



Research Article

Assessing the Effect of UTAUT2 on Adoption of B2B/C2C E -Marketplaces

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Abstract

This research intends to determine the key elements affecting the intention to use and the usage/adoption of B2C and C2C e-marketplaces in Saudi Arabia; drawing upon the theories of Hofstede's cultural dimensions and UTAUT2 model. There has been little research in the area of C2C e-marketplaces adoption particularly in Saudi Arabia. This research proposes a framework that aids in exploring those factors. For achieving these objectives, a quantitative approach has been utilized. Data for this study will be collected from active users of internet in Saudi Arabia via survey. Analysis will be made using Structural Equation Modelling (SEM). This research will also add to the e-marketplace literature through a theoretical framework which will also show the intention to use and the adoption/usage behavior of consumers in Saudi Arabia. The findings of this study are also going to be proved as helpful for the government as well as business organizations related to this area. Additionally, this research is also going to provide an empirically based model regarding factors affecting the intention to use and the adoption/usage of e-marketplaces.

Keywords: E-marketplaces, UTAUT2, Intention to use and Adoption/Use, B2C and C2C, Saudi Arabia

Introduction

This research is going to determine the key factors that affect the intention to use as well as the adoption/usage of B2C and C2C e-marketplaces in Saudi Arabia. The topic of this research is important because e-marketplaces provide huge opportunities for businesses to grow and allow them to

access untapped markets in Saudi Arabia and has an enormous potential of growth in the region. Moreover, it is going to offer various options to the consumers to choose from before making the purchase decision. The results of this study also contribute to benefit B2C and C2C (customer-to-customer) markets by helping in promoting more competition.

Saudi Arabia has a growing market of eager and tech-savvy customers (Commission, 2017), and if compared to other middle eastern countries, the country has over than 20.8 million Internet users, making the country extremely high in Internet penetration, with a rate of 64.7% (Commission, 2017).

A survey conducted by MasterCard revealed that the people of Saudi Arabia are keen to shop online, but lacking the necessary infrastructure (Istizada, 2019). Saudi Arabia is far behind in the adoption of e-marketplaces compared to other countries (Bahaddad, 2015), which signifies the need to understand the factors influencing the intention to use e-marketplaces to support the government and businesses in building such an infrastructure.

This study's findings will be relevant for both the Saudi Arabian government and businesses by providing an empirically based model concerning the influences that affect the usage of e-marketplaces.

The research will first and foremost state the objectives of the study followed by the research questions. Furthermore, through an extensive literature review, a conceptual model will be proposed. Consequently, the research propositions will be formulated. In addition, the data collection and its respective data analysis will be explained. Lastly, the outcomes of the study will be presented and discussed in the light of ethical considerations and time schedules.

The main objective of this research is to determine the factors influencing the adoption and the use of e-marketplaces in Saudi Arabia. Specifically, it will look at the factors from the UTAUT-2 model of technology adoption and the influence of the cultural factors from Hofstede's cultural dimensions theory and how they interact to influence e-marketplace's adoption as well as its usage in Saudi Arabia.

The following questions were developed to attain the research objective.

What dimensions of UTAUT2 influence the

intention to use and the usage of e-marketplaces in Saudi Arabia?

Sub-questions are:

1. How does culture moderate e-marketplaces in Saudi Arabia?
2. How do age, gender and Internet experience affect e-marketplaces in Saudi Arabia?

Definition of E-Marketplaces

An e-marketplace is a kind of e-commerce website in which multiple third-party vendors merchandise products and services (Clement, 2019).

An e-marketplace is an online platform that connects many different buyers and sellers in a central point. It also helps to minimise the time and effort of buyers and sellers to connect with alternative partners by contacting them individually (Riazati et al, 2019).

An e-marketplace is a commercial site consisting of buyers and sellers who exchange products information and make transactions using the technology of the Internet (Kim & Ahn 2007)

After analysing the above definitions and other work from the literature, this research will use the following synthesised definition:

An e-marketplace is a commercial system (usually an app or a website) which connects multiple different vendors and buyers in one central point for exchanging information regarding products and services, making transactions and conducting business.

Types of E-Marketplaces

There are three primary types of e-marketplaces, which are distinguished by the types of participants:

- B2B (Business to Business)
- C2C (Consumer to Consumer)
- B2C (Business to Consumer)

A B2B e-marketplace facilitates trade between two businesses rather than between a business and an individual (Shopify, 2017). As per ecommerceCEO (2018), B2B is a business model which emphasizes providing products or services from one business to another within an e-marketplace. Such an e-marketplace creates a robust environment where businesses can research the required products and services; it allows the interested parties to exchange information regarding products and services. These websites can also facilitate transactions between the two businesses (ecommerceCEO, 2018)

C2C can be defined as an e-marketplace where consumers can interact with one another; the business helps people to exchange goods and services amongst themselves (Lim, 2019). C2C platforms can

also be defined as a mediator between consumers to buy and sell products and services such as selling cars, renting property, etc. (Drudesk, 2017).

B2C Business-to-Customer (B2C) is an e-marketplace where businesses sell their products and services to customers directly; it does not require a middle man between the buyer and the customer (Drudesk, 2017). B2C e-marketplaces are different from traditional e-commerce models in which businesses sell to individuals online, as in B2C e-marketplaces, customers select the product online; and order it. The major difference is that the consumer can access and choose services/products from multiple businesses that are on the e-marketplace (ecommerceCEO, 2018). Examples of B2C e-marketplaces included in Saudi Arabia are:

Table 1: Major e-marketplaces operating in Saudi Arabia

e-marketplace	Year Launched	Primary Products/Service Traded	Type (B2C, B2B, C2C)
SOUQ.COM	2005	Online Auctions	C2C, B2C
NOON	2017	Online Auctions	B2B, C2C
Haraj	2007	Consumer Goods	C2C
Namshi	2011	Online Fashion Retailer	B2C
AliExpress	2010	All kinds of consumer goods.	B2C
ExtraStores	2011	Consumer goods, Consumer electronics	B2C
Jarir.com	2003	Books, Consumer Electronics, Office equipment, Entertainment.	B2B, B2C
Cobone.com	2010	online publishing, content and services industry	B2C
Opensooq.com	2008	Automotive, electronics and videogames	B2C

Wal-Mart (Walmart, 2019), Amazon (Amazon, 2019), Wotif (Wotif Group, 2019) and Taobao (Lin and Li, 2005).

Literature Review

In this section, the relevant literature has been reviewed to determine the factors influencing the culture and the use of e-marketplaces' adoption in Saudi Arabia. In addition, Hofstede's model of culture has been used to examine the factors that influence the adoption and use of e-marketplaces. To examine the factors that influence the adoption and use of e-marketplaces in Saudi Arabia, UTAUT2 model (unified theory of acceptance and use of technology extended) has been applied in order to find out how the key constructs of UTAUT2 theory affect the intention to use and adopt e-marketplaces.

E-Marketplace Research on Adoption and Usage

Stockdale and Standing (2004) have examined the benefits and barriers in the adoption of e-marketplaces and addressed the natures of e-marketplaces. They find that it is beneficial for Small and medium enterprises (SMEs) to participate in e-marketplaces and harmful for them not to.

With advances in information technology and changes in the Internet business landscape, companies must benefit from this fast-paced and dynamic environment by developing effective strategies (Stockdale and Standing, 2004). Failing to

compete in e-marketplaces can result in lost opportunities and encroachment in traditional markets by foreign competitors, as large firms and competitors from abroad can trade in any region through e-marketplaces, regardless of the geographical boundaries (Stockdale and Standing, 2004).

Komiak et al. (2008) examine more than four hundred eBay stores from twenty-two countries in order to uncover the successful determinants for carrying out an international business through e-stores. The results of this research suggest that the culture of e-stores is the most important determinant for success in the e-marketplace. Additionally, the framework of this research suggests that the e-marketplace thrives on customers' trust and that trust factor is moderated by the previous experience of the customer. However, the researchers acknowledge the limitation of their research and state that the results were based on the geographical locations of the stores and the alternative studies that can be conducted in specific geographical locations taking the culture of buyers and sellers into account (Komiak et al., 2008). Kim and Ahn (2007) have researched the management of trust in the e-marketplace and the role of buyers' experience in building trust. As in marketplaces, the management of

Table 2: Summary of previous literature on e-marketplaces

Author/Year	Dependant Variables/Outcomes	Theory Used
(Hofstede, 2001)	Values, behaviours, institutions and organisations across nations	Cultural dimensions
(Sheikh et al., 2017a)	Behaviour intention and use behaviour	Predictive technology acceptance model, theory of planned behaviour (TPB), UTAUT2, with an addition of 'social support' and "social commerce construct", individualism and uncertainty avoidance from the Hofstede model
(Hajli, 2012)	Purchase intention	Social support theory, theory of planned behaviour

		(TPB) and Technology acceptance model (TAM).
(Gatautis and Medziausiene, 2014)	Behavioural intention	Social, local, Mobile conception theory (SoLoMo) and theory of technology acceptance
(Sriwindono and Yahya, 2012)	ICT acceptance	UTAUT and Hofstede Cultural Dimension
(Venkatesh et al., 2003)	Individual acceptance of technology by using intention or usage	Technology acceptance model, social cognitive theory, unified model and integrated model
(Venkatesh et al., 2012a)	Consumer acceptance and use of information technology	UTAUT2

trust is the most important issue in e-marketplaces. Therefore, it is crucial to consider the management of trust for the success of e-marketplaces. In this study, the researchers provide a theoretical framework for identifying the backgrounds of trust, and their results suggest that trust in adopting an e-marketplace can be affected by the previous experience of users in the e-marketplace.

Impact of culture on IT adoption and usage

Standing et al. (2009) have carried out research concerning the adoption of e-marketplaces in the government sector and argue that the institutional authority is an important factor to consider for the adoption of ICT (Information and communication technology). Their research uses a case study of government agencies in Australia to reveal how layers of authority influence the adoption or rejection of technology and discusses how these forces' influence varies over time. The decision of adopting or rejecting technology depends on the layers of authority and its alignment with the Australian government (Standing et al. 2009).

Beige and Abdi (2015) have conducted

research regarding the factors leading to the successful implementation of B2B e-marketplaces. They find that 'culture, commitment and support of senior management and government support, organizational strategies and technical infrastructure' are critical for the adoption of any technology.

They conclude that the role of senior management and commitment remain the highest priority success factors for e-marketplaces.

S. Vatanasakdakul (2006) looks at the importance of Internet and e-commerce technologies in the Thai tourism industry. Even with the government implementing

Fig1. Research Model

strategies for the adoption of e-marketplaces, the authors argue that these technologies have not yet been widely adopted. The research relates these shortcomings to two different areas: the vision of the Thai government and the current issues they face; and the actual technology adoption issues faced by practitioners (Standing et al. 2009).

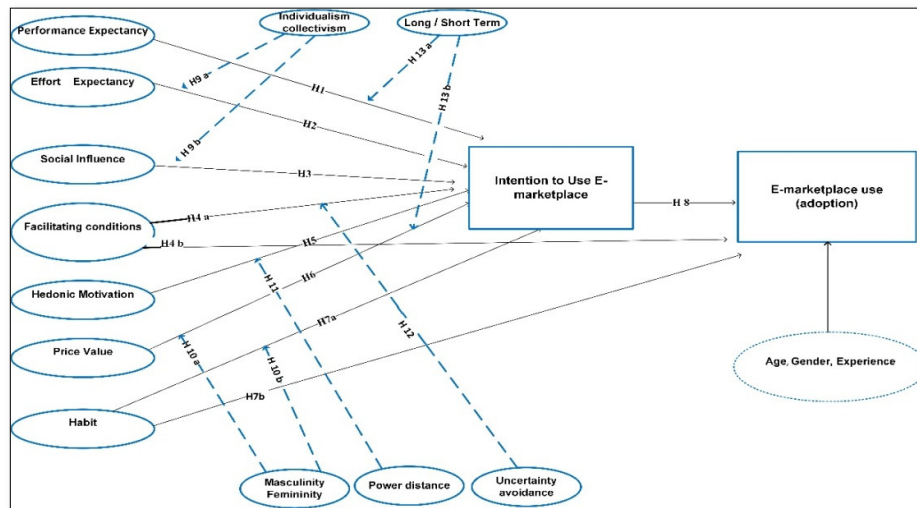


Table 1: A summary of previous literature on

E-Marketplaces

Vatanasakdakul et al. (2004) present an exploratory study on the social and cultural perspectives that impact B2B e-commerce adoption in developing countries, especially Thailand. In this research, key informants from different industries were interviewed, and some common cultural and social issues in various industries were highlighted. The findings reveal that the use of e-marketplaces was limited even if it was implemented in many firms, and companies believe that they did not benefit significantly by adapting to B2B e-marketplaces. The key issue identified by the research is that the cultural and social expectations are not met by the e-commerce technologies. The researchers show that cultural differences between Thailand and the Western world affect the adoption of these technologies, as they are designed to benefit the Western world, which has a significantly different commercial environment than the Eastern one.

The theoretical framework and research propositions

This section discusses the study's theoretical background, research model and propositions.

Theoretical Background

This study combines the theories of UTAUT2 and Hofstede's cultural dimensions and uses them as factors affecting the intention to use e-marketplaces. Other theories have been utilized in previous researches, but not the UTAUT2, especially for studies involving

Saudi Arabia. Hofstede's cultural dimension theory has widely been used in previous studies related to examining

the influence of culture on technology adoption.

It is expected that combining these theories will help in identifying the factors that affect the usage and intention to adopt e-marketplaces in Saudi Arabia

Research Model and Development of propositions

The proposed research model is depicted in Figure 1. The propositions are listed and justified below.

Proposition 1. Performance expectancy (PE) is the degree to which the customer believes that the item will provide benefit to him (Chopdar and Sivakumar, 2019). The literature on PE included in (Baptista, 2015) reveals that it has a positive relationship with the intention to use e-

marketplaces.

P1: Performance expectancy (PE) has a positive impact on the intention to use e-marketplaces.

Proposition 2. Effort expectancy is the degree of ease associated with the use of e-marketplaces (Chopdar and Sivakumar, 2019). The literature on effort expectancy included in (Baptista, 2015) has shown that it has a positive relationship with the intention to use e-marketplaces.

P2: effort expectancy (EE) has a positive impact on the intention to use e-marketplaces.

Proposition 3. Social influence is the degree to which the customers believe that the people associated with them believe the customer should use the item (Chopdar and Sivakumar, 2019). The literature on SI (Akbar and Parvez, 2009) shows that it has a positive relationship with the intention to use e-marketplaces.

P3: There is a positive impact of social influence (SI) on the intention to use e-marketplaces.

Proposition 4. Facilitating condition is the perception of the user regarding the availability of support and resources to perform the desired behavior (Chopdar and Sivakumar, 2019). The literature reviewed regarding facilitating condition included in (Baptista, 2015) indicates that it has a positive impact on the use and intention to use e-marketplaces.

P4a: Facilitating condition has a positive impact on the intention to use e-marketplaces.

P4b: Facilitating condition has positive impact on the use of e-marketplaces.

Proposition 5. Hedonic Motivation is the pleasure derived from using e-marketplaces (Chopdar and Sivakumar, 2019). The literature on HM suggests that it has a positive impact on the intention to use e-marketplaces (El-Masri et al., 2017).

P5: Hedonic motivation (HM) has a positive

relationship with the intention to use e-marketplaces.

Proposition 6. Price value is the perception of customers regarding the degree of value offered by a product in exchange of the price (Venkatesh et al., 2012b). The literature on PV has a positive relationship with the intention to use e-marketplaces (El-Masri et al., 2017).

P6: Price value (PV) has a positive relationship with the intention to use e-marketplaces.

Proposition 7. Habit is the degree to which users tend to perform behavior instinctively because of learning (Chopdar and Sivakumar, 2019). The literature related to habit indicates that it has a positive influence on the intention to use e-marketplaces (El-Masri et al., 2017).

P7a: There is a positive association between habit and the intention to use e-marketplaces.

P7b: There is a positive association between habit and the use of e-marketplaces.

Proposition 8. The literature suggests that according to the UTAUT2 model, there is a positive impact of the intention to use e-marketplaces (Baptista, 2015). As it can also be seen in the literature reviewed regarding the intention to use, it is indicated that the intention to use has a positive influence on the use of e-marketplaces (Sheikh et al., 2017b).

P8: There is a positive association between the intention to use and the use of the e-marketplace.

Proposition 9. Espoused individualism/collectivism (IC) is the degree to which a user is focusing on his/her own needs as opposite to the group needs and benefits to act as an individual rather than as a member of a group (Chopdar and Sivakumar, 2019). Individualism positively moderates the connection between perceived ease of use and user's intention towards m-commerce (Hung and Chou, 2014)

P9a: The positive effect of effort expectancy

EE on the intention to use e-marketplaces will be stronger for individuals scoring high on espoused individualism.

P9b: The positive effect of social influence (SI) on the intention to use (CI) e-marketplaces will be stronger for individuals scoring high on espoused collectivism.

Proposition 10. Espoused masculinity/femininity is whether an individual emphasises on ego-enhancing goals (masculine) or social goals (feminine) (Chopdar and Sivakumar, 2019). Venkatesh et al. (2004) found in his studies that people who are high on masculinity showed same behavioral patterns as people in technology decision.

P10a: The positive effect of price value (PV) on the intention to use e-marketplaces will be stronger for people scoring high on espoused masculinity.

P10b: The positive effect of habit on the intention to use e-marketplaces will be stronger for individuals scoring high on espoused masculinity.

Proposition 11. Power distance is the 'extent to which the status of inequality is accepted to be normal by individuals' (Chopdar and Sivakumar, 2019). It is expected that the association between hedonic motivation and the intention to use e-marketplaces will be stronger for high power distance users in contrast to users who are low on espoused power distance. Additionally, a society with higher power distance also exhibits a greater perception of risk (Leng and Botelho, 2010)

P11: The positive effect of hedonic motivation (HM) on the intention to use e-marketplaces will be stronger for people scoring high on espoused power distance.

Proposition 12. Uncertainty avoidance is the extent of risk acceptable by people and the avoidance of unknown risks. Individuals in a culture with high uncertainty avoidance are hesitant to take risks (Chopdar and Sivakumar, 2019). The impact of facilitating condition on the

technology adoption behavior was stronger in the Korean context of high uncertainty avoidance culture as compared with the U.S.A. which has low uncertainty avoidance score (Im et al., 2011).

P12: The positive effect of facilitating conditions on the intention to use e-marketplaces will be stronger for people scoring high on espoused uncertainty avoidance.

Proposition 13. Espoused long-term/short-term orientation is the consideration of people regarding future (Hofstede, 2009). Hung and Chou (2014) reveal in their findings that there is a significant positive moderating influence of a long-term orientation between the perceived usefulness and behavioral intention to use e-marketplaces. Hence, the following propositions are proposed.

P13a: The positive impact of performance expectancy (PE) on the intention to use e-marketplaces will be stronger for people scoring high on espoused long-term orientation.

P13b: The positive impact of price value (PV) on the intention to use e-marketplaces will be stronger for individuals scoring high on espoused long-term orientation.

To reduce the confounding impact on empirical findings, this paper includes gender, age and experience as control variables in this research.

Research Methodology and Design

This research design highlights the research philosophy used in this study to critically analyse a specified phenomenon. This study uses positivism as its core research philosophy, whose prime motive is to collect objective data for the validation of propositions (Walsham, 1995). Positivism produces precise knowledge and has its roots in works of Auguste Comte, Francis Bacon and a group of philosophers from the early twentieth century called the Vienna Circle. Positivism emphasises the scientific empiricist method, which is designed to get pure facts and data not influenced by human bias (Holden and Lynch, 2004).

The quantitative approach—with its advantages of stronger validity and reliability—has been deemed the most apt for the current study. Furthermore, the quantitative method provides impartial results through logical and analytical investigations (Jayaratne, 1983). A quantitative research design includes pre-test and post-test designs as well as experimental and quasi-experimental studies. The benefits of the quantitative approach include the control of randomization and variables and the use of reliable and valid measures. The aim of the quantitative approach is to make generalizations about the sample population (Newman et al. 1998). The quantitative approach quantifies behaviors, opinions and attitudes and transforms the generated data into statistical insights to make conclusions about the sample population. The current study is designed to involve as many e-marketplace customers as possible, as it only uses web surveys. In its design, this research is purely cross-sectional and uses a well-structured questionnaire aimed at collecting accurate data based on a range of existing surveys that address the relevant factors.

Data Analysis

Structural equation modelling (SEM) (Stockdale and Standing), which is a multivariate statistical analysis method, will be used to test the research model of this study. SEM is a statistical technique that uses quantitative causal assumptions and statistical data to examine and estimate causal relations. By using SEM, this study can compare empirical data, model the study and eventually investigate the hypothesized relationships among the constructs of the study.

Outcomes of The Study

This study is expected to be significant for businesses that are using or considering adopting e-marketplaces, for future researchers carrying out research on this topic and for various business and government organizations to better understand the various factors influencing the intention to use e-marketplaces. This

study also highlights the value of culture and how it affects the use of e-marketplaces; hence, it will provide valuable insights for online businesses in Saudi Arabia regarding how adopting new technologies can help solve issues related to attracting and retaining customers.

This study will also provide e-marketplace users with a way to evaluate more objectively to what extent each factor affects the intention to use e-marketplaces in Saudi Arabia. Furthermore, this study will motivate the government and businesses to understand the needs, aspirations, beliefs and fears of their consumers so that they can provide better solutions and provide all the needs required to adopt and use e-marketplaces.

Finally, this study will contribute to the development of theoretical frameworks about how the adoption and use of e-marketplaces can be encouraged from the factors affecting the acceptance and use of new technologies and the factors relating to cultural dimensions. The findings of this study will also contribute to an in-depth understanding of the effects of the acceptance and use of technology and the factors of cultural dimensions in context of the e-marketplace. In addition, this study will also highlight various social attitudes affecting the use of online platforms and how they influence the intention to use e-marketplaces in a vast niche market; moreover, this study will help achieve the desired outcomes by identifying and supplying what is required in the context of online shopping.

Conclusion and Future Work

This research is going to determine the key factors that influence the intention to use as well as the adoption/usage of e-marketplaces drawing upon Hofstede's theory of cultural dimensions, as well as the updated unified theory of acceptance and use of technology, UTAUT2 model of (Venkatesh et al. 2003).

This paper presents a conceptual model to study the impact of UTAUT2 and Hofstede's cultural

dimensions and uses them as factors affecting the adoption and use of e-marketplaces. In future work, a survey of

500 e-marketplaces will be conducted and the conceptual model will be tested and refined using a SEM approach.

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