

Factors Affecting the Success of Social Commerce in Kuwaiti Microbusinesses: A Qualitative Study

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ABSTRACT

Many studies have focused on the adoption of social commerce (s-commerce) by customers but not by businesses or by microbusinesses. Further, they have investigated this adoption from a researcher's perspective while using quantitative approaches. To fill this gap, the study sheds light on the success of Instagram for microbusinesses (IMB) in an Arab country and highlights the need for more investigation in order to understand this complex phenomenon. In this study, the authors use a qualitative approach to 27 microbusiness cases that adopted Instagram for s-commerce. They use technological innovation theories to successfully identify and classify the drivers and inhibitors of success under different contexts. Hence, they find that the success of IMB in Kuwait is contingent on addressing different technological, organizational, and environmental challenges. Further, they find that Instagram initiatives are still evolving and still need assistance from different stakeholders to overcome several hurdles. This study provides different recommendations that advance the theory and practice.

KEYWORDS

Case Studies, eWoM, Instagram Business, Microbusiness, Social Commerce, Social Media Networks

INTRODUCTION

Social media technologies (SMTs) have transcended the social networking arena to become more socioeconomic tools (Lee, 2015) that many individuals use to conduct online business. SMT is becoming a selling channel for startups, microbusinesses, and private businesses (Ghezzi, Gastaldi, Lettieri, Martini, & Corso, 2016). Penni (2017) calls this phenomenon an explosion, as unlike

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e-commerce, SMT facilitates social collaboration and interaction through joining groups and building relationships.

With the increasing number of SMT users estimated to be around 4.48 billion (Dean, 2022), the trend now is to use SMTs for social commerce, also called s-commerce (Rouibah, Al-Qirim, Hwang, & Pouri, 2021), instead of social use (Al-Rawi, Al-Musalli, & Fakida, 2021; Rouibah, 2008; Sheldon, Rauschnabel, Antony, & Car, 2017). As a selling channel, s-commerce provides ample opportunities for businesses in general and microbusinesses specifically, adding important surrogates to traditional online selling avenues like e-commerce websites. The global s-commerce market is growing from \$449.36 billion in 2020 to \$501.04 billion in 2021, with an annual growth rate of 11.5%. The market will reach \$792.69 billion in 2025 at a 12.2% annual growth rate (Markets, 2022). Accordingly, these figures are core indicators for future investments and commerce. According to Petrova and Datta (2022), the customer is considered a co-creator of information and an active participant in service exchanges.

There are several definitions of s-commerce (Lin, Li, & Wang, 2017; Mou & Benyoucef, 2021).

Following Rouibah et al. (2021) we define s-commerce as “the exchange-related activities that can be influenced by an individual’s SMTs in computer-mediated social environments – where the activities correspond to need recognition, pre-purchase, purchase, and post-purchase stages.” There are several tools for s-commerce, such as Instagram, which is the focus of this study (Rouibah et al., 2021). Compared to e-commerce websites, s-commerce tools differ in terms of functionality and features. They allow users to communicate, interact, edit, and share content through activities such as likes and dislikes that reach a huge number of potential users with minimal costs (Penni, 2017). These functions ease end-users’ activities, and hence, s-commerce contributes to lowering IT investment costs for entrepreneurs and microbusinesses. S-commerce comprises many facets that can be transactional (buying) and/or relational (electronic word of mouth) as well as social referral incentives, promotions, advertising, co-creation, user-generated contents, and information sharing. Therefore, the s-commerce unique attributes stem from the interactivity, collaboration, community, and social aspects.

Since few studies focus on the adoption of Instagram for Micro-Businesses (noted here as IMB) for s-commerce purposes, this study aims to answer the following research question: What important factors drive or inhibit microbusinesses from successfully adopting Instagram-based s-commerce in a developing country?

Here we define adoption as identifying factors that drive or inhibit microbusinesses from successfully using Instagram. Given the importance of s-commerce to microbusinesses, the implications leading to the uptake of this research are threefold: *first*, at the theoretical level, most studies have focused on consumer adoption, and factors that drive s-commerce usage (Cho & Son, 2019; Gibreel, AIOtaibi, & Altmann, 2018; Lăzăroiu, Neguriță, Grecu, Grecu, & Mitran, 2020; Mou & Benyoucef, 2021; Rouibah & Al-Qirim, 2017) and little research has focused on s-commerce by businesses (Abed, 2020; Braojos, Benitez, & Llorens, 2019; Jambulingamis, Sumathi, & Rajagopal, 2015; Lin, Luo, Benitez, Luo, & Popovič, 2021; Salvatori & Marcantoni, 2015). Further, few studies have focused on s-commerce in microbusinesses regarding adoption models and strategies and its impacts on their performance. *Second*, the studies relating to the adoption of s-commerce by businesses have used quantitative approaches and models (Braojos et al., 2019; Jambulingamis et al., 2015; Lin et al., 2021) such as the technology-organization-environment (TOE) framework (Abed, 2020). *Third*, microbusinesses differ from small to medium-sized enterprises in that they usually suffer from limited resources and manage fewer employees, who lack the needed skills in business and technology. Therefore, microbusinesses are even more reluctant to spend money on (Alraja, Khan, Khashab, & Aldaas, 2020).

Thus, the two objectives of this study are to understand the complex processes underlying s-commerce success in microbusinesses, to identify the determinants of IMB adoption and success, and to identify the uniqueness of the s-commerce adoption phenomenon in Kuwait specifically. This

objective is very important, as researchers must address building a more effective SMT theoretical foundation to meet the needs of microbusinesses (Busalim, Hussin, & Iahad, 2019). Furthermore, it is well known that small businesses represent a crucial sector for the economies of many countries in the world because of their ubiquitous presence and large contribution to the economy and labor market. Also, they are the source of inventions and innovations.

To address these gaps and guided by the TOE theoretical framework, our study follows a qualitative approach to identify the factors that drive or inhibit the adoption of s-commerce by microbusinesses in an Arab country. This approach is important as it affords rich insights about the s-commerce phenomena by microbusinesses first before we undertake a more confirmative approach and survey research to develop more generalized conclusions.

We distinguish our study from others in three unique ways. *First*, this is among the few studies focusing on adopting s-commerce by microbusinesses. *Second*, this is the first study that uses a qualitative approach from a positivist stance, as opposed to mainstream research that uses quantitative approaches. *Third*, we propose an integrative model that considers the owners of microbusinesses' views as opposed to those viewpoints outlined in the literature.

In the following, we first review the functions and unique features of Instagram; then we describe the characteristics of microbusinesses; we describe the theoretical framework used to guide this research; and then we describe the research methodology, findings, discussions, and conclusions.

LITERATURE REVIEW AND THEORETICAL BACKGROUND

Instagram Capabilities: The S-Commerce Tools

There are several ways to implement s-commerce. Rouibah et al. (2021) have identified three approaches: (i) using an e-commerce website to build a community (e.g., Airbnb), (ii) combining SMT tools and e-commerce activities (e.g., Instagram), and (iii) using a third-party s-commerce platform (e.g., TripAdvisor). The three tools are included in the five categories of Cheung and Thadani (2012): online discussion forums, online consumer review sites, blogs, SMTs, and online brand shopping. This study focuses on the second approach, as it is the fastest-growing. S-commerce is driven by 4.48 billion internet users (Backlinko, 2021) and by 7.1 billion mobile phone users in 2021 (Statista, 2021a) and 52% of marketers believe that s-commerce is one of the most important investment areas for businesses (Digital, 2020).

This study focuses on Instagram for the following three reasons: First, s-commerce is an emerging form of e-commerce that needs further exploration to shed more light on the factors that lead to its adoption, especially by microbusinesses.

Second, while the use of SMTs is increasing, we found limited research on s-commerce adoption by businesses, specifically by microbusinesses, in developing countries and the Arab world (see the Appendix).

Third, Instagram is a popular communication tool that provides a list of functions, making it a very attractive tool for s-commerce (Rouibah et al., 2021). Instagram has 1.393 billion users and is ranked fourth after Facebook, YouTube, and WhatsApp (Statista, 2021b). S-commerce over Instagram is expected to grow even more because of its impressive popularity among the younger generation and users' engagement, time spent, and photo and video sharing (Rouibah et al., 2021). Instagram has become more video-centric, a gold mine for advertisers targeting niche audiences to reach more customers (Herzallah, Muñoz-Leiva, & Liébana-Cabanillas, 2021; Wang, 2020). It also presents an avenue to create an engaging community through "trends" in which users post specific types of photos on specific days of the week with a hashtag to common themes. Penni (2017) found that researchers point to the built-in features of SMT as determining its use and ability to detect users' behavior and activities. For example, Instagram allows users (both customers and businesses) to share pictures and videos either publicly or privately with the following features: (i) upload photos or videos, use

different digital filters on images and add locations using geotags; (ii) add hashtags to posts and link photos to other content of the same subject; (iii) connect an Instagram account to other social media profiles and share photos; (iv) explore tab to show users a variety of media such as popular photos and those taken at nearby locations, trending tags, and places as well as channels for recommended videos; (v) send/share private messaging based on “Instagram Direct for photo-sharing;” (vi) add photos to a “story” where the content disappears after 24 hours; and (vii) add live video to stories, augmented reality stickers, and face filters. Instagram also provides other attractive features such as users can save or “bookmark content,” use Instagram offline on mobile devices, increase end-user security through two-factor authentication every time a user logs in, and enable the sending of self-destructing messages to friends.

Instagram in Kuwait

Kuwait is an Arab country that is part of the Gulf Cooperation Council (GCC) countries. According to Napoleon Cat (2022), Instagram’s demographics in Kuwait reached 2,329,100 million users with a penetration rate of 56.4%, the highest in the Arab world before UAE (49.2%), Saudi Arabia (43.5%), Algeria (18.5%) and Egypt (14.8%). Furthermore, Kuwait’s female segment represents 41.8% of users, and almost 86.7% of Instagram users are between the ages of 18 and 44. These demographics represent a considerable diffusion level and an opportunity for businesses, especially microbusinesses.

Thus, Kuwait is a leading Instagram user in the GCC. People do not just use it for free advertising; they use their Instagram accounts as online storefronts to sell anything and everything. Frequently, people complement it with WhatsApp, TikTok, or Kik Messenger to send an email address for business inquiries. Greenfield (2013) reported that even grandmothers had an Instagram account in Kuwait. Further, Instagram is so popular in Kuwait to the level that it has an IMB Expo. Thus, making Kuwait a good example for other GCC and neighboring Arab countries.

S-Commerce Adoption by Businesses

Our literature review shows that IMB is a tool for improving branding (da Silva, Marques, Martinho, Teixeira, & de Carvalho, 2021; Lijie Zhou & Xue, 2021) as well as for conducting s-commerce (see the Appendix).

We classify s-commerce studies into three categories. The first is conceptual (Abed, Dwivedi, & Williams, 2017; Baethge, Klier, & Klier, 2016; Mou & Benyoucef, 2021; Salvatori & Marcantoni, 2015; Zhou, Zhang, & Zimmermann, 2013). For example, Zhou et al. (2013) established an overview of s-commerce in research and practice. They proposed a research framework that integrated four key components (business, technology, people, and information). They also reported some findings related to academic and industry publications in the s-commerce field. Salvatori and Marcantoni (2015) conducted a literature review about s-commerce by focusing on understanding the tools used to support s-commerce, the companies that best perform in s-commerce, and their challenges. They reviewed 64 published studies and found few studies focused on s-commerce adoption from the perspective of businesses. Salvatori and Marcantoni (2015) found that most studies on s-commerce have focused on customer adoption and have ignored businesses. Mou and Benyoucef (2021) conducted a literature review of 45 studies. They explored consumer behavior in s-commerce, compared different theoretical frameworks, tested the moderators among variables, and tested the effect of the factors derived from the consumer behavior theory on the four stages of consumer decision-making. Baethge et al. (2016) reviewed 116 s-commerce studies and found most of them focused on user behavior (26%), website design (15%), enterprise strategies (14%), business model (7%), firm performance (4%), and security and privacy (6%). The second category is composed of studies that have identified factors for s-commerce adoption by customers. This category comprises most existing studies (Abed, Dwivedi, & Williams, 2017; Mou & Benyoucef, 2021; Salvatori & Marcantoni, 2015). The third category focuses on s-commerce adoption by businesses that constitute a small subset compared to those focusing on customer adoption.

While Instagram users are increasing, there are different implications concerning its adoption by businesses. The Appendix depicts a subset of studies that focus on s-commerce by businesses. It shows several shortcomings that our study aims to bridge.

First, it shows the studies on businesses' adoption of s-commerce. At the outset, there was little research on small to medium-sized enterprises, and they ignored microbusinesses. Other than Adam, Jizat, and Nor (2016), who proposed a conceptual model without testing, most studies were empirical.

Second, other studies (as shown in the Appendix) have investigated different factors (e.g., personal, technical, organizational, and environmental) influencing businesses' adoption of s-commerce. Personal factors comprise self-efficacy (Adam et al., 2016), prior experiences, resistance to change, education level (Jambulingamis et al., 2015), social influence (Ali, Mukhtar, & Mohamed, 2019), attitudinal factors (Adam et al., 2016; Ali et al., 2019), perceived usefulness (Abed, 2020; Ali et al., 2019), and perceived ease of use (Alraja et al., 2020). Technical factors comprise perceived security (Abed, 2020; Ali et al., 2019), perceived risks (Jambulingamis et al., 2015), service quality (Ali et al., 2019), information quality information quality (Ali et al., 2019), compatibility (Ali et al., 2019), trust (Ali et al., 2019), reliability (Ali et al., 2019), interaction (Alraja et al., 2020), social media capabilities (Braojos et al., 2019), IT capabilities (Braojos et al., 2019), and technological barriers (Jambulingamis et al., 2015). Organizational factors are top management support (Abed, 2020; Ali et al., 2019), organizational readiness (Abed, 2020; Ali et al., 2019), cost of investment (Jambulingamis et al., 2015), financial support (Ali et al., 2019), training (Ali et al., 2019), and demographic targeting (Alraja et al., 2020). Environmental factors consist of consumer pressure (Abed, 2020); trading partner pressure (Abed, 2020); legal procedures (Jambulingamis et al., 2015); brand awareness (Alraja et al., 2020); guanxi (Miao, Du, & Ou, 2021); and mimetic pressure, coercive pressure, normative pressure, and industry market uncertainty (Lin et al., 2021).

Finally, eight of the ten studies in the Appendix were quantitative. They used different behavioral theories such as TRA (Adam et al., 2016), discovery theory (Jambulingamis et al., 2015), variance references (Alraja et al., 2020), complementarity resources (Braojos et al., 2019), guanxi theory (Miao et al., 2021), I-model (Wang & Zhang, 2012), and institutional theory (Lin et al., 2021). These studies are dominated by the TOE framework (Abed, 2020; Ali et al., 2019).

Microbusinesses and Characteristics

Microbusinesses are small businesses that employ less than ten people and have a balance sheet or turnover of less than a certain amount. Most microbusinesses specialize in providing goods or services to their local areas and face additional challenges that larger businesses do not. They lack experience in hiring employees and recruiting talent. They do not have the same customer reach as small- and medium-sized companies. They are more exposed to the risk of default, and financial institutions may refuse to issue them loans. They may have difficulty developing lines of credit with vendors (Investopedia, 2021). These businesses serve a vital purpose in improving the quality of life for people (themselves and their families) in developing countries.

TOE as a Guiding Theoretical Framework

Since this study concerns the adoption and usage of IMB, theories like the technological-innovations theory (TIT) and their extensions or modifications represent a base from which to build theory. In their review of the literature, Wisdom, Chor, Hoagwood, and Horwitz (2014) found 20 theoretical frameworks that were used in adoption studies. TRA, TPB, Innovation Diffusion Theory (IDT) (relative advantage, complexity, compatibility, trialability, and observability), and TAM (perceived ease of use, i.e., complexity and perceived usefulness, and relative advantage) are the four most applied and validated theories (Taylor & Todd, 1995; Tingling & Parent, 2002). Many researchers have investigated these theories heavily and have provided significant theoretical insights.

The TIT literature emphasizes the importance of TOE contexts to adopting information systems (Chau & Tam, 1997; Rai & Bajwa, 1997). More recently, Hasani, Bojei, and Dehghantanha (2017) have

found that many researchers look at adoption from two perspectives: TOE and managerial (attitude to, perception of, and experience in adopting new technology) characteristics. They have also found that the IDT (Rogers, 2010) provides observability, compatibility, and trialability; internal financial resources; support from venture capitalists, crowd funding, government, business angels; and external pressure. These positively influence the intentions to adopt s-commerce in start-up businesses. Such contexts could serve our purpose in identifying the different contexts and corresponding factors and their effect on IMB's success.

The manager's characteristics, such as education, age, experience, and psychological traits, can significantly influence innovation adoption (Rogers, 2010). Other researchers have considered different characteristics of the manager as essential to the decisions of small businesses to adopt IT (Dwivedi, Chaturvedi, & Vashist, 2021; Kwabena, Mei, Ghumro, Li, & Erusalkina, 2021; Thong, 1999; Thong & Yap, 1995; Thong & Yap, 1996; van Klyton, Tavera-Mesías, & Castaño-Muñoz, 2021), such as personal attitudes, interests, and innovativeness (Hasani et al., 2017). They have also found other drivers (affiliation with organizational culture, attitudes, motivation, readiness towards quality, feedback on execution and loyalty, improvement and reward, individual characteristics, managerial characteristics, and social network). However, we do not consider issues that pertain to the owner's personality in relation to IMB in Kuwait as it is not our focus and therefore is left to future research.

Technological (Innovation) Context

In this subsection, we consider Rogers' (2010) factors: Relative advantage refers to the degree to which an innovation is perceived as being better than its precursor. Compatibility refers to the degree to which an innovation is perceived as being consistent with the existing values, needs, and experiences of potential adopters. Complexity refers to the degree to which an innovation is perceived as difficult to use. Trialability refers to the degree to which an innovation may be tested before adoption. Observability is the degree to which the results of an innovation are observable to others. Hasani et al. (2017) have highlighted the importance of the relative advantages, compatibility, observability, and trialability factors. Wisdom et al. (2014) review studies and identify the critical characteristics likely to increase the adoption of innovations: complexity, relative advantage, evidence and compatibility, observability, cost-efficacy, feasibility, facilitators and barriers, risk, trialability, relevance, and ease of use. Mack, Marie-Pierre, and Redican (2017) have reported that entrepreneurs do not adopt innovations because of cost, the technological complexities associated with adoption, and security concerns.

Organizational Context

Several researchers (Dwivedi et al., 2021; Thong, 1999; Thong & Yap, 1996) have identified different organizational factors influencing IT adoption, such as top management support, size, system quality, user involvement, product champion, and resources. Organizational factors that studies have reported to have positive correlations with adoption relate to business specialization and external and internal communications (Damanpour, 1991). Other studies also report factors such as absorptive capacity, leadership and adopter-champion, network with developers and consultants, norms, values, and cultures, size and structure, social climate, social network, training readiness and efforts, and traits and readiness for change (Wisdom et al., 2014).

Hasani et al. (2017) have shown the importance of organizational characteristics, such as demographics (e.g., size, financial revenue, and technological expertise), the decision to adopt new technologies, internal financial resources, and business incubation. SMT use in business seems to pose different determinants unique to its perspectives. The literature review about s-commerce adoption by Salvatori and Marcantoni (2015) shows that businesses implement SMT mostly through enhanced internal and external communication; potential marketing and selling opportunities; strong consumer influence by known people; more trust, social presence, and intention to purchase; economic growth of the existing s-commerce; a decrease of initial fixed costs; easy product updates through social media;

better prediction of market trends; improved accessibility of the network shops; and more accuracy of the referral system. Akbar (2021) finds that competency, cost-effectiveness, innovative behavior, and interactivity positively influence Instagram adoption by small to medium-sized enterprises.

SMTs pose fresh challenges for businesses. For example, the study by Mack et al. (2017) on the use of SMTs by entrepreneurs shows the different challenges on the customer's side concerning the time needed to engage with SMT; and on the business' side to convert online interactions (likes and comments) into profits and the effectiveness of SMT engagement in increasing brand awareness and sales. They report that more experienced entrepreneurs are likelier to use SMTs because they possess more cognitive abilities to recognize opportunities and respond to technological change. Hence, the importance of the informal channels through which people learn about technology is raised. On the other hand, the simplicity of establishing an Instagram account and selling may clutter the online arena with many unprofessional players. Thus, attempting to develop more effective strategies entails developing good branding strategies by microbusinesses from the beginning to excel in an online market space (Colliander & Marder, 2018).

Salvatori and Marcantoni (2015) examine s-commerce adoption and find the following challenges recurring in the SMT literature: developing feasible business models, developing new theories, time and work to implement and manage s-commerce, some features may be initially challenging to use, making the new platform more popular, security and privacy, no full control of external social network sites, capturing correct user relationships, the design complexity of SMTs, and configuring the environment to deal with large data.

Environmental Context

Thong (1999) has found that competition in Singapore has an insignificant influence on the adoption of IT in small businesses because these businesses exist in similar competitive environments and hence possess similar perceptions about the effect of competition on system adoption. Unlike Thong (1999), Wisdom et al. (2014) have reported the influence of the external environment, government policy and regulation, reinforcing regulation with financial incentives, and social networks (inter-systems). Hasani et al. (2017) have shown the importance of external pressure and support from the government, business angels, venture capitalists, and crowd funding. Mack et al. (2017) have reported the weak policy push from the government where local intermediaries (local suppliers, IT firms, and consulting firms) play more important roles in promoting SMTs than government intervention and competitors.

RESEARCH METHODOLOGY

This study adopts Yin's (2004) multiple-case (comparative) design to answer our research question while undertaking 27 cases. The following explains the multiple-case (comparative) design and protocol.

Suitability of Multiple-Case Research

A case study is the preferred strategy for a qualitative approach to answer 'why' questions, such as our research question, why do microbusinesses use Instagram? In this approach, the researcher has little control over participants' actual behavior because it uses a real-life context (Yin, 2004). A case study is also useful when there is insufficient knowledge to permit the asking of causal questions, but an in-depth investigation is needed (Paré, 2004).

Hence, a case study introduces two sources of evidence (direct observation and systematic interviewing). The strength of case studies is the ability to capture reality within a natural setting and allows for the analysis of a larger number of variables than any other method in information system research (Galliers, 1990). Single case studies are appropriate for exploratory purposes, while multiple cases are appropriate for description and for building or testing theory (Yin, 2004) which is the purpose of this study.

We can divide case studies into positivist, interpretive, or critical; positivist case studies could be descriptive, exploratory (theory building), or explanatory (theory testing) (Paré, 2004). This study is exploratory since there is little research on IMB for s-commerce to guide it. An exploratory case study defines questions, constructs, and propositions as the object of a subsequent empirical study (Yin, 2004).

Case Study Steps and Data Collection

This research adopts a case study with five steps (Paré, 2004).

Step 1 is the “definition of the research question.” This study raises the question related to identifying the factors that drive the adoption and success of Instagram usage by microbusinesses.

Step 2 is the “specification of the constructs or theory.” This step entails using an explicit conceptual framework not constrained by prior theory. Since Instagram research is both a new and evolving tool for s-commerce purposes, this study uses TIT as a guiding theory but not to restrain the emergence of new insights.

Step 3 is the “definition of the unit of analysis.” The unit of analysis here is the owners of microbusinesses who adopt Instagram for their s-commerce. This step entails looking at factors that influence Instagram adoption regardless of whether these factors are accelerators or deterrents or have no effect.

Step 4 is the “selection and number of cases.” Among the five sampling strategies for selecting informants identified by Paré (2004), this study adopts purposeful sampling strategies that provide direction but often depend on some knowledge of the studied setting. For this study, we selected a sample composed of 27 owners of Instagram accounts. In addition, because of the study’s focus, it was not possible to ask interviewees about other business and social experiences but only about their Instagram usage for their businesses. We used and trained students at a leading business school in Kuwait who were involved in two classes of an introductory course on management information systems as interviewers. To achieve the purposeful sampling strategy for data collection, we instructed the students to interview a sample of family members, colleagues, and networks of friends in places such as work, malls, and homes. Interviewers were also coached on the current protocol. They asked interviewees to state their gender, age, position, and other related information. As for the number of cases, theoretical saturation often combines with pragmatic considerations to dictate when case collection ends. The process resulted in 27 cases (Table 1).

Step 5 is the “use of a case study protocol” This step contains more than the interview or survey instruments, such as the procedures and general rules that should be followed in using the instruments and must be created before the data collection phase. The protocol has three essential elements in a multiple case study: Overview, field procedures, and interview guide. An overview comprises the objectives, issues, and topics being investigated. The field procedure comprises credentials and access to sites (i.e., Instagram accounts) that contain information sources. Finally, the interview guide provides details on approaching participants and collecting the needed data. Here the investigators do not control the data collection environment. Instead, interviewers were trained on the instrument, and we regularly met to ensure all interviews were conducted well. Among the six sources of qualitative evidence in the case research that were identified by Yin (2004)¹, this study relied on interviews and documentation by visiting the Instagram account of each interviewee and reviewing its content. In addition to the detailed and clear interview questionnaire, interview guides were provided during each interview. The case interviews were semi-structured (Yin, 2004), and each took between 10 to 90 minutes (the average time was 25 minutes). They were audio-recorded, and notes were taken. Interviews were conducted in Arabic for convenience and later were translated into English and transcribed in Microsoft Word. We show the interviewees’ demographic details in Table 1.

Table 1. Interviewees' demographic data

Case	Gender Age Position	Account Address Number of followings Number of posted pictures Product sold
1.	-Female -20 years old -Student	-Be_uniquely -135 -1,478 -311 -Accessories, dresses.
2.	-Female -32 years old -Employee + Student	-Lashed_Up_Kuwait -612 -14.1K -329 -Lashes
3.	-Female -19 years old -Student	-Makeup_obsessionq8 -294 -2433 -588 -Makeup
4.	-Female -28 -Self employed	-@medi_care -52.8 K followers -7,496 -1,306 -Around 20 – 30 items -A brick and mortar medical shop offering quality medical equipment for personal use.
5.	-Female -34 -employee in government sector	-@amorystory -32 following -16.7k followers -2360 posts - Ice cream/ sweets
6.	-Female -25 -Employee in government sector	-@fluffybeauty.kw -0 -2,110 -305 -cosmetics
7.	-Female -24 -Student	-@Caduea.kw -8 -6,205 -608 -Gifts
8.	-Female -48 -Retired	-@haa.sweet -173 -1,157 -107 -Sweet
9.	-Female -25 -Graduated from collage	-@giveaway.kw -0 -538 -39 -Gifts
10.	-Female -28 -Businesswoman	-@garden_nailspa -0 -8,459 -596 -Nail spa
11.	-Male -28 years -Petroleum Engineer and owner of Gonuts (employee with an additional private business)	-@gonutskw -0 following -19K followers -565 posts -Donuts, cronuts, hot beverages

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Table 1. Continued

Case	Gender Age Position	Account Address Number of followings Number of followers Number of posted pictures Product sold
12.	-Females -In their 20's -Dedicated only to sell over Instagram.	-@Gypsoulkw -158 -14.6K -1,329 -Accessories, Planners, and Journals -
13.	-Female -29 -Employee	-Wed_makeup_q8 -186 -17.5K -663 posts -60 type of products
14.	-Female -Age: 24 -Position: graduate student	-Account address: ei8ht.kw -Number of following: 0 -Number of followers: 892 -Number of posted picture: 78 -Products sold: it's a wedding planning service, price depends on the events
15.	-Female -Age: 24 -Position: graduate student	-Account address: puff_kw -Number of following 0 -Number of followers 193 -Number of posted picture -Products sold: stainless steel bottles keeping the product hot or cold
16.	-Female -Age: 25 -Position: unemployed	-Account address: tsbun -Number of following: 0 -Number of followers: 2,732 -Number of posted picture: 338 -Products sold: burgers
17.	-Female -Age: 26 -graduate	-Account address: babyfoxkw -Number of following 0 -Number of followers 951 -Number of posted picture 225 -Products sold: baby's clothes
18.	-Female -Age: 26 -Position: graduate	-Account address: basekw -Number of following: 0 -Number of followers 4,473 -Number of posted picture: 324 -Products sold: salon for nails
19.	-Female -32 Years old -Owner	-Whoopie_q8 -3 -21.3K -7,509 -Food
20.	-Male. -25 -Employee with additional private business.	-@popncase -0 following -4,658 followers -164 pictures -Mobile phones accessories: mobile grips, cases, smart tools, sync ware, headphones & speakers, screen protection, power banks & cables
21.	-Female -44 -House wife "Unemployed"	-Ryooma_store -0 Following -42K Followers -275 Photo
22.	-Female -27 -Employee in Ministry of Finance	-@Munie_flowers -0 -14.3k -1839 -Flowers

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Table 1. Continued

Case	Gender Age Position	Account Address Number of followings Number of followers Number of posted pictures Product sold
23.	-Female -22 -Student	-@whatuwish -420 -4749 -211 -Varying product shipments (any products that are available to order online from any online shopping website worldwide under some conditions)
24.	-Female -24 -Student	-@makeawishkwt -1,614 following -3,268 followers -120 posts -She provides a service (Rent a tent for occasions like birthdays, friends and families gathering, and other events)
25.	-Female -28 & 27 -Student – employee	-@Awesome.shef -3 -950 -302 -food
26.	-Female -30 between 40 -Kuwaiti makeup artist	-Hananalnajadah -1443 following -1.4m followers -773 posts -Put makeup on customers
27.	-Male -Age: 36 -Position: TV Producer	-Account address: https://www.instagram.com/monkey_cookies/ -Number of following: 7 -Number of followers: 191K -Number of posted pictures: 4,693 -Product sold: Cookies

Assessing Research Validity

In analyzing qualitative data, Paré (2004) has found that pattern matching dominates among researchers, which we also used in this study to analyze our collected data. Pattern matching comprises identifying themes, developing categories, and exploring similarities and differences in data and their relationships. Our data analysis was guided by the TOE framework in association with pattern matching. Furthermore, we used different test techniques to ensure the quality of this research (Yin, 2004). Before the data analysis, we ensured the research validity/quality in three ways: internal, external and construct validity:

- **Internal validity:** Refers to the extent to which the observed results represent the truth in the population we are studying. We relied on pattern matching to compare an empirical pattern with a predicted one from the literature. We achieved this by comparing results across the cases to ensure issues. This form of analysis is most useful in explanatory case studies.
- **External validity:** Refers to the degree of accuracy, generalizability, and possibilities of replicating findings in other situations. External validity was achieved by following the research design steps of Yin (2004). Thus, a cross-case analysis is used here to extend our understanding.
- **Construct validity:** This is a challenging test for case study research as the investigators may fail to develop enough measures for the operational set, and that subjective judgment (biased) is used in collecting data. To address the construct validity, we followed three steps from Yin (2004) during data collection: *First*, the researchers were not involved in the data collection phase (interviewers were contracted and trained for the task); hence, researchers have no input or control over what interviewees said. *Second*, the primary research findings were based on the

triangulation of interviews from multiple sources (e.g., different interviews and interviewees' Instagram accounts). *Third*, interviewees reviewed a draft of the study (during the composition phase) to validate the interpretations and conclusions.

RESEARCH FINDINGS

The analysis is based on pattern matching that follows the TOE framework. This analysis identifies the IMB success factors and categorizes each according to the matching TIT context. This process was exhaustive because of the large amount of interview data collected from the interviewees. Interviewees reported different drivers and obstacles in the three contexts of TOE, where “[Ix]” refers to the interviewee number for each of the 27 cases in this study.

Technical and Innovation Obstacles

All interviewees opened Instagram accounts for their microbusiness to sell their products and ideas to generate profits. The interviewees have tried (trialability) to observe (observability) its tangible benefits. However, it was not possible to get responses from interviewees concerning the amounts of generated revenues and profits.

- **System complexity:** The results showed three-dimensional issues (lack of security, technical knowledge, and system limitations for Instagram). Interviewees reported that security issues like hacking hamper their IMB initiatives. For example, [I1] showed that she is in the business of selling accessories and dresses where, in many instances, her Instagram account was subject to “locking” because of hackers. Another interviewee confirmed the issue and pointed to many fake accounts that followed and wrote about her Instagram account negatively: “...I was really scared that they are trying to hack my account... so I made my account private” [I2]. This change worsened the situation, as it blocked other legitimate users from accessing her account. Similarly, [I27] pointed to the theft or exposure of the IMB account to serious hacking and the difficulty in recovering the account afterward. Besides hacking and bullying issues, all interviewees reported the lack of technical knowledge on how to customize IMB to their needs as an issue. For example, [I5] commented that owners posted duplicate pictures of the same products. Additionally, seven interviewees raised limitations and criticized Instagram for not giving enough options to customize and tailor the platform according to their business processes: (i) it did not allow direct texting or a communication feature with customers [I4]; (ii) it did not support longer videos: “We can’t post a 23 minute video to explain the product information and uses, and customers do not prefer long videos” [I14] or “It seems Instagram is a better choice than other social media tools like Twitter and Snapchat which are even more limited in functionality” [I5]; (iii) it causes lost notifications: “Instagram sometimes doesn’t show notifications” [I7]; (iv) it sometimes deletes appointments: “It happens sometimes that appointments, via direct messages, could be deleted” [I10]; (v) it sometimes experiences failure: “The Instagram platform sometimes goes down for some internet issues maybe due to issues with the local Internet Service Provider or due to platform updates which take hours” [I11], “My account was suspended for days and I was unable to sell or advertise new goods or upload pictures” [I21], and “My account logs out suddenly without any reason” [I8]; (vi) it does not allow categorizations: “All pictures and products are presented in a single page” [I13]; (vii) Instagram lacks universality: “Instagram does not allow for a specific search by country, and customers that search for specific products cannot search for them in a specific country” [I13].
- **System compatibility:** Interviewees have stated five issues related to this dimension. The *first* is related to multiple complementary SMT usage; to communicate with customers, they need to use other communication channels (e.g., WhatsApp, Viber, or email) besides Instagram to keep

in touch. “This is time-consuming and causes mistakes in getting orders” [I5, 13, I16, I17, and I25]. On some occasions, using multiple complementary SMT has led business owners to cancel confirmed orders and face losses. Of course, these cancelations also have affected customer satisfaction. The owners are currently working on ways to communicate and receive orders from WhatsApp. The *second* issue concerns the customer’s preference for traditional communications (phone calls). For example, “Customers still prefer using phone calls where sometimes their usage in addition to messages from social media orders overwhelmed them.” [I6 and I16]. The *third* issue relates to slow or delayed communications: “Some of my customers’ messages never arrived on time” [I5] or “The communications with customers were very slow” [I20]. The *fourth* issue is customers’ tendency to trust brick-and-mortar businesses more than pure clicks like businesses based on Instagram accounts: “Some of my customers have trust issues with online businesses and do prefer face-to-face transactions” [I23], which is a trait of most Arab people. The *fifth* issue is related to payment. In this regard, interviewees have raised the following four issues: (i) lack of cash or change during the use of cash on delivery: “I sometimes had to wait extra time until the customer brings the money from their local bank’s ATM” [I1] or “I offered customers only cash on delivery. This caused me problems with some customers and drivers who did not have enough change on them” [I23]; (ii) some customers’ fear the risks of online payment: “Since the start of the business eight years ago, people in Kuwait were not totally open and ready to pay using their credit card online” [I12]; [I22] offered cash on delivery only, but noted that “some people preferred to pay online. But this is not possible on Instagram”; (iii) willing to pay using credit card payment during delivery but not having cash: “Many of my customers did not have enough cash on delivery to pay but had credit cards on them...however, I do not have credit card readers” [I3 and I4]; (iv) no one is available to receive delivered goods: “Some customers were not available at the time of delivery, so courier drivers had to wait until someone answered their phone calls and this resulted in delaying the whole delivery schedule for the day” [I4].

Organizational Obstacles

The interviewees have raised seven issues related to cost, time, mismanagement practices, management skills, marketing skills, marketing strategies and tools to run their online businesses, and negative media issues related to customers and competitors.

- **Cost issues:** Interviewees have raised five issues related to the cost of running their business:
 - **Delivery cost:** “At this stage of business, I do not have drivers, so I deliver the orders by myself” [I1]. “Delivery prices differ from one city to another depending on the distance of travel ...Al Jahra city (farther) delivery fee is more expensive than Kuwait City delivery fee” [I11]. “I used the services of a delivery company, and customers are supposed to pay the driver for the delivery expenses, which they perceived as expensive and commented”. “Some customers even canceled their orders for this reason only” [I13].
 - **Content development, maintenance, and incremental costs of Instagram:** These are associated with the cost of Instagram posts in terms of payment for a professional photographer to take attractive pictures and short clips of products and edit them, which took a long time: “Selling on Instagram leads the owners to pay more on pictures and video editing to release a minimum of three posts daily in order to increase sales” [I11].
 - **Advertising costs:** Marketing agencies were costly “...these agencies have expensive charges!” [I11 and I22]. “I did not approach famous social media influencers in Kuwait to advertise for my account due to my limited financial resources” [I15].
 - **Work force:** As most cases were emerging microbusinesses, the owners confirmed they could not afford to recruit many employees to run their IMB: “I have salespeople inside the cafes in famous mall locations, and drivers and customer-service-support agents to receive

customers' calls. I may need one more year to be able to cover the expenses of having employees in these different locations." "It is difficult to find employees who will accept low wages!" [I22].

- **Physical facilities and associated cost:** Selling traditional products online requires physical manufacturing and storage facilities: "...then we have the problem of storing food after receiving them from local and international suppliers" [I11]. "We need to open a store to supplement the Instagram account but could not do so due to limited financial resources."
- **Lack of time to run the online business:** Most interviewees confirmed this issue for different reasons, such as working as a public servant or studying. For example, [I22] is a public servant who is also completing her university studies. [I25] highlighted that one founder is a university student, and the other is a private-sector employee. Therefore, they struggled to find time to manage the IMB and communicate with customers. [I14] indicated they could not meet daily to discuss issues relating to her online business based on Instagram. [I23] struggled with running the business as she was a college student: "I have hard time balancing my studies and my business".
- **Mismanagement practice:** Being unable to dedicate enough hours to IMB resulted in mismanagement and failure to gain customer satisfaction. Furthermore, they lack or have weak skills in marketing strategies and tools. One of these weaknesses is the lack of advertising skills to promote IMB to become well-known with a respected number of followers. This weakness led some of them to use word of mouth to make the business successful. Accordingly, this gap between establishing a business on Instagram and good marketing strategies resulted in losing customers' loyalty and continued repurchases. This gap also led people to write negative reviews; some even hacked their accounts and accused the advertiser of deceiving clients and followers, weakening their image and branding. We categorized the following seven issues as weak management practices that owners recklessly ignored:
 - **Forgetting stocking supplies:** "Sometimes the ingredient to make the ice cream is about to expire, and I recognize that too late" [I5]. "Sometime my customers order products that I found are out of stock. This frustrates them". [I6] "Most of the ingredients and toppings for donuts and cronuts are imported. If I did not stock enough levels of such items in store, this will limit the range of my offering to my customers" [I21]. "It takes a month to get more of this product!" [I13].
 - **Ignoring customers' calls:** "Many of my nail spa customers ask for appointments, but I am fully booked, which frustrates my customers and makes them angry" [I10]. "I only have one phone number to answer my customers, which was not sufficient" [I16].
 - **Abandoning the business:** "Sometimes I must go on vacation, but that leaves my sweets business closed and out of reach" [I8].
 - **Deleting customer orders:** "It happened that some of my customers' orders were sometimes deleted by mistake!" [I8].
 - **Improper packaging:** This is the case of [I8], who described their gift wrapping as "improper".
 - **Running the business on part-time basis:** "Some of the group members of the microbusiness have a steady job and cannot dedicate a lot of their time to their business on Instagram" [I14].
 - **Teamwork issue:** "This business is run by a group of girls. Sometimes they can't be united every time" [I14]. "It was difficult dividing the work amongst the employees at first" [I19].
- **Lack of management skills for running a small business (lack of strategy):** "There were no defined or clear goals for the business when we establish it" [I21 and I27].
- **Lack of marketing skills based on SMT:** Interviewees reported that limited awareness of how to use SMTs and launch and promote products is problematic. "When I started the business, I did not know how to market it and make my account known to the public in Kuwait. Although I sent a lot of emails to some famous people, they did not answer me. The first ideas that I had when I started my business was just to get money, but now, I realize that I should be patient"

[I1]. “We lack marketing experience, which is needed to distinguish ourselves.” Another example here is duplicate postings, as indicated by [I9, I10], who noted that “customers were repeatedly making the same posts” [I10].

- **Lack of marketing strategies and tools:** The following describes the adopted marketing strategies and associated issues from the perspective of interviewees:
 - **Celebrity referrals:** The ability to network was a driver in establishing a business on Instagram. These are some of the interviewee’s quotations: “I had many famous friends who helped me promote my Instagram account and further commenting, even though this was not sufficient as we needed thousands of followers at the beginning of the business to get considerable orders”. [I15] reported the same in terms of a few followers and some of those were the interviewee’s friends. “Because of our lack of experience in the field of marketing and entrepreneurship at the beginning, we focused only on advertising through social networking celebrities without regard to their types of followers” [I25].
 - **Networking and referrals based on famous social accounts:** For example, in promoting her business, [I3] admitted that “I did not know how to advertise my business at first, but then paid many famous social accounts to promote my IMB account.” [I5, I12] confirmed using this approach at the start of their businesses as some customers did not trust their accounts because they thought their accounts were fake and only included pictures. [I13] pointed to the difficulty of getting many followers on her account. She had some expertise in marketing, so she advertised her account on other famous Instagram accounts and used electronic word-of-mouth. Therefore, it took her over one year to get that number of followers.
 - **Electronic word-of-mouth as a marketing tool:** This strategy extends vital marketing surrogates to microbusiness over Instagram. For example, [I19] indicated that she had to figure out how to market her products through an Instagram account from scratch and zero followers, but she used electronic word-of-mouth from her family members and friends, which helped make her business more successful.
 - **Differentiation through building image and branding:** Overall, all interviewees reported the limited number of followers on their Instagram accounts and raised the need to have them known on Instagram. For example, [I12] confirmed that brand awareness was a problem for her business until she started using SMTs. [I15] indicated that customers perceived her product as unattractive. She noted that at the start of her business on Instagram, some people did not trust her offerings, thought her account was fake, and only had pictures. [I4] reported that customers could not distinguish the price and quality between her products and the competitors. She indicated that this must be addressed as her competitors have similar products but lower quality because they were cheap duplicates imported from China, while her genuine products were imported from Europe and the USA.
 - **Reject policy:** [I4, I5, and I21] reported that some customers canceled confirmed orders or did not pay for the delivered goods because they did not like the product. These issues caused extra costs for the interviewees because the delivery agents wanted their money.
 - **Customer loyalty:** For example, [I12] raised the importance of maintaining customer loyalty on Instagram, but she suffered from a lack of continued repurchasing from her account: “My business was slow, and keeping a constant relationship with customers is so hard.” Maintaining customer loyalty entails providing overall superior products, prices, and sustained services to customers.
 - **Content strategy:** For example, [I4, I14, and I17] raised the “need to improve the quality of product’s pictures.” [I3 and I6] reported that numerous customers recognized the photo promotion of their cosmetic cosmetics on their Instagram accounts as not consistent with the product’s real-life appearances. [I20] noted that on Instagram, customers were not sure whether the prices of goods included the delivery charge or whether it was extra.

- **Avoiding negative media issues from customers and competitors:** Participants have raised the following three issues:
 - **Bad customers' comments and reviews:** "I received bad online comments and reviews from customers and visitors, which had a bad impact on the reputation of my business" [IR21].
 - **Defamation (customer culture):** Some interviewees warned about negative media that may emanate from some customers with tacit personal agendas. [I2] reported that some of her customers, especially female clients, did not like some of her referrals and famous friends who helped her in promoting the business, and unfortunately used her Instagram account to write negative comments about them: "I don't know why they did that because that was so bad." [I3] promoted some of her cosmetic products to some makeup artists to get her business known in Kuwait, but surprisingly, they did not accept them. [I4] noted that some customers post negative reviews demeaning their products for no apparent reason, even though they had ordered no products from his Instagram account. Similarly, [I5 and I7] noted that some customers made rude and insolent comments about their businesses.
 - **Bad competitors' comments and reviews:** [I25] accused competitors of causing trouble for her. She noted that "after advertising for her products on Instagram, some of her competitors gained access to her account using fake accounts and started attacking her products by accusing her of deceiving her clients and followers."

Environmental Problems

Regarding the environment surrounding IMB, interviewees reported nine issues related to delivery agents, legal issues, bargaining power of suppliers, government bureaucracies, social media vendors (providers), taxes, economic, competition, and bargaining power of customers.

- **Delivery agents' issues:** Interviewers stated the following three issues:
 - **Lateness:** For example, even though [I2 and I7] have contracted an order delivery company, they were always late in delivering their consignments: "This action has made my customers mad" [I2]. [I5] attributed late delivery to traffic jams in Kuwait, a serious problem. [I25] contracted freelance drivers, which caused delays and extra costs. Such delays meant a cascading delay effect on subsequent deliveries, affecting the delivered food quality.
 - **Stealing:** One extreme example reported by [I3] indicated that "some drivers collected money from customers and later told her that those customers did not pay!"
 - **Recklessness:** For example, [I5] noted: "Delivery men can be a problem as they drive very fast and sometimes ruin the ice cream consignment and even deliver it to the wrong clients."
 - **Vehicle suitability:** Because of extreme weather, some fragile products (e.g., cosmetics/ flowers/ chocolate) might (melt/dry/melt) during delivery, as reported by six interviewees [I6, I7, I8, I9, I10, and I22].
- **Legal issues:** Some interviewees raised three issues related to fraudulent customers and suppliers when licensing and copyrighting IMB in Kuwait:
 - **Litigation and revenue issues:** Fraudulent customers were experienced by some interviewees. "Some customers were rude and did not give my driver the money [R2]. [I16] suggested that having an online payment tool could prevent customers from denying making payments as cash on delivery is the only option for her. [I21 and I22] also complained about the customer's noncompliance with the terms and conditions of purchased goods and payment methods. They mentioned that "sometimes, customers refuse to pay for delivered products." [I22 and I23] indicated that after placing an order, customers later change their minds and cancel the orders. These cancelations added to the interviewees' losses as they had already started preparing them. Fraudulent suppliers were an additional issue.

- **Licensing of IMB in Kuwait:** Most interviewees practiced a type of microbusiness operated from home without getting a legal business license [I14, I15, I17]. For example, [I19] mentioned that with the expansion of her business, she wanted to open a bakery shop and get it licensed, but she confronted many governmental bureaucracies: “The procedure to get the license was very slow, but people were more positive if the business had a physical location.”
- **Copyright of account information:** [I7] saw rivals with similar business names to its Instagram account and even selling the same products. [I21] noted that competitors could easily imitate her account and download the same images and videos. She angrily commented: “There are no policies or laws for those who break into the Instagram account or those who imitate ...there is no punishment.”
- **Bargaining power of suppliers:** All interviewees complained about finding adequate suppliers who could provide products at reasonable prices and acceptable delivery times. The following six logistics concerns were raised about finding appropriate suppliers:
 - **Lack of commitment:** “Sometimes when I want to order from suppliers, the products were out of stock, so I had to wait” [I3]. “After placing and confirming an order with a supplier, the supplier advised later that the ordered items were out of stock” [I22].
 - **Sourcing:** [I3] reported that “some websites did not ship to Kuwait, and many of their customers needed that item.” Similarly, [I12] observed that finding different suppliers is a problem in Kuwait.
 - **Monopoly:** [I11] complained that most of the food products were controlled by a monopoly supplier who controlled the prices and ordered quantities: “Some suppliers in Kuwait force business owners to order certain amounts of stock levels which may exceed the business requirements (under wholesale policies).” [I25] noted that suppliers in the food and beverage industry observed increased demand and prices for dishes and boxes.
 - **Long shipping times:** [I11] indicated that shipping food products overseas took two to three weeks, causing delays in preparing customers’ orders; this issue worsened after COVID-19.
 - **Storage:** [I11] stressed that “food products expire faster, and this requires special storage equipment that comes at an extra cost.”
- **Governmental bureaucracy/lengthy procedures:** Besides logistical issues of building reliable IMB, some interviewees pointed to three critical issues related to customs, healthcare clearance, and specifications and standards that negatively affect their Instagram business:
 - **Customs:** Customs cause delays. [I13, I19] indicated that products take a long time to clear customs. [I19] reported that “sometimes she ordered products online from Amazon and other online websites, and she faced delays with the customs clearing process,” while [I21] pointed to “high charges to clear products from customs.”
 - **Health clearance:** [I13] indicated that the applied control procedure of the laboratories of the Ministry of Health for checking imported goods and food and beverage products takes a long time to approve as they take samples from each product type and inspect them.
 - **Specifications and standards:** [I25] noted that “because of the monopoly effect, I tried to import materials by myself, but I was confronted with obstacles concerning local laws and standards which would cost me extra money.”
- **Social media vendors’ issues:** [I4] pointed to “the problem of finding qualified marketers on SMTs with good experience and reasonable prices”. [I11] is a petroleum engineer with no business background, so he usually engages marketing agencies to promote his café over his Instagram account to reach potential customers.
- **Taxes:** [I4 and I13] stated that government regulations relating to business customs taxes are increasing, and this has a strong effect on IMB because this forces them to increase their prices.
- **Economic:** [I21] pointed to currency exchange rate fluctuations that affect microbusinesses’ sales prices as products are imported and priced in either euros or dollars.

- **Competition issues:** Yet another group of interviewees highlighted four additional issues they faced because of competitors: rivalry, the dichotomy of physical shops versus their IMB, competition for customers, and competing SMTs. Many interviewees observed the increase in competition from both Instagram and traditional physical stores. Thus, leading the market entails differentiating IMB's offerings from its rivals. Nevertheless, sustaining this competitive edge is difficult as competitors may erode any gained advantages for the following four reasons:
 - **IMB Rivalry:** [I5, I12, I14, I21] noted that there were too many competitors in their niche market. [I13] indicated that her competitors copied what she sold, even offering the same brands she imports. [I19] highlighted that many competitors exist in the food industry in Kuwait and commented: "I had to work so hard on differentiating myself from the others."
 - **Physical shops versus IMB:** Generally, interviewees indicated that the type of product they sold influenced their competitiveness in the SMT arena, where customers in Kuwait may prefer buying from physical shops. This is the case for [I3], who reported the prices in traditional shops to be cheaper than the same products on her Instagram account. Similarly, the business of [I11] that serves donuts and cronuts faced stiff competition from traditional businesses and well-known franchise brands like Krispy Kreme and Dunkin Donuts. [I16 and I22] reported that many competitors exist in Kuwait selling burgers and sandwiches.
 - **Competition from customers:** [I23] indicated there are many online resources available free to people (customers) interested in learning about online ordering skills. This ability to learn to order online meant the customer could cut out the intermediary (pointing to herself) and order directly from online suppliers.
- **Competing SMT tools:** [I4] pointed to challenges from competing SMTs. According to him, some people believe Instagram users are declining and shifting to other social platforms, such as Snapchat, Twitter, and TikTok. However, he defended Instagram by commenting: "This is wrong, as others cannot imitate Instagram features that are helpful to us, like having permanent photos and lengthy descriptions. Twitter only allows 140 characters. This is not enough for us."
- **Bargaining power of customers:** Three issues were identified:
 - **Bargaining customer:** [I14] pointed to: "Customers in Kuwait are difficult and always haggle for lower prices."
 - **Sexist:** [I26] noted that in Kuwait, "some parents do not prefer or like to see a girl having her own business. People here believe that girls who have private business are bad girls."
 - **Customers' taste change:** [I11] warned about customers' changing taste behavior: "This occurs in Kuwait big time which became a phenomenon that troubled the existence of many businesses before." He considered this lesson when opening his business selling donuts as it has few local competitors. This lesson forced him to always bring innovative ideas to his products, such as introducing new ingredients or how he presented his products to customers: "This is necessary from time to time in order to be able to keep up with all customers changing tastes." Similarly, [I12] confirmed that "keeping our products related to changing trends in Kuwait is a difficult task. Some of them want full service, not just nails service." [I27] best described this trend as "customers' tastes in Kuwait are dynamic in nature and change very fast."

Based on the previous discussion, Table 2 summarizes the research findings based on the three contexts (components) of the TOE framework identified as driving factors of adoption and success under each context, the "number of items" depicts the identified issues under each factor, and whether each identified item accelerates (influences positively) or hinders (influences negatively) IMB adoption and success.

Table 2. IMB adoption and success framework

Context of TOE	Factors	Number of Items	Influence adoption
Technological Innovation:			
	Relative advantage, Observability, and Trialability		Accelerate
	Complexity:		Hinder
1	Security	2	Hinder
2	Lack of technical knowledge	1	Hinder
3	Instagram limitations	7	Hinder
	Compatibility		Hinder
1	Multiple complementary SMT	1	Hinder
2	Preference of customers to traditional communications (Phone calls)	1	Hinder
3	Slow communications	1	Hinder
4	Trust	1	It depends
5	Limited scope	1	Hinder
6	Payment mechanisms issues	5	Hinder
Organizational Innovativeness:			Hinder
1	Cost	5	Hinder
2	Lack of time	2	Hinder
3	Reckless/mismanagement practices	7	Hinder
4	Lack of small business management skills	2	Hinder
5	Lack of SMT marketing knowledge	1	Hinder
6	Marketing strategies and tools	8	Hinder
7	Negative media	3	Hinder
Environmental:			
1	Delivery agents	4	Hinder
2	Legal issues:		Hinder
	a. Litigation	2	Hinder
	b. Licensing	1	Hinder
	c. Copyright	1	Hinder
3	Bargaining power of suppliers	6	Hinder
4	Government bureaucracies	3	Hinder
5	Social media vendors	2	Hinder
6	Taxes	1	Hinder
7	Economic: currency fluctuation	1	Hinder
8	Competition	5	Hinder
9	Bargaining power of customers	3	Hinder

DISCUSSION, CONTRIBUTIONS, AND RECOMMENDATIONS

This study has attempted to identify key contextual drivers and challenges facing the success of Instagram for microbusinesses in Kuwait, a developing Arab country in the GCC region. Generally, we found that young Kuwaiti entrepreneurs jumped aboard the s-commerce bandwagon and selected Instagram as their preferred tool to establish an online business. Despite their lack of technical and business knowledge, they took the initiative and experimented with creating microbusinesses based on Instagram accounts for s-commerce.

Research Contributions

This study has made two unique research contributions compared to the existing knowledge on s-commerce adoption.

Identification of Factors That Drive S-Commerce Success for Microbusinesses Using a Qualitative Study

The study's findings further enhance the richness and insights of the literature on the adoption of s-commerce by microbusinesses at both the methodological and theoretical levels.

This study showed how the technological-innovations theory has helped determine and aggregate factors that influence IMB success. Following other studies using the TOE framework for s-commerce (e.g. Abed, 2020), this study identified three broad categories that affect IMB success: technological, organizational, and environmental factors. It also identifies five factors of the innovation diffusion theory of Rogers (2010) and applied them to the s-commerce for microbusinesses. Most importantly, the research results echoed many of the issues reported by the literature; however, they go beyond those represented in the literature (see the Appendix).

Our findings support factors in the technological context identified by prior studies: relative advantage (Abed, 2020; Wisdom et al., 2014), observability (Wisdom, Chor, Hoagwood, & Horwitz, 2014), trialability (Wisdom, Chor, Hoagwood, & Horwitz, 2014), complexity (Mack et al., 2017; Wisdom et al., 2014) in terms of security (Abed, 2020; Mack et al., 2017; Salvatori & Marcantoni, 2015), and perceived risk (Jambulingamis, Sumathi, & Rajagopal, 2015; Wisdom et al., 2014). However, no other study has identified Instagram limitations, as shown by the extensive s-commerce literature review by Salvatori and Marcantoni (2015) that pointed out the lack of full control of end-users on social network sites as an obstacle toward s-commerce adoption. In addition, the lack of technical knowledge was identified as a further obstacle toward IMB adoption which was not highlighted by other studies, although (Rogers, 2010) pointed to the availability of experience as an essential and important factor toward technology adoption. Our findings also support those studies that identified the role of compatibility (Rogers, 2010; Wisdom, Chor, Hoagwood, & Horwitz, 2014). While studies on technology adoption have shown that internal and external communication with stakeholders may influence the success of that adoption (Damanpour, 1991; Salvatori & Marcantoni, 2015), we identified three main obstacles that hinder IMB success in Kuwait. First, the multiple complementary SMTs; second, the preference of customers for traditional phone calls; and third, the slow communications of entrepreneurs to answer customers' orders. We also identified additional compatibility issues such as trust (Salvatori & Marcantoni, 2015), the limited scope of Instagram's functions for s-commerce, and issues with payment mechanisms which were unique to this study and were not highlighted by other studies on s-commerce adoption.

Regarding the organizational context, our findings also support factors identified by studies, such as cost (Akbar, 2021; Mack, Marie-Pierre, & Redican, 2017; Wisdom, Chor, Hoagwood, & Horwitz, 2014) and a lack of time (Mack, Marie-Pierre, & Redican, 2017; Salvatori & Marcantoni, 2015). Conversely, our results extend these studies by identifying four unique factors: The *first* concerns the lack of SMT marketing knowledge related to microbusinesses, while other studies focus on larger businesses. The *second* relates to mismanagement practices. The *third* comprises the lack of skills to use

“marketing strategies and tools” and is linked to the second. This is obvious as participants are young entrepreneurs who lack business skills and competencies to manage their microbusinesses (such as management and marketing). Akbar (2021) has found that competency positively influences Instagram adoption in small to medium-sized enterprises. Furthermore, Mack, Marie-Pierre, and Redican (2017) found that businesses struggle to derive value from Facebook for s-commerce purposes as they experience difficulties converting online interactions (likes and comments) into sales and effectively using SMT to increase brand awareness and profits. Braojos, Benitez, and Llorens (2019) have also found that SMT capabilities influence firm performance. The *fourth* one is related to “negative media impact” on microbusinesses. This is a surprising result as we found interviewees reported that some customers misused Instagram, and they voluntarily practiced a form of cyberbullying against some microbusiness owners to hurt them, which requires further investigation.

Our findings support factors in the context of environmental pressure identified by prior studies: (i) bargaining power of customers since most s-commerce studies focused on, see a review of the literature in (Abed, 2020; Rouibah, Al-Qirim, Hwang, & Pouri, 2021), (ii) bargaining power of suppliers (Damanpour, 1991; Mack, Marie-Pierre, & Redican, 2017) who reported the role of local intermediaries (such as local suppliers, IT firms, and consulting firms) in promoting SMT adoption and success; government bureaucracies hinder technology adoption (Wisdom, Chor, Hoagwood, & Horwitz, 2014); (iii) and the bargaining power of competitors (Wisdom, Chor, Hoagwood, & Horwitz, 2014). Besides these three factors, and for the first time in technology adoption, we also identified five new factors: product delivery, legal issues, social media vendors, taxes, and currency fluctuation.

Our results also contrast with those of Jambulingamis et al. (2015), who found that the organization factor did not affect the intention to use s-commerce, although the research focus might explain this difference. *First*, we have focused on microbusinesses, while other studies have focused on small to medium-sized enterprises (Abed, 2020; Abed, Dwivedi, & Williams, 2016; Akbar, 2021; Ali, Mukhtar, & Mohamed, 2019; Alraja, Khan, Khashab, & Aldaas, 2020; Braojos, Benitez, & Llorens, 2019; Lin, Luo, Benitez, Luo, & Popovič, 2021) and CEOs of large businesses (Miao, Du, & Ou, 2021). *Second*, we have used the TOE framework that is in line with (Abed, 2020; Ali, Mukhtar, & Mohamed, 2019), while other studies have approached s-commerce adoption by businesses by using other theory models such as the IDT (Akbar, 2021), I-model (Abed, Dwivedi, & Williams, 2016), TRA (Adam, Jizat, & Nor, 2016), discovery theory (Jambulingamis, Sumathi, & Rajagopal, 2015), complementarity resource theory (Braojos, Benitez, & Llorens, 2019), guanxi theory (Miao, Du, & Ou, 2021), institutional theory (Lin, Luo, Benitez, Luo, & Popovič, 2021), and variance references (Alraja, Khan, Khashab, & Aldaas, 2020).

Compared to these studies, our results go further. While Ali et al. (2019) have proposed a conceptual model of s-commerce adoption that includes trust but does not test it, our study is the first to have shown that the perception of trust, from the perspective of young microbusiness owners, plays an important role in the success of s-commerce. In addition this study is among the few that used Instagram as a platform to conduct s-commerce by microbusinesses compared to prior ones that focused on Instagram for SMEs (Akbar, 2021), Facebook for SMEs (Alraja, Khan, Khashab, & Aldaas, 2020; Braojos, Benitez, & Llorens, 2019; Jambulingamis, Sumathi, & Rajagopal, 2015), Twitter for SMEs (Braojos, Benitez, & Llorens, 2019), or SMT usage without specifying the type of platform (Adam, Jizat, & Nor, 2016; Lin, Luo, Benitez, Luo, & Popovič, 2021; Miao, Du, & Ou, 2021).

Identification of Items to Measure Driving Factors in Microbusiness Adoption of Instagram

At the methodological level, we used a case study in a positivist qualitative manner. This is one of the main strengths of this study, as we covered s-commerce adoption not from the researcher perspective as most studies did (Abed, 2020; Akbar, 2021; Ali, Mukhtar, & Mohamed, 2019; Alraja, Khan, Khashab, & Aldaas, 2020; Braojos, Benitez, & Llorens, 2019; Jambulingamis, Sumathi, & Rajagopal, 2015; Lin, Luo, Benitez, Luo, & Popovič, 2021). Rather, we investigated the subject from the view of microbusiness owners using a qualitative approach to identify drivers and inhibitors of

s-commerce success. As a result, we identified not only factors in adoption under each context of the TOE framework, but we also highlighted items to measure them: three new complexity factors, six new compatibilities in the technical dimensions, six new organizational factors, and 11 new environmental factors were identified. These factors provide details about the issues and implications facing many microbusinesses selling their products and services through Instagram in Kuwait.

Managerial Perspectives

From a managerial perspective, this study provides the following two recommendations.

First, it has identified different technological, organizational, and environmental factors that hinder the success of Instagram for microbusinesses involved in s-commerce. The unresolved challenges of current efforts further aggravate these problems. Mitigating these issues would greatly interest microbusiness owners when establishing Instagram as a supplemental channel to sell their products and services online in Kuwait. The results provide important managerial contributions and contentions that are important to entrepreneurs and policymakers. The government could seize this opportunity by providing support activities for the next step in IMB to boost the success of microbusinesses. In line with the recommendation of Wisdom, Chor, Hoagwood, and Horwitz (2014), we suggest that the government could intervene and provide training to lessen the identified obstacles. Such training could focus on improving security issues, customer trust, alternative e-payment systems, social media usage, development of content and marketing, planning different phases of the business, and negotiating effective and enforceable service level agreements (SLAs) with partners of microbusinesses. They could provide these trainings through collaboration with different universities (e.g., Kuwait University) and training centers in Kuwait. For example, they could train owners to secure their data and IMB accounts and benefit from the guidelines of the Online Trust Alliance (OTA: <https://otalliance.org>). OTA develops and advocates for best practices and public policies to combat privacy and security threats while enhancing online trust in the digital economy. These trainings could also provide the means and tools and also to teach potential adopters about best business, ethics, management practices, and social media strategies from technology, business, and SMT perspectives. They could provide these training sessions for a nominal fee or even free using online and offline programs.

We also encourage training on alternative payment solutions that have recently become available in. Cash on delivery is not the only solution available for IMB. Other attractive and easy-to-use alternatives to solve the identified problems exist. Recently, emerging fin-tech solutions have appeared in Kuwait, such as Fatora (www.fatora.com), Payzah (www.payzah.com), and uPayments (<https://upayments.com>). These solutions enable microbusinesses to send SMSs to customers on the charges after they receive confirmed orders to guarantee that payments are completed before they fulfill orders. Such solutions eliminate the need and issues related to cash on delivery or exchanging money. Trainings could also focus on how to teach IMB owners to plan properly for establishing IMBs before they launch their Instagram accounts. Besides providing training, the government could play a bigger role, as envisaged by Mack et al. (2017), in endorsing policies that target implementing technology training programs through incubation facilities and mentoring services. Therefore, we suggest that the government could also develop business incubation as an effective way of nurturing IMBs.

Second, it is apparent that culture affects IMB in Kuwait, and it represents a challenging issue for business, as it is difficult to elucidate and resolve. IMB owners must select celebrities to market their products and services carefully. Celebrities are public figures for fans and followers, but they may also have negative followers for personal and social reasons. Using celebrities is a sensitive double-edged sword, and businesses should judiciously use such a tool in business to not endanger their existence. Obscenity is another issue, and current legislation should pave the way to litigate such offenders. Publicizing this issue in the print and digital media should send enough warnings to such offenders. Despite the involved costs, we encourage microbusinesses to outsource the maintenance of Instagram accounts and their content to professionals. Management of accounts is becoming a necessity rather than a strategic advantage to compete and survive in the marketplace. Also, sustaining

an edge in Instagram and cyberspace entails monitoring competitors and differentiating products by catering to customer behavior changes.

Research Limitations and Future Work

Although this study makes two unique contributions, it suffers from five limitations that open up future research directions.

First, it uses a qualitative approach with a small sample. Although we interviewed many owners, the sample was not holistic. A future perspective and the second phase of this research would involve developing a research model based on factors extracted from this study and then collecting data from users from different GCC Countries- (UEA, Bahrain, Saudi Arabia, Oman, and Qatar) and empirically test the model by using the SEM technique. It is important to have results that can be generalizable to other GCC countries sharing similar cultures and values.

Second, in this study, we did not consider or analyze the size of the microbusinesses and the owner-manager's age or characteristics and how they influenced Instagram success. Rogers (2010) has shown that the manager's characteristics, such as education, age, experience, and psychological traits, can significantly influence innovation adoption. Knowing the revenues and profits of the adopted microbusiness accounts is important to gauge the financial effect of Instagram on businesses in Kuwait and elsewhere. Penni (2017) has found that age influences SMT adoption in that younger adults and teenage girls engage with SMT more than older ones. Such differences in use and their effect on Instagram success are better investigated with a survey that targets a large sample. In their literature review, Mack et al. (2017) found a significant role of managers in the innovativeness and technology adoption of organizations where features such as age, gender, race, education level, attitudes towards technologies, and organizational goals played important roles. Therefore, we recommend that future studies test the proposed research model with additional demographic data (age, gender, and education level) in a quantitative study.

Third, in this study we did not account for information related to microbusiness owners, such as when they joined Instagram and established an IMB account. This knowledge could identify when the transition from being a mainstream user to establishing a business account happened and what triggered the transition decision. This study also focused on Instagram adopters only. It is important to know about non-Instagram users who are completely oblivious to its potential and advantages. What is the value of this lost segment on the local economy? What role could be played here to spread awareness amongst the local population about Instagram's advantages and potential for business? What factors affect their ignorance about the value of Instagram in their business?

Fourth, the sample had predominately female owners. Future research should consider a larger sample with an equal representation of both genders. Although Mack et al. (2017) did not find any significant relationship between gender and SMTs adoption, they found differences in using SMTs between men and women. Men were more likely to adopt online forums, while women were more likely to adopt Facebook, Pinterest, and Instagram. In addition, their results showed that females had a lower perception of technology skills and a lower willingness to adopt new technologies than men and were more likely to hire technological assistance services. Finally, they reported that the research has found that female entrepreneurs lack business experience, financial capital, and time to balance family responsibilities. In contrast, Penni (2017) has found that women use SMTs socially (e.g., for communication and maintaining relationships) more than men, and men use SMTs for enjoyment (e.g., for entertainment and leisure). Such gender differences further motivate the need and importance of further investigating IMB adoption while including a gender effect.

Fifth, we found that some customers in Kuwait misuse Instagram and practice cyberbullying. Cyberbullying, or cyber-harassment, is a form of bullying or harassment by electronic means, such as social networks. Cyberbullying also refers to any harassment that occurs via the internet, cell phones, or other devices. Moreover, they use it to harm others through hostile behavior, such as sending text messages and posting ugly comments, rumors, threats, defamatory statements, bad customers'

comments, and reviews which is like fake news propagation over social networks (Wang & Zhang, 2023). Since our study did not go further on this emerging issue, we encourage future studies to investigate the antecedents and consequences of this cultural factor and why people engage in practices and negative behaviors that harm owners of microbusinesses over Instagram. Also, the role of gender in this behavior is worth investigating, addressing questions such as do Kuwaiti women exhibit a greater tendency than men to practice this behavior, as shown by our qualitative study?

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ENDNOTES

- ¹ Yin (2004) identified six sources: documentation, archival records, interviews, direct observation, participant observation, physical artifacts. Yin asserted that the more these techniques are used in the same study, the stronger the case study evidence will be.
- ² Customer entrepreneurship describes “the entrepreneurial activities of actors conventionally categorized as end-consumers or end-users in ecosystems.”

APPENDIX

Table 3. A subset of s-commerce organizational adoption studies

Study #	Study Authors	Theories and factors	Technology of used by s-commerce	Research type, country and sample	Results
1.	(Abed, 2020)	Objective: Identify the effect of factors that affect the intention to use s-commerce. Theory: Technology-Organization-Environment (TOE) Independent Variables (IV): Technology (perceived usefulness, security concerns), organization (top management support, organizational readiness), environment (consumer pressure and trading partner pressure) Dependent variables (DVs): Intention to use	Websites connected to social media	Quantitative: 181 SMEs in Saudi Arabia	All antecedents (perceived usefulness, security concerns, top management support, organizational readiness, (consumer pressure, and trading partner pressure) have a positive effect on the intention to use
2.	(Abed, Dwivedi, & Williams, 2016)	Objective: Identify elements of social media that SMEs use to connect with consumers and impact on consumers' usage Theory: I-model of (Wang & Zhang, 2012) IV and DV: NA	Websites connected to social media	Quantitative: Content analysis of 60 websites of SMEs in Saudi Arabia	Identified s-commerce features that are included in the three components (technology, business strategy, information). The technology component had six features, the business strategy had eight features, and the information had seven features
3.	(Adam, Jizat, & Nor, 2016)	Objective: Identify the effect of factors that affect the intention to use s-commerce Theory: TRA IVs: attitude and self-efficacy DVs: Intention to use	Social networks but not specified	Not tested.	Not tested.
4.	(Jambulingamis, Sumathi, & Rajagopal, 2015)	Objective: Investigation of the barriers of Facebook-based commerce among small and medium entrepreneurs Theory: Discovery theory IVs: Personal characteristics (prior experiences, resistance to change, and education level), Organizational factors (technological barriers and cost of investment), perceived risk, and legal procedures DVs: venturing into Facebook commerce (intention to use)	Facebook commerce	Quantitative: 134 SMEs entrepreneurs in Malaysia	Personal characteristics have a positive influence on intention to use Facebook for s-commerce, while Perceived risk has a negative effect Legal procedures and organizational factors were insignificant
5.	(Ali, Mukhtar, & Mohamed, 2019)	Objective: Identify the effect of factors that affect the intention to use s-commerce. Theory: Modified TEO IVs: technology (perceived usefulness, service quality, information quality, compatibility), organization (top management, financial support, training, and IT readiness), and trust factors (security, reliability, social influence, and attitude) DVs: Intention to use, net benefits	Website connected with social networks	Quantitative: 200 SMEs in Malaysia	It was not tested, and only factor analysis was conducted.
6.	(Alraja, Khan, Khashab, & Aldaas, 2020)	Objective: Studied factors that affect s-commerce-based Facebook adoption and impact on the performance of SMEs Theory: n/a, variance references IVs: perceived ease of use, demographic targeting, interaction, and brand awareness DVs: adoption of Facebook advertisement, SMEs' performance (efficiency, flexibility, and responsiveness)	Facebook	Quantitative: 342 SMEs in Oman	All four factors (perceived ease of use, demographic targeting, interaction, and brand awareness) are positively related to the adoption of Facebook advertisement, which is also positively related to the performance of SMEs

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Table 3. Continued

Study #	Study Authors	Theories and factors	Technology of used by s-commerce	Research type, country and sample	Results
7.	(Braojos, Benitez, & Llorens, 2019)	<p>Objective: Investigate how social media capabilities, e-commerce capabilities, firm size, industry, and firm age influence firm performance</p> <p>Theory: complementarity resource</p> <p>IVs: Social media capabilities and e-commerce capabilities</p> <p>DVs: online customer engagement, firm performance (innovation performance and customer service performance)</p>	Facebook and Twitter	Quantitative: 100 SMEs U.S. firms	Three factors (Social media capabilities, e-commerce capabilities, social media capabilities * e-commerce) positively affect customer engagement, capabilities Customer engagement, and capabilities positively influence firm performance <i>Firm age negatively influences firm performance</i>
8.	(Miao, Du, & Ou, 2021)	<p>Objective: Explore the role of Guanxi in promoting s-commerce among customer entrepreneurship² in China</p> <p>Theory: Guanxi Theory</p> <p>IV: NA</p> <p>DV: Intention of customer entrepreneurs to realize benefit from s-commerce</p>	Social networks	A qualitative study in one company based in China with a CEO, 12 customer entrepreneurs, and consumers	Results showed the roles of the <i>mass entrepreneurship climate</i> and the <i>social commerce affordances</i> on how customer entrepreneurs realized benefits from s-commerce
9.	(Lin, Luo, Benitez, Luo, & Popovič, 2021)	<p>Objective: To investigate how firms create value from social media</p> <p>Theory: Institutional theory</p> <p>IV: Mimetic pressure, coercive pressure, normative pressure, and industry market uncertainty</p> <p>DV: Social media use, marketing performance</p>	Social media	Quantitative: 478 agricultural SMEs in China	Only mimetic pressure and coercive pressure have a positive influence on social media use. Social media use has positive effect on marketing performance Social media * Industry market uncertainty has a positive effect on marketing performance
10.	(Akbar, 2021)	<p>Objective: Studied the effect of competency, cost-effectiveness, innovative behavior, and interactivity on Instagram use and its effect on firms' performance</p> <p>Theory: Innovation Diffusion Theory</p> <p>Independent Variables (IV): competency, cost-effectiveness, innovative behavior</p> <p>Dependent variables (DVs): Firm performance</p>	Instagram	Quantitative: 352 SME employees in Malaysia	Competency, cost-effectiveness, innovative behavior, and interactivity positively influence Instagram use. Instagram use has a strong positive effect on the performance (financial and non-financial performance) of SMEs.

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