

The Future of S-Commerce in the age of COVID- 19 - Review Paper

P.O. De Silva, K.J.T. Perera, R.M.M.C. Rajapaksha, A.A. Idroos, H.M.J.P. Herath, U.D.I.C. Udawaththa, R.M.C.S. Ratanayake

Faculty of Management, Uva Wellassa University of Sri Lanka

Article Information

© 2020 Faculty of Management, Uva Wellassa University. All rights reserved.

To Cite This Article:

De Silva P.O., Perera K.J.T., Rajapaksha R.M.M.C., Idroos A.A., Herath H.M.J.P., Udawaththa U.D.I.C., Ratanayake R.M.C.S., (2020) The Future of S-Commerce in the age of COVID- 19 - Review Paper, *Journal of Management and Tourism Research*, Special Issue on Impact of COVID-19 Pandemic (2020), pp 38-52, http://www.uwu.ac.lk/wp-content/uploads/2021/jmtr/jmtr_si_ch4.pdf

Keywords:
COVID-19
E-Commerce
S-Commerce

Printed : ISSN 2630-788X
Online : ISSN 2714-1691

Abstract

The imposed mobile restrictions in the age of Covid-19 has accelerated digital transformation in every aspect of the business environment. This era has ramped-up integration of social media strategy to businesses while converging both digital and traditional business platforms. Social media integration as a subset of electronic commerce that facilitates interactions between the service provider and customers; is termed as S-Commerce. Accordingly, this paper overlooks how does the S-Commerce has evolved in the following business industries; S-Banking, S-Education, S-Tourism in order to overcome the negative consequences of the Covid-19. The study incorporated a reviewing strategy while analysing the extant literature refers to the development of S-Commerce. The review revealed that innovations in integrating social media strategy to business processes help in maintaining and progressing operational resilience.

Background for the Study

The immense loss created by the threat enforced by the COVID-19 pandemic in the human life worldwide presents a dramatic change in all the aspects of the world, challenging the strongest industries in the world. Social, and economical breakdown caused is devastating and lead the lives of people vulnerable, converting millions of peoples at risk while turning the world in depths of poverty. Foremost, the diverse shapes of novel corona virus, reach to influence millions of industries and enterprises with an existential threat that force them to fight with their own work environments and the work force of each industry in an unpredictable manner resulting devastating results to the working people in a country. “Nearly half of the world’s 3.3 billion global workforce are at risk of losing their livelihoods” (World Health Organization – Situational reports 2020). This mainly target the lives of informal workers that made them lack with social protection or social security, job security and mover over the use of assets productively in a county. Also, it exerts a dramatically shift of the purchasing and buying behaviour of people in the market. The number of people gathering at a single location becomes rare and unsafe with continuous spread of the pandemic in major consumer hubs in the world. The workers searching for realities, in working full time in obtaining their revenue and the effective time that they enforce daily in their normal work routines.

Moreover, with these terms of rapid change, most of the people are looking forward for options to connect to the world and their scheduled progress, while it is hard to maintain connections between the worlds since the so-called ‘globalized world village’ has scattered in to into isolated entities throughout the world. People are captured with isolation and uncertainty without a mechanism to fulfil even the essential requirements while all businesses, enterprises are closed and consumers are restricted with rules at public places o in the market. This force people to approach novel ways to create a new normal background around them to re-emerge with need fulfilment.

The rapid change of people from bulk purchasing to online purchasing proves the changing and adapting behaviour of people in the current pandemic scenario of the world right here. This physical disconnection of the people merges them with technical enhancements through the capabilities of virtual links, and online platforms. Fore mostly on social and electronic platforms. A survey conducted by Salesforce Research in worldwide states that, in light of coronavirus, nearly one-quarter of shoppers are looking for contactless payments or delivery options, with 36% of shoppers saying they won’t return to brick-and-mortar stores until a vaccine is available. The number of consumers who are shopping online has been steadily increasing throughout the pandemic, with 44% of respondents conducting more of their shopping online in mid-May – an increase from 42% two weeks earlier. Even after COVID-19 effects subside, 68% of U.S. shoppers expect to continue buying essential goods online. Online shopping is slightly more prevalent among high income households during the COVID-19 pandemic, with 71% saying they see more online.

* Corresponding Author- pethmidesilva@gmail.com

Submitted: Oct 27, 2020; Revised: Nov 27, 2020; Accepted: Dec 31, 2020

Accordingly, it is provable that the shifting of the population towards electronic movements of purchasing of the countries has accelerated with the impacts of COVID-19 in the world.

So, the emergence of social commerce would be a transition for the people's behavior in the corona pandemic situation at the moment. This study focuses on discussing the impacts and realities of the purchasing behaviors of consumers in fulfilling their needs in a period like COVID-19 with relate to their use of social commerce, such as the word of mouth applies in e – banking, which is guided and depicted as a sector under the aspects of e- commerce. The study signifies the utilization and the importance of using social commerce (S- Commerce) as a utilizer of e- commerce to face the essential and daily needs of the customers in this situation, since the public space has been prohibited and since the adaptation of the technology will help to preserve the lives of people while catering the requirements efficiently and effectively in the process of been new normal by the society.

Methodology

This study was conducted using desk research strategy, which allows researchers to refer secondary data. Researchers referred number of research articles in Emerald and Research Gate, news articles published by BBC, CCN, Daily Mirror, Daily Fit and etc., websites such as WHO, EDB and magazines to collect secondary data. Based on the collected information regarding COVID-19 pandemic, its global and Sri Lankan impact especially to s-commerce sector, series of recommendations were given. Further, this study would contribute to existing knowledge body with respect to s-commerce sector along with COVID-19 pandemic.

Social Commerce

The increased popularity of social media sites, such as LinkedIn, Facebook, and Twitter, has opened opportunities for new business models of electronic commerce, often referred to as social commerce. S-commerce can be defined as word-of-mouth applied to e-commerce (DeLone & McLean, 2004). S-commerce involves using Web 2.0 social media technologies to support online interactions and user contributions to assist in the acquisition of products and services (Liang et al., 2014). According to Liang (2014) s-commerce can be considered as a subset of e-commerce that involves using social media to assist in e-commerce transactions and activities.

However, Parise and Guinan (2008) give a more comprehensive definition where s-commerce refers to a more social, creative and collaborative approach used in online marketplaces. In their definition, Web 2.0 tools are said to be aligned with an emerging trend when users add value by generating and sharing content. Wigand et al. (2008) capture the alterations made by social commerce and describe the concept as applying social media applications to shape business, hence transforming a market for goods and services into a socially centered and user-driven marketplace. S-commerce generally refers to online commerce applications that harness social media and Web 2.0 technologies (Huang & Benyoucef, 2013). Three main concepts joined to form the social commerce phenomenon: Web 2.0 technologies, social media and e-commerce (Lai, 2010).

Nowadays, the evolution of e-commerce in the digital economy has led to s-commerce as a new paradigm. S-commerce is a paradigm shift in ways of doing business and opens a new field for information systems research (Saundage & Lee, 2011). Recently, social commerce gained major attention from both academics and practitioners. Numerous studies have been conducted to understand s-commerce and examine their impact. Since 2010 the published studies on s-commerce have increased, but little attempt has been made to incorporate the findings of former surveys and assess the current state of the research in this field and studies under the covid-19 pandemic is a novel research area.

The notion behind s-commerce is that social media benefits commercial transactions of vendors by developing closer relationships with customers, enriching the quality of the relationship, increasing sales and encouraging loyalty to the business (Hajli & 2014, n.d.). The evolution of e-commerce into s-commerce has changed the role of the customer as well. The emergence of s-commerce reflects the collective bargaining power of end-users as the internet has moved the bargaining power from sellers to customers (Kim, 2012) and customers become the central focus for the firms. S-commerce environment has shifted e-commerce from a product-oriented platform to a customer-oriented environment (Huang & Benyoucef, 2013).

Though s-commerce research is still in the early stages of development, Cheung, and Lee (2016) stated that s-commerce sites are growing at amazing rates. Although the concept of s-commerce has been increasingly used and has received interest in several studies since 2010 (Wang & Zhang, 2012) it became an indeed vital part of the business in the present than ever under Covid-19 pandemic.

However, understanding of s-commerce is scattered and limited in the present situation. The information systems community and practitioners need a deeper understanding of the s-commerce phenomenon under Covid-19 pandemic because s-commerce is an emerging field of study with little empirical evidence, and businesses need to understand the appropriateness of various social media services for business (Saundage & Lee, 2011).

Moreover, there has been no effort to systematically review and synthesize these studies, to provide a clear view of s-commerce for academics and practitioners. Therefore, this study uses a systematic review approach to explore the way forward of s-commerce concept under the Covid-19 pandemic. It systematically collects, analyses, and synthesizes all the current studies on s-commerce and provides the state of research in this domain using a mind map on s-commerce research themes, methodologies, s-commerce activities and theories.

Accordingly, this study will overlook the vital elements of S- Commerce namely, E- Banking, E-Retailing, E-Learning, E- Health, and E-tourism during the period of Covid-19 pandemic.

E-Banking

The COVID-19 outbreak has caused major repercussion that led to structural change in the national- economic order. Thereby, banks as the heart of the financial circulation process play a crucial role in the field. Chipeta & Muthinja (2018) overviewed the digital advancement in the banking industry and pinpointed how far the role of banking has changed due to the crisis. Accordingly, customers are moving towards more digitalized operational systems in performing their regular banking activities (Shahabi et al., 2020).

Moreover, Deloitte (2020) has identified 10 forces impact on agnostic to the severity of COVID-19. Profoundly, this study highlighted the 7th force as banks' ability to use the COVID-19 context and digital interaction conditions to break the inertia of digital adoption. Based on the study results, it has developed a model to position the banks.

Degree of Collaboration (with Digital Phase)	Marginal			Lone wolves: Insufficient digital coordination and adoption isolationist policies
	Moderate		Good Bank	
	Significant	The Passing Strom: The effect is managed via healthy policy reforms		
		Low Impact	Moderate Impact	Higher Impact
Severity of the Pandemic				

Figure 1: Distinct Scenarios emerge with the pandemic

Source: Deloitte (2020)

Therefore, according to the study results, to handle the severity of the issue, banks require to accelerate stakeholder capitalism by stepping into a more digitalized era.

Virtual Banking

The implementation of a virtual banking network would reduce physical integration through offering services remotely via online banking, telephone banking (Wang, Fan, & Yin, 2019) . Dzombo, Kilika, & Maingi (2017) asserted that virtual banking network offers greater extent to expand the broader range of financial services without accessing to the conventional way of banking. Movingly, Aji et al. (2020) emphasized that since the coronavirus can

be transmitted through physical money, most of individuals have moved towards intangible mechanisms.

Banking Sector Sri Lanka

In March 2020 Fitch rating (Fitch Ratings, 2020) revised their outlook for Sri Lankan banking sector to negative as the pandemic pose a huge risk due to anticipated credit growth will adversely influence the bank performance. Moreover, Central Bank of Sri Lanka (CBSL, 2020) analysis reflected that increased non-performing loans have deteriorated the profitability of the banking sector. The below figure depicts the sector-wise borrowings and the adverse implications experienced by each sector has worsened the situation of the banking sector.

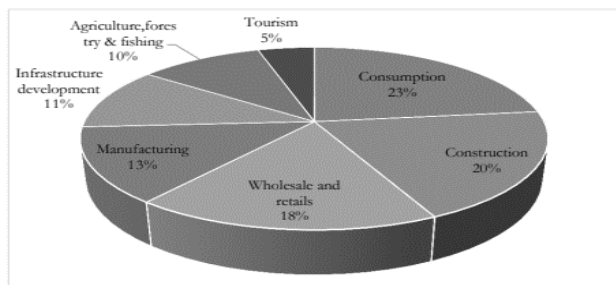


Figure 2: Composition of loans and advances of the banking

Source: (CBSL, 2020)

Consequently, KPMG (2020) has classified the banking and finance sector as a highly impacted sector.

However, Klynveld Peat Marwick Goerdeler (KPMG, 2020) showed that banks which have made a significant investment in digitalized tools are enjoying fruits via social distancing. Thereby, the banks aggressively integrate e-strategies namely; e-wallets, e-cash and debit cards. Similarly, the report issued by the University of Ruhuna, Sri Lanka, on The economic impact of the COVID-19 pandemic in Sri Lanka (2020) stressed that despite the aforementioned adverse prospects e-banking sector has proved to be vital, specifically in the period of lockdown. The self-banking alternatives along with the cashless mode of payments have overplaced the traditional counter banking system

Furthermore, integration of social media strategy into e-banking platform as a mean of S-Commerce helps banks to maintain a deep and long-lasting relationship with the customers (American Business Association, 2020). The Table 1 depicts the avenues of integrating social media strategy into banking functions. Accordingly, the banks have to revise employees work arrangements, reinstate their business strategies and reconfigure their services integrating social media tool (Wang & Zhang; Agur, Peria, & Roch, 2020).

Table 1: How does a bank can incorporate social media strategy?

Social Media as a communication channel	Social media creates the platform to react to customer quarries faster, and it assists in responding to customers' complaints effectively (Parusheva, 2017). Thomas (2011) pinpointed that modern customers are desired to engage social medial platform than meeting bank consultants face to face. So, the role has been extended with the Covid 19 pandemic and customers seek a remote platform to communicate.
Social Media as a marketing tool	Social media is used as an effective marketing strategy to develop a for-long relationship in marketing (Mitic & Kapoulas, 2012). Furthermore, social media advertising strategy is designed to gain brand equity, brand image and reputation (Bruhn, Schoenmueller, & Schäfer, 2012). The same study confirmed that social media strategy yields more benefits compared to the conventional strategy. Accordingly, such a strategy can be implemented in this era to differentiate the banks' performance from others. However, the Mitic & Kapoulas (2012) study highlighted that social media strategy should carefully design considering all the safety measures.
Social Medial as a social behavior analytical tool	A social media strategy can be applied to gain a deep understanding of customers' profile and behaviour. Consequently, the banks can offer tailor-made, and

more personal service to each customer group namely business corporations, senior citizens, children and youths (Nitescu, 2015). During this pandemic, estimation of each customer need separately would assist in the efficient and effective redesign and restricting banks existing strategies and creating more value.

Adopting for new-normal conditions

The banking and finance sector can convert the issue into an opportunity by strengthening the bank-customer relationship through positive discontinuity which achieved through digitalization. Herein, the banks have to strategically prioritize the digital channels accelerating digital collaboration and partnerships. Implementation of technical innovations helps in maintaining operational resilience. Furthermore, e-banking systems mingled with the robotics and AI solutions would promote mobility, flexibility, and if applied, it will streamline the bank functions in the event of the absence of bank employees. Thereby, (Deloit, 2020) suggested a three-step model; 1. Respond: maintain continuity, 2. Recover: Experiential learning and emerge stronger, 3. Thrive: Prepare for new normality.

Retail Businesses

The stock market and the world's business crisis arise due to this COVID-19 pandemic situation which is impacting the whole world equally (McKinsey&Company, 2020). Today consumer expectations have been reset and new solutions and innovations will come up with the current situation. McKinsey experts point out three variables to explain the conundrum. Firstly, there is a long-term outlook for many investors; they are looking forward to the end of the pandemic. Another factor is five major tech firms now account for 21% of the S&P 500, one of the most-watched markets in the world. And a large impact on the economic harm has been borne by smaller, unlisted firms, such as the drastic increase in unemployment.

According to the government websites, there are increasing level of small businesses in the social media platforms due to the speed marketing and reach to the customers effectively in the pandemic situation. Therefore, as for the literature, S-Commerce immensely supported to improve the retail sector within Sri Lanka in this Covid-19 situation and relevant articles for retail businesses in the social platform are discusses in the following topics.

S-Commerce for Retail Businesses

A modern e-commerce paradigm called social commerce (s-commerce) has given rise to the growth of social networking sites (SNSs). S-commerce is a subset of e-commerce that uses SNSs to promote online purchasing that sale of different goods and services for social connections and user contributions. Recent years have seen the rapid development of s-commerce (Sanghyun Kim, 2012). Due to the advancement of information and communication technology (ICT) and the fourth industrial revolution, which is a technological revolution driven by artificial intelligence, machine learning, big data, Internet of Things and cloud technology, among others, the impact of s-commerce is increasing. These are expected to bring about a rapid change in the environment of s-commerce (Nina Shin, 2020).

Social shopping and social networking are described as the two most significant elements of s-commerce. The role of social exchange "in helping individuals shop where they can socialize and socialize where they can also shop." (Constanza Bianchi, 2017). Satisfaction has a marginal effect on the purpose and social capital of s-commerce. One potential reason is that users are rapidly playing a dual role as knowledge providers and information seekers in the growth of the internet and social media. Everyone gathers as much information as possible before placing an order, which forces them to continue using SNSs, and generates useful social relationships between clients, thus minimizing the emphasis on satisfaction (Kim M. A., 2020). Trust offers the expected confident of customers in online environments, which will help to minimize s-commerce hesitations (Hossain & Kim, 2020).

S- Commerce Usage of Retail Business during the COVID-19 Pandemic

The global COVID-19 pandemic is expected to be one of the defining events of 2020, with consequences that will last well into a decade. One of the solutions we have found about how people are handling this time of loneliness and confusion is that their shopping habits are shifting enormously overnight. People adjust what they're purchasing, where, and how, from bulk-buying to online shopping. When more cities are under curfew, non-essential businesses are

ordered to close, and public areas are normally avoided by consumers. Limiting shopping is becoming a new standard for all but important necessities (Meyer, 2020).

Retail and E-Commerce, there are a variety of factors that customers will be searching for from retailers and brands now and in the future: cleanliness, accountability, leadership, empathy and versatility are some of the most significant ones. Making up for missed revenue and controlling the bottom line will still be goals, still it is more important for retailers right now to concentrate on the customer and to direct company decisions by taking into account their emotions, worries, financial realities and values (Alexander & Bartik, 2020). Users across age groups have already moved spending to online platforms as shelter-in-place orders proliferate and potentially increase, and customer concern about infection persists. The longer the crisis continues, the greater the possibility of the next standard online and Omnichannel purchase. While this shift is pronounced in food and other important categories, the shift in the channel inside clothing, fashion, and luxury brands and distributors has not come close to compensating for the lost sales (By Harris Atmar, 2020).

The entire world of e-commerce has been influenced by Coronavirus; it has changed the essence of the industry. According to the data, 52% of customers' dislike of brick and mortar shopping and crowded places. In addition, before they get the coronavirus vaccine, 36 percent avoid brick and mortar shopping. Coronavirus has various effects on different types of products, meaning that the impact of COVID-19 on some products is very strong and has less impact on other products (Andrienko, 2020). Because of this virus, total sales of e-commerce grow, individuals avoiding going out, maintaining social isolation and purchasing from home, working from home such as Walmart grocery e-commerce rises by 74 percent. In addition, media use has also increased in this period, and Google upgrades its features to link more individuals in a single time, such as the launch of Facebook messenger for 44 individuals competing with Zoom (Akram, 2020).

Retail Websites	Millions
Amazon.com	4059M
Ebay.com	1227M
Rakuten.co.jp	804M
Samsung.com	648M
Walmart.com	614M

Figure 03: Top retail e-commerce websites in pandemic

Source: (Andrienko, 2020)

E-commerce retail revenues indicate that COVID-19 is having a major impact on e-commerce and is expected to cross \$6.5 trillion in sales by 2023 (Jones, 2020).

COVID-19 has a major effect on the world's e-commerce and, in some cases, a detrimental impact, but due to viruses, overall e-commerce is rising rapidly. In their everyday life, Coronavirus forced clients to use the internet and make it a habit (Abiad, 2020). In addition, retailers face many obstacles in e-commerce, such as extending the delivery time, movement control difficulties, social gap and lockdown (Hasanat, 2020). The shipping and supply process is very slow now, but people are still buying because they have no other choice. Therefore, because of viruses, people are heading towards technology.

S-Commerce is the subset of E-Commerce and according to the above discussion most of the time social media like Facebook are the key Platforms used to retail Goods in the world. Therefore, with the virus spread S-Commerce has been developed rapidly and it's still developing more in the world.

E- Learning

The instruction is given through digitalized devices by way of a laptop, desktop computer, tablet, smartphone, to enhance the education or learning of individuals, a set of peoples is called e-learning. The main objective of e-learning is to enhance the new knowledge of participants and create a skilful individual who compromises skills linked to the achievement of the individual learning process, thereby improving the organizational performance and upgrade the company in the long term. Transmitting and storing in electronic form within the available electronic device which has at the time or external devices of external drivers, the cloud space, local internal or external, or services on the internet or intranet. Vocabularies, images, cartoons, gifs, flowcharts diagrams, video clips, and recordings which can be identified as elements of media should be used in the process of e-learning to maintain the interest of individuals unless otherwise, they get bored. The instructional methods to explain lessons

moreover, are examples, practical video clips, and conduct the feedback session for promoting e-learning. Some forms of e-learning are designed for self-learning of individuals which is called individual study (asynchronous). Asynchronous e-learning allowing learners of the subject to access training at any time or from any location as their intention. Other formats of e-learning called synchronous e-learning allow the individual to participate in real-time when the facilitator is proving the training session through virtual classrooms, webinars, and whatever the e-learning method. Synchronous sessions are recorded to allow records to be observed by the learner in the asynchronous method.

E- Learning during COVID 19 Crises

According to Radha et al.,(2020) all educational institutions such as schools, colleges, and universities over the world have used e-learning methods to study staying at residence place, and now it became a mandatory requirement due to the pandemic crises of COVID 19. Thereby offline teaching has been more affected by this fateful situation, COVID 19. Accordingly, they have found that contribution of e-learning resources of facilities for the students' performance, and there is a generally positive thought among students about e-learning. And academics have confirmed that there is a high level of the fruitfulness of usage of e-learning for both parties.

Most of the users who use e-learning facilities during the COVID 19 bow because of the disturbance they faced during the online classes. Internet and electricity problems, WIFI connection problems, and unable to manage their data packs for online classes are the barriers faced by the participants during online learning. Even though the course was completed by both parties through e-learning, if the participant hasn't a proper connection, the intended learning outcomes will not be achieved by students. (Subedi, et al.,2020).

Mulenga & Marban (2020) in their study emphasizes that half (52.9%) of university students owned Smartphones and 47.1. % owned personal laptops, home computers, iPads, tablets, campus computers to learn the online platform. Most of the students cited several broad reasons for using social networking sites, especially Facebook for their studies. Students valued the features establish on the Facebook application and applicants underlined Facebook can be used for communication of schoolwork times, sharing educational notes, and teamwork. One of the students stated that he found explanations for a difficult sum from another friend who knows on Facebook. Always students persuade to read the information on Facebook pages and search for solutions to difficult questions during the COVID period since they are isolated. Accordingly, most of the responses are favourable on the usage of Facebook and other social media to share educational information such as problems, solutions, data, pictures, videos, and links.

Popular social media sites, like Facebook, Twitter, and Instagram are used to collect information among students of Indian Higher Education institutes during the COVID 19 crises, but not necessarily about academic knowledge. Among different messaging applications, in India WhatsApp has been used mostly to share information, documents, presentations, texts, videos during COVID 19. The most significant tool for self-learning is YouTube. Students honestly, thankful to their teachers for initiating to keeps they occupied to live a mentally-sound time during self-quarantine through Skye classrooms (Dutta, A, 2020).

E - Health

Covid-19 pandemic had a major impact on many areas such as stability of the economic conditions, sustainable development, the security of human life etc. recently. Most importantly, infection with coronavirus disease (COVID-19) has become a severe public health issue worldwide. It had a bad hit on the health care system in each and every country as it has urged the need of paying much attention to health care systems in every country. Health care workers could be considered as the category who had high vulnerability to the Covid-19 infections as they had to engage in this situation with every single individual patient without knowing whether they are impacted by the pandemic or not. According to Driggin et al., (2020) it is imperative that health care workers and researchers across all disciplines be aware of the potential impact that this disease can have on their respective fields and the medical community at large. Moreover, to date, no approved preventative vaccines or approved therapies are available for Covid-19, although several are being actively studied.

Generally, digital health is concerned about the development of interconnected health systems to improve the use of computational technologies, smart devices, computational analysis techniques, and communication media to aid healthcare professionals and their clients manage illnesses and health risks, as well as

promote health and wellbeing. E – Health delivers health information and services to enable data transmission, storage and retrieval for clinical, educational and administrative purposes.

Eysenbach, (2001) defined e-health as;

An emerging field in the intersection of medical informatics, public health and business, referring to health services and information delivered or enhanced through the internet and related technologies.

In a broader sense, the term characterizes not only a technical development, but also a state-of-mind, a way of thinking, an attitude, and a commitment for networked, global thinking, to improve health care locally, regionally, and worldwide by using information and communication technology. (p. 1)

According to results of the study of Andreassen et al., (2007) use of internet health services varies with country of residence. Moreover, they found that women were the most active health users among those who were online and one in four of the respondents used the internet to prepare for or follow up doctors' appointments.

E – Health Usage in Social Media in the Period of Covid-19 Pandemic

Information Technology (IT) is becoming increasingly important in patient care and consumer decision-making (Hordern et al. 2011 as cited in Annie et al., 2012). In that context, social media platforms are widely deployed by the World Health Organization (WHO), health care professionals, and regulatory authorities worldwide to address key issues relating to public health (Al-Dmour et al., 2020). In the study of Pérez-Escoda et al., (2020) shows that the crisis of the pandemic has accelerated the transformation of the communication sector, creating new challenges for the communication industry, media professionals, and higher education institutions related to market demands. With the spreading of the Covid-19 pandemic, electronic health records and health care systems are developing rapidly nowadays. The main findings of Al-Dmour et al., (2020) revealed that the use of social media platforms had a significant positive influence on public health protection against COVID-19 as a pandemic. Public health authorities may use social media platforms as an effective tool to increase public health awareness through the dissemination of brief messages to targeted populations.

However, Annie et.al, (2012) has identified the potential harm associated with the use of poor quality health information on the internet has been a concern since the rise of the internet. In the study of Al-Dmour et al., (2020), it was suggested that more research is needed to validate how social media channels can be used to improve health knowledge and adoption of healthy behaviours in a cross-cultural context.

S - Tourism

S-tourism is a component of E-tourism which can be defined as the digitization of the tourism sector and the infrastructure as a whole. Some of the benefits of s-tourism include a decrease in seasonality, more efficient customer interaction and an improvement in reservations and sales in general. The use of the Internet has forever changed the structure and standards of the tourism industry. (Pitoska, E. 2013). With the advancements of electronic commerce has resulted in successful s-tourism businesses. Now the tourists can plan their trips without any time and space limitations due to the development of s tourism platforms. (Masri, N. W., You, J. J., Ruangkanjanases, A., Chen, S. C., & Pan, C. I. 2020).

S-tourism includes digital platforms such as internet which enables creating new trends and opportunities towards the development of the S-tourism. Moreover the modern development has resulted in a digital economy. The process of digitalization has not bypassed the tourism industry itself. In tourism, digitalization aims to make the tourism industry not only more flexible, compatible with the realities of our time, but also more competitive in the "digital world" that is emerging. (Kayumovich, K. O. 2020). It has been shown, according to the previous researchers related to S-tourism, that 'weak web design would result in a loss of 50% of potential sales due to users being unable to find what they want moreover it has identified that the success of the company would be crucial to have an successful website. (Jeong, M., Oh, H., & Gregoire, M. 2003).

The Covid-19 pandemic has been dramatically influence on the global tourism industry. The crisis has raised new questions about how the tourism industry will adapt and recover from this crisis and, eventually, how travel and tourism can grow as a socio-economic activity in our society. Seeking solutions and reacting

to these questions is becoming an increasingly important task for tourism stakeholders, including the research community. (Gössling S, Scott D, Hall CM 2020). With this pandemic situation, there are early signs that Information Technology has been commonly used, adapted and built to address some of the pressing issues in our daily lives, including work, travel, leisure, business and governance. Moreover technology has been a crucial factor in the building of tourism resilience (Hall CM, Scott D, Gössling S 2020)

Conclusion

This article has overviewed and deliberated COVID-19 outbreak disparagingly. It preliminarily investigated coronavirus impact on the S-Commerce; which is defined as an integration of social media into E-Commerce. This is an increasingly viral area due to this pandemic situation and it became most needful mechanism for all sectors. Accordingly, in E-banking, E-learning, E-retailing, E-health and E-tourism can be integrated with a social media strategy to provide a range of alternatives to society. Study review the main factors in every area mentioned above related to the practical and current information. As for the reviewed papers researcher identified that online platforms like social media can be the market place for any kind of industries and without physical interaction marketing and business can happen more practically through social commerce. This study insight will be encouraging future scholars to involve in in-depth analysis relating to seeking opportunities in S-Commerce during the age of COVID-19 and any kind of pandemic situations.

Reference

- Abiad, A. A. (2020). The economic impact of the COVID-19 outbreak on.
- Agur, I., Peria, S. M., & Roch, C. (2020). *Digital Financial Services and the Pandemic: Opportunities and Risks for Emerging and Developing Economies*. IMF Research.
- Aji, H. M. (2020). COVID-19 and e-wallet usage intention: A multigroup analysis between Indonesia and Malaysia. *Cogent Business & Management*, 7(1).
- Akram, A. U. (2020). E-commerce trends during COVID-19 Pandemic. *International Journal of Future Generation Communication and Networking*.
- American Business Association. (2020, May). *Managing Your Bank's COVID-19 Social Media Strategy*. Retrieved from <https://www.aba.com/training-events/online-training/managing-your-banks-covid-19-social-media-strategy>
- Ana Pérez-Escoda, C.-N.-L.-d.-E.-E. (2020). Social Networks' Engagement During the COVID-19 Pandemic in Spain: Health Media vs. Healthcare Professionals. *International Journal of Environmental Research and Public Health*.
- Andreassen, M. M.-F. (2017). European Citizens' use of E-health services: A study of Seven Countries. *BMC Public Health*.
- Andrienko, O. (2020). Ecommerce & Consumer Trends During Coronavirus.
- Bruhn, M., Schoenmueller, V., & Schäfer, D. (2012). Are social media replacing traditional media in terms of brand equity creation? *Management Research Review*, 35(9) 770-790.
- By Harris Atmar, S. B. (2020, April 24). The next normal: Retail M&A and partnerships after COVID-19.
- CBSL. (2020). *Central Bank Annual Report Sri Lanka*. Cenral Bank.
- Chipeta, C. &. (2018). Financial innovations and bank performance in Kenya: evidence from branchless banking models. *South African Journal of Economic and Management Sciences*, 21(1).
- Constanza Bianchi, L. A.-E.-H. (2017). Consumer intentions to engage in s-commerce: a. *Journal of Marketing Management*.
- Deloit. (2020). *deloitte.com*. Retrieved from deloitte.com Web site: <https://www2.deloitte.com/content/dam/Deloitte/global/Documents/Financial-Services/gx-fsi-retail-banking-in-the-age-of-c>
- Dhawan, S. (2020). Online learning: A panacea in the time of COVID-19 crisis. *Journal of Educational Technology Systems*, 49(1), 5-22.
- Dutta, A. (2020). Impact of Digital Social Media on Indian Higher Education: Alternative Approaches of Online Learning. *International Journal of Scientific and Research Publications*, Volume 10, Issue 5.
- Dzombo, G. K. (2017). The effect of branchless banking strategy on the financial performance of commercial banks in Kenya. *International Journal of Financial Research*, 8(4), 167.
- Elissa Driggin, M. V.-Z. (2020). Cardiovascular Considerations for Patients, Health Care Workers, and Health Systems During the COVID-19 Pandemic. *JOURNAL OF THE AMERICAN COLLEGE OF CARDIOLOGY*, 20.

- Eysenbach, G. (2001). What is e-health? *JOURNAL OF MEDICAL INTERNET RESEARCH*.
- Fitch Ratinging. (2020). *Fitch Revises Sri Lanka's Banking Sector Outlook to Negative on*. Retrieved from <https://www.fitchratings.com/research/banks/fitch-revises-sri-lanka-banking-sector-outlook-to-negative-on-coronavir>, Rating Outlook Negative.
- Gössling, S., Scott, D., & Hall, C. (2020). *Pandemics, tourism and global change: a rapid assessment of COVID-19*. *J Sustain Tour*. Retrieved from <https://doi.org/10.1080/09669582.2020.1758708>
- Haider, A. S., & Al-Salman, S. (2020). Dataset of Jordanian university students' psychological health impacted by using e-learning tools during COVID-19. *Data in brief*, 32, 106104.
- Hajli, M. (2014). The role of social support on relationship quality and social commerce.
- Hall, C., Scott, D., & Gössling, S. (2020). *Pandemics, transformations and tourism: be careful what you wish for*. *Tour Geogr*. Retrieved from <https://doi.org/10.1080/14616688.2020.1759131>
- Hani Al-Dmour, R. M.-D. (2020). Influence of Social Media Platforms on Public Health Protection Against the COVID-19 Pandemic via the Mediating Effects of Public Health Awareness and Behavioral Changes: Integrated Model. *JOURNAL OF MEDICAL INTERNET RESEARCH*.
- Hasanat, M. W. (2020). The Impact of Coronavirus (Covid-19) on E-Business in Malaysia. *Asian Journal of Multidisciplinary Studies*, 85-90.
- Huang, Z., & Benyoucef, M. (2013). *From e-commerce to social commerce, A close look at design features*. *Electronic Commerce Research and Applications*. Retrieved from <https://doi.org/10.1016/j.elerap.2012.12.003>
- Jeong, M., Oh, H., & Gregoire, M. (2003). Conceptualizing web site quality and its consequences in the lodging industry. *International Journal of Hospitality Management*, 22(2), 161-175.
- Jones, K. (2020). COVID-19The Pandemic Economy: What are Shoppers Buying Online During.
- Kayumovich, K. O., & P. (2020). Prospects of digital tourism development. *Economics*, 1 - 44.
- Kim, D. (2012). *Marketing games in social commerce*. Retrieved from Lecture Notes of the Institute for Computer Sciences, Social-Informatics and Telecommunications Engineering: https://doi.org/10.1007/978-3-642-35582-0_10
- Kim, M. A. (2020). A Comprehensive Study on Social. *SAGE Open*, 1-13.
- KPMG, S. L. (2020). *Impact of covid-19 on the Sri Lankan Economy*.
- Lai, L. S. (2010). *Social commerce - E-commerce in social media context*. Retrieved from World Academy of Science, Engineering and Technology: <https://doi.org/10.5281/zenodo.1056499>
- Liang, T., & commerce, E. T.-I. (2014). *International Journal of Electronic Commerce Introduction to the Special Issue Social Commerce: A Research Framework for Social Commerce Introduction to the Special Issue Social Commerce*. Retrieved from <http://doi.org/10.2753/JEC1086-4415160201>
- Masri, N. W., You, J. J., Ruangkanjanases, A., Chen, S. C., & Pan, C. I. (2020). Assessing the effects of information system quality and relationship quality on continuance intention in e-tourism. *International Journal of Environmental Research and Public Health*, 17(1),174.
- McKinsey&Company. (2020, October 14). COVID-19 and the great reset. p. 3.
- McKinsey, & Company. (2020). Remaking banking customer experience in response to coronavirus. Retrieved from Retrieved from <https://www.mckinsey.com/industries/financial-services/our-insights/remaking-banking-customer-experience-in-response-to-coronavirus#>
- Meyer, S. (2020). Understanding the COVID-19 Effect on Online Shopping Behavior.
- Mitic, M., & Kapoulas, A. (2012). Understanding the role of social media in bank marketing. *Marketing Intelligence & Planning*, 30(7), 668-686.
- Mulenga, E. M., & Marbán, J. (2020). Is COVID-19 the Gateway for Digital Learning in Mathematics Education? *CONTEMPORARY EDUCATIONAL TECHNOLOGY*.
- Nina Shin, S. P. (2020). Consumer satisfaction–based social. *Business Research Quarterly*, 1-19.
- Nitescu, D. C. (2015). Banking Business and Social Media – A Strategic Partnership. *Theoretical and Applied Economics*, 22(4), 121-132.
- NSanghyun Kim, H. P. (2012). Effects of various characteristics of social commerce (s-commerce). *International Journal of Information Management*, 318-332.
- Parusheva, S. (2017). Social media banking models: A case study of a practical implementation in banking sector. *Ikonomicheski Izsledvania*, 3, 125-141.
- Pitoska, E. (2013). E-tourism: The use of internet and information and communication technologies in tourism: The case of hotel units in peripheral areas. *Tourism in Southern and Eastern Europe*, 335-344.
- Radha, R., M. K., Sathis Kumar, V., & Saravanakumar, A. R. (2020). E-learning during lockdown of Covid-19 pandemic: a global perspective. *International journal of control and automation*, 13(4), 1088-1099.
- Sanghyun Kim, H. P. (2012). Effects of various characteristics of social commerce (s-commerce). *International Journal of Information Management*, 318-332.
- Saundage, D., & Lee, C. (2011). Social Commerce Activities – a taxonomy. *ACIS 2011 Proceedings*.
- Shahabi, V., Azar, A., Razi, F. F., & Shams, M. F., & . (2020). Simulation of the effect of COVID-19 outbreak on the development of branchless banking in Iran: case study of Resalat Qard–al-Hasan Bank. *Review of Behavioral Finance*.
- Subedi, S., Nayaju, S., Subedi, S., Shah, S. K., & Shah, J. M. (2020). Impact of E-learning during COVID-19 pandemic among nursing students and teachers of Nepal. *International Journal of Science and Healthcare Research*, 68-76.
- The economic impact of the COVID-19 pandemic in Sri Lanka. Matara: . (n.d.). Faculty of Humanities and Social Sciences, University of Ruhuna.
- Thomas, M. (2011). *Social media in finance: Users want tangible benefits, not friendship*. E-Banking Snapshot, Deutsche Bank . Retrieved from www.dbresearch.com/PROD/DBR_INTERNET_ENPROD/PROD000000000273185.pdf: http://www.dbresearch.com/PROD/DBR_INTERNET_ENPROD/PROD000000000273185.pdf >
- Wang, C., & Zhang, P. (n.d.). The Evolution of Social Commerce: The People, Business, Technology, and Information Dimension. *Communications of the Association for Information Systems*, 31(5), 105-127. doi:10.17705/1CAIS.03105
- Wang, C., Fan, X., & Yin, Z. (2019). Financing online retailers: bank vs electronic business platform equilibrium, and coordinating strategy. *European Journal of Operational Research*, 276(1), 343-356.