

**CO-CREATION AS A MODERATOR BETWEEN
SOCIAL MEDIA MARKETING ACTIVITIES AND
TRUST ON SMES' CUSTOMERS PURCHASE
INTENTION**

EBTIESSAM ALI LABIB SAAD

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INTENTION**

by

EBTIESSAM ALI LABIB SAAD

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LIST OF ABBREVIATIONS

CC	Co-Creation
CMT	Commitment
CTT	Commitment-Trust Theory
PI	Purchase Intention
SM	Social Media
SME	Small-to-Medium Enterprises
SMMA	Social Media Marketing Activities
SNS	Social Networking Sites
TR	Trust

**PENCIPTAAN BERSAMA SEBAGAI PENYEDERHANA DI ANTARA
AKTIVITI PEMASARAN MEDIA SOSIAL DAN KEPERCAYAAN
TERHADAP NIAT MEMBELI PELANGGAN PERUSAHAAN KECIL DAN
SEDERHANA**

ABSTRAK

Kemunculan media sosial telah mengubah peranan pengguna kepada peranan yang lebih aktif dan ini telah mendorong kepada keperluan dalam memahami tingkah laku mereka di pentas media sosial dengan lebih baik. Pentas ini telah secara tidak langsung mendorong kepada penciptaan-bersama, yang menghasilkan kompleksiti lebih tinggi apabila pelanggan, rakan perniagaan dan pembekal bekerjasama antara satu sama lain secara serentak. Memandangkan kepentingan kritikal aktiviti media sosial memacu kejayaan perniagaan, kajian ini bertujuan untuk mengenal pasti sejauh mana aktiviti pemasaran media sosial memberi kesan terhadap niat membeli pelanggan perusahaan kecil dan sederhana dalam negara membangun seperti Arab Saudi, di mana kuasa membeli adalah antara yang tertinggi. Justeru, kajian ini menilai kesan hiburan, interaksi, ketrendan dan bawaan mulut sebagai aktiviti pemasaran media sosial terhadap niat membeli, dengan penciptaan-bersama sebagai penyederhana, dan kepercayaan dan komitmen sebagai pengantara, dalam kerangka kajian berasaskan Teori Komitmen-Kepercayaan. Sejumlah 833 soal selidik yang sah telah digunakan dalam kajian ini, yang mana telah dikumpul menggunakan pensampelan kuota bertujuan, dan dinilai dengan PLS-SEM. Kajian menunjukkan bahawa aktiviti pemasaran media sosial mempunyai hubungan positif dan signifikan dengan kepercayaan, komitmen dan niat membeli. Hiburan, ketrendan dan bawaan mulut secara positif dan signifikan dikaitkan dengan kepercayaan, manakala interaksi tidak.

Penciptaan-bersama menguatkan hubungan di antara aktiviti pemasaran media sosial dengan kepercayaan. Aktiviti pemasaran media sosial juga memberi impak kepada niat membeli secara tidak langsung, dengan pengantaraan oleh kepercayaan melalui komitmen. Gabungan aktiviti pemasaran media sosial, penciptaan-bersama, kepercayaan dan komitmen dapat menerangkan 51.9% varians dalam niat membeli. Selain itu, dapatan dalam kajian ini menuju ke arah penghasilan teori alternatif, memandangkan generalisasi teoretikal dalam kajian ini menimbangkan Teori Komitmen-Kepercayaan berkaitan dengan pemasaran perhubungan untuk menjelaskan niat membeli, melalui penekanan terhadap penciptaan-bersama, dalam menguatkan hubungan antara aktiviti pemasaran media sosial dengan kepercayaan pengguna, justeru mendorong kepada niat membeli yang lebih tinggi. Dapatan ini mengesahkan kepentingan aktiviti pemasaran media sosial yang semakin ketara dalam kalangan pelanggan perusahaan kecil dan sederhana di Arab Saudi, dan keperluan perniagaan menganjak daripada kaedah konvensional mereka serta melabur dalam pemasaran media sosial sebagai fungsi perniagaan yang efektif dan penting. Selain itu, peranan penting penciptaan-bersama sebagai penyederhana untuk mengukuhkan hubungan antara aktiviti pemasaran media sosial dan kepercayaan pengguna, memberi pengetahuan baru kepada para pengamal perniagaan (terutamanya, pengurus dan pemilik perusahaan kecil dan sederhana) untuk mengguna-pakai kaedah mengikut trend, iaitu, mencipta bersama dengan pelanggan mereka. Penerimaan sedemikian boleh menyokong inisiatif inovasi perusahaan kecil dan sederhana dalam mencipta nilai untuk pelanggan semasa dan berpotensi, sekaligus meningkatkan kedudukan mereka di pasaran.

**CO-CREATION AS A MODERATOR BETWEEN SOCIAL MEDIA
MARKETING ACTIVITIES AND TRUST ON SMES' CUSTOMERS
PURCHASE INTENTION**

ABSTRACT

The advent of social media has changed consumers' role into a more active one, and this has necessitated the need to understand their behaviours on social media platforms better. These platforms have inadvertently culminated in co-creation and resulting in more complexity as customers, business partners, and suppliers simultaneously collaborate. Due to the critical significance of social media marketing activities to drive business success, this study aims to identify the extent to which social media marketing activities affect Small-to-Medium Enterprises' (SMEs') customer purchase intention in developing countries like Saudi Arabia where purchasing power is one of the highest. Therefore, this study assesses the impact of entertainment, interaction, trendiness and word of mouth as social media marketing activities on purchase intention with co-creation as the moderator and trust and commitment as the mediators in a research framework based on Commitment-Trust Theory. A total of 833 validated questionnaires was used in this study, which was collected using purposive quota sampling and assessed with PLS-SEM. Findings showed that social media marketing activities has positive and significant relationships with trust, commitment, and purchase intention. Entertainment, trendiness, and word of mouth were positively and significantly related to trust, while interaction was not. Co-creation strengthened the relationship between social media marketing activities and trust. It was also found that social media marketing activities impact on purchase intention indirectly with the mediation of trust via commitment. The combination of

social media marketing activities, co-creation, trust, and commitment was able to explain 51.9% of the variance in purchase intention. Moreover, findings of the current study provided an extended framework of commitment trust theory's key mediating variable model, to explain purchase intention by highlighting the role of co-creation to strengthen the relationship between social media marketing activities and customers trust, leading to a higher purchase intention. These findings confirmed the growing importance of social media marketing activities among SMEs' consumers in Saudi Arabia and the need for SMEs to shift their conventional methods and invest in social media marketing as a practical yet vital business function. Moreover, the significant role of co-creation as a moderator to strengthen the relationship between social media marketing activities and consumer trust will enlighten business practitioners (especially SMEs managers and owners) to adopt a trendy method, by co-creating value with their customers. Such adoption could support SMEs innovation to create value for their current and potential customers and concomitantly enhance their position in the market.

CHAPTER 1

INTRODUCTION

This chapter depicts the research background, the rationale, and the problem statement of the study. It also further elaborates the research aims and objectives, followed by research questions and significance, as well as the layout of the thesis.

1.1 Background of the Study

Rapid technological evolution has led to the rise of a novel web technology known as Web 2.0. This is the second stage of the World Wide Web development where dynamic web pages led to the birth of social media. Social media are interactive Web 2.0 with Internet-based applications and become popularized in the last decades and began to be employed by firms to connect with their customers as a means of communication as well as to increase brand image (Ortega, 2016). Furthermore, social media has become an essential tool for businesses to communicate with, listen to, and learn from their consumers freshly and innovatively (Grewal, 2013). Resorting to social media also pushes the companies to work more rapidly by creating and managing better relationships with the customers and also enhancing their global presence (Abed et al., 2015b). These technologies are even more important for small and medium enterprises (SMEs) because of their limited resources in marketing their products and services (Barnes et al., 2012).

SMEs have limited resources at their disposal for their operations and even lesser for marketing activities. With social media, SMEs are provided with endless opportunities to reach out to customers in a highly cost-effective manner. However, there are a number of critical adversities that need to be addressed pertaining to the

perception of customers. For instance, customers' loyalty and engagement towards SMEs that employ social media strategies and social media marketing activities (SMMA) are hard to measure and predict.

The employment of Web2.0 technologies like social media for enabling active participation for the buyer and seller side is known as social commerce (Kim & Park, 2013). The growth in social media in the context of businesses has led many academicians to show keen interest in this field of study. (i.e. Abed et al., 2016; Ainin et al., 2015; Connolly, 2015; Dahnil et al., 2014; Öztamur & Karakadılar, 2014; Vásquez & Escamilla, 2014).

Despite the recent hike noted in the adoption and the usage of social media applications by firms, a vast amount of literature available concerns the usage of social media for business purposes, especially large organizations (Ali et al., 2015; Kilgour, 2015; Colleoni, 2013; Arora & Predmore, 2013), while merely a few of them have investigated the adoption of social media by SMEs (Dahnil, 2014; Öztamur & Karakadılar, 2014).

One of the best ways to engage with the customers could be facilitated through 'Co-Creation'. The term 'co-creation' refers to proactively including the customers in the development of new products or services through the usage of social media (Cao et al., 2015). This can be evidenced with how Starbucks developed their 'My Starbucks Idea', by launching a social media platform called My Starbucks Idea to enable customers to participate in developing new drinks and flavours. This idea was developed by Starbucks by means of co-creation. Similarly, Dell's IdeaStorm concept was achieved through its social media platforms that encouraged the customers to be involved in contributing new ideas (Lam et al., 2016; Bayus, 2013). This culture of co-creation has enabled many companies to migrate from the traditional firm-centric view

of innovation to the novel customer-centric view by effective integration of the customers' ideas and understanding in their innovative product and service improvement practices (Constantinides et al., 2015). Social media contains all the features of common internet-based platforms including numerous ways of communication which help to have a depth in communication. It also has the advantage of a massive number of audiences and high scope of reach beyond the traditional methods. The biggest advantage can also be said as the benefits with social commerce are available for an inexpensive cost. Therefore, social media can be a powerful platform for businesses to co-create with the customers as it has immense benefits. However, determining how to inspire and enable consumers co-creating with the firms effectively has become a pressing matter that remains largely under explored.

Due to the growth of social media with the emergence of websites like Facebook, Twitter and YouTube, consumers are provided with ample opportunities to share and disseminate information and contents about products or brand that they used. As a result, consumers became more informative and concerned about getting information on product features prior to any purchase decision (Ahmed & Zahid, 2014). This phenomenon indicates that social media marketing and consumer engagement play pertinent role to provide information to other users and thereby, building their preferences and choices of purchase.

The Kingdom of Saudi Arabia has observed major growth in the usage of social media platforms, and this forms one of the sturdiest enabling factors for the adoption of e-commerce (Abed et al., 2016). A recent trend has seen the rise of businesses begin to set-up their official pages on Facebook, LinkedIn and other similar websites ranging from small and medium enterprises to large corporations (Abed et al., 2015a). For instance, "What's up Jeddah" (Magazine), "Mobily", "STC", "Zain", "Virgin"

(Telecommunications Companies), “Al-Khodary” (Engineering, Construction and Project Management Company), “Saudi Airlines”, “FlyNas” (Local Airlines), “Panda”, “Carefour” (Hypermarkets), “Sotra”, “Fyunka”, (SME Fashion designers), “Munch”, “The Mini Pancake” (SME Bakeries) and “Tao”, “Nosh” (SME lounges / restaurants) have an active presence on Social Media (SocialBakers, 2017). Although the business official pages exist, that does not guarantee growth in customer loyalty or improved handling of the operations. Henceforth, it is vital for the businesses to identify novel ways to interact with their customers by using their official social media pages which can boost social commerce (Abed et al., 2015a).

Observation of the overall picture of the consumption growth in the Middle-East and North Africa (MENA) using electronic commerce is 45% in 2014 according to the Payfort’s report (Al-Khalidi, 2015). The market purchasing power is predicted to attain about 52% in 2020 (Al-Khalidi et al., 2015). The overall market value for MENA region was about \$7 billion in 2014. Among these countries, for the share possessed by merely the United Arab Emirates (UAE) was about \$2.3 billion (32.8% of MENA’s value). Even out of the UAE nations, Saudi Arabia was found to hold a substantial purchasing power of about \$1.5 billion (17%), proving that this country has good potential for the businesses to plan their expansions and investments. It is estimated that the market value for MENA will escalate to \$13.4 billion by the year 2020. Likewise, the power of UAE will rise to \$4.4 billion (at the same rate of 32.8%) and Saudi Arabia will escalate to \$2.9 billion (at an increased rate of 21.6%) (Al-Khalidi et al., 2015). These figures show that the Saudi Arabian Kingdom is a very powerful nation in terms of its market share and purchasing power of the people. The market is further expected to grow considerably in the near future.

However, Cheng (2015) stated that e-commerce in Saudi Arabia grew merely by 30%. This implies that the e-commerce growth rate in Saudi Arabia was lesser than MENA and UAE. In spite of its rapid economic growth, increasing in technology and strong purchasing power, it was revealed that it did not affect the growth of e-commerce. The same fact was also emphasized by other studies related to the growth of E-commerce in Saudi Arabia (Abed et al., 2015a; Alghamdi et al., 2013; Almousa, 2013; Santino, 2014). This was in spite of the growth of the internet in the Arab World have increased tremendously in the recent past by a whopping 400% (Khalidi et al., 2014). Similarly, there is significant progress in the usage of social media among the people in Saudi Arabia as statistical reports and information graphics rank it as one of the top countries in the region (Schoonderwoerd, 2013; Khalidi et al., 2014).

In fact, Saudi Arabia ranks second in the Arab countries, after Egypt, for the number of Facebook users registered at 5,240,720 (Abed et al., 2015c). It is a conservative and deeply religious country with a conservative attitude and tradition. (Makki & Chang, 2015). Despite that, Saudi Arabia represents the largest proportion of Twitter users with approximately 830,300 users or 38% of the total number of Arab users (Abed et al., 2015c). Furthermore, over 4 billion viewers watch YouTube in Saudi Arabia, which is the equivalent of 90 million video views per day. This is the highest number of YouTube viewings worldwide per Internet user (De Kerros, 2012). Even though there is a remarkable usage of social media in Saudi Arabia, the causes for insignificant growth in e-commerce has not been widely studied (Abed et al., 2015a; Ahmad & Agrawal, 2012; Kearney, 2013; Mahfooz & Al-Aali, 2016).

1.2 Problem Statement

Based on the problem field outlined in the research background above, the following problem statement that will guide this thesis has been outlined in six key points:

Firstly, Usage of social media has increased, and consumers have relied on this medium of communication, affecting their purchase intentions and the decision-making process. It increases the consumer confidence to purchase and reduces their uncertainty in the purchasing process. (Chu et al., 2019). Purchase intention is used as a marketing tool to approximate the effectiveness of businesses marketing strategies (Morwitz, 2014). As social media have the capabilities of influencing customers' attitude on purchase attention, investigating how social media marketing activities impact on purchase intention could provide more understanding and enable marketing practitioners to make informed decisions on the development of promotional strategies that could lead to positive and impactful customers' purchasing intent for their products and services (Tapinfluece, 2017).

The significance of considering social media's influence on purchase intention is supported by Zhang & Benyoucef (2016) who stated that in e-commerce perspective, online customer reviews had been proven as being more authentic and able to produce more effect on purchase intention compared to any other business-generated content. According to Hajli (2014), purchase interest is significantly influenced by social media due to its ability to ensure that consumers gain trust and benefits from the promotion via social media. This was proven from Gautam and Sharma's (2017) study, which was indicative of a positive and significant effect by social media marketing on purchase intentions.

Moreover, it is perceived that purchase intention is derived from consumers' evaluation of the product whereby they compare what they get with what they had given (Alhidari & Almeshal, 2017). These recent studies, along with Chang & Cheng (2016) 's research showed that social interactions in the social media such as peer communication, may impact customers' attitude toward product and leading to purchase intention. As'ad and Anas (2014) stated that social media marketing had attracted a lot of attention from both companies and individuals to interact with networking landscape. However, the effects of social media campaigns on consumers' perception of products and brands as well as the impact on purchase decisions, have yet to be better understood (Naeem, 2019).

Secondly, Changes in social media is noted not only in the nature of social interaction but also in the entire media and marketing landscape, as it empowers consumers to shift their behavioural roles from passive recipients to active generators (Brodie, 2017; Rehman, 2016). Scholars affirm that the basic of marketing has disentangled from the conservative product-oriented perspective and became more customer-oriented where value is co-created via the interaction between the customer and the organization (Komulainen, 2014). Social media tools enable co-creation as they create new opportunities for businesses to improve their processes and to collaborate in a novel method with their customers, partners, and suppliers (Zhang et al., 2015).

These changes led to the emergence of purchase performance and acceptance of social network commerce. Currently, social media is used by many e-commerce sites as a marketing tool to maintain customers by effectively engaging them on their online purchase intent and providing more up-to-date and precise purchase choices. In other words, social media serves as a convenient tool for consumers to exchange

shopping information and their experiences (Sharifi Fard et al., 2016). The identification of these issues has shifted the focus of this study on customer co-creation in particular social media settings (Dessart et al., 2015; Hollebeek et al., 2014; Islam et al., 2016; Vivek et al., 2014). Therefore, in an environment of developing economies like Saudi Arabia where purchasing power is one of the highest, investigation on online customer co-creation is considered a prime opportunity (Arikan, 2017). As empirical studies discussing this literature in the Saudi context are limited (Ismail, 2017), this study addresses this knowledge gap by investigating the framework of relationships among the study variables in the light of Saudi consumers of social media.

Moreover, and consistent with Grisseman and Stokburger-Sauer (2012), Hajli et al. (2017) noted that the true potential of co-creation is still under-explored, and there may exist rewarding avenues for further research. There has been substantial curiosity from both academicians and experts in the possibility to engage customers in co-production or co-creation to cultivate positive customer experiences by using social media platforms (Arikan, 2017).

Thirdly, Consumers' exposure to social media activities (Xie & Lee, 2015) and customer relationship relating to trust and commitment (Chang & Cheng, 2016) are regarded as useful strategies to ensure purchase intention. Hajli et al. (2017) have pointed out that trust is a critical concern in online shopping environments. It becomes even more significant with the prominent role of peer-generated information on social media websites. Nevertheless, whenever there are trust and commitment between the buyer and the seller, the risks and uncertainty will be reduced, thereby improving the potential for businesses (Durkin et al., 2013).

In line with that, and consistent with Gummerus et al., (2012), Agag & El-Masry (2016) indicated that customers would be more willing for online purchase if

they have a higher degree of trust in the online retailers. However, there are very few studies implemented to understand how trust and commitment through social interactions in the brand community set up by social media can trigger purchase intention among the members (Hajli et al., 2017, Chang & Cheng, 2016).

Fourthly, in e-commerce contexts, when neither the buyer nor seller can be face-to-face with the other party directly, uncertainty exists all the time because of both parties' unpredictable action and opportunistic behaviour. Hence, the key to removing this kind of uncertainty and making successful economic transactions is avoiding opportunistic behaviour (Akar & Nasir, 2015). In this case, any general belief or feeling without evidence cannot be regarded as equivalent to "trust". Real trust, therefore, can only exist if the consumer believes that the seller has the ability to provide and deliver goods of expected or better quality as a consequence of the consumer's online shopping behaviour. The trust object for online shopping is different from that in offline stores.

Thus, trust plays a vital role during the transaction in this uncertain and risky circumstance (Mou, Shin & Cohen, 2017) as it is the case on social media. Especially in the context of Saudi Arabia, where personal identity is formed by the tribal, regional, or even city origins, trust, and commitment are essential for businesses' success (Zamberi, 2012). Presently, the confidence level exhibited by Saudi consumers is still considered less across the Arabian region of marketing.

Past survey results indicated that merely 8% of the customers purchased through the Arabic sites, while 56% were brave enough to purchase from foreign market sites (Bahaddad et al., 2013). However, in the context of Saudi Arabia, a considerable gap exists in the literature, especially in terms of the impact of social media marketing activities carried out by the SMEs from customer's perspectives

where the majority of prior researches have inspected the perspectives of the SME owners and managers (Abed et al., 2015b). Thus, due to the scarcity of research on SMEs and developing countries compared to that of large organisations and developed countries, concerns exist regarding the impact of differences in these two contexts. Consequently, elaborate research on this area will generate useful insights (Abed et al., 2016).

Last but not least, even though social media plays a vital role in the lives of Saudi customers and its usage has expanded rapidly, many SMEs are still unaware about the indispensable role of social networking sites to drive consumer purchase intention (Khatib, 2016). Out of nearly 25 million total active users on social media, 18 million access these platforms through their mobile devices. This number accounts for nearly 72% of all social media users in the country (GMI, 2018). In the same time, Saudi customers have adopted social media tools having the highest percentage of active Instagram users, with one-third of the country's online population using Instagram every month in 2018. Such a trend has steadily been growing in Saudi Arabia from 2010 until 2018 rising from 9.8 million users to 25 million active users within a short period (Crowd analyzer, 2018). According to Crowd Analyzer's State of Social Media 2018, Saudi Arabia is very active on Instagram, as it has the most significant number of active users in the region. This also goes for Twitter and Snapchat, while the majority of Saudi Facebook users are interested in shopping, fashion, gaming, and music (Crowd analyzer, 2018).

Interestingly, despite the fast-growing economy, the rapidly increasing internet usage and the substantial purchasing power in Saudi Arabia, the evolution of E-Commerce remains slow in the country. The growth rate of E-commerce in Saudi Arabia is inconsistent with the growth rate of its economy, social media activity, and

internet penetration (Makki & Chang, 2016). Thus, this research was able to address a gap in knowledge. While the literature on e-commerce in Saudi Arabia covers the limitations of its adoption in the country (Abed et al., 2015; Makki & Chang, 2016; Alghamdi et al., 2015; Bahaddad et al., 2014), it does not identify and discuss the business phenomenon witnessed in recent times in Saudi Arabia.

As businesses around the world have taken advantage of the power of social media and started to investigate and adopt the best strategies to incorporate it into their business models (Coelho et al., 2016; Rathore et al., 2016), SMEs in Saudi Arabia have started using social media platforms to conduct most of their e-commerce activities. Yet, the inadequate volume of research focusing on current issues conducted to study E-Commerce in Saudi Arabia, and the lack of extensive assortment statistical reports create a chance for further analysis (Makki & Chang, 2016).

1.3 Research Aims and Objectives

This study assesses the moderating role of customer Co-creation on the relationship between SMMA and Customer trust and how that boost customer purchase intention on Saudi SMEs' Social Media pages. In this research, Commitment-Trust Theory's KMV model is used as the standard model. The study objectives are as follows:

RO1: To investigate the influence of SMMA on customers Trust on SMEs' SM accounts/pages in Saudi Arabia.

RO2: To evaluate the moderating effect of Co-Creation on the relationship between SMMA and customers Trust on SMEs' SM accounts/pages in Saudi Arabia.

RO3: To analyse the effect of customers Trust on their Commitment towards SMEs' SM accounts/pages in Saudi Arabia.

RO4: To analyse the mediating role of the combination of customers trust and commitment between SMMA and customers' purchase intention on SMEs' SM accounts/pages in Saudi Arabia.

RO5: To examine the impact of customers Trust on their Purchase intention on SMEs' SM accounts/pages in Saudi Arabia.

RO6: To assess the impact of customers Commitment on their Purchase intention on SMEs' SM accounts/pages in Saudi Arabia.

1.4 Research Questions

There are six major research questions which this study attempts to answer:

Research Question 1: Do SMMA influence customers Trust on SMEs' SM accounts/pages in Saudi Arabia?

Research Question 2: Does customers trust affect their commitment towards SMEs' SM accounts/pages in Saudi Arabia?

Research Question 3: What is the extent of the moderating effect of Co-creation on the relationship between SMMA and customers Trust on SMEs' SM accounts/pages in Saudi Arabia?

Research Question 4: Does the combination of customers trust and commitment mediate the relationship between SMMA and customers' purchase intention on SMEs' SM accounts/pages in Saudi Arabia?

Research Question 5: Does customers trust influence their purchase intention on SMEs' SM accounts/pages in Saudi Arabia?

Research Question 6: Does customers commitment impacts their purchase intention on SMEs' SM accounts/pages in Saudi Arabia?

The answers to these questions will form an array of comprehension pertaining to the relationship between SMMA, Commitment, Trust, Co-creation and Purchase intention in the Saudi SMEs.

1.5 Significance of the Study

A thorough review of the appropriate literature on customer co-creation on social media and customer purchase intention in SMEs has led the researcher to determine several new grounds. This study addresses the gaps that exist in the current literature concerning the impacts of SMMA on the customer purchase intention in Saudi SMEs. On top of that, this study contributes to the body of marketing knowledge from both the theoretical and the practical standpoints. Furthermore, the specific and expected practical contributions for both academicians and SME managers/owners and customers are explained in the following subsections.

1.5.1 Theoretical Significance

First, this study adopts the Commitment-Trust Theory (CTT) of Relationship Marketing, developed by Morgan and Hunt (1994) in order to understand the impact of SMMA on the customer Trust that would eventually lead to a higher purchase intention. It examines and extends the CTT, as represented by the KMV model developed by Morgan and Hunt (1994), in the context of Saudi Arabia, by examining the SMMA's organized by SMEs as precursor of trust and commitment and linking it to customer purchase intention as the outcome of the model. Besides, the inclusion of precursor variables offers information concerning their relative utility, which might be functional in channelling efforts towards factors that result in favourable behavioural intention (Lai et al., 2015; Mukherjee & Nath, 2007; Hashim & Tan, 2015), represented

here as the customer purchase intention. Such inclusion of precursors and outcomes of KMV model in the context of SME's Social Media has scarcely been tested in pertinent literature, hence, extending the pertinent literature with such a novel model that could enhance the CTT conceptualization in different contexts that has been used differently before. For instance, Hashim and Tan (2015) have inspected satisfaction as the relationship antecedent and continues knowledge sharing intention as its outcome. Similarly, Lai (2015) has examined perceived value as the KMV model antecedent and Repurchase intention as its outcome.

Second, Social media generally entice the consumer to participate and pushes them into co-creating value and co-branding. The process is influential towards the development of trust, commitment, and satisfaction, as it encourages long-term relationships. They subsequently cement the consumer purchase intention continuously (Hajli et al., 2017b). In fact, Hajli et al. (2017a) have recently expressed that the application of relationship marketing theory with social media and co-creation has aided in developing a theoretical foundation towards branding co-creation using relevant platforms. By incorporating these theories, branding co-creation can be developed by utilising social media via relationship marketing concepts, and subsequently contributing towards understanding branding or new product development. Nevertheless, more work is necessary to develop co-creation process via social media, with a significant role played by consumers and managers both during the process (Hajli et al., 2017a).

By employing data from an up-and-coming market of the fellow developing country excluding Iran allows the confirmation of the applicability of traditional consumer behaviour theories with newly established ones. They include social media, co-creation, and branding, and the reinforcement of these conceptualisations across

cultures (Hajli et al., 2017a). Therefore, CTT is perceived as appropriate in backing the co-creation vital role so as to enhance the effects of SMMA on consumer trust and commitment, which serve as the mediating factor to increase SMEs' consumer purchase intention across social media platforms.

Third, apart from the re-examination of Commitment-Trust Theory in the SMEs and social media context, this study attempts to make some other fundamental contributions in understanding online customer behaviours and interactions on Social media platforms. In this research, such interactions will be enforced by Co-Creation that refers to the voluntary interactive involvement of consumers in service production and delivery process using the social media (Heeju et al., 2015). This study adds to the works of Service Dominant (S-D) logic and Co-Creation in multiple folds. With detailed explanations about co-creation, this study adds to (S-D) logic, which emphasises that those customers who involve in co-creation attain better knowledge and skills, and cultivate improved perceptions of value-in-use. Thereby, these special customers appear to be happier and well equipped to make the most of the benefits. (Alhothali, 2013). Thus far, considering the shift in customer behaviour and needs (As depicted in problem statement), this study is important to highlight customer Co-creation role on SMEs' Social Media platforms. Moreover, the present study is among one of the few that connects SMMA, Co-creation, Trust and commitment, and Purchase intention. The advantage of this model is that it attempts to test all the constructs mentioned in one structural model as opposed to studying them in isolation to understand their combined effect.

Fourth, Although various works have utilised co-creation as a moderating variable (i.e. Jeon et al., 2016; Prebensen et al., 2016; Verleye, 2015; Wei et al., 2012), yet, there is a lack of studies that undertakes co-creation as a moderator variable in

assessing the strength and direction of the debated relationship between SMMA and consumer trust. In this research, by investigating the moderating role of customer co-creation on SMEs' brand pages on SM platforms to gain higher customers purchase intention, KMV model of CTT has been extended to a new enhanced framework that fortifies the influence and the direction of trust and commitment's predictors (here implemented as SMMA). This is especially in the context that facilitates positive consumer reaction towards trust in SMEs' social media pages.

Fifth, the pertinent literature on Co-Creation is splintered across various case studies of different micro-level research contexts. This renders the generalisation and in-depth understanding of companies having varied business logics and unconventional markets can generate a value using social media. As it is, there is a broad gap between its prospects and actual utilisation for real-time business and competitive analysis (He et al., 2015; Wang et al., 2015). Hence, this study is deemed important to extend the pertinent literature towards Co-Creation with SMEs customers on SM.

Sixth, Morgan and Hunt (1994) claimed that CTT would apply for all relational exchanges involving supplier, customer, or employees and they felt a strong desire for further replication, extension, application and critical evaluation of their theory and model. This research is responding to this need in the literature and using this theory in the area of employing social media by SMEs. Thus, the application of Morgan and Hunt's theory will extend the pertinent literature towards the use of this theory within the most contemporary research area.

Last, Best et al. (2014) mentioned the lack of academic studies about social networking sites and social media sites along with the abundance of newspaper and magazine articles, Wikipedia writings, and blogs. In this context, this study is

important and aims to meet the academic needs in the field where the SMMA is studied in detail.

1.5.2 Practical Significance

More than the theoretical significance, this study contributes immensely to the practical benefits for SMEs. The implementation of SMMA is seen as a dynamic move in predicting higher customer purchase intention in the trading arena, especially among SMEs. Therefore, the current study does not only offer better comprehension pertaining to the effectiveness of SMMA on the customers' purchase intention, but, it also contributes to the knowledge of SME managers, entrepreneurs, policy makers, and other financial experts.

In addition to this, the findings obtained from this present study will generate useful insights on how and why SMMA should be employed in order to gain customer trust and commitment. Other than that, the role of Co-creation between consumers and SMEs could eventually influence the customers to purchase or at least have the intention to purchase an SME product through their social media page. The acquired knowledge and research findings will provide an essential guide for SME owners, managers and entrepreneurs. There is a necessity for improved efforts to be made to discover the impact of novel technologies on SMEs to bridge the gap between the theory and the practice. This research can also serve to support SME practitioners to succeed in primary stakeholder relationships, particularly those with the customers (Durkin et al., 2013).

Additionally, by highlighting the moderating role of "Co-Creation", SME managers and owners will be able to comprehend the current trend of customer involvement. The role of a customer has drastically changed from being a pure

consumer of products and services to a partner in the value creation process. As a result, the organizational structures and the business models projected by SMEs could migrate into new strategic alliances and collaborative models by adding customer involvement as an integral component of their business models (Yadav et al., 2016). Accordingly, this study will serve to help the managers of SMEs to migrate from the traditional marketing techniques to those modern techniques which involve co-creation of value (Hajli et al., 2017).

From a customer viewpoint, co-creation may invoke positive outcomes, such as the creation of more suitable services for themselves. The value is created by working in collaboration with each other. Customers have the opportunity to tailor the service they need because they take part in the service design process (Jouny-Rivier et al., 2017).

This further supports the creation and the operation of sufficient collaboration among the electronic platforms for value co-creation through the use of social media in order to increase the level of trust among customers so that it could motivate the customer purchase intention. Above all, the findings of this study are considered significant to the development of SMMA towards promoting the customer purchase intention in SMEs, especially in such a developing country as Saudi Arabia where the purchasing power is one of the highest.

1.6 Scope of the study

The domain of this research is to examine the impacts of SMMA on SMEs consumers' purchase intention among Saudi individuals. The target respondents are Saudi individuals who follow Saudi SMEs accounts on SM or have had an intention to purchase from any Saudi SME accounts on SM, ranging from different demographic

backgrounds such as gender (males or females), age (from 20 years or less to above 50 years old), educational level (ranging from mid-school or below till higher education) and the region where they live in Saudi Arabia (eastern, western, northern, southern or central region). An extensive literature review is conducted to fully comprehend the underlying concept, trends, and technology advancement to support this study. The basis of this research is Commitment-Trust Theory and its key mediating variable (KMV) model.

Hopefully, by providing a holistic solution to this complication situation explained further in the problem statement, this research imbues the positivist paradigm that aims at the generalization of the results. This is achieved by adopting a deductive approach and surveying suitable sample size that represents Saudi SMEs customers on social media (more specifically, Saudi customers of SME pages on Facebook) that represent the total population of all Saudi SME customers on SM. Moreover, the current study adopts the purposive quota sampling technique, according to the five main administrative regions in Saudi Arabia. Taking into consideration that respondents will randomly fill in the research questionnaire, without any intervention nor control bestowed by the researcher. Such randomization will enhance the current study's findings generalization on the research population.

The scope of this study is thus inclusive of the concepts pertaining to SMMA, Commitment, Trust, Co-creation, and their effects on the customer Purchase Intention in SMEs. As such, the determinants that have an impact on the mediating variables (Trust and Commitment) and a moderating variable (Co-creation) are included as part of the study. Their impact on each other is also considered for the study to explore the interrelationship among the variables. Furthermore, subjects that focus solely on any

of these variables but fail to consider SMEs or Social Media context will be disregarded from this study.

The scope of this study attempts to encompass the variables under study in a wholesome manner and includes cutting-edge studies that are very recent for the formulation of the research framework required here. Recent studies have been only considered for the review of the literature, keeping in mind the vast changes that occurred in technology and communications.

Also, this study is dedicated to understanding the customers' perspective of the usefulness of adopting SMM by SMEs. The research thus offers a contextual investigation of customer co-creation and purchase intention in SMEs from a customer perspective in Saudi Arabia.

This study, therefore, will include the SMMA (with four dimensions: Trendiness, Entertainment, Interaction, and Word of Mouth) as the independent variable while Trust and commitment will act as endogenous variables. Finally, the variable Co-Creation will present as the moderator variable, and customers purchase intention as the dependent variable of this study.

1.7 Definition of Terms

The below Table (1.1) outlines the abbreviations and the definitions for each term used for this study.

Table 1.1
Terms, Definitions, & Abbreviations

No	Abbreviations	Terms	Definitions
1	SME	Small- to Medium- sized Enterprise	SMEs are a heterogeneous group of firms with varying sizes, nature, and may operate in different markets. SMEs operate in a gamut of business activities, ranging from the single artisan to a small engineering or software firm. SAGIA has defined ‘small enterprises’ as firms with no more than 60 employees, those with less than 5 million Saudi Riyals (USD 1.3 million) of capital, while ‘medium enterprises’ have no more than 100 employees, with a capital between SR5 and SR20 million (USD 5.3 million) (Jeddah-Chamber, 2016).
2	SM	Social Media	Applications based on the Internet built upon ideological and technological grounds of Web 2.0, which permit content creation and interchange among users (Kaplan & Haenlein, 2010)
3	--	Web 2.0	An assortment of Internet applications that are interactive, open-sourced, and user-controlled in increasing experiences, alliances, knowledge, and market power of users as imminent players in business and social processes. Web 2.0 applications support the formation of networks among users to generate thoughts, information, and knowledge, besides encouraging novelty and creativity via effective content generation, dissemination, sharing, and editing (Constantinides, 2014).

Table 1.1 (Continued)

4	SMMA	Social Media Marketing Activities	A two-way communication that seeks empathy among young consumers, besides enforcing familiar emotions related to the existing brands upon higher age group. As brands and customers communicate with each other, regardless of time, place, and medium; the passé one-way method of communication has moved towards a more direct, interactive, and two-way communication. (Kim & Ko, 2012). SMMA will be measured through four first order constructs, including: Entertainment, Trendiness, WOM and Interaction.
5	TR	Trust	Trust exists due to one party's confidence over the other's reliability and integrity. (Morgan & Hunt, 1994; Ranaweera & Prabhu, 2003)
6	CMT	Commitment	Commitment reflects the strong attachment, as well as the emotional bonds exhibited by consumers upon SMEs brand page on social media. (Keh & Xi, 2009; Wang et al., 2016a).
7	CC	Co-Creation	Co-creation refers to the active involvement, communications, discussions, and teamwork between buyer and seller, as well as other actors in trade dealing that generates deeper understanding especially to solve problems related to the customer. Besides, the notion 'joint problem-solving' leads to customer solution or a reconfigured customer solution. Besides, the value of a co-created solution can be determined from the insights offered by buyers. (Ballantyne & Varey, 2008; Rajah et al., 2008)
8	PI	Purchase Intention	Purchase intention is defined as a combination of interests among customers in, as well as the possibility of, purchasing a product/service from SME brand page of social media. (Kim & Ko, 2012).

1.8 Summary and Organization of the Remaining Chapters

In short, this particular research focuses more on comprehending the correlations between the following essential attributes - SMMA, Trust, Commitment and Purchase intention in SMEs, and highlighting the moderating role of "Co-Creation" on the relationship between SMMA and customer Trust. The proposed

research framework has been extended from Morgan and Hunt's Commitment-Trust Theory (CTT) which was developed in 1994.

This research consists of five chapters. Chapter One provides the background information pertaining to the phenomenon of the question, the problem statement, the objectives of the study, the research questions, the significance and scope of the study, and the definitions of terms. Chapter Two is oriented towards reviewing the extant of literature concerning each element of the study and in the process assessing and identifying the knowledge gap. It focuses on reviewing recent studies relating to social media marketing activities, purchase intention, trust, commitment and customer co-creation. Additionally, this chapter presents and discusses the theoretical foundations to support the research variables and their interrelationships so that a theoretical framework can be drawn to fill in the gaps in the reviewed literature.

The research hypotheses are developed to fill the gaps located in previous research. Chapter Three outlines the research design, population and sampling procedures, methods of data collection, and research instruments. The statistical analysis is briefly presented in a summary at the end of the chapter.

Chapter Four presents the results of the empirical data analysis. Finally, Chapter Five provides the discussion, recommendations and conclusion of the study.

CHAPTER 2

LITERATURE REVIEW AND RESEARCH FRAMEWORK

2.1 Introduction

It has been widely acknowledged that social media is instrumental in enhancing a firm's marketing aims and strategies, particularly in the scope of customer involvement, customer relationship management and communication (Filo et al., 2015; Saxena & Khanna, 2013). National governing bodies will find it a judicious contribution towards two-way communication between firms and their customers. This will also subsequently allow a better link between potential patrons and organisational brands. Such possibilities are excellent supplementation to social media's capacity towards depicting materials via visual, verbal, or textual cues, or a mix of the three types of content (Okazaki and Taylor, 2013).

According to Bennett (2013), approximately 93% of business organisations globally have implemented social media as a platform and tool throughout interacting and be of service to their patrons. Industrial practitioners and researchers alike have honed on the potentials behind their applicability (Billings, 2014; Hardin, 2014; Hutchins, 2014; Sanderson, 2014). Such interests are primarily due to the need to uncover the prerequisites of an effectual utilisation of the technology and the plausibility of an investment in it (Hutchins, 2014). Moreover, a review study by Filo et al. (2015) has also highlighted the need for a theoretical model encompassing crucial dimensions despite the current amount of works that have investigated social media and their applications across various areas of interest. This step may influence