

# Investigating the Impact of COVID-19 Pandemic on Consumer Preferences Towards Social Commerce in Maldives: Business Digitalization in Retail Entrepreneurship

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**Abstract:-** This Descriptive Quantitative research aims to investigate the impact of COVID-19 Pandemic on consumer preferences towards social Commerce for the digital transformation Retail entrepreneurship in Maldives. The literature indicates that the COVID-19 pandemic has increased more digitalized business in Maldives and retail entrepreneurs have expansion plan for business recovery. This research finding shows that there is an increase in online purchasing through social media after pandemic, this study has identified the most frequently used social media apps, the most frequently purchased products and the preferred payment method while purchasing through social media apps. The findings further show the main motives, concerns and the influence of social media on purchasing through social media. This data contributes to the strategic direction for retail entrepreneurs and policy makers for technological integration in the business as a part of Sustainable Development Goal of digitalization for the benefit of society and economy.

**Keywords:-** Entrepreneurship; Technology; COVID-19; E-Commerce, Social Commerce; Consumer.

## I. INTRODUCTION

### ➤ Purpose of the Research

Online shopping in Maldives has increased in the past years and especially with the influence of covid-19. The pandemic has moved the shift towards a more digital world and generated online shopping behaviours (UNCTAD, 2020b). The pandemic brought an increase in online shopping around the world due to government-imposed restrictions and consumer anxiety over the potential health risk associated with in-store shopping (Shaw et al., 2022). Similarly, as per Business center cooperation BCC survey in Maldives, consumers' perception of safety was a significant factor that affected business operations and the findings show that across all economic sectors, consumers found it less safe to physically visit shops and due to this sales had slowed down significantly in the trade sector (MoED, 2020). COVID-19 prevention behavior of people has impacted on consumer shopping behaviors to avoid health risk (Truong & Truong, 2022). According to the research report on 'Rapid livelihood assessment - impact of the covid-19 crisis in the maldives',

many entrepreneurs have made changes to operations to boost sales and to manage cashflow by starting delivery services and online ordering, in the Greater Malé Region through Viber, Facebook, Instagram (MoED, 2020). The growth of online shopping during the pandemic has escalated social commerce (Bazi et al., 2022). Since the COVID-19 pandemic has increased social commerce, this study makes a significant contribution to the literature by Investigating the impact of COVID-19 Pandemic on consumer preferences towards social Commerce for the digital transformation of Micro, Small and Medium enterprises MSME's in Maldives. This will also provide practical implications to existing and startup entrepreneurs in social commerce platforms to increase sales and to expand their business in retail trade.

### ➤ Retail Entrepreneurship in Maldives

The SME Act 6/2013 defines MSMEs in the Maldives based on annual turnover and number of full-time/permanent employees. According to Ministry of Economic development of Maldives (MoED, 2020), the Data on MSMEs applying this definition is limited, however the most reliable source of data is available with the Maldives Inland Revenue Authority (MIRA). As per MIRA, the business ecosystem consists of about 7000-8000 tax paying establishments, but the MIRA data omits those MSMEs who do not file Business Profit Tax BPT and Gross Sales Tax (GST) with MIRA; and due to this the majority of informal businesses that are active in the MSME ecosystem is not covered; and the highest number of MSMEs with BPT and GST filings were in wholesale and retail trade (MoED, 2020). On Contrary Based on Housing Income & Expenditure Survey- HIES 2019, the number of small enterprises is 40,232 and approximately 38 percent of the small enterprises are located in Male' while 62 percent are based in the atolls; the percentage share of value added is highest for wholesale and retail trade industry (25.0%); moreover the type of retails goods differ from every entrepreneur as some engage in retails sale of clothing, footwear, hardware, books, pharmaceuticals, food and beverages (MBS, 2019).

### ➤ COVID-19 effects on Retail Entrepreneurship and Social Commerce in Maldives

Although WHO declares COVID-19 a pandemic on 11<sup>th</sup> March 2020 (CDC, 2022), the first imported positive case was reported in Maldives on 7th March 2020 (HPA, 2020).

As of 27 January 2023, there have been 185,713 confirmed cases of COVID-19 with 311 deaths and as of 25 December 2022, a total of 951,419 vaccine doses have been administered in Maldives (WHO, 2023). In pre COVID-19 pandemic Maldivian entrepreneurship businesses depends on in-store customers; however, many businesses were closed during Covid 19 pandemic due to restrictive measures imposed by government of Maldives such as mandatory masks and social distancing, temporary lock- downs. According to (MoED, 2020) The Business center cooperation BCC survey found that 31 percent businesses reduced their hours of operation due to the pandemic and about 55 percent of businesses were at risk of shutdown. Retail entrepreneurs have faced difficulties in operating businesses during the pandemic because of limited capacity in terms of Human Resource and workforce management to ensure social distancing was followed inside the stores.

Retail entrepreneurs remained open their supermarkets and stores during the lock- down to ensure households' supply; however, to survive in the market many entrepreneurs brought modification in business operations which has increased the operational cost of the business. According to the Ministry of Economic Development of Maldives, Entrepreneurs highlighted that the new modifications brought to business such as online delivery services increased the cost due to hiring additional staffs, vehicles hire, Internet and ICT expenses; and the BCC survey undertaken in April/May 2020 found that during Covid-19 many sole proprietors were facing liquidity/ working capital challenges as about half of the businesses in the trade sector struggled to finance the purchase of day to day inventory to keep operations going (MoED, 2020). As per (OECD, 2020) Retail sector is significant in value chains as a provider to households therefore emphasized the importance of governments to provide liquidity assistance for retailers to keep them afloat. The Economic Ministry of the Maldives, a key challenge identified by the businesses was the unpredictable nature of the crisis and the uncertainties related to recovery (MoED, 2020). To support Maldivian business to ease the financial distress caused by COVID-19 pandemic, the government of Maldives provided financial assistance. According to Maldives Ministry of Finance, the government started Economic Recovery plan (ERP) for economic relief support for micro, small, medium, and large businesses and self-employed/ freelance individuals; especially introduced a loan scheme "COVID-19 Viyafaari ehee" for MSME's who face operational difficulties, with 6% interest per Annum for 3 years and with grace period up to 06 months with no interest charged (MoF, 2021).

President of NetComm Suisse e-Commerce Association Carlo Terreni stated that COVID-19 has been exceptionally challenging for businesses worldwide and brought a new role of e-commerce (UNCTAD, 2020). According to the Economic Ministry of the Maldives, a key challenge identified by the businesses was the unpredictable nature of the crisis and the uncertainties related to recovery (MoED, 2020). "Companies that put e-commerce at the heart of their business strategies are prepared for the post-COVID-19 era," said Yomi Kastro, founder and CEO of Inveon (UNCTAD,

2020b). In Maldives, for the continuity of the business many retail trade entrepreneurs such as supermarkets and stores brought new changes to business operations to boost sales and to manage cashflow by stimulating online sales, offering delivery services in the greater Malé region, excepting online payments and marketing through Facebook, Instagram and Twitter (MoED, 2020). The practice of introducing new technologies into the business environment has become a common principle for sustaining or advancing competitive advantages (Kim & Pae, 2007). Retail entrepreneurs using social media platforms as a means of social commerce has rapidly shifted the consumers shopping behaviors towards online shopping in Maldives. According to "In the post-COVID-19 world, the unparalleled growth of e-commerce will disrupt national and international retail frameworks," said Carlo Terreni, President, NetComm Suisse eCommerce Association (UNCTAD, 2020b).

#### ➤ *Retail Entrepreneurship and Digital Technology in Maldives.*

Taking advantages of new technologies in entrepreneurship plays an important role to be competitive in the market. As per (NBS, 2021) Maldivian population is 557,426; however, there are total of 315,694 internet subscriptions and total of 717,708 mobile subscriptions. According to (Ickler et al., 2009) "New technologies, the increasing number of internet users and new characteristics of social online user behavior have a strong influence on e-commerce and even change it considerably". The World Bank (TWB, 2021) states that, the COVID-19 has accelerated the digital transformation in Maldives with high broadband and mobile internet penetration as 63 percent of the population used internet in 2019, which is more than the neighboring countries in the region. The research report on 'Rapid livelihood assessment - impact of the covid-19 crisis in the maldives', (MoED, 2020) states that the access to internet was not a major issue however, Technology integration in business is important; according to the survey half of the MSMEs interviewed have at least one computer literate person engaged in their business operations, others does not have any workers with the skills; businesses use online transfers mostly in greater male area; hence recommended to create awareness about the ease of online banking which can empower business to prepare for online delivery setups.

Therefore, this research aims to collect data in the greater male area and aims to explore consumer preferences towards social commerce to make entrepreneurs aware about the importance of social commerce for customer engagement to influence customer purchase intention, to create brand awareness and marketing, and to build a two-way relationship with the target audience through information exchange.

## II. LITERATURE REVIEW

#### ➤ *Social Commerce and Retail Entrepreneurship*

The term "social commerce" was first introduced by Yahoo! in 2005 (Nicolae et al., 2007; Ickler et al., 2009; Wang & Zhang, 2012; Caboni & Bruni, 2015) as an extension of e-commerce (Liang & Turban, 2011). e-commerce is the

exchange of information, goods & services and payments by electronic means (Harrington & Reed, 1996); or a commercial transaction between buyers and sellers over the internet (Janson & Cecez-Kecmanovic, 2005). Worldwide e-commerce was 17.9% of total retail sales in 2020, with estimates that it grew to 19.0% in 2021 and will grow to 20.3% in 2022 (Cramer-Flood, 2022).

According to (Huang & Benyoucef, 2013) e-commerce evolved through the adoption of web 2.0 capabilities to enhance customer participation and achieve greater economic value. One of the winning features of e-commerce is related to the fact that transactions no longer require physical coordination between buyers and sellers, but rather participants find each other through their personal computers (Caboni & Bruni, 2015). E-commerce allows people to connect to retail business with the assistance of the Internet and it unites to a vendor using a website online to commercial products or services directly with the customer from a portal (Samonte & Villaluz, 2022). A new development in e-commerce generated using social media to empower customers to interact in the internet (Hajli, 2015). A combination of social media and e-commerce (Jăscanu et al., 2007); business activity developed such as Facebook, Twitter, or other platforms is known as social commerce (Ickler et al., 2009; Liang & Turban, 2011; Caboni & Bruni, 2015). Similarly according to (Mahasweta & Sanjeev, 2022) the social interactivity of consumers in the Social Networking Sites (SNSs) has generated a contemporary wave in e-commerce, is called Social Commerce (SC). As per United Nations Conference on Trade and Development, Consumers in emerging economies have made the greatest shift to online shopping post COVID-19 pandemic, the survey shows (UNCTAD, 2020b).

#### ➤ *Social Commerce and Ease of Shopping*

Social commerce allows distinct method of buying and selling than traditional e-commerce. The platform of social commerce allows both consumers and retailers to obtain several benefits (Caboni & Bruni, 2015). The benefits of e-commerce include shopping simplicity, reliable delivery services, real-time updates of information, product usage and cooking information and customer complaint services (Utami et al., 2021). In addition the internet allows customers to browse through e-shops at any time and from any place; there are no limitations regarding localization and opening hours (Hanus, 2016; Gatta et al., 2021; Grunkowski & Martinez, 2022). This signifies that consumers prefer social commerce due to the convenience and the ease of shopping online. In online shopping, the ease-of-use can be considered the flexibility of a retailer's website (Gefen et al., 2003) or mobile app (Tyrväinen & Karjaluo, 2022). According to (Utami et al., 2021) customers prefer e-commerce due to simplicity and convenience to reach trusted and quality product, purchasing ease via online prompting of product availability and product accessibility through direct delivery of orders. Customers have ease of access to read the online reviews of the products, have multiple options to choose from variety of entrepreneurship vendors in social media apps such as Instagram, Facebook, and WhatsApp. Also online shopping helps to shop from office or outside home and at home which

saves travelling time to go to the shop physically. (Utami et al., 2021) states that the research shows that working women are suitable for e-commerce market as they have less time to go to the market to buy foods for their family as social commerce provides simplicity in shopping and increases the likelihood of customers buying the product.

#### ➤ *Impact of Social Commerce and Customer Engagement on Price and Purchase Intention*

Digital commerce through social media provides customer engagement, to inform and educate customers about the product and services. (Blasco-Arcas et al., 2014) states that customer engagement has a positive direct and indirect impact on purchase intention, Followership, co-creation, trust, and loyalty are some mediating constructs for the indirect impact of customer engagement on purchase intention. In addition (Tyrväinen & Karjaluo, 2022) argue that trust has a positive influence on consumers' intentions to shop online; because trust plays a crucial role to give consumers peace of mind and therefore positively affects their attitudes and behaviors (Dwyer et al., 1987; Chahal & Rani, 2017; Tyrväinen & Karjaluo, 2022). Similarly (J. Chen & Xu, 2020), also noted that Attachment, loyalty, and trust are notable customer engagement outcomes, which impact purchase intention. Also, Many research has found a positive impact between brand engagement and purchase intention (Hsieh & Chang, 2016; Papagiannidis et al., 2017; Clement Addo et al., 2021). Many online businesses interact with customers to earn their loyalty, foster brand awareness, and increase sales. According to (Kaveh et al., 2021) engaging customers is positively associated with purchase intention and this engagement is mediated by other factors such as followership, perceived value, and customer satisfaction. On the other hand, Well-engaged customers are presumed to perceive price as more positive and fairer than less engaged and unengaged customers (Denktaş-Şakar & Sürücü, 2020). Price is a well-known and dominant factor in individuals' willingness to buy or not to buy; hence, Price plays an important role to attract or repel consumers (Clement Addo et al., 2021). Moreover (Tyrväinen & Karjaluo, 2022) also states that price matters because consumers' financial constraints determine their purchasing behaviors. As per (Bergel et al., 2019), Literature acknowledged that customer engagement brings more positive attitudes that increase loyalty and suppress price sensitivity.

#### ➤ *Social Commerce and Marketing*

Over the past decade, the development of the internet had profoundly changed consumers' habits (Seitz et al., 2017; Bauerová, 2021; Marcucci et al., 2021; Grunkowski & Martinez, 2022); hence, e-commerce is becoming an increasingly important marketing and sales channel worldwide, specially reinforced by the COVID-19 pandemic (Asti et al., 2021). As social commerce is the latest wave and a subset of e-commerce that empowers consumers to develop content that enables companies to extend several markets (Mahasweta & Sanjeev, 2022), the content generated and shared by consumers on social commerce is conceptualized as electronic word of mouth (eWOM), which is defined as 'positive or negative statement by customers about a product



or company, which is made accessible to be seen by a multitude of people and institutions via the Internet' (Hennig-Thurau et al., 2004, p. 39). According to (Ho & Rajadurai, 2020) traditional online shops are slowly disappearing by creating a path to an advance and interactive social space where people are more willing to learn about products and services from each other through likes, ratings, and comments.

#### ➤ *Social Commerce and Information Exchange*

Social commerce community allows collaborative information exchange greater than ever before (Huang & Benyoucef, 2013). A defining feature of social commerce is that it connects millions of sellers and enables massive information exchange (Stephen & Toubia, 2010; Xiao et al., 2015; Y. Chen et al., 2022). information exchange is known as entrepreneurs' communicating online to ask business-related questions, share ideas, and experiences with their peer entrepreneurs in the social commerce community (Burnett, 2000; Khoo, 2014; Y. Chen et al., 2022). As per (Kuhn & Galloway, 2015, p. 572) "communities of peer entrepreneurs offer significant potential to provide useful advice and other types of support to one another". Entrepreneurs can interact with each other through online forums, chatrooms without any geographical and time constraints. collaborative information exchange helps entrepreneurs to gain critical entrepreneurial knowledge and resources in the social commerce community (Y. Chen et al., 2022).

#### ➤ *Social Commerce and Digital Technology*

Taking advantages of new technologies in entrepreneurship plays an important role to be competitive in the market. As per (NBS, 2021) Maldivian population is 557,426; there are total of 315,694 internet subscriptions and total of 717,708 mobile subscriptions. As per (Ickler et al., 2009) "New technologies, the increasing number of internet users and new characteristics of social online user behavior have a strong influence on e-commerce and even change it considerably". According to The World Bank (TWB, 2021), The COVID-19 has accelerated the digital transformation in Maldives with high broadband and mobile internet penetration as 63 percent of the population used internet in 2019, which is more than the neighboring countries in the region. The research report on 'Rapid livelihood assessment - impact of the covid-19 crisis in the maldives', (MoED, 2020) states that the access to internet was not a major issue however, Technology integration in business is important; according to the survey half of the MSMEs interviewed have at least one computer literate person engaged in their business operations, others does not have any workers with the skills; businesses use online transfers mostly in greater male area; hence creating awareness about the ease of online banking can empower business to prepare for online delivery setups.

Therefore, this research aims to collect data in the greater male area and aims to explore consumer preferences towards social commerce to make entrepreneurs aware about the importance of social commerce for customer engagement to influence customer purchase intention, marketing, and

brand awareness, and to build a two-way relationship with the target audience.

### III. METHODOLOGY

The methodology of this study was started by exploring the current retail entrepreneurship situation in Maldives, highlighting COVID-19 effects on retail entrepreneurship businesses and the utilization of digital technology in Maldivian businesses followed by analyzing current literature on social commerce and collecting the necessary data. thereafter a statistical analysis was conducted first through demographic analysis to understand the nature of the sample. The covid 19 pandemic impact was explored to find the pandemic effects on consumers behavior towards online shopping or social commerce. And then explored consumers preferences and future likelihood towards social commerce.

#### ➤ *Data Collection Method and Tools*

To obtain insights for this research, an online survey was conducted to obtained required data. Though Dhivehi is the main language, English language was used in the survey questionnaire as it is the second language in the Maldives. A brief description of the study and a consent statement was written at the beginning of the online survey in English to ensure respondents completely understand the main aim and research intention for collecting data. Participants were given full rights and freedom to accept or reject the invitation to be part of the study. The Survey form was designed with close ended questions and Likert scale questions to rate by respondents on most preferable option or statement. The first section of the survey focuses on demographic information, i.e, independent variables such as age, gender, and Occupation. After that respondents were asked to rate their preferable shopping methods before and after COVID 19 Pandemic; and the choice of products and the choice of social media apps for online shopping were asked with the rating scale of "always" to "Never". Also, What motivates consumers to purchase products through social media app and their concerns were asked with the rating scale of "Strongly Agree" to "Strongly Disagree". Moreover, consumers preferable payment method and average spending per month were asked for better understanding of consumer preference towards social media shopping.

#### ➤ *Survey form Distribution*

Google survey form was used to distribute and collect the data. The conducted survey was distributed in greater Male region of Maldives. The invitation link to participate in the questionnaire was sent via social media app such as Instagram and messenger and with Viber as it is the most popular messaging app in Maldives. The survey was administered starting from 20th Feb 2023 and finished on 23rd Feb 2023. The convenience and snowball sampling methodology were used to collect the required data and participant were requested to invite other participants to fill the survey form. the form was distributed to more than 230 people, After eliminating missing response forms the final completed responses were approximately 100.

➤ *Data Analysis*

After gathering filled survey forms, the data was gathered in google sheet and it the sheet was downloaded to prepare data for import into SPSS data analysis. In the excel sheet the missing data removed, Variables names were put in the first row, Variable names were renamed with Abbreviations, a code book was used to record the changes brought to the excel sheet such as the data ranges, the numbering code given for each data for the purpose of SPSS analysis. After SPSS analysis the results were shown with

help of Tables and graphic charts to condense large amount of information in to easily understood formats to communicate the readers effectively.

➤ *Research Findings*

The research findings is shown below using texts, tables, and graphics for the purpose of clear reporting. The purpose of a graph is to present numerous data to be described adequately in the text and in less space (Slutsky, 2014).

Table 1 Frequency table of Demographic Variables

<i>Demographic Variable</i>	<i>Frequency</i>	<i>Valid Percent</i>
<b>Gender</b>		
<i>Female</i>	61	61
<i>Male</i>	39	39
<i>missing</i>	0	0
<i>Total</i>	100	100
<b>Age</b>		
<i>Below 18 Years</i>	0	0
<i>Between 18 to 29 Years</i>	36	36
<i>Between 30 to 45 Years</i>	57	57
<i>Between 46 to 64 Years</i>	7	7
<i>Above 65</i>	0	0
<i>missing</i>	0	0
<i>Total</i>	100	100
<b>Occupation</b>		
<i>Student</i>	11	11
<i>Job Holder</i>	68	68
<i>House wife</i>	7	7
<i>Bussinessman/Bussinesswomen</i>	2	2
<i>Other</i>	12	12
<i>missing</i>	0	0
<i>Total</i>	100	100

There are total of 100 responses. Out of total Responses 61% were males and 39% were females. With 57% majority of the respondents were mainly from the age between 30 to 40 years, second highest age group were between 18 to 29 years with 36%. Only 7% were from the age between 46 to

64 years, there were no respondents between the age of below 18 and above 65 years. More over 68% of the respondents were job holders, 11% student, 07% housewife and 12% other occupations.

Table 2 Descriptive Statistics of Variables Shopping Methods before &amp; after COVID-19

<b>Statistics</b>							
		Shopping Method before COVID-19 : Using social media app	Shopping Method before COVID-19 : Visiting e-commerce website or e-commerce mobile app	Shopping Method before COVID-19 : Visiting Physical store	Shopping Method During & After COVID-19 : Using social media app	Shopping Method During & After COVID-19 : Visiting e-commerce website or e-commerce mobile app	Shopping Method During & After COVID-19 : Visiting Physical store
N	Valid	100	100	100	100	100	100
	Missing	0	0	0	0	0	0
Mean		3.17	3.26	4.20	3.67	3.49	3.60
Median		3.00	3.00	4.00	4.00	4.00	4.00
Mode		3	3	5	4	4	3
Std. Deviation		.805	.883	.765	.805	.959	.888
Minimum		1	1	3	1	1	2
Maximum		5	5	5	5	5	5

The above Table, shows the choice of shopping methods before and after covid 19. Though social media shopping was the least preferred shopping method compare to shopping using e-commerce websites and visiting physical store

shopping before pandemic, however this has overturned as social media is the most chosen shopping method after pandemic due to dramatic decline in the physical store shopping and increase in online shopping methods.

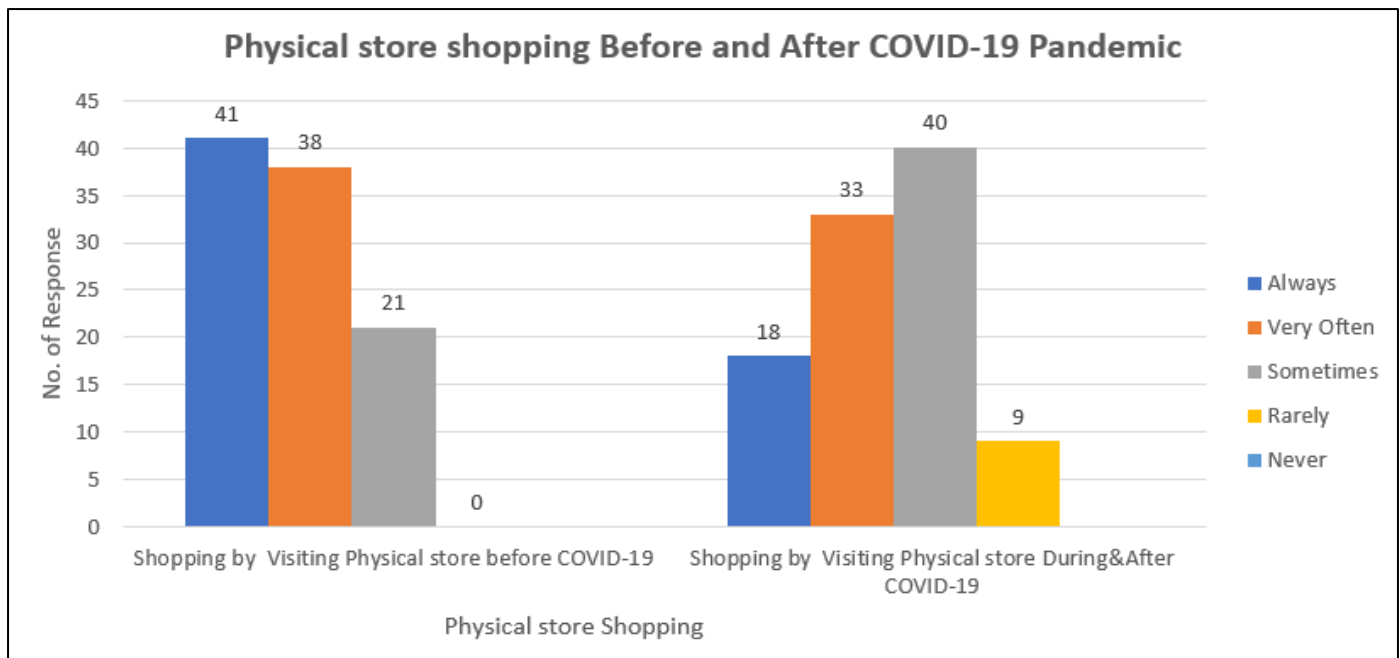


Fig 1 Physical Store Shopping before and after COVID-19 Pandemic

The figure shows that there is a decrease in the physical store shopping method before and after covid pandemic. Interestingly no one said they never used physical store shopping before and after pandemic. Even though there is no one who do physical store shopping “Rarely” but it has increased from 0% to 9% after pandemic. only 21% said “sometimes” they use physical store shopping before pandemic, but this percent has increased to 40% after covid 19 pandemic as people are not using physical store shopping

“always” and “very often” after pandemic. Before pandemic 41% says they “always” use physical store shopping and this percent has decreased to 18% during and after covid 19 pandemic. before pandemic 38% and after pandemic 33% use physical store shopping “very often”. The declining in physical store shopping is consumers opting for alternative shopping methods such as online store shopping as seen in the statistics table.

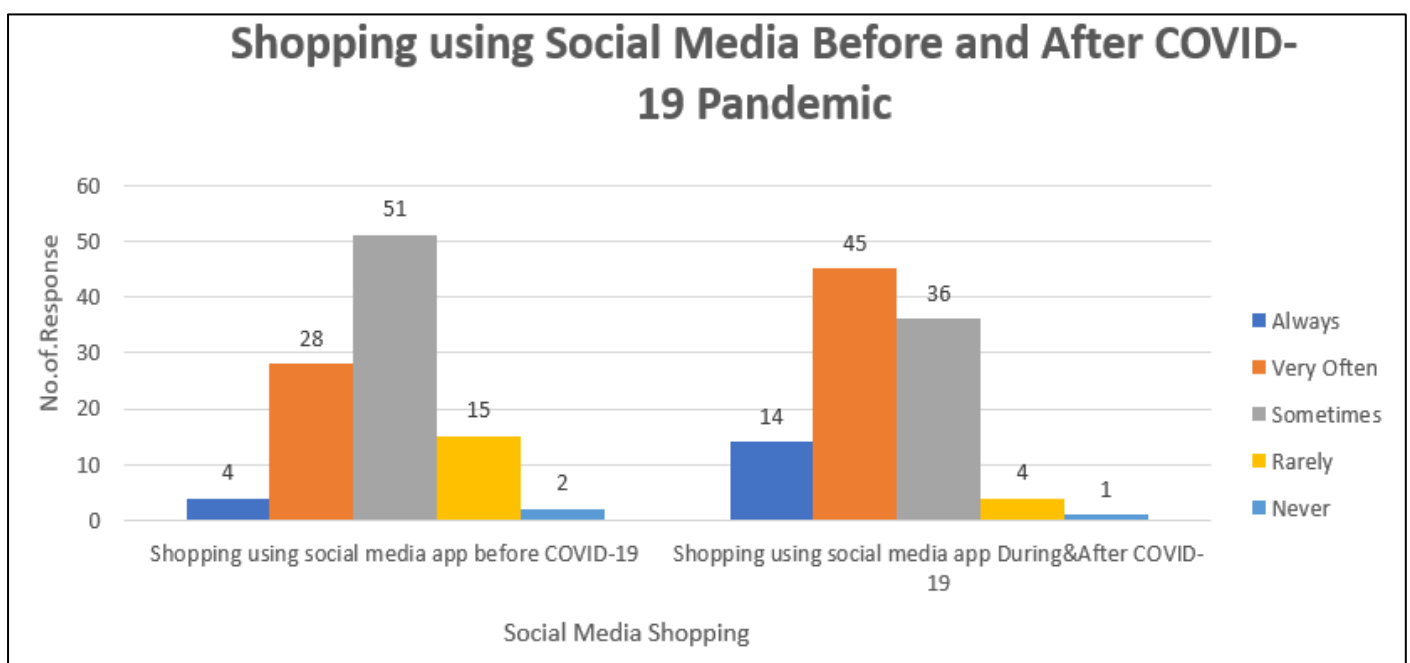


Fig 2 Social Media Shopping before and after COVID-19 Pandemic

The graph shows that Before pandemic 51% says they use social media for shopping “sometimes”, however this has decreased to 36% after pandemic as there is increase in using social media shopping “very often” and “always” after pandemic. before covid 19 only 28% says that they use social

media for online shopping “very often” and this percent has increased to 45% after covid 19 pandemic. Therefore, there is a significance increase in the use of social media for shopping in Maldives

Table 3 Descriptive Statistics of Variables how often Social Media apps were used to Order Online.

		Statistics					
		How often Viber App used to order online	How often Facebook App used to order online	How often Instagram App used to order online	How often Messenger App used to order online	How often WhatsApp used to order online	How often other App's used to order online
N	Valid	100	100	100	100	100	100
	Missing	0	0	0	0	0	0
Mean		3.42	3.24	3.29	2.90	2.33	2.34
Median		3.00	3.00	3.50	3.00	2.00	2.00
Mode		3	3	4	3	1	3
Std. Deviation		1.224	1.138	1.209	1.000	1.280	1.094
Minimum		1	1	1	1	1	1
Maximum		5	5	5	5	5	5

According to the above table with the highest mean 3.42 Viber is the most used social media app for shopping in Maldives, following that Instagram as the second and Facebook as the third social media app for online shopping.

People also have used “other” social media apps for online shopping however the least and the “rarely” used social media app for online shopping is WhatsApp with the mode 1 and with lowest mean 2.33.

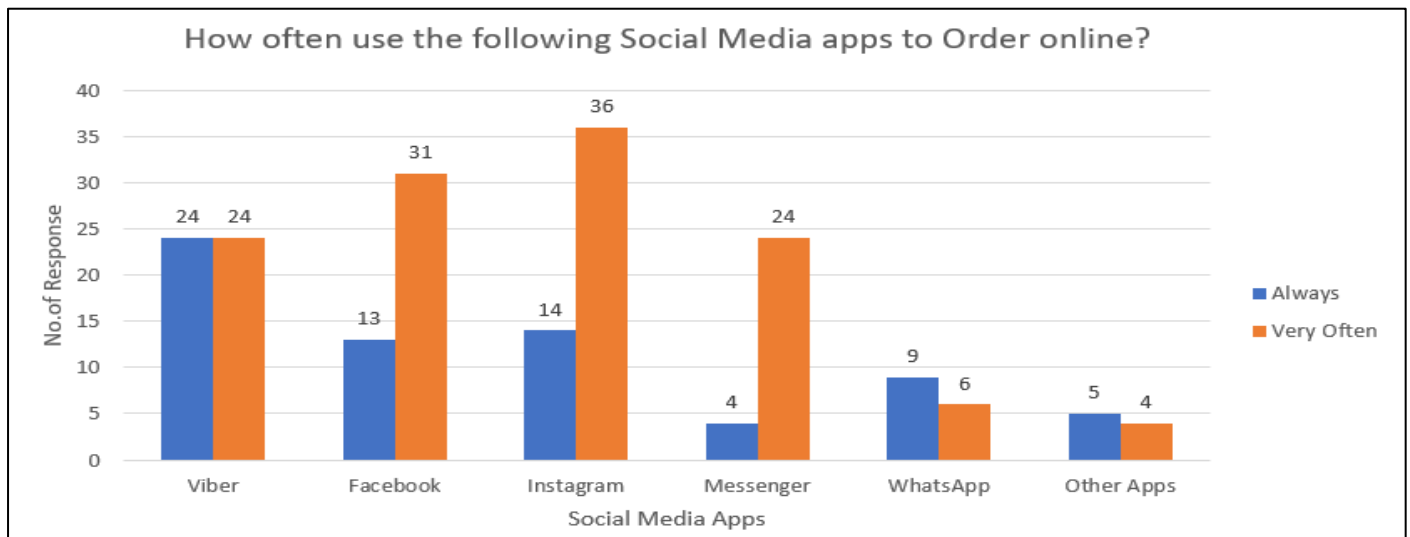


Fig 3 “Always” and “very often” used Social media apps to Order Online.

The figure shows the percentage of using social media apps for the range “always” and “very often”. The purpose of comparing this two range is to differentiate the “always” and “very often” used social media app for shopping for a clear overview. With 24% viber is the most used social media app “always”. However, with 36%, Instagram is the top social media app consumers use “very often”, following that

Facebook 31% and viber 24%. The difference in the choice of social media app “always” and “very often” may be due to the type of products purchased from each social media apps. The below table shows the most frequently bought products from social media and figure shows the most prefferd social media app to purchase the specific products.

Table 4 Choice of Social Media apps to Buy the following Products.

Social Media Apps	Kitchen Items	Food and beverages	Men's clothing and accessories	Women clothing and accessories.	Kids & baby clothing and accessories.	Cosmetic & personal care products	Pharmaceutical and health products	Books	ICT/Electronic goods	Home furniture and household products	Gardening tools and plants
Viber	29%	48%	13%	9%	12%	17%	30%	16%	26%	22%	26%
Facebook	39%	23%	34%	33%	28%	25%	30%	33%	31%	39%	35%
Instagram	28%	28%	48%	54%	56%	54%	37%	46%	41%	35%	35%
Messenger	4%	1%	5%	3%	4%	3%	2%	3%	2%	3%	4%
WhatsApp				1%		1%	1%	2%		1%	

According to the above table, with 48% the highest number of consumers prefer Viber app to order and purchase Food & beverages. More than 50% consumers prefer Instagram to purchase women clothing & accessories, Kids & baby clothing and accessories and cosmetic & personal care products. In addition to that consumers prefer Instagram over other social media apps to buy men's clothing & accessories-48%, books-46%, ICT/electronic goods-41% and

pharmaceutical & health products-37%. Equal number of consumers chooses both Instagram and Facebook to purchase gardening tools & plants-35%. Consumers prefer Facebook over other social media apps to buy Kitchen items and Home furniture & household products. Besides that Messenger is the least preferred app and messenger is the second least preferred app used by consumers to purchase products online.

Table 5 Descriptive Statistics of Most often Bought Products Online on Social Media.

Statistics		Kitchen Items Purchased through social media	Food and beverages Purchased through social media	Men's clothing and accessories Purchased through social media	Women clothing and accessories Purchased through social media	Kids & baby clothing and accessories Purchased through social media	Cosmetic & personal care products Purchased through social media	Pharmaceutical and health products Purchased through social media	Books Purchased through social media	ICT/Electronic goods Purchased through social media	Home furniture and household products Purchased through social media	Gardening tools and plants Purchased through social media
N	Valid	100	100	100	100	100	100	100	100	100	100	100
	Missing	0	0	0	0	0	0	0	0	0	0	0
Mean		2.66	2.99	2.87	3.17	2.93	3.06	2.32	2.61	2.88	2.50	2.15
Median		3.00	3.00	3.00	3.00	3.00	3.00	2.00	3.00	3.00	3.00	2.00
Mode		3	3	3	4	3	4	1	3	3	3	1
Std. Deviation		1.047	1.235	1.195	1.120	1.233	1.196	1.222	1.222	1.217	1.068	1.058
Minimum		1	1	1	1	1	1	1	1	1	1	1
Maximum		5	5	5	5	5	5	5	5	5	5	5

According to the above table, with mode 1 the most “rarely” purchased products are pharmaceuticals & health products and Gardening tools & plants through social media apps. With mode 3, Other category of products are bought

“sometimes” except women clothing & accessories and cosmetic & personal care products. This two category are the “very often” purchased products in social media apps with mode 4 and with the highest mean above 3.

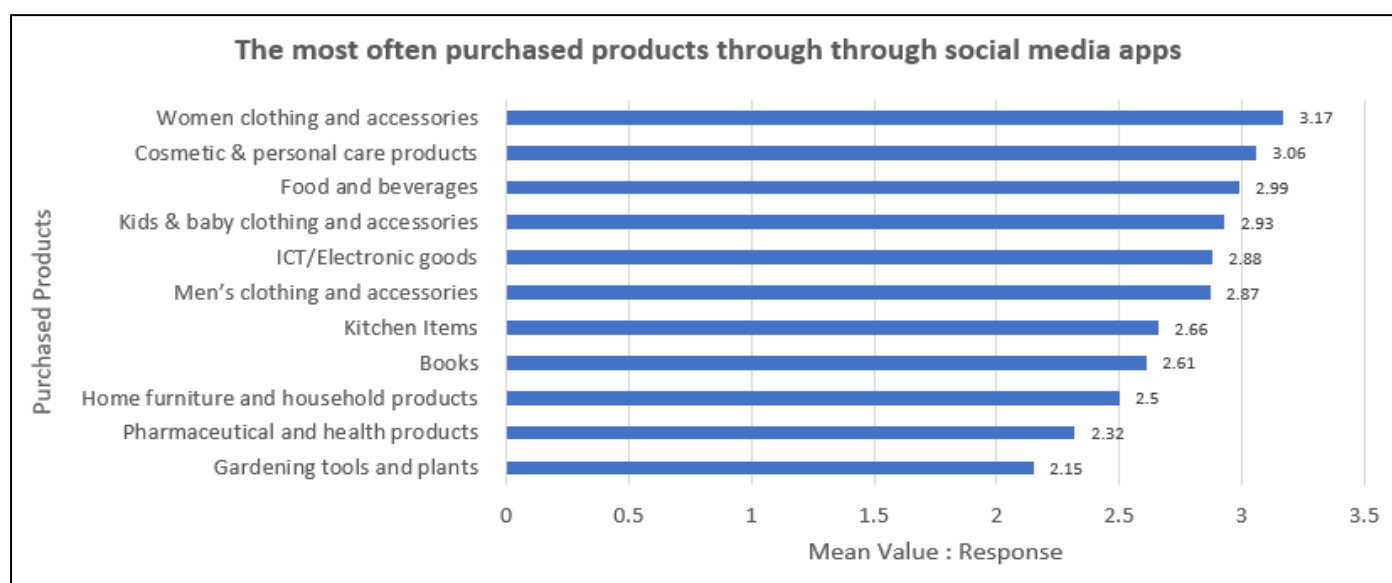


Fig 4 Most Purchased Products through Social Media



The graph above shows the most often Purchased products based on the mean value of the table... the topmost often purchased product through social media apps were women clothing & accessories, second cosmetic & personal care products, third Food and beverages and fourth Kids & baby clothing and accessories. With very little difference between mean value 2.88 & 2.87, ICT/Electronics goods is in

05<sup>th</sup> Rank by leaving behind men's clothing and accessories on 06<sup>th</sup> Rank. On the other hand with lowest mean value gardening tools and plants is the least purchased product, following that pharmaceutical and health products as the second least and home furniture and household products as third least products purchased through social media apps.

Table 6 Frequency of Preferable Payment Method and average Monthly Spending

<i>Variable</i>	<i>Frequency</i>	<i>Valid Percent</i>
<b><i>Preferable Payment method-shopping through social media</i></b>		
<i>Cash on Delivery</i>	05	05
<i>Bank Transfers</i>	82	82
<i>Debit/Credit Card</i>	13	13
<i>missing</i>	0	0
<i>Total</i>	100	100
<b><i>Monthly Average spending for online Shopping</i></b>		
<i>Less than MVR 1,000</i>	61	61
<i>MVR 2,000 - MVR 4,999</i>	33	33
<i>MVR 5,000 - 9,999</i>	06	06
<i>Above MVR 10,000</i>	0	0
<i>missing</i>	0	0
<i>Total</i>	100	100

From the above Table, it is identified that 82% respondents prefer Bank transfers as the most preferred Payment method while shopping through social media apps. 13% prefer Debit/Credit card payment and with only 5% Cash on delivery is the least preferred online shopping method in Maldives among respondents. In addition to that 61% of the respondents says there Monthly average spending for online shopping is less than MVR 1,000 which is approximately \$64.85 (1,000/15.42). Also 33% of respondents says there monthly average spending for online

shopping is between MVR2,000 to MVR 4,999 (\$129 to \$324), and 6% says between 5,000 to 9,999 (\$324 to \$648) and no respondents spend more than this range for online shopping.

Respondents were asked to rate what motivates them to purchase products through social media. The below table shows the rank order of the motives. The mean and mode shows that almost all reasons were agreed by respondents.

Table 7 Frequency of Preferable Payment Method and average Monthly Spending.

<b>Rank order</b>	<b>What motivates you to purchase products through social media app?</b>	<b>Mean value</b>	<b>Median</b>	<b>Mode</b>	<b>Std. Deviation</b>
1	Saves time.	4.49	4	4	0.492
2	Easy to order via online	4.44	4	4	0.499
3	I value the ability to shop online using social media platforms from the comfort of home.	4.44	4	4	0.553
4	Online shopping provides Cashless payment method	4.42	4	4	0.592
5	Online shopping provides Home delivery service	4.4	4	4	0.441
6	Convenient and flexible: I can buy the products anytime 24 hours a day while shopping online	4.35	4	4	0.461
7	Can find products that are not available in the stores.	4.3	4	4	0.75
8	No need to deal with sales people.	4.27	4	4	0.724
9	Wide range of choices: It is easy to choose and make comparison with other products while shopping online.	4.26	4	4	0.772
10	Detail information of the products are available online.	4.24	4	4	0.502
11	Easy of product return and money refund	4.04	4	4	0.496
12	More offers and discounts.	3.99	4	4	0.499

The below table 8 and 9 shows how much respondents agree or disagree with the given **concerns** about purchasing products through social media. The mean and mode show that

all the respondents agreed with the concerns. The table shows the rank order for the most agreed concerns to the least agreed concerns.

Table 8 Concerns about Purchasing Products through Social Media.

Rank Order	how much do you agree or disagree with the following concerns about purchasing products through social media?	Mean	Median	Mode	Std. Deviation
1	Difficult to return the product and hard to get refund.	3.92	4	4	0.842
2	No guarantee of a product's quality	3.91	4	4	0.807
3	Waiting for the long time for the product to arrive	3.82	4	4	0.975
4	Disappoint with the extra charges on home delivery.	3.76	4	4	0.809
5	Receiving damaged products	3.72	4	4	0.937
6	Many times, Online shopping waste money.	3.71	4	4	0.854
7	Seller not providing Cash on delivery service	3.66	4	4	0.78
8	Seller does not provide Online payment service not available	3.59	4	4	0.774
9	You don't receive the product you paid for	3.5	4	4	0.782

Finally respondents were asked to rate how much they agree and disagree with some of the statements related to social media shopping. The mode and median shows that all of the

statements were agreed by respondents. The statements shown in the table were in Rank order based on the mean.

Table 9 Statements Related to Social Media Shopping

Rank Order	Statements	Mean	Median	Mode	Std. Deviation
1	If the seller on the social media app provides detailed information and guideline about how to use the product, then it helps to educate you and build trust towards the seller, and therefore you will continue purchasing from the seller.	4.29	4	4	0.791
2	If the product has good quality, people will leave positive remarks to it, and you will be encouraged to buy that product.	4.22	4	4	0.766
3	When other customers leave reactions such as "like" and "comments" on the product on social media, it helps to understand the useful information of the product before purchasing it.	4.2	4	5	0.746
4	You will most likely not buy products with less reviews and products which have Negative Reviews	4.14	4	4	0.971
5	I often write a "comment" and "Like" on social media app page if the product is good.	3.81	4	5	0.756

#### IV. DISCUSSION

The main aim of this study was to Investigate the impact of COVID-19 Pandemic on consumer preferences towards social commerce in Maldives for the purpose of extending support for retail entrepreneurs to speed up digital transformation in business operation by enlightening entrepreneurs and policy makers about the changes of consumer behaviors towards shopping methods in Maldives. To investigate this change, the preference of shopping methods before and after COVID-19 was examined and the most preferable social media was identified; the most frequently purchased online products through social media apps were identified; the reasons respondents opt for social media shopping and the major concerns of social media shopping were evaluated.

##### ➤ Shopping Methods before and after Covid-19 Pandemic

The finding showed that there was rapid shift towards social commerce shopping after covid-19 Pandemic. Before pandemic majority of the respondents preferred physical store shopping, following that e-commerce websites and apps were used to do online shopping and social commerce was the least preferred shopping method before covid-19 pandemic. However, table turned after covid 19 pandemic as social commerce is the most preferred method and physical store is

the second most preferred shopping method. The results support the findings of (MoED, 2020) as the study showed a boom in Online businesses after COVID-19 and a shifts in behaviour of consumption patterns.

##### ➤ The Most Preferred Social Media App for Shopping

Among the social media apps, viber is the most often used social media app for online shopping, Second Instagram and third Facebook. The rarely used social media app for shopping is WhatsApp. The data shows interesting findings as respondents prefer specific products to purchase from each social media apps. The reason for viber application being the most often used social media app always for shopping is that food & beverages are mostly purchased from Viber as Food is a common consumer goods that they purchase daily. Majority of the respondents prefer Instagram to purchase women clothing & accessories, Kids & baby clothing and accessories, and cosmetic & personal care products. Also, most of the respondents prefer Instagram to purchase men's clothing & accessories, books, ICT/electronic goods and pharmaceutical & health products. same number of consumers prefer both Instagram and Facebook to purchase gardening tools & plants. To purchase Kitchen items and home furniture & household products most of the respondents prefer Facebook.

➤ *Most often purchased products through social media*

Altogether the most often purchased product from social media is women clothing & accessories, second cosmetic & personal care products, third Food and beverages and fourth Kids & baby clothing and accessories. Following that ICT/Electronics goods and men's clothing and accessories. The least purchased product from social media is gardening tools and plants and then pharmaceutical and health products, home furniture and household products. The most preferable payment method while shopping through social media apps is Bank transfers, second Debit/Credit card payment and the least preferred method is Cash on delivery. On average more than half of the respondents spends less than \$64.85 dollars every month for shopping on social media. However, 33% respondents spends \$324 to \$648 dollar on average every month for online shopping in social media.

➤ *Motives and Concerns of Purchasing Products through Social Media.*

All the respondents agree with the motives of purchasing products through social media. Among all the motives the top motive as follows: Saves time, Easy to order via online, ability to shop from the comfort of home, Availability of Cashless payment method, Home delivery service, Convenient and flexible, finding products that are not available in the stores, Avoiding contacts with sales people, Wide range of choices to compare, availability of Detail information of the products, Easy of product return and money refund and More offers and discounts. On the other hand the concerns regarding shopping through social media was ranked as follows: Difficult to return the product and hard to get refund, No guarantee of a product's quality, Waiting for the long time for the product to arrive, Disappoint with the extra charges on home delivery, Receiving damaged products, Many times, Online shopping waste money, Seller not providing Cash on delivery service, Seller does not provide Online payment service and Not receiving the product customer paid for.

➤ *The Influence of Social Media on Purchasing Behavior*

All the respondents agree that If the seller on the social media app provides detailed information and guideline about how to use the product, then it helps to educates them and build trust towards the seller, and therefore they will continue purchasing from the seller. Also, all the respondents believe that If the product has good quality, people will leave positive remarks to it, and customer will be encouraged to buy that product. Moreover, all the respondents agree that when other customers leave reactions such as "like" and "comments" on the product on social media, it helps to understand the useful information of the product before purchasing it and on the contrary they will most likely not buy products with less reviews and products which have Negative Reviews. In addition to that respondents also say that they sometimes write a "comment" and "Like" on social media app page if the product is good.

## V. CONCLUSION

The COVID-19 pandemic has evidently increased online businesses which has impacted consumers preference

towards shopping methods in Maldives. Before pandemic respondents purchase products in physical store shopping, however with the imposed COVID-19 pandemic restrictions, many retail entrepreneurs digitalized businesses activities by utilizing social media apps to accept sales order and online payment services in order to minimize social interactions for social distance to minimize the spread of the disease. Hence the results shows most of the customers opt for shopping through social media than physical store shopping During & After COVID-19 Pandemic. Further results shows that most respondents Viber app is used always compare to other social media apps, following that Instagram and facebook as the most often used social media app to purchase products online. The most often purchased products were women clothing & accessories, second cosmetic & personal care products, third Food and beverages and fourth Kids & baby clothing and accessories. The most preferable payment method while shopping through social media is bank transfers, and most of the respondents spends less than MVR 1,000 per month for online shopping. The top motives for choosing shopping on social media is for Saves time, Easy to order via online, ability to shop from the comfort of home while top concerns include Difficult to return the product and hard to get refund, No guarantee of a product's quality, Waiting for the long time for the product to arrive. And all the respondents agree that reactions on social media platforms influence purchasing decision as good remarks encourages them to purchase the products and if the product have negative reactions respondents will less likely to purchase it from the seller. Interestingly respondents also purchase from the seller when they provide detailed information about the products in the social media as it educates the respondents.

This findings will enlighten retail entrepreneurs in Maldives about the current shopping trends to modify the growth plan as many entrepreneurs are planning to expand the business post covid 19 Pandemic. Moreover, this research study also contributes to digitalization as a means of achieving sustainable development goals (SDG) towards 2030 in Maldives socioeconomic recovery framework by enlightening Maldives Ministry of Economic Development and policy makers about current consumer preference to use digital platform for purchasing products hence provide policy direction for technological advance through business digitalization.

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