

# The Determinants of Trust and its Influence on Online Buying Intention: An Empirical Study on Social Commerce in Jordan

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## Abstract

This study empirically examined factors influencing online buying intention amongst Jordanians while considering the mediating role of online trust in social commerce. With Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) as underpinning theories, the research investigates the antecedents of consumer perceived trust. The instrument used in obtaining data from the customers was questionnaires, and it yielded 314 valid responses which were analyzed using PLS-SEM. A positive impact of interaction with sellers, emotional social support, informational social support, E-WOM on online purchasing intention and online purchasing trust were found. Meanwhile, a negative impact of informational social support on online trust was found. Online trust was found to mediate the relationship between interaction with sellers, emotional social support, informational social support, E-WOM and online shopping intention. Focusing on online trust will gain the trust of consumers in social commerce, which will motivate online shopping intention.

## Keywords

Trust; Online Buying; Social Commerce; E-WOM; Social Support; Behavioral Intentions

## Introduction

Internet and social media technologies have led to the emanate of a new phenomenon of e-commerce called social commerce or social shopping, and this form of shopping has considerably transformed the shopping behavior of consumers. The e-commerce method, as highlighted in some studies (e.g., Al-Gasawneh & Al-Adamat, 2020a; Hammouri & Abu-Shanab, 2017), merges platforms of social media and shopping to allow the execution of e-commerce activities through e-commerce recommendation systems, chat rooms, online communities, and social networks. Abreu (2019) indicated that the merge denotes the considerable effect of technologies of social media on the shopping behavior of consumers. Chang *et al.* (2014) further indicated that the merge enables communication, rating of products and services, review of consumer opinions, participation in forums, and sharing of experiences of products and services among consumers.

The year 2005 marked the birth of social commerce on Yahoo! and albeit the nonexistence of a universal definition, the term has been generally described as a new paradigm of social

media tools and technologies of Web 2.0 which facilitate customer participation while also allowing information searching and sharing, resulting in trustworthy purchase decision (Zhang *et al.*, 2014). It was mentioned in Huang and Benyoucef (2013) and Obar and Wildman (2015) and Eidet al. (2020) that among the popular social networking sites that have been utilized in the sharing of valuable contents through features of ‘like’ and ‘share’ include Facebook, Twitter, Instagram, and Snapchat.

Essentially, the present study attempts to explore the antecedents of long-term trust that could improve the intention to make purchases within the social commerce environment according to a set of proposed constructs as demonstrated in Hammouri and Abu-Shanab (2017). These constructs are as follows: Interaction with sellers (IWS), Emotional social support (ESS), Informational social support (ISS), and Online trust (OT). Accordingly, past studies associated with trust in social commerce are reviewed in the following section, and the discussion on the research method will follow. Discussion on data analysis is presented in section four, while the section that follows presents the study conclusion and prospects for future work.

## **Literature Review**

### **Trust in social commerce**

Trust in social commerce is one of the most critical issues that encourage online users in engaging in activities associated with online shopping (Hajli *et al.*, 2017). In Jordan, trust was mentioned by Abu-Shamaa and Abu-Shanab (2015) as an important socio-cultural factor impacting intention to buy online among online users. Hammouri and Abu-Shanab (2017) found eleven factors associated with the process of adaptation, and they proposed a research model and hypothesized just the antecedents of long-term trust in social commerce. However, they have proclaimed that interaction with sellers, emotional social support, and informational social support are considered the main predictors of long-term trust in social commerce. Furthermore, the model conjectured the impact of long-term trust on intention for purchase.

### **Interaction with sellers**

Sellers have been utilizing online chat tools in interacting with sellers, and some of the popularly used ones include Facebook, Instagram, Twitter and Snapchat. Interaction with sellers has been regarded as one of the main constructs of social presence (Shareef *et al.*,

2020). Moreover, Wu and Li (2018) indicated the possibility of treating this construct as a marketing strategy and a tool for customer service that drive for keeping in touch with online customers. In this regard, interaction with sellers encompasses an establishment of a trusting relationship between buyer and seller via communication channels using the Internet (Joudeh&Dandis, 2018; Ahmad et al., 2020). In social commerce, interaction with sellers is regarded as a determinants of trust whereby Liang *et al.* (2011) and Lu, Fan and Zhou (2016) mentioned that there is an increase of the level of satisfaction of buyers through their interactions with sellers, while easing the fulfillment of their needs. It has been considered that interactions with sellers may effectively lead to the formation of warmer and more welcoming channels of online communication between buyers and sellers.

Several empirical studies reported that there is a correlation of online interaction between seller and buyer, and online purchase intention of customer (Molinillo et al., 2018; Pozón-López et al., 2019; Yahia et al., 2018). Moreover, many empirical studies approved that that online interaction with seller positively affected online trust (Fu et al., 2018; Li et al., 2018; Yahia et al., 2018). Taking into account such findings, the hypotheses below are presented:

*H1: Interaction with sellers influences online purchase intention positively.*

*H5: Interaction with sellers influences online trust positively*

### **Emotional social support**

Emotional social support relates to the provision of emotional support including taking care of other users, and showing empathy, care, love, understanding, and encouragement (Obst&Stafurik, 2010). Through emotional social support; online users could interact, feel and get closer to one another, and share information more comfortably. Furthermore, by focusing on the concerns of users, emotional support eases problem solving (Al-Titet *al.*, 2020). The underpinning from friends in a social networking site may compel users to return the favor (Crocker & Canevello, 2008). It was reported in Molinillo et al. (2018) that trust of online users is highest with emotional support from others in online communities, even in the case where the support does not directly help find a solution of a problem for the user. In terms of the relationship between emotional social support and online purchase intention, it was reported in several studies (e.g., Sheikh et al., 2019; Molinillo et al., 2018; Handarkho, 2020) that online purchase intention is impacted by emotional social support. In examining the relations between emotional social support and online trust, Lin et al. (2018) concluded the impact of emotional social support on online trust. Additionally, Li and Wang (2018)

and Hu et al. (2019) reported a significant positive link between emotional social support and online trust. Therefore, this study stated the following hypotheses:

*H2: Emotional social support influences online purchase intention positively.*

*H6: Emotional social support influences trust in social commerce positively.*

### **Informational social support**

Informational social support presents user support in the form of recommendation, advice and knowledge in the resolution of a given problem (Obst&Stafurik, 2010). For social interactions in online communities, informational social support has been regarded as an important approach of support as it offers direct problem solving via the provision of solutions, plans and interpretations. Liang *et al.* (2011) indicated that this support encourages online community members to share commercial and crucial information, as well as friendship, and trust being built and improved among members. In this regards, informational social support presents for online users with relational benefits, while encouraging the formation of relationship based on trust in a social commerce environment (Fan & Lederman, 2018). Several studies have explored the link between informational social support and online purchasing intention and some (e.g., Molinillo et al., 2018; Sheikh et al., 2019; Al-Tit et al., 2020) have reported a positive significant linkage. Further, the link between informational social support and trust was examined as well, and some studies (e.g., Li & Wang, 2018; Hu et al., 2019; Lin et al., 2018) reported the effect of Informational social support on trust being positive. Hence, the following hypotheses are presented:

*H3: Informational social support influences online purchase intention positively.*

*H7: Informational social support influences trust in social commerce positively.*

### **Electronic word-of-mouth (E-WOM)**

E-WOM refers to the sharing of marketing information amongst consumers, and as mentioned in Huete-Alcocer (2017), such sharing could impact the behavior as well as the attitude of consumers concerning a given product or service. E-WOM is a way of communication through the Internet targeted at online users and is connected to informing them of the characteristics of a product or service of the brand (Al-Zagheer, 2018). According to Huete-Alcocer (2017), E-WOM allows the involvement of all consumers whereby everyone could share their online experience and post a product review for everybody else to read. Accordingly, the expansion of social media and digital channels

caused an exponential increase in E-WOM; the influence of E-WOM is now global. E-WOM allows quick sharing of messages between online users, and the messages appear in online notifications, recommendations and reviews(Gvili& Levy, 2021).

For companies, E-WOM eases customer identification, while also allowing them to communicate with prospective customers at a low cost. Al-Gasawneh and Al-Adamat (2020b) indicated that E-WOM has been generally regarded as a trustworthy and strong information source. Relevantly, in the deliberation of the link between E-WOM and online purchasing intention, past authors (e.g., Sharma & Aggarwal, 2019; Chen et al., 2020) concluded the positive influence of E-WOM on onlineusers intention. In terms of the link between E-WOM and trust, past studies including Beyari and Abareshi (2018), Tjhin and Aini (2019) and Monfaredet al. (2021) found that E-WOM positively impacts trust as well. Hence, the hypotheses below:

*H4: E-WOMinfluencesonline purchase intentionpositively.*

*H8: E-WOMinfluencestrust in social commerce positively.*

### **Online trust**

Social commerce has become a subdivision of e-commerce technology following the expansion of social networking sites (Lăzăroiu et al., 2020). Relevantly, Abu-Shanab (2014) and Hammouriet al. (2016) mentioned that trust is a construct that significantly affects the adoption of information systems and technology among individuals. Lăzăroiu et al., (2020) highlighted online trust as a multifaceted social issue with high uncertainty due to the lack of face-to-face interaction. Online trust entails the affirmative intention relating to the reliability, certainty and trust in the activities, objects and users associated with social commerce technology (Lu, Hao& Jing, 2016; Hawamleh et al., 2020). Winnie (2014) stated that trust dictates the levels of trustworthiness which describes how both the actions and beliefs of users are fulfilled via social networking sites. Furthermore, Wu et al., (2011) reported that the reputation and recommendations of those that took part in online transactions played an essential role in improving the trustworthiness of social commerce. Fan& Lederman(2018)indicated that trust between members of the social commerce community increases the reliance of online users towards the words, decision, as well as recommendations of other members.Trust may facilitate the sharing of user experiences in purchased products or services and in increasing user loyalty towards communities of social commerce (Ebrahim, 2020). In this extent, a positive influence of online trust on the

intention to online buying was reported in findings of several studies (Al-Tit et al., 2020; Bilisbekov et al., 2021; Goraya et al., 2019; and Merhi et al. 2020). The present study thus presents the following hypothesis:

*H9: Online trust in social commerce influences intention to buy positively.*

### **Online purchase intention**

Online purchasing is considered as the third most popular Internet activity. Next to email and web surfing, particularly following the birth of e-commerce (Jamali et al., 2014; Ngah et al., 2021). Initiated by purchase intention, Close and Kukar-Kinney (2010) referred to the concept as the willingness of customers to purchase something through the Internet. Similarly, Li and Zhang (2002) described online purchase intention as the willingness of consumers in purchasing a given product or service through the Internet. Moreover, purchase intention in online environment refers to the willingness of customers in making use of the Internet for making an actual purchase of products at competitive prices (Iqbal et al., 2012). However, purchase intention can predict consumer behavior, and a number of factors can also play a role. As such, it is not easy to measure purchase intention. Schlosser et al., (2006) found that privacy and security statements could increase online purchase intention. Furthermore, trust of online users towards the competency of a given firm in fulfilling their needs is more than just trusting in goodwill to impact purchasing intentions of customer (Al-Dwairi et al., 2018). However, purchase intention has been utilized by many in predicting the actual purchasing activities of customers. Accordingly, online purchase intention is measured in this study via the following constructs as in Al-Gasawneh et al., (2020c): possibility of purchasing products via online, possibility of making a recommendation to peers regarding the online shopping and probability to return to make another online purchase if it's proved their usefulness.

### **Online trust as mediator**

In their studies, Chen et al. (2020), Al-Tit et al. (2020), Sheikh et al. (2019) and Yahia et al. (2018) concluded the impact of E-WOM, informational social support, emotional social support, and interaction with sellers on online shopping intention. Further, Beyari and Abareshi (2018), Li and Wang (2018), Hu et al. (2019) and Yahia et al. (2018) concluded a significant impact of E-WOM, informational social support, emotional social support, and interaction with sellers on online trust. Relevantly, a significant impact of online trust on online purchasing intention was concluded in Al-Sharafi (2018), Al-Tit et al. (2020), Goraya

et al. (2019) and Merhi et al. (2020). Following past studies including Baron and Keny (1986) and Al-Gasawneh & Al-Adamat (2020b), the present study contemplates that if a past relationship exists between the independent variables and dependent variables, and also between the independent variables, then, mediation should exist between the assumed mediation and dependent variable. Following past findings on the impact of E-WOM, informational social support, emotional social support, and interaction with sellers on online shopping intention, and the impact of E-WOM, informational social support, emotional social support, and interaction with sellers on online trust, in addition to the influence of online trust on online purchasing intention, the hypotheses below are proposed:

*H10: Online trust mediates the relationship between Interaction with sellers and online purchasing intention.*

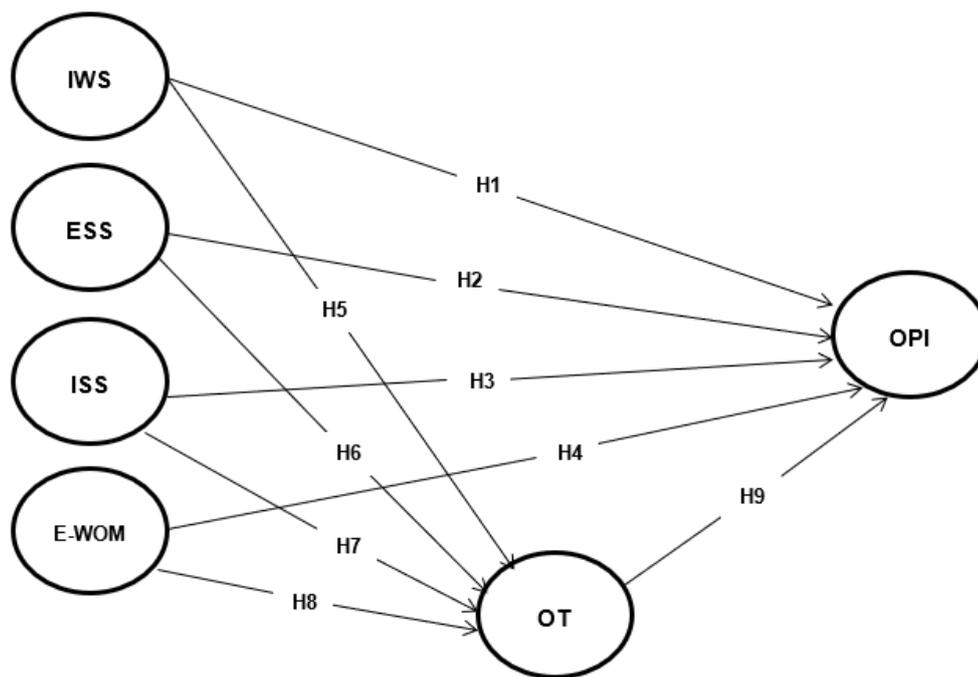
*H11: Online trust mediates the relationship between emotional social support and online purchasing intention.*

*H12: Online trust mediates the relationship between informational social support and online purchasing intention.*

*H13: Online trust mediates the relationship between E-WOM and online purchasing intention.*

### **Research Method**

In the present study, the antecedents of trust and its impact on customers' intention to buy were examined for the context of consumers in social commerce in a Jordanian setting. Accordingly, this study puts forth a research model for examining the impact of interaction with seller (IWS), emotional social support (ESS), informational social support (ISS) and electronic word-of-mouth (E-WOM) on online trust (OT) with the purpose of exploring user's intention to buy (ITB). The research model proposed in this study is illustrated in Figure 1.



**Figure 1:** Research Model

### **Instrument development**

This quantitative study employed questionnaires as an instrument to gather data. As highlighted earlier, this study attempted to explore the antecedents of trust and its influence on intention to buy among consumers of social commerce within the country of Jordan. A total of 23 items were included and modified in the survey to fit the study objective. In order to ease the survey process, the survey was translated into Arabic, considering that most respondents are Arabic speakers. According to Abu-Shanab and MdNor (2013), language significantly affect the outcomes of research. The items in the survey were equipped with a Five-Likert scale which evaluates the agreement level of respondents towards each item statement. In this regard, the scale ranged from (1) to denote complete disagreement to (5) to denote complete agreement. For predicting (IWS) construct, the items were adopted from Lu *et al.* (2016), while items from Molinillo *et al.* (2018) were used for predicting (ESS and ISS) constructs. The construct of (E-WOM) was represented by the items from Al-Gasawneh and Al-Adamat (2020), while the constructs of (OT) and intention to buy were covered by items from Farivaret *et al.* (2016).

### **Sample and sampling process**

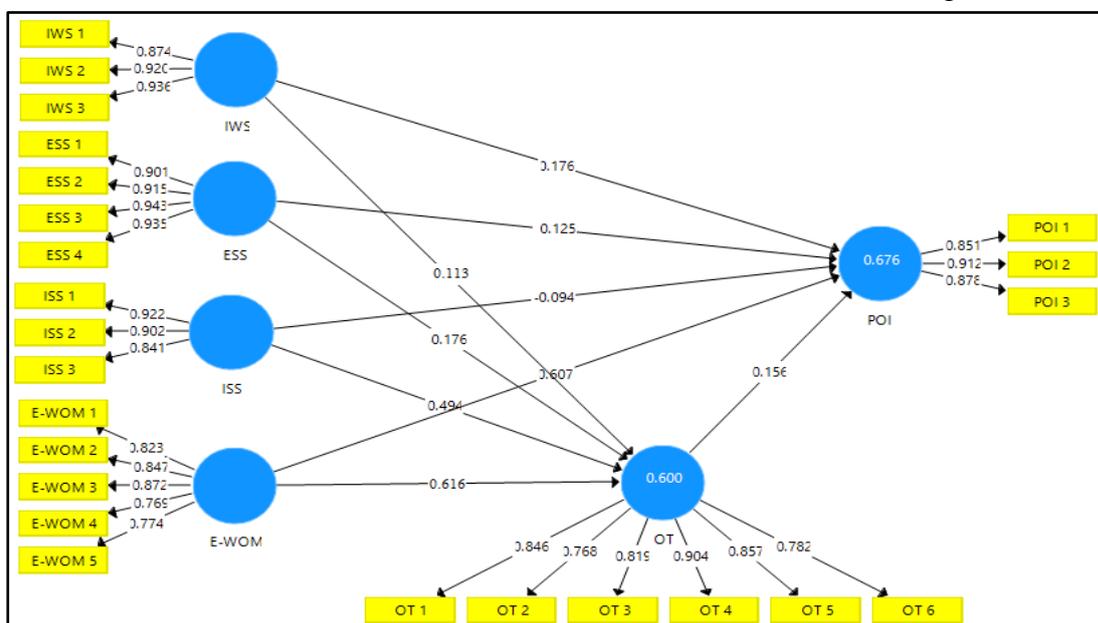
All Jordanian people who have made purchase(s) via sites of social networking (Facebook, Snapchat and Instagram) made up the study population, and judgment sampling technique

was used in respondent selection. From the 344 returned questionnaires, 30 were found incomplete and were thus excluded. The final number of usable questionnaires was therefore 314.

## Data Analysis and Result

### Measurement model

In this research, the 6 first-order constructs in (IWS, ESS, ISS, E-WOM, OT, and OPI) were measured using 24 items. Further, this study utilized confirmatory factor analysis (CFA) to evaluate the measurement model of the research model, as showed in Figure 2.



**Figure 2:** The Measurement Model.

Table 1 displays the findings of CFA for the measurement models and the outcomes of evaluation of the standardized factor loadings of the model items. The standardized factor loadings for measurement items were all above 0.6, and the loadings were between 0.768 and 0.943. Furthermore, the values of AVE for all variables were also above the proposed threshold of 0.5, suggested by Hair et al. (2019) and ranged between 0.669 and 0.853. Also, for all constructs, the composite reliability values were between 0.910 and 0.959, which were higher than the recommended value of 0.7.

**Table 1: Properties of the Measurement Model**

Construct	Items	Factor loading	Composite reliability	AVE
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IWS	IWS 1	0.847	0.935	0.669
	IWS 2	0.920		
	IWS 3	0.936		
ESS	ESS 1	0.901	0.959	0.853
	ESS 2	0.915		
	ESS 3	0.943		
	ESS 4	0.935		
ISS	ISS 1	0.922	0.919	0.790
	ISS 2	0.902		
	ISS 3	0.841		
E-WOM	E-WOM 1	0.823	0.910	0.669
	E-WOM 2	0.847		
	E-WOM 3	0.872		
	E-WOM 4	0.766		
	E-WOM 5	0.774		
OT	OT 1	0.846	0.930	0.690
	OT 2	0.768		
	OT 3	0.815		
	OT 4	0.904		
	OT 5	0.857		
	OT 6	0.782		
OPI	OPI 1	0.851	0.912	0.775
	OPI 2	0.912		
	OPI 3	0.876		

Based on Henseler (2015), HTMT values were determined in this study, to establish the discriminant validity of the model. As displayed in Table 2, all values of HTMT were less than 0.90, and between 0.250 and 0.830, suggesting that each latent variable is sufficiently distinctive from other variables (Henseler et al., 2015). From the attained convergent validity and discriminant validity of the measurement model, this study deduced that the measurement scale for evaluating the variables and their related measurement items were completely valid and reliable.

**Table 2: HTMT for all constructs**

	E-WOM	ESS	ISS	IWS	OT	OPI
E-WOM						
ESS	0.250					
ISS	0.777	0.296				
IWS	0.830	0.345	0.788			
OT	0.714	0.378	0.817	0.654		
OPI	0.790	0.299	0.697	0.747	0.712	

### Structural Model and Hypothesis Testing

#### Structural Model- Direct Effects

Table 3 displays that the value of  $R^2$  for OPI and OT was correspondingly 0.676 and 0.600, which denotes that 67.6% of variations in OPI were described by the predictors (IWS, ESS,ISS,E-WOM,OT), whereas 60% of variations in OT were described by their predictors (IWS, ESS, ISS, E-WOM). As recommended by Chin (1998), the  $R^2$  values exceeded the acceptable threshold value. For OPI, the obtained  $Q^2$  value was 0.257 and this value is significantly larger than zero. Based on Chin (2010), the value shows a predictive relevance to the model, and the model displays an adequate fit level and significant predictive relevance. Further, the VIF values were lower than 5 as proposed by Hair (2014) as follows: 3.467,1.147, 3.035, 2.340, 2.501, 3.467, 1.224, 3.645, and 2.527.

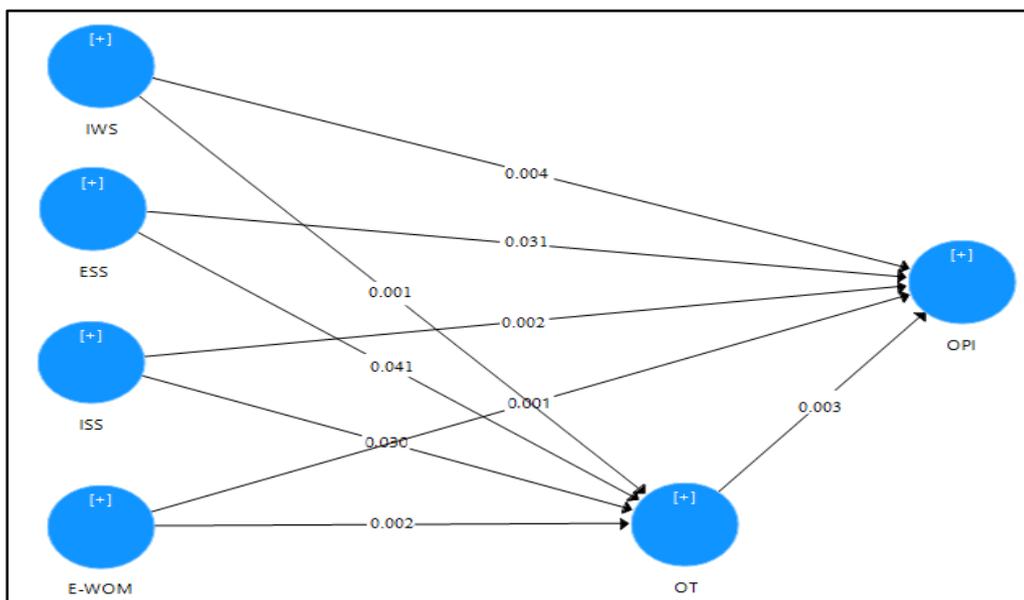
**Table 3: Hypothesis Testing- Direct Effects**

	Path	St, $\beta$	St. d	$R^2$	$Q^2$	$F^2$	VIF	t-value	p-value
H1	IWS> OPI	.176	.067	.676	.257	.051	.467	2.626	0.004
H2	ESS > OPI	.125	.070			.027	.224	1.785	0.031
H3	ISS > OPI	-.094	.038			.037	.645	2.473	0.002
H4	-WOM > OPI	.607	.095			.123	.527	5.389	0.001
H5	IWS>OT	.113	.056	0.600		.119	.467	2.017	0.001
H6	ESS>OT	.176	.063			.026	.147	2.793	0.041
H7	ISS> OT	.494	.090			.029	.035	5.488	0.030
H8	E-WOM >OT	.616	.095			.057	.340	5.481	0.002
H9	OT > OPI	.156	.043			.087	.501	3.627	0.003

In OPI prediction, the p-value of IWS, ESS, ISS, E-WOM, and OT was correspondingly 0.004, 0.031,0.002, 0.001 and 0.003. For OT predictive factors, the p-value of IWS, ESS, ISS, and E-WOM was correspondingly 0.001,0.041, 0.030, and 0.002. These values show the possibility of attaining prediction via absolute p-values of 0.01 and 0.05. In terms of the path coefficient (S, B) value for IWS, ESS, ISS, E-WOM, OT to OPI, it was respectively as follows: 0.176, 0.125, -0.094, -0.094, 0.607, 0.156. As for the path coefficient (S, B) value for IWS, ESS, ISS, E-WOM to OT, it was respectively 0.113,0.176, 0.494 and 0.616. Thus it can be concluded that the relationships are positive, and hypotheses H1, H2, H3, H5, H6, H7, H8, and H9 were supported, except H3 where the path coefficient (S, B) for H3 was negative (see Figure 3).

### Structural Model- Indirect Effects

From the bootstrapping outcomes displayed in Table 4, there was indirect effect of IWS on OPI, ESS on OPI, ISS on OPI, and E-WOM through OT, and the effect was significant at 0.05 levels. That is, the mediation was stated on the basis of path coefficients in structural models with and without mediators. The results showed a statistically significant mediation



effect. As such, hypotheses H10, H11, H12, and H13 were supported.

**Figure 3:** The Structural Model

**Table 4: Hypothesis Testing-Mediated Effects**

	PATH SHAPE	irect Effect	ndirect Effect	ediating
H10	IWS > OT > OPI	0.122	0.041	Yes
H11	ESS > OT > OPI	0.053	0.003	Yes
H12	ISS > OT > OPI	0.058	0.006	Yes
H13	WOM > OT > OPI	0.048	0.032	Yes

### Discussion, Conclusion and Future Work

The present study adds to past researches on trust in social commerce represented by IWS, ESS, ISS, and E-WOM, online intention, and online trust with online purchasing intentions. A total of thirteen hypotheses were proposed, and hypotheses H1, H2, H3, and H4 were supported, and this is in line with Chen et al. (2020), Al-Tit et al. (2020), Sheikh et al. (2019) and Yahia et al. (2018). The present study provides understanding of the attitude of sellers through interaction using social networking sites, particularly in providing assistance and recommendations to customers as needed. Also, this study shows the ability of positive

online reviews of products and brands via social networking sites in motivating online purchases amongst people. Furthermore, in line with Beyari and Abareshi (2018), Li and Wang (2018), Hu et al. (2019) and Yahia et al. (2018), this study shows the ability of positive online reviews of products and brands via social networking sites in creating trust in the offered products or services. As such, hypotheses H5, H6, H7, and H8 were supported. Hypothesis H9 was supported in this study as well, and in agreement with Merhi et al. (2020) and Al-Tit et al. (2020), this study concluded a positive impact of online trust on the online purchase intention. Hence, online trust is affirmed to significantly motivate consumers in making online purchasing payments.

Further, hypotheses H10, H11, H12, and H13 were supported in this study, implying the mediation of online trust on the relationship between IWS, ESS, ISS, and E-WOM, and OPI. Hence, having understanding of the attitude of sellers by interacting with them via social networking sites, and offering help and suggestion to the customer as needed, could generate trust towards the offered products or services. Also, positive online reviews of products and brands via social networking sites generate trust as well, which could consequently increase the interest of other customers towards green products. Another significant contribution of this paper is in terms of its application of technology acceptance model (TAM) and theory of planned behavior (TPB) in examining online trust as a mediator between IWS, ESS, ISS and E-WOM and OPI, with the use of PLS 3 software suite.

This paper studied customers involving in online purchases in Jordan, and on a smaller scale, similar approaches could be employed by relevant companies to their own customers. For future studies, other factors could be considered in controlling the relationship between IWS, ESS, ISS, E-WOM and OPI. Among the variables to be considered is social media influencer. Also, considering the negative impact of ISS on online purchase intention, the use of positive E-WOM could be considered in moderating the relationship between ISS and online purchase intention.

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