

## E-Commerce or S-Commerce? Consumers' Online Shopping Behavior to Avoid Scams and Online Payment Fraud

Elviana Andrian Nova W. P<sup>1</sup> and Khy'sh Nusri Leapatra Chamalinda<sup>2</sup>

<sup>1</sup>elvianaanova@gmail.com, <sup>2</sup>nusri.leapatra@trunojoyo.ac.id

<sup>1,2</sup> *Universitas Trunojoyo Madura*

**Abstract:** *This study aims to explore between e-commerce and s-commerce as a media of selling and buying that is more desirable and has minimal risk of scams and online payment fraud. The research method used is qualitative with a case study approach. The results of the study indicate that the decision to use selling and buying media depends on experience, needs, and emotional factors. E-commerce as a third party between sellers and consumers offers online transaction security authorization, while s-commerce offers quality assurance of goods accompanied by a digital marketing strategy that attracts consumers. In the end, consumers often act irrationally to meet their individual needs and inner satisfaction.*

**Keywords:** *e-commerce, s-commerce, scams, online payment fraud*

### Introduction

Globalization triggers the fading of barriers between countries caused by the exchange of people's perspectives in all parts of the world on various aspects, including economic, political, social, and cultural aspects. The great impact of globalization causes the dissemination of information and communication to be much faster so that there is a change in the mindset of individuals. These changes make science also develop. However, science does not necessarily develop by itself. There is a trigger that causes these developments, namely the globalization of digital information technology. Gradually the use of digital information technology began to become a basic need of society. Many sectors depend on the use of digital information technology to support operations. The internet is an example of a product of the technology itself. The internet makes work easier and more effective which makes productivity increase rapidly (Aryyaguna, 2017).

Rizki & Zaky (2019) in their research explains that one of the sectors that is growing rapidly as a result of the development of digital information technology is the economic sector, especially related to the practice of online shopping through electronic commerce (e-commerce). E-commerce is an intermediary media for online shopping through a website that brings together sellers and buyers in cyberspace. By shopping through e-commerce which can be accessed with mobile phones, buyers do not need to bother going out of the house because online shopping activities can be done anywhere and anytime. Examples of e-commerce that are popular today are Amazon, Shopee, and Lazada.

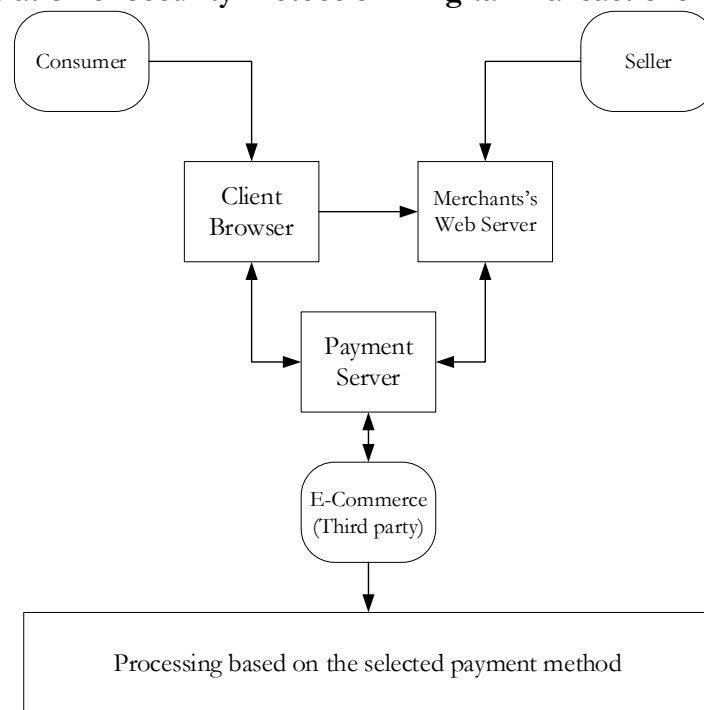
Indonesia is one of the most affected countries as a result of the trend of online shopping through e-commerce. NielsenIQ is an information company that focuses on conducting research on market developments, noting that the number of consumers who do online shopping through e-commerce in Indonesia in 2021 will reach 32 million people from the original 17 million people at the end of 2020. This means there was a very significant increase of 88%. Internet users in Indonesia also experienced an increase of 32%, from 34 million users to 45 million users (CNN Indonesia, 2021). This makes Indonesia the largest e-commerce user country in the world. The main factor that caused the drastic surge was the limited space for Indonesian people when the Covid-19 pandemic occurred, thus making e-commerce the main option to meet the needs of each individual.

Digital information technology that is increasingly developing is ultimately able to create a media mix that provides a million benefits for its users if it is optimized properly (Rahmadiane et al., 2020). The real evidence of the media mix in question is the presence of social commerce (s-commerce). The development of social media and web 2.0 contributed to the transformation of e-commerce to s-commerce. E-commerce that takes product-oriented principles shifts to s-commerce with social & customer-centred principles (Wigand et al., 2008; Li & Ku, 2018). S-commerce is an evolution of e-commerce by adopting many functions, capabilities, and features of web 2.0 by involving consumer participation. Dennison et al. (2009) explained that nowadays consumers tend to expect freedom in accessing information on the experiences of other consumers in cyberspace to help make decisions about which products to buy. This decision can be obtained by consumers by referring to the number of "likes" or "thumbs up" along with comments on related product photo and video posts. On the other hand, online sellers will easily identify consumer behavior to develop business strategies based on the experiences and expectations that buyers expect. Examples of popular s-commerce in Indonesia are TikTok, Instagram, Facebook, WhatsApp, and Twitter.

With the many options of online transaction method, of course it makes it easier for consumers to make transactions anywhere and anytime. However, fraud perpetrators view online transactions as a gap to do activities that harm consumers (Huda & Santoso, 2018). Fraud that occurs when conducting online transaction activities is called online payment fraud. Scams and fraud perpetrators can come from external parties, sellers, and even the buyers themselves. An example of online payment fraud carried out by an external party is when the perpetrator tries to enter the victim's internet banking account forcibly without the victim's consent. Scams carried out by the seller is when the seller sends a product that is not in accordance with the advertisement and the product does not arrive in the hands of the buyer, while fraud committed by the buyer occurs if the buyer does not want to pay for the product according to the previously agreed price. The three scams dan frauds committed by different parties caused material losses for each victim. This kind of online scams and fraud is easy to do because buyers find it difficult to physically validate the actual product.

According to data from the Badan Pusat Statistik (2021), generally the transaction methods between e-commerce and s-commerce that are often used by the Indonesian people are the same, namely COD (Cash on Delivery), bank transfers (ATM, and mobile banking), card (debit, credit, electronic money card), and e-Wallet (Ovo, Dana, GoPay, PayLater, LinkAja, ShopeePay). The difference between the two is that in e-commerce there is a third party who acts as an intermediary between the seller and the buyer. If there is an abnormality in the online transaction that occurs, then e-commerce as a third party can authorize the indication of online payment fraud. The absence of a third party in s-commerce makes the risk of online payment fraud even greater. But in another perspective, sellers who have the freedom to visually actualize their products, from product display design, photo and video editing to testimonials from buyers as a positive feedback to attract other potential buyers are positive points of s-commerce. Buyers also feel that products traded in s-commerce are more eye-catching than products sold in e-commerce.

Figure 1. **Illustration of Security Protocols in Digital Transactions in E-Commerce**



Data Source: O'Brien & Marakas, 2014

The difference of perspective, online shopping experiences, and needs are factors that influence consumer choices in choosing media to conduct online selling and buying activities to avoid online fraud. On the basis of this phenomenon, researchers are interested in exploring online shopping media which are more loved by consumers today by considering many personal and environmental aspects, so as to avoid scams and online payment fraud in a qualitative journal entitled: "E-Commerce or S-Commerce? Consumers' Online Shopping Behavior to Avoid Scams and Online Payment Fraud".

## Literature Review

The theory of consumer behavior in this study is used to describe consumer behavior in the process of searching, purchasing, utilizing, and evaluating products with the aim of meeting needs and inner satisfaction. The theory of traditional consumer behavior began to be developed in the 1960s by academics by considering relevant aspects (Yin et al., 2021). Woods (1981) argues that in a narrow sense, consumer behavior refers to a series of actions taken to get what they need, such as purchasing goods. Consumer behavior can also be described as actions taken by individuals to obtain, use, and dispose of goods and their decision-making processes (Engel, 1986). Chen (2006) explains that consumer behavior is the basis for people to perform transactional functions in their lives and is easily influenced by several factors, such as individuals and the environment. Research conducted by Wang et al. (2012) prove that consumers are not fully rational in their purchases. Factors that also influence are cognition and personal emotions. The relevance of consumer behavior theory to this research is consumer decisions in determining online shopping media, namely e-commerce or s-commerce to meet needs that are influenced by personal reasons and the surrounding environment.

The presence of Covid-19 not only has an impact on consumer behavior, but also brings new thoughts to develop theories of consumer behavior. Research conducted by Yin et al. (2021) explained that during the Covid-19 pandemic, panic buying behavior emerged and there was an

increase in demand for nutritious food. Akram et al. (2021) added that the digitalization of information technology and online consumption during the Covid-19 pandemic not only affected the economic welfare of consumers, but also became an opportunity as well as a challenge for the retail industry. With 4 billion internet users, making digitization a big bang all over the world. Electronic commerce (e-commerce) is one of the online shopping media that was greatly affected during the Covid-19 pandemic, where there was a very significant increase in users. Examples of e-commerce that are popular in Indonesia today are Shopee, Tokopedia, Lazada, and Bukalapak.

The presence of e-commerce as a media for online selling and buying has led to greater demands related to ways to fulfill needs that are considered more innovative. As a result, s-commerce emerged and developed from a shift in e-commerce to become one of the media that can also be used for online selling and buying called social commerce (s-commerce). This shift was also followed by a new paradigm shift in the concept of web 2.0 which focuses on content, where each individual can become a content creator on their social media accounts (Rahardja et al., 2021). As a result, the existence of WhatsApp, TikTok, Instagram, Facebook, Youtube, Line, and Twitter as web 2.0 is able to transform into an online business field that is considered more economical and effective. The use of social media in Indonesia increased during the Covid-19 pandemic. At that time, the idea of using social media began to emerge to start a business by launching an attractive marketing strategy with a touch of photo and video editing.

In his research, Rahardja et al. (2021) explained that social media changed the pattern of distribution of information on the internet network and proved to be more effective because it was able to reach various groups. In addition, social media is also able to create new digital marketing strategies and business methods. The freedom of consumers in providing opinions and experiences through the comments column on the use of a product is a distinct advantage when compared to e-commerce. Cheng et al. (2021) explained that the use of social media as a media of online shopping (s-commerce) is able to connect sellers and consumers directly, gather individuals with the same thought, bring users to different views, and attract the interest of potential consumers. Meanwhile, according to a business perspective, s-commerce is not only used for commercial aspects, but is also used as a place for consumers to interact so that it can influence the desires of other consumers to make purchases and provide reviews that benefit the seller (Algesheimer et al., 2021).

Basically, e-commerce and s-commerce have almost the same concept in terms of the process of selling products through online media and conducting transactions that are connected to the internet, so there is a risk of fraud related to the security of user transaction data. Fraud is a criminal act with the aim of harming the victim financially and personally. Indications of fraud can be determined if several elements appear, namely (Simmons, 1995): 1) Individuals or organizations intentionally make untrue statements related to important facts; 2) The statement is believed by the victim; 3) The victim becomes dependent and acts according to the untruth of the perpetrator's statement; and 4) Victims suffer material losses. Simmons (1995) also added that based on US Law there are 12 forms of fraud, including: 1) Bribery; 2) Commercial bribery; 3) Illegal gratuity; 4) Conflict of interest; 5) Statements and claims that are not true; 6) Extortion; 7) Mail Fraud; 8) Wire Fraud; 9) Conspiracy; 10) Breach of fiduciary duty; 11) Embezzlement; and 12) Failure to report a federal felony to appropriate US Law Enforcement Authorities.

Badotra & Sundas (2021) in their research explained that the use of digital marketing strategies is used to increase the prestige and sales of the products sold. In it there is a very large amount of digital transaction traffic, so security is needed in conducting online transactions when the number of criminals through the internet network (cyber-crimes) is also increasing rapidly. Jing

(2009) defines e-commerce security as the application of a set of protocols whose task is to process all transactions related to e-commerce securely. Without a set of strict security protocols, it can be the cause of online payment fraud (Kim et al., 2005). Therefore, security protocols in digital transactions are widely applied by most e-commerce as an effort to avoid online payment fraud by being a third party between sellers and consumers during the transaction process. Meanwhile, because s-commerce connects sellers and consumers directly without a third party, making the risk of online payment fraud even greater. In general, consumers will directly transfer to the seller's bank account. If there is an indication of online payment fraud by the seller, then the consumer will have difficulty tracking the crime because there is no third party authorizing the online transaction. It takes more effort which sometimes in the end the results are not commensurate with the effort the victim has put in.

Consumers who carry out selling and buying activities through e-commerce and/or s-commerce are also vulnerable to being trapped by the same criminal act, such as scams, because this depends on the personal character of the seller. In general, a scam that often occurs when online selling and buying is that the ordered item doesn't arrive and when you look more closely, it turns out that the shop doesn't really exist. The seller deliberately sets up his "shop" to look like a normal shop to build trust in his potential victims. In addition, the quality of the products offered is not as advertised by the seller. Sellers and consumers who only interact in cyberspace are the main cause of the risk of scams, because of the inability of consumers to validate the goods they want to buy in person. Photo and video editing applications are also a determining factor in consumer decisions in buying goods in e-commerce and s-commerce. If used wisely, photo and video editing applications can be an innovative digital marketing option. The development of photo and video editing as digital marketing is happening rapidly in s-commerce, such as TikTok Shop and Instagram Reels. Collaborations between photo, video, and music editing are more attractive to the younger generation who have a high curiosity to buy the products offered during the live stream. On the other hand, photo and video editing can also be used as a trap to attract consumers so that scams appear.

## **Methods**

The research method used in this study is a qualitative method. Denzin & Lincoln (2008) explained that the qualitative method focuses on multiple methods that include the involvement of interpretive and naturalistic paradigms on the material being studied. This encourages researchers to understand and interpret the thoughts of other individuals on a phenomenon. Qualitative research often involves collecting and using empirical materials, personal experiences, introspectives, life stories, interviews, observations, history, and social interactions. The approach used in this research is a case study. The purpose of selecting a qualitative method with a case study approach is to further explore and describe the reasons consumers make decisions on the online shopping media to be used (e-commerce or s-commerce) in order to avoid scams and online payment fraud. Informants in this study are consumers who practice buying products through online shop. Details of the criteria of informants in the study:

1. Consumers as e-commerce and/or s-commerce users
2. Consumers who have experienced online fraud when using e-commerce and/or s-commerce

There are two types of data sources used in this study, namely primary and secondary data. The primary data used in this study is data collected directly from the interview results of informants



who are the object of research, namely consumers as e-commerce and s-commerce users. Secondary data sources are obtained from searching various literatures relevant to the research topic being studied. The literature sources in question come from journals, scientific articles, e-books, websites, and official news portals such as CNN Indonesia.

Becker (1970: 43) explains that data collection in qualitative research methods is carried out based on several procedures, namely: 1) Pilot-study, researchers study empirical and theoretical knowledge to increase the understanding of researchers before actually going into the field. In this case the researcher decides what methods and theories will be used to examine the phenomena to be studied; 2) Observation and documentation, researchers go directly to the field to observe and record the phenomena and behavior of individuals being studied. In addition, researchers also collect qualitative data; and 3) Interview, the researcher interviewed the informant directly with the semi-structured interview method.

Qualitative researchers often have difficulty finding and representing complex phenomena because of the large amount of qualitative data found (Strauss, 2003; Alvesson & Kärreman 2011: 10-76). Therefore, an effective data analysis method is needed (Aspers & Corte, 2019), namely: 1) Generating naturalistic assumptions on the results of phenomenon investigations; 2) Looking for answers to assumptions; and 3) Generate interpretations.

## **Findings**

The development towards digital era technology triggers changes in human behavior patterns in terms of shopping to meet their needs. At first shopping activities were carried out traditionally by coming directly to the place, now it can be done directly online through e-commerce. One example of e-commerce that is most often used by Indonesian consumers is Shopee. The massive development of using e-commerce as a media for online shopping occurred when the impact of the Covid-19 pandemic began to be felt by the people of Indonesia. Online selling and buying activities make the reason for distance limitations fall, because of the freedom to access the website anytime and anywhere. The following is an explanation from Putri:

*"Since the Covid-19 pandemic occurred, the government has issued a policy of implementing community activity restrictions or Pemberlakuan Pembatasan Kegiatan Manusia (PPKM) to reduce the spread of the virus. These policies automatically have a big impact on the way we can still meet the needs of life. Even at the beginning of the pandemic, there was a panic buying situation in buying basic needs which made markets and super markets always run out of stock. In addition, there was a very significant price increase. This condition made me choose to do online shopping through shopee. Even though the price has also gone up, the things I need are definitely available".*

In addition, Evy also added that:

*"I prefer to use shopee as an online shopping media during the Covid-19 pandemic. If within 1 or 2 days the item that I need is not available in stores around my house, then I will place an order through shopee. Besides saving time, I also don't have to pay for transportation. In one week, I was able to order four times through Shopee".*

Based on the explanation from Putri and Evy, it reinforces the background why during the Covid-19 pandemic there was a surge in the use of e-commerce, especially Shopee as an online shopping media. Ease of access, practicality, pressure to apply frugal living during the pandemic are the main reasons. Starting from just as an additional option, now e-commerce has crawled into the main choice of consumers.

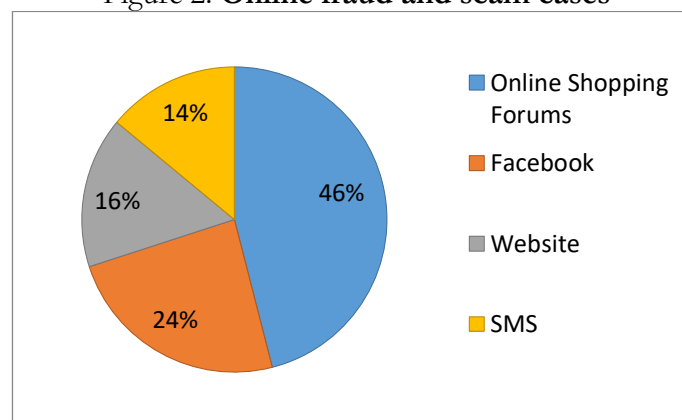
Rapid development has also occurred in the world of social media, which now also offers an online selling and buying feature called s-commerce. In addition to surfing in cyberspace, consumers can also do online shopping activities. The existence of social interaction makes s-commerce as an online shopping media with a digital strategy that is very attractive to millennial generation consumers. Examples of s-commerce that are often used in Indonesia are TikTok shop, Instagram, and Whatsapp. The following are the opinions of Erika and Nisa as s-commerce users regarding the use of s-commerce as an online shopping media:

*“Social media which also doubles as a media for shopping is a very extraordinary breakthrough. On the sidelines of refreshing to see posts on Instagram, we can also see interesting product offers from sellers. The items offered are also presented very beautifully, so they often catch my attention”.* (Erika)

*“From the beginning I was an active TikTok user, so when TikTok added the TikTok Shop feature I became very curious. This curiosity led me to try using TikTok Shop as an online shopping media until now”.* (Nisa)

The common method that often used for online shopping activities are online transactions. The advantages of conducting online transactions are practical and easy to apply. Cici (one of the consumers) argues that online transactions make consumers not have to bother leaving the house, only a mobile phone connected to the internet is more than enough to process transactions through e-Wallet and mobile banking. At the same time, the rise of online transactions also opens the gates for individuals to carry out criminal acts that cause material losses for consumers (Riawan, 2015). Scams and online payment fraud are crimes through the internet (cyber crime) that often occur when consumers make online transactions using e-commerce and s-commerce buying and selling media. In fact, both types of online shopping media have the same risk. At least one in five internet users has been a victim to online fraud (Kamran et al., 2021).

Figure 2. **Online fraud and scam cases**



Data source: Tempo.co in Fauzi & Primasari, 2018

Figure 2 represents the results of a survey conducted by one of the popular e-commerce sites in Indonesia, namely Bukalapak.com, that 46% of respondents claimed to have been victims of online fraud through online shopping forums, 24% of respondents were victims via Facebook, 16% of respondents were victims via the websites, and 14% of respondents are victims via SMS. The survey results prove that the Indonesian people are still relatively new to preventive measures to identify crimes through the internet, both scams and online payment fraud. The

following are testimonies of several victims of scams and online payment fraud through e-commerce:

*"During the time I used e-commerce, namely Shopee, I had several unpleasant experiences. Starting from the very long packaging and delivery process, differences in quality, to errors in the ordered goods. Regarding packaging and shipping issues that take a lot of time, I can still tolerate it. But it's a different story if the quality of the goods is different from what the seller described. At that time I wanted to buy clothes. The product description says clothes are made of linen, but when the package arrived and I opened it, it turned out that the clothes had very rough, thin, and see-through fabrics, so in the end I couldn't wear the clothes. In addition to experiencing losses, I also feel very disappointed because the clothes I ordered did not meet expectations...I have also been a victim of seller negligence in sending orders, where an error occurred in the delivery of goods. At that time I bought clothes at an online shop at shopee. The shop sells various types of clothes. Long story short, after the package arrived, it turned out that the item that was sent was not the model of the dress I ordered. After I confirmed with the seller, it turned out that there was a shipping error. When I asked for a refund, the seller was very slow in responding. Luckily I filed a complaint with Shopee. Shopee gives 3 days to discuss with the seller. The seller gave me two options, want a refund or exchange. In the end, I chose to be refunded". (Ida)*

*"Every month at Shopee there are always interesting events, for example the 12.12 event. At the event, there were many interesting promos, starting with free shipping and lowering the price of goods. When I was looking for what items I was having on promo, there was an online shop that sold towels with a buy one get one free offer. It's not strange if I was tempted by the promo. However, disappointment arises when the goods arrive at hand. It turned out that the towels that came were towels for children with two very small sizes. In my opinion, the seller is very dishonest in doing promotions so that there is a misunderstanding of the product being sold. The seller also did not provide additional information regarding the original size of the towel". (Evy)*

Based on the explanations of several victims who had bad experiences through e-commerce, on average it was due to a mismatch of ordered goods, both in terms of differences in quality and delivery errors. Cahya (victim) explained that this condition occurred because when making a purchase, consumers could not see the condition and quality of the goods directly. Most victims are interested in the visuals of products promoted by sellers through photo catalogs that have undergone a series of photo editing processes. Another mode of online crime through e-commerce is the bias of product descriptions provided by sellers, it causing misinterpretation by consumers. Based on Simmons (1995), the discrepancy between the ordered goods and the biased information is already an indication of the occurrence of scams and fraud in the form of false statements and false claims. In the end e-commerce users as a victim, they still get the goods, but the discrepancy in the condition of the goods between what is advertised and the reality causes disappointment and financial loss.

S-commerce also has the same risk of crime as e-commerce. The following is an explanation of Evy and Sefi as victims of scams and online payment fraud through s-commerce:

*"Besides being cheated on Shopee, I've also been cheated when buying things through Instagram. Initially I was interested in one of the Instagram feeds that promoted branded shoes that I had been eyeing for a long time. I asked the seller for product availability and prices via DM, then I was directed to move to chat via Whatsapp. The payment method offered can only be by bank transfer. I did not suspect, because I use this payment method too often and the same online shopping media, namely Instagram. After transferring some money to the seller's account, I was given a delivery receipt number. However, after waiting for almost a month, the shoes ordered did not arrive. I tried*



*tracking the delivery receipt number, but it was not detected. I also tried to contact the seller via Instagram and Whatsapp accounts, until in the end all my social media accounts were blocked by the perpetrators". (Evy)*

*"My mother is fond of gardening. In the past he wanted a flower pot whose shape was difficult to find. There is an online shop on Instagram that sells the pot my mother wanted. I realized that the online shop was not trustworthy, but my mother forced me to keep buying the pot. The payment method provided is via bank transfer only. After waiting for almost 3 months, it turns out that the order has not arrived. My Instagram account is also blocked". (Sefi)*

Based on information from informants who are e-commerce and s-commerce users, it can be concluded that the scams and online payment fraud modes are very diverse. What is very interesting is the decision to keep buying even though there are still doubts. The main reason is to fulfill the desire to get the desired item. Personal emotional factors have been proven to play a role in influencing consumer decisions so that they encourage irrational actions (Wang et al., 2012). Crimes committed by s-commerce actors tend to target payment methods where there are still many gaps. S-commerce which is basically just social media without a capable online shopping feature, is the basis for the lack of authorization for online transaction security. S-commerce relies on "likes"/"thumbs up" and social interaction in the comments column as a strategy to attract potential victims, often sellers buy followers who give "likes"/"thumbs up" and positive comments on product posts. This is done to gain the trust of potential victims. This crime can be classified as online payment fraud which continues to be a scam.

So what are the reasons that underlie consumers in making decisions regarding the selection of online media used to buy goods, while both e-commerce and s-commerce have the risk of scams and online payment fraud? The following are the responses of informants regarding the advantages and disadvantages between e-commerce and s-commerce as online shopping media:

*"The reason I still use shopee as online shopping media is the many options for online transaction methods to choose from. As an effort to prevent fraud, I chose to use e-Wallet, namely ShopeePay by topping up a number of items I ordered rather than using the interbank transfer method. In addition, I feel safe shopping at Shopee because if the goods sent are not appropriate, I can refund or return the goods by submitting a complaint to shopee first. While the drawback is that there are often differences in the condition of goods between reality and product advertisements". (Ida)*

*"S-commerce is the current online shopping media among the millennial generation. I really like shopping through TikTok Shop. Items arrived as expected at a much cheaper price than Shopee. The purchasing system is when the seller performs a live streaming to sell his merchandise, so that consumers can see firsthand the condition of the goods through the live streaming. For new users, there are also interesting promos. Recently Shopee also has a live streaming feature, but it is less attractive. The content is often not related to product advertising. While the drawback of TikTok shop is that consumers cannot choose a courier and the delivery tends to take a long time". (Nisa)*

*"The s-commerce that I often use is Instagram. The advantage is that there are attractive advertisements. Photos and videos of the goods being traded are also very beautifully edited. Items sold on Instagram are often limited edition items, unlike in e-commerce which sells market goods. The downside is that the features are very limited. After agreeing, we will be asked to move to Whatsapp to fill out the order form. The process is very complicated, it cannot be done in one application. The payment method used is also limited, which is often used is bank transfer. If a fraud occurs, the seller easily removes the traces by blocking our social media accounts and changing the account name". (Evy)*

It can be concluded that the advantage of e-commerce are in the security authorization during online transaction process. As explained by O'Brien & Marakas (2014), e-commerce will become a third party when a transaction between a seller and a buyer occurs. When the buyer is not satisfied with the goods sent by the seller, the buyer can file a complaint with e-commerce to withhold the funds paid to the seller. If the buyer is satisfied, the buyer will be asked to confirm receipt of the goods so that e-commerce will disburse funds to the seller's online shop account. Although sometimes it takes quite a long time, buyers are little relieved because there is e-commerce as a third party. The drawback of e-commerce is in advertisements which are very monotonous and do not show the original condition of the goods, so that when the goods arrive, expectations do not match reality. In contrast to TikTok Shop as an s-commerce that displays a live streaming feature, it makes the product picture look clearer and more convincing for consumers to buy. After the goods arrived, the quality was very appropriate. The weakness of s-commerce is in the features that are less capable of online shopping. Consumers are required to move to another application to continue the online transaction process. The payment method that is often offered by sellers is bank transfer. If a scam occurs, the seller can easily remove the trace by blocking the victim's social media account and changing the account name to look for another victims.

## **Conclusion**

The development of digital information technology and the Covid-19 pandemic situation has made changes in individual behavior patterns in meeting their needs. The impact is a surge in the use of e-commerce in online shopping. Consumers don't need to leave the house, they just need to operate a mobile phone that is connected to the internet, which is the main solution for the limited distance and panic buying situation during the pandemic. At the same time, social media has also evolved into selling and buying media called s-commerce. S-commerce offers a combination of social interaction and shopping with a very innovative digital strategy in photo and video editing treatment of products to attract potential consumers.

On the other hand, online transactions also provides an opportunity for individuals to carry out cyber crimes in the form of scams and online payment fraud. In terms of payment system security authorization, e-commerce is widely chosen by consumers because of the role of e-commerce as a third party between sellers and buyers. If there is an identification of a scam and online payment fraud, then e-commerce can hold funds until the case is declared complete. It is different if there is an indication of a scam and online payment fraud, in s-commerce the seller easily removes the trace by blocking the victim's social media account and immediately changing the account name. In terms of product satisfaction, consumers prefer to use s-commerce because the quality of goods is in accordance with what is advertised when doing live streaming, while the quality of goods in e-commerce tends to be inappropriate. Sellers are often dishonest in including product details in the product description column that causing misinterpretation by consumers.

In the end, the decision to use online shopping media that has a small risk of scam and online payment fraud comes back to the mindset of each individual. Experience, needs, and emotional are the determining factors. Although the quality of the goods is uncertain, some consumers feel safe because the payment method in e-commerce is more reliable than s-commerce. And also some consumers find the goods they need only in s-commerce so they decide to keep buying even though the payment method is considered less secure than e-commerce. It is proven that consumers do not fully act rationally in making a purchase (Wang et al., 2012) .

## References

- Akram, U., Fülöp, M. T., Tiron-tudor, A., & Topor, D. I. (2021). Impact of Digitalization on Customers Well-Being in the Pandemic Period: Challenges and Opportunities for the Retail Industry. *International Journal of Environmental Research and Public Health*, 18(7533), 1–21. doi:10.3390/ijerph18147533
- Algesheimer, R., Dholakia, U., & Herrmann, A. (2005). The Social Influence of Brand Community: Evidence from European Car Clubs. *Journal of Marketing*, 69(3), 19–34. doi: 10.1509/jmkg.69.3.19.66363
- Alvesson, M., & Kärreman, D. (2001). *Qualitative Research and Theory Development: Mystery as Method*. London: SAGE Publications.
- Aryyaguna, A. (2017). *Tinjauan Kriminologis Terhadap Kejahatan Penipuan Berbasis Online*. Not published. Universitas Hasannudin.
- Aspers, P., & Corte, U. (2019). What is Qualitative in Qualitative Research Content Courtesy of Springer Nature. *Springer*, 42(2), 139–160. doi: 10.1007/s11133-019-9413-7
- Badan Pusat Statistik Indonesia. (2021). *Statistik E-Commerce 2021*. Jakarta: BPS Indonesia.
- Badotra, S., & Sundas, A. (2021). A Systematic Review on Security of E-Commerce Systems. *International Journal of Applied Science and Engineering*, 18(2), 1–19. doi: 10.6703/IJASE.202106\_18(2).010
- Becker, H. S. (2017). Field Work Evidence. *Sociological Work: Method and Substance*, 39–62. doi: 10.4324/9781315129983-3
- Chen, S. (2006) Machine Buried Analysis of Mixed Consumption Behavior. *Commer. Res*, 17, 48–50.
- Cheng, T.-H. (2021). The Empirical Study of Usability and Credibility on Intention Usage of Government-to-Citizen Services. *Journal of Applied Data Sciences*, 2(2), 36–44. doi: 10.47738/jads.v2i2.30
- CNN Indonesia. (2021). *Konsumen Belanja Online RI Melonjak 88 Persen pada 2021, website*, <https://www.cnnindonesia.com/ekonomi/20211229141536-92-740093/konsumen-88-persen-pada-2021>, Diakses pada tanggal 5 September 2022.
- Dennison, G., Bourdage-Braun, S., & Chetuparambil, M. (2009). Social Commerce Defined. *IBM Corporation, November*, 1–12.
- Denzin, N., & Lincoln, Y. S. (2008). Chapter 1: Introduction: The Discipline and Practice of Qualitative Research. *The Landscape of Research*, 1–44.
- Engel, J., Blackwell, R., & Miniard, P. (1986). *Consumer Behavior*. CBS College Publishing: New York, USA.
- Fauzi, S. N., & Primasari, L. (2017). Tindak Pidana Penipuan Dalam Transaksi Di Situs Jual Beli Online (E-Commerce). *Recidive*, 6(3), 367–386.
- Huda, S., & Santoso, H. (2018). Identifikasi Pola Fraud dalam Transaksi Online. *Jurnal.Atmaluhur.Ac.Id*, 8–9. <http://jurnal.atmaluhur.ac.id/index.php/knsi2018/article/view/362>
- Jing, Y. (2009). On-line Payment and Security of E-commerce. *Proceedings of the 2009 International Symposium on Web Information Systems and Applications (WISA'09)*, 8, 046–050.
- Kamran, M., Miru, A., & Maskun. (2021). Online Selling and Buying Fraud: The Law of Electronic Transaction Perspective. *JCH (Jurnal Cendekia Hukum)*, 6(2), 270–288. doi: 10.3376/jch.v6i2.304
- Kim, H., Han, Y., Kim, S., & Choi, M. (2005). A Curriculum Design for E-Commerce Security. *Journal of Information Systems Education*, 16, 55–64. Retrieved from <https://search.proquest.com/scholarlyjournals/curriculum-design-e-commerce-security/docview/200135706/se-2?accountid=147490>.
- Li, C., & Ku, Y. (2018). The Power of a Thumbs-up: Will E-Commerce Switch to Social Commerce?, *Information and Management*, 55(3), 340–357. doi: 10.1016/j.im.2017.09.001

- O'Brien, J., & Marakas, G. (2014). *Management Information Systems*. Jakarta: Salemba Empat.
- Rahardja, U., Hongsuchon, T., Hariguna, T., & Ruangkanjanases, A. (2021). Understanding Impact Sustainable Intention of S-Commerce Activities: The Role of Customer Experiences, Perceived Value, and Mediation of Relationship Quality. *Sustainability (Switzerland)*, 13(20). doi: 10.3390/su132011492
- Rahmadiane, G., Alfian, M., & Firmansyah, M. (2020). Pemanfaatan E-Commerce dan Social Commerce untuk Siswa/Siswi SMK Ma'arif NU Kajen Kabupaten Pekalongan. *ABDINUS : Jurnal Pengabdian Nusantara*, 4(1), 184–191. doi: 10.29407/ja.v4i1.14178
- Riawan, B. (2015). Perlindungan Konsumen Dalam Kegiatan Transaksi Jual Beli Online Di Indonesia. *Kertha Semaya*, 3(1), 1–5.
- Rizki, F., & Zaky, M. (2019). Analisis Kriminologis Korban Cyber Fraud Pada Transaksi Game Online Melalui Steam. *Anomie*, 1(1), 1–19.
- Simmons, M. R. (1995). *Recognizing The Elements of Fraud*. Retrieved form <http://users.aol.com/marksimms/mrsweb/fraudwww.htm>.
- Strauss, A. (2003). *Qualitative Analysis for Social Scientists*. 14th ed. Chicago: Cambridge University Press.
- Wang, S., & Kong, S. (2012). *New Behavioral Economics Theory: An Extension of Expected Utility Theory and Prospect Theory*. J. Xi'an Jiaotong Univ, 17–24.
- Wigand, R., Benjamin, R., & Birkland, J. (2008). Web 2.0 and Beyond: Implications for Electronic Commerce. *ACM International Conference Proceeding Series*. doi: 10.1145/1409540.1409550
- Woods, W. (1981). *Consumer Behavior*. Elsevier North Holland: New York, USA.
- Yin, B., Yu, Y., & Xu, X. (2021). Recent Advances in Consumer Behavior Theory: Shocks from the Covid-19 Pandemic. *Behavioral Sciences*, 11(12). doi: 10.3390/bs11120171