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Research Article

Utilization of Social Media Platforms for Local Government Engagements: An Empirical Study of the Accra Metropolitan Assembly

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Abstract: Social media use in local government has gained prominence in the last few years worldwide, but little research has been done concerning users' needs and experiences. In addressing this gap, this paper aims at understanding social media use experiences in local government from the individual users in the metropolitan assembly's viewpoint. As local government agencies implement social media tools at all levels, we tend to explore the motivations that entice individuals to use these services and how information sharing can moderate the intention to use and actual use. We built a social media utilization model based on the literature review and extended the Delone and Mcleans framework by adding other constructs existing in other studies as the theoretical framework. Using a quantitative approach to the study, structured online questions were distributed. The results of a survey of 360 respondents of Accra Metropolitan Assembly social media users in Ghana indicate that information quality, service quality, system quality, and Trust remain the crucial determinants of intention to use and actual usage. Our study spotlights the importance of understanding the dynamics by which users utilize social media platforms.

Keywords: Information System Success Model, Social media, Online Survey, Local government, Gratification variable.

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Introduction

The new media and its different forms have greatly influenced democracy and its practices. It has profoundly reshaped public institutions' role and the mechanisms through which political actors interact with and cultivate conversations with the people. The new media structure has changed journalists' position, increased participation, improved the image of public perception, how people engage in politics, and finally restructured how to contest elections. As part of the new media, social media helps connect peers, community, and even run our towns. Governments and world leaders are beginning to pay the necessary attention to it and have incorporated social media into their everyday activities to improve e-governance and e-democracy.

In Ghana, the media topography has threaded from conventional media to the Internet and digital media. The media has been integral in the continual process of democratization. From its strong advocacy during the country's struggles for freedom and democratic rule to its current watchdog position for society, the Ghanaian media has consistently set the agenda on crucial issues, maintained the dialogue, and brought about change. It has gained Ghana a reputation as one of the world's most media-friendly countries, steadily rising from 67th in 2002 to 23rd in 2018 on the World Press Freedom Index, from 19th among African nations to No 1 (Borders, 2018). The various social media platforms have become a hotbed for increased youth advocacy. Youth groups such as Occupy Ghana and Citizen Ghana have used the new mediums to keep public officials on their toes and sometimes exposed corruption in government, office abuse, and mismanagement (Gyimah-Boadi, 2018). As reported by kemp (2020), Ghana's population stands at 30.50 million people. Almost a third of this number use the Internet and social media as news sources (myjoyonline, 2018). Nearly a fifth of those aged 18 to 35 regularly receive information from the Internet (19%) and social media (21%). Older Ghanaians use radio news primarily regular (65 percent of those aged 56 or older). A majority of Ghanaians say they trust at least "somewhat" in public media information (60 percent), government sources (58 percent), and private media (57 percent) (Isbell & Appiah-Nyamekye, 2018).

Within the political field, the importance of social media has not been lost. Its use by political agents tends to drive its attractiveness to young folks, who are Ghana's largest social media users and make up more than 60% of the electorates (Nketiah, 2016). The youths make up significant portions of the flouting electorates and have become a target of political actors (Boadu, 2016). The above has been captured succinctly by Johnson Nketiah and cited in Van Gyampo (2017), "If the

youngsters represent the majority of Ghana's voter base and are therefore the key users of social media, then it makes perfect sense for us to target them and get them to our advantage."

The Ghanaian public has used social media to pressure the government and indeed on CNN to retract and apologize for ill-thought policies and misconceptions. In the aftermath of the 2016 Ghana Elections, Ghanaians stormed social media platforms to denounce a fallacy in a CNN report, which stated, "...Ghanaians struggle to get food, rolling blackouts are common, and citizens often stand in a long queue to obtain products." Soon after this fallacy was made, it became a backlash between Ghanaian twitter vs. foreign media with the Twitter hashtag #CNNgetitright to correct the false statement. It took quite many tweets in 7 hours to get a full paragraph of fallacy obliterated, and an editor's note to admit and correct his mistake." This movement showed how Africans, particularly Ghanaians, could decide their future by speaking openly and challenging those negative stereotypes. These mistakes were all of a sudden rectified through the same channel they were made. This act and many other demonstrations have shown the relevance of technological innovation in our part of the world, especially social media.

Moreover, in 2019, there was public outrage when Ghana's parliament told its citizens that it was embarking on an expansion of the current parliamentary house for a new chamber project, of which well-meaning Ghanaians did not find their intention to build a new chamber costing \$200 million, given the overwhelming development challenges in Ghana, and demanded answers from the parliamentarians on why the chamber is a priority. The justification for the chamber as reported by Africannews (2019) read: "The Majority Leader and Parliamentary Affairs Minister Osei Kyei-Mensah-Bonsu is on record to have justified the project saying it was: "necessary due to inadequate space in the chamber, near exchange of fisticuffs, security threat among others." A cross-section of Ghanaians expressed anger on local media outlets and social media at the chamber's proposal. In a news media outlet, they reported, "Ghana's parliament has dropped a planned project aimed at building a new chamber after public outrage over the matter throughout last week." The declaration, which explains the change, read in part: "The Board (Parliamentary Service), has, upon reviewing representations made to it by well-meaning Ghanaians, accordingly taken the development of the new Chamber block out of its present agenda." (Africannews, 2019). Parliament's leadership struggled to contain the anger in the wake of the popular social media hashtag #DropThatChamber on Facebook and Twitter and the call for a "2 million march,"

equating the concept of resistance with the estimated amount to be expended on the initiative. However, since the media outrage, the project was suspended. The protest dissolved, and the response from the parliamentary leadership subsequently issued was: "The development of the parliamentary enclave and a new Chamber block and offices shall, however, remain an essential and integral part of plans of the Legislature, in a bid to provide a strong, accountable, responsive and transparent parliament to serve the purpose of Parliament."

Statement of Problem

Despite the availability of social media research works in Ghana, limited empirical evidence is available on understanding users of local government platforms and their potential as a creative strategy to help local government service institutions in Ghana achieve their developmental goals. How the individuals in this municipality interact with the state department's social media sites, user viewpoints, and policy perspectives are mainly unexplored (Lu, Zhang, & Fan, 2016). However, Gintova (2019) argues that experience is key to understanding why government social media are used in informing the government's approach to its usage. Although lip service is paid to the interrelationship between states and citizens, much is needed on the empirical research undertaken to study user behavior on governments (Medaglia & Zheng, 2017). Besides, scholars also note that government agencies and government social media users do not fully realize social media platforms (Bryer, Zavattaro, & Praxis, 2011; Zavattaro & Sementelli, 2014). Finally, according to Asamoah (2019), these social media networks have been established to provide new avenues for exchanging information with local administrators and citizens and promoting contact between them. It has nonetheless emerged that it did not realize its full deployment. In the light of conducive demographic characteristics, people in study areas cannot use e-government choices to engage with their local administrators effectively. This can be attributed to the fact that there has been inadequate education on the subject, raising awareness among young people about the enormous benefits derived from local government agency's use of social media, poor ICT infrastructure, high internet bundles costs, and power outages that threaten its full usage in Ghana.

The objective of the Study

In this digital revolution, we seek to unravel the conditions under which local government service users can make meaningful social media gains. Thus, this current study will provide important

information on how service quality, system capacity, Trust, and quality of information will prompt local government users to realize their full potential in interacting on these platforms by shaping local government projects and policies in technology advancement. We also study how utilitarian gratification variables like sharing information can influence users' intention to use these platforms. Therefore, the objective to explore this aspect comes from the desire to investigate how users' motives to use such communicative tools may positively associate with the intention to use and actual usage. Also, examining the policy adoption of developed countries' social media experiences and perspectives for effective communication could lead to lesson drawings in making substantive gains in information technology technologies. Overall, this study aims at providing an overall assessment of users of local government social media, highlighting their use of tools, needs, experiences, and perspectives. Specifically, we hypothesized that public service users' increased social media use is influenced by the IS Model and Trust rudiments.

Literature Review and Hypothesis Formulation

Different scholars ascribe different meanings to social media. However, it is commonly known that it involves using digital technologies to foster public engagements across diverse environments (Criado, Sandoval-Almazan, & Gil-Garcia, 2013). It has also been viewed as a digital world that inhibits the propagation of relevant "content, dialogue creation, and communication to an audience" (Kapoor et al., 2018). It involves using technology and networking tools such as Facebook, Twitter, virtual game worlds, among others Ngai et al. (2015), to build new societies through constant communication (Hariguna, Rahardja, & Aini, 2019). Thus, social media includes a vast array of information and communication technology per the common denominator of connecting users in ways that can cross the distance, time, and other conventional barriers (Martín-Rojas, García-Morales, Garrido-Moreno, & Salmador-Sánchez, 2020).

The new generations of public administrators use social media accounts as resources in communicating with people and rendering services during decision-making, appraisals, and in the performance of duties (Mergel & Bretschneider, 2013). The infiltration of social media into the fabric of modern societies cannot be underestimated. Its impact on the personal, social, and organizational facets will continue to rise into the foreseeable future (Ngai et al., 2015). Social media is a critical influencing agent in democratic governance. As such, we have analyzed the heterogeneous functions, including the government's website, the release of information, public

service delivery, and involvement (Lee-Geiller & Lee, 2019). Digital transformation strategies outside the public sector shift people's views about the need for "high - value, real-time digital services" by public administrations (Mergel, Edelmann, & Haug, 2019). The inflow of ICT has improved public administration's internet activities, allowing policymakers to magnify their digital content portfolios (Acheampong, Zhiwen, Boateng, Boadu, & Acheampong, 2017). The possibilities afforded by government bodies because of the growth of ICTs can result in operating efficiencies. The quality of state agencies ' services may benefit from developing ICTs (Osei-Kojo, 2017).

Social media technology used by local governments

The diffusion of social media technology has improved the face of the public relations industry and plays an increasingly growing function in planning processes, as the public relations scholars and practitioners claim (Allagui & Breslow, 2016). Social media initiatives have evolved in the public sphere, with managers typically promoting its importance in communication. Steps have been taken and will continue to react to pressure from people, being active users, have acquired taste of readiness, information delivery, and security to public authorities (Medaglia & Zheng, 2017). With social ICT tools becoming inevitable, institutions integrate different social media accounts to communicate, interact, and inform their audiences (Men, O'Neil, & Ewing, 2020). Social media sites allow local authorities to circumvent their limited resources and build enormous networks of people in which both parties are deeply engaged, instead of inactive audiences (Bonsón, Torres, Royo, & Flores, 2012). Lu et al. (2016) mentioned the entities that use government social media accounts: state institutions and its employees; social media applications that expand the scope of government public abilities; and individuals and other investors involved in government business via social media networks. Bonsón et al. (2012) summarized four possible influences of public sector social media channels, including promoting public service transparency, improving policy decisions, promote community services, improving knowledge management, and multi-agency collaboration. Although social media is favorably viewed as an instrument in the Government 2.0 epoch for building new interrelationships between government and citizens, state administrators must have robust social media policies to ensure its effective use by citizens and state administrators (Bennett & Manoharan, 2017). Recognizing the importance of web-based systems, organizations now design and implement official social media accounts that

enable them to strengthen social media networks, raise participation and build online community connections (Parveen, Jaafar, Ainin, & informatics, 2015). Consequently, despite the increase in social media and mobile technology, its use will become far more pervasive soon (Bannor, Asare, & Bawole, 2017). This favorable position is not without pitfalls because local governments are grappling with limited funds, increased citizen demands, and heightened public scrutiny (Ellison & Hardey, 2014).

Theoretical framework and Hypothesis

The Information System Success (ISS) framework deals primarily with the Information System itself has observed features as a rationale for its use (Cui, Mou, Cohen, & Liu, 2019). The ISS model, since its inception, has been used to measure the progress of many online technological services, including commercial success (W.-T. Wang, Wang, Liu, and Management (2016)) and government information system (Rana, Dwivedi, Williams, & Weerakkody, 2015). Concerning this study, the performance theory of the Information System (IS) offers a thorough appraisal of the efficacy of government social network platforms from the needs and experiences of the individual, which helps to communicate how the government meets its people in the municipality, build consensus, and generate feedback loops. The Information Success model of DeLone and McLean is central to the study mainly because it adopts four model constructs and expands them to include Trust and actual usage constructs adopted from many other theoretical frameworks to suit the social media utilization research. The study advances the hypothesis below:

H1: Information Quality content of the social media platform has a positive correlation with the user's intention to use.

H2: System quality related to social media platforms usage positively affects the user's intention to use those platforms.

H3: Service quality attributable to the social media platforms informs the user's intention to use these platforms.

H4: Trust can significantly influence a user's intention to use local government social media platforms.

H5: Intention to use social media platforms positively reflects a user's final decision to use the platform.

H6: Information sharing can positively moderate the user's intention to use and actual usage.

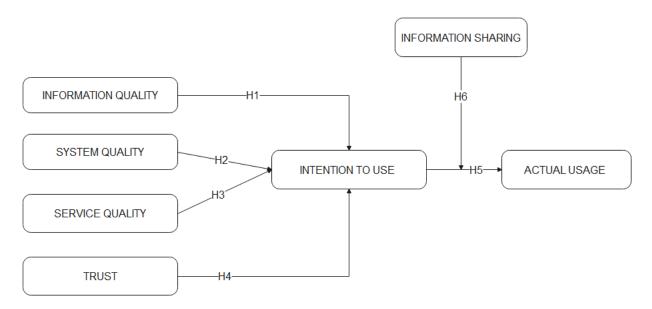


Figure 1: Conceptual Framework adopted from (Aladwani & Dwivedi, 2018; Ameen, Almari, & Isaac, 2018; Gan & Li, 2018; Hariguna et al., 2019)

Methodology

Construct measurement

The framework's proposed constructs were extracted for this analysis from the available literature on the models and concepts described in the works above. The model comprises seven constructs: quality of information, quality of service, quality of the system, Trust, sharing of information, intention to use, and actual usage. The constructs have been calculated using multi-item scales. The measuring items were modified from prior research to fit this study. The items of information quality, system quality, and service quality were adapted from (Hariguna et al., 2019; Santa, MacDonald, & Ferrer, 2019; Scott, DeLone, & Golden, 2016; C. Wang & Teo, 2020; Yang, Shao, Liu, Liu, & Development, 2017). Trust variables were altered (Aladwani, 2018; Kamboj, Sarmah, Gupta, & Dwivedi, 2018; L. Liu, Lee, Liu, & Chen, 2018). The items for information sharing were modified (Gan & Li, 2018; I. L. Liu, Cheung, Lee, & Technology, 2016). The items for intention

to use and actual usage were also altered (Ameen et al., 2018; Mardiana, Tjakraatmadja, & Aprianingsih, 2015).

Data collection

This work seeks to consider users' motivations in the Accra Metropolitan Assembly usage of local government social media platforms for communication processes. This study employed the snowball sampling method, and a population of local government social media users in Accra was invited to answer the questionnaire. A 21-item questionnaire was developed using a Likert scale based on the literature on IS (Lee, Yoon, Lee, & Education, 2009). A five-point Likert scale was used to measure the constructs on the scale of 5 being "Strongly Agree," and 1 being "Strongly Disagree." Data were collected by sending an electronic copy of self-administered questionnaires using a structured questionnaire within the Accra Metropolitan Assembly in Ghana within two months.

Method

The study employed a quantitative online survey in testing the hypothesis with local government social media users from the Accra Metropolitan Assembly between February and March 2020, with the help of "Dynata." The study population consisted of individuals in the Greater Accra Metropolitan Assembly who use government social media platforms. A filter question was included ("Do you use local government social media platforms") to sort out those respondents who did not satisfy the requirements. The incidence rate of the sample was 45%. A purposeful sampling strategy was used to achieve a reflective sample of comparable demographic features and corporations' sizes. The total sample was 360 respondents, made up of 57.2 % males and 42.8 % females.

Results

Convergent validity and reliability test

SPSS (version 26) and AMOS were used to examine the measurement model. Table 1 present the results of the measurement model. Cronbach's alpha was used to measure the internal consistency of constructs; System Quality (.91), Information Sharing (.90), Trust (.90), Information Quality

(.87), and Service Quality (.86) exceeded the .70 *a priori* criteria (Cronbach & Furby, 1970). As Table 1 shows, the composite reliability values all exceeded the .70 *a priori* criteria (Wong, 2013). The average variance extracted (AVE) was used to test the convergent validity. The constructs' AVE was above the set value of 50%(0.5) (Bagozzi & Yi, 1988; Chin, Marcolin, & Newsted, 2003). System Quality (77%), Information Sharing (75%), Trust (75%), Information Quality (70%), and Service Quality (69%) all scored significant variances. AVE's square roots for the constructs are more significant than the correlation among them, suggesting construct validity. From this, we can conclude that our measurement model is valid and reliable.

Structural Model Test

We tested the ability of the structural model to account for the variance on the behavioral intention constructs. As we can see in Table 2, our model is fit as it achieves all the necessary measures of the structural model (Hoelter & Research, 1983; Mulaik et al., 1989). These outcomes have shown that citizens' intention to use local government social media channels is inclined to our extended ISS model's rudiment.

Hypothesis test

Again, from Table 3, we can see that the model has supported our hypothesis. H1 is affirmed since results indicate that Information Quality (β = 0.12, p < 0.01) is positively related to usage intention. H2, System Quality (β =0.29, p < 0.001) is positively related to usage intention. H3 is supported because Service Quality is positively related to usage intention (β =0.11, p < 0.05). H4 is supported because Intention to use (β =0.50, p < 0.001) is significantly related to Actual Usage. H5 is supported because we find that Trust (β =0.27, p < 0.001) is positively related with intention to use and finally, H6, Information Sharing (β =-0.14, p < 0.05) moderated the association between Intention to use and Actual usage. Given the current rise in social media usage in Ghana, it is surprising to see that our model explains, respectively, 21.4% and 15.3% of the variance in citizens' intention to use and actual usage behavior of local government social media accounts.

Moderating effect of Information Sharing

A slope test was used to indicate the outcomes of the moderation effect of information sharing. The results of the slope test are shown in Figure 2. For H6, following simple slope analyses, we found that citizens' intention to use increases rapidly as actual usage increases at high information sharing levels. At low levels of information sharing, citizens' intention to use increases only marginally as real usage increases.

Mediating effect of intention to use

The mediation analysis shows (see Table 4) that usage intention influences individual users in the actual usage of local government social media channels. Intention to use is a significant predictor of users' usage of local government social media accounts through Information Quality, System Quality, Service Quality, and Trust. An increase in the constructs' elements will lead to a rise in the intention to use and invariably actual social media accounts usage.

Discussions

From the conceptual model, this study advances understanding of the performance and use incentives derived from technology systems and their impact on citizen-local government commitments in predicting the intent to use and actual use of local government social media platforms. Founded on DeLone and McLean's (2003) revised ISS model, we developed a social media utilization model by examining the constructs of information quality, system quality, quality of service, and expanding the model by adding Trust and actual use from other relevant literature. The findings showed that our research model was a good indicator of the success of social media. In affirmation of prior ISS model research (Floropoulos, Spathis, Halvatzis, & Tsipouridou, 2010), we find that information quality and service quality is powerfully related to the intention to use. A study led by Mardiana et al. (2015) asserts that the system's quality leads to the intended use. They concluded that the quality of a system increases users' readiness to use a system. It is the only construct from the DeLone-McLean model that can predict usage intention.

This work finds that trust has a positive significance on the intention to use, which is buttressed with other studies (Akar, Mardikyan, & Dalgic, 2019; Evans et al., 2014; Gogo Febrianto & Ardianto, 2018). This is true because at high levels of trust, the greater the chance of a person's intention to use and utilize these social media platforms regularly and employ them as communication channels.

Furthermore, utilitarian gratification (information sharing) was reported to have a negative path coefficient but significantly moderated intention to use and actual usage. The result conforms to previous Facebook studies conducted by Malik, Dhir, Nieminen, and Informatics (2016) and in another e-learning study conducted by (Gallego, Bueno, Noyes, & Education, 2016). It has to be stressed that the negative information sharing coefficient is quite thought-provoking. If it is agreed that minimizing information sharing would increase user intention to use local government social media platforms, it will be counterintuitive. The justification for the negative coefficient of information sharing could arise from the question asked, which emphasized using local government social media accounts to provide information, using local government social media accounts to disseminate information that is valuable to others, and using local government social media channels to disclose information on my interests. More in-depth scrutiny into the case of the public service in Ghana shows that the public sector managements are extensions of the ruling party per institutional social media accounts. They project policies that serve their interests and their paymasters. Whatever information on these social media platforms tends to achieve political gain and share information with followers for clout chasing, it is believed that most of the excessive sharing of project information is necessarily not superior and somehow untrue. Nevertheless, party members and concerned local government agency stakeholders use the divisive environment to their benefit. However, the opposition party members and stakeholders also use this same medium to rubbish government policy claims because it also serves their interests, and they also insist on rapid sharing to discredit the government.

Implications for Research

The study accentuates critical theoretical influences on the literature on actual usage. Our analysis, therefore, contributes to the research in several ways. This study's core input is to justify a theoretical model, which measures social media's actual use. To our knowledge, this work is among the first to theorize on the effectiveness of the actual usage of social media. Accordingly, we incorporate constructs from previous research on the ISS model by adding a moderator from the gratification theory and measuring net benefits from a citizen viewpoint, thus contributing new knowledge to the ISS literature. We found that the quality of the content, the quality of the system, Trust, and the quality of the service was positively related to the intention to use, which affirms

existing e-government study (Mardiana et al., 2015). Existing research suggests a key reason why people use social media platforms is their capacity to look for and exchange useful information.

The moderating role of information sharing also demonstrates comments made by local government managers of social media platforms and suggests that people used them to build consensus. Some work has examined the functional role of information sharing on social media applications as a cause but not as a moderator of continuous use (Gan & Li, 2018). In filling this gap suggested by (Karikari, Osei-Frimpong, Owusu-Frimpong, & Change, 2017), our study regards the gratification information sharing variable as a moderator expanded our scope of the ISS model given the diversity of social media services. These findings help service managers practice as local government social media platforms are becoming incredibly famous to improve public service quality and reliability and a considerable rise with in-store technology.

Implications for Practice

From a technical perspective, information system usage studies' primary intent is to ensure it becomes more efficient and effective for society (Veeramootoo, Nunkoo, & Dwivedi, 2018). Our research results provide policymakers with rich perspectives into how local government social media accounts can build capabilities to facilitate the successful execution of the e-governance program. Our empirical findings revealed that the connection between information quality, system quality, Trust, and service quality has been substantial. Firstly, we suggest that local governments must continue focusing on enhancing information quality, system quality, service quality, and Trust. For instance, if the public sector agency wishes to make chockfull use of social media, engage, build consensus, and establish the feedback loop, it must seek out input from seasoned personnel to build a structure and reinforce the communication management process. The local government authorities could also entrust public relations experts to manage feedback from articles. Satisfactory services and feedback can impact actual use, which is crucial for improving citizen satisfaction with social media services.

Secondly, this study finds that the intention to use causes actual usage of social media use in local government. The result shows that service managers should enhance their contact services to make the use process friendlier. Our research findings reveal that local government social media users'

actual usage intentions can be improved if the underlying relations between information quality, system quality, Trust, and service quality are managed effectively.

Finally, local government authorities should ensure that there is two-way communication Bonsón, Royo, Ratkai, and Society (2017) to encourage individuals to exchange information with others since results have also shown the vital role of exchanging information in predicting local government social media users' real intention of utilizing it. Social media managers must implement strategies that can increase consumer satisfaction and dependence on social media services, ensuring that users can quickly, more efficiently, and cost-effectively access their services.

Conclusions

The study aimed at exploring the dominant concerns for the application of social media platforms from the viewpoint of the Accra Metropolitan Assembly user's actual use. A research framework was developed to ensure this, which identifies the information system's core factors: information quality, system quality, and service quality with an extension of constructs from other works. The analysis shows support for all the research hypotheses. It provides authorities with significant awareness of strategies to develop in meeting users' needs and assists in developing a persistent flow of information on the application of social media platforms, which reflects in their actual usage. The participation of local governments in social networks is habitually seen as a mark of contemporaneousness and receptiveness towards the wishes of people seeking interaction via the Internet (Ma, 2013). This factor explains why the Ghanaian local government, specifically the Accra Metropolitan Assembly, was examined in this study to establish its application of social media technologies. The study also noted that information sharing as a gratification variable significantly impacted the intention to use and actual use of social media.

There are some shortcomings to this study. There was no observed influence of the demographic factors. The gender and age demographic elements were not applied as constructs, nor were its impact calculated to the theoretical model. These should be examined in future research. This will help policymakers make informed choices on the operational use of social media sites.

It should also be noted that the use of social media in local government is becoming an indispensable area that needs more attention. As such, user perspectives and needs play a vital role

in opening up a dialogue. Future studies should explore this model in different countries and at various levels (federal, state, etc.) to expand our findings' generalizability, as cultural values and technological advancement play a significant role in the intention to use and actual use of innovative technologies.

Lastly, in-depth scrutiny of people's opinions and responses using qualitative analysis would help understand why people use authorized local government social media accounts in public affairs. Additionally, the study period is short. Longitudinal studies would thus help shed more light on whether these reasons shift periodically due to their increased use.

Figures and Tables

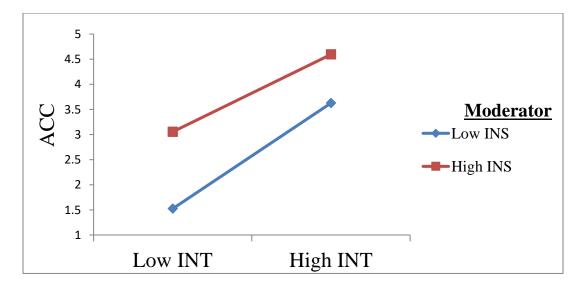


Figure 2: Slope of the moderator

Table 1: Convergent validity and reliability testing

Construct	Item	Loadings	Cronbach Alpha	Composite Reliability	AVE
Carial Madia Assertance	ACC1	.831			
Social Media Acceptance Actual Usage (ACC)	ACC2	.921	.930	0.932	0.821
Actual Usage (ACC)	ACC3	.962			
	SYS1	.841			
System Quality (SYS)	SYS2	.888	.907	0.909	0.769
	SYS3	.901			
	INS1	.809			
Information Sharing (INS)	INS2	.823	.901	0.901	0.753
_	INS3	.963			
	TRU1	.899			
Trust (TRU)	TRU2	.889	.903	0.900	0.750
	TRU3	.808			
	INT1	.769			
Intention to Use (INT)	INT2	.936	.878	0.875	0.701
	INT3	.798			
	INF1	.786			
Information Quality (INF)	INF2	.895	.872	0.874	0.698
	INF3	.822			
	SER1	.755			
Service Quality (SER)	SER2	.936	.861	0.867	0.686
	SER3	.782			

AVE = Average Variance Extracted

Table 2: Fit measure for the structural model

		_	Results		
Measurements	Indices	Criterion	Structural model	Measurement	
	AGFI	> .80	.882	.920	
Absolute fit measures	GFI	> .90	.906	.942	
	RMSEA	< .08	.057	.036	
	NFI	> .90	.924	.953	
Incremental fit measures	CFI	> .90	.957	.985	
	IFI	> .90	.958	.985	
	CMIN/DF	< 3.00	2.157	1.455	

AGFI = Adjusted Goodness of Fit Index; GFI = Goodness of Fit Index; RMSEA = Root Mean Square Error of Approximation; NFI = Normed Fit Index; CFI = Comparative Fit Index; IFI = Incremental Fit Index; CMIN/DF = Chi-square/Degree of freedom.

Table 3: Hypothesis testing of the structural model

Path	β	t-statistics	Hypothesis	Interpretation
$INF \rightarrow INT$.119**	2.573	H1	Supported
$SYS \rightarrow INT$.291***	5.512	H2	Supported
$SER \rightarrow INT$.113*	2.054	Н3	Supported
$INT \rightarrow ACC$.498***	6.509	H5	Supported
$TRU \rightarrow INT$.274***	5.266	H4	Supported
2-way interaction effect				
$INS \times INT \rightarrow ACC$	141*	- 2 .468	Н6	Supported
\mathbb{R}^2				
INT	.214			
ACC	.153			

 $[*]p < 0.05; \ **p < 0.01; \ ***p < 0.001$

Table 4: Indirect effect of intention to use

		Indirect Effect			
Paths	Estimate	95% Confidence Interval		Does it Mediate?	
	Estillate	Lower	Upper	_	
$INF \rightarrow INT \rightarrow ACC$.068	.023	.121	Yes	
$SYS \rightarrow INT \rightarrow ACC$.142	.079	.216	Yes	
$SER \to INT \to ACC$.062	.005	.126	Yes	
$TRU \to INT \to ACC$.163	.106	.229	Yes	

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There are no conflicts to declare.



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