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# We-commerce: A Study on Filipino Consumers Trading in a Social Context through Online Closed Community Groups (CCGs)

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#### Abstract

With the rise of e-commerce, much innovation has taken place in various forms, be it the retailer websites, brand websites, or online shopping applications wherein the bulk of online trading transpires. However, it should be recognized that consumers may place value on other factors of which one or more of the aforementioned may or may not fall short on delivering, such as better deals or better trading terms. Thus, nothing is stopping consumers to still pursue online trading outside of these main platforms.

An emerging form of online trading, nonetheless, is 'Online Closed Community Groups' (CCGs). Such seems to have affected the purchase behavior of particular groups of consumers and it is of the researchers' interest to explore another e-commerce alternative that uniquely utilizes social media groups as marketplaces. Because dynamics may differ with other forms of e-commerce with trust, value, and prior online shopping or selling experience as potentially relevant factors, this study extends the Decomposed Theory of Planned Behavior (DTPB) by Taylor and Todd and explores the extent of the influence of its constructs to the behavioral intention of Filipinos in buying or selling in Online CCGs.

373 respondents from the representative sample coming from Ateneo De Manila University (ADMU) and De La Salle University (DLSU) Online CCGs were surveyed online. Using SMART PLS for data analysis, statistical results show that the Perceived Usefulness and Ease of Use, Perceived Trust, Perceived Value, Compatibility, Interpersonal Influence, External Influence, Self-efficacy, Facilitating Conditions, Attitude, Subjective Norm, and Perceived Behavioral Control have a positive effect on the behavioral intention to transact in online CCGs (with pvalues < 0.05). Of these, Attitude is the most positively correlated with Intention. Furthermore, Perceived Trust (PT) is the most positively correlated with Attitude along with Compatibility (C), followed by Perceived Value (PV). On the theoretical contributions (PT and PV), findings suggest that even this online trading form without formal e-commerce infrastructure and security layers may thrive because trust in the particular community is present. As for value, supplementary findings contextualize that most respondents were buyers, and social feedback indicates that value gained may be monetary (bargains, the lower overall cost for acquiring an item) or not (ability to acquire an item only in the CCG). Meanwhile, the Frequency of Prior E-commerce Experience has no moderating effect on the relationship between Attitude and Intention, and this suggests that trial of this trading form may not be dependent on prior use of other e-commerce forms thus, hopefully making it worthy of further study.

Moreover, this study may serve as an eye-opener for online retailers and Marketers that

consumers in the Philippines can adapt to other retailing formats that do differ with what brands are used to, such as brand websites, retailer websites, and online shopping websites. May this be due to the country's culture or heavy usage of social media, the social dimension of Online CCGs plays a big part concerning the researchers' interest in pursuing this study. Globally, the dynamics and value-adding benefits of online community groups are just as worth exploring for brands especially those that wish to thrive, innovate, and trail blaze within a social target market. Equally, social media platforms may also find the results of this study of value as a starting point towards developing, rolling out, and testing relevant online shopping features.

*Keywords:* E-commerce, Online Closed Community Groups, Retail, Social Media, Online Shopping

## Introduction

#### Background of the Study

#### The Philippine Digital Landscape and Online Closed Community Groups (CCGs)

Filipinos spend the greatest amount of time on social media as compared to all other countries, with the average user in the country spending almost 4 hours on social media every day (Kemp, 2018). Social media is now not just a means to connect with families and friends but also to build homegrown businesses based online. Filipinos of today love to explore their interests and push the limits of their creativity and resourcefulness by crafting their passion for entrepreneurial endeavors.

As far as trading is concerned, groups offer more value than pages for online and offline interaction, in general. "Groups naturally invite more frequent interaction and discussions, because that's what they're meant to do, and users feel more comfortable. This is especially true if you express the desire for users to ask questions or share insights into the group description" (AdEspresso, 2018). On safe online trading, ".even though Facebook does not offer any conventional e-commerce mechanisms to support trusts, such as search engines, reputation systems or guarantees the way sites like eBay do, moms felt they could trust other moms they were transacting with" said lead author Carol Moser from the University of Michigan School of Information (Moser, et al., 2017). Another reason for trust: groups are seen as exclusive for not just anyone can join. Most groups are "closed" and admission is up to an administrator who can decide who to let in based on their profile (Gnagey, 2017).

The researchers would like to know if the kind of trading environment of Facebook Closed Community Groups such as "DLSU Community", "De La Salle Trade", and "Ateneo Trade", wherein members get to buy and sell products, interact with other members of the community, get insights, and receive answers quickly, is one deemed by customers as trustworthy similar to the cited experiences on CCGs above and if this particular set-up enables them to have trading experiences that generate more value for them in terms of buying or selling at a good deal. De La Salle Trade (2018), for one, "aims to provide the community with a free, accessible, and safe venue to buy and sell goods with one another". These trade groups are only a few of the many kinds of CCGs on Facebook.

For the purpose of this study, CCGs have been identified as Facebook Groups set as Closed, meaning its name, members and description are publicly visible but only those who try to join can see the content (Ferguson, 2020), or, those that have a screening step or process. The said screening will appear immediately after a user decides to join a CCG, and commonly has two to four questions. "Requirements" differ based on the nature of the CCG, whether it is a CCG with members from the same institution, one that caters only to "confirmed" collectors, or even those that are industry-specific trade groups that in turn would require its members to submit a photo of a business permit or any proof that will suffice for the same purpose. May it be for legitimacy, legality, or exclusivity, such a screening process conducted by the administrators may alter the dynamics of trading and transacting online, as this is an uncommon practice for public online selling platforms be it for second-hand or brand-new items.

Due to the social nature of transacting in online CCGs, buying or selling would involve post engagement (liking, commenting) publicly visible within the group as well as direct communication via personal message in order to negotiate and close a deal. Payment details are disclosed via message as well if an item is for delivery, while cash upon meet-up or pick up can be arranged, otherwise. These selling dynamics are made possible by the features of the widelyused social media platforms of today such as Facebook and Instagram.

It has been established that Online CCGs are emerging in the country and do differ in dynamics as compared to e-commerce in general. This research aims to understand, via the DTPB, the purchase attitudes and behaviors of the members of Online CCGs in the Philippines as well as these in relation to the frequency of prior e-commerce experience with other online stores or selling platforms.

#### Statement of the Problem

At present, social media has been a venue not just for sharing content but also for advertising and even for group-exclusive trading. The researchers would like to determine what makes Filipino consumers turn to trade via social media in addition to or even as an alternative to transacting in e-commerce platforms. This study can be part of observing and determining how social media and its users shape each other based on which features are made available to users and how these features are being used. These digital nuances, with a focus on the concepts of value and trust, eventually affect how the digital landscape will evolve in the near future and how businesses will react to a niche yet emerging forms of trading.

#### **Objectives of the Study**

This research aims to explore the factors that influence the behavioral intention of Filipinos while transacting in Online CCGs. Specifically, the present study is designed:

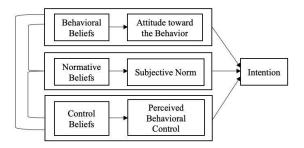
- 1) To determine which factors motivate Filipino consumers to transact in Online CCGs2) to determine if a Filipino consumer's frequency of prior e-commerce experience strengthens the relationship between his or her attitude to and intention to transact in Online CCGs.
- 2) To explore the level of perceived value and perceived trust in relation to a Filipino consumer's attitude to and intention to transact in Online CCGs.

#### Framework

The study is grounded on the Theory of Planned Behavior (TPB) by Icek Ajzen (1991) and the Decomposed Theory of Planned Behavior (DTPB) by Taylor and Todd (1995). The TPB posits that attitude, subjective norms, and perceived behavioral control predict intention, and intention alongside perceived behavioral conduct control predicts actual behavior.

## Figure 1

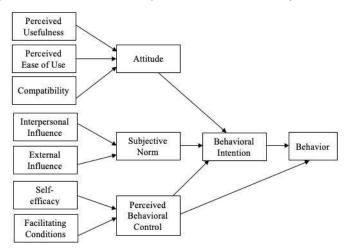
Theory of Planned Behavior Model (Ajzen, 1991)



Attitude (A), consisting of cognition, affect and conation, is a multidimensional construct. Subjective Norm (SN) is defined as the individual's perception or opinion about what's important to others (Ajzen, 1991). Perceived Behavioral Control (PBC) reflects a person's beliefs on the level of difficulty it would take to perform the behavior. This research model provides a comprehensive description of the online CCG consumer's behavioral intention by considering the effects of external behavioral beliefs on behavioral intention through attitude. The beliefs of the TPB can be decomposed into multidimensional constructs as introduced by Taylor and Todd (1995) who insist that the sum of beliefs to create measures of A, SN, and PBC does not establish specific factors that might predict a particular behavior. In the Decomposed Theory of Planned Behavior (DTPB) taken from Velarde (2012), attitudinal, normative, and control beliefs are decomposed into multidimensional belief constructs.

#### Figure 2

Decomposed Theory of Planned Behavior (Taylor and Todd, 1995) from Velarde (2012)

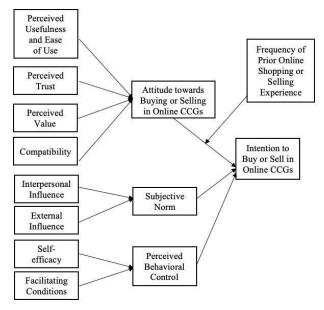


Attitude decomposed, Taylor and Todd (1995) suggest that Perceived Usefulness is equivalent to Roger's relative advantage (Roger, 1995) and that Perceived Ease of Use is the degree to which a person believes that using a particular system would be free of effort. Compatibility then is the degree to which the innovation fits with the potential adopter's existing values, previous experiences, and current needs (Rogers, 1995). Studies have suggested the decomposition of subjective norms into two dimensions. Interpersonal influence refers to word-of-mouth influence by friends, family, colleagues, while external influence is related to mass media reports, experts' opinions, and other non-personal information (Velarde, 2012; Bhattacherjee, 2000; Hsu and Chiu, 2004; Lin, 2007). Ajzen (1991) decomposed the Perceived Behavioral Control component into two dimensions. Self-efficacy is defined as an individual's perception of his or her capabilities. Self-efficacy refers to the consumer's self-assessment of his or her capabilities to buy or sell online. Facilitating Conditions is concerned with external resource constraints, such as time, money, and technology that may influence on engaging a particular behavior. Technology constraints as a factor are related to the availability of supporting internet equipment, in the context of e-commerce (Velarde, 2012; Ajzen, 1991; Ajzen, 2002; Lin, 2007).

Since the study is also rooted on online shopping, albeit a different format, the researchers chose the DTPB for the reason that "it has been successfully applied as a research model in online shopping to predict purchasing behavior, repurchase intentions and as a model to understand the relation of two behaviors such as getting information and actual online purchasing" (Velarde, 2012; Lin, 2007; Pavlou and Fygenson, 2006). The new research model proposed omits the actual behavior for this study, keeping the focus on behavioral intention. There is a difference between actual behavior and behavioral intention, wherein a consumer's actual behavior is often inconsistent with his or her reported attitudes and concerns. In the end, the consumers will buy what they want, not the one perceived as a want before the actual purchase. Thus, studies show that intention does not automatically equate to actual purchase (Matfield, 2015).

#### Figure 3

Conceptual Framework, adapted from TPB and DTPB by Jordan and Obra (2018)



Furthermore, the theoretical contributions made of which are also relevant to the subject of the study is the addition of Perceived Trust and Perceived Value as factors that can affect Attitude, as well as Frequency of Prior Online Shopping/Selling experience as a moderating variable between Attitude and Intention.

# Hypotheses

Considering the conceptual framework and research questions posed, the researchers deduced the following hypotheses:

- *H1:* One's Attitude towards transacting in Online CCGs has a positive effect on his or her Intention to transact in Online CCGs (Aldhmour, 2018)
- *H2:* There is a positive effect between the Perceived Usefulness and Ease of Use of the individual and his or her Attitude towards transacting in Online CCGs (Barkhi et al., 2008; Chen and Tan, 2004; Ha and Stoel; 2009)
- *H3:* Perceived Trust has a positive effect on an individual's Attitude towards transacting in Online CCGs (Chen and Tan, 2004; Gnagey, 2017; George, 2005; Jarvenpaa et al., 2000; Suh and Han, 2003).
- *H4:* Compatibility has a positive effect on one's Attitude towards transacting in Online CCGs (Chen and Tan, 2004, Lin, 2007, Taylor and Todd, 1995)
- *H5:* Perceived Value has a positive effect on one's Attitude towards transacting in Online CCGs (Sumaedi et al., 2009).
- *H6:* There is a positive effect between one's Subjective Norm and his or her Intention to transact in Online CCGs (Aldhmour, 2016).
- *H7:* There is a positive effect between one's Interpersonal Influence and his or her Subjective Norm in transacting in Online CCGs (Velarde, 2012)
- *H8:* There is a positive effect between one's External Influence and his or her Subjective Norm in transacting in Online CCGs (Äkkinen, 2005).
- *H9:* Facilitating Conditions have a positive effect on one's Perceived Behavioral Control in transacting in Online CCGs (Deka, 2017; Ajzen, 1991; Ajzen, 2002; Lin, 2007).
- H10: Self-Efficacy has a positive effect on one's Perceived Behavioral Control in transacting in Online CCGs (Vijayasarathy, 2002)
- *H11:* Perceived Behavioral Control has a positive effect on one's Intention to transact in Online CCGs (Lin, 2007; Pavlou and Fygenson, 2006, Taylor and Todd, 1995)
- *H12:* The Frequency of Prior Online Shopping Experience has a moderating effect between one's Attitude and Intention to transact in Online CCGs (Hernandez, et. al.2010)

# Significance of the Study

The research is intended to determine the influencing factors in Filipino consumers' usage of social media, specifically online CCGs, for trading. The results of the study are believed to be beneficial to:

1. Marketers, though findings on Online Closed Community Groups are not directly connected nor comparable to those from studies about businesses with e-commerce platforms, the study is for awareness of other channels that their target markets are actively involved to have an insight about using social media platforms for trading

purposes if tools or other more meaningful online features are made available by Facebook and other Social Media Platforms to brands and companies in the future.

- 2. Sellers, who plan to start up an online business through selling in Online CCGs in that it examines the factors that trading Online CCG stakeholders (buyers, sellers) value.
- 3. Future researchers, who plan to conduct a similar study. Due to the nature of the research being at a level that is more specific than online shopping, the findings and insights generated would be a niche contribution to the plethora of studies regarding the Theory of Planned Behavior, its Decomposed counterpart, and those that have extended both theories.

#### Scope and Limitations

The researchers considered a wider age group for this study, especially since the representative sample (coming from Ateneo and DLSU Online CCGs) caters to current students and alumni. There were 373 respondents for the survey that was administered only to Filipinos who have had prior e-commerce experience already. Quantitative data was collected from the questionnaires that consisted of variables from the framework applied and the study is limited from the data obtained.

Also, respondents are members of Online CCGs only on Facebook, partly because Facebook is the primary social media platform in the Philippines and the only one with mechanisms for screening (as of writing) while also having more distinction between "Public" and "Closed" groups. This paper refers to Online CCGs in general, nonetheless, as the digital landscape is continuously evolving, making potential changes that may support Online CCG transactions very instantaneous and feasible even in other social media platforms/sites.

Although the study will cover the factors in the Jordan and Obra (2018) framework, the study will be up to behavioral intention only, not taking into account the actual behavior.

#### Methodology

The study is composed of a paradigm wherein the DTPB measures the factors that influence the buying and selling behavior in Online Closed Community groups. The respondents' profile includes age, gender, and frequency of transactions in Online CCGs. Furthermore, the framework conveys the relationship between the frequency of prior online shopping/selling experience to one's attitude and intention to buy/sell in Online CCGs.

The intention to transact can be measured with questionnaires tailored for the DTPB with variables such as 1.) Perceived Usefulness and Ease of Use, 2.) Perceived Trust, 3.) Perceived Value, 4.) Compatibility, 5.) Attitude, 6.) Interpersonal Influence, 7.) External Influence, 8.) Subjective Norms, 9.) Self-efficacy, 10.) Facilitating Conditions, 11.) Perceived Behavioral Control, and 12.) Behavioral Intention.

The questions adopted from several editions of the Handbook of Marketing Scales (Bearden and Netmeyer, 199) and Marketing Scales Handbook (Bruner, 2009, 2012 and 2013) comprised the survey consisting of the said variables from the framework. A 5-point Likert scale, wherein 1 is *Strongly Disagree* to 5 which is *Strongly Agree*, was used to measure all the variables. Meanwhile, a nominal scale such as once, twice, more than five times, etc. was used to identify frequency. Relationships between variables will be examined using numerical data from findings analyzed with the aid of statistical techniques, investigating the factors that influence the behavioral intention of Filipino consumers when it comes to transacting in Online CCGs through descriptive research, following a quantitative research design.

#### **Research Participants**

The sampling methods used in this study are non-probability sampling (snowball technique and convenience sampling). Saunders ET. Al (2009) defined non-probability sampling as the researchers having control over determining the selections of individuals from the population (non-random). On the one hand, convenience sampling is defined as "selecting individuals that are easiest to access at random until the desired sample size is reached" while the snowball technique, on the other, is said to involve "making contact with few individuals and asking them to nominate other individuals".

#### **Data Collection Procedures**

The questionnaire was given only to Filipinos who have prior e-commerce experience in other sites and platforms aside from Online CCGs, and to those who have bought, sold, or bought and sold in Online CCGs. Data was collected via Facebook Online CCGs and offline surveys. Convenience sampling was also used as the researchers anticipated that the representative sample also overlaps with the immediate social circles of the researchers, making them the most accessible aside from the fact that the representative samples do have namesake Online CCGs that qualify as representative samples for this study. To test the reliability of the questions, a pre-test was conducted using the SPSS software to get the Cronbach's Alpha of each variable. Table 1 shows that all variables except for PEX ( $\alpha$ =1) have relatively high internal consistency. Note that an alpha value of > 0.70 or higher is considered acceptable and a maximum alpha value of 0.90 has been recommended (Streiner, 2003).

Table 1

Cronbach's Alpha

Variables	Cronbach's Alpha	No. of Items
Α	0.850	3
С	0.895	6
EI	0.778	4
FC	0.755	3
II	0.746	4
IPOC	0.382	3
PBC	0.863	3
PEX	1.000	1
PT	0.911	6
PUEOU	0.870	9
PV	0.863	4
SE	0.899	3
SN	0.900	4

#### **Discussion of Results**

#### Respondents' Profile

Table 2 provides the age range breakdown of the 373 respondents who have transacted in Online CCGs and have prior e-commerce experience in other platforms. To further elaborate on the profile, 62% of the respondents were females and 36% were males. As the representative sample CCGs are open to current students and alumni, 52% were students and 39% were employees. Of those who disclosed their monthly income (81%), most earn/get an allowance of less than P10,000 per month (45%) while 25% receive up to twice the amount. Lastly, on their presence online, Table 3 summarizes the varying amounts of time allocated to internet usage of which part, as mentioned, would be transacting in online CCGs.

#### Table 2

Respondents' Age

	Data	Frequency	Percentage
Age	16-20yo	114	31%
	21-25yo	217	58%
	26-30yo	30	8%
	>31yo	11	3%

#### Table 3

Respondents' Internet Usage

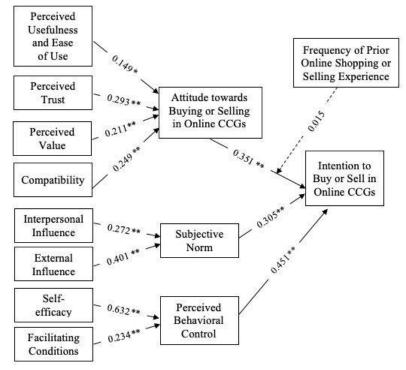
1	0		
	Data	Frequency	Percentage
Internet	1-2 hours	6	2%
Usage	3-4 hours	56	15%
	5-6 hours	104	28%
	7-8 hours	71	19%
	9-10 hours	37	10%
	>10 houre	99	26%

#### Partial Least Square (PLS) Method

"The PLS regression is a recent technique that generalizes and combines features from principal component analysis and multiple regression. It is useful when predicting a set of dependent variables from a (very) large set of independent variables (i.e., predictors) is needed (Abdi, 2007)". PLS was done via the SmartPLS 3.0 software application. Results from the software application are summarized in Figure 4.

# Figure 4

Bootstrapping using SmartPLS 3.0



\*\*p<0.01 | \*p<0.05 | Significant path in solid lines

# Table 4

T-values and Path Coefficients for Path Models

Path	T Statistics	Path Coefficient*	Expected Coefficient	Hypothesis Testing
Attitude -> Intention to transact in Online CCGs	7.098	0.351 (0.000)	+	H1:Supported
Perceived Usefulness and Ease of Use -> Attitude	2.688	0.149 (0.007)	+	H2: Supported
Perceived Trust -> Attitude	6.426	0.293 (0.000)	+	H3: Supported
Compatibility -> Attitude	3.591	0.249 (0.000)	+	H4: Supported
Perceived Value -> Attitude	3.469	0.211 (0.001)	+	H5: Supported
Subjective Norm -> Intention to transact in Online CCGs	4.544	0.305 (0.000)	+	H6: Supported
Interpersonal Influence -> Subjective Norm	4.954	0.272 (0.000)	+	H7: Supported
External Influence -> Subjective Norm	7.122	0.401 (0.000)	+	H8: Supported
Facilitating Conditions -> Perceived Behavioral Control	5.226	0.234 (0.000)	+	H9: Supported
Self-Efficacy -> Perceived Behavioral Control	14.218	0.632 (0.000)	+	H10: Supported
Perceived Behavioral Control -> Intention to transact in Online CCGs	5.156	0.451 (0.000)	+	H11: Supported
Frequency of Prior e-Commerce Experience-> Attitude -> Intention to transact in Online CCGs	0.496	0.015 (0.620)	+	H12: Rejected

\*p-value is italicized beside the path coefficient

# Table 5

R Square

Variables	R Square
Intention to transact in Online CCGs	<i>0.729</i>
Perceived Behavioral Control	0.615
Attitude	0.551
Subjective Norm	0.338
Frequency of Prior e- Commerce Experience	0.001

# Other Data Concerning Trading in Online CCGs

Additional questions were included in the survey. These data act as useful background and supporting information when it comes to contextualizing variables or constructs included in this study, as well as the different dynamics present in Online CCGs. First, results show that the use of Online CCGs is occasional with 38% of respondents transacting once in six months and 29% once a month, suggesting that buying/selling in Online CCGs is accepted, or at least, considered, by the respondents.

Second, 68% bought brand-new items in Online CCGs while 28% bought used/pre-loved items, and 40% sold used/pre-loved items while 21% sold items brand-new. Selling pre-loved items can be done in other online shopping platforms such as Carousell PH but cannot be done, of course, in regular e-commerce sites. Also, interestingly, people can buy brand-new items in retail sites but the respondents buy brand-new items as well in Online CCGs.

Third, products commonly bought in Online CCGs are Apparel (47%), Gadgets/Electronic Devices (37%), Makeup/Skincare (31%), Food and Beverage (22%), and Arts and Crafts/Hobby/School and Office Supplies (21%). Products commonly sold in Online CCGs are Apparel (23%), Gadgets/Electronic Devices (17%), Books/Magazines (16%), and Makeup/Skincare (12%). Considering that the sample CCGs are founded in the university setup, other Online CCGs may have varying products bought and/or sold within them. The purpose of gathering data for these is to be able to show external brands, sellers, and buyers the scope of Online CCGs and to provide concrete evidence of what kinds of items are traded within it.

Finally, the most preferred modes of payment/s include cash on delivery (COD) or cash upon meetup at 83% and bank deposit at 52%. The most preferred mode of delivery/s includes shipping at 66% and meetup at 63%. The setup of CODs implies a bias of convenience and less likelihood for fraud in favor of the buyer while cash upon meetups suggests that there is effort coming from both buyer and seller. The same can be said with the mode of deliveries. This may be about data that almost half (47%) have used Online CCGs for both buying and selling but most respondents (50%) do just use it as an alternative shopping platform as buyers.

#### **Summary of Results**

All but one of the constructs passed the test of reliability. T-values above 1.96 are considered significant at the 0.05 significance level. From the SmartPLS analysis, results for Attitude, Subjective Norm, and Perceived Behavioral Control are all significant. The strongest positively associated construct for Filipino consumers' intention to transact in Online CCGs users is Attitude.

Testing the hypotheses in the study, all constructs except the moderating variable in the form of Frequency of Prior Online E-commerce Experience (PEX) do play a role in influencing the behavioral intention of transacting in Online CCGs. With the same exception, the literature for each hypothesis has been supported as well. The said rejected hypothesis for the moderating effect of PEX creates a stronger case for this emerging trading format for it suggests that Online CCGs may be as well-received by people who are adept and regular online shoppers/sellers as by those who are fairly new to e-commerce. Concerning this, the data reflects that the majority of the respondents (38%) indicated a PEX of ">5 times" in other platforms while 23% indicated a PEX of just "once".

About the theoretical contributions, namely: Perceived Trust and Perceived Value, Abadi et al. (2011) and other several studies reported trust as one of the determinants of online shopping intentions and the results to reflect the same. Amongst the variables connected to Attitude, Perceived Trust has the highest positive correlation. It can be inferred that, despite the lack of conventional e-commerce security features, trust is present and prevails in the set-up of Online

CCGs and it may or may not be related to the fact that Online CCG members have a certain level of congruence with one another be it being members of the same institution, having the same interests, etc., in connection with the social aspect of this trading format.

As for Perceived Value (PV), it is argued that value is the primary aspect customers pursue from an exchange. Though found not to be the primary benefit pursued in the case of Online CCGs, PV is the third most positively correlated variable to Attitude. The supporting information above such as how most respondents were buyers, and buying brand-new items is done in Online CCGs, suggest that value gained in this setting may have something to do with getting a "deal" not possible through the retailers, be it in monetary value (i.e. lower/bargain prices or overall cost of acquiring an item) or not (i.e. item available only in the CCG).

#### **Summary and Conclusion**

It can be concluded that online users in the Philippines have a positive attitude towards other emerging technologies related to online shopping in the form of Online CCGs. Moreover, the variables or constructs valued when it comes to online shopping/selling, in general, are also valued in the Online CCG setting, along with Perceived Trust and Perceived Value - additions to the DTPB framework as deemed necessary by the researchers considering the dynamics of Online CCG e-commerce. However, the frequency of a Filipino's prior e-commerce experience via other existing online platforms has been found to not necessarily strengthen nor weaken his or her attitude towards the intention to transact in Online CCGs.

Overall, the findings show the continued relevance of the constructs of DTPB concerning Online CCG buying and selling, with trust being the primary predictor of attitude, of which is the most positively correlated to behavioral intention. The study highlights that e-commerce, though found in different formats, still deals with an interplay of several factors that may or may not have been included in behavioral studies in the past. At the same time, e-commerce's dynamic, evolving nature also calls for continuous research initiatives that consider other constructs that may be relevant in understanding consumer behavioral intention and behavior within different settings.

Although the implications of this study may not be as directly connected to any online brand or retailer as it is with online communities, technologies, and market behavior, this study can provide insight as to how people are involved in other forms of online shopping. Also, this study may be relevant to sellers who plan to start up an online business through selling in Online CCGs in that it examines the factors that trading Online CCG stakeholders (buyers, sellers) value. Thus, since all but one of the hypotheses are supported, which makes the case for this emerging trading platform stronger, Online CCGs may be a good format for startup companies to take advantage of considering the existing strong sense of trust within an Online CCG.

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#### Limitations and Recommendations for Future Research

The researchers were limited concerning the nature of the representative sample and it is recommended to be able to conduct a study with respondents who are members of Online CCGs that are different for better representation, be it Online CCGs that are also based in the Philippines or those overseas, if they do exist. Focused Group Discussions (FGDs) as an additional data gathering method would be highly recommended by the researchers to better understand certain nuances and to have better in-depth analysis on influences to the intention of transacting in Online CCGs.

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