) respondents who agreed and 88 (30%) who strongly agreed. Only 10% of respondents did not agree with the fear of online scams impeding the growth of e-commerce websites.

Inefficient and costly delivery services In comparison to other statements, the problems related to inefficient delivery services and logistics received the lowest level of agreement at 42% (agreed) and 12% (strongly agreed). 27% indicated that it may or may not be a problem for them as they neither agreed nor disagreed with the statement. Lastly, a minority of responses 16% (disagreed) and 3% (strongly disagreed).

Inflexible/unclear return policies For those who shop online, the unclear return policies on e-commerce did not impact their decision of buying from these websites as only 130 (45%) agreed and 73 (25%) strongly agreed with the statement. These findings coincide with the responses from Non-Online Shoppers counterparts.

Availability of limited payment options The availability of limited payment options is identified to be an obstacle in online shopping by 62% who either strongly agreed or agreed. This was equal to the responses received for the statement on delivery services. The remaining responses were (59; 10%) Neither Agreed nor Disagreed; (46; 16%) Disagree and (6, 2%) Strongly Disagreed.

Overall, these ten statements confirm that technological, environmental and sociocultural factors all negatively influence the adoption of e-commerce websites to a greater or lesser extent. Though these factors are understood from the context of e-commerce websites, they might also apply to other electronic mediums including Social Commerce. Hence, this emphasised the need for understanding how these risks and limitations could be mediated by using social media as a commerce channel in comparison to e-commerce websites. This is done in the discussion Chapter 5.

The next section presents the results for questions 11, 13 and 14 in that order for the Non-Online Shopper Survey.

4.22 Non-Online Shoppers Survey

All the questions analysed in this section are multiple response questions with a predefined set of answers where respondents chose all options that were applicable for them (Kumar, 2014). The interpretation of these is displayed in the form of frequency, percentage based on respondents¹⁷ and percentage based on answers¹⁸ (IBM, 2020) for tables. Whereas, in graphs only percentages based on answers is illustrated (refer to appendix C for the graphs for this section).

a) Reasons for using social media

Q11. Which of the following are your reasons for using Social Media?			
Responses	Frequency	Percentage based on respondents	Percentage based on answers
To stay in touch with friends/family	199	75%	23%
Because a lot of my friends/family are using social media	92	35%	11%
To share photos/videos with others	90	34%	10%
To research products, services and brands	106	40%	12%
General networking with people	85	32%	10%
To stay up-to-date with news/current Events	153	57%	18%
To find funny and entertaining content	106	40%	12%
To meet new people	37	14%	4%
Other	1	0%	0%
Total respondents	268	100%	100%
Total responses	869	-	-
(Total excluding NA=14 respondents who are non-social media users: 282-14= 268)			

Table 35. The frequency and percentages of reasons to use social media based on responses and answers in Non-Online Shoppers Survey, (Source: Author)

As shown in table 35, the reasons for using social media were selected 869 times by 268

¹⁷ This refers to the percentage of respondents that have chosen a particular response option in a given dataset. (Kumar, 2014).

¹⁸ This represents percentage of each response out of total response options in a given data set. Here, the sum total of percentage of responses is 100 (Kumar, 2014).

respondents. According to the results, the main reasons for using social media was found to be the need for staying in touch with friends and family as 199 people selected this option, which is 75% of the respondents but 23% of all the answers selected. This was followed by 57% (153) respondents who were using social media to stay up to date with news and current events making 18% of the total responses.

An equal number of people 106 (40%) were using social media to research product, services and brands and for finding funny and entertaining content forming a percentage total of 12% respectively. 92 people (35%) accounting for 10% of responses indicated that they were using social media because a lot of their friends/family were on these platforms.

Additionally, general networking with people and sharing of photos and videos with others received 10% respectively. The lowest number of people 37 (4%) were using social media for meeting new people.

The results showed that people were using social media for various reasons other than online shopping. Out of all the reasons, the need for staying connected with friends and family was found to be the most important one. This finding harmonised with the previous research by Gray (2018) suggesting that the main motivator of using social media for Millennials and Gen Z is the need for staying in touch with friends and family. Also, Whiting and Williams, (2013) argued that the main reasons for people to use social media applications are social interaction, information seeking and entertainment.

b) Reasons for choosing social media

Q13. If you have chosen social media, why?			
Responses	Frequency	Percentage based on respondents	Percentage based on answers
It is easy to use	87	66%	33%
I can communicate directly with the sellers	65	49%	25%
I can interact and take advice from the online social communities	42	32%	16%

I can read and share recommendations and reviews from friends, family and social networking community	61	46%	23%
I don't know	7	5%	3%
Total respondents	132	100%	100%
Total responses	262	-	-
(Total excluding NA=132 respondents who have chosen online shopping sites: 282-150= 132)			

Table 36. The reasons for the preference of Social Media in the context of Online Shopping, (Source: Author)

The respondents who chose social media (n=132) in Question 12 of the Non-Online Shoppers survey were then prompted to select from the listed reasons the motivation behind choosing this medium if they decide to shop online.

87 people that is 66% of all respondents and 33% based on answers considered social media as an easy to use medium. This is because they were already using these platforms for various other reasons as presented in table 35 and hence there is a sense of familiarity with these platforms.

49% of respondents which are 23% based on answers believed that they would be willing to use social media for buying online because it would allow them to communicate directly with the sellers which is not possible when buying through an e-commerce website. Further, 61 (46%) people indicated the recommendations and reviews from family, friends and social networking community would be another reason for them to use Social Commerce. The ability to interact and take advice from other customers received 16% responses. Lastly, only 5% of respondents were not aware of the reason behind choosing social media as it may be the case that they are non-social media users.

c) Reasons for choosing e-commerce websites

Q14. If you have chosen e-commerce Sites, why?			
Responses	Frequency	Percentage based on respondents	Percentage based on answers
The sites are specifically designed for online shopping	118	78%	43%

Huge variety of products are available	64	42%	23%
Site search is available to find products and services	41	27%	15%
Easier to compare product prices	43	29%	15%
I don't know	11	7%	4%
Total respondents	150	100%	100%
Total responses	277	-	-
(Total excluding NA=132 respondents who have chosen social media: 282-132= 150)			

Table 37. The reasons for the preference of E-commerce Websites in the context of Online Shopping, (Source Author)

Similarly, the people who opted for e-commerce sites in question 12 were requested to choose from a set of reasons to evaluate the rationale behind their choice.

This question was only responded by 150 people because 132 out of 282 participants opted for social media instead of e-commerce sites. 118 people which is 78% of all the respondents (150) but 43% based on answers have chosen e-commerce sites because they considered these websites an ideal medium to use as they have been designed specifically for shopping online.

64 (42%) would prefer to buy through e-commerce sites because of greater product availability forming 23% of the total answers. This is considered to be one of the key benefits of using e-commerce websites for customers as highlighted by (Turban and King, 2003; Schneider and Gary, 2010; Adam, 2011; Sabou, Avram-Pop and Zima, 2017)

15% were in support of using e-commerce sites for the functional benefits it provides such as the option to compare prices and site search availability which is not possible when buying from social media sellers. This aligns with the findings from a study by Liu. et al (2017) arguing that inexperienced customers rely on product-oriented functionalities when it comes to buying from e-commerce websites.

Lastly, 3% did not know why they have chosen e-commerce sites possibly because they have no prior experience in online shopping.

The results along with a brief discussion for questions in the Online Shoppers Survey are presented in the next section.

4.23 Online Shoppers

In this section, the results are presented under three different categories: online market trends, online shopping mediums and Social Commerce. The section below shows the results of questions related to online market trends.

4.231 Online Market Trends¹⁹

a) Category of Online Shopper



Figure 19. Image showing percentages of responses in different categories of Online Shopper adapted from Handa and Gupta, 2014, (Source: Author)

55% of respondents in Online Shopper's survey considered themselves as Occasional Shoppers indicating that they purchase online once a month on average. 77 out of 290 responses (27%) suggested that they shop online approximately 3-4 times in a month on average. 18% of the respondents were infrequent shoppers. These results indicate that the survey for the category of Online Shoppers was answered by all types of Online Shoppers. This enabled to get a varied mix of responses in the survey.

¹⁹ **Table** for Category of online shopper (Q8) and **Graphs** for reasons of online shopping (Q9); Devices and payment mode used for online shopping (Q10 & Q11) are added in Appendix 4.

b) Reasons for shopping online

Q9. What are the reasons for you to shop online?			
Responses	Frequency	Percentage based on respondents	Percentage based on answers
Can shop anywhere and at anytime	139	48%	16%
Option to compare prices	53	18%	6%
Time-saving	150	52%	17%
The convenience of buying from home	139	48%	16%
Availability of greater variety/selection	64	22%	7%
The convenience of everything in one place	61	21%	7%
Enables to locate hard to find items	50	17%	6%
To avoid crowds	83	29%	9%
Some products/brands are not available in my country/city	79	27%	9%
To get better prices on online sales/better prices	61	21%	7%
Total respondents	290	100%	100%
Total responses	879	-	-

Table 38. The frequency and percentages of reasons for shopping online based on responses and answers in the Online Shoppers Survey, (Source: Author)

Similar to the Non-Online Shoppers survey, the multiple response questions here are also analysed using the same approach mentioned in section 4.22.

It was imperative to understand the reasons why respondents from Online Shopper's Category prefer to shop online. 150 respondents (48%) have chosen time-saving as their prime reason for shopping online accounting for 17% based on answers. This was also found to be one of the key benefits of online shopping in a study by (Bhagat, 2015).

The ability of shopping anywhere and anytime and the convenience of buying from home were found out to be the other two key reasons for shopping online with an equal percentage of 16% based on answers and 48% of all people who participated (290). This conforms with the findings by Monuwe, Dellaert and Ruyter (2004) and Akbar and James (2014) suggesting that the essential attributes of online shopping for customers are accessibility and convenience.

27% of respondents (9% of all answers) suggested that they shop online because of the unavailability of some products and brands in Pakistan. This means that online shopping allows them to buy products from international brands that do not have a physical presence in the country. This was also found to be amongst one of the reasons for Pakistani consumers to shop online in a study by Adnan (2014).

Another 9% of responses came for the response category to avoid crowds. This is closely linked to the convenience of buying from home. A comparatively small percentage of responses 6% to 7% were obtained for the reasons related to the functional benefits including the ability to compare prices, greater product variety, and the site search.

c) Devices used to shop online

Q10. Which of the following devices do you use to shop online?			
Responses	Frequency	Percentage based on respondents	Percentage based on answers
Laptop	121	42%	29%
Desktop	15	5%	3%
Mobile	258	89%	61%
Tablet	30	10%	7%
Total respondents	290	100%	100%
Total responses	424	-	-

Table 39. The frequency and percentages based on respondents and answers of the devices used to shop online, (Source: Author)

Amongst the most frequently used devices for online shopping, it has been found that Mobiles were the top choice of the device by customers when shopping online outranking laptops, tablets and desktop computers. 258 people selected “Mobile” as the device they used for making purchases online. That is 89% of all people who participated in the Online Shoppers' survey. However, it is 61% of all answers selected.

This could be due to the growing usage of Mobile for Internet Retailing in Pakistan which was fuelled by the strong growth of 3G/4G networks coupled with a young consumer base dominating the current population (Euro Monitor, 2019a). The popularity of

Mobile Commerce is further evident from the fact that in 2019, 67% of the online retail purchases were carried out through mobile according to the Euro International Report on Mobile Internet Retailing in Pakistan (Euro Monitor, 2019a).

42% of respondents making 29% of the answers had chosen Laptop as a device they frequently use for buying products and services online, making it the second most preferred device for Internet Retailing.

This change in online consumer behaviour has significantly affected the use of devices such as tablets and desktop computers. As illustrated in table 39, only 10% of Online Shoppers forming 7% of the total answers were using tablets to make online purchases. Furthermore, desktop computers only form 3% of all the answers selected making it the least frequently used device for online shopping in Pakistan.

d) Payment methods used for shopping online

Q11. Which payment method do you use frequently for online shopping?			
Responses	Frequency	Percentage based on respondents	Percentage based on answers
Cash on Delivery	258	90%	68%
Bank Transfer	18	6%	5%
Easy Paisa/Jazz Cash	15	5%	4%
Debit/Credit Card	85	30%	23%
Total respondents	290	100%	100%
Total responses	376	-	-

Table 40. The frequency and percentages based on respondents and answers of the payment methods used to shop online, (Source: Author)

Based on the results of the survey, the most frequently used payment method for shopping online was Cash on Delivery, as it was selected by 258 people which makes 90% of all the people who participated in the Online Shopper's survey and 68% of all the answers selected. These findings are in alignment with the estimation provided by the PTA in their annual report (2018-2019) stating that 95% of the e-commerce transactions were carried by the COD Model in 2018 (Pakistan Telecommunication Authority, 2018). Additionally, 30% of the respondents accounting for 23% of the total

answers were using debit and credit card for making payment of products/services online. This small percentage of usage could be due to the restrictions on using a debit card for electronic transactions (State Bank of Pakistan, 2018a). Mobile payment services such as easy paisa and jazz cash were not used frequently as the results suggested that only 4% of participants have used these methods while shopping online.

These results confirmed that currently, COD is the most popular payment method in Pakistan. The next section presents results related to the use of e-commerce sites and social media for making purchases online.

4.232 Online Shopping Mediums ²⁰

a) E-commerce website usage

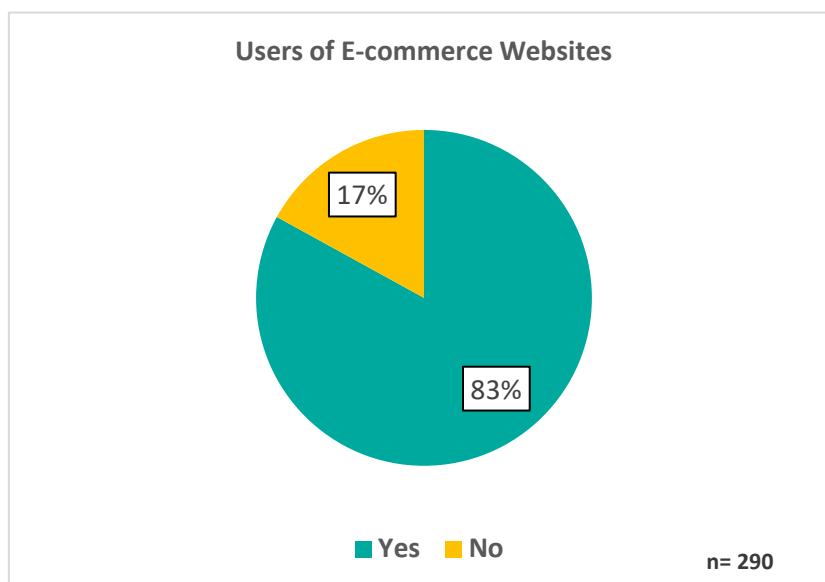


Figure 20. Graph showing the percentage of e-commerce websites users, (Source: Author)

The graph (fig.20) shows that the majority of Online Shoppers (83%) accounting for 240 responses out of 290 are using e-commerce sites for buying products and services online. In contrast, a small proportion of people 17% are not users of e-commerce sites. This significant proportion of e-commerce sites users was because of the

²⁰ **Graph** for frequently used social media platforms for purchases (Q.19) can be seen in appendix C. Also, the **tables** for e-commerce website usage (Q12); social media purchases (Q18); preferred and frequently purchased product categories are presented in appendix C.

increasing number of e-commerce merchants making their entry into the Internet retailing realm over the period from 2018 to mid-2019 (Euro Monitor, 2019). The scenario has drastically changed from 2017 which was when the current research began.

b) Social media for purchases

It was necessary to find out whether people were using social media for buying products and services online at the time of the field study.

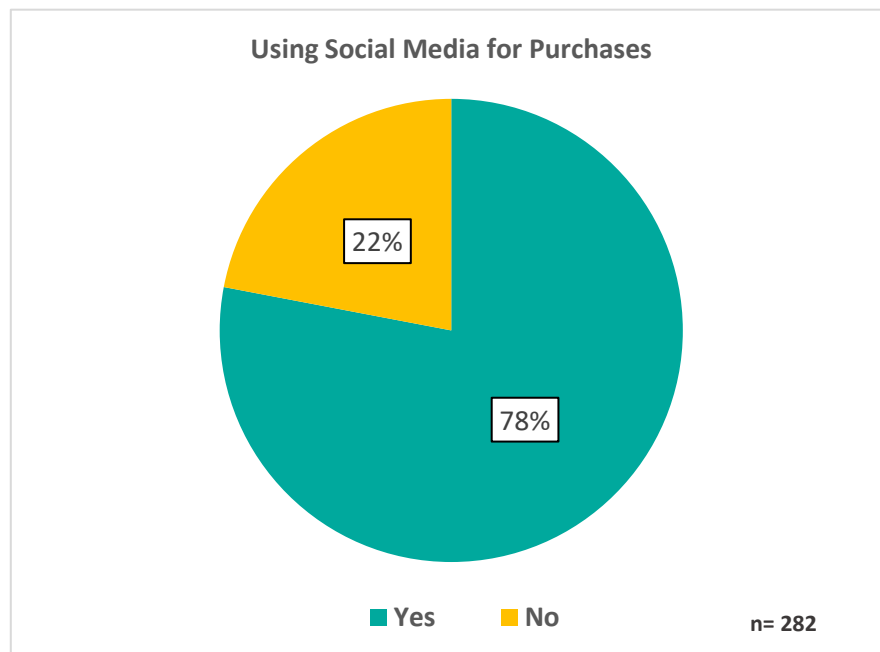


Figure 21. Graph showing the percentage of people using Social Media for making purchases online, (Source: Author)

As can be seen in fig. 21; 221 out of 282 people forming 78% a significant proportion of the total responses were using social media for making purchases online. Only 22% of participants did not use social media for this purpose. In comparison, e-commerce received slightly higher responses. This could be because of the difference in the number of respondents (n=290) for e-commerce and (n=282) for social media. As for the latter, 8 responses that were not using social media were excluded.

In a research study by Ahmed (2016) it was argued that an increasing number of Internet users in urban areas of Pakistan are using social media including Facebook and Instagram for commerce-related activities. The current findings are highlighting the same trend. Due to an overwhelming majority of people using social media for online

purchases, it was deemed appropriate to understand the application of the Social Commerce business model.

c) Social media platforms used for making purchases

Q19. Which social media platforms do you use for making purchases?			
Responses	Frequency	Percentage based on respondents	Percentage based on answers
Facebook	158	72%	56%
Instagram	125	57%	44%
Other	0	0%	0%
Total respondents	221	100%	100%
Total responses	283	-	-
(Total excluding NA=8 respondents who are non-social media users & NA= 61 who do not use social media for online shopping: 8+61= 69 (290-69= 221)			

Table 41. Frequently used social media platform for buying products online, (Source: Author)

Despite, Instagram being the most popular platform amongst Online Shoppers, Facebook was mentioned by 158 respondents, which is 72% of all people and 56% of the total answers. These results indicate that Facebook is currently the most frequently used platform for buying and selling online. These findings coincide with the findings presented in the digital future report presented by GSMA (2020) suggesting that Facebook is by far the most used and popular platform in Pakistan.

However, a good proportion of people 125 have also chosen Instagram accounting for 44% of the responses. This makes Instagram, the second most used platform for buying and selling through using social media.

The respondents were given the option to list any other platform from which they purchase. However, no response was received in the “Others” category. This confirms that Facebook and Instagram are currently being used for Social Commerce in Pakistan making the relevance of current research all more important.

d) Preference of the product category for online purchases on e-commerce websites and social media

The preference of product categories for online shopping on e-commerce websites along with the most frequently purchased product category were then evaluated. These two questions seemed similar in nature, but the reason why they were formulated in two different questions was to first understand which product category people would prefer to buy online and secondly to find out which products and services were frequently bought on e-commerce websites.

The same questions were repeated for social media. Hence for analysis, the results for the most preferred products categories on both online shopping mediums including the e-commerce websites and social media are presented together for the purpose of making comparisons (see fig. 22 below).

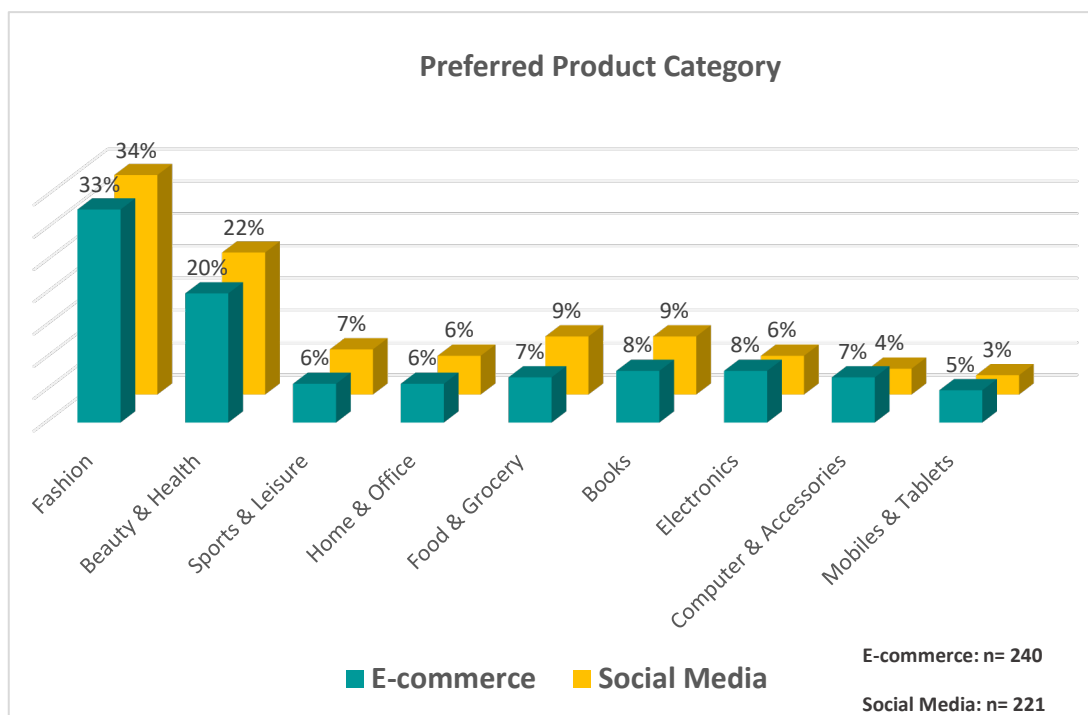


Figure 22. Graph showing the most preferred product categories on e-commerce websites and social media, (Source: Author)

A similar pattern of response has been observed in the data. From the graph, it is evident that Fashion was the most preferred product category for both e-commerce

websites (33%) and social media (34%). Here Fashion includes apparel, handbags, footwear, and accessories. The second most preferred category was evaluated to be Beauty and Health at 20% and 22% respectively.

The remaining product categories including sports and leisure, home and office, food and grocery, books, electronics, computer, and accessories received a mixed response ranging between 9% to 6% for both e-commerce websites and social media. The lowest responses 5% (e-commerce) and 3% (social media) were received for the category Mobiles and Tablets.

e) Most frequently purchased product category on e-commerce websites and social media

This was an open-ended question in which respondents were requested to write the products from the options given in questions (Q12 & Q21) to choose the frequently purchased product categories using e-commerce sites and social media, respectively.

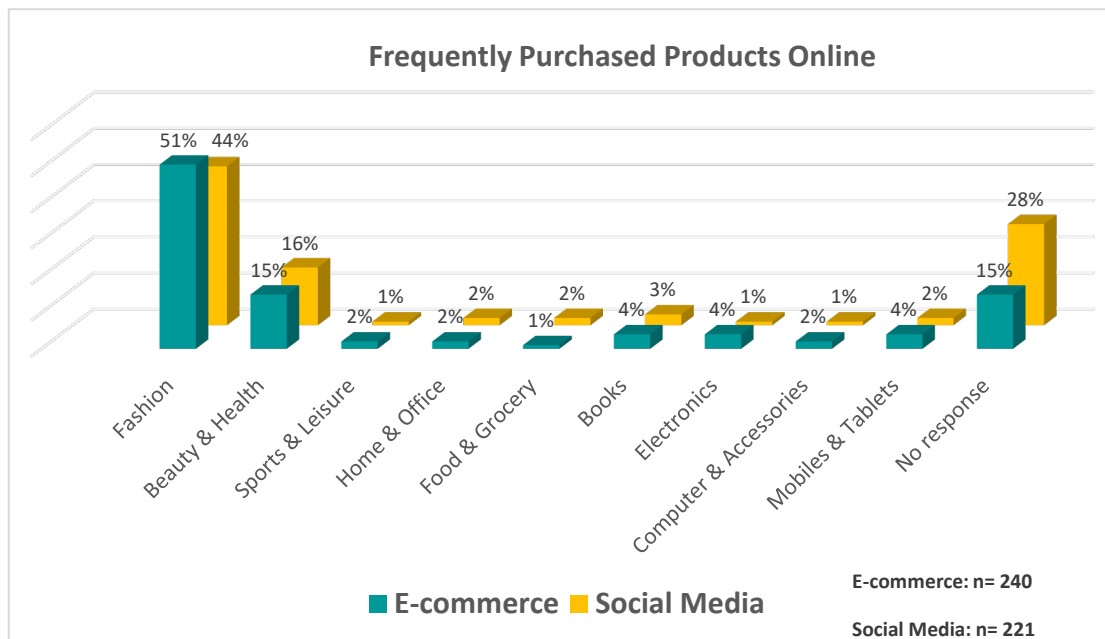


Figure 23. Graph showing the most frequently purchased product categories on e-commerce websites and social media, (Source: Author)

As shown in fig.23, 130 people frequently buy fashion products from e-commerce sites and 104 people from social media accounting for 51% (e-commerce) and 44% (social

media) of the total responses. These findings coincide with the previous findings making Fashion not only the most preferred product to buy online but also the most frequently purchased product category. The findings of both the questions came as no surprise as the data presented in the Euro International Report in 2019 suggested that Fashion was the biggest category for Internet Retailing in Pakistan. Additionally, it is expected to lead the online retail realm in the forecast period from 2018 to 2023 (Euro Monitor, 2019).

Moreover, 16% of the total respondents purchase beauty and health products from social media and 15% from e-commerce sites. The remaining product categories did not receive sufficient responses. Further to this a good number of respondents 28% (social media) and 15% (e-commerce) did not respond to the question.

Overall, the results indicated e-commerce sites and social media are being used for selling a wide variety of products online with Fashion being the most popular category. These findings justify the choice of examining small businesses in Fashion within the Social Commerce context as there is a demand for this product category amongst the customer group in Pakistan.

The last section presents the results specific to Social Commerce.

4.233 Social Commerce²¹

a) Information about Social Media Sellers

Q20. How do you find information about social media sellers?			
Responses	Frequency	Percentage based on respondents	Percentage based on answers
Sharing of Information by a social media friend/contact	106	48%	28%

²¹ **Graphs** for social media sellers (Q20); factors influencing Social Commerce intention (Q23); Issues (Q24) and **table** for influence of recommendations (Q25) is presented in appendix C.

Promotional social media posts	139	63%	36%
Recommendations from online social community groups	80	36%	21%
Traditional WOM (recommendation by friends/family)	59	27%	15%
Total respondents	221	100%	100%
Total responses	384	-	-
(Total excluding NA=8 respondents who are non-social media users & NA= 61 who do not use social media for online shopping: 8+61= 69 (290-69= 221)			

Table 42. The frequency and percentages based on answers and respondents of ways people use to find information about Social Media Sellers, (Source: Author)

As illustrated in table 42, 139 people out of 221 participants find information about social media sellers through promotional social media posts. That is 48% of all people who responded to this question and 28% of all answers selected. These findings highlight the importance of using promotional posts for businesses operating through social media as the majority of the consumers are finding information about social media sellers through promotional posts.

48% of people accounting for 28% of the total number of answers find information about these sellers through the information exchange between family, friends and online peers. This finding is consistent with the prior literature as peer influence was determined to be a strong predictor of social networking advertising amongst all types (Jung, et.al, 2016).

80 people, that is 36% based on respondents but 21% based on answers, find information about businesses selling on social media through recommendation and share on different buying and selling groups. Similarly, evidence from the study by Chi (2011) suggested that social media users are more accepting of advertising on brand communities rather than Facebook advertising because these communities allow consumers to interact and support each other (Hajli, 2012; Sheikh, et.al, 2017; Sheikh, et.al, 2019). The traditional WOM received the lowest number of responses 59, accounting for 15% of all the responses. This could be because digital marketing has surpassed the traditional form of marketing as the customers and brands are shifting

towards the former. Consequently, traditional WOM has been extended to online WOM (Cheung and Thadani, 2010; Cheung and Lee, 2001; 2012).

b) Factors influencing the use of Social Commerce

23. Which of the following factors influence you to use Social Commerce for buying products online?			
Responses	Frequency	Percentage based on respondents	Percentage based on answers
It is an easier way of online shopping	194	87%	51%
I can share information and recommendations on products and services	56	25%	15%
I can seek advice and opinions from the online social communities	66	30%	18%
I can communicate directly with the sellers to get information about product/services	62	28%	16%
Other	0	0%	0%
Total respondents	221	100%	100%
Total responses	378	-	-
(Total excluding NA=8 respondents who are non-social media users & NA= 61 who do not use social media for online shopping: 8+61= 69 (290-69= 221)			

Table 43. The frequency and percentages of the factors that influence Online Shoppers to make purchases on Social Media, (Source: Author)

For understanding what influences Online Shoppers to purchase through Social Commerce, a similar set of responses as in (Question 12) for Non-Online Shoppers was used. However, they were phrased slightly differently to suit the context.

Similar to the Non-Online Shoppers, a significant proportion of responses 51% believed that social media is an easier medium for online shopping in comparison to e-commerce websites. Based on respondents, it was raised by 194 out of 221 respondents that are 87% of all participants. Seeking advice and opinions from the online social communities was chosen by 66 people accounting for 18% of answers.

A relatively similar percentage of responses 16% indicated that the ability to communicate directly with the sellers regarding product and services is another

benefit of using social media for shopping online. 56 out of 221, that is 25% of the respondents suggested that information sharing through recommendations and referrals also influence them to purchase through social media. However, in comparison, this response category received the lowest responses at 15%.

It is evident that all the response categories applied for Online Shoppers to a greater or lesser extent. However, ease of use together with Social Commerce attributes are the main factors that influence customers to use Social Commerce. This has been elaborated further in section 5.5 in Chapter 5.

c) Issues of using social media for purchasing online

Q24. Have you experienced any of these issues while shopping through social media?			
Responses	Frequency	Percentage based on respondents	Percentage based on answers
The item you received was different from the one displayed on the seller's page	122	55%	30%
The item you received was not original, it was a replica	76	34%	18%
The item you received was damaged upon arrival	48	22%	12%
The item arrived too late	82	37%	20%
The seller took the payment but never delivered your items	9	4%	2%
The seller misused for personal information	8	3%	2%
The seller did not provide flexible payment options	30	14%	7%
None of the above	39	18%	9%
Total respondents	221	100%	100%
Total responses	414	-	-
(Total excluding NA=8 respondents who are non-social media users & NA= 61 who do not use social media for online shopping: 8+61= 69 (290-69= 221)			

Table 44. The frequency and percentages of issues faced by consumers whilst buying through Social Media, (Source: Author)

The respondents were asked to share if they have experienced any issues while buying from Social Media Sellers and were given pre-determined response categories. The option to add their own response in case if they have experienced any other issues that were not already listed in the categories was also provided.

Illustrated in Table 44, 122 out of 221 respondents (55%) had experienced issues related to the product quality and designs as they received the items that were different from the ones displayed on the seller's page. This account for 30% of the total responses.

82 (37%) respondents faced the issue with timely delivery of products as they received the items late from the commitment made by the seller accounting for 20% of all the answers. This links to the issues with logistics. 34% of respondents received a replica product upon ordering from Social Media Sellers accounting for 18% of the total people who answered this question. 48 responses (22%) were for the issue of receiving a damaged product which again links to the problem related to logistics.

Some of these issues are interconnected with the issues faced by Online Shoppers when buying through e-commerce websites (discussed in section 4.212 e). 39 people out of 221 respondents did not face any issue while buying from social media sellers, that is 9% based on answers. Further to this, 7% of responses were given limited payment options while purchasing through social media sellers.

However, the lowest percentage of responses that is 2% came for the issue related to information misuse and non-delivery of products which indicates this was not a major concern for buyers on social media.

d) Influence on recommendations

In order to evaluate the impact of recommendations and referrals in social media, Online Shoppers were asked if they have bought anything online based on social media recommendations.

As seen in fig.24, 189 out of 221 people accounting for 86% of the total respondents gave an affirmative answer suggesting that they have bought products online based on recommendation and sharing of information on social media. Inline, with the previous literature (Hajli, 2012; Sheikh, et.al, 2017; Sheikh, et.al, 2019; Li, 2019) the findings confirmed the growing influence of Social Commerce constructs on the purchase decision of customers in a Social Commerce environment. These are further discussed in Chapters 5 and 6.

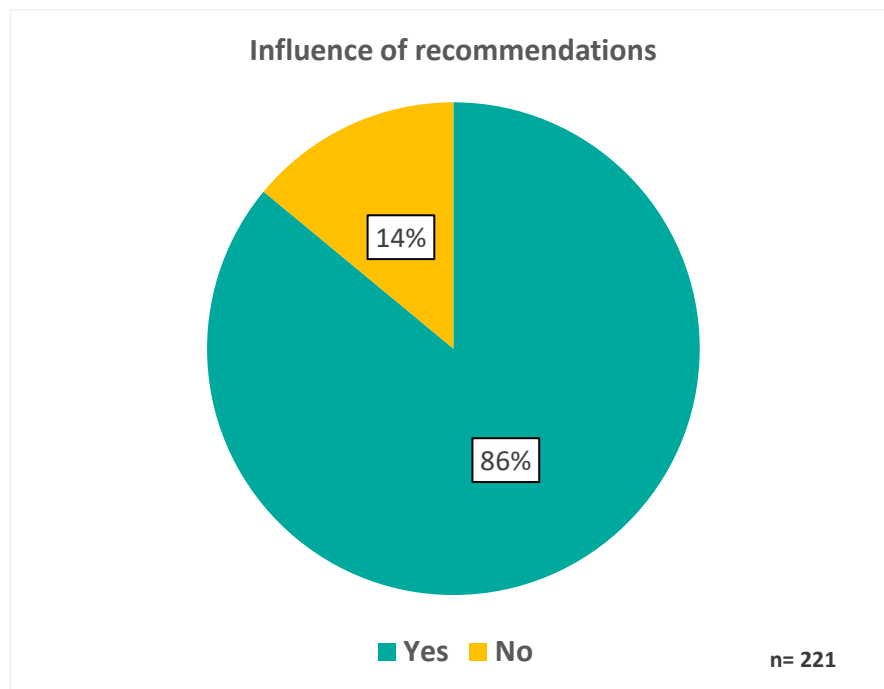


Figure 24. Graph showing the impact of recommendations and referrals in Social Media on purchase decision of customers, (Source: Author)

The next section presents the results of primary study two.

4.3 Primary Study Two: Results

4.31 Themes development from Interviews and Social Media Data

A total number of seven themes emerged from the data collected through interviews and social media content. All the themes were related to the fashion businesses except for themes two and four which were related to both businesses and customers. It is important to note that the identified themes overlapped with each other.

In addition, two themes that were derived from the interview findings were related to the issues that were not possible to be observed through social media content analysis. This included the themes related to *“Limitations of e-commerce websites for small fashion businesses”* and *“Future projections and growth intentions”*. For this reason, the social media content analysis is only presented within the themes it was observable. The figure below shows a summary of the themes.

Themes	Related to
1. Selling Process and Modes	Businesses
2. Business and Customer activity on social media	Businesses- Customers
3. Benefits of using social media as an e-commerce and marketing tool	Businesses
4. Problematic issues in using social media as an e-commerce platform	Businesses-Customers
5. Limitations of e-commerce websites for small fashion businesses	Businesses
6. Creation of trust	Businesses
7. Future projections and growth intentions	Businesses

Table 45. Summary of themes emerged from interview findings and social media content, (Source: Author)

4.311 Theme 1: Selling process and modes

The first theme derived from the interview findings and social media content was the “Selling process and modes”. It was deemed necessary to understand the selling process used by business owners on social media platforms due to a lack of standard protocol as in the case of e-commerce websites. The table below provides a summary of the sections covered within this theme.

Sub. Sections	Selling process and modes
a	Process of selling on social media
b	Both Facebook and Instagram are effective platforms for lead generation
c	The interdependence of modes used for selling products

Table 46. Summary of the first theme: Selling process and modes, (Source: Author)

a) Process of selling on social media

Business owners were using a four-step process to sell their products through social media platforms, a graphical representation of this can be seen in fig. 25. Despite selling different fashion-related products, it was observed that the same model was used by businesses as a whole. This was further confirmed through analysis of the Facebook and Instagram pages of the chosen cases.



Figure 25. Selling Process used by Social Media Sellers, (Source: Author)

After setting up their business pages on Facebook and Instagram, the sellers share pictures of the products along with descriptions. If the customers are interested, they contact the seller either by commenting or using a direct message (DM) feature on the platforms. The initial queries are responded through DM and comments. However, the customers are directed to WhatsApp for detailed queries. Once the sale agreement is reached, the sellers share information on acceptable payment and delivery modes and finalise the order. The orders are then shipped out using independent courier services such as TCS and Leopard.

b) Both Facebook and Instagram are effective platforms for lead generation

After determining the selling process, the business owners were asked which of the two platforms including Facebook and Instagram have been more effective in generating sales leads for their businesses. Interestingly, three out of six businesses considered Facebook to be the most effective platform and vice versa.

B1, B5, and B6 mentioned that Facebook has been more effective for their business in comparison to Instagram. In the words of B1 business owner, *“Facebook is the most effective social media platform for my business because most of the clients contact and order me through Facebook”*.

Mirroring this, B5 highlighted *“I have a very good clientele on Facebook. Most of the customers that I get are through Facebook and basically what I have learned from my experience of using social media is that people from all classes and demographics mostly use Facebook. For me, Instagram has not been very productive. I have 40k followers on Facebook but on Instagram, it is just 2k and I am unable to understand why? I am posting the same content on both platforms. Maybe, it is the trust factor that has already been established with my customers on Facebook”*.

For B2, B3 and B4 Instagram have been more effective in generating leads for their businesses in recent times. Confirming this, B2 highlighted *“Initially, we had more likes*

and followers on Facebook, and we used to sell most of our products through Facebook. But now I think Instagram is more effective because most of the bloggers and PR specialists are using Instagram. Marketing through Instagram is so instant, and also people worldwide are now mostly using Instagram particularly for fashion related products”.

In conjunction with this, B4 commented: *“Initially, it was Facebook but now I think it is Instagram as everybody is more active on this platform”.*

c) The interdependence of modes used for selling products

Additionally, the business owners were asked if they were using any other mode for selling the products except for social media platforms. Four out of six businesses namely B1, B2, B3, and B4 were using two modes for selling products including social media and exhibitions²², whereas B5 and B6 were only selling the products through social media.

Upon asking business owners who were using two mediums if there was a key difference between the sales on social media against exhibitions.

B3 answered *“I think the exhibitions let you have the major sales but that is also correlated to social media. Let me give you an example: if one day I hold an exhibition and I do not put it up on social media and message all my clients personally. I know there is a good number of people who come to me regularly, they might attend my exhibition. But I will not be able to have any new buyers and will only have the returning customers because it is social media that lets me attract potential buyers and new walk-in clients. Hence, I would say that exhibitions are heavily reliant on social media marketing. So, it is both social media and exhibitions that keep the wheels of commerce turning”.*

Similarly, B1 commented *“I think both are interdependent. If I would have to pick one, I think it would be a tough decision because though you manage to get good orders and*

²² Exhibitions within this context refer to the organisation of event by the sellers themselves to exhibit and sell their products at a commercial or non-commercial venue.

also are able to sell your products in exhibitions, you still need social media to promote your event”. Mirroring this, B2 said, “These two mediums are interlinked with each other because without social media how would people know about your exhibitions?”.

However, she further said *“If you ask for my preference as a brand, I prefer selling through social media because it is much faster and convenient. Over the years, I have observed that the number of people that show up on exhibitions has declined. Hence, I think social media selling is much more effective and convenient for both buyers and sellers”.*

B4 strongly agreed with this as she went on to explain *“I would prefer to sell online through social media because in the exhibition when people come and see the product, they want to try the outfits and usually take very long to decide. Even after trying the outfits, they would not buy anything. In a way, they waste a lot of your time”.*

The next section presents theme two which provides a detailed account of the activities of fashion businesses and customers on the Facebook and Instagram pages of the chosen cases.

4.312 Theme 2: Fashion Businesses and Customer activities on Social Media

During the interview, the business owners were asked about the strategies and features they are using for information and knowledge sharing on Facebook and Instagram which are presented under this theme. Besides, the social media activities of both business and customers were monitored on business pages of the chosen cases, a summary of which can be seen in appendix D. This was necessary to understand how Social Commerce is enabling the provision of information and knowledge sharing and its impact on customer-business relationships.

The table provides a summary of the sections covered within this theme.

Sub. Sections	Fashion Businesses and Customer activities on Social Media
1	Fashion Businesses Activities
a	Social Media Features
b	Ways of promotion used by fashion businesses
	Being the stylist of the brand
	Pictures of customers wearing the product
	Giveaways, competitions, and discounts
	Bloggers and Micro-Influencers
	Sharing product pictures on buying and selling groups
	Photoshoots
2	Customer activities
c	Comments

Table 47. Summary of the second theme: Businesses and consumer activity on social media, (Source: Author)

1. Fashion Businesses Activities

Other than selling their products online, all fashion businesses were actively using social media for promotion and marketing. Due to the ever-changing nature of the algorithms, businesses constantly shift to new strategies for promoting their products. Hence, it was imperative to know the features and strategies that were used by fashion businesses at the time of the field study. This was further confirmed from the content analysis on Facebook and Instagram business pages of the chosen cases.

a) Social Media Features

Before discussing the strategies used for promotion the figure below shows the features used by businesses on both the platforms that helped in bonding and bridging social capital. Please refer to appendix D for details.

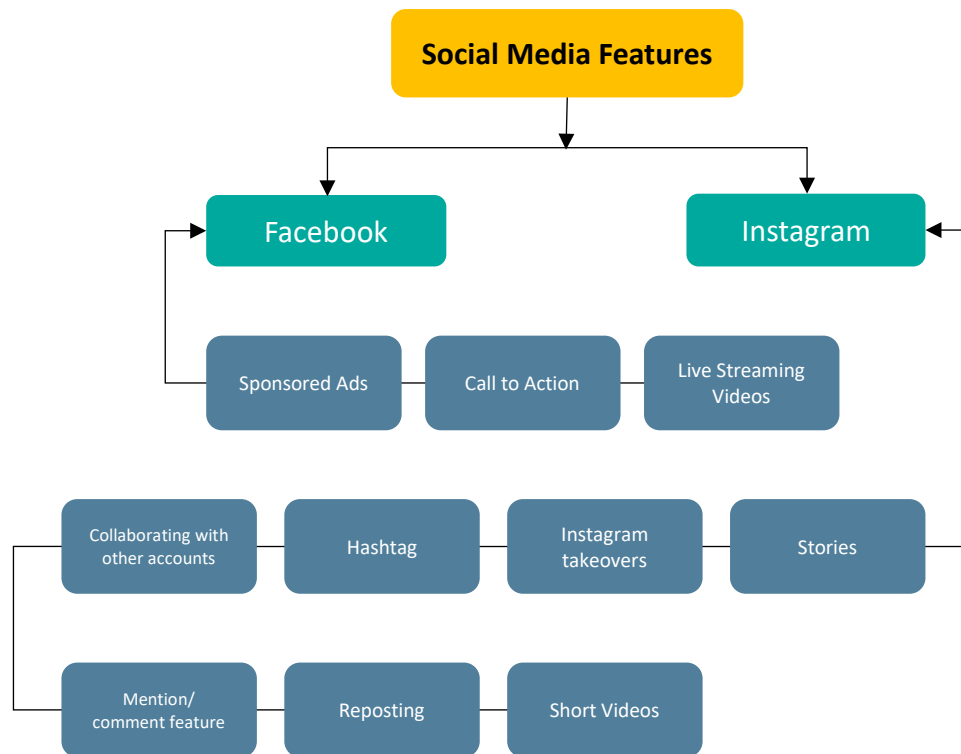


Figure 26. Social media features used by the chosen cases at the time of the field study, (Source: Author)

As can be seen in fig.26, the chosen fashion SMEs were using various features to promote their products at the time of field study. However, these not discussed here but later in the framework development chapter (6).

b) Ways of promotion used by fashion businesses

- **Being the stylist of the brand**

One of the strategies which was commonly used by fashion businesses having clothing as their core product was designer wearing their clothes and being the stylist themselves.

Highlighting this, B1 commented *“You will see me posting pictures of myself wearing my different designs. The reason I do that is that people often request to see the complete look with accessories and styling. Therefore, I try to share my pictures to show my customers how my product is going to look like when worn. Also, some people think that the pictures in the photoshoots are edited out. Hence, sharing my pictures does help in*

giving them the idea of how the actual product will look like. This has been very effective for my business”.

In support of this, B4 also shared a similar experience and went on to explain how it has enabled to generate more sales for her business. *“Throughout the years, one thing has been consistent if I wear it, it sells. Because females have a lot of faith in when the designer wears it themselves. People generally prefer to see the entire look together; they want to see how we pair up different things and how the final look is going to be before deciding to purchase. This is very common amongst the clients who do not have a creative background and they do not know how to style their clothes”.*

Adding on to this, B3 mentioned *“I like to share my style with clients because I think it is very important for you as a designer to wear it. A lot of time, when I see a person being resistant about buying an outfit but they like the product and are potential buyers; I send them my pictures wearing that outfit”.*

- **Pictures of customers wearing the product**

Another effective strategy used by the designers selling apparel products was sharing the pictures of the clients adorning their designs as it enables them to build trust and credibility in the brand.

When discussing the strategies that have been effective for her business B1 said: *“I share pictures of my clients wearing my product. This shows that you’re a genuine seller and people are buying from you”.* She further emphasised how respecting the privacy of customers is important *“I always take permission from my clients before posting their pictures as I respect their privacy and want to build a trustworthy relationship. For the clients who are not comfortable with their face showing in the pictures I usually overlay them using emoticons but only if my clients allow that”.*

Mirroring this, B4 commented *“I tell all my clients to send me photographs. I tell them every time you wear my outfit please send me your photo because that is how my sales work and that is how people will trust me a genuine seller”.*

B3 and B6 also confirmed that it was one of the promotional strategies that they were effectively using for selling the products.

- **Giveaways, competitions and discounts**

These fashion businesses were also actively using promotional tactics such as giveaways and competition to gain more followers and potential buyers. As mentioned by B4 *“Sometimes, you also have to do competitions and giveaways as they also help in interaction with the customers and clients. And that is how you gain more followers. Occasionally, I put up-sale or discounted offers as well”*.

Mirroring this, B3 added, *“Social media giveaways is a fairly recent but very effective strategy for any business as it helps in increasing brand awareness, engagement and sales”*.

Given the impact of giveaways, B6 discussed how she plans to do a contest on her business pages. She said *“I am planning to do give away contest on my Facebook and Instagram page because many brands are doing that. I think if you run your contest effectively it can help create brand awareness and increase engagement which ultimately has a positive effect on your sales”*.

- **Bloggers and Micro-influencers**

One of the most cited strategies used by chosen fashion businesses was the use of bloggers and micro-influencers for promoting their products due to the growing acceptance of the content creators within the fashion landscape in Pakistan.

B2 discussing the importance of using bloggers in their promotional strategies said that *“Nowadays, we are relying a lot upon bloggers. We often send our exhibition invites and other PR packages to these bloggers which they then feature on their posts and stories. I think it is a very effective way of promoting products. In this way, their followers will see your product and if they are interested, they will visit your account. Also, these*

bloggers have a massive following and when a post has been shared by them, the response is usually overwhelming. People generally relate to them more”.

Further stressing on the importance of bloggers B4 highlighted *“The bloggers have become such important people now and it has only been possible through the use of social media apps. Nowadays, there are so many social media bloggers, I as a designer can collaborate with them and promote my brand. Sometimes, when you send your outfits to these bloggers they not only wear or share the product with their followers; but also give reviews on the design and quality of the product. I think you have to do these small tactics as it is an effective way of reaching out to different people”.*

B3 advised the fashion businesses to research before deciding which bloggers to collaborate with *“You have to research before; you need to see which bloggers/influencers are the ones that can benefit your business and you also need to see how many followers they have and are these followers your target customers”.*

Similar to the bloggers, the elite class in Pakistan is also becoming micro-influencers amongst the masses when it comes to fashion style. This was brought up by B3 who said *“I think there is a certain class in which women flaunt designer labels on social media for competing with other women belonging to the same class. They want to give the impression that “Oh! I’m the first person to wear this design” or “I’m wearing the hot-seller from ABC designer”. Luckily, I have quite a bit of that client and it has been increasing. Such clients are very important for your business because their WOM is very powerful and they have a strong influence on the masses as these people are crazy about dressing up, taking pictures and posting them. You can say they are like “micro-influencers”. Usually, when such clients post pictures wearing my outfits, their circle of friends is the first to contact me”.*

B4 also added, *“Such clients are like supporters or brand advocates for the small fashion businesses, these are the people who can bring more potential customers through referrals and recommendations”.*

- **Sharing products pictures of buying and selling groups**

Other than these strategies, another promotional technique these businesses were using was sharing the pictures of their products and services on different buying and selling groups on Facebook. This is the feature that was only available on Facebook at the time of field study.

Having used this promotional strategy in the past, B6 shared her experience *“When I started my business on Facebook, I started promoting my products by posting pictures on different buying and selling pages on Facebook. This helped my business grow. Even now, when the response is slow on my page I start posting pictures of my products on different selling groups. And the response I get from these groups is always very positive. These groups and communities are mostly run by women. They hold discussions on various products, services and also share other useful information. I feel these groups have provided small businesses with an open marketplace on a global scale to market and sell their products. In some groups, you will find that there are so many international clients and when they see my products on these groups, they contact and order through our page”*.

In conjunction with this, B1 mentioned *“I think these groups have given a lot of exposure to my brand. When I post pictures of my products and the response is good, other businesses also start bringing the same product. In this way, competition in the market starts increasing. I feel this is good because it gives a competitive advantage to the businesses”*.

Other businesses also highlighted the benefits of these groups. In the words of B2 *“I think these groups have given an avenue for small businesses to research about customer preferences and the ability to find current trends in the market”*. Other benefits were the ability to reach more potential clients and the creation of trust in sellers through online WOM generated on these groups.

- **Photoshoots**

When discussing the content strategy, all business owners agreed on the importance of using good quality pictures and photoshoots to give a professional look to their brand.

B3 commented *“A shoot is mandatory. We do photoshoots for all our collections which gives a professional feel to my brand. However, you will not see all my designs in the photoshoot as I always pick the best designs probably five to six for the shoot. I have noticed that the ones that are in the photoshoot sell immediately”*.

Besides, different photoshoots strategies were used by B2 based on the product type. In her words *“For the pictures that we put up on our page, we use two different methods of photography. For our unstitched collections, we get our photography done by an in-house photographer so that it is not very costly for us. For our designer’s collaboration and our ready to wear line, which is available in bulk quantity we get professional photoshoots done. This is done so that our customers can get an insight into how the product is going to look after stitching and styling”*.

Observing the content on the business pages on Facebook and Instagram it was found that the businesses were using all the strategies discussed above. Apart from this, some of the other promotional posts included exhibition announcements, short videos and close-up pictures of the product as can be seen in the social media content analysis table presented in Appendix D.

In addition, apart from product promotions two out of six businesses, B1 and B4 were also sharing inspirational and religious quotes which is confirmed through the social media content and interview findings.

Mentioning this, B1 commented: *“I also like to share religious and inspirational quotes for the people who are part of my community primarily because I like to give my personal touch to my business pages. You will often see me sharing posts and prayers, which I think could be beneficial and helpful for my customers although they do not directly relate to my product. I think it is a good way of increasing customer engagement with your brand”*.

Mirroring this, B4 said *“So, I am not only into information sharing but also knowledge sharing. I will post something if I like, the things that interest me I will put it. It could be an inspirational quote or anything that inspires me. It is my personal space, it can be about clothing, it can be about makeup, it can be about skincare, it can be an Islamic quote I like. It can be everything and anything that I want to share with my viewers or followers. It’s my platform I get to choose what I have to do”*.

2. Customer activities

The customer activities in the form of reviews and comments were then observed. However, within this theme, only the discussion on the comments has been presented as reviews are covered in theme six.

c) Comments

For the social media content, the second form of customer activities were the direct comments written by customers on the product posts. These comments were categorised into four main categories including positive, negative, queries and others (refer to appendix D).

The figure below shows the type of comments identified through content analysis.

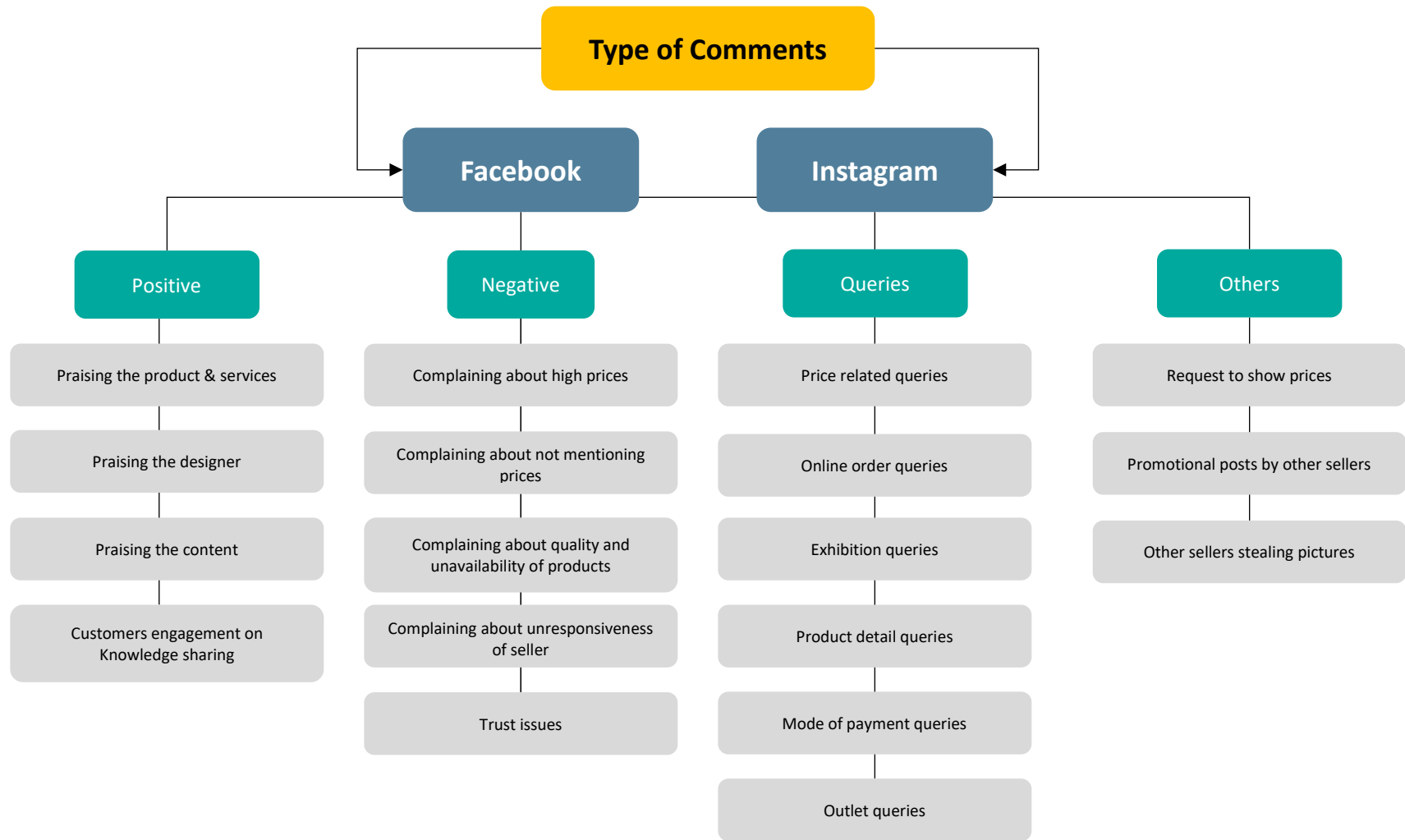


Figure 27. The types of comments posted on Facebook and Instagram evaluated from social media content analysis, (Source: Author)

It was observed that there were many positive comments by customers on the product posts and the customers actively engaged with the knowledge sharing posts shared by B1 and B4. Moreover, they were negative comments as well which enabled to finding the common issues encountered by customers whilst buying from the case businesses which are presented in theme four. Not only this, monitoring the customer activities on Facebook and Instagram enabled to identify the main types of question asked by customers which are shown in the figure below. Here, queries are understood as information seeking.

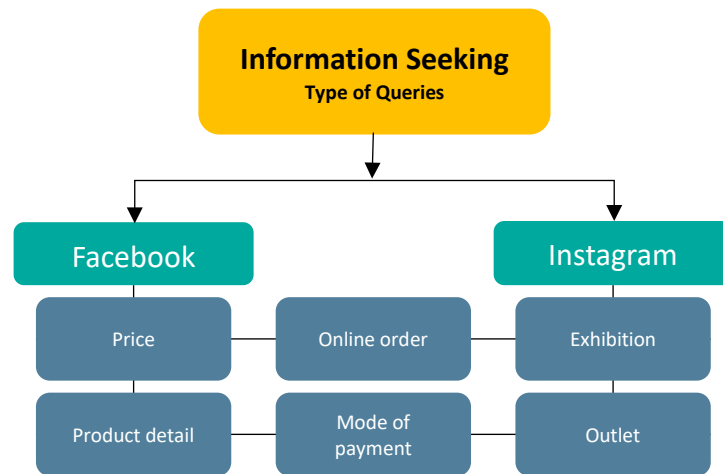


Figure 28. Types of queries on Instagram and Facebook, (Source: Author)

It was observed that the majority of the queries on both Facebook and Instagram pages were regarding the prices. Followed by questions related to products including details about fabric, design, and quality. Since four out of six businesses were using exhibitions as the second mode for selling their products it was noted that their customers had posted queries related to the exhibition venue, date, and timings.

Moreover, since there was no clear description of the online orders process many customers asked about the procedure to order online in the comments on various posts. However, there was no way to measure how many of these queries translated into actual orders. In the following section, the benefits of using social media as an e-commerce and marketing platform for fashion SMEs are presented.

4.313 Theme 3: Benefits of using Social Media as an e-commerce and marketing tool

It was imperative to understand the benefits businesses gain by using Social Commerce as an alternative to e-commerce given one of the research questions was to find out why fashion businesses have turned to social media for selling their products online in terms of the benefits, they have either perceived or encountered. This was further needed to determine whether the Social Commerce benefits documented in the literature have been witnessed by the businesses using this medium as a trading platform or not. The table below shows the summary of the points that were mentioned by the fashion business owners in this theme.

Sub. Sections	Benefits of using Social media as an e-commerce and marketing tool
a	Ease of use and familiarity
b	Cost-effective medium
c	Global reach
d	Enables connecting with prospective businesses
e	Nurtures entrepreneurial opportunities
f	Convenient, faster and ubiquitous
g	Enables creating and nurturing relationships with customers through interactivity
h	Enhancing brand awareness and market visibility
i	Enables building a brand image
j	Customer service channel
k	Visual medium
l	Necessary for brand survival

Table 48. Summary of the third theme: Benefits of using social media as an e-commerce platform, (Source: Author)

a) Ease of use and familiarity

One of the most cited reasons for using social media by small fashion businesses was the ease of using the applications and their influence on the people.

One business owner (B1) commented that: *“The reason why I have chosen social media instead of a traditional e-commerce site is that business page on Facebook and Instagram is something I can handle on my own. It is at the tip of my fingers and very easy to use. Overall, social media has provided an effective avenue for marketing and selling products online”*.

Another business owner agreed to this benefit and mentioned that *“there is a vast majority of people in our country who are not that educated, but they can successfully run their business. All thanks to social media and its ease of use”*.

She further went on to explain that how social media has helped the people from the rural regions as well *“I have seen there are some people who are now running their businesses on Facebook from rural region, they can hardly communicate in English. But despite this language barrier, they can promote and sell their products using social media applications because of the sense of familiarity with these applications for personal use”*.

B2, B3, and B4 all found social media to be an easy medium to use which is why they started their online businesses using this medium. Based on their views, social media has given an easy to use and effective avenue for small fashion businesses to market and sell the products online.

b) Cost-effective medium

According to the business owners, social media being a cost-effective medium was the natural choice for these businesses to start from. Discussing this benefit, B6 commented that: *“When I started my business, I only invested in products because first I wanted to see the response from the people. The traditional fabrics that I bought in the market were*

something unique and new and I was not sure of how the response is going to be. Therefore, I opted for social media because it was free of cost and it allows us to reach more potential customers globally”.

Another business owner B2 agreed with this and mentioned that *“Honestly, I feel with social media it has become a lot easier for small businesses to market their product at little or no cost”*. Adding to this B1 commented, *“Social media has provided a conduit for small businesses to market and sell products online in a cost-effective way as opposed to the traditional way of selling”*.

B3 and B4 also asserted that social media is a very low risk and low budget marketing and business plan for start-up and small businesses.

c) Global reach

One of the benefits cited by the majority of the business owners was the global reach of social media. This has given opportunities to the fashion businesses to expand globally which would have not been possible using traditional methods of selling.

When B2 was asked whether they would have been able to expand their business internationally from selling only through exhibitions or not?

She replied: *“If you’re selling your products through the exhibitions you will only be catering to a specific city or a certain area. But when it is on social media, you are selling your products globally. People can buy it online locally or internationally. In terms of the reach, online selling through social media is much better for the business because it helps my business grow locally and globally”*.

Adding to this, B5 business owner commented: *“Not only for the start-ups but for the established businesses if you want to expand internationally, social media has allowed them to connect to the potential customers on a global scale”*.

The other business owners further confirmed this advantage of using Social Commerce as they witnessed an increase in the number of overseas clients using social media as a commerce channel.

d) Enables connecting with prospective businesses

Connecting with prospective businesses on social media was another advantage cited by fashion businesses.

Whilst sharing her experience, B3 mentioned *“Through social media, a lot of companies have contacted me who probably did not know about my work say four years ago. An “ABC” company contacted me recently after seeing my business pages on Facebook and Instagram to invite me for their events and exhibitions. Besides this, I was also contacted by two big fashion houses that are based in other cities to participate in their fashion shows. In my experience, if you’re doing your work professionally you can connect with prospect businesses and agencies through social media”*.

Another business, B2 also had a similar experience. In her words *“It was because of running our business pages on social media that we were invited to do fashion weeks in New York and London. If it were not for social media, how else we would have connected to prospects businesses so easily?”*

e) Nurtures entrepreneurial opportunities

Whilst discussing the benefits of social media, the business owners also shed light on the entrepreneurial opportunities nurtured by social media.

One of the business owners B4 while stressing the importance of using social media mentioned: *“I think entrepreneurs can use social media as a marketing and commerce tool*

as these channels enable them to quickly build a network of followers and supporters which is extremely vital for business growth”.

To second this, B6 commented *“I feel for people who have limited resources and who want to start their business as entrepreneurs social media is a great platform. She went on to explain “I think social media has empowered entrepreneurs especially the women to share their passion and has allowed converting big ideas into successful businesses. Not only educated women but also women from rural areas are coming forward and starting their businesses on social media. In a country like Pakistan where the illiteracy rate is high, social media has given entrepreneurs the power to increase their entrepreneurial activities and has improved access to economic opportunities”.*

This was echoed in the statement given by B3 *“Social media has given the power to people which was not available through any other avenue or platform. Hence, the majority of small businesses in Pakistan are using social media instead of e-commerce websites”.*

f) Convenient, faster and ubiquitous

Other benefits of using social media as a commerce channel that was mentioned by the business owners were the fast, convenient and ubiquitous nature of the Social Commerce domain.

B3 business owner while commenting on the ubiquitous nature of social media businesses said: *“Social media helps you to be there in the market all the time. Suppose when it comes to fashion shows or exhibitions, they are certain dates that are set for those events but with social media, you are there every day at any time of the day, your business is open 24/7. Anybody who wants to check your work has got easy access to your business. Because if you think about it not everybody’s timings match with your events timing and social media helps you to bridge that gap, I believe”.*

Whilst B5 mentioned that *“Selling through social media is so much more convenient and faster, as a woman working from home social media has allowed me to run my business sitting at the comfort of my home.”*

g) Enables creating and nurturing relationships with customers through interactivity

Another benefit witnessed by fashion businesses while selling through social media was the opportunity to establish personal relationships with customers because of the interactive nature of this medium. This has enabled the creation of a trusted environment amongst the business and customers.

Discussing this, B5 commented: *“I think when people are buying through social media businesses, they are looking to create a personal connection with the sellers through direct communication. Sharing your business WhatsApp number instantly creates this relationship of trust between a buyer and seller because it allows them to talk directly to the sellers regarding the products and services. It is through the use of social media that I have been able to build a trust relationship with my customers and they have become a part of my business family now”.*

B1 has a similar view of this benefit. In her words *“When customers are buying through social media it allows them the opportunity to communicate directly with the sellers. Not only this they can take suggestions from other buyers. I think this enables to strengthen the relationship between sellers and buyers. Also, this direct two-way interaction on social media is feasible for my business as I offer customisation services as well”.*

Another business owner mentioned that it is through social media she has been able to nurture her customer relationships. In her words *“For me, customer satisfaction is the most important thing, that is the reason why I am selling through social media because I like to create personal relationships with the customers by answering their queries and concerns. This is something I would have not been able to do with an e-commerce website”.*

h) Enhancing brand awareness and market visibility

Another advantage of using social media for businesses has been an increase in brand awareness.

One of the business owner B1 highlighted that *“Social media has helped in boosting my brand awareness. Before social media, there was no other way of letting people know about my brand except through flyers or brochures which had a very limited reach. How else would I have pursued my business? I could not have gone door to door it is not like I am selling books or hair clips”*. This was further emphasised by the B2 owner who mentioned *“Social media has benefited my business a lot in a way that even people who I was not able to reach in my drawing room exhibition got to know about my brand. We showcased our collections on prestigious fashion weeks globally. All this wouldn’t have been possible without social media”*.

B2 business owner also credited the increase in market visibility of their business to Facebook. According to her *“Facebook is the main medium due to which our brand has been successful. If there was no Facebook, we would not have been successful, or we would not have been able to continue the work because in my drawing room exhibition only the people that I already knew for example friends and family came. How much they would have bought? Maybe two or three outfits a year but social media enabled us to display our products to a wider audience. Nowadays, we have 165k likes on our page even if 100k out of them are genuine clients and customers. How was it possible for us to get that many clients if there was no Facebook or Instagram?”*.

i) Enables building a brand image

Another benefit of using social media mentioned by the business owners was the ability to build a brand image in the minds of consumers. Creating a strong brand image enables lead generation that often results in lead conversions and eventually sales (Prenaj, 2016; Ahmad, Ahmad and Bakar, 2018).

One of the business owner B2 commented: *“A major benefit of using social media is that it does not only helps in terms of marketing and commerce but also for building a brand image which ultimately creates brand loyalty. It is a major part of brand building and for our brand, it worked like heaven because at the time when we started there were not many Facebook pages and people would take Facebook pages seriously. Small businesses have limited budget and resources and it is social media that has given these businesses a platform to conduct their businesses and helping them in marketing, branding and selling all at the same time.”*

Another business owner B3 stated this benefit by saying that: *“I would say that social media has not only helped me in marketing and selling but also enabled to build my brand image which is why other businesses in the industry have taken me seriously”.*

Adding to this, business owner B4 also went on to explain the important role social media has played in building her brand image: *“If there were no social media, I wouldn’t have been where I’m today. It is the only main reason for how my brand was made. It not only helped me in marketing, or online selling but it enabled me to create my brand image in the minds of consumers”.*

j) Customer service channel

Business owners expressed their views about social media becoming a customer service channel. Whilst discussing the benefits of social media B1 highlighted social media has become a place for customers to interact with businesses regarding their issues, concerns, and questions. She added: *“I think a unique benefit that social media has provided is to step up our customer service using the reviews sections. Sometimes, customers message you directly if they have any questions or concerns. Sometimes, they comment on the posts. Be it anyway, you get to know what your customers are experiencing. Providing good customer service had never been this easy”.*

This was mirrored by B6, in her words: *“Social media is becoming a customer service platform. As a business, your responsibility is to listen to your customers and provide engaging content”*.

As a business when you provide good customer services, these interactions help build trust and credibility. This was echoed by B5: *“Being a business, when you offer helpful information and expert advice to your customers, a relationship of trust develops between you and your customers”*.

And if the businesses fail to provide good customer services social media has empowered customers to take a stand against them. As mentioned by B6 *“Social media has empowered the customers to voice their concerns openly on public forums. They can easily name shame and tarnish the brand image”*.

k) Visual Medium

Social media being a visual medium deemed to be a natural fit for fashion businesses as stated by business owners. One of the business owners B4 stressed the use of using good quality visuals on business pages running on Instagram specifically. In her words *“As a business on social media you have to understand that it is all about the pictures and all your clients want to see are good quality pictures. This is very important for international clients because there is no other way for them to see your product. Social media is all about pictorials, Instagram is all pictorial”*.

B1 ascertained this by saying *“For a clothing business like ours, I think social media works well as it is a highly visual medium particularly Instagram”*. Further confirming this B2 stated, *“Social media is an appropriate medium for fashion businesses because of the visual orientation of these platforms”*.

I) Necessary for brand survival

All the fashion business owners emphasised the importance of using social media in this era of digital technologies and considered these platforms a necessity for brand survival.

Commenting on this, B4 said: *“For my business, I think it is the most integral part of my marketing and sales plan. I do not think my business would have survived without social media platforms because I did not have a setup to showcase my work. I used to make clothes and they would hang on the racks at my home. Only my friends and family would come to see my designs and sometimes buy them. But with social media, I have been able to reach a wider audience. If you think about it, I have been running my business through social media for six years and I do not have an e-commerce website. But for those who do have a website but no presence on social media, I doubt people are going to know about them”*.

Further reinforcing this B3 ascertained that *“I feel social media is such a powerful marketing medium that if the businesses have websites with no presence on social media, they will not be able to sustain in a competitive environment”*

Aligned with this, B6 believes that *“If I would not have a business page on Facebook or Instagram, there was no way I would have been able to run my business. Therefore, it is the most integral part of my marketing and selling strategy. For the brands, that have either brick & mortar or e-commerce store, social media could be an optional marketing channel but for those selling through social media. It is the most important thing”*.

B5 business owner strongly agreed with this by highlighting that *“Social media is an integral aspect of my business. If it were not for social media, I would have not even thought of starting my business. I know some businesses are only using social media for marketing related purposes but in my case, my business is on social media itself”*.

With this theme 3 concludes and the discussion on the problematic issues faced by fashion businesses and customers in using Social Commerce is carried out in the next theme.

4.314 Theme 4: Problematic issues in using social media as an e-commerce platform

1. Issues faced by fashion businesses

To understand the problematic issues in Social Commerce, the interviewees were asked if they have experienced any problems whilst using social media as a commerce channel. It was necessary to determine the issues witnessed by the business owners and also customers for a comprehensive understanding of the Social Commerce business model.

The table below provides a summary of the issues raised by the business owners and customers within this theme:

Sub. Sections	Problematic issues in using social media as an e-commerce platform
1.	Issues faced by fashion businesses
a	Negative reviews and comments
b	Customers do not give reviews and share pictures
c	Other sellers copying designs and limitations of pictures
d	Confusion about using Instagram for marketing and selling
e	Always on content strategy
2.	Issues encountered by customers while buying through these businesses
f	Businesses not mentioning prices
g	Difficulty in receiving responses from sellers
h	Online scam and fraud
i	Trust issues

Table 49. Summary of the fourth theme: Problematic issues faced by businesses in using social media as an e-commerce platform, (Source: Author)

a) Negative Reviews & Comments

A major issue raised by all business owners were the negative reviews posted on their business pages. B1 expressing her concerns commented *“I think it is very easy access to people to come and write anything on my page whether it is true or not. I will give you an*

example: A few people had ordered from another brand with a similar name “ABC”. Whilst looking for their page on Facebook they came across my page and without verification posted negative comments regarding their experience. So, I guess that is one downside of social media because everyone has easy access to it and sometimes people exploit that”.

The authentication of this event was validated through observation of B1’s Facebook review page. As can be seen in the figure below:

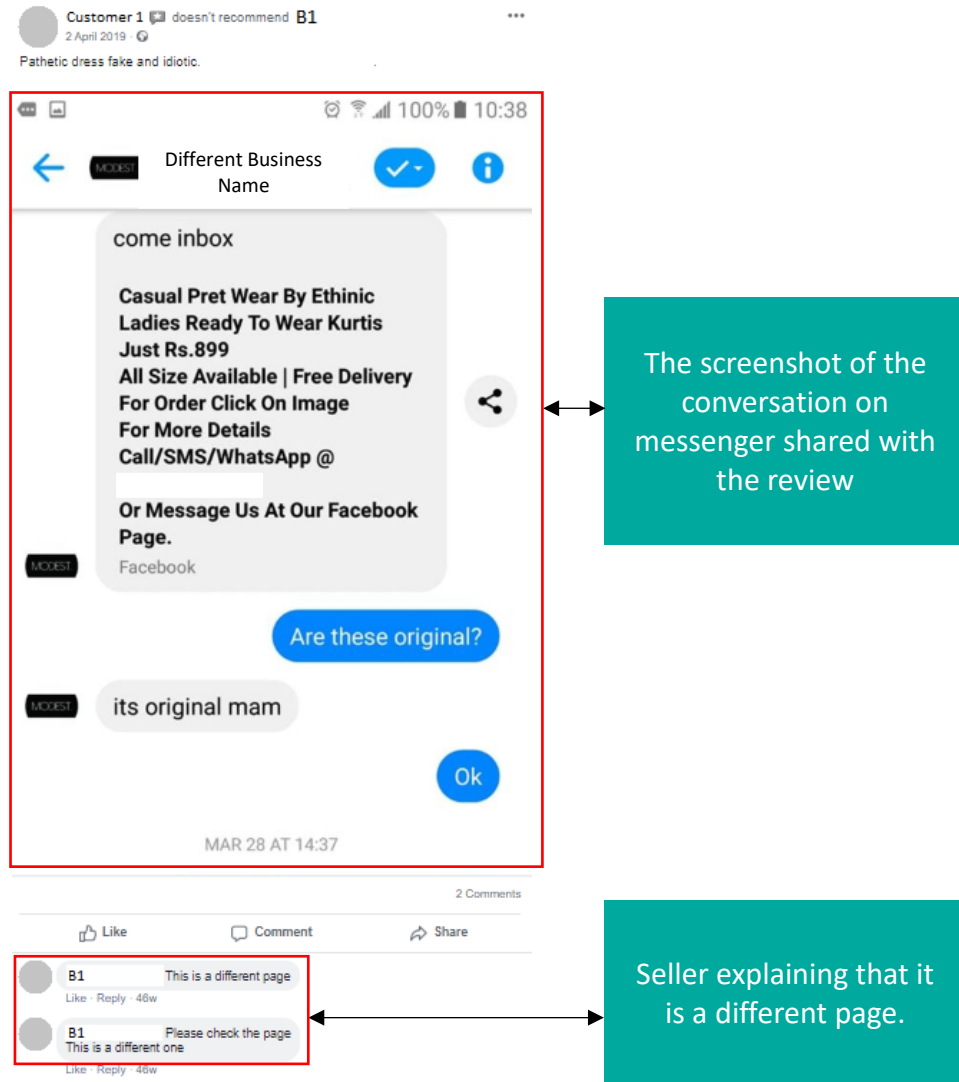


Figure 29. Screenshot of B1’s review page, (Source: Author)

B5 also shared her experience and how she dealt with such customers *“There is a group of girls who ordered some products from me. Upon receiving, they were not happy with the quality and design of the products they ordered. Hence, they posted negative comments on my page, calling me names. Even they shared the pictures of the products that I sent them. But since, it was exactly similar to the pictures that I had posted. It worked in my favour and people supported me”*.

She mentioned that before confirming any order, she sends her clients pictures from all angles so that the customers are satisfied. In her opinion *“Social media has given the power to customers and most of the people do not use that power responsibly. They exploit it. But I guess that comes with the package and you got to take it with a pinch of salt”*.

As such, an example of a negative comment can be seen in the figure below captured directly from the B5’s review page.

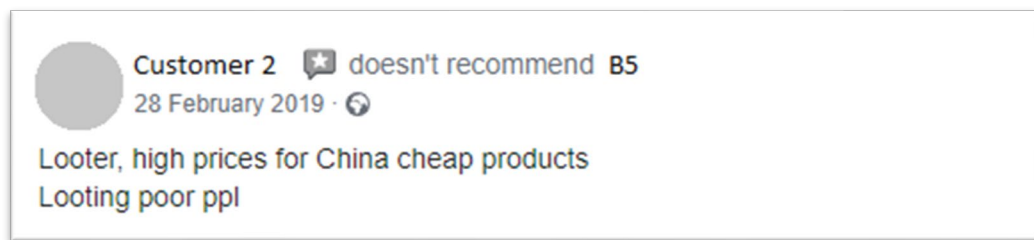


Fig.6 Screenshot of a negative review on B5’s business page

Here, an unhappy customer has called out the business for selling low-quality products at a higher price by deceiving customers.

Mirroring this, B4 commented, *“One downside of using social media is that you cannot control what people are saying about your brand. I think it is all part of the package. You have to see how well you take it”*.

She further added *“In a second, social media can tarnish your brand image. Whether you are a food company or you are doing clothes or makeup, people can bash you immediately.*

We work very hard to build our brand name but if we make one mistake people can just tear us down into pieces. Social media now has a lot of power". Talking about the same issue, B6 added: "If I don't provide good customer service, social media has empowered these customers to voice their concerns openly on public forums. They can easily name shame and tarnish my brand image".

Similar to the other businesses, B2 also faced this issue. However, since they do not have their review section opened on Facebook it was mostly through comments on posts.

She shared "We get a lot of criticism and bad comments on our Facebook page, mostly due to the price as the majority of the people do not know that we are selling authentic Lucknowi Chikankari. Even sometimes, they would write mean comments on the models. We as a brand are open to constructive criticism but if the criticism is not based on facts, we do not entertain that. I think social media trolling has become quite a trend now and that can be problematic".

Another business owner B6 had to face the same problem. She mentioned *"Sometimes clients would come and write demeaning things that you're a fraud because we have seen the same designs and product pictures on another page. I tell them if they are getting the product at a cheaper price from some other page, they can buy them".*

Perhaps, it is due to this issue that two out of six chosen cases were not using the review section on their Facebook business pages because of the fear that it creates negative marketing rather than positive marketing. B4 went on to explain that *"If there are bad reviews on the page, it doesn't leave a good first impression. Hence, I do not use a review feature on my Facebook page because my experience has not been good"*

Other reasons, the business quoted were the limited control on the review sections, as the reviews on Facebook business pages cannot be deleted. In response to the questions of how these business owners handle negative reviews. B2 commented *"Initially, I used to respond to them and always tried to resolve the issues when I was handling Facebook*

myself. As our business expanded and we hired a Professional IT company that is when we started taken it professionally. Our team tries to respond to all queries and concerns with the utmost care. But even after that, if people leave negative comments and try to bully us, we simply delete the comments and ban them from the page”.

Another business owner B4 mentioned that she never really had a negative review on her page however customers have written negative comments on her posts. She explained how she deals with the negative comments *“If I have a nasty comment or someone doesn’t agree with my point of view or the quotes that I put up I will delete that as it has nothing to do with my business. It is my platform; I get to choose what I want to display and what I want to put”.*

b) Customers do not give reviews and share pictures

One of the issues mentioned by the business owners was that customers do not give reviews or share pictures even after persistent reminders.

B6 faced the same experience which she shared during the interview *“I used to think that if you provide the customers with good product and service, they will come and give you review themselves. But from my experience, I have realised that in Pakistan people generally do not give reviews. Even sometimes, I do not even get to know if they have received the product and if they are happy with it because they never get back to me. This is discouraging because a lot of effort goes into it. And this is a common problem for all small businesses on social media”.*

Echoing this B4 commented *“Oh God, I tell all my clients to send me photographs. I tell them every time you wear my outfit please send me your photo because that is how my sales work and that is how people will trust me as a genuine seller. But people are so lazy they barely send pictures. For example: If I have sold 50 outfits, I only get five pictures, which is sad because a lot of hard work goes into it”.*

B3 also confirmed the above and mentioned that *“I have noticed that a lot of my clients are not comfortable in sharing their pictures”*.

c) Other sellers copying designs and limitations of pictures

Other issues highlighted by the fashion businesses were related to their designs being copied by other sellers and how sometimes pictures do not do justice to their clothes and designs.

Raising this concern, B6 commented *“A lot of other sellers have started reusing the pictures of my products that they have taken from different selling groups I have posted on. Recently, many customers of mine have come to me with this concern. I think it is very hard to control this. Now I make sure whenever I post pictures of my products, I add a watermark”*.

Adding on to this, B4 mentioned how pictures can have a limited appeal. In her words *“I feel that sometimes my clothes are quite detailed, and people can’t tell through pictures how the product looks like in real”*. B2 confirmed this by saying that *“Pictures sometimes have their disadvantage as textures, embroidery details and colours may differ from the actual product”*.

d) Confusion about using Instagram for marketing and selling

One common issue faced by business owners (B5 and B6) was how to effectively use Instagram for marketing and selling their products because they had been receiving an underwhelming response on this platform.

Addressing this, B6 discussed how she is finding Instagram difficult to use as opposed to Facebook. In her words *“I feel that it is still difficult for me to understand how I can effectively use Instagram for promoting and selling my products. Hence, it has not been very profitable for my business. I feel most of the women who are not educated do not have an acquaintance with Instagram. They are more comfortable using Facebook and WhatsApp”*.

Adding to this, B5 asserted the response she has been getting from Instagram is underwhelming. She commented *“Time and again, I have posted my Instagram link on Facebook page and also on the WhatsApp group, so at least the people who are already following me on my Facebook can start following me on Instagram. But the response is not good. I do not understand why? I want my Instagram page to grow and I am constantly looking for ways to do that”*.

Perhaps, this is related to the issue of creating engaging content that can drive revenue as B4 added to this by saying *“I sometimes feel my design aesthetics are not up to the mark. There is no shame in saying that because I am not professionally trained. Initially, I was working with different online applications, for example, Picasa and that was good enough to make collages and for other editing purposes. But now I feel that is not enough especially for fashion businesses because it is a creative field and the content has to be aesthetically appealing”*.

This is also closely related to the issue of keeping up with constantly changing social media trends which could be a bane for businesses operating through these platforms.

Emphasising this B3 highlighted *“Another thing, though I wouldn’t consider it to be a big problem, it is there. Social media technologies are changing at such a fast pace and there are a lot of things happening in terms of social media marketing and content management. I sometimes feel that it gets hard for me to catch up or keep up with the latest trends. I am a slow learner myself; it is not easy for me to do everything all at once. Neither I have a team to look after my social media account nor I am outsourcing the services”*.

B2 also commented on this. In her words *“Sometimes keeping up with the frequent updates and changes on different platforms gets a bit overwhelming”*.

e) Always on content strategy

Another issue faced by small fashion business owners is the need for an always-on content strategy on social media.

Highlighting this issue, B2 commented *“There are so many feeds and stories on Instagram and Facebook that as a business you have to make you sure that you have a very strong presence. If you are not posting frequently or updating your business page the chances are you might miss out on a lot of potential clients”*.

Mirroring this B5 mentioned, *“Your business has to be out there on these platforms, and you have to keep updating it regularly otherwise you will not appear on your customer’s timeline and they will start forgetting you, this could sometimes be very challenging”*.

This was further ascertained by B3, in her words *“Posting content regularly on social media can become a bit overwhelming that’s why I don’t post very regularly. Although I understand I should be posting more frequently because as a business you need to be out there, you can’t just be a lost bee”*.

2. Issues encountered by customers while buying through these businesses

Whilst mentioning the problematic issues experienced by the business owners, the interviewees also highlighted the issue of online shopping scams and fraud faced by customers. However, evaluation of social media content was further required to identify any issues that customers face which have been overlooked by the business owners. Based on the analysis, three other issues were identified which are discussed in the sub-sections below.

f) Online scam and fraud

One of the highlighted issues was online shopping scams and fraud. This was also amongst the factors limiting e-commerce adoption as discussed in section (4.212 e).

B2 while expressing her concern over this issue mentioned *“With the increase in the number of Facebook sellers, there has also been a rise in online scams and fraud. It is very difficult to tell who a genuine seller is. I will tell you about an incident that happened with my relative*

living abroad. She ordered a formal dress online from a business based in Pakistan through her Facebook page. She made the payment after order confirmation. Later, the account vanished from Facebook and the contact number she was given wasn't reachable".

Confirming this, B1 mentioned, *"Yes, I do get a lot of customers who come to me and share their experience that they purchased it through different online pages, and they got rags, which made them upset".*

g) Trust issues

From the analysis of the content on the Facebook reviews section and comments, it was confirmed that customers also have trust issues when buying products online from social media sellers.

As can be seen in the examples from the Facebook comments section:

1. *"It is hard to trust online sellers because every time you order something from them, the product that you receive is different. It is cheap and low-quality fabric. You tell how we should trust you?"*
2. *"High price for cheap quality products from China, such a looter you are"*
3. *"Could you please share the prices for a normal abaya and scarf? Also, please tell me about the quality of the product as I am sceptical to shop online because the quality is never according to the expectation"*
4. *"Has anyone ordered from this page before? How is the quality and design of the products? Is it worth buying?"*
5. *"Can I check the order upon delivery before making payment as I am afraid about the product being different than what is shown on your page?"*

This stresses the importance of establishing trust relationships with customers in the Social Commerce environment which is discussed in theme 6.

h) Businesses not mentioning prices

While observing the Facebook and Instagram pages of the case businesses, it was found that these businesses did not have a consistent way of mentioning product prices. B1, B2, B3, and B5 did not post the price of the products and the customers were directed towards the inbox for the price queries. Whereas B4 and B5 occasionally mentioned the prices in the posts featuring products.

The customers complained about this issue frequently in the comments section as can be seen from the examples taken directly from the comments on Facebook pages of the case businesses.

1. *"I don't understand when a business page is created to sell things, why isn't the price shown? And when we ask about the price why can't they just tell us in the comments section, why are we directed towards inbox? What is the secret to hide the price, may I know?"*
2. *"Why don't you mention the prices along with each picture, don't you want to sell your product?"*
3. *"If the business does not mention the price it puts you off completely even if you are thinking of buying an item".*
4. *"What's the need for suspense? The prices should be mentioned with the products. Those who want to buy will buy, and those who do not want to buy won't end up buying even if you direct them to inbox".*
5. *"Why don't you people quote the price if you want to sell the item?"*
6. *"Why don't you mention the prices?"*
7. *"They are not mentioning the price, it's free I think".*
8. *"Why don't you mention prices along with each picture?"*

i) Difficulty in receiving responses from sellers

Another issue that was observed during the content analysis was that customers faced difficulties in receiving answers to their queries on certain occasions.

This can be seen from a few examples presented below from the comments section on the Facebook business pages.

1. *"I have asked you about the products in the comments section several times. Also, I have messaged directly on WhatsApp, but no one has replied to me and it has been so long".*
2. *"First you people ask to send the price queries to the inbox, but when someone does you do not reply".*
3. *"Messaged inquiring about this outfit and others about a week ago. Still waiting for the reply. Can someone please get back to me?"*
4. *"This is a fraud page, I contacted them so many times. They never responded. Be aware of them".*
5. *"I asked you the price for the products, but no one has inboxed me".*
6. *"I messaged you so many times regarding the price".*
7. *"The response from the seller is very slow"*

While observing the Facebook pages of the businesses used in this research it was seen that B1 and B6 were actively answering the customer queries directly on the comments section. However, other business owners replied to customers concerns and queries occasionally.

The next section presents a discussion on the limitations of e-commerce websites for small fashion businesses.

4.315 Theme 5: Limitations of e-commerce websites for small fashion businesses

The reasons behind choosing social media for selling the products online were sought out as it was essential to identify why these businesses have abandoned traditional e-commerce websites. This is linked to the factors that influence e-commerce adoption which has already been covered in the literature and primary study one. However, more evaluation was required from a business perspective. The table below presents a summary of the points identified in this theme.

Sub. Sections	Limitations of e-commerce for small fashion businesses
a	One-way transactional communication
b	Technical know-how
c	Need for designing a visually appealing website
d	Inappropriate business model
e	The need for outsourcing e-commerce website management
f	Expensive development/management of websites

Table 50. Summary of the fifth theme: Limitations of e-commerce for small fashion businesses, (Source: Author)

a) One-way transactional communication

The one-way transactional aspect of the e-commerce domain was identified to be a key reason that limits the use of e-commerce websites by small fashion businesses.

B1 highlighted this by saying *“You cannot create personal relationships with customers using an e-commerce website. For example: On an e-commerce website, customers enter the online store, evaluate the options, choose the product and make a purchase. So, in a way, you can say that is a one-way relationship”*.

B5 also agreed with this, in her words *“On e-commerce websites, you can’t do much except for selling your products”*.

Further reinforcing this B4 mentioned *“On an e-commerce website, the customers have an isolated shopping experience because they look for the products, add them to the shopping cart and complete the transaction. In this process, social interaction is a missing element that I find extremely important for any small fashion business. That’s the reason why I started my business on social media because it has allowed me to learn about customer preferences through information and communication exchange”*.

b) Technical know-how

Another reason which limits the use of e-commerce websites by small fashion businesses was understanding the technical aspects of creating and managing an e-commerce website which according to the business owners is a complicated procedure.

Affirming this, B6 confirmed that *“It is not something that everyone can do. They’re technical skills required to create and run a website which I did not have”*. B4 also mentioned that *“I couldn’t have done it by myself as I have no technical know-how of creating and managing a website”*.

In conjunction with this, B3 highlighted *“I chose social media because it was very difficult for me to get the hang of how the website works”*.

Expanding on this, B1 explained how creating a website is a complicated procedure as you have to go through a series of steps for website development. She said *“For establishing a website, you need to get a domain name and webspace for hosting a website. You then need to get your domain name registered. I think it is a very complicated procedure and there is no clear guideline provided by the Government of Pakistan”*. B2 also strongly agreed with this.

c) Need for designing a visually appealing website

Being fashion businesses, the need for designing a visually appealing website was found to be another reason behind the business's owners hesitancy to use e-commerce websites.

Concerning this, B4 commented *"If the product you're selling online is Fashion, it is incredibly important for you to have an attractive website. It has to be visually appealing. Otherwise, who will buy from you?"*

Agreeing with this, B4 mentioned *"Being a fashion business, you cannot afford to ignore the value of good visual design for your website creation. I think it is the most essential thing to have if you plan to sell your products through websites"*.

d) Inappropriate business model

The inappropriateness of the e-commerce business model was another reason given by the business owners for not using this as a medium for selling their products. This was linked to the limited quantity of products sold by these fashion businesses.

As mentioned by B2 *"The idea of setting up a website was not appropriate for our business because we had limited exclusive pieces and for websites, you need a good quantity of products"*.

Further, she also mentioned having a website domain. *In her words "Interestingly, we do have a website domain. But our website is not functional. So, in a way you can say we did create a website, but it did not work for us because we were not able to take out the website maintenance cost by selling one-off designs and limited pieces"*.

This was mirrored in the response by B4 *"My business is not on a bigger scale to have a website. I have very limited and exclusive designs. Initially, for one design I used to make ten pieces, now I make only five pieces per design. For a website, you need a good quantity of products to meet the website maintenance cost"*.

Another business owner went on to explain how she thinks it is not a suitable business model for her product as she offers customisation services as well which is difficult to manage through a website.

This is linked with the opportunity to directly speak to the designers or sellers which was brought up by the business owner B3. In her words *“I think an e-commerce business model would not work well for designers as the customers do not get the opportunity to speak directly to the sellers and ask questions. Whether it is about design or customisation”*

This was further confirmed by B5 affirming that *“My products are replicas, so the customers have a lot of questions and concerns before ordering. For that, I think e-commerce is not a suitable business model for my product”*.

e) The need for outsourcing e-commerce website management

The need for outsourcing e-commerce website management was also a reason which drove these businesses away from adopting the traditional e-commerce website.

Mentioning this, B3 explained *“You need to outsource your e-commerce operations management from a specialist digital agency. An agency that could offer services from e-commerce website development to management, SEO to digital marketing. Whereas you can solely manage your social media business pages yourself”*.

Adding to this, B1 said, *“I did not create an e-commerce website primarily because you need to outsource your e-commerce operations and I was not comfortable with that. It was both a lack of control and cost factor”*.

Another business owner B4 specified *“I started with a Facebook page because I wanted to manage everything by myself rather than hiring or outsourcing services from a specialist agency”*.

f) Expensive development and management of websites

Another limitation of e-commerce websites mentioned by the business owners was the expensive development and maintenance of websites. Highlighting this B3 mentioned *“You know creating and maintaining a website requires investment. When I thought about starting my business, I wasn’t ready for that kind of investment and I wasn’t sure of how I’m going to do it and which agency to go with”*.

Mirroring this, B1 stated that *“Running a website is very costly and hard to keep up especially if you’re a small business”*.

Moreover, B6 discussed her experience of how she approached a digital agency for an e-commerce website but given the cost factor, it was not feasible for her business. In her words *“I contacted a digital agency to give me a quote for an e-commerce website. They quoted me a very high price for a one-year package. Of course, they would have managed the e-commerce operations, but I was hesitant about it considering I could sell my products through social media at a relatively low cost”*.

This was further confirmed by B2 who commented: *“Setting an e-commerce website requires investment. If the person does not know how to run a website, they are likely to outsource the services which come at an expensive rate”*.

One of the business owners, B5 opted for social media because of the limited website developers in the city at the time when she started her business in 2013. She explained *“Honestly, when I started my business, I did not find any good website developer who could create and manage my website. There were only small agencies providing e-commerce services that I did not trust. Also, very limited businesses had a website then”*.

Now that the limitations of e-commerce for small fashion businesses are presented, the subsequent section presents theme six which is the creation of trust.

4.316 Theme 6: The Creation of trust

With trust issues being one of the impediments to the growth of e-commerce in Pakistan, it was necessary to evaluate how fashion businesses are overcoming trust issues while selling their products through social media. As such, the issue of trust in the Social Commerce environment was also raised by customers which is discussed in theme 4 (4.314 g) based on the results obtained from the content analysis. Hence, the central idea of this theme is how businesses are strategising to overcome trust issues in Social Commerce.

The table below presents the sub-sections within this theme.

Sub. Sections	Creation of trust
a	Sharing detailed information and pictures
b	Importance of customers reviews and comments
c	WOM as trust enabler

Table 51. Summary of the sixth theme: Creation of trust, (Source: Author)

a) Overcoming trust issues

In dealing with the trust issues, the business owners discussed the strategies they used to convince the customers. Explaining this, B6 said *“Sometimes first-time buyers have trust issues. For these clients, I try to provide detailed pictures and information about the product. And even if they are reluctant to buy, I tell them to visit the buying and selling groups I am added on and check what other businesses or customers are writing about my product”*.

B4 also uses a similar strategy to convince customers who have trust issues. In her words *“I think when customers order expensive products, they want to be sure about the product they are buying. For this, even if they have zillion questions, I will answer them. I will share the pictures from all angles and even then if they are confused, I show them the product live. But yes, sometimes when the product is with the supplier then I cannot accommodate all their requests. But for the products that are in stock, I go out of my way to convince and*

satisfy my clients. My effort usually is to treat all customers the same way so that the trust with my brand is established”.

In conjunction with this B4 commented: *“I felt that sometimes my clothes are quite detailed, and people cannot tell through pictures so there are trust issues in online selling. For that, people normally message me, and they ask me the price and say that they are interested but hesitant because they cannot see all the details”.*

b) Importance of customers reviews and comments

Given the increasing use of Social Commerce constructs in the form of reviews and recommendations, the business owners were asked if the customer reviews have helped these businesses in building trust and enabled creating a relationship with customers.

On answering this, B6 explained how the reviews have helped her in gaining consumer's trust. In her words, *“I think for my business it has been helpful in a sense that whenever I get new customers and they have trust issues, I tell them to check my review section as an assurance that my product quality is good and I’m a genuine seller”.*

Similarly, B1 mentioned, *“if you have positive reviews on your business pages, it enhances the trust of customers and people would believe that you’re a genuine seller”.*

Not only this, but the positive reviews also attract prospective buyers as highlighted by B4 *“I have a lot of clients who message me and tell me that they have read good reviews about my designs on my Facebook and Instagram page. Hence, they would like to send their friends and family to buy from me”.*

However, B2 had a differing opinion on the reviews. In her words, *“Regardless of whatever the reviews are, you have to order the first time to see it by yourself. Everyone has a different preference and taste, especially with fashion-related products. Also, all the people have a different experience. For example: if I have bought a product, it might be great for me but*

for others, it might not be. Experiences vary from person to person. Hence, you cannot solely rely on reviews. You have to use other strategies to gain consumer's confidence".

Echoing this, B3 commented "One thing that I feel is when you check a certain review about a brand you tend to associate unrealistic expectations with that brand. For example: If I want to purchase something from a particular designer and I would check their reviews, I might associate certain expectations that if it is looking really good on this person or if this person is very much satisfied with the fabric maybe it is going to work the same way for me. And then, in the end, it might be a little disappointing. But if I order it online without reading any reviews, I will have an open mind that it might not suit me and that would be fine because it was my decision at the end".

It was observed from the interview findings that despite businesses understanding the importance of reviews they were reluctant to use the review section on the Facebook page because they have this fear that customers will post negative reviews or built unrealistic expectations about them.

Confirming this, B2 commented "We currently do not have a review section for our Facebook page because we are reluctant to use it as a lot of our designer friends started a review section and their experience was not positive. Their competitors would write bad reviews to tarnish the brand image. The problem is that the reviews cannot be deleted. Hence, we are intentionally not using the review section on our business page".

B3 also shared the reason why she is not using a review section on her business page "I feel on Facebook the kind of people who message you are rude. I do not know if that is the case for other businesses but that is just my experience. The way people ask queries and the way they demand a certain response is a bit rude. You would not want such people to write a review for you. Because when you are a business, it is not just about selling your product but creating a relationship with customers. And if there are bad reviews on the page, it does not leave a good first impression. Hence, I do not use a review feature on my Facebook page because my experience has not been good".

While observing the Review page on the Facebook accounts of the businesses used in this research, there were many examples of positive reviews from the customers.

For example, the figure below is the original image captured from B1's review page. In this review, the customer has praised the quality and design of the product along with appreciating the seller.



Figure 30. Screenshot of a positive review on B1's business page, (Source: Author)

To give another example, the image captured from B6's review page can be seen below. In this example, a satisfied customer was seen giving assurance on the quality and design of the product.

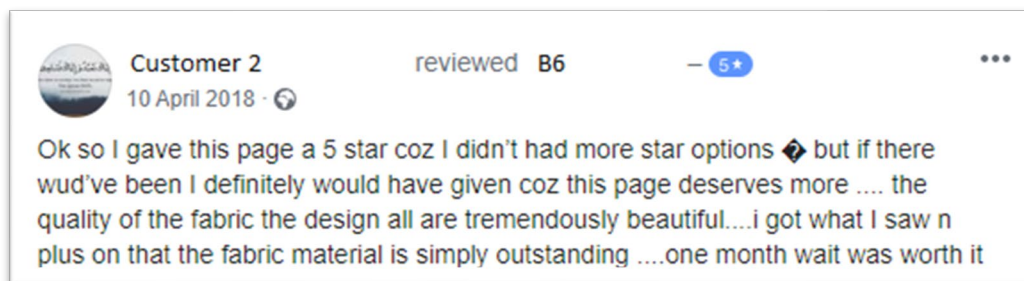


Figure 31. Screenshot of a positive review on B6's business page, (Source: Author)

c) WOM as trust enabler

The customer's reviews and recommendations lead to the creation of online WOM which has a profound impact on the customer's intention to use Social Commerce as can be seen in the findings discussed in sections (6.21 a, b, c) in Chapter 6. The WOM generated on social

media helps businesses in establishing trust relationships with customers as mentioned by the business owners.

Stressing on the importance of WOM communication, B1 commented *“I understand the importance of WOM marketing. If you think about it even before social media people would rely on WOM marketing and referrals from their friends and family. Now that is shifting to social media because the communities on social media have allowed connecting with people who share similar interests and to take advice and opinions”*. This according to the B6 business owner enables us to build trust. In her words, *“I think discussions in the forms of referrals and recommendations on such groups help to gain consumers trust”*.

On discussing the impact of WOM on her business, B2 mentioned *“I think it has impacted my business because people generally are very sceptical if they are buying from you for the first time. They need some kind of assurance regarding the quality of the product and also to save themselves from risk and fraud. Most of the customers that come to us are through WOM whether it is online or by traditional method. I think WOM is extremely important and crucial for our business. Also, the point of hiring so many bloggers and sharing screenshots of customer reviews is to gain trust. When customers see and read that other people are satisfied with our product quality and design, they naturally come to us. I think WOM marketing has amplified over the years because of the use of social media”*.

B5 had similar views, she explained *“I think WOM is very important for any business. I think it has a snowball effect. For example, you start selling your product to a few people, then those people start spreading the word and in this way, your business gets more buyer”*. She further added *“Another form of WOM, referral marketing has become so effective nowadays. It works in a way that if one customer is satisfied with your product and service, they would be encouraged to refer your products to their friends and family”*.

Confirming this, B6 asserted *“I think online WOM in the form of customer reviews and referrals have become important not just for the customers but also for businesses to establish trust”*.

To conclude this section, the last theme related to the future projections and growth intentions of Fashion SMEs is presented.

4.317 Theme 7: Future projections and growth intentions

It was imperative to identify the potential opportunities for businesses seeking growth and future trend projections amongst the small fashion businesses in Pakistan. The table below presents the sub-sections within this theme.

Sub. Sections	Future projections and growth intentions
a	A shift from Facebook to Instagram
b	Growth intentions of fashion businesses to create an e-commerce website

Table 52. Summary of the seventh theme: Future projections and growth intentions, (Source: Author)

a) A shift from Facebook to Instagram

Based on the interview data, a trend shift has been noted where the businesses are diverting towards Instagram because of the growing popularity of this medium amongst the customer groups as can be seen from the results presented in section (4.212 b).

B2 expressed her views on how she thinks Instagram is becoming more effective for fashion businesses. In her words, *“I think Instagram is more effective than Facebook for fashion businesses not just because of the visual orientation but also due to the increasing user base of this platform. Keeping this in mind, we are now changing our strategy to focus more on Instagram. It is more engaging than Facebook”*.

In line with this, B3 discussed how she thinks her potential clientele is getting diverted towards Instagram. She mentioned, *“On Facebook, you have a lot of people who are just checking your work for the sake of it. They are not potential buyers. I think Instagram has more of that. This has changed remarkably from when I started my business in 2014 on*

Facebook as it was the only medium I used. I feel since the past three years the serious buyers are now moving towards Instagram”.

Confirming this, B4 highlighted *“I think Facebook is now dying down for business, Instagram is the main place to be. It is a lot quicker and more convenient”.*

Other than the customers growing interest and the visual appeal, another reason why businesses are now shifting towards Instagram was found to be Facebook becoming mainstream as mentioned by B2 *“Nowadays, everyone has opened a Facebook page and it has become too mainstream. When I started six years ago, there were serious sellers. But now everyone has opened up a Facebook business page”.*

Mirroring this, B4 highlighted *“I feel that Facebook has become a little saturated with the number of businesses on it. I do not feel like you have very serious buyers there anymore. They just waste your time”.*

b) Growth intentions of fashion businesses to create an e-commerce website

The business owners were asked if they would like to expand their businesses by creating an e-commerce website. Based on the answers, four out of six business owners expressed an interest in creating an e-commerce website.

According to B3, *“Yes, I do plan to create an e-commerce website, But I’m not ready for it yet. To say the least, I think I need roughly about three to four years. Because for a website, you need to have products available in larger quantities, so it is suitable for high-volume sellers”.*

In line with this B6 commented, *“Yes, definitely if my business expands, I will consider creating my e-commerce website. Since the last year, I have noticed many businesses are starting to create their e-commerce website as it gives a more professional look to the business. Things are changing, and people have now started to buy from online shopping sites as well. When I started my business, it was mostly Facebook”.*

Further affirming this, B4 added, *“When you expand your business and start selling in bulk, I think giving individual attention to every customer could be unmanageable which is way e-commerce website is an ideal route for businesses seeking growth and expansion”*. This was echoed by B1 who said: *“Once your brand is established you can expand your business and create a website”*.

Additionally, from the findings of the interviews, it is clear that social media is a suitable platform for entrepreneurs and start-up businesses. However, for businesses seeking growth and expansion, e-commerce is a natural progression after the brand is established. As B2 mentioned, *“For small businesses, it is advisable to start from social media first and then later set up the e-commerce website when they want to expand their businesses because it requires a good investment”*.

4.4 Summary of Results

4.41 Primary Study One

This section presents a summary of the results from both Non-Online Shoppers and Online Shoppers survey. The results are presented in the same order followed in section 4.2 of this Chapter.

4.411 Non-Online Shoppers and Online Shoppers

a) Demographic Information

- 70% of the total respondents were Females and 29% were Males.
- From the chosen metropolitan cities, the highest percentage of responses 46% were from Karachi. This was followed by 29% responses from Lahore and 25% responses from Islamabad.
- More than half of the total responses 51% were from the age bracket 18-24 (Generation Z) followed by 34% responses from the age bracket (25-34) classified as Millennials.
- The majority of the respondents were well educated with 44% holding an undergraduate degree and 26% with a master's degree.
- The highest percentage of respondents were students accounting for 37%, followed by 33% responses in the employment category.
- 176 out of 572, which is the highest percentage of respondents did not disclose information about their monthly household income.
- Technological, environmental and social-cultural factors all limit the adoption of e-commerce by consumer groups.

b) Other common questions

- Social media users constituted a greater proportion of 96% of the total respondents.
- The three most chosen social media platforms were Facebook, Instagram, and Snapchat in this order.
- 84% of the total respondents were supportive of the idea of using Social Commerce for online shopping in Pakistan.
- Social media was found to be the most preferred online shopping medium amongst Online Shoppers whereas Non-Online Shoppers suggested that they would prefer to use e-commerce websites if they decide to shop online.

4.412 Non-Online Shoppers

- The main reason for using social media by Non-Online Shoppers was identified to be the need for staying connected with friends and family.
- Ease of use and the opportunity to communicate directly with sellers were two perceived benefits of social media for Non-Online Shoppers.
- Non-Online Shoppers who had chosen e-commerce sites considered them as an ideal platform for online shopping as these websites are designed specifically for this purpose.

4.413 Online Shoppers

a) Online Market Trends

- Time-saving, ubiquity, and convenience of buying from home were found to be the key reasons for shopping online.
- Category of Online Shopper: 55% of respondents in Online Shopper's survey considered themselves as Occasional Shoppers indicating that they purchase online once a month on average. Followed by 27% of respondents who were classified as Frequent Shoppers and 18% who were in-frequent shoppers.

- Amongst the most frequently used devices for online shopping, it has been found that Mobiles were the top choice of device for customers for shopping online with 61% responses.
- The most frequently used payment method for shopping online was evaluated to be COD (68%).

b) Online Shopping Mediums

- Both e-commerce sites and social media were being used for buying products and services online.
- Facebook was the most frequently used social networking platform for Social Commerce with 56% followed by Instagram accounting for 44% of the total responses.
- Fashion was the most preferred product category for both e-commerce websites (33%) and social media (34%).
- The most frequently purchased product category was also evaluated to be Fashion with 51% responses for e-commerce and 44% for social media.

c) Social Commerce

- 63% of Online Shoppers found information about social media sellers through promotional posts and 48% through information shared by online community members.
- Ease of use and Social Commerce attributes in the form of Social Commerce constructs and customer-seller interactions were found to be the key factors that influence customers to use Social Commerce.
- The consumers on Social Commerce had experienced issues related to the product quality and designs and timely delivery of products.

- 86% of the respondents bought products online based on recommendations and the sharing of information on social media.

4.42 Primary Study Two

This section provides a summary of the themes²³ driven by interviews and social media data. The same order as in the previous section where the themes are presented in great detail has been followed. To summarise these, the main outcomes of each theme are presented below:

1st theme: Selling Process & Modes

Outcome

- A four-step selling process, refer to fig.25 in section 4.311 (a) was followed by all fashion businesses for selling their products on Facebook and Instagram.
- Facebook and Instagram were both effective Social Commerce platforms for generating sales leads.
- Apart from selling through social media, four case businesses were also selling products through exhibitions.
- The selling modes are interdependent, as such without using social media for the promotion of events; the case businesses would have not been able to attract new potential buyers and walk-in clients.

2nd theme: Fashion Businesses and Customer activity on social media

Outcome

²³ Theme 2 and 4 are related to both fashion businesses and customers whereas the other 5 themes are related only to fashion businesses.

- Various features were used by businesses on Facebook and Instagram for promoting and selling their products through information and knowledge sharing. See fig.26 in section 1a under theme 2 (4.312).
- One of the promotional strategies used by small fashion businesses that had clothing as the core product was self-promotion where the designers were seen posting their pictures and being the stylist of the brand.
- Sharing the pictures of the clients wearing the products was another effective strategy used by small fashion businesses for building credibility and trust.
- Giveaways and competitions were amongst the other promotional tactics some case businesses were actively using.
- The bloggers and micro-influencers were an important part of the promotional strategy to drive engagement for the case businesses.
- The fashion businesses were also seen promoting their products actively through information sharing on different buying and selling groups.
- For the customer activity, different types of comments including positive, negative and queries were found on the business pages of chosen cases. See fig.27 in section 2c under theme 2 (4.312).

3rd theme: Benefits of using social media as an e-commerce and marketing tool

Outcome

- A sense of familiarity and the simplicity of using social media applications was identified to be one of the key benefits of using Social Commerce.
- It is due to the cost-effectiveness of social media; it was considered to be an appropriate medium for small fashion businesses.
- The ability to reach potential clients on a global scale was another key advantage of using Social Commerce.
- Using Social Commerce offered opportunities for fashion businesses to connect with

other prospective businesses including organisers of fashion shows and events.

- Using social media as a commerce channel has provided prospects for fashion entrepreneurs to convert their big ideas into successful businesses.
- It is considered to be a convenient, faster and ubiquitous commerce platform for small fashion businesses.
- The interactive nature of this medium enabled direct communication with the sellers which helps in building and fostering customer-business relationships.
- It helps in enhancing brand awareness and market visibility by reaching a wider audience.
- The presence on these platforms enables building a brand image in the minds of customers.
- It can serve as a customer service channel for small fashion businesses.
- Both fashion and social media are visually inclined. Thus, making it an ideal choice for fashion businesses to use for marketing and selling their products and services.
- Social media has become a necessity for brand survival in the era of digital technologies.

4th theme: Problematic issues in using social media as an e-commerce platform

Outcome

Fashion Businesses

- The management of negative reviews and comments from the customers was one of the problematic issues faced by fashion businesses.
- Customers do not typically give reviews or share their pictures with sellers which can provide information support for other customers.
- The designs and pictures being copied by other designs/sellers was also a concern for the case businesses selling apparel products.
- Due to the ever-changing nature of social media platforms, two case businesses

were struggling to use Instagram effectively for marketing and selling their products.

- Keeping up with the always-on content strategy was overwhelming for case businesses.

Customers

- With the increasing number of sellers on social media, customers are more vulnerable to online scams and fraud.
- The customers were reluctant to buy products from social media sellers because of trust issues similar to e-commerce websites.
- Customers found it extremely inconvenient when businesses do not disclose the price of their products online.
- Occasionally, the sellers did not respond to customers queries which often left the customers angry.

5th theme: Limitations of e-commerce websites for small fashion businesses

Outcome

- The transaction conducted on e-commerce websites is one-way and the customers do not get the opportunity to communicate directly with the seller or take advice/opinions from other customers.
- Technical expertise was required to effectively set up and run a website.
- For fashion businesses, a visually appealing website was essential.
- The unsuitability of the e-commerce business model for small fashion businesses selling limited quantities and customised products.
- There was a need for outsourcing e-commerce management from a digital agency.
- The cost to build and maintain an e-commerce website was high.

6th theme: Creation of trust

Outcome

- Due to trust issues being a major concern for customers in the context of online shopping, businesses were using different strategies to establish trust including answering detailed queries and concerns for customers.
- Good reviews and comments from customers helped in establishing trust and building relationships with the customers.
- Online WOM generated using the Social Commerce construct was serving as a trust enabler between customers and businesses.

7th theme: Future projections and growth intentions

Outcome

- The small businesses were diverting towards Instagram from Facebook because of the increasing popularity of this platform in Pakistan.
- Social media is an ideal platform for start-up and small businesses. However, businesses seeking growth and expansion will have to take an e-commerce route.

4.5 Summary

This chapter presented the results and analysis of primary study one with consumers and primary study two with small fashion businesses independently. At first, the results obtained from both Non-Online Shoppers and Online Shoppers are provided. Then, the themes driven from multiple case studies are presented. To conclude, a summary of results obtained from both mixed-mode surveys and case studies is given.

CHAPTER 5: DISCUSSION

5.1 Introduction

In this chapter, the results obtained from primary study one and two are integrated to present the four key findings of the research that directly enabled to answer the research questions. For each research finding, the outcomes drawn out from the primary data analysis presented in the previous chapter are discussed and co-related with the existing literature and research questions.

Following this approach, the chapter begins with a discussion on the first finding that is related to the limitations of e-commerce websites for small fashion businesses and customers. This is followed by a discussion on the benefits and challenges of the Social Commerce business model in the second and third section. Subsequently, the factors that influence customers to use Social Commerce are discussed. A summary is then presented to conclude the chapter.

5.2 RQ1- Which factors limit the use of e-commerce by consumers and Fashion SMEs in Pakistan?

- The technological, environmental and sociocultural factors all negatively influence the adoption of traditional e-commerce websites amongst consumers in Pakistan.
- Similarly, the technological, organisational and socio-cultural factors limit the adoption of e-commerce websites by Fashion SMEs.

Key Argument:

“Social Commerce can help to mitigate the risks and overcome limitations of e-commerce”

According to the key literature review findings, it has been determined that the adoption and growth of e-commerce in Pakistan is hindered by several limiting factors facing the economy (presented in section 4.212 (e) in Chapter 4). It is because of these factors e-commerce business model has not proven to be successful in Pakistan’s online retail market as it has been in the developed countries. Whilst this is established through the review of existing work on e-commerce from Pakistan, there remained a gap in understanding whether the Social Commerce business model could potentially mitigate the risk associated with e-commerce and online shopping.

To close this gap, it was necessary to obtain the current view on the factors that inhibited the growth of e-commerce websites in Pakistan at the time of the field study because of the rapidly changing nature of these technologies.

For this reason, the first research question determined the factors that limit the adoption and use of e-commerce amongst the consumer groups and Fashion SMEs in Pakistan.

Though this topic has widely been covered in the literature, the current study is the first from Pakistan that seeks to address both limiting factors along with a discussion on how these could be mediated using the Social Commerce business model as an alternative to e-commerce. In addition to this, the Fashion SMEs perspective has added a novel dimension to the current findings as no previous studies from Pakistan have examined the limitations of e-commerce websites within the fashion businesses context.

Adhering to the conventions of con-current mixed methods design, the findings obtained from both customers and fashion SMEs are integrated to present this discussion. Since the TOE Framework (Tornatzky and Fleischer, 1990) was used to populate the limiting factors determined in the existing literature and for collecting the survey data from the customer groups; it only seemed appropriate to use the same framework for the presentation of outcomes. Not only the customer perspective, but the findings obtained from the Fashion SMEs for which an open-ended approach was followed are also embedded within the framework.

From the customers perspective, the results of the present study confirmed that all the limiting factors within the technological, environmental and socio-cultural context identified from the extant literature (Akhlaq and Ahmed, 2015; Nazir and Zhu, 2018; Abbas, Abdullah and Saad, 2018, Agren and Barbutiu, 2018; Rahman, Khan and Iqbal, 2018; Bhatti, Saad and Gbadebo, 2018; Khalid and Farooq, 2019) have a negative influence on customers intention to use e-commerce websites to a greater or lesser extent. The pattern of responses was quite similar for both Non-Online and Online Shoppers. It is surprising to note that even for the majority of the Online Shoppers who were found to be users of e-commerce websites (section 4.232a in Chapter 4), these factors seem to have a negative influence on their intention to use these websites. This confirms that despite the increase in the use of e-commerce websites in Pakistan, the true potential of e-commerce technologies can only be realised by mediating the risks and limitations. This according to the key argument of the current study can be achieved using Social Commerce.

From the SMEs perspectives, the findings obtained from interview data provided insight into the limiting factors within the social-cultural, technological and organisational context. These were quoted to be the reasons why these businesses abandoned the use of e-commerce websites and instead opted for Social Commerce. Together these and the results obtained from customer groups are merged and summarised in the fig.32 below. Whilst all the factors are listed in the figure, the discussion is framed around the ones that can be mediated using the Social Commerce business model.

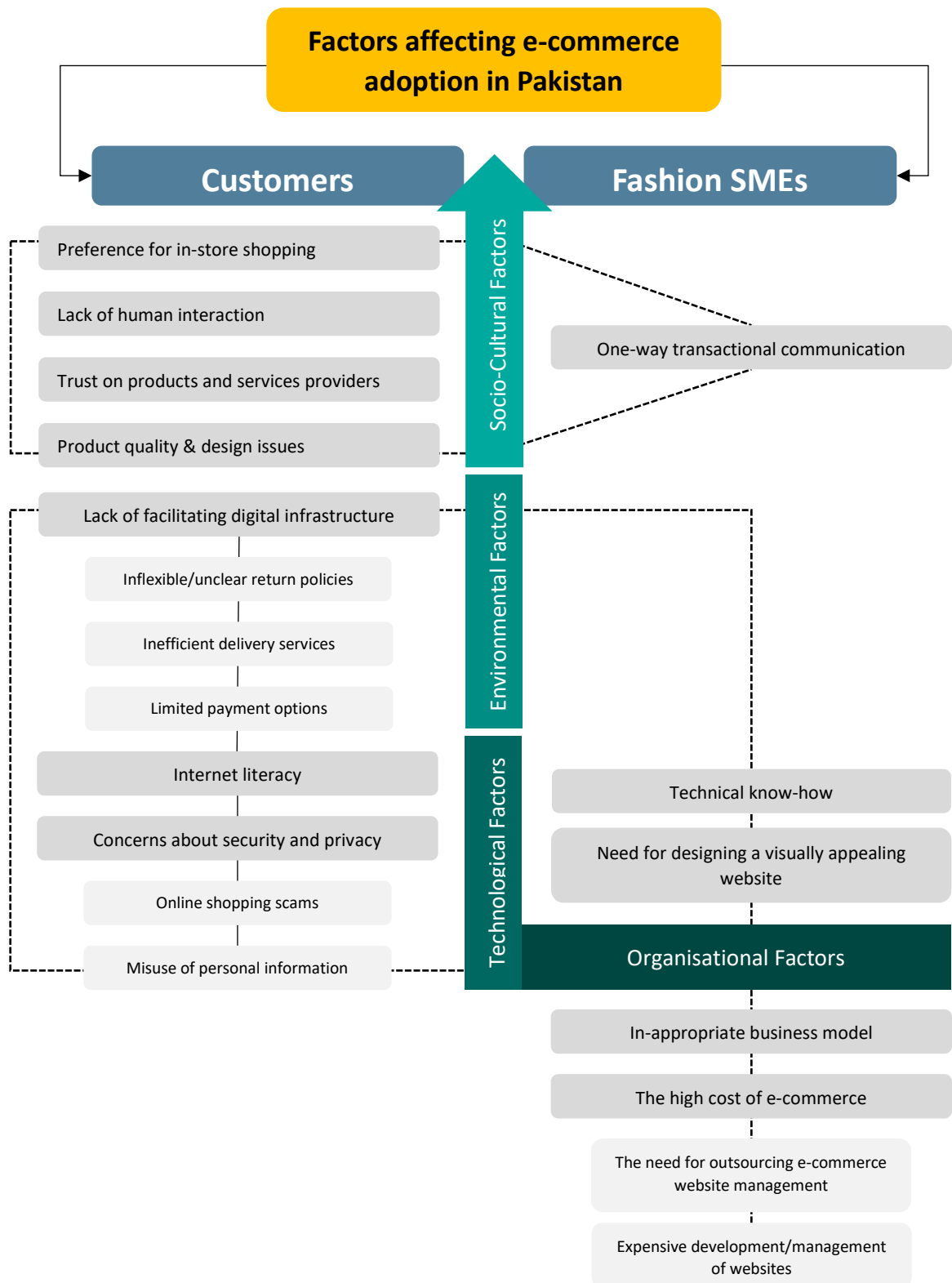


Figure 32. Summary of factors affecting e-commerce adoption for customer and Fashion SMEs in Pakistan, (Source: Author)

On the socio-cultural dimensions, the preference for in-store shopping was found to be a major factor that influences consumer's intention to shop online. This was closely linked to the lack of human interaction in e-commerce transactions which is another factor that negatively influences consumers decision to shop from these websites.

The findings indicate that for Pakistani consumers physical shopping is a recreational activity and it provides two key benefits. The first benefit is linked to the experience of enjoying shopping with family and friends. And the second benefit is associated with the presence of human interaction where customers get an opportunity to bargain with sellers on prices or take advice and opinions from family and friends. Both of these social benefits are lacking in an e-commerce shopping environment where the customers make purchase decisions individually without the intervention of sellers and other buyers.

The absence of human sociability in e-commerce transactions was further reinforced by the fashion business owners who abandoned traditional e-commerce websites because of the inability of communication exchange between customers and sellers. These findings substantiate the argument presented in the literature on social interaction and interactivity features not been accomplished in traditional e-commerce until the emergence of web 2.0.

Though Social Commerce cannot replace the preference of in-store shopping, it can arguably provide both the benefits of physical shopping in an online shopping context which the traditional e-commerce websites failed to provide. This is because the infusion of social elements in commercial activities provides an opportunity for customers to engage in product-related conversations with other customers and sellers. Hence, their activities are not limited to buying products only as in the e-commerce environment. It is established through the findings that this two-way communication amongst customers and between businesses and customers enables to retain the essence of physical shopping by offering a more sociable and interactive shopping experience.

In addition to this, the social aspect of Social Commerce can also enable to enhance trust in sellers which is one of the biggest hurdles for e-commerce growth in Pakistan. The findings

showed that Pakistani customers are generally reluctant to trust online businesses because either they have had a negative experience linked to the product quality and design or they were scammed. Again, the ability to communicate directly with sellers for asking queries and obtaining information on the product can help in reducing customers fear associated with risks in online shopping.

Other than the product risk, the online scam and concerns related to the misuse of personal information create fear amongst Pakistani customers. It is natural to feel concerned about such issues because Pakistan's online retail market does not have a legal consumers protection framework; that could offer protection for customers in an online space in the country. It was not until recently, the government of Pakistan has released the first e-commerce policy framework which is a part of a Digital Policy of Pakistan (Ministry of Information technology and telecommunication, 2017). Though the policy covers customer protection, it lacks short on a concrete and robust strategy for the completion of recommended actions (Malkani, 2020).

On the environmental front, the lack of facilitating digital infrastructure including logistics, payment systems, return/refund policies of the vendors hinders the growth of e-commerce. However, these issues require government intervention and cannot be solved on an organisational level. Hence, the discussion on these are left here and the focus is shifted to factors specific to Fashion SMEs.

Amongst the technological factors for Fashion SMEs, the reluctance to use e-commerce websites stemmed from the lack of necessary technical skills and knowledge. This was exacerbated by the absence of guidelines for small businesses related to the implementation and utilisation of e-commerce technologies.

It is because of these reasons; the fashion SMEs were required to outsource IT services for e-commerce website development and management which comes at a relatively high cost. Hence, it was not feasible for these businesses as they were operating at a smaller scale. What seems to be very obvious amongst all the business owners was their lack of awareness

about using e-commerce technologies or the possible route to take when starting businesses. This again emphasised on educating SMEs and entrepreneurs on how to effectively use social media as a commerce platform for starting their businesses which is done in the current research.

Supporting the key argument, the finding postulate that Social Commerce being an easier and cost-effective medium can significantly contribute to overcoming technical skills limitations and high-cost challenges in e-commerce websites. These benefits are further elaborated on in section 5.3.

Being fashion businesses there was an added pressure to design aesthetically pleasing websites which was another concern for fashion SMEs. It is natural to believe that the visual appeal aspect has to be taken into consideration when it comes to creating content on business pages on social media as well. However, the Fashion SMEs operating in the Social Commerce environment can derive value from UGC created through social interactions and participation of customers.

The above discussion demonstrates that small fashion businesses and customers in Pakistan can greatly benefit from using the Social Commerce business model. This is because the integration of the social aspect which is the essence of this model can help in overcoming the limitations of e-commerce. Not only this but Social Commerce can also enhance the benefits of e-commerce. This is elaborated on in the next section along with the business benefits of Social Commerce.

5.3 RQ2- Why Fashion SMEs are adopting Social Commerce for business purposes?

- The Fashion SMEs in Pakistan are using Social Commerce because of the numerous benefits it offers for these small businesses.

Key Argument:

“Social Commerce can help in enhancing the benefits that were not materialised using e-commerce business model”

The second research question was structured to identify the reasons why fashion SMEs in Pakistan are using the Social Commerce business model in terms of the benefits.

As identified in the literature review, the Social Commerce business model emerged from the integration of social media into e-commerce. Hence, separating these two dimensions for understanding the business benefits of Social Commerce would have led to an incomplete understanding of this phenomenon. Agreeing with the literature, the business benefits driven from the primary data overlapped with the benefits of both e-commerce and social media.

It was confirmed that the growing acceptability of Social Commerce amongst Fashion SMEs in Pakistan was attributed to the variety of benefits it offers over e-commerce websites. These benefits are summarised in fig.33. The findings added to the Social Commerce literature as this is the first study that provides an understanding of the determinants of Social Commerce benefits amongst small fashion businesses in Pakistan.

Other than the benefits, there was a need to understand how the Social Commerce business model is enhancing the benefits that were not materialised in the e-commerce environment. This was an area that remained uncovered in the literature, which the current research argued for.

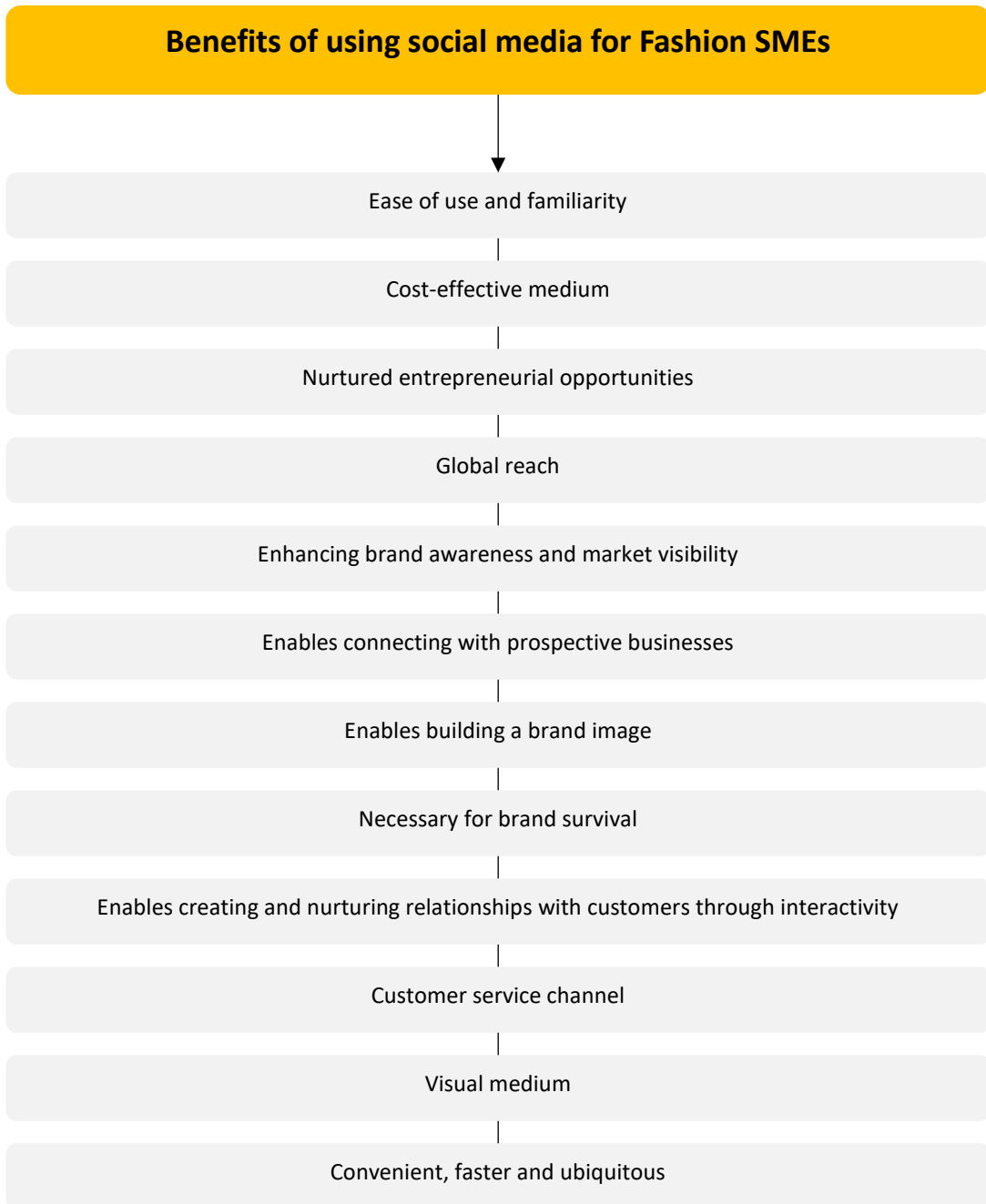


Figure 33. Summary of the benefits of using Social Commerce for the Fashion SMEs in Pakistan, (Source: Author)

Similar to the customers, ease of use was also found to be the key benefit of using social media as a commerce platform for Fashion SMEs. This was because of two key reasons: the first one being an already established familiarity with social media applications. And the second one was the limited technological know-how for setting up and running an e-commerce website, as was mentioned earlier in section 4.315 (b) in Chapter 4. Since the owners of these small businesses had limited technical knowledge, setting up a business page on Facebook deemed to be a perfect alternative. All Fashion SMEs started with Facebook and made a gradual transition to Instagram.

It was because of this benefit; the SMEs were able to overcome the limitations of technical skills requirement. Not only this, but they were also able to save on the high cost that was needed for the development and maintenance of e-commerce websites by an outsource agency.

This accentuated the advantage of cost-effectiveness for Fashion SMEs that leveraged Social Commerce into their business and marketing strategies. In the context of the research, this was found to be a critical success factor for Pakistani SMEs as they have weaker access to the financial credit system and resources in comparison to large corporations in the country. The lack of awareness on the process of selecting an appropriate financial institution and effective approaches to seek financial assistance further adds to the adversity (SMEDA, 2019).

Given the adequate resources and financial constraints, Social Commerce is an effective business model for Pakistani SMEs. By using this model, small startup businesses can create their presence and promote themselves at a relatively low cost in comparison to traditional e-commerce websites.

The findings also revealed that Social Commerce has nurtured start-up and entrepreneurial opportunities in the country. It has empowered Pakistani young entrepreneurs to convert their ideas into viable businesses; by providing a platform where they can not only showcase but also sell their products and services. By far, Facebook is leading the way in

this race as people from all social classes, rural and urban regions in Pakistan are using this platform. Despite its popularity, an increasing number of entrepreneurs on Facebook have also raised concerns related to online scams and fake sellers. Perhaps, this is a reason why Fashion SMEs are diverting their efforts towards using Instagram as their main trading platform.

In a country where the illiteracy rate is high and the unemployment rate is increasing alarmingly (Finance division, 2020), small businesses are looking to adopt an online business portal based on its ease of use and cost-efficiency. Therefore, it can be argued that social media has given these fashion entrepreneurs a cost-effective avenue to increase their economic activities and as a result improved their access to economic opportunities. This is also echoed in the previous findings by (Zafar, Toor and Hussain, 2019).

Similar to e-commerce, Social Commerce allows SMEs to extend their geographical reach by conducting marketing and sales activities to a geographically dispersed audience. However, e-commerce websites are limited in their abilities when it comes to advertising products and services. This means that SMEs using e-commerce websites have to rely on other digital tools including SEO, social media and email marketing for promotional purposes.

Bringing attention to the key argument, Social Commerce enhanced this benefit of e-commerce by allowing fashion SMEs to not only sell but also advertise the products to a broader market. This in turn led to increased brand awareness and exposure for these SMEs which is sought to be another benefit of using social media for commerce.

Apart from this, by promoting exhibition events through their business pages on Facebook and Instagram fashion SMEs were able to increase the footfall to their exhibitions and sell outside their close-knit community. This would have not been possible if they were using e-commerce websites alone. In Pakistan's fashion landscape, it is a common practice for fashion SMEs to organise private events or participate in trade shows to exhibit and sell

their products. Hence, Social Commerce is more suited for these fashion SMEs for the reasons stated above.

It can be argued that for fashion SMEs social media is not an auxiliary mean for marketing and communications but serves as the main platform to conduct their business activities. This is consistent with the findings of a recent study by (Zafar, Toor and Hussain, 2019) confirming that social media has become a conduit for women entrepreneurs in Pakistan. However, this study did not focus on the specific type of businesses as done in the current research.

Other than the opportunities related to marketing and commerce, social media helped these SMEs in brand building. This opened doors for new and better prospects for fashion SMEs. One such opportunity was connecting with other prospective businesses in the fashion industry. This could be seen from an example of B2 case business that was approached by International Event Organisers for participation in the London and New York Fashion Weeks, respectively. This demonstrates the scale and growth potential of Social Commerce for improving the brand recognition and market presence of fashion SMEs internationally. In a fashion industry dominated by established retail brands and designers, Social Commerce is a welcoming opportunity for small startup businesses in Pakistan.

Referring to e-commerce benefit discussed in the earlier work by Bloch, Pigner and Segev, (1996) (section 2.23 in Chapter 2) stating that e-commerce can help in establishing relationships with customers through increased interaction. It is argued that this benefit was not achieved using e-commerce websites as there is no direct communication between customers and businesses and amongst customers. Hence, shopping activities are restricted to one-way browsing.

Whereas the integration of the social aspect in the Social Commerce environment facilitated the provision of collaborative content creation and sharing by businesses and customers. This helped in the formation of trust which in turn positively impacted relationship building with customers. It is due to the interactivity in Social Commerce,

Fashion SMEs were not only able to strengthen the relationships with existing customers but also formed ties with new and potential customers. All fashion SMEs shared a common goal, which was to build a relationship of trust with customers through a customer-centric approach to business and marketing strategies in Social Commerce.

In addition to this, it was stated in the literature that e-commerce websites enhanced customer services by integrating customer support and testimonials. However, due to the lack of standard protocol on website development in Pakistan, there was no assurance on whether all small businesses who are using e-commerce websites have a dedicated customer support or testimonials page on their website. Therefore, it cannot be said with conformity that e-commerce was able to achieve this benefit in Pakistan's context.

This is not the case with Social Commerce on Facebook and Instagram, as they are in-built features in social media that help in the provision of customer support. The Fashion SMEs confirmed that providing quality service support and personalised treatment for the products in terms of help with issues, queries and advice was only possible because of using social media. Hence, it is confirmed through the findings that in comparison to e-commerce, Social Commerce can greatly enhance customer services by adding a social layer in commerce activities.

Overall, the findings provide strong evidence in support of the key argument that Social Commerce can greatly enhance the benefits of building relationships and enhanced customers services that were not materialised using e-commerce. It is apparent that fashion SMEs in Pakistan are using the Social Commerce business model because it has enabled these SMEs to mitigate the limitations of e-commerce whilst also enhancing the benefits linked with this domain.

With this, the discussion on the benefits of Social Commerce concludes here and the next section presents a discussion on the problems reported by consumers and Fashion SMEs in using Social Commerce.

5.4 RQ3- Are there any problematic issues faced by the consumers and Fashion SMEs in using Social Commerce?

- Despite the benefits, Social Commerce has some constraints and limitations for consumers and fashion SMEs

To gain an in-depth understanding of the Social Commerce online business model, accessing the problematic issues and limitations was necessary. This is because, at the time of commencement of the current study, there was no evidence from Pakistan to bank upon. Hence, after examining the benefits of Social Commerce, the next research question was posed to determine whether consumers and fashion SMEs have encountered any issues using Facebook and Instagram for commerce-related activities.

Though the recent studies from Pakistan by (Zafar, Toor and Hussain, 2019; Solangi, et.al, 2018; 2019) attempted to investigate the challenges of Social Commerce from entrepreneurial and consumers perspective, respectively. There remains a gap in understanding the challenges faced by small businesses. Therefore, integrating the consumers²⁴ and fashion business perspective, the current study contributes to the knowledge by identifying the problematic issues in conducting Social Commerce activities on Facebook and Instagram. These are presented in fig. 34.

The intent here is not only to highlight the problematic issues but also propose realistic solutions to these problems.

²⁴ The issues encountered by consumers while shopping through social media are evaluated from the results of both primary studies.

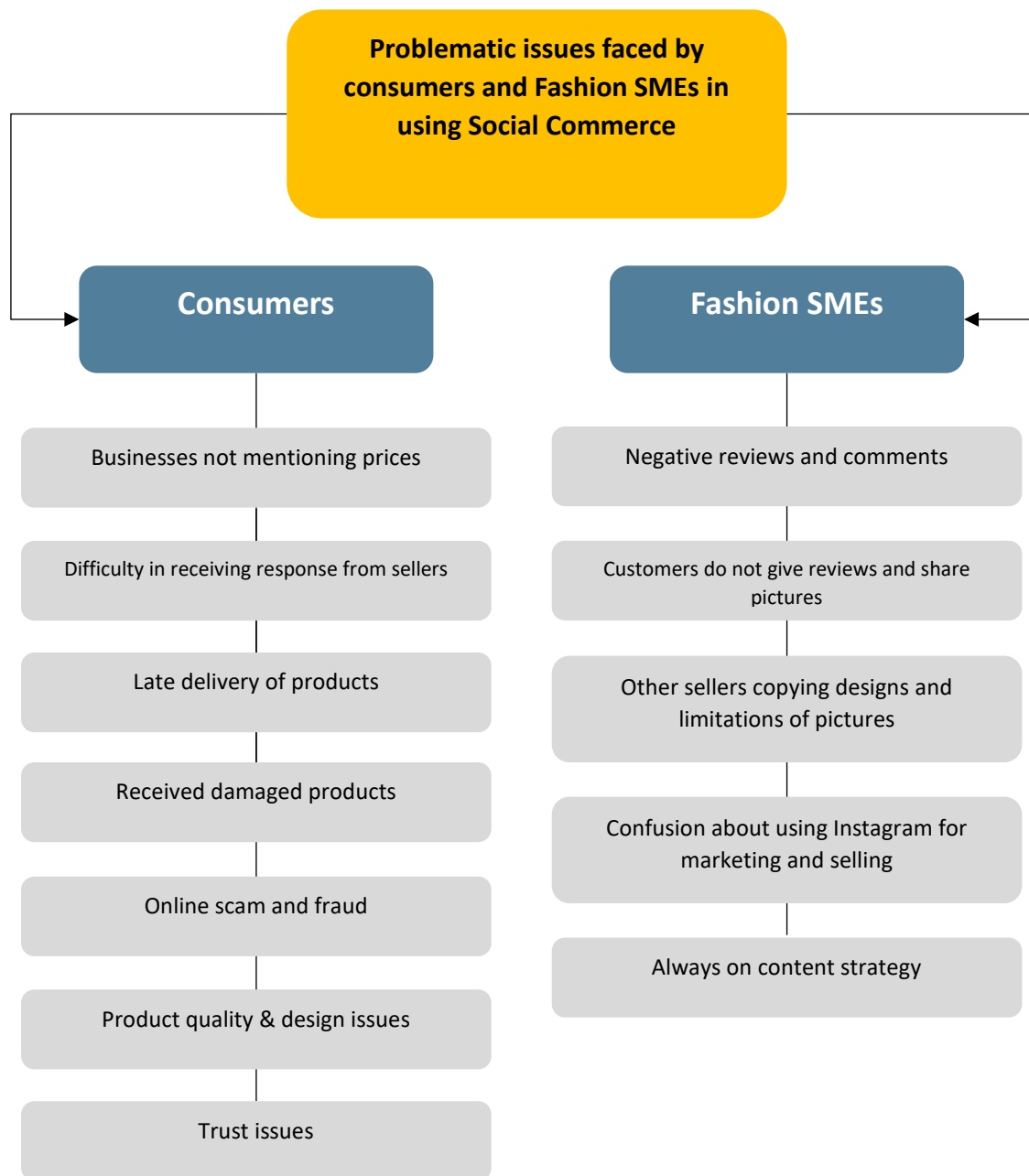


Figure 34. Summary of the problematic issues faced by the consumers and fashion SMEs while using Social Commerce, (Source: Author)

While observing the business pages of the fashion SMEs, it was found that one of the issues that prevented customers from buying from these sellers was the prices not being

mentioned with the product pictures. Instead, the customers were directed to DM or WhatsApp messages for price-related queries. Adding to this, some of the customers also experienced difficulty in receiving a timely response from sellers.

The findings revealed that the customers found this extremely frustrating and failed to understand the reason why these fashion SMEs opted for hidden price tactics. What was more confusing for customers was an inconsistent approach to pricing strategy, where occasionally these sellers mentioned product prices in the featured posts. However, this approach was only used by two case businesses (B4) and (B5).

On understanding why these fashion SMEs would have opted for this strategy, it appears that the lack of guidelines on Social Commerce strategy development for SMEs in Pakistan could be the reason. Because of financial constraints, small businesses do not opt for outsourcing agencies who have knowledge and expertise in this area, rather learn through a trial-and-error process. This emphasises the need for a framework that could provide a guideline to these SMEs for using Social Commerce effectively, which is the main aim of the current thesis.

It is argued that small businesses that rely on Social Commerce for selling their products should provide all the necessary information required in terms of products, services and purchases. For general queries, automated pre-written responses should be used as it gives an assurance to customers that the business is there to help. The evidence from previous literature (Abed, Dwivedi, and Williams, 2016; Blazquez, et.al, 2019) support this argument confirming that the businesses that provide a better quality of information on their social media accounts attract more users and potential buyers.

It is further recommended that fashion SMEs should use a clear and transparent pricing strategy to improve customer retention. This is an effective approach to influence consumer's decisions and likely accelerates their purchases resulting in a win-win situation for both buyers and sellers (Hanna, Lemon, and Smith, 2019).

Due to the nature of the Social Commerce also being an online business model, a few customers experienced late deliveries of products and received damaged items upon ordering from social media sellers. These problems stemmed from the lack of necessary digital infrastructure that is already discussed in section 5.2 of this Chapter. As mentioned earlier, a solution to these problems cannot be determined unless the logistics system is developed in the country through government support.

Similar to e-commerce, consumers vulnerability to online scam and frauds can also be observed in a Social Commerce environment. The root cause of these is the lack of trust in the online shopping environment in Pakistan regardless of the medium used to conduct these activities. This makes it even more necessary to understand the mechanism with which trust can be enhanced using the Social Commerce business model which is done in the next Chapter.

From the Fashion SME's perspective, one of the key issue highlighted by all business owner participants was the negative and unjustified comments and reviews they received on their business pages. In reaction to these, the SMEs adopted two different strategies: response and censorship. The response strategy involved listening to the customers and addressing their concerns. However, in the instances when this strategy failed to work the SMEs opted for censorship; which is deleting or suppressing the negative feedback in terms of comments from their pages (Thomas, et.al, 2012). These empirical findings align with the literature which suggests that both response and censorship strategies can assist SMEs in dealing with negative feedback and can potentially support them in protecting their brand image and profitability (Thomas, et.al, 2012).

It is imperative to highlight that the censorship strategy was not possible to be applied to the reviews section as Facebook does not allow the businesses to delete the reviews once posted.

Even though both the strategies seemed to work well for the fashion SMEs, the censorship strategy does raise concerns for consumers with businesses not only involved in the

creation of own content but also have a certain degree of control on earned media²⁵. This links to the issue of transparency and authenticity, the absence of which can affect the relationship loyalty in consumer-seller relationships. Particularly, in the context of Pakistan as Pakistani consumers are strong advocates of transparency and authenticity (Jamal, 2020)

Another issue reported by Fashion SMEs was that customers do not share their pictures or give reviews for the products they purchase. This is because they are either not comfortable in sharing the pictures to be used on public pages or they are not interested. It is argued that once a relationship is built amongst businesses and customers and the trust is established this issue could be manageable. Also, offering incentives such as loyalty or rewards program that provides value to customers can be effective (Rehnen, et.al, 2017).

The other two identified issues were related to the content creation on Instagram and content management. It has been found that two case businesses (B5 & B6) struggled to use Instagram for promotional and selling purposes. Despite their efforts, they were unable to grow their presence and generate more leads on this platform, which was a cause for concern for these SMEs.

A possible explanation of this could be that Instagram is an emerging social media platform in Pakistan as compared to Facebook which is a market leader. Hence, SMEs have a limited understanding of the effective utilisation of this platform for commerce-related activities. This reiterates the importance of the framework.

In addition to this, creating regular content was also a challenge for these SMEs. This is because a majority of the business owners were handling the business pages on both Facebook and Instagram themselves. The temporal dimension of social media trends and features that change at a rapid pace explains why this could be a bane for businesses operating through these platforms. However, through curating content and collaborating

²⁵ Earned media is the content around your brand that is created by other people and distributed at no direct cost to the businesses. This includes reviews, conversations in communities, likes and comments (Tuten & Solomon, 2018).

with other businesses, bloggers and customers; the fashion SMEs operating in the social media environment can benefit greatly.

Lastly, due to social media being easily accessible to everyone the sellers were susceptible to the risk of their design being imitated and being sold at lesser prices. The sellers disclosed that sometimes other sellers copy and use their product pictures. It is argued that watermarking the images can help sellers in protecting their Intellectual Property. However, it is a complex issue and further emphasises the need for creating awareness amongst SMEs related to copyrights rules and law in Pakistan. Covering this aspect is beyond the scope of the current research.

After discussing the benefits and problematic issues in Social Commerce, the following section presents the factors that influence consumers intention in Social Commerce adoption.

5.5 RQ4- What are the factors that influence consumers intention in Social Commerce adoption?

- Ease of use and Social Commerce attributes are the main factors that influence the consumer's intention in Social Commerce adoption.

At the time when the research project started, there was no evidence in literature from Pakistan that confirmed the use of Social Commerce by consumer group and the influencing factors that led to Social Commerce adoption. Hence, it was necessary to first verify whether consumers are using social media platforms for buying products online and second which factors influence the consumer's intention in Social Commerce adoption.

The situation changed towards the end of 2018 which is when the research in this area started to emerge. From the initial efforts exerted to understand customer intention, trust (Hassan, Iqbal and Khanum, 2018); social support (Ullah, et.al, 2019) and WOM (Areesh and

Siddiqui, 2020); were found to be the key themes in this area. Taking a step further, the current study combined all these elements to understand the mechanism of the Social Commerce business model.

It is established through the findings that there is growing acceptability of Social Commerce for online shopping in Pakistan. At the time of writing, the majority of the customers were already using social media for buying products and services online (refer to section 4.232 (b) in Chapter 4). On the factors that influenced Pakistani consumer intention to use Social Commerce, ease of use was found to have the strongest effect. This is followed by online social support which is created and enhanced through using the Social Commerce attributes.

The table below shows the factors that have emerged from the current study as the determinants of Social Commerce intention amongst consumers. These are elaborated on in the subsequent sections.

Use intention/behaviour:			
Consumer intention to use Social Commerce refers to the amalgamation of various Social Commerce activities, including using this medium for purchasing products & services, considering sharing and receiving product-related information, and making purchase decisions based on recommendations & referrals by other consumers (Friedrich, 2016).			
Key Factors	Definition	Key References	Primary study
Ease of Use	“The degree to which a person believes that using a particular system would be free of effort” (Davis, 1989, pg. 320).	(Talat, azhar and yousaf, 2013; Solangi, et.al, 2018; 2019)	Non-Online Shoppers
			Q13
			Online Shoppers
			Q20 & 23
Social Commerce Attributes	Social Commerce constructs	(Hajli, 2015; Hajli and Sims, 2015; Shiekh, et.al, 2017; Shiekh. et.al, 2019; Al-tit, Omri	Non-Online Shoppers
			Q13

		referrals, forums and communities and rating and reviews (Hajli & Lin, 2015; Hajli & Sims, 2015).	and Hadj, 2020; Areesh and Siddiqui, 2020).	Online Shoppers
	Consumers-sellers interactions	The interactions between buyers and sellers in a Social Commerce environment (Tajvidi, 2017)	(Tajvidi, 2017) (No evidence from Pakistan)	Q20, 23 & 25

Table 53. The key factors that influence consumer’s Social Commerce intention based on the results from primary study one, (Source: Author)

a) Ease of Use

Referring to the literature, one of the most successful theory to predict an individual’s intention to accept and utilise information systems is TAM (Davis, 1985). It asserts that the intention to use technology is determined by two beliefs PU and PEOU (Davis, 1985).

It must be noted that the present study does not test this theory but only analyse the finding pertaining to the main construct of this model which is the ease of use. This is because it is one of the factors that was determined to have a positive influence on Pakistani Customer’s Intention to use Social Commerce.

Throughout the analysis of primary study one and two, ease of use has been a recurring theme. From the SMEs perspective, it was linked to mitigating the technical skills gap and familiarity with social media platforms (discussed in section 5.3). The latter was also the case for consumers as they were actively using these social channels for personal reasons. Hence, it is ascertained that the perception of ease of use is interlinked with the familiarity of the users with social media.

Though this factor was found to be one of the reasons in the literature from Pakistan (Talat, Azhar and Yousaf, 2013; Solangi, et.al, 2018; 2019). This is the first study that examined this aspect from both existing and potential users of Social Commerce. Intriguingly, it was found that not only Online Shoppers who have a previous purchase experience from social media

but also the individuals who currently do not shop online perceived this medium as easier to use.

Other than these factors, Social Commerce attributes also influenced Pakistani customers to adopt Social Commerce. A discussion on this is presented in the following section.

b) Social Commerce Attributes

As argued in the literature, the two attributes that differentiate Social Commerce from e-commerce are Social Commerce constructs (Hajli, 2012) and consumer-sellers interactions (Tajvidi, 2017). Whilst the former has garnered a lot of attention from researchers, the latter received limited coverage in literature. This was also the case for the underexplored market of Pakistan. Therefore, adding to the literature the current study incorporated both the attributes for examining their influence on Pakistani consumers intention to use Social Commerce.

The findings from Online Shoppers confirmed that Social Commerce constructs that have emerged from web 2.0 and social media have a positive influence on consumers intention to purchase products from these sites. It is because using these features, the customers can share product-related information and experience for helping other customers. Also, customers can benefit from the advice and opinions of online peers and friends. A similar pattern in findings from Non-Online Shoppers is observed confirming that these social features have an impact on both existing and potential customers.

For a culture that has the collectivist mindset, in which members ascribe to the oneness of community and the focus is on building and maintaining relationships with other customers and sellers. These results can help in understanding why e-commerce failed to gain a stronghold in Pakistan Market. Instead, Social Commerce a relative newcomer quickly established its prominence. One of the key drivers of this success was the social-related exchange activities amongst customers and between business and customers.

It is confirmed through the findings, that Pakistani consumers seek interactions with other customers and sellers when deciding whether to buy online. Unlike e-commerce, Social Commerce facilitated such consumer-to-consumer and consumer-seller interactions. This communication helped in building a sense of community and consumer trust, both of which lacked in an e-commerce environment.

Arguably, Social Commerce has also amplified the significance of personal recommendations. It is evidenced that Pakistani consumers are more influenced by their peer consumer opinions in deciding whether to trust a seller. In addition, they are found to be paying great attention to recommendations and referrals from peers on social networking communities before buying products. This informational support not only assists the consumers in making informed purchase decisions but also helps in connecting them with genuine sellers. It is due to the growing impact of these constructs the case businesses encouraged the customers to contribute to brand-related content creation.

Hence it is confirmed that the empowerment of content generation via Social Commerce constructs has created a significant value for both customers and fashion SMEs. This is because it facilitates the creation of online WOM thus enhancing online social support.

From the cultural context, these results reflect on in-group collectivism²⁶ in the society, where people find it easier to trust the information coming from family, friends and peers as it gives them a sense of security. Thus accentuating the role of WOM. It is generally believed that people in such societies, put the group interest above self-interest (Shavitt and Barnes, 2020). This could explain why Pakistani consumers prefer to connect with other consumers online for seeking help and product-related information; an opportunity that is only existent in the Social Commerce environment within an online shopping context.

²⁶ In-group collectivism is the degree to which individuals express pride in, loyalty to, and cohesiveness with their organisations, groups, and families (Javidan, House and Dorfman, 2004 as cited in Nadeem, Luque and Sully, 2018, pg. 485).

To conclude, it can be said that Social Commerce attributes positively affect the consumer's perception which is leading to the adoption of Social Commerce for online shopping in Pakistan.

The findings of the current study yielded the same pattern that has emerged from a culturally similar, collectivist society of Saudi Arabia where Social Commerce is outcompeting e-commerce. Based on the results from studies by (Shiekh, et.al, 2017; Shiekh. et.al, 2019; Al-tit, Omri and Hadj, 2020) it is confirmed that the Social Commerce constructs are positively associated with Social Commerce intentions in the Saudi Arabian context similar to Pakistan.

5.6 Summary

This chapter presented the four key findings that emerged by combining the results obtained from customers and fashion SMEs in primary study one and two, respectively. The findings contributed to the knowledge by closing the gaps and answering the research questions.

The first finding related to the factors that limit the use of e-commerce websites for customers and fashion SMEs confirmed that technological, environmental, organisational and sociocultural factors all affect e-commerce adoption in Pakistan. It is validated that Social Commerce can help in mitigating the risks and limitations of the e-commerce business model.

For answering the second research question a discussion on the benefits of Social Commerce for fashion SMEs is presented. These overlap with the benefits of e-commerce and social media. It is established that Social Commerce can also help in enhancing the benefits that were not accomplished by e-commerce in the true sense.

Following this, the problematic issues reported by fashion SMEs and customers while using Social Commerce are discussed and recommended strategies are proposed. Lastly, the factors that influence Pakistani consumer intention in Social Commerce adoption are elaborated on.

CHAPTER 6: FRAMEWORK

6.1 Introduction

In chapter six, the frameworks designed as an outcome of the current study are presented. This begins with an introduction to the framework development process. Next, the theoretical model developed based on meta-inferences drawn in the current study is presented. This model provides a theoretical understanding of the Social Commerce business model.

A discussion is then carried out to explain the relationship between the proposed constructs within Pakistan's context. This section concluded with a visual framework that explains the use of the Social Commerce business model and its value potential for consumers and fashion SMEs in Pakistan. Lastly, the final version designed for the practitioners is introduced and a section on validation is presented. A summary is then given to conclude the chapter.

6.2 Framework development process

As demonstrated in the discussion Chapter (5), the three influencing factors that contributed to the evolvement of the Social Commerce phenomenon witnessed in Pakistan are the following:

- 1) Limitations of e-commerce websites for consumers and Fashion SMEs
- 2) The benefits of using Social Commerce for Fashion SMEs
- 3) Interactivity in Social Commerce environment (Social Commerce attributes)

The findings validated the argument that the Social Commerce business model enables overcoming the limitations of e-commerce and also enhances the benefits that were not materialised in the e-commerce environment.

Having established this, the next step was to develop a framework to fulfil the research aim. For this, the primary research findings were integrated with the key theoretical concepts derived from Social Commerce literature. Both social support and social capital were chosen as the main theoretical lens, along with other constructs including Social Commerce attributes, online WOM, trust and Social Commerce intentions, information and knowledge sharing. Though these concepts have been studied before in the extant literature, the present study is the first that uses a combination of these constructs in a single study in an underexplored market of Pakistan.

The initial theoretical model was created based on the meta-inferences drawn as a set of prepositions (Venkatesh, Brown and Bala, 2013) to explain the mechanism of how these identified key concepts are correlated to each other. This model provided a theoretical understanding of the Social Commerce business model and its value potential for consumers and Fashion SMEs.

Later, a framework was developed by applying the proposed theoretical mechanism within Pakistan's context. This explained the use of the Social Commerce business model in its real-

life context and as such is a graphical representation of primary findings embedded within theoretical concepts.

Lastly, a simplified version of the framework was created for the practical application with a set of recommendations and guidelines for practitioners including fashion SMEs, entrepreneurs and marketers in Pakistan. The figure below shows the development process for the framework:

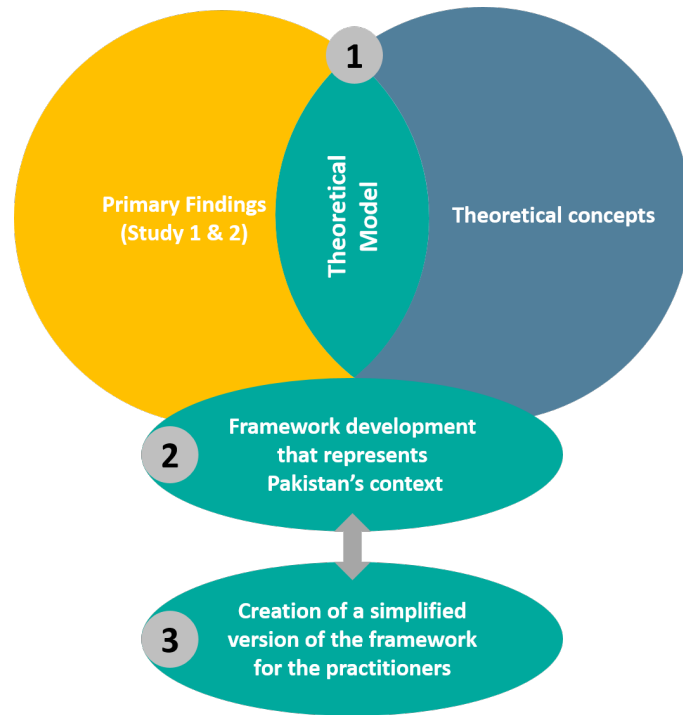


Figure 35. The development process of the final framework, (Source: Author)

The following section presents the theoretical model for the current study.

6.21 Theoretical Model

In the model, the first component is Social Commerce attributes which refer to two main dimensions including Social Commerce constructs and consumers seller's interactions. It emerges from the findings that these constructs generate online WOM, which forms the second component of the framework.

The online WOM generated through Social Commerce attributes results in creating social support for the consumers in the form of informational and emotional support. It is proposed that the presence of social support in a Social Commerce environment enhances consumer's trust in sellers and subsequently increases their Social Commerce intention.

The elevated trust and increased Social Commerce intention help in improving the social capital for the Fashion SMEs. This is in the form of establishing new ties with potential customers whilst also nurturing the relationships with existing customers.

The model juxtaposes that the product-related information shared by the SMEs and the informational support that consumers provide to each other serves as a bridge between consumers and sellers. It further encapsulates that the emotional support provided by consumers and the knowledge shared by SMEs strengthens the bonds leading to consumers loyalty.

These prepositions are summarised in table 54 along with a visual representation of the model. The next section explains the relationships between the constructs proposed as meta-inferences in the present study.

Theoretical statements (Meta-Inferences)
<i>Social Commerce attributes generate Online WOM</i>
<i>Online WOM generated from Social Commerce attributes creates social support for consumers in the form of informational and emotional support</i>
<i>The presence of social support enhances consumers trust in sellers and increases Social Commerce intention</i>
<i>Trust and Social Commerce intentions improve Fashion SME's social capital</i>
<i>Information sharing and informational support in Social Commerce links social capital to social support through bridging weak ties</i>
<i>Knowledge sharing and emotional support in Social Commerce links social capital to social support through bonding strong ties</i>

Table 54. The meta-inferences drawn from the findings of the study, (Source: Author)

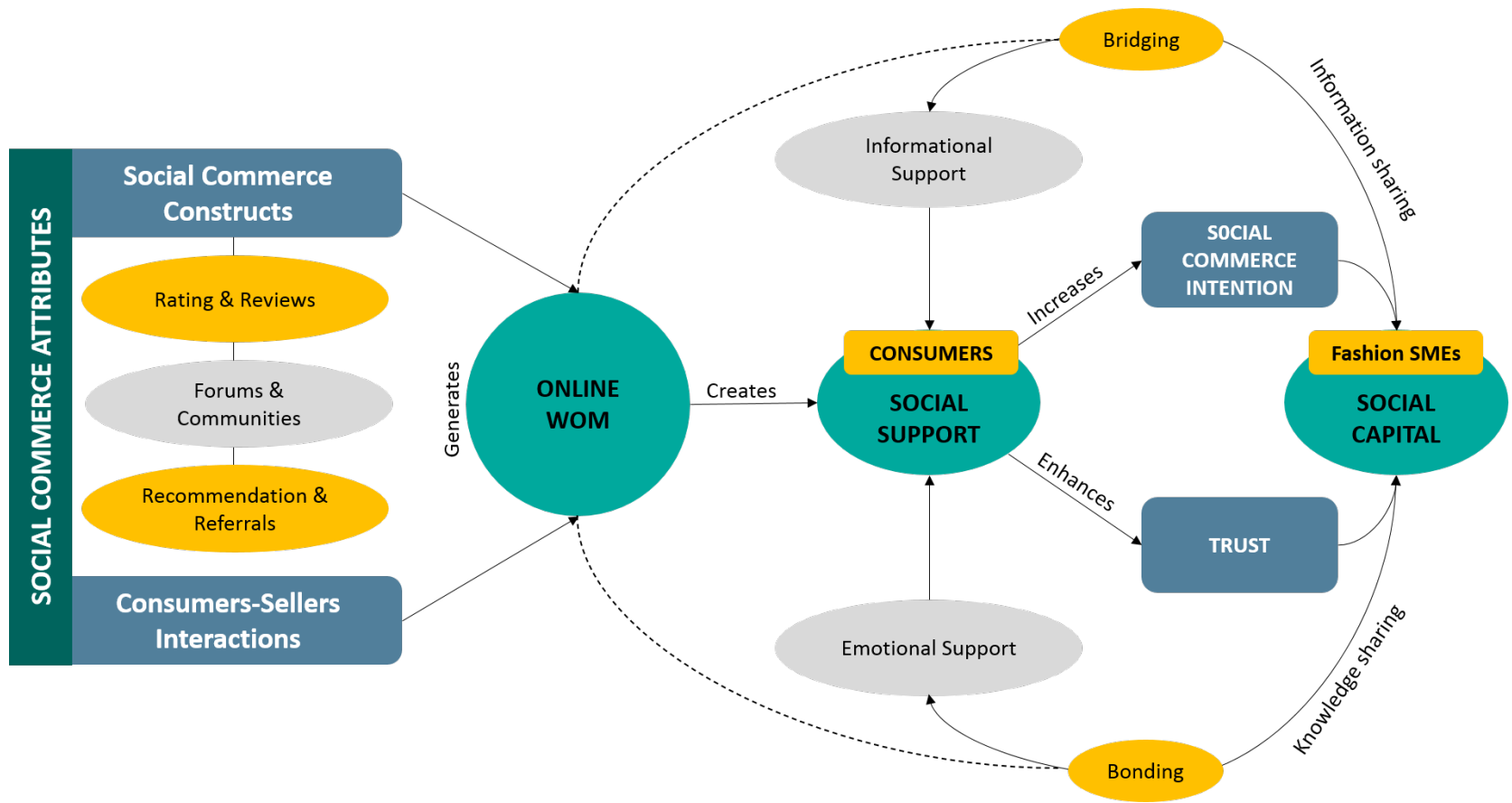


Figure 36. The theoretical model developed as an outcome of the current study, (Source: Author)

a) Relationship between Social Commerce attributes and online WOM

The first component of the framework explains the relationship between Social Commerce Attributes and online WOM as can be seen in the figure below.

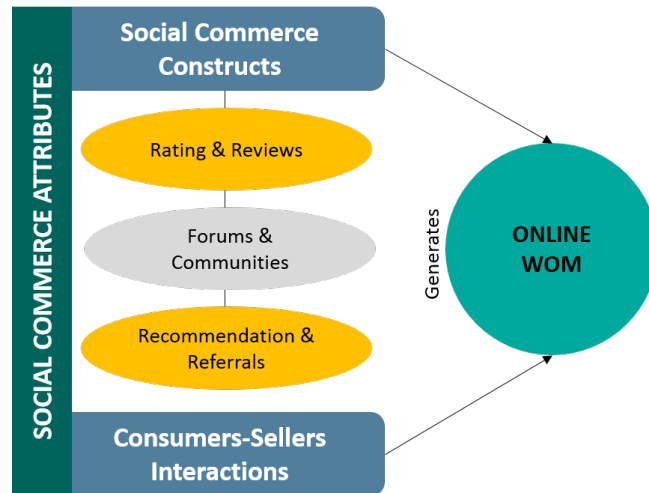


Figure 37. The relationship between the first and second component of the framework: SCA & eWOM; (Source: Author)

As mentioned in the discussion chapter (refer to section 5.5 b), the interactive nature of Social Commerce has empowered customers to generate content using Social Commerce constructs. It has also provided them with an opportunity to interact directly with the sellers and businesses.

In line with this, the evidence from the current study confirms that Social Commerce constructs and consumer-sellers interactions help in the creation and transmission of UGC in the form of online WOM. This eWOM facilitates the formation of an environment where social interactions amongst consumers and between consumers and sellers provide online social support.

The actions that are carried out using Social Commerce attributes creates a climate of support where consumers exchange product-related information and experiences, seek advice, opinions and recommend products to each other. This information shared by customers creates both positive and negative WOM for the businesses. It was determined

that when the WOM is positive it helps in establishing trust. In contrast, when it is negative it reduces trust and ultimately affects consumers purchase intentions.

Looking at the empirical evidence in (Appendix D), consumers shared information on the business page related to their purchase experience, product design and quality, seller's cooperation, delivery timings and others. This provision of support online created an informational influence that positively impacted Pakistani consumers Social Commerce intention and consequently on their purchase decisions.

From the cultural context, it has been observed that people in Pakistan rely on and share information with their reference groups for e:g friends, family and peers online. The feedback, suggestions and opinions coming from these groups are more valued in comparison to the information created by the businesses. These traits exemplify strong collectivistic values.

The findings agree with prior research which confirms that people from collectivistic culture are more willing to provide support and share information with friends, family and peers in contrast to the people belonging from individualistic cultures (Yu, Liu and Lee, 2019). This was also re-iterated in the context of Pakistan (Baber, et.al, 2016; Areesh and Siddiqui, 2020). However, one of these studies focused on social media as a marketing tool, whereas the other concentrated on the consumer's perspective in Social Commerce. In comparison, the current study provided a holistic understanding by incorporating views from both consumers and fashion SMEs.

Attributable to the social interactivity and connectedness in the Social Commerce environment, the SMEs were able to form and strengthen the relationship with potential and existing customers. This could explain why these businesses were seen making constant efforts to increase customers involvement and engagement in brand-related content. Other than the benefits related to the formation of interpersonal connections, the communities and groups on social media helped in identifying market trends and consumer preferences. Both of these would have not been possible using e-commerce websites.

The table below shows the illustrative quotes that substantiate the argument related to the benefits of Social Commerce attributes for SMEs. The following section explains the relationship between Online WOM and social support.

Social Commerce Attributes	Case Study (SMEs)	Primary study 2: Illustrative Quotes
Social Commerce Construct	B6	I think for my business it has been helpful in a sense that whenever I get new customers and they have trust issues, I tell them to check my review section as an assurance that my product quality is good and I'm a genuine seller.
	B1	If you have positive reviews on your business pages it enhances the trust of customers and people would believe that you are a genuine seller.
	B5	Referral marketing has become so effective nowadays. It works in a way that if one customer is satisfied with your product and service, they would be encouraged to refer your products to their friends and family.
	B2	I think these groups have given an avenue for small businesses to research customer preferences and the ability to find current trends in the market.
	B6	If the customers are reluctant to buy, I tell them to visit the buying and selling groups I am added on and check what other businesses or customers are writing about my product.
Consumers-sellers interactions	B5	I think when people are buying through social media businesses, they are looking to create a personal connection with the sellers through direct communication.
	B1	When customers are buying through social media it allows them the opportunity to communicate directly with the sellers. Not only this they can take suggestions for other buyers. I think this enables to strengthen the relationship between sellers and buyers.

Table 55. The illustrative quotes from primary study two, (Source: Author)

b) The relationship between Online WOM and Social Support

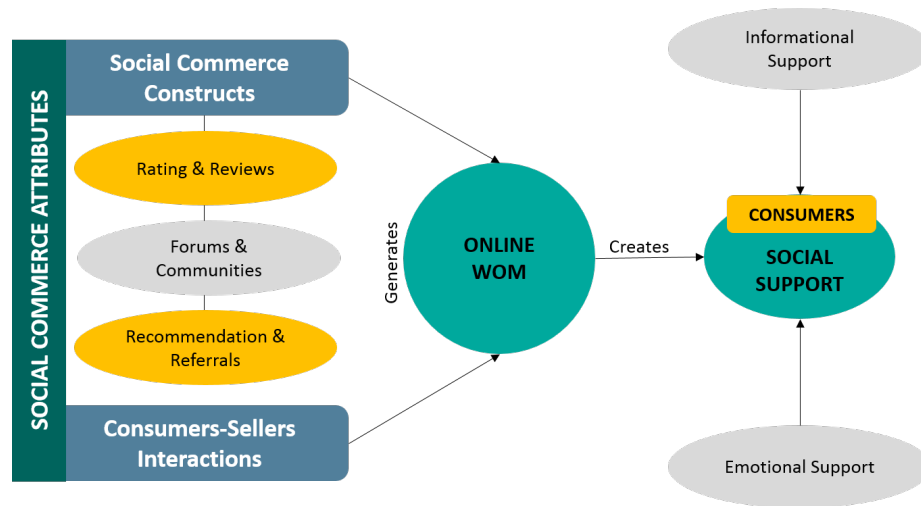


Figure 38. The relationship between the second and third component of the framework: eWOM & Social Support, (Source: Author)

Before addressing the relationship between online WOM and social support, it needs to be acknowledged that social support is theorised as the central component in the model. It has been used as a theoretical lens to interpret the empirical findings that emerged from the overarching themes including Social Commerce attributes and eWOM and as such is presented in the third order.

Drawn upon the findings, it is proposed that eWOM generated from Social Commerce attributes facilitates the provision of online social support for consumers in a Social Commerce environment. It is argued that the actions carried out using social tools for interactivity becomes the dominant source of social support. This is because it allows consumers to seek and provide support to each other in an online environment. Thereby, holds a significant value for those using SNS for buying products online in Pakistan.

As mentioned in the literature, online social support can be perceived by customers in two forms: Informational and Emotional Support (Liang, et.al, 2011; Hajli and Sims, 2015). Both these are the results of social interactions and are important in encouraging users to participate in Social Commerce (Horng, Wu and Liang, 2016).

Throughout the social media content analysis, there were several instances in the comments section where customers were observed exchanging information amongst each other. This informational support was related to the product and services, mainly taking advice and suggestions from friends, family and peers online.

Linking the informational support to emotional support, the reviews from other customers helped in establishing consumers trust as explained in section 4.316 (b) in Chapter 4. This is because the consumers openly expressed their emotions or concerns related to their experience with products or services. They also recommended and referred products to each other. All these activities arguably met the need for emotional support through satisfying the need for being connected and cared for.

However, relying on the subjective observations alone can lead to potential bias as it does not explain as to what extent the psychological needs of customers were satisfied. Hence, this is an area that can be explored further in future research.

Having grasped an understanding of the importance of social support for the consumers, the next section presents a discussion on the impact of social support on Social Commerce intentions and trust.

c) The influence of Social Support on Trust and Social Commerce Intention

As demonstrated in the discussion chapter 5, the trust issues are not only prevalent in e-commerce but also Social Commerce environment in Pakistan. Hence, understanding how trust can be enhanced in the latter case is necessary.

For this reason, the third proposition argues that social support created through the participation of customers in eWOM using Social Commerce attributes enables building and enhancing trust in sellers. It further postulates that when trust is established in sellers, it

has a positive influence on consumers intention to use Social Commerce²⁷. This can be seen in the figure below:

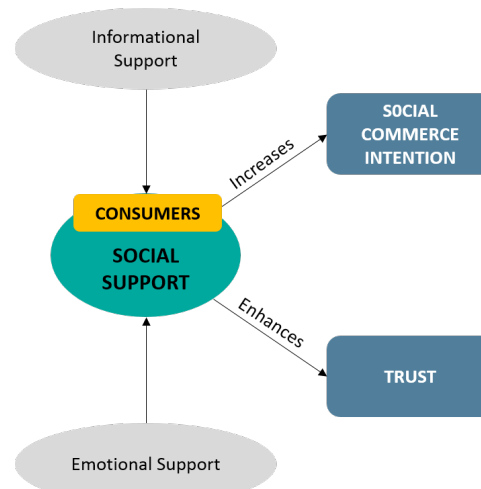


Figure 39. The third component and its influence on trust and Social Commerce intention, (Source: Author)

The findings confirmed that customers are relying on the support they receive from peer consumers and sellers online. When they receive this support, it motivates them to engage in WOM communications with other customers and offer support in return. This exchange of social support creates an environment of trust, thus increasing consumers' sense of security and therefore willingness to use Social Commerce for online shopping in Pakistan. These results align with the findings of a recent study by (Ullah, et.al, 2019) stating that social support is a vital component for enhancing consumers intentions to use Social Commerce.

Adhering to the expectations in collectivistic cultures that stress on the formation of a benevolent relationship with individuals through being helpful and attentive to the need of others (Shavitt and Barnes, 2020). It could be explained why social support can help in building trust and a sense of belongingness amongst Pakistani consumers that consequently increase their Social Commerce intention.

²⁷ Here Social Commerce intention refers to using these mediums for purchasing products and services and also for sharing and receiving product-related information in social network communities (Friedrich, 2016).

From the SME’s perspective, it was observed that the business owner answered customers queries which is a dimension of informational support. They also used reviews to gain and elevate customers trust as can be seen from a few quoted examples from primary study 2 in the table below.

Key Concept	Case Study (SMEs)	Primary study 2: Illustrative Quotes
Trust	B1	I think discussions in the forms of referrals and recommendations on such groups really help to gain consumer trust.
	B2	The point of sharing screenshots of customer reviews is to gain trust. When customers see and read that other people are satisfied with our product quality and design, they naturally come to us.
	B6	I think online WOM in the form of customer reviews and referrals have become important not just for the customers but also for businesses to establish trust.
	B5	Sharing your business WhatsApp number instantly creates this relationship of trust between a buyer and seller because it gives them the opportunity to talk directly to the sellers regarding the products and services. It is through the use of social media that I have been able to build a trust relationship with my customers and they have become a part of my business family now.

Table 56. The illustrative quotes from primary study two emphasizing trust, (Source: Author)

The findings also established that it is due to the result of consumers sellers’ interactions in Social Commerce, the trust is established between customers and sellers as communication is more personal and two-way. This conforms with the findings of a study by (Tajvidi, 2017) stating that the provision of social support through consumers-sellers interactions helps in building and improving the consumer’s trust in sellers. However, it is the first study that confirm this in Pakistan’s context.

In the instances where the sellers failed to provide a timely response to customers, it led to a negative influence on consumers purchase intention. This again reiterates the importance of informational support as its absence can have a negative consequence on consumers intention to purchase.

Thus, the proposed theorisation that social support is an important determinant of consumers' trust in sellers in the Social Commerce environment is confirmed in the context of Pakistan. With this, the discussion on social support ends here. The subsequent section presents the concept of social capital.

d) The influence of Social Commerce Intentions and Trust on Social Capital

Based on Putnam's interpretation social capital can be measured by trust and social exchange among individuals or within communities. He emphasised on the idea that the higher the social interaction between individuals in a community, the higher the level of trust amongst one another (Putnam, 2000). Consequently, this accumulated trust leads to the formation of greater social capital.

In the theoretical model, the concept of social capital has been used to theorise the benefits businesses drive as an outcome of social support. This is the first study from Pakistan that has integrated the social capital theory in Social Commerce literature.

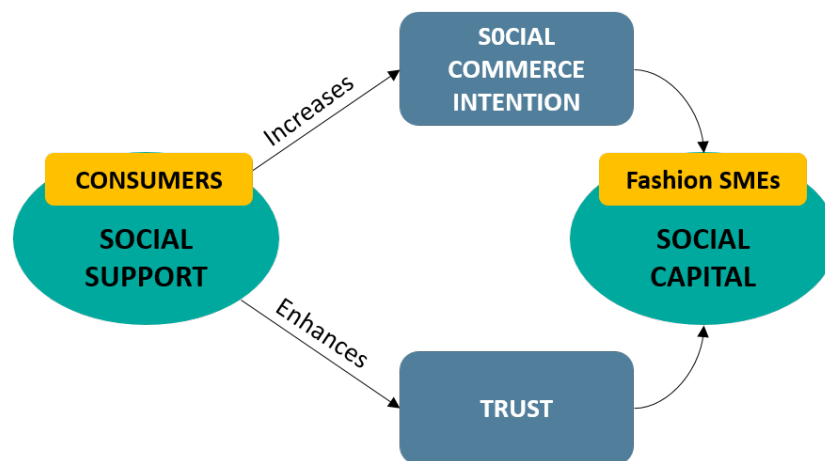


Figure 40. The mechanism of social capital's creation for Fashion SMEs, (Source: Author)

As illustrated in fig. 40, it can be argued that social interactions on these sites can help SMEs in forming and strengthening interpersonal relationships with customers through building

trust. This is because trust plays a vital role in establishing and maintaining customer-business relationship which is a critical success factor for SMEs using the Social Commerce business model. A likely explanation for this could be that when customers interact and engage with the businesses through their social media pages, it facilitates the creation of informational support; thus increasing customer's trust in sellers.

From the SMEs perspective, the business owner emphasised the value of eWOM generated using Social Commerce attributes. This is a prerequisite for establishing trust in social media sellers as elaborated in section 6.21 (c) of this chapter. Using social media as a commerce platform, the fashion SMEs were able to establish profound relationships with customers through utilising the benefits of Social Commerce attributes (refer to section 6.21 a). This opportunity to improve the quality of the customer-business relationship positively influenced social capital.

These results are consistent with the previous research by (Chang and Fan, 2017; Hossain and Kim, 2020) arguing that social interactions are most influential in nurturing relationships and establishing trust. However, the current research is the first to confirm this in the context of Pakistan.

Though this proposition explained the direct impact of social support over social capital formation. There is a need to address how both these concepts are interrelated to each other which draws attention towards understanding social capital as an overarching phenomenon. This includes exploring the relationship between online WOM and social capital followed by a discussion on social support and social capital. These are elaborated on in the subsequent sections.

e) The relationship between social capital and WOM

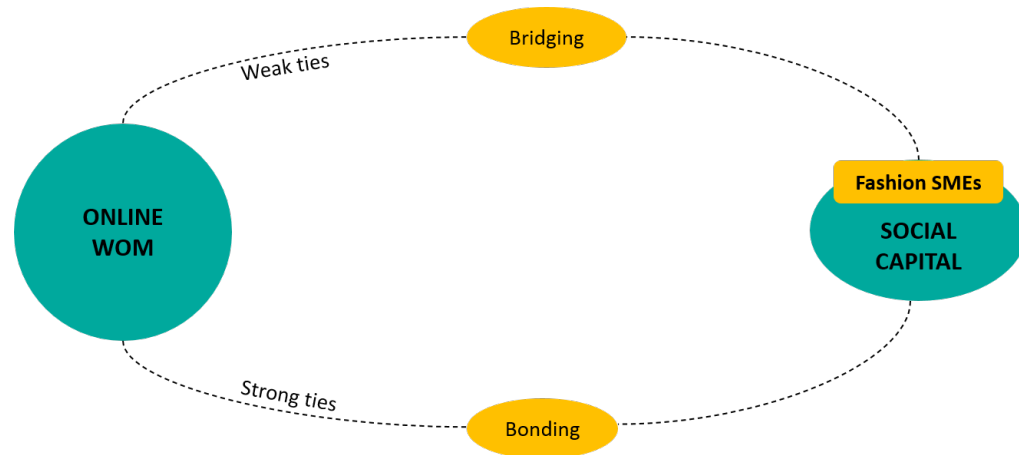


Figure 41. The relationship between eWOM and Social Capital, (Source: Author)

It was emergent from the findings that due to the nature of the case-studies being small businesses, the first customers were mainly family and close friends. As such, the initial WOM concerning the businesses was started offline by these people who recommended the businesses to their network of family and friends and directed them to social media accounts of these businesses, thus creating a snowball effect.

Referring to the forms of social capital proposed by Putnam (2000), this type of social interaction is referred to as bonding which represents the benefits that arise from strong ties²⁸. In the context of this research, it appears that initially the fashion SMEs were primarily connecting with people they already knew and had existing connections with because of the trust factor. This reiterates the point mentioned in the discussion chapter (5.5 b) confirming that people that espouse collectivist cultural values exhibit greater trust in their in-group because of the member's willingness to help each other (Xiao, et.al, 2012). This resulted in bonding social capital benefits, which in this case are a rise in the number of potential customers (followers) and increased brand awareness.

²⁸ These include close personal relationships including family, close friends and other homogenous groups (Putnam, 2000; Ellison, Steinfield and Lampe, 2011).

Another form of social capital is bridging which is outward-looking and refers to the relationship between individuals with loose or fragile connections “weak ties”; it is formed through exposure to different social groups (Granovetter, 1983; Putnam, 200).

The findings confirmed that both forms of social capital are crucial to the continued growth of businesses. This is further emphasised through the words of Xavier de Souza Briggs as cited by Putnam (2020, pg.8) quoting that “*bonding social capital is good for **getting by** but bridging social capital is crucial for **getting ahead**”.*

Keeping this in mind, initially the fashion SMEs benefitted from the WOM generated by customers with strong ties (bond) where they recommended the businesses to their network of family and friends. However, as these businesses grew they started relying on customers with weak ties (bridge) to disseminate information related to their products. This was done by encouraging customers to participate in co-promotion activities by giving reviews or sharing their pictures adorning the products. Other than this, a few promotional strategies adopted by these SMEs also helped in spreading the WOM. One such strategy was using fashion bloggers and micro-influencers because of the growing influence of these content creators on Pakistani consumers. The WOM activated by these bloggers (weak ties) helped in improving the businesses outreach.

Similar to this, when these SMEs shared pictures of their products on different buying and selling groups and created competitions and give away; it resulted in increased engagement and exposure for them. Consequently, these strategies helped the Fashion SMEs in gaining more potential sales lead.

Hence, it is confirmed that the social interactions between both strong and weak ties in the form of eWOM are important for SMEs as this increases the radius of trust to encompass people not just within but also outside their social networks. This aligns with the results of the previous study by (Ellison, et al, 2014) showing that social media tools and features help individuals and organisations to build relationships within or outside their social networks.

Establishing this, a discussion on the last proposition is presented hereafter.

f) The relationship between Social Support and Social Capital through Information and Knowledge Sharing

Social support is intrinsically linked to social capital as such bonding social capital provides emotional support whereas bridging social capital provides informational support (Granovetter, 1973; Granovetter, 1983; Putnam, 2000). As highlighted earlier in section (6.21 b) these two types are the main dimensions of social support (Liang, et.al, 2011; Hajli and Sims, 2015). Hence, it could be said that besides trust and social interactions; social capital can also be measured through the level of support amongst social ties. The figure below demonstrates the relationship between social support and social capital as conceptualised in the theoretical model.

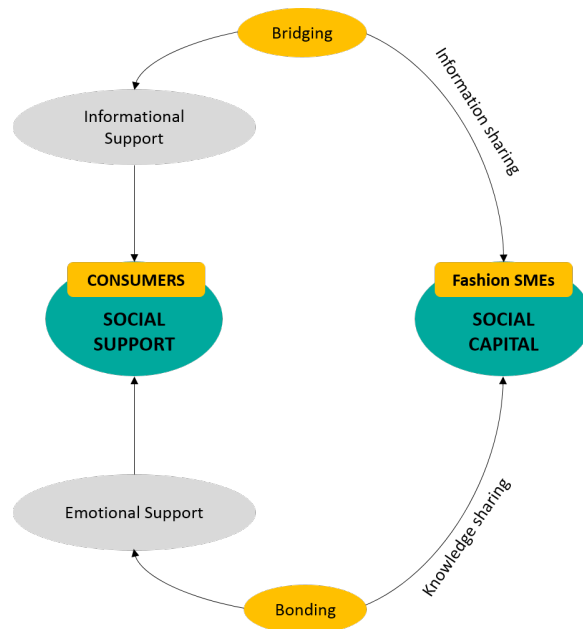


Figure 42. Demonstration of how social support and social capital are linked through the influence of information and knowledge sharing, (Source: Author)

Though there is a commonality between social support and social capital, it is important to highlight that the current study viewed social support as an outcome of online WOM

generated using Social Commerce attributes. This does not take into consideration the activities conducted by SMEs on their social media business pages, except for consumers-sellers interactions which are already covered under the domain of Social Commerce attributes.

Therefore, it is theorised that for increasing the social capital fashion SMEs were carrying out activities in two main forms: Information sharing and knowledge sharing. The extant literature confirmed that social capital is the suitable theoretical lens to understand the information and knowledge sharing behaviours (Chung, Nam and Koo, 2016; Liu, Chueng and Lee, 2016; Ahmed, et.al, 2019). However, the existing work has been done from the individual perspective whereas the current study attempts to uncover the SMEs perspective in an underexplored market.

Drawn from the findings, it was noted that the fashion SMEs were using different social media features in conjunction with a range of promotional strategies for information and knowledge sharing. These activities were carried out to maintain existing social relationships (bonding) and for the formation of new ties (bridging). There was limited evidence on how businesses shared their knowledge to bond with their existing social capital and more evidence of information sharing for bridging social capital. This could be explained through the notion that as the size of the network grew for businesses, more emphasis was placed on bridging social capital because the focus shifted from development to growth (Putnam, 2000).

Analysing the various strategies that the case businesses used for information sharing aiming to bridge social capital, it was found that Facebook had limited features in comparison to Instagram.

Nevertheless, Fashion SMEs were using the sponsored ads on Facebook to spread the word and widen their audience reach. These businesses also benefitted by using the feature of live streaming videos which enabled them to gain consumer trust through answering their questions in real-time thereby increasing informational support. Likewise, the “share”

feature on these videos exposed the businesses to a new audience. Thus, bridging social capital. Stressing on the importance of this feature, a study by (Wongkitrungrueng and Assarut, 2018) argued that live streaming videos have become an important selling tool for Social Commerce sellers as it helps in increasing business reach and engagement through real-time information diffusion.

In addition to this, businesses were also using the “Hashtag” feature on Instagram, where they tag their products with a set of words that directed the potential customers to their product page when they searched for specific products. Using this feature, businesses were able to reach out to more potential customers thus increasing their customer base. The results demonstrated that Instagram hashtags enabled businesses to connect with people outside their circle and helped in the formation of new ties thus bridging social capital. This corresponds with the findings of (Lee, 2017) who confirmed that Instagram hashtags play a significant role in both the formation of weak ties and the strengthening of existing ties. However, the current study only provides evidence related to bridging social capital.

Another feature that case businesses used to their advantage was “Featuring posts on other accounts/mention feature”. With this, the fashion SMEs were exposed to a new set of audiences of other social media accounts through an exchange of advertisement. It was observed that these small businesses were supporting the collaborative culture by promoting other businesses for mutual benefits on their accounts. This resulted in greater social capital for these SMEs through bridging ties.

Based on these pieces of evidence, it is confirmed that information sharing by SMEs and the informational support provided by consumers is bridging the gap between potential customers and fashion SMEs, consequently improving their social capital. It is argued that both informational sharing (SMEs) and informational support (consumers) have a positive influence on bridging social capital. The previous literature reinforced this argument by showing that informational support (Ellison, Steinfield & Lampe, 2011) and information

sharing (Liu, Chueng and Lee, 2016) are positively related to bridging social capital. However, this is the first study that combines these two factors.

Interms of knowledge sharing, the fashion SMEs used different strategies to provide support to the existing group of customers (followers) who were engaging with businesses on their social media pages. These businesses delivered value to their customers through sharing their expertise related to the product offering. One such example is presented in section 4.312 (1b) where the designers not only used photoshoots to display their products on these pages. But also stylised them for the customers to demonstrate how the outfits can be worn in different ways and styles. They further accentuated the attires by advising on the accessories that would complement the outfit and complete the look. This worked as an effective strategy as there was a consensus amongst the case businesses that offering the styling advice helped in creating a valuable experience for the customers. This is because not all customers come from a creative background and they do not have a sense of styling which propelled the need for designers to offer their design expertise and styling advice. Two of the fashion SMEs also went onto explain that their clients have a lot of faith in them as designers and when they share their pictures wearing the outfit it has a positive impact on the consumer's purchase decision. Hence it was proven that by answering the customer needs, case businesses were able to create value for their existing customers through enabling a supportive environment on their pages thus enhancing consumers online shopping experience.

Another example can be noted from the strategy used by B1, a modest clothing brand that set up a religious community page for her customers in addition to a business page on Facebook. The designer and the members on the community page exchanged religious knowledge amongst each other. This helped in the formation of a community of like-minded people and helped in attracting the target audience to her business page. Her target audience was identified to be women who were looking for quality clothing that were modest yet fashionable. By running both the community group and business page, the

designer established herself as a trusted source of information for the women who were part of her online community. She also posted religious content on her business pages on both Facebook and Instagram. Using this as a strategy the fashion SME was able to derive and share religious value from the product. This religious content added value to the customer's experience who actively engaged with such content thus enabling increased social interactions between customers and businesses leading to bonding social capital.

Another business B4 also shared inspirational and beauty related content with her audience as this business not only sell clothing but also offered makeup services. She used her expertise in the area of fashion and beauty to offer support to her audience by sharing beauty tips, makeup tutorials and fashion trends. Based on the empirical evidence (Appendix D) customer asked questions on such content to seek more information and her expert advice. They also re-shared the content with their friends, family and peers online by tagging them on the posts creating a snowball effect.

All these examples demonstrate how the fashion SMEs were able to deliver value for customers in social commerce environment through knowledge sharing. This provision of knowledge sharing was found to have an impact on consumers feelings, thinking and their needs. This coincides with the findings of a recent study by (Ghahtarani, Sheikhmohammady and Rostami, 2020) which confirmed that knowledge sharing behaviour has a positive impact on consumer intention to purchase from social media sellers.

Developing on this argument, the theoretical model juxtaposes that the value created through knowledge sharing is intrinsically linked with bonding in social capital because it refers to the benefits derived from established ties which in this case are between existing customers and the businesses. It is argued that when people have direct connections with other members in their social networks; the provision of knowledge is easier to achieve and sustain (Chang and Chuang, 2011; Gahatarani, Sheikhmohammady and Rostami, 2020).

As discussed earlier in this section, it can be extrapolated that the fashion SMEs made special efforts not only to sell their products but also to add value to the customer

experiences while buying through their business pages. This is a soft selling approach to marketing and selling of products in which the focus is on providing value rather than just asking for the sales as the aim is to strengthen relationships with the existing customers. For this reason, the case businesses put in efforts and time to create a positive experience for the customers consequently leading to bonding in social capital. This is also a recommended approach to selling by (Shavitt and Barnes, 2020) for the collectivistic cultures that values the norms of reciprocity in a customer-business relationship as in the case of Pakistan. Hence using this approach and providing informative content that added value to the customers, the fashion SMEs were able to establish an emotional connection with their customers. Reason for this is that the exchange of knowledge increased customers engagement thus enabling the formation of communities. Based on the argument presented in the previous section (6.21 d) confirming that the relationship ties are created and nourished based on social interactions. It can be said that these communities helped in nurturing relationships with existing customer through interactions and value creation leading to brand loyalty.

This brings the attention to the second element in the preposition i:e- *“knowledge sharing and emotional support in social commerce links social capital to social support”*. An explanation for this notion is that when the emotional connections are built between the customers and businesses through the influence of value creation and knowledge sharing; it creates an environment where knowledge exchange between customers and customers-businesses can arguably meet the emotional needs of the customers. This in the emotional support context is linked to the psychological benefit of being connected and cared for as a member of the online community (Sheikh, et.al, 2019). It is argued that when the customers interacted with the case businesses on their pages, the feeling of being heard and understood helped the businesses in connecting with their customers on an emotional level. In addition to this, the SMEs made the customers feel the part of the brand by encouraging, facilitating and valuing their contributions. One such example is when the businesses encouraged their existing customers to share their pictures onto their pages

wearing their products (outlined in the section 4.312b) enabling customers to be a part of value creation process. No existing evidence in the Social Commerce literature has confirmed this, thus increasing the significance of the current findings. However as pointed out in the section (6.21b) this requires further research for understanding as to what extent the emotional needs of the customers are satisfied in social commerce environment.

With this, the discussion of the findings concludes confirming that when emotional support and knowledge sharing combines it leads to strengthening the existing relationship between consumers and businesses through value creation. From a cultural perspective, it is established that fashion businesses have to be attentive to the needs of customers which arguably can be met through information and knowledge sharing in the Social Commerce environment. Consequently, increasing social capital for these SMEs.

Now that the proposed meta-inferences are discussed in detail, the empirical findings are summarised and integrated with the theoretical concepts to develop the framework. As can be seen in fig. 43 this framework graphically represents the description of the Social Commerce business model and the process used by Fashion SMEs in Pakistan. The next section presents the final iteration of the framework designed for the practitioners.

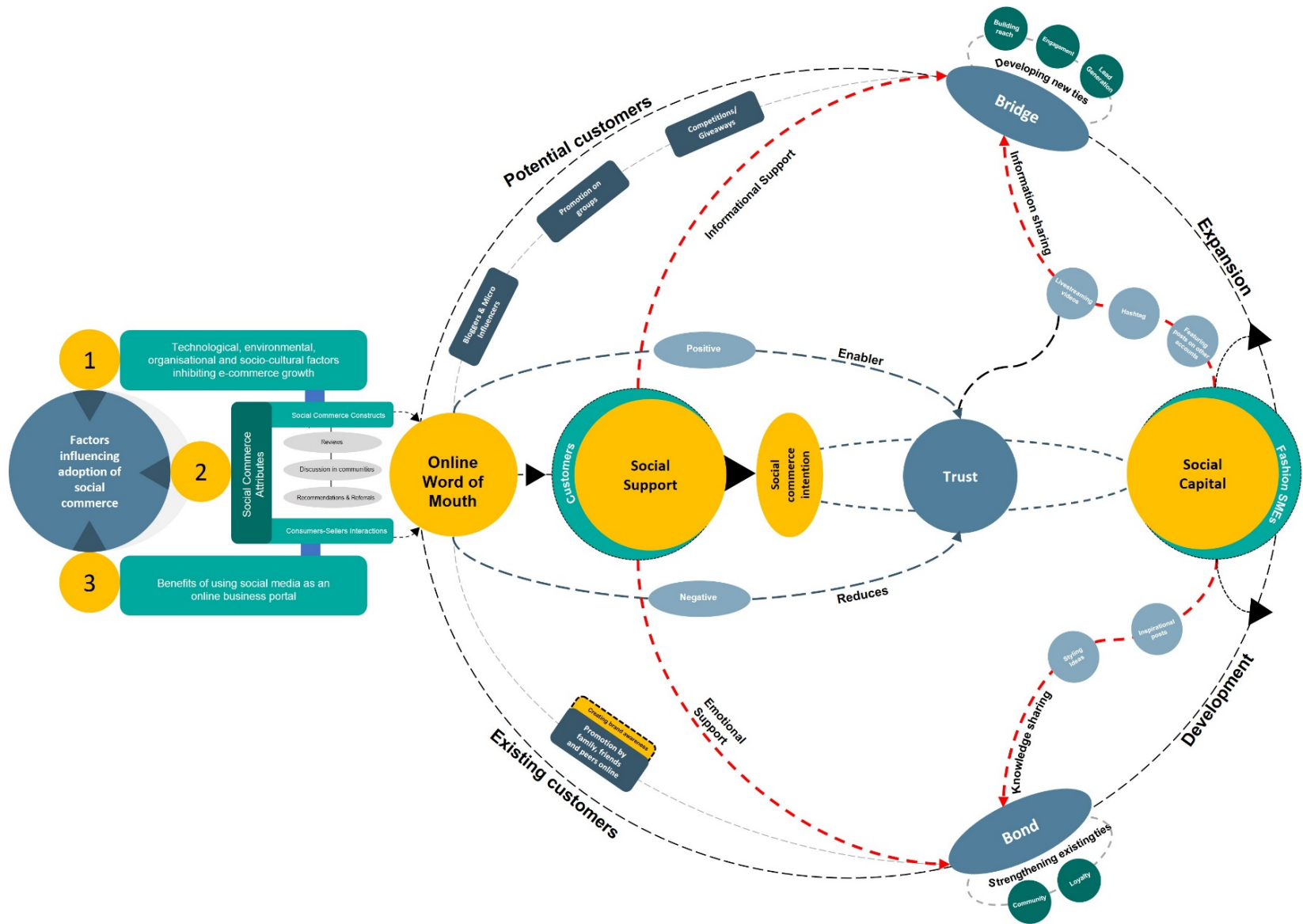


Figure 43. The framework that combines the empirical findings with theoretical concepts within Pakistan's context, (Source: Author)

6.22 Final Framework for the Industry

In the last stage, a simplified version of the framework was created for use by practitioners including fashion SMEs, entrepreneurs and marketers in Pakistan with an intent to provide guidelines for effective utilisation of the Social Commerce Business Model. This is done by translating the theoretical mechanism into seven elements and is called “*The Social Commerce Principles Framework*” (Refer to fig.44). Also, the identified cultural traits in Pakistan’s context which are sense of security, interconnectedness and belongingness influenced the selection of these elements.

As can be seen in fig.44, the seven elements in the framework include context, content, creating value, credibility, connection, collaboration and community. The first principle that explains the context is a prerequisite step for Social Commerce strategy development. And the other six principles are core considerations for practitioners when building an effective Social Commerce presence. Additionally, under each of these elements, there are recommendations that illustrate what to focus on in relation to a specific element. It is imperative to note that these recommendations might change over time due to the rapidly evolving strategies in social media. However, the core principles will remain unchanged giving longevity to the proposed framework. It is argued that using this framework, small fashion businesses in Pakistan can greatly benefit by leveraging the full potential of Social Commerce.

Moving forward, a table was created that included the definitions of principles, Pakistan’s context and recommendations along with examples of strategic actions. The proposed set of strategic actions provided easy to follow guidelines under each element. However, this is by no means a definitive list and each Fashion SME will have to adapt these to suit their business goals, target audience and product offerings. This table is presented after the framework.

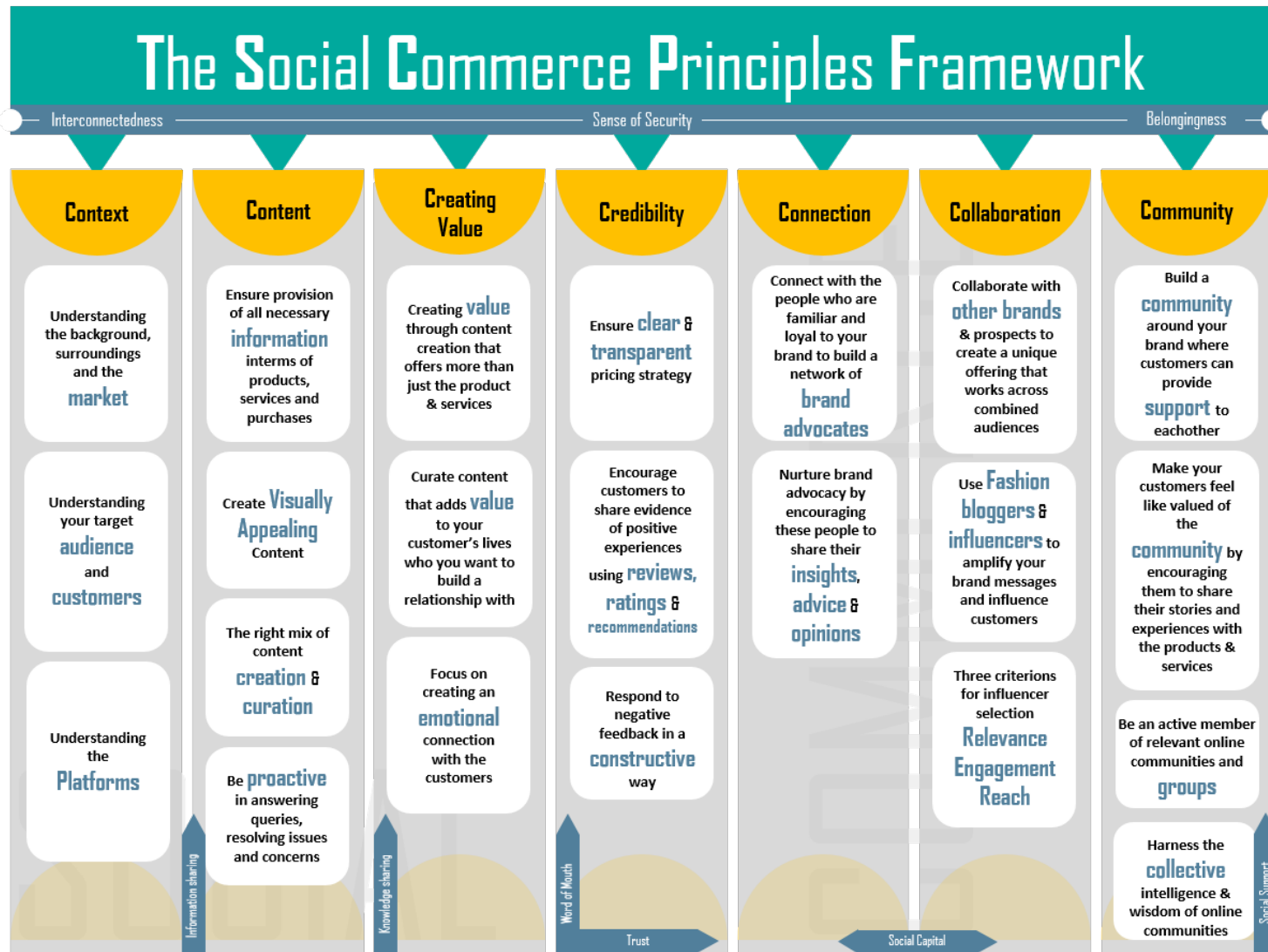


Figure 44. The final framework designed for the practitioners, (Source: Author)

	Definition	Pakistan's Context	Recommendations- Examples of Strategic actions
		Cultural Dimension	
Context	<p><i>"The situation in which something happens and that helps you to understand it"</i> (Oxford dictionary, 2021)</p>	<p>In collectivist cultures, people are attentive to the background and the context and the user experiences are shaped by the environment (Shavitz and Barnes, 2020).</p>	<p><i>Understanding the background, surroundings and the market</i> <i>Understanding the target audience and customers</i></p> <p>The prerequisite step is to conduct an analysis of the internal and external factors in the business environment commonly known as Situational Analysis (Chaffey and Smith, 2017).</p> <p>This typically includes:</p> <ul style="list-style-type: none"> • Identifying market trends (Political, Economic, Social, Technological) • Learning about the competitors • An analysis of the target audience which includes specific factors like demographics, locations, interests, challenges, lifestyle and buying behaviours <p>Target audience refers to a particular group of individuals that are most likely to be customers of your business and respond positively to your promotions (Tuten and Solomon, 2018)</p> <p>Customer: A person who purchase your products and services (Hanlon, 2019)</p>
			<p><i>Understanding the platforms</i></p> <p>Conduct research to choose the right social media channel for your business. Key areas to investigate:</p> <ul style="list-style-type: none"> • Demographics (Whether the demographics match your target audience?) • Platform characteristics (Whether these align with the goals you want to achieve as a business?) <p>* Currently, in Pakistan only two social media platforms: Facebook and Instagram are used for Social Commerce</p> <p>* The Fashion SMEs are transitioning from Facebook to Instagram</p>

Content	<p><i>“The information or other material contained on a website or other digital media” (Oxford dictionary, 2021)</i></p>	<p>The lack of information in the Social Commerce environment can have a negative influence on Pakistani consumers purchase intentions.</p>	<p><i>Ensure provision of all necessary information in terms of products, services and purchases</i></p>
			<p>Provide all relevant information to your customers. This could include:</p> <ul style="list-style-type: none"> • Contact details: Email address and number • Online order form: Description of the procedure, accepted payment methods, delivery options and times, return and exchange policy. • Product descriptions: Price, Sizes, Colourways, Fabric, Material and trimmings, customisation (if applicable). • Outlet Details: Address and contact number • Exhibition event details: Venue, time and date (The last options are applicable for fashion SMEs using exhibitions as a second mode of selling) <p>* Ensure that the content is optimised for mobile devices as this is the most commonly used device for making online purchases in Pakistan</p> <p>* Offer COD option because a majority of Pakistani consumers prefer this mode of payment</p>
			<p><i>Create visually appealing content The right mix of content creation and curation</i></p>
			<ul style="list-style-type: none"> • Integrate a combination of visual content (For example product images, videos, live streaming and stories) • For pictures: Use high-quality images to ensure the details are prominent particularly for apparel products • Add a watermark on all product images and videos • Encourage customers to participate in co-promotion activities by sharing their pictures wearing your products • Include sharing options in your content <p>* Ensure the content is relevant and matches the needs of your target audience</p>
			<p><i>Be proactive in answering queries</i></p>

			<ul style="list-style-type: none"> • Make a note of where your customers mostly contact you. <i>Is it through DM or comments on posts?</i> • Use automated pre-written responses for general queries • Ensure the queries are responded to promptly • If there is an expected delay, acknowledge on posts/stories that the queries have been received and will be answered soon
Creating Value	<p><i>“Value creation refers to the value created for either users or businesses” (Ketonen-Oksi, Jussila and Karkkainen, 2016, pg. 1823)</i></p>	<p>The exchange of knowledge has a positive impact on Pakistani consumers and helps in strengthening the relationship with sellers through value-creation.</p>	<p><i>Creating value through content creation that offers more than just the product & services</i></p> <p><i>Curate content that adds value to your customer’s lives who you want to build a relationship with</i></p> <p><i>Focus on creating an emotional connection with the customers</i></p>
			<ul style="list-style-type: none"> • Understand what content your customers value by doing research • Be committed to providing value that brings benefits to customers through posting content that is related to your product offerings (For example: Provide styling tips and techniques, post behind the scenes content, curate and share fashion trends that matches to what you offer). • Make customers feel they are part of your brand by encouraging, facilitating and valuing their contributions • Provide efficient pre-and post-purchase customer services <p>* Content should not only fulfil informational needs but also the emotional needs of the customers (Chaffey and Smith, 2017)</p>
Credibility	<p>The term credibility means <i>“the concept of eliciting confidence” or “inherent persuasiveness or truthfulness”</i> (Alrubaian, et.al, 2018, pg. 2830)</p> <p><i>“The act of connecting or the state of being connected”</i> (Oxford dictionary, 2021)</p>	<p>Pakistanis consumers are strong advocates of transparency and authenticity and the presence of these encourage them to participate in digital platforms (Jamal, 2020).</p>	<p><i>Ensure clear & transparent pricing strategy</i></p> <ul style="list-style-type: none"> • Reveal prices of your products on your business pages • Keep a consistent price • Inform customers if there is a change in price <p>* Do not quote a different price to each customer</p>
			<p><i>Encourage customers to share evidence of positive experiences using reviews, ratings & recommendations</i></p>

		<p>Collectivist consumers make in-group price comparisons (Shavitz and Barnes, 2020).</p> <p>People in Pakistan rely on and share information with their reference groups for example friends family and peers online. The feedback suggestions and opinions coming from these groups in the form of WOM are more valued in comparison to the information created by the businesses.</p> <p>In Pakistan, social support and interaction amongst eachother creates a climate of trust, thus increasing consumers sense of security and belongingness.</p>	<ul style="list-style-type: none"> Request reviews from your customers to build credibility and trust Share evidence of customer’s experience with your products on your page and also request them to share it on different buying and selling groups Offer incentives to encourage participation (For example group discounts, recommend a friend programme where both referrer and friends get a discount voucher or gift)
		<p><i>Respond to negative feedback in a constructive way</i></p> <ul style="list-style-type: none"> Respond to negative reviews with empathy and concern The response time should be quicker Avoid deleting the negative comments/reviews unless they are unreasonable Try to resolve the issue by taking ownership. If there has been a mistake from your end, accept it and apologise Offer compensation (For example a discount on next purchase or full/partial refund) Learn from negative feedback and make improvements to your products and services 	
Connection	<p><i>“The act of connecting or the state of being connected”</i> (Oxford dictionary, 2021)</p>	<p>Pakistani consumers involve family and friends in their information search process. They look for social approval and often make purchase decisions based on recommendations from their in-group members.</p>	<p><i>Connect with the people who are familiar and loyal to your brand to build a network of brand advocates</i></p> <p><i>Nurture brand advocacy by encouraging these people to share their insights, advice & opinions</i></p>
			<p>Brand advocates also known as brand evangelists are those customers who elevate your brand by engaging in positive WOM around your products and services (Damian, 2017).</p> <ul style="list-style-type: none"> Encourage your loyal customers to spread positive WOM and recommend your products to their family, friends and communities Reward your loyal customers with exclusive offers (for example Sneak peeks of new collections/products, early access to sales) Build a network of advocates to support customer-relationship building
Collaboration	<p><i>“The act of working with another person or group of people to create or produce something”</i> (Oxford dictionary, 2021)</p>	<p>Pakistan’s society has high in-group cohesion that stresses the formation of</p>	<p><i>Collaborate with other brands & prospects to create a unique offering that works across combined audiences</i></p> <p><i>Use bloggers & influencers to amplify your brand messages and influence customers</i></p> <p><i>Three criteria for influencer selection: Relevance, engagement and reach</i></p>

		<p>relationships with individuals through being helpful and supportive towards each other.</p> <p>Influencers and fashion bloggers have a significant influence on Pakistani consumers purchase intentions.</p>	<ul style="list-style-type: none"> • Collective content creation: Partner with other brands to create product offering and experiences that offer mutual benefits • Use fashion bloggers and influencers for product endorsements • Conduct research for choosing the right influencers. <p>For this the influence selection criteria proposed by Damian (2017) can be followed: Relevance: The influencers/bloggers area of expertise or interest should match with your brand Engagement: The followers should be actively engaging with the content through liking, sharing and commenting Reach: The influencer must have an established audience that resonates with your ideal customers</p>
Community	<p><i>“Community is defined as a “place” with an inherent sense of boundaries (Zhang and Jacob, 2012, pg. 1128)</i></p> <p><i>“An online community can be defined as an aggregation of people who share a common interest and communicate through electronic mailing lists, chat rooms, Internet user groups or any other computer-mediated mechanism” (Kim, et.al, 2008 cited in Hanlon, 2019, pg.129).</i></p>	<p><i>“Collectivistic customers lean more towards community building among their customers” (Shavit and Barnes, 2020, pg. 41).</i></p> <p>Fashion SMES emphasised on building and maintaining a benevolent relationship with customers.</p>	<p><i>Build a community around your brand where customers can provide support to each other</i></p> <p><i>Make your customers feel like valued of the community by encouraging them to share their stories and experiences</i></p> <p><i>Be an active member of relevant online communities and groups</i></p> <p><i>Harness the collective intelligence & wisdom of online communities</i></p> <ul style="list-style-type: none"> • Create dedicated groups and communities to build more meaningful engagement around the brand activity which consequently amplifies the strength of relationships • Encourage customers to participate in these communities for information and knowledge exchange • Link these communities to your business pages <p>* For example, B1, a modest wear clothing brand created a community page for her customers to share religious knowledge amongst each other</p> <ul style="list-style-type: none"> • Get inputs from buying and selling groups to make informed decisions related to product design and offerings based on what customers want • Use these groups as a resource to learn about competitors offerings

Table 57. An explanation of the industry framework within Pakistan’s context along with the proposed recommended strategic actions, (Source: Author)

The next section presents the validation of the framework.

6.23 Validation of the framework

During the first project review, it was proposed that the final framework would be tested with one of the case businesses under study to measure its effectiveness for Social Commerce strategy development. However, due to the Covid-19 pandemic carrying out the validation with one of the fashion SMEs was not deemed appropriate.

This is because recent studies by (Shafi, Liu and Ren, 2020; Aftab, Naveed and Hanif, 2021) from Pakistan confirmed that the major impact of the covid-19 was on SMEs as these businesses struggled to survive through the crises and faced several challenges. This included financial difficulties, reduction in sales and profit, supply chain disruptions and the decrease in demand for products. Under such circumstances, testing the framework with one of the case businesses would have not provided an accurate estimation of its effectiveness. For the reasons stated above, the case businesses also refused to participate in the validation stage.

However, it was important to explain how the testing would have been carried out with a real fashion SME if this would have been possible. As can be seen from fig. 45 below, the testing would have consisted of four phases to measure the effectiveness of the framework.

These phases include:

- Reviewing
- Planning
- Implementation
- Evaluation

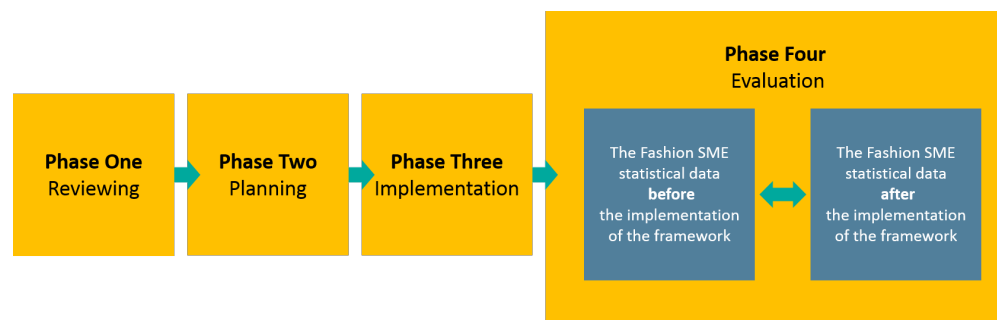


Figure 45 showing the hypothetical framework testing process, (Source: Author)

Further to demonstrate the step-by-step process within each of these phases, a hypothetical plan was designed to give clarity on how the actual testing would have been done if the initial validation plan was to be executed. This can be seen in table 58 below after which the section on expert validation is presented.

Hypothetical Plan

Phase One: Reviewing

As the evaluation was proposed to be conducted on one of the case businesses, instead of carrying out the situational analysis their understanding of the key areas would have been reviewed. This includes:

- Market trends (primary study one)
- Competitor analysis (A review of the competitors business pages on Facebook and Instagram)
- Target customers (Does the business have an understanding of their target customers? Are there any customer personas?)
- Suitability of platform (Is the platforms chosen suitable for business?)

*This is a principle of **Context** in the framework (Fig.44) which is a prerequisite step

Phase Two: Planning

1. Planning and discussion of the business goals and objectives with the SME owner or manager would have been carried out
2. Recommendations of the strategies under each principle that suited their business goals, target audience and product offerings would have been made
3. Strategy development based on the recommendations and strategic actions presented in table 57.

*Realistically, during the short period decided for evaluation it would have not been possible to cover all the principles hence the decision on which principles to focus would have been made

Phase Three: Implementation

During this phase, the implementation of the strategic plan would have taken place in different phases following the order of principles presented in the framework (fig.44)

Phase Four: Evaluation

For the evaluation of the framework, the statistical data from Facebook and Instagram analytics would have been used.

Three steps procedure was to be followed:

STEP 1:

1. Retrieve and export the data to excel format from Facebook and Instagram Insights section on the business page of the SME
 - a) Three types of data can be exported: page, posts or videos.

b) The specific data range can be chosen which in this case was for two periods:

- **Before:** For example, if the framework implementation was planned for Dec 2020, the data from two months i:e Oct-Nov 2020 would have been exported
- **After:** For example, the data from Dec-Jan 2020 would have been exported

STEP 2:

1. Analysis of the data exported from Facebook and Instagram on SPSS for both the periods

The analysis could include:

- **Demographic data** about the people who visited the pages on both platforms
- **Actions on page:** How many people clicked the contact information and call-to-action button?
- **Page views:** How many people viewed the pages?
- **Reach:** How many people saw content on the pages?
- **Impression:** How many times the contents from the pages entered a person's screen?
- **Engagement:** How many people engaged with the content? Monitor: reactions, comments and share
- **Recommendations:** How many people recommended the pages?
- **Page followers:** How many people followed or unfollowed the pages?
- **Lead conversion:** How many leads converted into actual orders?

STEP 3:

1. Conduct a Paired Sample T-test using Excel to compare the two data sets: **Before** and **After** to measure the effectiveness of the framework

Two possible scenarios:

- a) No change
- b) Leads to improvement in either of the following:
 - **Reach**
 - **Engagement**
 - **Followers**
 - **Orders**

In the event of scenario A, the discussion on why the framework has not worked or future recommendations for improvement would have been presented*

Table 58 showing the hypothetical plan for testing the framework, (Source: Author)

6.24 Expert Validation

Though the hypothetical plan explains the testing process, there was still a need to use another method to validate the framework. Hence, after the discussion with the supervisory team; the decision of validation with the e-commerce industry experts from Pakistan was taken. For this, eight industry experts were identified and contacted during the months of Dec 2020- Jan 2021.

After sending persistent reminders, three out of eight identified experts agreed to participate in the research. However, later due to the busy schedule one of them decided to withdraw from the study. Finally, the validation was carried out with two industry experts to evaluate the acceptance level of the framework for use in Pakistan. It is imperative to highlight that these experts were not in the area of fashion but e-commerce. This is because, in Pakistan's fashion sector, e-commerce services are outsourced. Hence, obtaining feedback from fashion experts would be unsuitable for the purpose.

The feedback sheet (Appendix E) along with the framework was emailed to the participants before the scheduled date for an interview. Also, consent was sought and one of the two experts agreed for her name to be mentioned in this research.

- The first interview was conducted online with Anum Kamran. She is the founder of buyon.pk which is a leading B2C marketplace for online shopping in Pakistan that has provided a platform for SMEs to sell their products online. She is also the founder of a curated support group "*E-commerce Consortium*" which is dedicated towards strengthening the e-commerce community and is Alibaba's Asia Ambassador. In the text, she has been coded as "E1".
- The second interview was conducted on phone with an e-learning specialist for the Digital Pakistan Program under the Ministry of Information Technology and Telecommunication. The expert requested to remain anonymous and is coded as "E2" during the discussion.

The interview questions (refer to Appendix E) were divided into three categories including introductory, contextual and framework-specific questions and as such are presented in this order. An effort was made to keep the number of questions limited due to the busy schedule of experts being interviewed.

The following section presents the interview questions and answers.

a) Introductory Question

1. Do you use any e-commerce, digital marketing or social media models? If yes, please tell me which one?

The first question was asked to find out if the experts were using any e-commerce, digital marketing or social media models. This question helped in setting up the pace for the discussion.

Responding to this, E1 mentioned *“Yes, we do use different models in our company for developing strategies and management of our marketing and e-commerce efforts. Just to give you an example, we are using 7ps of marketing and RACE model for digital marketing and for social media we often used the AIDA model”*.

E2 also added *“Yes, I do incorporate different marketing models in my training programs as I believe they are useful practical tools for learning. I have recently designed a workshop on the effective use of social media for women entrepreneurs and used the Marketing Funnel Model and 5 stages of Consumer Buying Process”*.

The question responses established that both the experts were using different types of marketing models. Thus, confirming their understanding of the use and application of these models in their practices.

The next question helped in establishing the context and is presented in the following section.

b) Contextual

2. Do you think Social Commerce is a successful online business model in the context of Pakistan? If yes, why?

This question was posed to get experts view on the Social Commerce business phenomenon before asking questions specific to the designed framework.

While responding to the question E1 commented, *“Social Commerce has proven to be a successful online business model as it is addressing the issue of trust in the online environment really well”*. She also stated that *“I am very much in favour of Social Commerce because this way a customer can have one to one human connection with the seller and a community can be built around to give buyers a sense of security”*.

Agreeing with this, E2 mentioned *“Social Commerce offers great value for sellers and buyers both as it is less costly and easy to use in comparison to e-commerce websites. If you see the majority of the people in Pakistan are already familiar with the use of social media for personal reasons. Hence, they feel comfortable in shopping through this medium in contrast to buying from e-commerce websites”*.

The expert views reaffirmed the value of the Social Commerce business model in Pakistan. Thus, increasing the importance of the current research findings. In the next section, framework-specific questions are presented.

c) Framework

3. What is your view on the proposed Social Commerce Principles Framework?

In this question, the expert's feedback on the designed framework was taken. Both the experts voiced great admiration for the work that was conducted and gave positive feedback.

In E1's opinion *"Most of the marketplaces are using marketing models, but I have not come across a framework that has been specifically designed for Social Commerce strategy development. I strongly believe that this framework has the potential to inform the practice in the Social Commerce sector in Pakistan. It should be introduced as a training course for entrepreneurs and small fashion businesses to teach them effective use of social media for their business activities"*.

Echoing this, E2 described the framework as *"a valuable and useful tool for understanding the use of Social Commerce"* and encouraged to conduct bootcamp training for entrepreneurs and start-up businesses who are interested in launching an online business through social media. In her words *"I think you should design a three-day bootcamp course on this framework for entrepreneurs and anyone interested in starting an online clothing business using social media"*.

The feedback obtained from the experts established the relevance of the framework for the industry and provided a future direction that could benefit the online retail sector in the country. While at the same time, broadening the reach of the research outside the scholarly community.

4. Would you be interested in using this framework? If yes, how would you use it?

Following up on the previous question, the experts were then asked if they would be interested in using this framework.

Responding to the question, the expert E1 showed enthusiasm and interest in using the framework for her e-commerce marketplace as evident through her words *"Using this framework, it will be easier for our team to cover and manage all the principles in a systematic way for better utilisation of resources and time. Though we are already using marketing models, a compiled framework like this one would be extremely useful"*.

A similar response was given by E2 *“Definitely, I am interested in using this framework as part of my training programs if given opportunity”*. She also added *“In Pakistan, there is a lack of guidelines for start-up business and entrepreneurs. People set up their Facebook and Instagram business pages with zero knowledge on how to use these mediums effectively for marketing and selling. Hence, a framework like this can be extremely helpful in addressing this issue”*.

It is evident from the expert responses that the framework could be used in different ways suiting the needs of individuals. For example, for an e-learning specialist, the appropriate use of the framework would be by using it in the training programs and workshops. And, for an e-commerce marketplace that are providing services to small businesses, the framework could help guide the strategy development process based on the identified principles.

5. Any recommendations for improvement?

The next question that was asked from the experts was to find out if there were any suggested changes to be made in the framework for its better applicability in Pakistan’s context.

E1 did not require significant alterations to the framework but suggested a minor modification. According to her *“This framework covers all the important aspects but one thing that needs to be highlighted is to provide efficient and effective pre and post-purchase customer services for creating value. As this is an area in the online retail sector where improvements are required especially for apparel related products as customers cannot feel or touch the product.”*

Based on her feedback, this point was added as one of the recommended strategic actions under creating value principles (table 57). Also, it is strongly believed that the proposed strategic actions outlined under the principles of content, creating value and credibility will help in improving customer services.

No modifications were suggested by E2. In her words *“I believe it is already a very comprehensive tool that covers all the relevant principles to be applied for strategy development and management of Social Commerce in Pakistan”*.

6. *Would you be interested in collaborating or being a part of a pilot study/post-doc extension of this research project for testing the framework with a real Fashion SME? (E1)*

Or

Would you be interested in collaborating or being a part of a pilot study/post-doc extension of this research project for designing training workshops for Fashion SMEs? (E2)

Keeping in view, the future development of the research project and for dissemination of research to the industry; this question was posed to determine if the experts would be interested in collaborating with the researcher.

Both the experts considered this as a welcoming opportunity and expressed interest in working together on the project. E1 stated that *“Why not? I think is a great opportunity and I look forward to exploring this framework further”*. Reaffirming this, E2 commented, *“I think it is a great idea and I am happy to help!”*

From expert validation, it is confirmed that this framework can be used as a guideline for strategy development and for training small fashion businesses and entrepreneurs on how to build and improve the Social Commerce presence. It is also established that the framework has the potential of becoming a leading influence in the area in the absence of guidelines related to the use of social media and the emerging business model of Social Commerce. However, a small number of expert responses does pose a constraint on the generalisability of the findings and is identified as one of the limitations of the study (refer to section 7.4). With this, the validation of the framework was completed and the last section provides a summary of the chapter.

6.3 Summary

This chapter has presented the key research outcomes that enabled achieving the research aim based on the analysis in the discussion chapter.

With an intent to move from specific observations to generalisations, meta-inferences were drawn to provide an in-depth theoretical understanding of the Social Commerce business model, integrating both consumers and Fashion SMEs perspective. The relationships between the proposed theoretical concepts were then explored by incorporating the empirical data.

This led to the development of a framework that explained the use of Social Commerce within its real-life context in the developing country of Pakistan. The framework was then modified to create a simple version for the industry that could serve as a guideline for fashion SMEs for effective utilisation of the Social Commerce Business Model. Lastly, a discussion on the validation of the framework was presented.

CHAPTER 7: CONCLUSION

7.1 Introduction

In the last chapter, a summary of the current study is provided. It sets off with a review of the research objectives that collectively contributed to fulfilling the research aim. Following this, the contributions of the study are presented. After that, the limitations along with identified areas for future research are discussed. Lastly, sections on the dissemination of the research, concluding statements and personal reflections are presented.

7.2 Review of the Research Aim and Objectives

This research aimed to develop a framework that can provide guidelines for Fashion SMEs, entrepreneurs and marketers for effective implementation and management of the Social Commerce Business Model in Pakistan. This aim was fulfilled by achieving a number of objectives that are discussed below:

a) Objective 1: *To examine the current online market trends in Pakistan*

For examining Social Commerce Business Model as an alternate to e-commerce it was necessary to first understand the online retail market of Pakistan. This is because of two reasons. Firstly, due to the temporal dimension of chosen research areas that are evolving at a rapid pace in the selected developing country. Secondly, when the current research first began there was no evidence in the academic literature that could provide a contextual understanding of Pakistan's online market. Only limited information was available in the Government Publications and Market Reports. Hence, this was a pre-requisite to establish the need for conducting a research in the area of Social Commerce.

Mixed-mode surveys were used to obtain data from the consumer's groups in three metropolitan cities of Pakistan including Karachi, Lahore and Islamabad. No previous research in Social Commerce and e-commerce had collected data from these major cities in a single study.

The findings revealed that mobile was the most popular device; with COD found to be the most preferred payment method for online shopping in Pakistan. Both e-commerce websites and social media were being used by consumers to buy products online. Timesaving, ubiquity and convenience of buying from home were found to be the key reasons consumers prefer to shop online.

In addition, Facebook was the most used platform amongst consumers for socialising and shopping online; followed by Instagram which is gaining popularity amongst the younger consumer base and fashion SMEs. The findings further ascertained consumers interest in using social media for buying fashion products online as fashion was the most preferred and frequently product category. Further, it established that Social Commerce has tremendous potential for growth in Pakistan because of the acceptance of this medium amongst the consumer group.

b) Objective 2: *To identify the limitations of e-commerce for consumers and fashion SMEs in Pakistan*

This is an area that has received considerable attention from researchers in Pakistan. The existing literature has demonstrated that the adoption of e-commerce is hindered by several factors limiting the use and growth of this medium for online shopping. With an intent to propose an alternate model to e-commerce, this is the first study that has framed the discussion on how these risks can potentially be mitigated using the Social Commerce business model. Also, no previous work has been done in this area specific to fashion SMEs given novelty to the findings.

For doing so, it was necessary to obtain an updated view on the factors that inhibited the growth of e-commerce at the time of research. The findings obtained from both mixed-mode surveys and semi-structured interviews with Fashion SMEs were combined to achieve this objective thus answering the RQ1. TOE Framework (Tornatzky and Fleischer, 1990) was used for the presentation and discussion of outcomes.

All limiting factors in the form of technological, environmental and socio-cultural factors identified in previous researchers (Akhlq and Ahmed, 2015; Rahman, Khan and Iqbal, 2018; Bhatti, Saad and Gbadebo, 2018; Khalid and Farooq, 2019) were found to have a negative influence on customers intention to use e-commerce. The data yielded the same pattern of

responses from both Non-Online and Online Shoppers. This evidenced that even for those who had a previous experience of shopping from e-commerce websites; these factors had a negative impact on their decision to continue using these websites for online purchases.

For fashion SMEs, one-way transactional communication in social-cultural factors; technical expertise and the need for designing visually appealing websites as technological factors were found to be reasons why these SMEs abandoned the use of e-commerce websites. Moreover, the organisational factors related to the high cost of e-commerce use and the unsuitability of the e-commerce business model also affected e-commerce adoption amongst these SMEs.

Lastly, it was established that consumers preference for in-store shopping and human interaction, trust in sellers and fear linked to online scams and information privacy can be mediated using the Social Commerce business model. For fashion SMEs, the use of Social Commerce-enabled overcoming limitations of technical skills and the high-cost requirement for the development and management of e-commerce websites.

c) Objective 3: *To explore the potential benefit of using the Social Commerce business model for fashion SMEs and problematic issues encountered by both consumers and SMEs*

For a comprehensive understanding of Social Commerce, it was imperative to get an understanding of the benefits and problematic issues experienced by consumers and these small businesses in the Social Commerce environment. This enabled achieving the research objective in the form of RQ2 and RQ3. For fashion SMEs, the data obtained through semi-structured interviews were used to determine the benefits and challenges of using Social Commerce. However, for consumers the problematic issues were identified by integrating results obtained from both mixed-mode surveys and case studies.

Concerning the benefits, the previous research in this area showed that Social Commerce business benefits are not distinct and overlap with the benefits of e-commerce and social media. This was also apparent in the findings of the current study. The discussion in RQ2 evidenced that Social Commerce can greatly enhance the benefits that were not accomplished by e-commerce in the true sense. It also established that fashion SMEs in Pakistan are using this model because it enables these small businesses to mitigate the limitations of e-commerce by utilising the benefits of social media.

Relating to the issues, recent studies from Pakistan (Zafar, Toor and Hussain, 2019; Solangi, et.al, 2018; 2019) investigated the challenges of Social Commerce from an entrepreneurial and consumers perspective. However, the current research is the first to identify the issues in conducting Social Commerce activities on Facebook and Instagram incorporating both consumers and fashion SMEs perspective. It not only highlights the issues but also provide evidence from the literature that could help in solving these problems. These are further taken into consideration for proposing recommendations and strategies in the final framework.

For consumers, other than the concerns linked with hidden product prices and unresponsiveness of the seller's similar problems that were prevalent in the e-commerce environment were observed. These were the vulnerability of consumers to online scam and frauds which stemmed from the lack of trust in the online retail environment in Pakistan.

For fashion SMEs, negative feedback and the lack of cooperation from customers when it comes to sharing reviews or pictures were found to be the key concerns. Other than these, the always-on content strategy and understanding how to effectively use Instagram were also challenging considerations for these businesses.

d) Objective 2: *To determine the factors that influence consumers adoption of Social Commerce*

Though this is an area that has been covered in the extant literature on Social Commerce (Baethge, Klier and Klier, 2016; Busalim, 2016; Han, Xu and Chen, 2018; Esmaeili and Hashemi, 2019). There was no Pakistan specific study on this topic at the time of the commencement of this research. The knowledge gap recognised the need to understand the factors that influenced consumers intention to use Social Commerce in Pakistan. This was answered in the RQ4 based on the consumer data obtained from mixed-mode surveys in primary study one. A similar pattern of responses emerged from both Online Shoppers and Non-Online Shoppers.

Ease of use, one of the two constructs of the TAM Model (Davis, 1985) was found to have the strongest effect on consumer intention to use Social Commerce in Pakistan. Moreover, Social Commerce attributes in the form of Social Commerce constructs and consumers sellers' interactions also influenced consumers decision to use this medium for online shopping. These social-related exchange activities amongst customers and between business and customers facilitated the creation of eWOM thus enhancing the social support in the Social Commerce environment. The presence of a social aspect in the emerging business model contributed to the acceptability of this medium in a country that exemplifies strong collectivistic values.

e) Objective 5: *To provide a theoretical understanding of the Social Commerce business model and its value potential for consumers and Fashion SMEs*

Considering the theoretical aspect, this was one of the gaps identified in Social Commerce literature as Busalim (2016)'s review emphasised the need for research that could explain which theories can be applied to better understand the Social Commerce business processes.

In an attempt to close this gap, meta-inferences was drawn from the empirical data obtained in primary study one and two. This was a recommended approach in a seminal paper by (Venkatesh, Brown and Bala, 2013) to achieve quality and rigour in the current mixed-method study. The overarching goal of doing this was to move from specific observations that were achieved through the integration of quantitative and qualitative studies to theory development (Onwuegbuzie and Combs, 2010). The designed theoretical model was one of the research outcomes that enabled achieving the objective by exploring the relationship between the proposed theoretical concepts. It was evidenced that Online WOM generated using Social Commerce attributes creates social support for consumers in the form of information and emotional support. Thus, enhancing consumers trust in the Social Commerce environment and positively influences their Social Commerce intention. Consequently, these attributes result in increased social capital for fashion SMEs.

f) Objective 6: *To explain the use of the Social Commerce business model by Fashion SMEs*

Taking a step further, the designed theoretical model was merged with the empirical findings to graphically illustrate the use of the Social Commerce business model within Pakistan's context. This was the second research outcome of the current study.

In Social Commerce literature from Pakistan, this is the first framework that draws on the external factors that influenced the evolvment of the Social Commerce phenomenon. It also provides a description of the fashion businesses processes through the integration of theoretical and empirical findings.

Collectively, these objectives contributed to the development of the framework for the industry thus achieving the research aim. The next section outlines the contributions of the study.

7.3 Research Contributions

The contributions of the current thesis in the evolving research arena of Social Commerce are fourfold. These are classified and presented below under contributions to knowledge, theory, methodology and practice.

7.31 Contribution to the Current State of Knowledge

This research contributed to the Social Commerce literature by addressing the gaps in the current state of knowledge. These gaps were identified in the main research area of Social Commerce, the fashion businesses involved and the chosen country Pakistan.

Firstly, this research contributes to knowledge by incorporating a business perspective. It presents the benefits and challenges of using the Social Commerce business model and provides its understanding from a theoretical viewpoint. Thus, closing the gaps identified in the existing literature on Social Commerce.

In addition, currently no other research exists regarding the use of Social Commerce amongst small fashion businesses meaning this is another key output of the current study. However, the main contribution to knowledge is specifically related to Pakistan as the business phenomenon of Social Commerce was underexplored in this developing country. Though initial efforts were exerted in this area, there was a need to understand whether Social Commerce has a better chance of flourishing in Pakistan's online market as an alternative to the e-commerce business model. This gap is addressed in the current research.

This is the first study in Pakistan's context that has integrated both consumers and fashion business perspective. It underpinned the factors that influence consumers intention in

Social Commerce adoption and presents a comprehensive understanding of the Social Commerce business model.

The next section highlights the theoretical contribution of the research.

7.32 Contribution to Theory

Whetten (1989) states that a theoretical contribution in research is made if the concepts and their relationships offer an understanding and some explanation of the phenomenon of interest. Keeping this in view, the main theoretical contribution of this research is the development of a model that builds upon the existing theories in Social Commerce literature. The model uses social support and social capital as the main theoretical lens along with other constructs²⁹ that are taken from extant literature in this area. This is the first time these theoretical concepts have been applied together in a single study to provide an understanding of the Social Commerce business model and its value creation for consumers and fashion SMEs. In addition, no previous research has theorised the role of information and knowledge sharing from a business perspective which is done in the present study.

Another theoretical contribution to the study is an empirically grounded framework that explains the effect of social support on consumers and the creation of social capital for fashion SMEs. The framework is based on both the theoretical concepts and empirical research that together helped in advancing theory in this area. It is the first and only framework in the context of Pakistan that explains the Social Commerce phenomenon currently occurring in the business field. Hence, it can be summarised that this dissertation significantly contributed to the advancement of theory by providing new concepts,

²⁹ These constructs include Social Commerce attributes, online WOM, trust, Social Commerce intentions, information and knowledge sharing.

illustrating their relationships and integrating different perspectives in an attempt to understand the Social Commerce business model.

The methodological contribution of the study is outlined in the subsequent section.

7.33 Contribution to Methodology

The pragmatic philosophical positioning and the application of the mixed-methods approach positively influenced the depth and inclusivity of the current research. It allowed the flexibility of choosing methodological mixes that enabled to better answer the research questions integrating both consumer and business perspective.

While using mixed-methods is by no means a new approach to research, it has received limited attention in Social Commerce literature. Addressing this gap, the current study makes a methodological contribution to knowledge by using his approach. Also, this is the first time in the relevant literature that both mixed-mode survey and case studies have been used as data collection methods. This unconventional approach to research will allow future researchers an understanding and a high degree of confidence in breaking away from the Social Commerce literature norm of just using surveys.

The next section presents a discussion on the contribution to practice.

7.34 Contribution to Practice

From the practitioners perspective, this research contributes to the current understanding of the online retail market in Pakistan through an analysis of the trends and perception of consumers in this market. It also provides an insight into the barriers to e-commerce

development. This analysis will help the managers, marketers and businesses working in the online retail sector of Pakistan to better understand the dominant consumer traits and trends in the market. It will also be beneficial for those who do not have a marketing background or substantial knowledge regarding the online retail sector. However, it needs to be acknowledged that due to the fast-changing nature of these technologies the practitioners will have to constantly upgrade their knowledge on the market and consumer trends.

In addition to this, the final framework that is designed for the practitioners is a managerial tool that can be used by fashion SMEs, entrepreneurs and managers for building an effective Social Commerce presence. The absence of guidelines for small businesses related to the use of social media for marketing and commerce related activities in Pakistan makes the managerial contribution of the research in the form of a framework extremely significant.

The designed framework identifies the core principles related to Social Commerce that can be deployed to achieve effective and efficient use of this medium. Using this framework, the team and managers can harness their resources and time successfully through the identification of factors that needs to be considered. Adding to this, the recommendations and strategic actions under each principle will guide the practitioners to effectively design and manage their social media pages for business purposes.

In the subsequent section, a discussion on research's limitations along with the direction for future research is presented.

7.4 Limitations and direction for future research

Despite the fact that this research has a number of contributions, a few limitations are also identified and brought forth for discussion with an intent to lay down the path for future researchers.

First, this research was conducted in the context of the developing country of Pakistan. Although it is believed that the findings are relevant for other countries and context. Further research should be conducted in culturally similar and developing economies to see whether these findings are applicable or not. For this, it is proposed that future research should be carried out in the context of east Asian countries including Thailand, Malaysia and Indonesia and also South Asian economies such as Bangladesh and Sri Lanka. This is because similar to Pakistan, all these countries are collectivistic societies (Hofstede, 2021) and developing economies (United Nations, 2020) where the Social Commerce business phenomenon is flourishing (Eco consultancy, 2020). Conducting similar research in the listed countries can lead to increased confidence in the findings of the present study whilst also potentially enhancing the generalisability in the context of Social Commerce literature.

Second, the research intended to explore the Social Commerce business model with the focus on small fashion businesses, which it has done. Though this a key contribution of the current study, the findings do not extend to small businesses of this type that do not use social media for commerce-related activities. In addition, the implications of the findings to other types of businesses using Social Commerce are limited. Therefore, there is clearly scope for future researcher to examine the use of the Social Commerce business model amongst different sized and types of businesses.

Third, the theoretical model in the current study was developed based on the meta-inferences (Venkatesh, Brown and Bala, 2013) drawn from both quantitative and qualitative analysis. This was done to achieve a comprehensive theoretical understanding of the Social

Commerce business model integrating consumers and business perspective. Although the relationship between the proposed constructs in the theoretical model has been discussed in the light of research findings, these are not statistically tested. The reason for this is that statistical generalisations were not sought. Hence, future research should be carried out using quantitative surveys to test the prepositions drawn from the meta-inferences in the present study. This will improve the validity of the theoretical model.

Fourth, there were limitations related to the validation of the framework. Due to Covid-19, it was not possible to carry out a case study evaluation with one of the Fashion SMEs as initially intended. Hence, the industry experts were contacted for validation purpose. The response from the experts was really weak, where most of them did not respond to emails and calls, or simply refused to participate. This slowed the process of framework validation and resulted in limited responses. Future research can evaluate the effectiveness of the framework by testing it with a real fashion SME thus increasing its validity.

Additionally, reflecting on the methodology it is contended that the use of pragmatic mixed methods approach has enabled to obtain an in-depth understanding of the Social Commerce business model. Both depth and breadth were achieved in the data through yielding quantitative and qualitative evidence. This would have not been possible using either of these methods alone. Whilst this has been established, there are a few limitations that need to be highlighted.

The data obtained in the quantitative phase of the study using a mixed-mode survey was analysed through descriptive statistics. Using this analytical approach has been justified in the research as the intent was not to determine the statistical relationship among variables or groups. However, this does put a constraint on the generalisability of the findings to the population of interest despite obtaining a large sample size. Hence, developing on the findings of the current study concerning limitations of e-commerce and factors that influence consumer's intention in Social Commerce adoption; future research can formulate hypotheses to derive quantifiable observations using inferential statistics.

Another potential area identified for future research exploration is related to the construct of emotional support in social support theory. Future research can be undertaken for exploring the extent to which the psychological needs of customers are satisfied in the Social Commerce environment. This is an area that cannot be completely based on subjective observations, as was recognised being one of the limitations in the current study. Also, the fake reviews conundrum is a possible future research direction due to the increasing reliance of consumers on personal recommendations and reviews.

Moving on, the qualitative phase of the study described the strategies and features Fashion SMEs were using through interviews and social media content analysis. However, given the fast-paced and ever-evolving nature of social media, it is logical to believe that the promotional strategies and features are also subjected to continuous changes. Hence, the empirical findings should be considered with caution. It was further established that e-commerce is a natural progression from Social Commerce for businesses seeking expansion. A future longitudinal study should be conducted on how SMEs using the Social Commerce business model evolve overtime through analysing the lifecycle stages of SMEs. This would further enrich understanding of the phenomenon under study.

Moreover, the research touched on the influence of collectivistic values during the interpretation of the findings, future research can further explore how cultures can affect the acceptance of Social Commerce amongst businesses and customers.

Lastly, as the aim of the research was to develop a framework for Fashion SMEs it is acknowledged that the recommendations under each principle and subsequent proposed actions might be different for other types of businesses. Especially those that are not focused on visual representations and aesthetics. Having said that, it is believed that understanding the core principles in the framework will be extremely beneficial for entrepreneurs, marketers and managers in Pakistan for developing a Social Commerce strategy.

With this, the discussion on limitations and directions for future research ends here and the next section reflects on dissemination of the research.

7.5 Dissemination of the research

Whilst the project was still in the stage of development, different parts of this work were disseminated at various touchpoints to the research community, academics and students. For engaging with the scholarly community, the work was presented at the DMU Annual Poster Competition 2019 and BAM 2020 Conference in the Cloud. The research was also shared with postgraduate students at DMU through participation in panel discussions, seminars and research workshops. Interacting and disseminating research across these touchpoints helped in gaining valuable feedback and experience thus informing the path forward.

For the future dissemination of the work, publications in academic journals will be considered as this will help in developing a scholarly identity post PhD. For this, the Journal of Fashion Marketing and Management is an example of a potential academic journal that has been identified. Moreover, organising boot camps or workshops for fashion SMEs, marketers and entrepreneurs will possibly help in achieving a widespread research intake in the industry. Also, the dedicated Instagram page that was previously created during the data collection phase will be used to disseminate the findings to a wider audience. Thus, increasing the impact of the research.

The concluding statements for the thesis are given in the following section.

7.6 Concluding Statements

The final chapter presented the conclusion of this research. First, it addressed the attainment of the research aim through citing the research objectives. Then, the contributions of the study were presented in relation to the current state of knowledge, theory, methodology and practice. Finally, the limitations, future directions and dissemination of research were discussed.

To the best of knowledge, this is the first study that has explored the use of the Social Commerce business model from the fashion SMEs perspective in the developing country of Pakistan. Not only this, but it is also the first research that has integrated both consumers and business perspective and has analysed the Social Commerce business phenomenon through a theoretical lens and empirical research. It is strongly believed that this research has laid the groundwork for future research in the Social Commerce research arena in Pakistan's context. Thus, greatly contributing to the advancement of academic research parallel to the growth of social media in the country.

The final section of this thesis switches to the first person to present the reflection on the researcher's experience and development during her PhD.

7.7 Personal Reflection

When I started my PhD, the decision to work in the dynamic research area of Social Commerce was both fascinating and exciting. In retrospect, it was a bit naïve and optimistic of me considering the work that was required to carry out the research in a context that was underexplored and to keep up to date with the rapidly evolving research literature.

The first year was mostly spent reading and conducting the literature review, exploring the methodology and attending the doctoral training programs. The majority of my time was dedicated to learning and developing an understanding of the work required at the doctoral level.

It was in the second year that the primary research began. For this, I travelled twice to Pakistan as the data was collected separately for primary study one and two keeping into consideration the manageability and time factor. Apart from a few minor issues related to coordination and limited availability of time, the data collection process for both studies was relatively smooth and I was able to obtain a substantial data set. However, considering the depth and breadth of data, the analysis took much longer than I had anticipated. The use of software such as Excel and NVivo greatly helped in data management. Also, careful planning and writing on a regular basis throughout the entire process enabled me to maintain focus and discipline.

Needless to say, the last year had been the most challenging part of the journey. A global pandemic, a year in lockdown, being away from family and living alone were all extremely hard to cope with. Undoubtedly, it was my thesis write up that kept me sane during this period and I was more motivated than ever to complete it as quickly as possible while maintaining the quality I had hoped to achieve.

Despite ongoing challenges due to Covid-19, I considered myself fortunate as most of my primary research was completed before the pandemic started which enabled me to concentrate on my final write up. Though the validation of the final framework did not go

as planned and I had to make changes to the initially proposed plan. The limited responses from experts also affected the validation stage of the research.

Reflecting on my development as a researcher, I can confidently say that I became a self-directed learner at the very early stage of my PhD. For this, I am thankful to my supervisors who allowed me the opportunity of taking charge of my project while always being there whenever I needed support and guidance. The part-time teaching that I undertook during the course of PhD also contributed to the development of my academic identity. For me, PhD is a journey that has changed me from an overly ambitious and enthusiastic research student to a skilled researcher (hopefully a Doctor of Philosophy, too) and a self-assured academic. Lastly, I hope that this research and the journey through it is as interesting for the readers as it was for me.

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Appendix

Appendix A: Tables from Literature Review

a) Advantages of e-commerce

ADVANTAGES OF E-COMMERCE	
Customers	Key References
Ubiquity	(Turban and King, 2003); (Adam, 2011); (Nejadirani, Behraves and Rasouli, 2011); (Laudon and Traver, 2015); (Sabou, Avram-Pop, and Zima, 2017); (Lai, Strauss and Turban, 2016)
Time-Saving	(Turban and King); (Adam, 2011); Nejadirani, Behraves and Rasouli, 2011; Sabou, Avram-Pop and Zima, 2017); (Laudon and Traver, 2017)
Convenience	(Turban and King); (Adam, 2011); Nejadirani, Behraves and Rasouli, 2011; Sabou, Avram-Pop and Zima, 2017); (Laudon and Traver, 2017)
Interactivity	(Turban and King); (Kapurubandara and Lawson, 2008); (Nejadirani, Behraves and Rasouli, 2011); (Almoussa, 2013); (Lai, Strauss and Turban, 2016); (Laudon and Traver, 2017)
Product Price Comparisons	(Turban and King); (Adam, 2011); (Sabou, Avram-Pop and Zima, 2017)
Inventory- multitude of choices (vendors, product, styles)	(Turban and King); (Schneider and Gary, 2010); (Adam, 2011); (Sabou, Avram-Pop and Zima, 2017)
Social Interaction	(Nejadirani, Behraves and Rasouli, 2011); (Lai, Strauss and Turban, 2016); (Laudon and Traver, 2017)
Businesses	Key References
New Online Sales Channel	(Bloch, Pigneur and Segev, 1996); (Dubelaar, Sohal and Savic, 2005); (Alyoubi, 2015)
Product Promotion	(Bloch, Pigneur and Segev, 1996); (Dubelaar, Sohal and Savic, 2005)
Global Reach	(Turban and King, 2003); (Kapurubandara and Lawson, 2006); (Schneider and Gary, 2010); (Nejadirani, Behraves and Rasouli, 2011); (Laudon and Traver, 2017); (Savrul, Incekara and Sener, 2014); (Lai, Strauss and Turban, 2016)
<ul style="list-style-type: none"> The lower investment required for conducting business globally 	(Turban and King, 2003); (Nejadirani, Behraves and Rasouli, 2011); (Savrul, Incekara and Sener, 2014); (Alyoubi, 2015)
Direct Savings	(Bloch, Pigneur and Segev, 1996)

<ul style="list-style-type: none"> Erased outlays on physical infrastructure 	(Nejadirani, Behraves and Rasouli, 2011), (Zhang, 2011); (Alyoubi, 2015); (Laudon and Traver, 2017); (Sabou, Avram-Pop, and Zima, 2017)
<ul style="list-style-type: none"> Lower communication costs 	(Turban and King, 2003); (Nejadirani, Behraves and Rasouli, 2011); (Zhang, 2011); (Laudon and Traver, 2017); (Lai, Strauss and Turban, 2016)
<ul style="list-style-type: none"> Reduced Promotional and advertising cost 	(Aljifri, Pons and Collins, 2003); (Nejadirani, Behraves and Rasouli, 2011); (Zhang, 2011)
Business always open (Open 24/7/365 without any additional costs)	(Turban and King, 2003); (Dubelaar, Sohal and Savic, 2005); (Adam, 2011); (Sabou, Avram-Pop and Zima, 2017); (Lai, Strauss and Turban, 2016)
Improved customer services	(Singh, 2002); (Turban and King, 2003); Dubelaar, Sohal and Savic, 2005);(Zaeid, 2012); (Lai, Strauss, and Turban, 2016)
Building relationships with customers	(Bloch, Pigneur and Segev, 1996)

Table showing summary of the Advantages of E-commerce, (Source: Author)

Timeline of Social Commerce Definition

Timeline of Social Commerce Definitions		
Authors	Year	Definitions
Jascanu et.al	2007	Social shopping is the evolution of commerce; combining social networking and e-commerce
Linda	2010	<i>"Social Commerce is the use of social media, in the context of e-commerce, to assist with buying and selling products and services online."</i> (Pg.2213)
Stephen and Toubia	2010	<i>"Social commerce and social shopping are forms of Internet based social media that allow people to participate actively in the marketing and selling of products and services in online marketplaces and communities."</i> (p.215)
Liang and Turban	2011	<i>"Social commerce involves using web 2.0 social media technologies to support online interactions and user contributions to assist in the acquisition of products and services."</i> (Pg.5)
Wang and Zhang	2012	<i>"Social commerce a form of commerce that is mediated by social media and is converging both online and offline environments."</i> (p.106)
Hajli	2012a	<i>"Social commerce is a new concept which enables customers to have an active position in cyber space. It is a development in e-commerce based on a network of buyers and sellers. It is more commonly found in social and interactive forms of e-commerce."</i> (Pg. 79)
Shen	2012	<i>"Social commerce is a technology-enabled shopping experience where online consumer interactions while shopping provide the main mechanism for conducting social shopping activities. These interactions may result in discovering products, aggregating and sharing product information, and collaboratively making shopping decision."</i> (Pg.199)
Huang and Benyoucef	2013	<i>"Social commerce as an internet-based commercial application, leveraging social media and web 2.0 technologies which support social interaction and user-generated content in order to assist consumers in their decision making and acquisition of products and services within online market places and communities."</i> (pg.247)
Ng	2013	Social commerce refers to the activities of online buying and selling, through the integration of social plugins into e-commerce sites or e-commerce on social networking platforms.
Marsden and Chaney	2013	The fusion of social and commerce mindset is symbolised as two curved pillars of an arch, supporting each other in social commerce.
Todri and Adamopoulous	2014	<i>"Social commerce is a representative and promising leverage example of leveraging the social connections between the users to generate effective leads for businesses."</i> (Pg.2)
Gatautis and Medziausience	2014	<i>"Online social networks deployment for sale activities usually is referred as social commerce."</i> (pg.1237)
Hajli and Sims	2015	<i>"Social commerce as a new stream in e-commerce, where social factors are the determinants of this phenomenon and consumers are empowered to generate content using social media through online communities, forums, ratings, reviews and recommendations."</i> (Pg.2)
Lai, Strauss and Turban	2016	<i>"Social commerce is created from the integration of e-commerce and e-marketing using web 2.0 social media to applications."</i> (Pg.8)
Busalim	2016	Social commerce represents the transformation of online business, which brought about by web 2.0 and social computing tools, which both represent the social aspect of s-commerce.

Baghdadi	2016	<i>"A new way of doing commerce in a collaborative and participative way, involving interactions among all the actors of the value chain." (Pg. 95)</i>
Lin, Li and Wang	2017	<i>"Social commerce is a phenomenon rooted in social media practice and web 2.0 technologies." (Pg.190)</i>
Han, Xu and Chen	2018	<i>"Social commerce is a new business model of e-commerce, which makes use of web 2.0 technologies and social media to support social-related exchange activities." (Pg. 41)</i>
Esmaeili and Hashemi	2019	<i>"S-commerce considers the network of the buyers and sellers as a single platform that includes the selling/buying activities and all related interactions and transactions before, during and after selling/buying." (pg.320)</i>

Table showing timeline of Social Commerce Definition, (Source: Author)

Appendix B: Ethical Approval Documents



Participant Information Sheet

Social Commerce: A framework for the SMEs in Pakistan

Please take some time to read this information and ask questions if anything is unclear.

Contact details can be found at the end of this document.

Information about Research Project:

1. What is the purpose of this study?

This study aims to develop a Social Commerce Framework for the Fashion SMEs in Pakistan. This designed framework can serve as the foundation for Social Commerce adoption Fashion SMEs.

The researcher aims to investigate the usage of Social Commerce by the fashion SMEs, to understand the enablers and adoption issues for these enterprises. It is important to note that the research of Social Commerce in Pakistan's Fashion Industry is relatively young, therefore this research has the potential to become a leading influence in the area.

2. Who is organising this research?

The research for this study is being undertaken by Rubab Ashiq who is a Doctoral Student in Arts, Design and Humanities at De Montfort University.

De Montfort University Research Ethics Committee has reviewed and approved this research.

3. Why have I been chosen?

The researcher is inviting fashion entrepreneurs from Pakistan to take part in the research study who are using social media for the commerce-related activities instead of e-commerce.

This research project hopes to gain a perspective of the fashion entrepreneurs who are using social media for conducting commerce-related activities including marketing and selling of products and services. This will enable the researcher to understand the current state and opportunities related to this emerging commerce channel.

The research will also address the problems faced by these entrepreneurs; in order to understand the adoption issues associated with the usage of social media as a marketing and commerce tool.

4. Do I have to take part?

Participation in this study is voluntary and you may ask the researcher questions before agreeing to participate. However, we believe that your contribution will assist in the research process for the evaluation of the challenges and opportunities pertaining to the use of social commerce in Pakistan.

If you agree to participate, you will be asked to sign a consent form. However, at any time, you are free to withdraw from the study and if you choose to withdraw, we will not ask you to give any reasons.

5. What will happen to me if I take part?

If you agree to take part in this study, you will be interviewed by email or by audio recording. The interview will be conducted by Rubab Ashiq and will last for approximately 1 hour. The researcher may ask you to participate in a follow-up interview, though participation in that will be optional.

Observations will also be conducted on your Business pages for the period of two months. However, no password will be required for this purpose. The time and duration to track social media engagement for observational purposes will be clearly communicated beforehand.

6. What are the possible benefits of participating?

Your participation is extremely valuable for the research study because it will enable the researcher to obtain detailed information about the determinants of social commerce success for the fashion enterprises.

This contribution will assist your businesses in following a strategic approach to using social media for commerce. In case of the expected outcome of the research, the designed framework will be made available for your businesses to be integrated as part of the business strategies.

7. What are the possible risks of taking part?

While the researcher hopes that your experience will be pleasant, providing access to the business internal information might be inconvenient for you. At any time during the course of study, you can choose to withdraw.

8. How will my interview be used?

The data collected from the interview participants will be used to answer the research questions for the development of a social commerce framework.

On the consent form we will ask you to confirm that you are happy to assign copyright for the interview to us, which means that you consent to the researcher using and quoting from your interview.

9. How will the information from observations will be used?

The data collected from social media analytics will be used for observational purpose. This will enable the researcher to monitor the visitors and activities on your business's pages (Facebook and Instagram) to measure the strategies.

10. What will happen to the results of the project?

All the information that we collect about you during the research will be kept strictly confidential. You will not be identified in any reports or publications and your name and other personal information will be anonymised.

11. What happens to the interviews collected during the study?

Interviews will be transcribed/audio recorded and stored digitally, managed by the researcher for the duration of the project. Only the researcher and supervisor will have access to the interviews and personal information.

12. What happens to the business information collected during the study?

The information that will be collected using analytics tool on your business pages will be stored digitally. Only the researcher and supervisor will have the access to the information.

13. What happens at the end of the project?

If you agree to participate in this project, the research will be written up as a dissertation. You may request a summary of the research findings by contacting the researcher. On successful submission of the dissertation, it will be deposited both in print and online at De Montfort University, to facilitate its use in further research. The digital online copy of the dissertation will be deposited with De Montfort Open Research Archive ("DORA") and will be published with open access meaning that it will be available to all internet users. At the end of this project, the audio and digital data collected from interviews with participants will be deposited at the UK Data Service for use by future researchers.

14. What about use of the data in future research?

If you agree to participate in this project, the research may be used by other researchers and regulatory authorities for future research.

15. Who is funding the research?

This research is partially funded by The Doctoral College at De Montfort University.

16. What should I do if I have any concerns or complaints?

If you have any concerns about the project, please speak to the researcher, who should acknowledge your concerns within ten (10) working days and give you an indication of how your concern will be addressed. If you remain unhappy or wish to make a formal complaint, please contact

Mr Grahame Hudson (Principal Lecturer/ Associate Head/ Postgraduate Programme Leader

Address: De Montfort University, The Gateway, Leicester, UK, LE1 9BH

Telephone: +44 (0)116 250 6024

Email: GHudson@dmu.ac.uk

Fair Processing Statement

This information which you supply and that which may be collected a part of the project will be entered into a filing system or database and will only be accessed by the researcher and supervisor involved in the project. The information will be retained by De Montfort University and will only be used for the purpose of research, statistical and audit and possibly commercial purposes. By supplying this information you are consenting to us storing your information for the purposes above. The information will be processed by use in accordance with the provisions of the Data Protection Act 1998. No identifiable data will be published.

Many thanks

Kind Regards,

Rubab Ashiq (PhD Student)

P1418439x@my365.dmu.ac.uk

Rubab.ashiq@dmu.ac.uk

PARTICIPANT CONSENT FORM

Title of Research Project:	Social Commerce – A Framework for the Fashion SMEs in Pakistan		
Researcher details:	Rubab Ashiq; P1418439x@my365.dmu.ac.uk ; rubab.ashiq@dmu.ac.uk		
This agreement is made in regard to the recorded interview which took place on			
Please tick and initial all boxes if you have read and understood the following:			
1.	I confirm that I have read and understood the Participant Information Sheet for the study above. I have had the opportunity to consider the information, ask questions and these have been answered satisfactorily		
2.	I agree to my data being anonymised /identifiable and stored securely		
3.	I understand that my participation is voluntary. I also understand I am free to withdraw at any time - without giving any reason and without there being any negative consequences. I can decline to answer any particular question, or questions		
4.	I agreed that non-identifiable quotations/data may be published in articles used in conference presentations/written up as a thesis.		
5.	I give permission to the interview being digitally audio/video recorded		
6.	I understand that De Montfort University has reviewed and approved this study		
7.	I understand that the data collected during the study has been inspected by a supervisor from De Montfort University. I give permission for the Supervisor to have access to my data		
8.	I also acknowledge that if I am being interviewed this data may be transcribed by a third party, authorised by the university to undertake such duty.		
9.	I agree to take part in the above research project		
10.	I agree to be contacted by the researcher named above		

Print name of participant			
Participants contact details (e-mail)			
Participant signature		Date	

*The signed consent form has not been included in the thesis for anonymity purposes.

Appendix C: Primary Study One (Mixed-Mode Surveys)



The purpose of this research is to develop a Social Commerce Framework for the Fashion Small and Medium Enterprises (SMEs) in Pakistan. The research is being undertaken by Rubab Ashiq who is a doctoral student in Arts, Design, and Humanities at De Montfort University.

You are invited to participate in this research study because your contribution will assist in the research process. However, your participation in this study is Voluntary. At any time, you are free to withdraw from the study and if you choose to withdraw, you will not be asked to give any reasons.

The procedure involves filling a questionnaire that will take approximately 15-20 minutes. Your responses will be confidential and identifying information such as your name or email address will not be collected. The data collected will be stored in a password protected electronic format. To help protect your confidentiality, the questionnaire will not contain information that will personally identify you. The results of this study will be used for scholarly purposes only and may be shared with De Montfort University representatives.

If you have any questions regarding this study or would like additional information, please contact [Rubab.ashiq@dmu.ac.uk]. By filling in this survey you indicate that you understand its purpose and consent to the use of the data as indicated above. Thank you for your cooperation.

If you wish to participate in this research study, please tick on "agree".

- Agree
- Disagree

Please Note: The questions with **asterisk symbol*** are required

Type of Participation

- If you are a non-online shopper, fill questionnaire no.1
- If you are an online shopper, fill questionnaire no.2

QUESTIONNAIRE 1: Non-Online Shopper

1. Gender*

- Female
- Male
- Prefer not to say

2. What is your age range? *

- 18- 25
- 26- 35
- 36- 45
- 46- 55
- 55 & above

3. Where do you currently reside? *

(If you answered Pakistan, please answer the next question; otherwise, go to question no.5)

- Pakistan
- Other_____

4. In which city? *

- Karachi
- Lahore
- Islamabad
- Other_____

5. What is your highest level of education? *

- Matric/ O level
- HSSC/ A level
- Bachelors

- Masters
- Doctorate
- Other_____

6. What is your employment status? *

- Employed
- Unemployed
- Self-employed
- Student
- Homemaker
- Retired
- Other_____

7. What is your monthly household income? *

(Household income is a measure of the combined incomes of all people sharing a household)
Amount in PKR

- Less than 50,000
- 50,000 to 150,000
- 150,001 to 250,000
- 250,001 to 350,000
- 350,001 to 450,000
- 450,001 to 550,000
- Above 550,000
- Prefer not to answer

8. To what extent do you agree or disagree with the following factors that influence you not to purchase online through e-commerce websites? *

(One answer, per row, is required)

Description	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
I enjoy the experience of going to shops					
I do not trust online shopping					
There is no guarantee of the product's quality					
It is too difficult to shop online (Internet literacy)					
Concerns about the use of personal information					
I prefer taking advice/bargaining with a salesperson					
I do not shop online because of fraud risk					
The delivery services are not efficient					
The return process is complicated					
Limited payment options availability					

9. Do you use social media? *

(If your answer is yes, go to the next question; otherwise go to question no.10)

- Yes
- No

10. From the following list, choose your favourite social media platforms?

(Please do not tick more than three)

- Facebook
- Instagram

- Snapchat
- LinkedIn
- Twitter
- Pinterest

11. Which of the following are your reasons for using social media?

(Please tick all that apply)

- To stay in touch with friends/family
- Because a lot of my friends/family are using social media
- To share photos/videos with others
- To research products, services, and brands
- General networking with people
- To stay up-to-date with news/current events
- To find funny and entertaining content
- To meet new people
- Other _____

12. If you decide to shop online, which one would you prefer? *

(If your answer is social media, go to the next question; otherwise, go to question no.14)



- Social Media
- Online Shopping Sites

13. If you have chosen social media; why?

(Please tick all that apply)

- It is easy to use
- I can communicate directly with the sellers
- I can interact and take advice from other customers
- I can read recommendations and reviews from friends, family, and social networking community
- I don't know

14.If you have chosen online shopping sites³⁰; why?

(Please tick all that apply)

- The sites are specifically designed for online shopping
- Huge variety of products are available
- Site search is available to find products and services
- Easier to compare product prices
- I don't know

15.Do you support the idea of using social media for online shopping in Pakistan? *

- Yes
- No

Thank you for your participation

³⁰ Here online shopping sites refers to e-commerce websites.

QUESTIONNAIRE 2: Online Shopper

1. Gender *

- Female
- Male
- Prefer not to say

2. What is your age range? *

- 18- 25
- 26- 35
- 36- 45
- 46- 55
- 55 & above

3. Where do you currently reside? *

(If you answered Pakistan, please answer the next question; otherwise, go to question no.5)

- Pakistan
- Other_____

4. In which city? *

- Karachi
- Lahore
- Islamabad
- Other_____

5. What is your highest level of education? *

- Matric/ O level
- HSSC/ A level
- Bachelors
- Masters
- Doctorate
- Other_____

6. What is your employment status? *

- Employed
- Unemployed
- Self-employed
- Student
- Homemaker
- Retired
- Other_____

7. What is your monthly household income?

(Household income is a measure of the combined incomes of all people sharing a household)
Amount in PKR

- Less than 50,000
- 50,000 to 150,000
- 150,001 to 250,000
- 250,001 to 350,000
- 350,001 to 450,000
- 450,001 to 550,000
- Above 550,000
- Prefer not to answer

8. Which of the following best describes you? *



- Frequent Shopper
- Occasional Shopper
- Infrequent Shopper

9. What are the reasons for you to shop online? *

(Please tick all that apply)

- Can shop anywhere and at anytime
- Option to compare prices
- Time-saving
- The convenience of buying from home
- Availability of greater variety/selection
- The convenience of everything in one place
- Enables to locate hard to find items
- To avoid crowds
- Some products/brands are not available in my city/country
- To get better prices on online sales/better prices
- Other _____

10. Which of the following devices do you use to shop online? *

(You can tick more than one)

- Laptop
- Desktop Computer
- Mobile
- Tablet
- Other _____

11. Which payment method do you use frequently for online shopping? *

(You can tick more than one)

- Cash on Delivery (COD)
- Bank Transfer
- Easy Paisa/Jazz Cash
- Debit/Credit Card
- Other _____

12. Do you use online shopping sites to make purchases? *

(If your answer is yes, go to the next question; otherwise go to question no.15)



- Yes
- No

13. Which product category do you prefer to purchase using online shopping sites?

(Please tick all that apply)

- Fashion
- Beauty & Health
- Sports & Leisure
- Home & Office
- Food & Grocery
- Books
- Electronics
- Computer & Accessories
- Mobiles & tablets

14. Your most frequently purchased product category from online shopping sites, please specify:

15. To what extent do you agree or disagree with the following factors limiting the use of e-commerce for online shopping? *

(One answer, per row, is required)

Description	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Preference for in-store shopping					
Trust on product and services providers					
Product quality issues (fake products)					

Internet literacy (many people do not know how to shop online?)					
Concerns about the misuse of personal information					
Lack of human interaction					
Online shopping scams (fraud)					
Inefficient delivery services					
Inflexible/unclear return policies					
Availability of limited payment options for e.g. easy paisa					

16. Do you use social media? *

(If your answer is yes, go to the next question; otherwise go to question no.24)

- Yes
- No

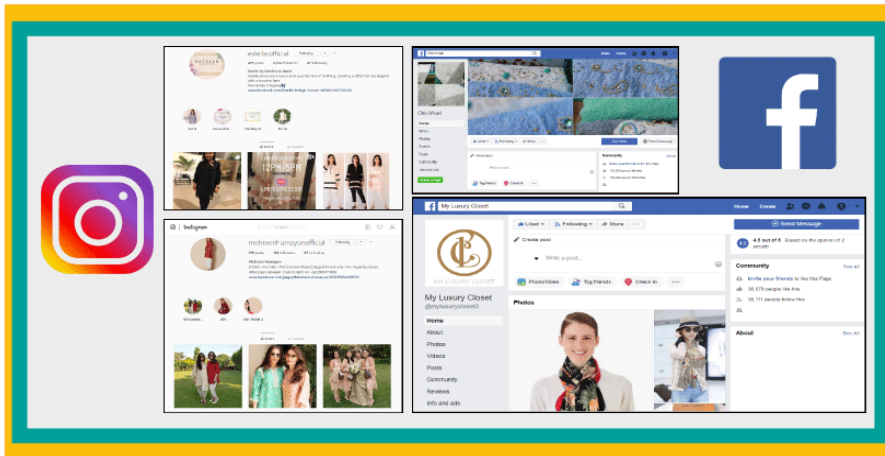
17. From the following list, choose your favourite social media platforms?

(Please don't tick more than three)

- Facebook
- Instagram
- Snapchat
- LinkedIn
- Twitter
- Pinterest

18. Do you use social media to make purchases?

(If your answer is yes, go to the next question; otherwise go to question no.25)



- Yes
- No

19. Which social media platforms do you use for making purchases?

(Please tick all that apply)

- Facebook
- Instagram
- Other _____

20. How do you find information about social media sellers?

(Please tick all that apply)

- Sharing of information by a social media friend/contact
- Promotional social media posts
- Recommendations from online social community groups
- Traditional word of mouth (recommendations by friends/family)
- Other _____

21. Which product category do you prefer to purchase using online shopping sites?

(Please tick all that apply)

- Fashion
- Beauty & Health
- Sports & Leisure
- Home & Office
- Food & Grocery
- Books
- Electronics
- Computer & Accessories
- Mobiles & tablets

22. Your most frequently purchased product category from online shopping sites, please specify:

23. Which of the following factors influence you to use Social Commerce for buying products online?

(Please tick all that apply)

- It is an easier way of online shopping
- I can share information and recommendations on products and services
- I can seek advice and opinions from the online social community
- I can communicate directly with the sellers to get information about product/services
- Other

24. Have you experienced any of these issues while shopping through social media?

(Please tick all that apply)

- The item you received was different from the one displayed on the seller's page (issues with the quality and design of the product)
- The item you received was not original, it was a replica
- The item you received was damaged upon arrival
- The item arrived too late
- The seller took the payment but never delivered your items
- The seller misused your personal information
- The seller did not provide flexible payment options
- None of the above

25. Have you ever purchased anything online because of a recommendation or share on social media?

- Yes
- No

26. Which one do you prefer for online shopping? *



- Social Media

- Online Shopping Sites

27. Do you support the idea of using social media for online shopping in Pakistan? *

- Yes
- No

Thank you for your participation



Figure showing the flyer used for data collection in primary study one (Source: Author)

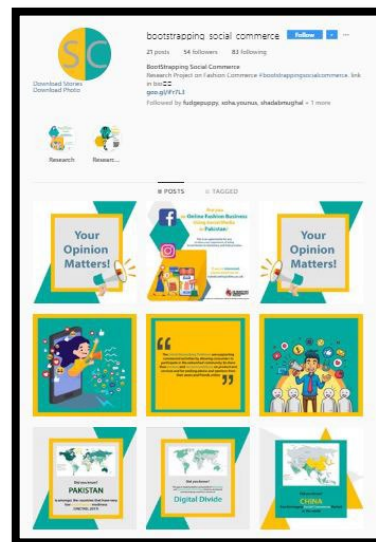


Figure showing a dedicated Instagram page to encourage participation (Captured from Instagram), (Source: Author)

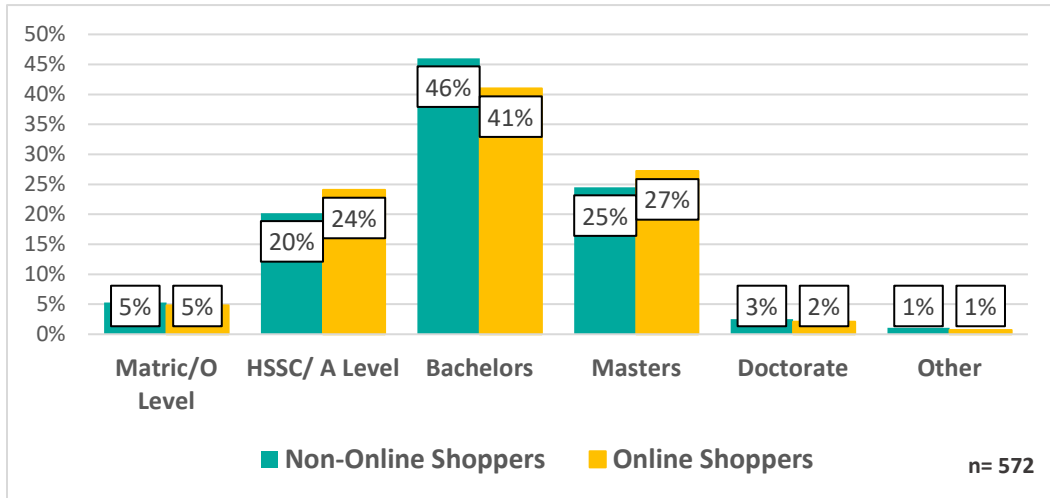
Descriptive Statistics³¹ : Graphs and Tables

Non-Online Shoppers and Online Shoppers

a) Demographic Questions

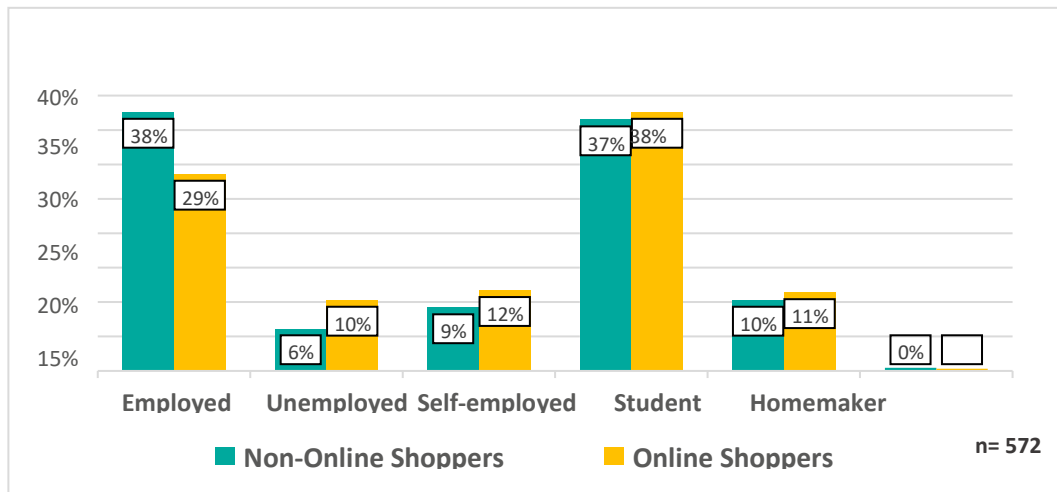
Graphs

- **Education**



Graph showing the level of education of the survey respondents according to the type of participation, (Source: Author)

- **Employment Status**



Graph showing the current employment status of the survey respondents according to the type of participation, (Source: Author)

³¹ The graph and tables that have not been included in the main body are presented in this section.

Tables

Age-Ranges according to the Type of Participation						
Type of Participation	Age Range					Total
	18-25	26-35	36-45	46-55	55 & above	
Non-Online Shoppers	138	93	39	8	4	282
	49%	33%	14%	3%	1%	100%
Online Shoppers	153	102	23	9	3	290
	53%	35%	8%	3%	1%	100%
Total	291	195	62	17	7	572
	51%	34%	11%	3%	1%	100%

Table showing age demographics of participants according to the type of participation, (Source: Author)

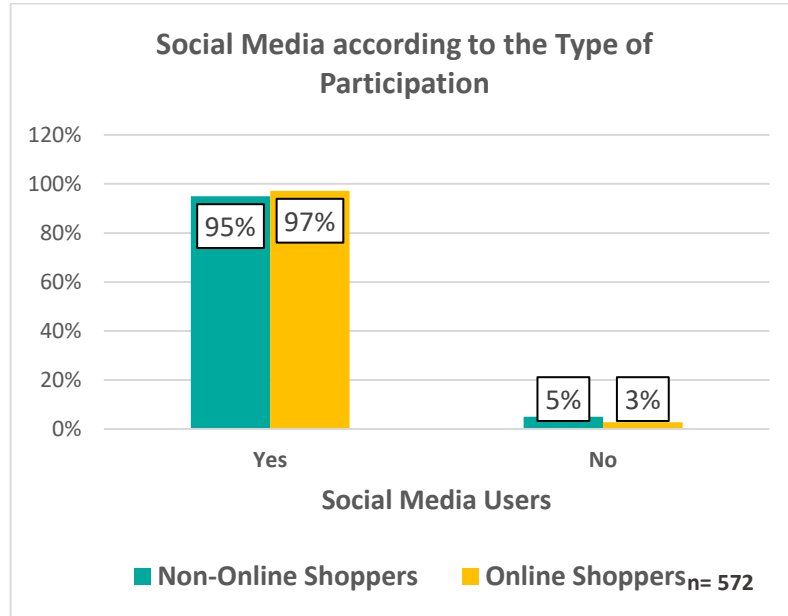
Monthly Household Income according to the Type of Participation				
Monthly Household Income		Type of Participation		Total
		Non-Online Shoppers	Online Shoppers	
Responses in PKR	Conversion in USD			
Less than 50,000	Below 500	39	35	74
		14%	12%	
50,000 to 150,000	501 to 1000	72	77	149
		26%	27%	
150,001 to 250,000	1001 to 1600	36	38	74
		13%	13%	
250,001 to 350,000	1601 to 2100	13	24	37
		5%	8%	
350,001 to 450,000	2101 to 2800	3	8	11
		1%	3%	
450,001 to 550,000	2801 to 3400	7	13	20
		2%	4%	
Above 550,000	Above 3400	12	19	31
		4%	7%	
Prefer not to answer		100	76	176
		35%	26%	
Total		282	290	572
		100%	100%	

Table showing the frequency and percentage of Monthly Household Income of the survey respondents according to the type of participation, (Source: Author)

b) Other Common Questions

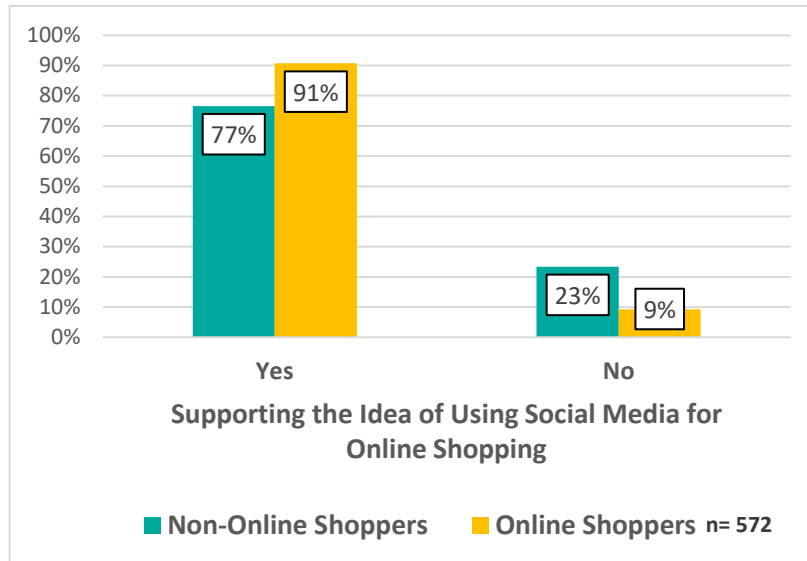
Graphs

- **Social Media Users**



Graph showing the social media users according to the type of participation, (Source: Author)

- **Support**



Graph showing the support level for Social Commerce by survey respondents according to the type of participation, (Source: Author)

Tables

Favourite Social Media Platforms according to the Type of Participation			
Social Networking Platforms	Type of Participation		Total
	Non-Online Shoppers	Online Shoppers	
Facebook	195	197	392
	35%	32%	
Instagram	190	229	419
	34%	37%	
Snapchat	97	133	230
	17%	21%	
LinkedIn	16	14	30
	3%	2%	
Twitter	24	18	42
	4%	3%	
Pinterest	38	31	69
	7%	5%	
Total	560	622	1,182
	100%	100%	
Non-Online Shoppers (Total excluding NA=14 respondents who are non-social media users: 282-14= 268)			
Online Shoppers (Total excluding NA=8 respondents who are non-social media users: 290-8= 282)			

Table showing the frequency and percentage of respondent's favourite social media platforms according to the type of participation, (Source: Author)

Preference of Medium for Online Shopping according to the Type of Participation			
Type of Participation	Preference		Total
	Online Shopping Sites	Social Media	
Non-Online Shoppers	150	132	282
	53%	47%	100%
Online Shoppers	136	154	290
	47%	53%	100%
Total	286	286	572
	50%	50%	100%

Table showing the frequency and percentage for the preference of Online Shopping Mediums according to the type of participation,(Source: Author)

To what extent do you agree or disagree with the following factors that influence you not to purchase online through e-commerce websites?						
Reasons for not shopping online	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Total
I enjoy the experience of going to shops	124	125	28	3	2	
	44%	44%	10%	1%	1%	100%
I do not trust online shopping	78	110	64	26	4	
	28%	39%	23%	9%	1%	100%
There is no guarantee of the product's quality	118	101	46	14	3	
	42%	36%	16%	5%	1%	100%
It is too difficult to shop online	29	64	70	92	27	
	10%	23%	25%	32%	10%	100%
Concerns about use of personal information	39	120	74	42	7	
	14%	43%	26%	15%	2%	100%
I prefer taking advice/bargaining with a salesperson	67	100	68	40	7	
	24%	35%	24%	14%	3%	100%
I do not shop online because of fraud risk	82	112	51	27	10	
	29%	40%	18%	10%	3%	100%
The delivery services are not efficient	42	85	93	56	6	
	15%	30%	33%	20%	2%	100%
The return process is complicated	105	101	51	19	6	
	37%	36%	18%	7%	2%	100%
Limited payment options availability	49	98	77	50	8	
	17%	35%	27%	18%	3%	100%
Total respondents	282					

Table showing the factors affecting the adoption of e-commerce websites for Non-Online Shoppers, (Source: Author)

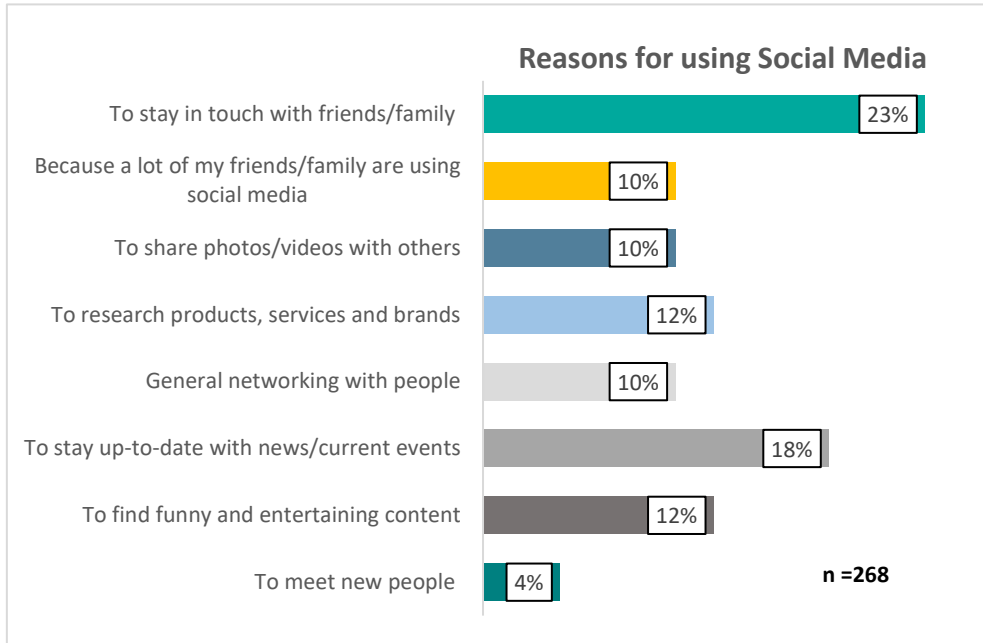
To what extent do you agree or disagree with the following factors limiting the use of e-commerce for online shopping?						
Factors limiting the use of e-commerce websites	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Total
Preference for in-store shopping	39	169	64	16	2	
	13%	59%	22%	5%	1%	100%
Trust on product and services providers	33	164	78	13	2	
	11%	57%	27%	4%	1%	100%
Product quality issues (fake products)	61	137	71	20	1	
	21%	47%	25%	7%	0%	100%
Internet literacy	49	138	73	28	2	
	17%	48%	25%	9%	1%	100%
Concerns about the misuse of personal information	57	124	66	40	3	
	19%	43%	23%	14%	1%	100%
Lack of human interaction	37	136	58	49	10	
	13%	47%	20%	17%	3%	100%
Online shopping scams (fraud)	88	121	53	26	2	
	30%	42%	18%	9%	1%	100%
Inefficient delivery services	36	123	78	45	8	
	12%	42%	27%	16%	3%	100%
Inflexible/unclear return policies	73	130	48	31	8	
	25%	45%	16%	11%	3%	100%
Availability of limited payment options for e.g easy paisa	61	118	59	46	6	
	21%	41%	20%	16%	2%	100%
Total respondents	290					

Table showing the factors affecting the growth of e-commerce websites for Online Shoppers, (Source: Author)

Non-Online Shoppers

Graphs

- **Reasons for using social media (Q.11)**



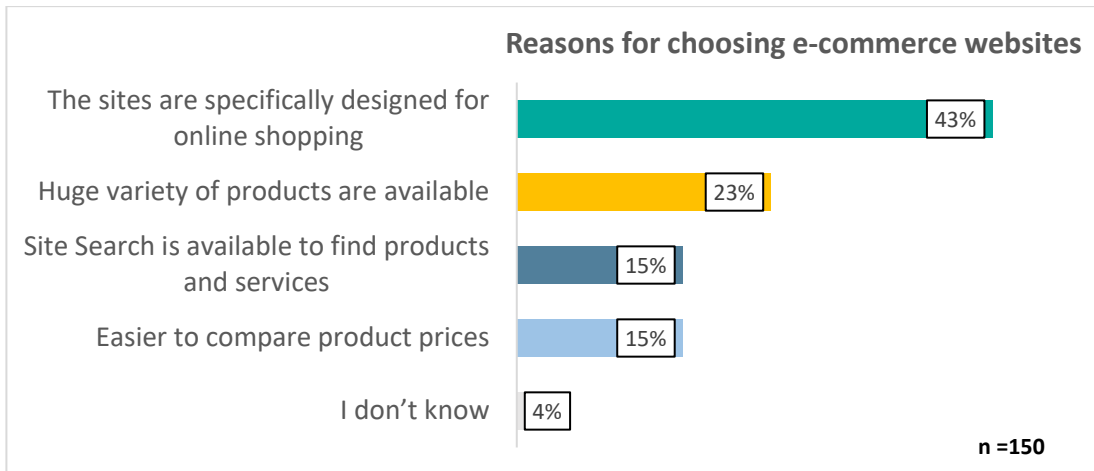
Graph showing the reasons for using Social Media by Non-Online Shoppers, (Source: Author)

- **Reasons for choosing social media (Q.13)**



Graph showing the reasons why Non-Online Shoppers would prefer Social Media for Online Shopping, (Source: Author)

- **Reasons for choosing e-commerce websites (Q.14)**



Graph showing the reasons why Non-Online Shoppers would prefer E-commerce Websites for Online Shopping, (Source: Author)

Online Shoppers

a) Online Market Trends

Table

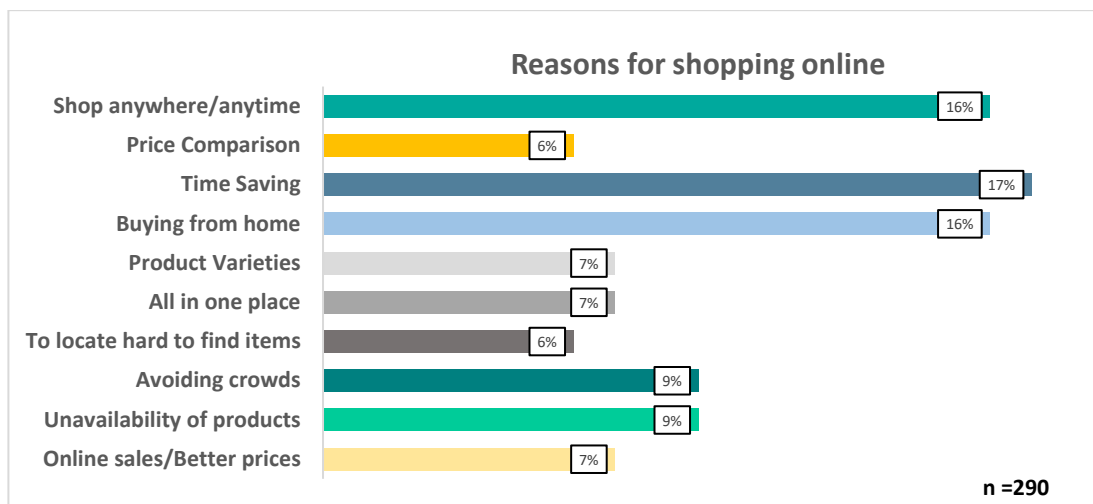
- **Category of Online Shoppers (Q8)**

Which of the following best describes you?		
Responses	Frequency	Percentage
Frequent Shopper	77	27%
Occasional Shopper	161	55%
Infrequent Shopper	52	18%
Total	290	100%

Table showing the types of Online Shoppers, (Source: Author)

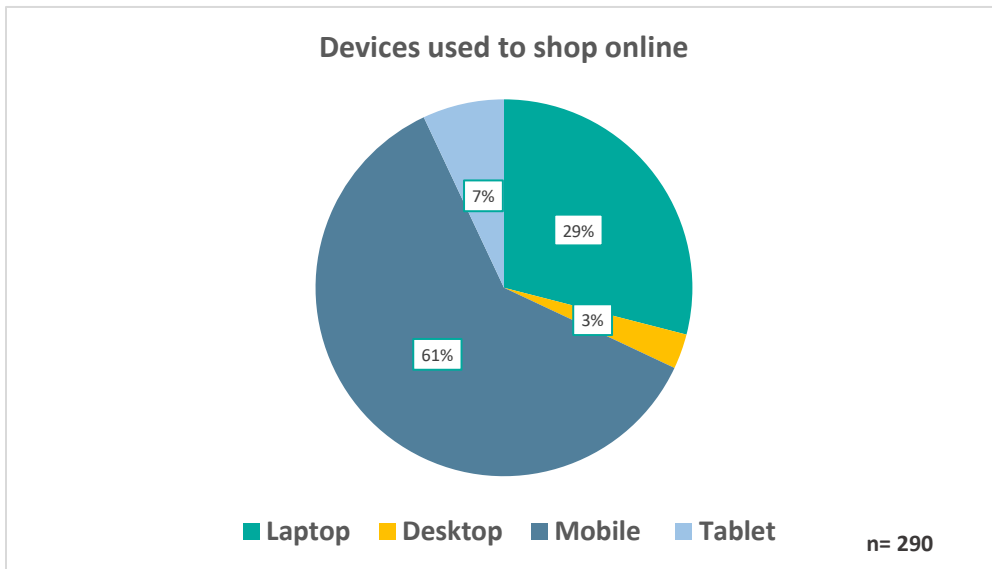
Graphs

- **Reasons for shopping online (Q.9)**



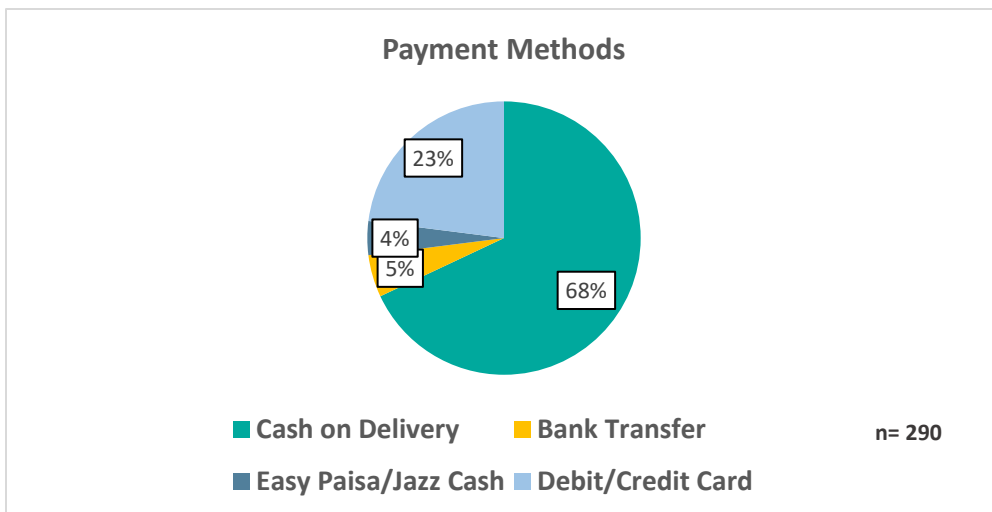
Graph showing the reasons for Shopping Online for Online Shoppers (Source: Author)

- **Devices used to shop online (Q.10)**



Graph showing frequently used devices for Online Shopping, (Source: Author)

- **Payment methods used to shop online (Q.11)**



Graph showing frequently used payment methods for Online Shopping, (Source: Author)

b) Online Shopping Mediums

Tables

- **E-commerce websites usage (Q12)**

Do you use e-commerce sites to make purchases?		
Responses	Frequency	Percentage
Yes	240	83%
No	50	17%
Total	290	100%

Table showing the frequency and percentage of people using e-commerce websites for making purchases online

- **Social media usage (Q18)**

Do you use social media to make purchases?		
Responses	Frequency	Percentage
Yes	221	78%
No	61	22%
Total	282	100%
(Total excluding NA=8 respondents who are non-social media users: 290-9= 282)		

Table showing the frequency and percentage of people using social media for making purchases online

- **Product category preference for online shopping mediums (Q.12-Q.21)**

Product Category Preference on Online Shopping Mediums			
Product Categories	Type of Participation		Total
	E-commerce	Social Media	
Fashion	191	189	380
	33%	34%	
Beauty & Health	113	120	233
	20%	22%	
Sports & Leisure	36	40	76
	6%	7%	
Home & Office	37	35	72
	6%	6%	
Food & Grocery	38	48	86
	7%	9%	

Books	48	51	99
	8%	9%	
Electronics	44	33	77
	8%	6%	
Computer & Accessories	39	22	61
	7%	4%	
Mobiles & Tablets	31	18	49
	5%	3%	
Total respondents	240	221	-
Total responses	577	556	1,133
Total	100%	100%	
E-commerce (Total excluding NA=50 respondents who do not use online shopping sites: 290-50= 240)			
Social Media (Total excluding NA=8 respondents who are non-social media users & NA= 61 who do not use social media for online shopping: 8+61= 69 (290-69= 221)			

Table showing the frequency and percentage of most preferred product category on both e-commerce and social media (source: author)

- **Frequently purchase product category online (Q.14-Q.22)**

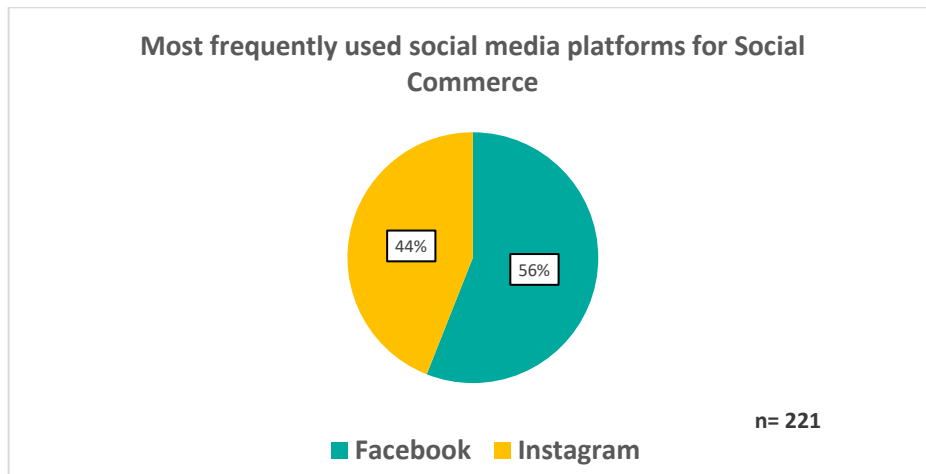
Frequently Purchased Products Online			
Product Categories	Type of Participation		Total
	E-commerce	Social Media	
Fashion	130	104	234
	51%	44%	
Beauty & Health	39	38	77
	15%	16%	
Sports & Leisure	6	3	9
	2%	1%	
Home & Office	4	5	9
	2%	2%	
Food & Grocery	3	4	7
	1%	2%	
Books	10	6	16
	4%	3%	

Electronics	10	3	13
	4%	1%	
Computer & Accessories	5	3	8
	2%	1%	
Mobiles & Tablets	10	5	15
	4%	2%	
No response	39	67	106
	15%	28%	
Total respondents	240	221	-
Total responses	256	238	494
Total	100%	100%	
E-commerce (Total excluding NA=50 respondents who do not use online shopping sites: 290-50= 240)			
Social Media (Total excluding NA=8 respondents who are non-social media users & NA= 61 who do not use social media for online shopping: 8+61= 69 (290-69= 221)			

Table showing the frequency and percentage of most frequently purchased product category on both e-commerce and social media (source: author)

Graph

- **Frequently used social media platforms for Social Commerce (Q.19)**



Graph showing the Social Media Platforms used for Online Shopping in Pakistan, (Source: Author)

c) Online Shopping Mediums

Table

- Influence of recommendations (Q.25)

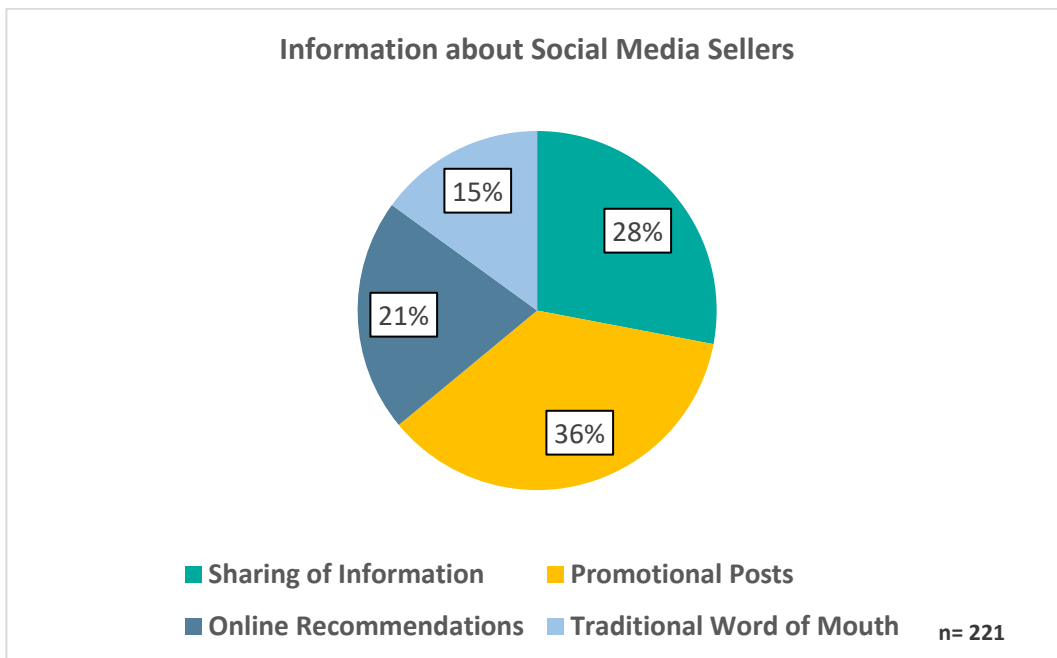
Have you purchased anything because of a recommendation or share on social media?		
Responses	Frequency	Percentage
Yes	189	86%
No	32	14%
Total	221	100%

(Total excluding NA=8 respondents who are non-social media users & NA= 61 who do not use social media for online shopping: 8+61= 69 (290-69= 221)

Table showing the impact of recommendations and referrals in social media on purchase decision of customers (source: author)

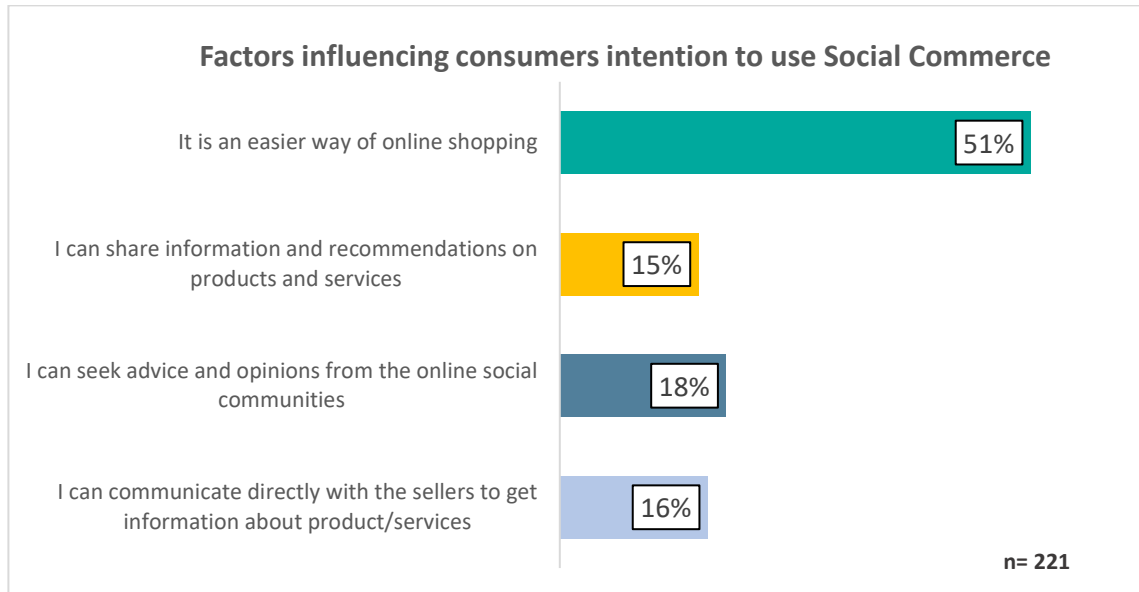
Graph

- Information about social media sellers (Q.20)



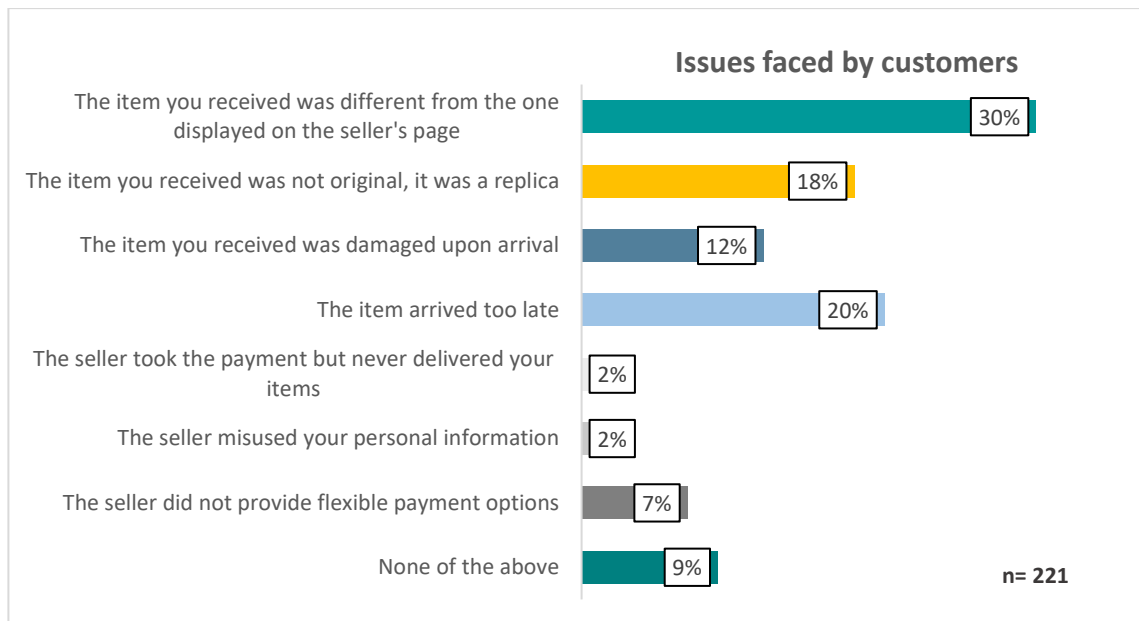
Graph showing ways people use to find information about Social Media Sellers, (Source: Author)

- **Factors influencing consumers intention to use Social Commerce (Q.23)**



Graph showing the factors that influence consumers Social Commerce intention, (Source: Author)

- **Issues experienced by customers using social media for purchasing online (Q.24)**



Graph showing the issues experienced by customers when shopping through social media, (Source: Author)

Appendix D: Primary Study Two (Case Studies)

Semi-Structured Interviews (Guideline)	
Section 1: Introductory Questions (One sentence answers)	
BUSINESS NAME	
1. Which products/services do you sell or provide?	
2. Age range of your target customers?	
2. Which Social Media Platforms do you use for selling products & services?	
3. How long have you been using each social media platform for?	Facebook: Instagram:
4. When did you start your business? (year)	
5. What is the No. of employees (approximate) for your business?	
6. Which payment method do you offer your customers?	
7. How do you deliver products to the customers?	
Section 2: Purchase Process & Return Policies	
8. Describe the process you use to sell your product? (the steps you take when you want to sell your product) 9. Do you have a return policy for your business? If yes, please explain what it is?	
Section 3: Promotion	
10. How do you promote your business on social media? (content) 11. Who is responsible for managing social media accounts for your business?	
Section 4: Why Social Media?	
12. Why did you choose social media as a sales platform instead of a traditional e-commerce site? 13. How does social media fit into your marketing strategy? (Is it an integral aspect or an optional marketing channel?) 14. In the future, do you plan to expand your business by creating an e-commerce website? If yes, why? 15. Do you use any other mode for selling your products? If yes, are there any key differences between the sales on social media against other platforms? (For example, Exhibitions?)	
Section 5: Benefits of Social Media	
16. In what ways social media has benefitted your business? 17. Which social media platform is more effective for your business and why? (Facebook or Instagram) 18. Do you think Social Media has created opportunities for small business entrepreneurs? If yes, explain how?	
Section 6: Issues	
19. Have you experienced any problems while using social media as a sales & marketing channel? (For example, Negative comments/bad reputation)	
Section 7: WOM & Trust	

20. Word of mouth (customer reviews and recommendations) have become an important factor in consumers purchasing decisions, does that have an impact on your business? If yes, what is the impact?

21. How do you convince your customers to purchase from your business online? (to gain and improve trust)

22. Customers are increasingly concerned about the quality whilst shopping online, how do you give customers assurance about the quality of the product? (as the customers cannot try or touch the products before buying)

List of Potential Case Studies	Type of Enterprise	Businesses	Trading Platform	Years in Business
	(SMES: Small Businesses)	FASHION (Apparel, Footwear & Accessories)	Facebook Instagram	(More than one)
Amna Arshad	✓	Apparel	Both	✓
Bisma Kayani Designs	✓	Apparel	Both	✓
Boho	✓	Apparel	Both	✓
Bukhari Accessories	✓	Accessories (Jewellery)	Both	✓
Butterflies by Sara	✓	Apparel	Both	✓
Chic'n'Kari	✓	Apparel	Both	✓
Cocktail Pakistan	✓	Apparel + Accessories	Both	✓
Colourful Creams	✓	Apparel	Both	✓
Farzana Boutique	✓	Apparel	Facebook	✓
Fashion avenue	✓	Apparel	Both	✓
Fashion district PK	✓	Accessories + Footwear	Both	✓
Funky Fusion	✓	Apparel	Both	✓
House of Brands	✓	Apparel, Accessories & Footwear	Facebook	✓
Indigo- The multi brand	✓	Accessories (Jewellery)	Both	✓
Jia's Boutique	✓	Apparel	Facebook	✓
Juicy looks by YHB	✓	Accessories + Footwear	Both	✓
Kidz Clothing	✓	Apparel	Facebook	✓
Kokab Zia	✓	Apparel	Both	✓
Limelightpk	✓	Accessories + Footwear	Both	✓
Mehrene	✓	Apparel + Beauty	Both	✓
MnM Couture Designer Wear	✓	Accessories + Footwear	Facebook	✓
Modeste Abayas	✓	Apparel	Both	✓
My luxury Closet	✓	Apparel, Footwear & Accessories	Both	✓
Noureen Anser	✓	Footwear	Both	✓
Noureen's	✓	Accessories (Jewellery)	Facebook	✓
Odhni	✓	Apparel	Both	✓
Online Shopping Stylista	✓	Apparel, Accessories & Footwear	Instagram	✓

Table showing the semi-structured interview guideline; (Source: Author)

Outfits.pk	✓	Apparel	Both	✓
Rung Kaadi	✓	Apparel	Facebook	✓
Saman Faizi	✓	Apparel	Facebook	✓
Shopoholic890	✓	Apparel, Accessories & Footwear	Instagram	✓
Shopoholic890	✓	Apparel, Accessories & Footwear	Instagram	✓
SJC Designs	✓	Apparel	Facebook	✓
Soma	✓	Footwear	Both	✓
Sonya A	✓	Apparel	Both	✓
Stylopk.Official	✓	Accessories + Footwear	Instagram	✓
Sumaira Khanani	✓	Apparel	Both	✓
Sunnia Manahil Official	✓	Apparel	Both	✓
The house of Ayesha Ahmed	✓	Apparel	Facebook	✓
Waydonline	✓	Apparel, Accessories & Footwear	Instagram	✓
World Zara	✓	Apparel, Accessories & Footwear	Facebook	✓

Table showing list of SMEs invited to take part in the current study, (Source: Author)

SOCIAL MEDIA FEATURES			
FACEBOOK			
Bridging	Information Sharing	B1	I also sponsor ads on Facebook to reach more potential customers and widen my horizons.
	Sponsored ads	B2	We use sponsored ads on Facebook and Instagram.
		B4	I sponsor posts through Facebook whenever I have exhibitions so that it reaches out to more people.
		B5	Sponsoring ads helps you in reaching out to more and more people and I have been using this feature for quite a long time now.
		B6	I make sure I run a sponsored ad on Facebook once in two months. I have noticed whenever I promote my page through sponsored ads, I get a really good response from the customers living in rural areas, which wouldn't have been possible otherwise. Sometimes, I promote internationally also.
		B4	I do everything from videos to pictures, live streaming, and stories.
	Live Streaming Videos	B5	For the past year, I have started keeping some products in stock that I show my clients through live streaming video on Facebook. I think that is a very effective way of marketing the product and I do that when the response from groups and other means is relatively slow. When you are showing a live video of the product that reduces the chance of online fraud because the customers can see the actual product.
Call to action	B2	Sometimes, our customers call us directly using the "Call Now" feature on Facebook.	
INSTAGRAM			
Bonding	Featuring posts on other accounts/ Mention feature	B2	The ability to post and feature on other accounts is a beneficial feature offered by Instagram, you can share contents from other Instagram users. For example: Normally in a photoshoot, there are makeup artists, jewellery designers, photographers, and set designers. When all these people share the posts on their accounts, the response rate is usually very high
		B3	On Instagram, you can tag all the people that are concerned for example: if you do a photoshoot, you can tag the model, the makeup artists, and the photographer. These people have their following and when they repost on their Instagram handles their

			followers start following you. This enables your business to get a wider reach.
Bridging	Hashtag	B1	I use the hashtag feature quite regularly on both Facebook and Instagram. I think it is a good way of advertising your product and attracting new potential customers as people can find posts about or from your brand using the hashtag you've added to your posts
		B3	I also use the "hashtag" feature on my posts I think that is a good way of reaching out to more people.
		B4	The hashtag is also a very effective way of getting more eyes and engagement on your Instagram posts.
		B5	I also use trending "Hashtags" quite frequently.
	Instagram takeovers	B3	Sunday times is one of the most popular magazines and blog, they have clientele mostly belonging to the upper class and living in metropolitan cities such as Karachi, Lahore, and Islamabad. These people are considered to be fashionistas. I purchased their takeover and because of that I had a tremendous response on my feed and my followers increased by threefold. I was pleasantly surprised by this and got a lot of potential clients from there. I think these takeovers helped me a lot in terms of not just gaining more followers but also brand recognition
Bonding	Stories	B2	The story feature is my absolute favourite
		B3	Normally, we try to have two stories in one day on Instagram, one of the complete outfits and the other a close-up look. The story is something we like to concentrate more on as the impact is very instant. Everybody is right there; they just want to check the story of what's happening currently. So, I think there are a lot of viewers of stories. However, if the content is on the feed, I think people kind of brush it off and they don't take it very seriously because they know that it is there.
		B4	I do everything from videos to pictures, live streaming, and stories.
		B5	If something comes in the stock, whether it is a product ordered by customers or something I get to keep in my stock I always share Instagram stories. I think stories are such a good way of showing your products to customers. They are interactive and instant. In recent times, stories on Instagram have become my absolute favourite feature.

Table showing the features used by case businesses on Instagram and Facebook based on interview findings (Source: Author)

SOCIAL MEDIA CONTENT ANALYSIS		
CASE STUDY: B1		
FACEBOOK (July'17- July'18)		
Customer Activity	Frequency	
SCC-Reviews		
Informational Support	Positive	
	Praising the seller	11
	Praising the design	25
	Praising the quality	17
	Prompt delivery	3
	Satisfied customer	5
	Negative	
	Unsatisfied with quality and design	1
Business Activity		
Posts		
Information Sharing		
Exhibition Announcements	31	
Pictures of customers wearing the products	7	
Detailed pictures of products	2	
Photoshoots	21	
Knowledge Sharing		
Inspirational quotes	3	
Religious quotes	7	
Bonding		
Seller promoting other businesses	2	
Request for reporting the sellers copying pictures	1	

Wishes on occasions		3
Consumer-Business Activity		
Comments		
Queries		
Information Seeking	Exhibition queries	48
	Online order queries	67
	Price queries	493
	Product detail queries	71
	Positive	
	Praising the product & services	66
Negative		
Complaining about the unresponsiveness of the seller		6
Complaining about design		5
Complaining about the high price		1
Trust Issues		3
Others		
Other sellers stealing pictures		4
INSTAGRAM		(Jan'18- July'18)
Customer- Business Activity		Frequency
Instagram Features		
Bridging	1. User tagging	
	Customers tagging other users on a product-related post	22
	2. Reposting	
	Re-posting content by other beauty bloggers	2
	3. Short Videos	
Photoshoots: behind the scenes	7	

	Shout out by bloggers	10
Bonding	4. Mention/ Comment Feature	
	Other business promoting their pages and products	1
	Sellers promoting other businesses	1
	5. Collaborations	
	Interested in collaborations with other beauty bloggers/designers	2
	Featuring posts on other accounts	2
Comments		
Queries		
Information Seeking	Exhibition queries	10
	Online order queries	35
	Outlet queries	14
	Price queries	142
	Product detail queries	20
	Mode of payment queries	1
	Request for creating a website	1
	Sellers replies to queries	59
Positive		
	Praising the product & services	38
	Praising the designer	5
	Praising the content	3
	Customers benefitting from Knowledge Sharing	17
Negative		
	Complaining about the unresponsiveness of seller	1
Business Activity		
Posts (Pictures)		
Information Sharing		

Promotional posts	
Exhibition Announcements	19
Photoshoots	18
Being the stylist of the brand	4
Pictures of customers wearing the product	81
Detailed pictures of products	1
Bloggers and micro-Influencers	5
Customers appreciation posts	3
Events pictures	
Exhibitions	4
Knowledge Sharing	
Inspirational quotes	6
Religious quotes	19
Wishes on occasions	1
Events pictures	
Exhibitions	4
Bonding	
Personal Pictures	
Journeys	1
Seller promoting other businesses	1
Wishes on occasions	1
CASE STUDY: B2	
FACEBOOK (July'17- July'18)	
Not using the Review Section	
Business Activity	Frequency
Posts	

Information Sharing		
	Exhibition Announcements	4
	Product pictures	8
	Photoshoots	6
Bonding		
	Seller promoting other businesses	2
Consumer-Business Activity		
Comments		
Queries		
Information Seeking	Exhibition queries	5
	Online order queries	66
	Price queries	213
	Outlet queries	8
	Product detail queries	28
	Mode of payment queries	2
Positive		
	Praising the product & services	9
Negative		
	Complaining about the high price	4
INSTAGRAM (Jan'18- July'18)		
Customer- Business Activity		Frequency
Instagram Features		
Bridging	1. User tagging	
	Customers tagging other users on a product-related post	1
Comments		

Queries		
Information Seeking	Online order queries	7
	Outlet queries	11
	Price queries	35
	Product detail queries	1
Negative		
	Complaining about the high price	1
Business Activity		
Posts (Pictures)		
Information Sharing		
Event Promotion		
	Exhibition infused with photoshoots images	14
	Behind the scene of Photoshoots	13
	Countdown to exhibition	1
CASE STUDY: B3		
FACEBOOK		(July'17- July'18)
Not using the Review Section		
Business Activity		
Posts		
Information Sharing		
	Promotional posts	
	Photoshoots	24
Consumer-Business Activity		
Comments		
Queries		

Information Seeking	Price queries	185
	Product detail queries	6
	Exhibition queries	2
	Online order queries	27
	Outlet queries	10
Positive		
	Praising the product & services	33
Negative		
	Complaining about the unresponsiveness of the seller	1
Others		
	Promotional posts by other sellers	1
INSTAGRAM (Jan'18- July'18)		
Customer- Business Activity		Frequency
Instagram Features		
Bridging	1. User tagging	
	Customers tagging other users on a product-related post	2
	2. Short Videos	
	Product-related	
Bonding	3. Mention/ Comment Feature	
	Other business promoting their pages and products	7
Comments		
Queries		
Information Seeking	Online order queries	19
	Outlet queries	1
	Price queries	171
	Product detail queries	2

	Website queries	1
Positive		
	Praising the product & services	3
	Praising the designer	4
Negative		
	Complaining about not mentioning prices	1
Business Activity		
Posts (Pictures)		
Information Sharing		
Promotional posts		
	Exhibition Announcements	7
	Being the stylist of the brand	3
	Pictures of customers wearing the products	5
	Photoshoot	11
Event pictures		
	Exhibitions	2
CASE STUDY: B4		
FACEBOOK (July'17- July'18)		
Customer Activity		Frequency
SCC-Reviews		
Informational Support	Clothing	
	Praising the seller	11
	Praising the design	10
	Praising the quality	4
	Affordable price	5
	Prompt delivery	3

Satisfied customer	14
Makeup Workshops	
Satisfied students	23
Business Activity	
Posts	
Information Sharing	
Promotional posts	
Exhibition Announcements	9
Pictures of clients	9
Being the stylist of the brand	33
Product pictures	116
Photoshoots	40
Seller promoting other businesses	2
Request for reporting the sellers copying pictures	1
Pre-loved jewellery pictures	20
Knowledge Sharing	
Inspirational quotes	61
Religious quotes	20
Wishes on occasions	3
Beauty	
Beauty products	8
Beauty trends	17
Makeup workshops	1
Pre-loved jewellery pictures	20
Consumer-Business Activity	
Comments	

Queries		
Information Seeking	Price queries	13
	Product detail queries	2
Positive		
	Praising the product & services	3
	Customers engagement in Knowledge sharing	305
INSTAGRAM (Jan'18- July'18)		
Customer- Business Activity		Frequency
Instagram Features		
Bridging	1. User tagging	
	Customers tagging other users on a product-related post	8
	2. Repost	
	Re-posting content by other beauty bloggers	2
	3. Short Videos	
	Product related	25
	Make-up tutorials	14
Bonding	4. Mention/ Comment Feature	
	Other business promoting their pages and products	3
	5. Collaborations with other accounts	
	Interested in collaborations with other beauty bloggers/designers	2
	Featuring posts on other accounts	2
Comments		
Queries		
Information Seeking	Online order queries	15
	Outlet queries	1
	Price queries	23

	Product detail queries	4
	Makeup product queries	13
Positive		
	Praising the product & services	24
	Praising the designer	59
	Praising the content	11
Customers benefitting from Knowledge Sharing		17
	Benefitting from beauty tips and advice	23
	Benefitting from Inspirational quotes	23
	Benefitting from Makeup tutorials	10
Business Activity		
Posts (Pictures)		
Information Sharing		
Promotional posts		
	Exhibition Announcements	11
	Sale Announcements	4
	Makeup's workshop	6
	Pictures of clients	16
	Pictures of customers wearing the products	54
	The designer being the stylist of the brand	12
	Shout out	1
Events pictures		
	Exhibitions	1
	Makeup Workshops	1
	Preloved products selling	5
Knowledge Sharing		

Inspirational quotes	154	
Religious quotes	82	
Wishes on occasions	7	
Funny posts	43	
Fashion tips	2	
Food reviews	2	
Beauty related posts		
Beauty tips	41	
Beauty product reviews	1	
Makeup looks	8	
Bonding	Personal Pictures	
	Journeys	1
	Personal style	23
	Wishes on occasions	7
CASE STUDY: B5		
FACEBOOK (July'17- July'18)		
Customer Activity	Frequency	
SCC-Reviews		
Informational Support	Negative	
	Unsatisfied with quality	6
	Misleading information was given by the seller	3
Business Activity		
Posts		
Information Sharing		
Promotional posts		
Promoting the Instagram page	1	

Product pictures		
	Belts	29
	Clothes	167
	Details	89
	Eastern designer fabrics	307
	Handbags & wallets	356
	Jewellery	128
	Scarves	474
	Shoes	1225
	Sunglasses	21
Consumer-Business Activity		
Comments		
Queries		
Information Seeking	Price queries	1131
	Product detail queries	41
	Online order queries	67
	Outlet queries	3
Positive		
	Praising the product & services	17
Negative		
	Complaining about not mentioning prices	34
	Trust issues	43
Others		
	Promotional posts by other sellers	1
	Request to show prices	12
INSTAGRAM (Jan'18- July'18)		

Customer- Business Activity		Frequency
Instagram Features		
Bridging	1. Short Videos	
	Product related	3
Bonding	2. Mention/ Comment Feature	
	Other business promoting their pages and products	6
Comments		
Queries		
Information Seeking	Online order queries	4
	Price queries	98
	Product detail queries	4
	Delivery queries	2
	Mode of payment queries	1
	Seller replies to queries	44
	WhatsApp Queries	1
Positive		
	Praising the product & services	28
	Praising the content	11
Business Activity		
Posts (Pictures)		
Information Sharing		
Promotional posts		
	Entertainment	7
	Follow request	1
	Product pictures	286

CASE STUDY: B6		
FACEBOOK		(July'17- July'18)
Customer Activity		Frequency
SCC-Reviews		
Informational Support	Positive	
	Praising the design	10
	Praising the quality	14
	Good customer service	6
	Prompt delivery	4
	Satisfied customer	16
	Negative	
	Trust issues	2
Business Activity		
Posts		
Information Sharing		
Promotional posts		
Product pictures by suppliers		1651
Consumer-Business Activity		
Comments		
Information Seeking	Queries	
	Price queries	382
	Product detail queries	144
	Online order queries	106
Positive		
Praising the product & services		35
Negative		

Complaining about the quality and unavailability of products	8	
Trust issues	21	
Others		
Promotional posts by other sellers	1	
The trouble with Facebook notifications	11	
Directing to review section	2	
Bad experience for the seller	7	
INSTAGRAM	(Jan'18- July'18)	
Customer- Business Activity	Frequency	
Instagram Features		
Bridging	1. Short Videos	
	Product related	3
Bonding	2. Mention/ Comment Feature	
	Other business promoting their pages and products	4
Comments		
Queries		
Information Seeking	Online order queries	6
	Price queries	34
	Product detail queries	1
	Seller replies to queries	8
Positive		
Praising the product & services	11	
Praising the content	1	
Business Activity		
Posts (Pictures)		

Information Sharing	
Promotional posts	
Product pictures	45

Table showing the content obtained from Facebook and Instagram business pages (Source: Author)

Appendix E: Framework Validation Form

This is the final stage of the research project in which the framework designed for practitioners will be validated.

Please answer the following questions.

Introductory questions:

1. Please introduce yourself.
2. Do you use any e-commerce, digital marketing or social media models? If yes, please tell which one? (For example, 7ps of marketing, race digital marketing model or 7Cs of social media)

Contextual:

3. Do you think Social Commerce is a successful online business model in the context of Pakistan? If yes, why?

Framework specific:

4. What is your view on the proposed Social Commerce Principles Framework?
5. Would you be interested in using this framework for your company? If yes, how would you use it
6. Any recommendations for improvement?
7. Lastly, would you be interested in collaborating or being a part of a pilot study/post-doc extension of this research project for validating the model by applying it in a real-life context? Or for designing training workshops for Fashion SMEs?