# Antecedents of Trust Impacting Purchase Intention in Social Commerce: Special Reference to Fashion Industry NCR (India)

#### Parul Dhaka

Research Scholar, School of Business, Sushant University, Gurugram, Haryana, 122003 paruldhaka0101@gmail.com

## Dr. Priyanka Pradhan

Assistant Professor, School of Business, Sushant University, Gurugram, Haryana, 122003

#### **ABSTRACT**

Purpose – The current research attempts to comprehend the factors which encourage people to trust. S-commerce, a novel e-commerce approach that blends social networking with shopping, and examines how trust influences buyer inclination to purchase goods via s-commerce.

Research methodology – An Extensive literature review is carried out to collect data, and 53 research papers from reputed journals like Emeralds, Springer, Sage, and others were read. Furthermore, a web- based 800 surveys were distributed to evaluate the suggested model, and a questionnaire instrument was created to collect statistics.

Findings – The outcome revealed that perceived reputation, perceived size, service quality, economic benefit, and social commerce constructs are important elements impacting customer trust in s-commerce. Additionally, customers' trust in s-commerce impacts their intention to buy goods from social networks since this could boost their likelihood of making the purchase.

Research limitations: One of the research's weaknesses is that it focused mostly on the impact of trust. However, there are more variables that might influence shoppers' willingness to purchase.

Practical implications – The study observed that trust impacts the customers' purchasing intentions in S-commerce. This study intends to contribute in developing effective sales techniques for businesses which eventually help in building successful social commerce businesses. Further, the research delivers useful guidance to entrepreneurs on how to create online marketing offerings that can establish, nurture, and uphold the trust of customers.

Originality/value – The study presents an extensive conceptual framework of the drivers of trust and impact of buyer trust on the intent to buy.

Keywords- Internet, Purchase intention, Social Commerce, Trust.

#### 1.Introduction

Social networking sites have expanded tremendously around the world scale in the past few years, mostly due to the ease and speed with which they enable connections between individuals as well as the exchange and sharing of all kinds of content (Bortoli et al., 2011). In 2022, By 2027, there will likely be close to six billion users of social networking sites, up from about 4.59 billion in 2023 (Statista, 2023). According to these statistics, social networks are becoming a significant platform for communication that businesses may harness to build relationships with customers and boost sales. Businesses have recently demonstrated a deeper enthusiasm in exploiting social media to sell goods. (Hajli, 2015). It is now recognized as social commerce. Even though trust is of the utmost significance in the digital age, there aren't numerous research papers in this area that have been published. Businesses are presently in the early phases of adopting social commerce, and only a handful have managed to establish themselves in this field (Yahia et al., 2018). Even though s-commerce has gained attention from a broad spectrum of researchers, previous research has mostly focused on explaining and characterizing s-commerce (Stephen & Toubia, 2010) or uncovering its features (Weijun & Lin, 2011). Furthermore, a few studies have concentrated on the market analysis for s-commerce (Kim, 2011), S-commerce's distinctions from other forms of internet commerce (Bansal & Chen, 2011), and its acceptance (Hsiao et al., 2010; Lin & Lu, 2011). Few studies have looked at trust in the context of social commerce, specifically in relation to the fundamental elements of s-commerce and trust-building, which could embrace trust-related acts like purchase intention. Considering that s-commerce is an entirely new as well as expanding online phenomena, it is essential to have a thorough knowledge of the main elements that influence client trust in social commerce. In accordance with Bain & Company report, The growing social commerce marketplace in India, which involves employing Facebook and WhatsApp for business as well as specialized platforms like Meesho and Bulbul, is projected to generate \$16-\$20 billion gross sales by 2025, which is higher than the current \$1.5-\$2 billion (The Economic Times, 2022). In the last few decades, India has established itself as one of the globe's fastest developing fashion marketplaces. According to Facebook, KPMG, and Nielsen's "Eliminating Friction in Fashion Path to Buy" investigation, consumers in tier 2 cities and below now have more exposure to brands

and goods as a result of increasing internet usage, social media, and e-commerce (KPMG, 2018). However, there has been little research in the Indian context, notably in India's fashion business. To fulfill this void, this study evaluated existing literature and offered a conceptual framework that describes the primary drivers of trust in the marketplace of scommerce. The research is structured as follows: The second part examines relevant literature; the 3rd section presents the conceptual framework; and the 4th part explains the study technique. The fifth part provides an overview of the findings, while the final section focuses on the outcomes.

## 2. Literature Review

## 2.1. Social commerce

The process of using Web 2.0 software and the social network spaces to carry out e-commerce operations and transactions is known as social commerce (Liang and Turban, 2011). S-commerce is defined differently by different authors. Since the emergence of web 2.0 technology, s-commerce evolved as a means of carrying out transactions over social networking sites. According to some experts, it is a specific type of e-commerce in which online communities are used to support online purchasing and activities (Hajli, 2014; Kim & Park, 2013). Despite this, there are two primary reasons that scommerce distinct from e-commerce; Firstly, it revolves around social networking sites, and secondly, it promotes business endeavors supported by social networks, unlike e-commerce, which relies on online system features like shopping carts, user interfaces, search engines, and preference-based recommender systems that impact purchasing habits online (Chen & Shen, 2015). Interpersonal connections are essential for effectiveness of s-commerce, and trust is considered to be a main component of people's intention to buy through social commerce because it has been shown to play an important role in developing and maintaining long-term relationships (Sharma et al., 2019; Lu et al., 2016). However, we have not enough study on trust, which is a key aspect in social commerce. Identifying the key components which promote the development of trust in s-commerce is also crucial. Prior research has highlighted how vital trust is to s-commerce. In s-commerce, winning over customers' trust is important. It has been observed that a variety of factors, including the s-commerce site's size and reputation, safety precautions, and financial advantages, can be extremely important in building this trust (Kim et al., 2005). Previous study has mainly overlooked the incorporation of social qualities associated with a web interface's social presence, such as familiarity, ratings, reviews, and recommendations (Kim and Park, 2013). Although the effect of trust on purchase intent in social commerce has been examined before, most studies have focused on either a single trust attribute or a single recommendation source. This study motive to bridge the research vacuum by studying trust antecedents relevant to social commerce.

## **2.2.** Trust

Trust as a phenomenon has been explored thoroughly in several domains, including economics, psychology, and sociology (Kim & Park, 2013). To illustrate, trust studies in economics have concentrated on interaction expectancies as well as acceptance and exposure to vulnerability (Beldad et al., 2010). Certain psychological research initiatives have revolved around trust in order to figure out human qualities such as an inclination for risk-taking. On the contrary, Structural components of trust, like transaction security and adoption of new technologies, have been a focus of sociological research (Das & Teng, 2004). In regards to trust as a term, there is no consensus because scholars as scholars from various disciplines interpret it differently (McKnight et al. 2002). Trust is characterized as the expression of enduring beliefs derived from the other party activities (Mayer et al., 1995). According to this study, trust is associated with emotions, concerns, kept promises, and opinions on endeavors, goals, and interactions on the internet. Customers cannot physically hold or examine what they purchase due to the dynamics of social commerce, and there is no opportunity for in-person interactions between buyers and sellers. While purchasing online, there is generally an impression of unpredictability and risk, and this becomes substantially challenging when there is no prior transaction history between the counterparts. Trust is perhaps much more vital to online businesses than for traditional brick and mortar businesses. Within the context of social commerce, relationships with other people and the online community help to build trust (Lu et al., 2016). S-commerce has specific features that could influence customer trust. Even though a lot of research has explored trust in internet-based business settings, there are still methods for discovering essential features which can help us understand how trust builds in social commerce. Factors that positively impact trust are examined by previous studies. Trust is vital and necessary antecedent which fosters an optimistic attitude with regard to buying behavior, which can have a favorable impact on intent to buy (Hajli, 2013). Moreover, a number of research have demonstrated a strong correlation between s-commerce usage intention and trust (Beyari and Abareshi, 2016). Trust has a substantial and beneficial effect on purchase intent in relation to the adoption of social commerce (Dabbous et al., 2020).

#### 2.2.1 Antecedents of Trust

**Perceived Reputation**: "Reputation" can be stated to be the degree to which consumers perceive a business is trustworthy and values them. Also, the marketing literature claims that reputation is an irreplaceable asset that entails a sustained investment of resources, time, and emphasis on client relationships; a favorable reputation also suggests prior avoidance of exploitation (Smith & Barclay, 1997). In the context of industrial buyers, The seller's reputation has a strong connection with the buyer's trust in them (Anderson & Weitz, 1989). Customers' trust in an online seller is seen to be closely associated with the vendor's perceived reputation. Previous studies on social commerce have demonstrated a significant

connection between trust and reputation. S-commerce customers are likely to give a high value to a company's reputation while making a purchase since they want to assess their degree of trust in it.

**Perceived Size**: Research suggests that a store's size help customers create opinions about the reliability of the store. Customers' impressions of the store's size—such as its sales volume or quantity of merchandise—are far more important in shaping their opinions than the store's actual size. Therefore, in here, our focus is on perceived size and how their trust in the vendor is affected by this perception. In conventional ways of marketing, a buyer (i.e., trustor) considers size to determine if a seller is trustworthy (Doney and Cannon, 1997). It is implied by the organization's perceived size that other purchasers have trust in it and may effectively do business with it (Chow and Holden, 1997). Larger businesses also usually have websites that are better designed to promote sales. (Jasper and Lan, 1992). Numerous research has looked at how company size affects trust (Koufaris and Hampton-Sosa ,2004). This implies that how big an social commerce firm is, may influence how much faith consumer have in it.

Economic benefit: Customers' opinions on the degree to which they would profit from making online purchases through a certain website are expressed in terms of economic benefit (Kim et al., 2008). Economic benefits are those that customers expect to get from the purchase of a good or service in social commerce. These advantages include easier access to a greater range of products, reduced expenses, increased convenience, and time savings (Kim et al., 2008). Earlier research has demonstrated that economic gain is an important driver in online shopping. In addition, academics believe that monetary gain has the potential to strengthen trust in digital spaces. In social commerce, economic advantages, especially price advantage impact trust (Yahia et al., 2018). Further, it was discovered that discounted prices and a greater sense of product uniqueness boost customers' trust (Oh et al., 2006). Therefore, a key element affecting customers' trust is economic benefit.

Service Quality: The effectiveness and efficiency with which a website supports product delivery, shopping, and purchases is referred to as a measure of service quality on the Internet (Zeithaml et al, 2000). It is asserted that service quality is much important than prior expectations (DeLone and McLean, 2003). Initially, it was assumed that simply having an online presence and delivering competitive rates was sufficient for commercial success (Parasuraman, 2005). Service managers must therefore make sure that superior services either match or go beyond the expectations of customers (Ladhari, 2009). In a conventional store, cues such as return policies and the presence of salespeople can be used to determine service quality Research indicates that in these kinds of scenarios, the quality of the services people receive has a major impact on their perceptions of overall quality (Sweeney & Soutar, 2001).

Social commerce constructs: "Social commerce constructs" is the term used to describe ideas that come from social commerce, such as forums, reviews, ratings, and online communities. Social commerce constructs are defined by some scholars as "the presence of comments, ratings, and reviews about products"—a term that may also be referred to as word-of-mouth. In contrast to traditional e-commerce, social commerce cultivates stronger consumer relationships, with customers engaging in more communication and knowledge sharing through social interactions (Yin et al., 2019). Researchers are becoming interested in social commerce constructs. Consumers can encourage future customers by suggesting a product, as recommendations are another component of social commerce construct (Piller and Walcher, 2006). A beneficial effect on client trust is constructed by social commerce constructs. (Hajli et al., 2014).

#### 2.3. Purchase intention

Purchase intention is an eagerness of a customer to purchase a specific product or service. It reveals that the buyer is interested in purchasing because they would like to have something specific or because they're convinced well of the product or service (Keller, 2001). In addition, the intention to access a website and purchase items is the last phase in an online transaction (Pavlou, 2003). This implies that a key factor in online customer behavior is to intent to purchase oniline. The theory of planned behavior (TPB) and the theory of reasoned action (TRA) together identify the bond between behavioral intentions and acts, The research carried out after TRA and TAM were introduced continuously revealed a strong connection between intentions and actual behavior (Pavlou, 2003). Purchase intentions of consumers can potentially estimate their actual purchases (Hapque et al., 2015). In the social commerce domain, purchase intention is defined shoppers' intents to make purchases from e-vendors on websites like Amazon and Apple as well as social networks such as Facebook, WhatsApp, and Yahoo. In most research, trust is considered as one of the most significant characteristics. Online shoppers' trust in websites and sellers (i.e., their assessments of the reliability of websites or suppliers) is vital. According to the findings of several research, customers who have more online trust are more likely to intend to make purchases online (Verhagen et al., 2006; McKnight et al., 2002; Lim et al., 2006; Ling et al., 2010). A variety for variables influence purchase intention considering online transactions include both the actual purchase and the exchange of information (Pavlou, 2003). Online businesses consistently need to concentrate on these elements in order to increase the likelihood that clients will make an online purchase. Therefore, we propose in this study that the basic framework through which variables may positively influence purchase intention in an online business is trust.

## 3. Conceptual framework

Figure 1 depicts the suggested study framework, which was built through a theoretical model ranging from social commerce users, unstructured interviews, and a synthesis of prior studies. A fundamental theory that investigates the causal relationship between trust and purchase intention as indications of consumer behavior is the Theory of Reasoned Action (TRA). Individuals' beliefs, according to TRA, demonstrate themselves through their behavioral consequences, which shape their attitudes. According to this definition, trust is an individual's set of beliefs that shapes their actions. Furthermore, the study model aims to emphasise the significant role of a number of constructs that reflect the essential elements of social commerce in influencing customer trust in social commerce platforms. These constructs include perceived reputation, size, service quality, economic benefits, and social commerce structures. To gain additional insight into the key factors influencing trust in this sector, informal interviews with a variety of social commerce consumers were conducted out in addition to the literature analysis. The findings demonstrated that, among several trust-influencing criteria, participants underlined the importance of s-commerce enterprises' reputation and scale, service quality, social commerce characteristics, and pricing benefits. As an outcome, the study model emphasizes these key elements of social commerce for empirical inquiry into the critical factors of trust in this domain.

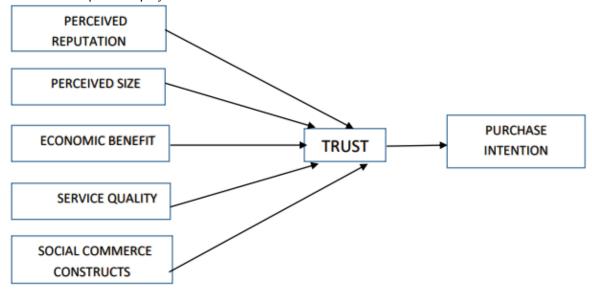


Fig 1: Conceptual framework

## 4. Research methodology

## 4.1. Instrument development

Though updated to incorporate social commerce (s-commerce) as the main technology, most of the component parts for each build have been borrowed from earlier studies. A seven-point Likert-type scale, ranging from 1 for "strongly disagree" to 7 for "strongly agree," was employed for all analyses.

# 4.2. Data collection

The primary focus of this study was the National Capital Region (NCR) of India. The diverse and expansive population represented by the sample bolstered the validity of the results, taking into account that the overall number of social commerce (s-commerce) users in the NCR area has increased significantly. To conduct the research, 800 survey was sent randomly to s-commerce users in the NCR via email, WhatsApp, and Instagram. Participation in this survey was voluntary. A response rate of 21.25% was obtained from the collection of 170 replies. Among these, 14 responses were excluded due to incomplete or inaccurate data. Before completing the questionnaire, respondents were provided with an overview of s-commerce concepts through illustrative examples and were briefed on the survey's objectives. Data analysis was conducted using 156 questionnaires after filtering out duplicate and missing responses. Table II provides a comprehensive summary of the respondents' demographic profile.

Items	Measure	Loading
Perceived Reputation (Cronbach's alpha=.909)		
R1	I will purchase from only those Instagram/Facebook stores which are well known to me.	.851
R2	I will purchase from only those Instagram/Facebook stores which were honest to me in past dealings.	.946

R3	I make purchases through those Instagram/Facebook stores if	.897
R4	I am familiar with name of the store.  I will purchase from only those Instagram/Facebook stores which has many followers.	1.000
Perceived Size	which has many followers.	
(Cronbach's alpha=.941)		
S1	I will purchase from only those Instagram/Facebook stores	1.128
	which are a big player in the market.	1.126
S2	I will purchase from only those Instagram/Facebook stores which are very large in size.	1.135
S3	I will purchase from only those Instagram/Facebook stores which has regional presence.	.981
S4	I will purchase from only those Instagram/Facebook stores which has Global presence.	1.000
Economic Benefit (Cronbach's alpha=.925)		
EB1	I can save money by buying products via Facebook or Instagram store.	1.077
EB2	My economic condition is improved by buying products via Facebook or Instagram store.	1.137
EB3	I get benefits beyond my expectations by buying products	1.010
EB4	via Facebook or Instagram store.  I get valuable and attractive products by buying products via Facebook or Instagram store.	1.000
Service quality	racebook of instagram store.	
(Cronbach's alpha=.946)		
SQ1	I prefer buying from only those Facebook/Instagram stores which performs the service flawlessly for the first time.	.924
SQ2	I prefer buying from only those Facebook/Instagram stores which quickly resolves problems I Encounter.	1.063
SQ3	I prefer buying from only those Facebook/Instagram stores that offers services with specifications that I Want.	1.041
SQ4	I prefer buying from only those Facebook/Instagram stores which gives prompt service to users.	1.000
Social commerce constructs (Cronbach's alpha=.903)		
SCC1	Before purchasing a new product, I will seek recommendations from friends in forums and communities.	1.097
SCC2	I am willing to suggest a new product to my friends in the online community that is worthwhile purchasing.	.958
SCC3	I am eager to rate and review new products, post on forums and groups, and share with my friends my own purchasing experiences.	1.117
SCC4	I am interested in purchasing a new product that other people have recommended.	1.000
Trust (Cronbach's alpha=.936)		
T1	I believe that Instagram/Facebook stores are trustworthy	1.012
T2	I believe that Instagram/Facebook stores will keep its promises.	1.060
T3	I trust that Instagram/Facebook stores keeps my best interests in mind.	.946
T4	I believe Instagram/Facebook stores does not make false statements.	1.000

Purchase intention (Cronbach's alpha=.921)		
PI1	I would purchase clothes, jewellery etc. with Instagram/Facebook stores.	.909
PI2	If I need to purchase clothes, jewellery etc., I will purchase through Instagram/Facebook stores.	.929
PI3	I intend to use Instagram/Facebook stores frequently to purchase clothes ,jewellery etc.	.939
PI4	I will consider purchasing clothes, jewellery etc. from Instagram/Facebook stores in the longer term.	1.000

Table 1: Questionnaire items and factor loading

Demographic categori	ies	Range	F	%
		19-29	88	56.40%
		30 to 39	41	26.30%
AGE		40 to 49	20	12.80%
NOL		50 to 59	7	4.50%
		above 60	0	0.00%
Gender		Male	51	32.70%
Gender		Female	105	67.30%
		High school	4	2.60%
Education Level		Bachelor Degree	71	45.50%
Education Level		Master Degree	71	45.50%
		Doctor of philosophy	10	6.40%
		10k or below	38	24.40%
		11k to 30k	24	15.40%
Income		31k to 50k	31	19.90%
meome		51k to 100k	41	26.30%
		100k and above	22	14.10%
		Student	44	28.20%
		Owner of the business	26	16.70%
		Hired/employed	67	42.90%
Occupation		Government official	16	10.30%
		Housewife	2	1.30%
		Unemployed	1	0.60%
		1 to 2 times	18	11.50%
		3 to 5 times	37	23.70%
s-commerce usage		6 to 8 times	40	25.60%
		9 to 11 times	14	9.00%
		more than 11 times	47	30.10%
S-commerce	items	Clothes	132	31.00%
purchased <sup>a</sup>		Jewellery	58	13.60%

Bags	85	20.00%
Cosmetics	83	19.50%
Deodorants/Fragrance	68	16.00%

**Table 2: Demographics of respondents** 

# 5. Data analysis and Result

The data was analysed using AMOS 26.0. This tool is widely used in measurement model analysis because of its well-known basic graphical user interface. Confirmatory factor analysis (CFA) was the approach for this. The validity of these constructs has been verified by the results, which are displayed in Table I, which suggest that all Cronbach's alpha values are higher than 0.8 and above Nunnally's (1978) acceptable cutoff criterion of 0.7.

Three benchmarks are used to evaluate convergent validity, which measures consistency between variables measuring the same construct. These standards were established by Fornell and Larcker (1981).

- 1. Item loadings ought to be considerable and above 0.7.
- 2. Composite reliabilities are expected to surpass 0.8.
- 3. Every construct's average variance extracted (AVE) should be greater than 0.50.

Constructs	Composite reliability	AVE
Trust	0.939	0.794
Perceived Reputation	0.911	0.720
Perceived Size	0.941	0.800
Service Quality	0.927	0.762
<b>Economic Benefits</b>	0.949	0.822
Social Commerce Constructs	0.906	0.707
Purchase Intention	0.923	0.751

Table 3: Composite reliability and AVE

According to Table I, every item loading crosses the 0.7 criterion. As shown in Table III, the results indicate that the measures adequately converge on the various constructs they use. Employing the standards put forth by Bagozzi et al. (1991), discriminant validity—which analyses the degree to which measures from different constructs are empirically distinct—was assessed. We specifically used the Fornell and Larcker (1981) criterion, claiming that the correlations between any two constructs should be less than the square roots of the average variance extracted (AVE) for each construct. The results of this study are shown in Table IV, which additionally reveals the inter-construct correlations off the diagonal and the square roots of the AVE on the diagonal. Discriminant validity is deemed adequate when the AVE's square roots.

	Trust	Perceived reputation	Perceived Size	Economic benefit	Service quality	Social commerce constructs	Purchase intention
Trust	0.891						
Perceived reputation	0.539	0.848					
Perceived Size	0.516	0.735	0.894				
Economic benefit	0.702	0.573	0.676	0.873			
Service quality	0.525	0.736	0.700	0.736	0.907		
Social commerce constructs	0.556	0.650	0.652	0.594	0.670	0.841	

Purchase								1
intention	0.801	0.576	0.627	0.731	0.689	0.705	0.866	i

Table 4: Correlations and AVE

#### 6.1. Discussion and conclusion

Previous research has largely ignored the factors that influence users' trust in social commerce, along with the influence of this trust on buyers' online buying intentions. To shed light on this issue, this study conducted an empirical investigation on how trust impacts s-commerce. The results reveal some fascinating conclusions, which are as follows: For the purpose of evaluating the measurement model, the study instrument's validity and reliability were first looked at, with particular attention paid to discriminant validity, convergent validity (individual item reliability), and item reliability (Chin, 1998). Cronbach's alpha was used to test internal consistency, while item loadings were used for evaluating convergent validity. Good internal consistency was demonstrated by the results, which revealed that Cronbach's alpha beyond the suggested level. Finally, the average variance extracted (AVE) has been employed to assess discriminant validity.

## **6.2.** Theoretical contributions

Both academics and professionals can learn a lot from this study. Our theoretical framework highlights how important trust is in shaping consumers' inclinations to make transactions in social commerce. The outcomes demonstrate that consumers' intention to buy products suggested by social media is heavily impacted by their degree of trust in s-commerce platforms. Our research illuminates why certain customers may gain confidence in s-commerce, a growing e-commerce trend, by giving a thorough framework. While previous research has mostly focused on defining and conceptualizing social commerce, a handful of investigations have examined the complexities of trust and its performance in such a setting. As an outcome, our research fills this vacuum by providing new perspectives into the interrelationships between these concepts. In contrast to earlier studies that often focused on social and individual factors which affect trust, our model investigates the connection between consumer trust in s-commerce and social commerce characteristics like perceived reputation, perceived size, service quality, economic benefits, and social commerce constructs. By examining shoppers' attitudes and behavior in this context—which has garnered little interest in the literature to date—this paradigm establishes a framework for further research in the subject of social commerce. All things considered, our results serve the foundation for further research and comprehension of how consumers behave in the constantly evolving field of social commerce.

#### 6.3. Limitations and future research

Our model analyses how consumer trust in s-commerce is linked to significant social commerce features including perceived reputation, perceived size, service quality, economic benefits, and other pertinent elements, in contrast to previous research that primarily focused on social and individual factors affecting trust. Our framework lays a foundation for further research in social commerce by examining the attitudes and actions of consumers in this largely uncharted domain. In conclusion, these findings provide a strong basis for furthering our knowledge of how consumers behave in the rapidly evolving arena of social commerce.

Lastly, the study focused exclusively on trust as a factor establishing purchase intention, neglecting the potential effects of other qualities such as personality and social determinants. These restrictions are used to recommend future research paths. For example, investigating how individual and societal variables impact the amount to which s-commerce consumers acquire trust might yield useful insights. Additionally, the study did not precisely assess how external factors influenced purchase intention, highlighting the significance of further research into these relationships. Furthermore, we can better control how customers behave in the setting of social commerce by investigating the dampening impact of concealed factors (such social norms and buying habits) on the connection between various elements of social commerce and trust.

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