

Understanding the Social Commerce Scam and Consumers Self Disclosure

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Abstract: *The proliferation of online shopping scams has become widespread in Malaysia and other parts of the world as e-commerce continues to grow in popularity. Malaysia is known for having many online shoppers and is considered a high-risk country, city, or region for online fraud. Recently, scammers have taken advantage of the new social media landscape known as social commerce or S-commerce, which has fewer regulations than legal online shopping websites. This trend has created ample opportunities for scammers to steal consumers' data and money. Unlike traditional online shopping scams, these scams involve data stealing, which can have severe consequences for the victims. This study examines how consumers disclose their personal information during online shopping via social commerce platforms. The research involved conducting in-depth interviews with eight informants who had experienced online shopping scams in the Klang Valley area. The study found that social commerce platforms have influenced consumers' self-control in disclosing their personal information as they can fulfil consumers' needs and wants leisurely. However, this has created room for scammers to manipulate consumers and trap them through social commerce activities.*

Keywords: Social Commerce scam, self-disclosure, online consumer behaviour

1. Introduction

Online shopping in Malaysia has experienced significant growth, contributing between US\$10 billion to US\$15 billion to the estimated potential market size of US\$67 to US\$90 billion in the region (TheStar, 2017). This growth is mainly attributed to the convenience that online shopping provides, including access to a more extensive range of products, detailed product information, and lower prices than traditional stores. Consumers can enjoy these benefits from anywhere and anytime, using portable devices like smartphones and tablets, as long as they have an internet connection.

Online shopping has existed since 1994, and popular online-only retailers like Amazon.com, Zappos.com, Etsy.com, eBay, and Groupon have emerged. Traditional stores have also created online versions of their stores, such as www.walmart.com (David, 2019). It also highlights the impact of social networking sites on e-commerce and the emergence of social commerce, which has changed consumer shopping behaviours. However, the rise of social commerce has also led to increased scams and fraudulent activities conducted through social networking sites like Facebook, Instagram, WhatsApp, and Telegram. The lack of consumer protection on these

platforms makes it difficult for consumers to track scammers or prove fraudulent activities. As a result, online shopping scams are becoming more common in Malaysia, with online purchases being one of the country's four most common types of fraud (Mokhsin et al., 2019). Despite government initiatives to raise awareness and provide report channels, the number of cybercrime fraud cases keeps growing and becoming uncontrollable. Therefore, it suggests that consumer characteristics may contribute to the problem. The study will explore how Communication Privacy Management (CPM) Theory by Sandra Petronio can help consumers control their boundaries in online shopping activities performed via social media platforms or social commerce.

2. Problem Statement

Online fraud, including scams and fake retailers, is prevalent in Malaysia and worldwide. Malaysia, with 67% of Malaysians online, has a high rate of online shopping and is listed among the areas with a high risk of online fraud (TheStar, 2017). According to a Malaysia Communications and Multimedia Commission survey (Malaysian Multimedia Communication, 2018), many online window shoppers eventually become buyers, with the majority enjoying the convenience and lower prices of online shopping. Malaysian consumers are classified as "shopaholics," with a significant percentage making online purchases regularly. Scammers use attractive deals to deceive online shoppers, causing them to neglect security measures.

Consumers have similar tendencies to disclose personal information online and offline, with security measures playing a critical role in their behaviour. Consumer characteristics contribute to the rise of online shopping scams, and social media characteristics can facilitate trust and purchasing intentions. The use of social media as a shopping landscape could impact consumer self-disclosure. The rising number of scams in social commerce led to the study of the self-disclosure behaviour of modern Malaysian shoppers using CPM's theory.

2.1 Research Objectives

The growing popularity of social media as a shopping platform has led to increased online shopping scams. The easy accessibility of social media has made it a vulnerable marketplace for scammers. The primary focus of this paper is to investigate the self-disclosure behaviour of modern Malaysian shoppers in social commerce to safeguard themselves from falling victim to online shopping scams. The study aims to determine the extent of consumer self-disclosure in social commerce, including personal and financial information and self-location.

Besides, the study will examine how consumers manage online shopping scams in the social media landscape, which is less secure than legal marketplace websites like Zalora, Lazada, Shopee, eBay, and FashionValet. The research will concentrate on the Klang Valley area, which represents urban regions in Malaysia.

The informants will be selected based on their experience dealing with social commerce scammers on platforms like Facebook and Instagram. The research will gather information about their understanding of online shopping scams and their experiences managing their information boundaries while dealing with online sellers or scammers. The findings of this study will provide valuable insights into the behaviour of Malaysian consumers in social commerce and their ways to protect themselves from online shopping scams.

The key objectives of the study as below:

- i. To explore the factors for consumers to choose online shopping platform
- ii. To identify how consumers' self-disclosure happened during the online purchase activities in social commerce
- iii. To reveal the consumers manage themselves from social commerce scam

2.2 Literature Review

Online shopping is an electronic commerce (e-commerce) method that enables consumers to buy goods and services using their devices without visiting stores or waiting in lines to pay physically. With the emergence of social media and networking sites, e-commerce has expanded into a social space known as social commerce (s-commerce). Technological advancements have significantly changed the way we live, from bartering for desired items in the past to the introduction of traditional commerce with currency. E-commerce emerged in 1991 with the advent of the Internet for public use, and online shopping was first introduced in 1994 (Abd Aziz & Abd Wahid, 2018). The widespread availability of the Internet and the advent of social networking sites have transformed traditional e-commerce into a new form of online shopping known as s-commerce (Busalim et al., 2019)

Online shopping has expanded the market to offer a broader range of products with competitive pricing (Makwana et al., 2017) and it is more environmentally friendly compared to in-store purchases as it allows consumers to fulfil their desires anytime and anywhere with just a single click (Bilgihan et al., 2016). Despite the numerous benefits of online shopping, trust has become a significant concern among consumers in electronic platforms (Ying et al., 2018). In contrast to the offline shopping environment, consumers must rely on vendors for everything from product selection to delivery on electronic platforms (Sarkar & Das, 2017)

2.2.1 Online Shopping in Malaysia

The growth of online shopping in Malaysia is undeniably impressive, with the country being a major player in the e-commerce industry. The rise of technology and the widespread use of the internet have made it possible for consumers to shop for their desired products and services from the comfort of their homes. According to the United Nations Conference on Trade and Development (UNCTAD) report (United Nations Conference for Trade and Development, 2018), Malaysia is ranked fifth among Asia's top 10 developing economies regarding readiness to support online shopping, highlighting the country's readiness and preparedness to support the growth of online shopping.

One of the main factors contributing to the growth of e-commerce in Malaysia is the increasing number of personal computers (PCs) and internet usage at home, as suggested by Harn et al. (2006). This increase in technology has made it easier for consumers to access online stores and make purchases with just a few clicks. Additionally, the convenience of online shopping has made it a popular choice among consumers in Malaysia, as it allows them to purchase products at any time and from anywhere.

The Nielsen Global Survey of E-commerce in 2014 (Nielsen, 2018) revealed that while PCs are the most frequently used devices for online shopping in Southeast Asia markets, the increasing penetration of smartphones has contributed significantly to the growth of online shopping. Smartphones offer consumers the convenience of shopping on the go, making it possible for them to make purchases from anywhere, anytime. This convenience has made online shopping even more popular in Malaysia, with consumers increasingly turning to e-commerce to satisfy their shopping needs.

A study conducted by Picodi.com in 2019 (EC Milo, 2019) on Malaysian shopping behaviour found that:

- i. Prefer using desktop computers rather than smartphones for online shopping,
- ii. 51% of online shoppers are between the ages of 25 and 34, 24% are between 18 and 24 years old, and
- iii. Monday is the most active day for Malaysians to shop online via desktop computers, with activity peaking between 8 am and 10 am

2.2.2 Social Commerce as online shopping platform

Social commerce involves the integration of various disciplines, such as marketing, computer science, sociology, and psychology, in internet-based commercial activities. It utilizes social media and web technologies to facilitate social interaction and assist online communities in decision-making and acquiring products (Hajli, 2014). According to Liang and Turban (2011), social commerce has three primary attributes: social media technology, social interactions, and commercial activities. Zhang and Benyoucef (2016) state that the core elements of social commerce are social media and commercial activities. They define it as commercial activities that occur on social media platforms and involve consumer interaction at various stages of the purchasing process. As a result, social commerce has become an established practice that continues to develop and evolve.

2.2.3 Social Commercial Scam

Social media has increased users' trust and purchasing intentions, but it has also created opportunities for online fraudsters to deceive potential victims. A previous study on the e-commerce market in India found that the lack of a regulatory body and outdated consumer protection laws have enabled online retailers and telemarketers to engage in fraudulent practices, turning internet shopping into a hidden risk compared to offline shopping (Kaur & Pathak, 2015). Trust is a significant concern in online shopping as it exposes consumers to various risks, such as product scams, financial scams, and information theft (El Haddad et al., 2018). The internet has made it easier for fraudsters to use traditional scamming techniques on a larger scale, resulting in financial losses in shopping transactions. As a result, shopping through social media has made users more vulnerable to fraud (Button et al., 2014).

2.2.4 Common Social Commerce Scam in Malaysia

Scammers who commit cyber fraud constantly adapt their methods to match consumer behaviour. Suzanna (2017) found that online shopping remains the primary source of complaints from Malaysian consumers, with an increasing number of people falling prey to online scams. The National Consumer Complaints Centre (NCCC) received 7,692 complaints in 2015, resulting in a loss of RM4 million, and 2016, the losses increased to RM5 million. According to the NCCC, most complaints involved consumers being tricked by scammers posing as legitimate sellers, who then ask for payment to a personal account before disappearing. Scammers can be persuasive and organized, making it challenging to identify them. In Malaysia, the most common online shopping scams involve fake websites advertised on social media and instant messaging services. Victims have reported not receiving the products they ordered or receiving products that did not match the advertised description. Scammers often advertise products at prices much lower than the market rate and pressure consumers into making hasty purchasing decisions. With the rise of social media, online shopping has become more prevalent, providing scammers with more significant opportunities to steal consumers' money and personal information. Some scammers also try to obtain sensitive personal and financial information from consumers during the purchasing process by requesting bank account information or encouraging them to fill out sign-up forms. This can

result in victims losing money and becoming vulnerable to identity theft in the future.

2.2.5 The Communication Privacy Management (CPM)

The basis for this research is the Communication Privacy Management (CPM) Theory, introduced by Petronio and Durham (2008) in 2002. The theory revolves around managing personal information based on an individual's trust in others. West and Turner (2018) have validated CPM as an evidence-based and reliable way to understand how people disclose or protect private information. The theory uses everyday language to explain confidentiality management, emphasizing the role of relationships in communicative situations such as face-to-face interactions, social media, dyads, and groups. CPM takes a communicative-social behavioural perspective rather than a legal one, demonstrating that privacy management is not impossible but feasible through everyday life practices. The theory has been used in various contexts to explore private information management, including its background, devices, and outcomes.

This research focuses on how online shoppers manage their personal information when communicating with online sellers through social media. Previous studies have shown that individuals have similar levels of personal information management in online and offline communication settings. However, since online shopping communication differs from other forms of social media communication, consumers may need to disclose personal information to sellers to purchase products. The study aims to investigate whether these factors influence online consumers' decision-making based on the principles of CPM theory.

3. Research Framework

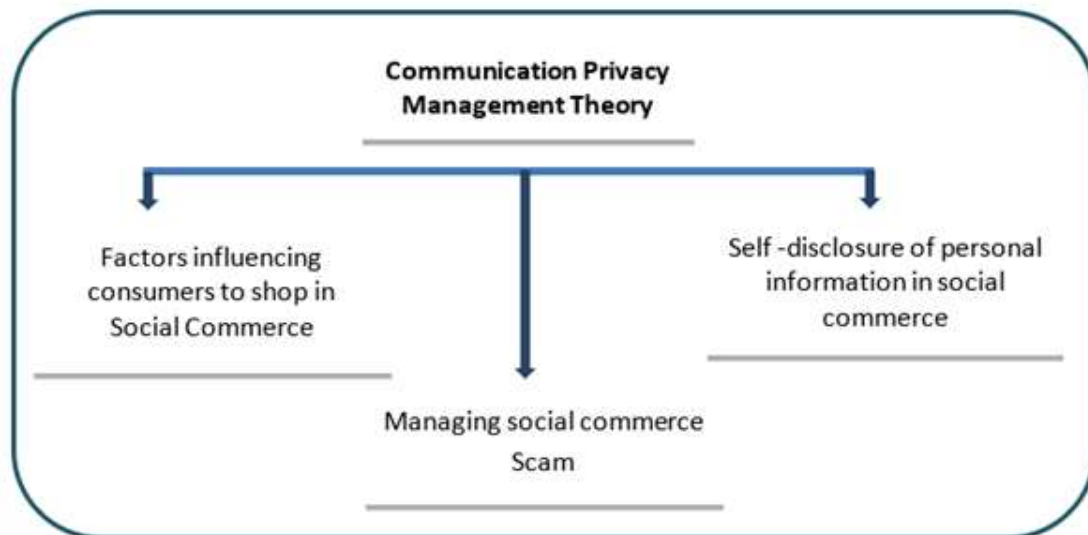


Figure 1: The Research Framework

4. Research Design

This research examines how technological advancement and social media can impact consumer behaviors and the management of personal information in social commerce activities. The study focuses on consumer self-disclosure in online shopping activities that could make them vulnerable to scammers on social media. The interpretive paradigm and Communication Privacy Management theory are used in this research to understand how individuals manage their personal information. The data collection method involves in-depth interviews with eight

(8) informants who have experienced online shopping scams through social media. Purposive sampling is used to identify individuals who meet specific criteria, including having experienced social commerce scams, having a permanent income, being above 20 years of age, and residing in the Klang Valley district. The research aims to provide insight into the causes of social commerce scams and how consumers can take preventive measures to protect themselves.

5. Research Instrument

This passage discusses the importance of the researcher as the main instrument in qualitative research, particularly in conducting in-depth interviews to collect data from informants. The study discussed in the passage aims to explore consumer self-disclosure and scam issues in social commerce platforms through in-depth interviews with victims. The study's literature review also highlights the importance of demographic variables in understanding the phenomena being studied. The passage emphasizes that in-depth interviews are an effective method for qualitative research as they allow for deeper exploration and uncovering of details beyond structured questions.

6. Findings and Analysis

This research study aims to gain insight into social commerce scams and how they relate to consumer self-disclosure. The researcher intends to investigate how consumers manage their personal information on social commerce platforms, particularly when engaging in online shopping.

6.1 Types of Social Commerce Scam

According to the research study findings, consumers are commonly targeted by two types of social commerce scams: financial and product. The study arrived at this conclusion based on data collected from interviews with individuals who had experienced such scams. During these interviews, two recurring issues emerged: consumers not receiving the products or services they had paid for or receiving goods or services that were not as advertised in terms of quality or authenticity. The damages suffered by consumers in these scams were significant, leading the study to conclude that financial scams result in financial loss or non-receipt of items. In contrast, product scams involve receiving goods or services that do not meet the seller's claims.

6.1.1 Financial Scam

Financial scams in social commerce refer to situations where a buyer pays for an item but does not receive it. This can occur when the seller never intended to send the item or when there are issues with shipping or delivery. In addition to non-receipt of items, financial scams can also involve deception by scammers to trick victims into paying for goods or services that do not exist. This can include creating fake websites or social media accounts to pose as legitimate sellers or using fraudulent payment methods to collect funds from unsuspecting buyers.

Victims of financial scams suffer financial losses as they have paid for something they never received. These losses can be significant and may impact individuals or businesses alike. The types of products or services involved in financial scams vary widely, ranging from clothing and electronics to vacation packages and investment opportunities. Consumers must be vigilant and protect themselves from financial scams in social commerce, such as checking the seller's reputation, verifying payment methods, and using secure websites and payment systems.

6.1.2 Product Scam

Product scams in social commerce occur when buyers receive the products they have purchased, but the products are not as advertised or are of poor quality. This can be incredibly frustrating for buyers who have already paid for the product, only to find it does not meet their expectations or needs. Product scams can take many different forms. For example, a seller may use misleading images or descriptions to make a product appear better than it is. Alternatively, the seller may ship a product that has been damaged during shipping or may send a counterfeit or knockoff version of the product instead of the genuine item.

Based on the finding, an informant experienced a product scam where they received the product, they had ordered but found that it did not live up to the seller's promises. They feel cheated by the seller, as the product did not perform as advertised, even after using it for two months. Victims of product scams can suffer financial losses if they cannot return the product or receive a refund. Additionally, they may feel frustrated or deceived by the seller's actions. To protect themselves from product scams in social commerce, buyers should research the seller's reputation, read product reviews, and carefully review the product description and images before purchasing. They should also be aware of their rights as consumers and take steps to seek redress if they believe they have been scammed.

6.2 Factors Influencing Consumers to shop in Social Commerce

Social commerce is becoming increasingly popular for consumers to shop online, and businesses are actively seeking ways to influence consumers to shop on social commerce platforms. Social commerce combines the power of social media and e-commerce, allowing consumers to discover, research, and purchase products or services directly within their social media platforms.

6.2.1 Lower Price

According to the statement, the main reason people choose social commerce as a shopping method is the lower prices sellers offer than other mediums. This is because social commerce platforms enable sellers to reach a larger audience at a lower cost, which means they can offer their products at a more competitive price. Furthermore, social commerce also allows for greater transparency and accountability in pricing. Customers can easily compare prices across different sellers and platforms, which creates a more competitive marketplace that drives prices down. Additionally, social commerce platforms often feature user reviews and ratings, which can help customers make more informed purchasing decisions and avoid overpaying for products.

6.2.2 Direct Communication

In addition to the lower prices offered by social commerce sellers, consumers choose social commerce as a shopping method because of its interactive nature. Social commerce platforms enable consumers to communicate directly with the seller through various channels such as chat, comments, or direct messages. This immediate and direct communication can mimic the experience of shopping at a physical store, where consumers can ask questions, seek advice, and receive immediate feedback from the seller. For sellers, the interactive nature of social commerce can also provide several benefits. By communicating directly with consumers, sellers can gain valuable insights into their needs and preferences, which can help them improve their products and services. Additionally, sellers can build a positive reputation and enhance customer loyalty by providing prompt and helpful responses.

6.2.3 Trust

Trust is a crucial factor in any transaction between two parties, and this is especially true in the context of e-commerce and social commerce. When consumers make a purchase online, they trust the seller to deliver the product as described and provide a satisfactory shopping experience. In social commerce, this trust can be further enhanced by the interactive and social nature of the platform, which allows consumers to communicate directly with the seller and other consumers.

However, the statement highlights that the research findings show that trust is not a significant concern for most consumers regarding social commerce. The informants expressed concerns about trust issues in social commerce, while the other informants did not mention it as a significant factor influencing their preferences for social commerce. It is important to note that trust can still be a significant factor for some consumers regarding social commerce. For example, consumers may be more likely to trust established and reputable sellers or be wary of unfamiliar or unverified sellers. Additionally, consumers may have specific concerns about the security and privacy of their personal information when making purchases through social media platforms.

6.2.4 Product of Service Offer

According to the informants, the product or service offered was a critical factor influencing their decision to choose social commerce as their preferred shopping platform. The informant mentioned that he found certain medications that he could not find anywhere else except through social commerce sellers, including some from the illegal or black market. The informant also noted that he often searches for rare items unavailable in the local market or on legitimate websites. He prefers social commerce platforms, albeit in limited quantities, as they offer these items. In contrast, another informant initially had a low interest in social commerce, but they stumbled upon it while searching for information on maid services through a forum page. Unfortunately, this experience also made them a victim of a scammer who approached through the social commerce platform.

6.2.5 Anonymity

One motivating factor that drives consumers to shop on social commerce platforms is anonymity. Anonymity allows buyers to create anonymous identities when purchasing illegal, prohibited, or sensitive products or services without disclosing their actual information. However, anonymity can also be viewed as a form of distrust. Previous research by Maia et al. (2018) has shown that consumers base their choice of social commerce platforms on trust, information quality, and perceived usefulness. This current research study has identified several factors that motivate consumers to shop on social commerce platforms, including lower prices, direct communication, trust, product or service offerings, and anonymity. These factors are generally consistent with the findings of Maia et al. (2018), except for anonymity, which can be seen as a form of distrust and will be discussed in more detail in subsequent sections.

6.3 Consumer Disclosure During Online Purchase

This study explores how consumers manage their personal information in social commerce. Two categories were identified through the analysis of interview data: (i) concealment of information and (ii) disclosure of information. According to Petronio and Durham's (2008) definition, disclosure refers to sharing information. Social commerce combines e-commerce activities with interactive online communication, making it a novel platform for online shopping.

6.3.1 Conceal of Information

According to the informants' statements, protecting their personal information is a matter of great importance to them, particularly when using social commerce platforms. This concern is particularly evident in their refusal to share their home address with sellers, especially when dealing with them for the first time. The informants' reluctance to share their home addresses highlights the importance of privacy and security in social commerce transactions. Consumers are increasingly aware of the potential risks of disclosing personal information online, such as identity theft and fraud, and are taking measures to protect themselves. This finding suggests that social commerce platforms must prioritize user privacy and security to ensure consumers feel safe and confident when shopping online.

6.3.2 Disclose of Information

For various reasons, informants appear to be more willing to share their personal information, even when dealing with unknown sellers. The informant believes that data sharing is unavoidable in online shopping and that personal information must be transferred regardless of personal preferences. The informants share a similar behaviour, as they trust new sellers to purchase products easily. The informant mentions that women's behaviour primarily focuses on the products sold. They may not consider the risks of sharing personal information before dealing with unknown sellers. The finding indicates that there are differences in how willing consumers are to share their personal information in social commerce, and these differences may be affected by a variety of factors, such as gender, experience, and personal values. Social commerce platforms must consider these differences and develop appropriate privacy policies and security measures to protect consumers' information.

6.4. Consumers Self-Management in Social Commerce Scam

This theme explores how consumers react to social commerce scams depending on the severity of the damages incurred as a result of the scam. The interviews with the informants revealed that consumers have various ways of responding to social scams, and their responses depend on the extent of the damages they have suffered.

6.4.1 Financial Risk

The term financial risk in this context pertains to the potential loss of money resulting from social commerce scams. According to the informants' feedback, some have already considered the amount they are willing to spend on social commerce with the recognition of the risks involved. In other words, in the event of a financial or product scam, they may ignore the loss and not pursue any recourse.

6.4.2 Privacy Risk

The concept of privacy risk in social commerce is like financial risk but relates to the risk of compromising personal information or safety. However, the findings suggest that many informants are unaware of the potential privacy risks of self-disclosure during social commerce scams. This is because they focus on the immediate consequences and fail to consider the long-term impacts on their privacy and safety.

6.4.3 Product or Service Risk

Product or service risk is when victims evaluate the harm caused by the product or service they received. In simpler terms, victims may still be tolerant of overhyped products but do not cause any harm or negative implications. In contrast, they may react differently if the products have negative consequences.

6.4.4 Self-Factor

The self-factor is a crucial aspect that influences how consumers respond to social scam situations based on the damages. It encompasses both permanent and temporary factors related to the consumers themselves. The enduring factors refer to consumers' attitude towards risk and trust in the platform or seller. Consumers who are more tolerant of risks may be more inclined to participate in social commerce and be more open to taking risks when transacting with new or unfamiliar sellers. On the other hand, risk-averse consumers may be more cautious about online shopping and prefer to deal with established and trustworthy sellers.

7. Discussion

The aim of this study is to explore the factors that motivate consumers to shop on social commerce platforms rather than on legitimate websites or physical stores. Previous research has identified various factors such as convenience, pleasure, low cost, technology, consumer-related factors, price, product or service, information seeking, familiarity, social presence, and trust. In this study, the focus is on five motivating factors: trust, lower price, direct communication, product/service offerings, and anonymity/distrust. The article also explains how consumers carry their private information and financial elements in the social commerce market before falling victim to scams. The motivating factors influence their decision to choose social commerce as their online shopping platform, and consumers consider all these factors before entering the social commerce market. Trust is the most common factor influencing consumers' decisions, and direct communication, lower price, and product/service offer also play a significant role. Anonymity or distrust is another factor that influences consumers to choose social commerce platforms.

Besides, the two categories of social commerce consumers' self-disclosure during online purchases: concealment and disclosure of information. Consumers who conceal information highly protect their personal information and may use alternative methods to share minimal information during online transactions. On the other hand, consumers who disclose information are less concerned about their personal information and prioritize material elements of social commerce. Scams are seen as a concern when actual damage occurs. Some consumers tolerate sharing personal information to purchase desired products or services, despite being aware of potential risks.

Finally, it discusses how consumers self-manage and respond to social commerce scams, and how the CPM theory can be applied to explain this behaviour. Consumers carry personal and financial information on social commerce platforms, and the risk of data being sold or manipulated for illegal activities is high. The study emphasizes the importance of managing the risk of data and financial loss by consumers.

8. Conclusion

As technology continues to advance with the Industrial Revolution 4.0 (IR4.0), the issue of cybercrime has become increasingly difficult to control. Governments and world organizations are working to combat this problem, but the proliferation of technology is also preparing a potentially dangerous future for the next generations. The development of new computing technologies in IR4.0 will accelerate changes in social commerce and provide scammers with new ways to execute their fraudulent strategies and find new victims. Scammers are very smart and study consumer behavior to develop tricky modus operandi for fraud. The controllable factor here is our self-management in disclosing personal information and setting boundaries

in cyberspace, particularly in social commerce platforms. The public must be aware of these risks and take steps to protect themselves from falling victim to cybercrimes.

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