

# FACTORS INFLUENCING A THAI INDIVIDUAL'S TRUST AND DISTRUST IN SOCIAL COMMERCE

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## **Abstract**

The purpose of this research is to study the factors influencing trust and distrust of Thai people in using social commerce and the moderating effects on those factors. A theoretical model is developed including groups of factors derived from previous studies (social commerce constructs, characteristics of social media websites, characteristics of e-vendors, personality traits of consumers, and Thai culture) with direct effects on both trust and distrust which are treated as distinct constructs rather than as opposite ends of a continuum of measurement. Also, the model includes gender, education, age, and social commerce experience as factors that moderate the direct effects. The model is analyzed and developed with descriptive statistics and structural equation modeling using data collected by questionnaire from 662 Thai social commerce users. The ability of an e-vendor to supply the expected products and services emerged as the most important influence on trust while the personality trait neuroticism had the most important influence on distrust. Gender, age, and social commerce experience were found to have moderating effects on some causal effects while individual's level of education did not have any significant moderating effects. New findings concerned the causal effects of several variables (community, perceived ease of use, competence, reputation and integrity, quality of information, agreeableness, conscientiousness, and relationship orientation) and the moderating effects of gender, education, age, and social commerce experience. Theoretical and practical implications of the findings are discussed in detail.

**Keywords:** Distrust; moderating effect; social commerce; trust

## Introduction

Internet and Web 2.0 technologies provide the opportunity for the internet users to create and exchange user generated content using social networking sites and social media motivating social interactions and collaboration among online users (Kaplan and Haenlein, 2010; Kim and Park, 2013; Hajli, 2015). In online business Web 2.0 technologies provide the opportunity for a new business model of electronic ecommerce which is called social commerce. Social commerce uses Web 2.0 technologies to support online interactions and users' contributions to assist other people in the acquisition of products or services (Liang and Turban, 2012). Social commerce has three major attributes: social media technologies, community interactions, and commercial activities (Liang and Turban, 2012).

Social media, such as Twitter, Facebook, Google+, and LinkedIn, have been defined as internet-based applications that build on the ideological and technological foundations of Web 2.0, and that allow the creation and exchange of user generated contents (Kaplan and Haenlein, 2010; Rauniar et al., 2014). Kaplan and Haenlein (2010) classified social media into blogs (e.g. Open Diary, Technirati, and LiveJournal), social networking sites (e.g. Facebook, MySpace, and Google+), virtual social worlds (e.g. Second Life), collaborative projects (e.g. Wikipedia), communities (e.g. YouTube and Flickr), and virtual game worlds (e.g. World of Warcraft).

Community interactions involve user generated content and user participation in forums, communities, ratings, reviews, recommendations, and referrals (Hajli, 2015). According to the Organisation for Economic Cooperation and Development (OECD, 2007) user generated content needs to: be published either on a public accessible website or on a social networking site accessible to a selected group of people; show a certain amount of creative effort; and have been created outside of professional routines and practices.

Several companies are engaged in social commerce and provide commercial activities (e.g. marketing, advertising, and customer service) to their consumers (Liang and Turban, 2012; Rauniar et al., 2014). The benefits of these activities include enhancing the corporate brand, increasing trust, establishing credibility among customers, implementing two-way social engagement

opportunities such as consumer feedback and participating in new product development processes (Rauniar et al., 2014), and increasing loyalty (Hajli, 2014; Hew et al., 2016).

In Asia there are almost 1.9 billion internet users which account for 50.2 percent of all internet users. In Thailand, there are 41 million internet users which is 2.2 percent of all internet users in Asia (Internet World Stats, 2017). Internet users in Thailand have Facebook accounts which allow them to review information about products and services on Facebook and other social commerce websites and share the outcomes with their friends on Facebook (Lankton and McKnight, 2011; Rauniar et al., 2014). Many Facebook users register for a Facebook page or buy Facebook's advertising services to promote their business and sell products to other people in the community. At this point, they become e-vendors and utilize Facebook as a social commerce website. At the end of the year 2016, Facebook earned approximately USD 1.34 billion from advertising on Facebook (Facebook, 2017). The popularity of social commerce is increasing revenue to businesses.

Trust and distrust in an e-vendor are important factors in determining an individual's attitude towards and use of social commerce. Previous research has identified numerous antecedents to trust and distrust in online systems (Hsiao et al., 2010; Lankton and McKnight, 2011; Kim and Park, 2013; Shin, 2013; Lee et al., 2014; Shi and Chow, 2015; Lu et al., 2016). This study addresses four specific and related research questions: *What are the factors that have an effect on trust and distrust of a Thai individual in social commerce? What are the relationships among those factors? Which factors have a significant causal or moderating effect on trust and distrust of a Thai individual in social commerce? What are the theoretical and practical implications of the findings?* In particular, following Lewicki et al. (1998), Ou and Sia (2009), and Seckler et al. (2015) the study treats trust and distrust as separate constructs rather than the more common approach of treating trust and distrust logical opposites of the same dimension. The outcomes of the study are expected to contribute to a theoretical understanding of the determinants of trust and distrust in social commerce with important practical implications for those with professional responsibilities for the development of social commerce (e.g. users, providers, e-vendors, and marketers).

A review of related literature and the development of a theoretical model are presented in the next section followed by discussion of the research design and methodology. The results of data preparation and analyses are followed by a discussion of the findings of the study and concluding remarks are presented last.

Related Literature and Theoretical Model

An Overview of Previous Studies

An overview of previous studies relevant to social commerce is presented in Table 1. The studies have been organized into three related categories: Social Commerce; Trust and Distrust; and Thai Culture and Personality Traits.

Table 1: Overview of previous studies

| Focus of Study                                                                                                                  | Research Approach                     | Reference                  |
|---------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------|
| Social Commerce                                                                                                                 |                                       |                            |
| User-created content in various platforms                                                                                       | Descriptive/ Exploratory, Qualitative | OEDC (2007)                |
| Social media, Web 2.0, and user generated content                                                                               | Descriptive/ Exploratory, Qualitative | Kaplan and Haenlein (2010) |
| Social commerce, social media technologies and infrastructure, Web 2.0, and user contribution                                   | Descriptive/ Exploratory, Qualitative | Liang and Turban (2012)    |
| Social commerce, Web 2.0, and social commerce design                                                                            | Descriptive/ Exploratory, Qualitative | Huang and Benyoucef (2013) |
| Information quality, system quality, and user’s continuance intention to consume and provide information in virtual communities | Explanatory, Quantitative             | Zheng et al. (2013)        |
| Relationship quality, social commerce, social support, and social commerce intention                                            | Explanatory, Quantitative             | Hajli (2014)               |
| Technology Acceptance Model, social media, and individual adoption behavior                                                     | Explanatory, Quantitative             | Rauniar et al. (2014)      |
| Virtual community, newcomers’ participation behavior, and mediating and moderating effect of relationship satisfaction          | Explanatory, Quantitative             | Tsai and Pai (2014)        |
| Social virtual world continuance, perceived benefits, satisfaction, moderating effect of gender                                 | Explanatory, Quantitative             | Zhou et al. (2014)         |
| Social commerce, social support, community commitment, and trust transfer                                                       | Explanatory, Quantitative             | Chen and Shen (2015)       |

**Table 1:** (Continued)

| Focus of Study                                                                                                                                        | Research Approach                     | Reference                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------|
| <b>Social Commerce</b>                                                                                                                                |                                       |                                  |
| Electronic Mediated Environment, satisfaction, trust, risk, perceived benefits, service quality, and satisfaction                                     | Explanatory, Quantitative             | Dai et al. (2015)                |
| Develop social commerce constructs (forums and communities, ratings and reviews, and referrals and recommendations) and investigate the role of these | Explanatory, Quantitative             | Hajli (2015)                     |
| Social media, concern for social media information privacy, lurking, computer anxiety, and intention to provide personal information                  | Explanatory, Quantitative             | Osatuyi (2015a)                  |
| Social media dependence, rational behavior, rational use, and cognitive-affective-behavioral model                                                    | Explanatory, Quantitative             | Wang et al. (2015)               |
| Social commerce, online impulse buying, information quality (text), state-trait theory, and number of likes                                           | Explanatory, Quantitative             | Chen et al. (2016)               |
| Mobile social commerce, expectation confirmation model (information systems continuance model), privacy concern, and brand loyalty                    | Explanatory, Quantitative             | Hew et al. (2016)                |
| Social commerce constructs, social support constructs, and trust                                                                                      | Explanatory, Quantitative             | Shanmugam et al. (2016)          |
| Social commerce platform, parasocial interaction theory, impulse buying                                                                               | Explanatory, Quantitative             | Xiang et al. (2016)              |
| <b>Trust and Distrust</b>                                                                                                                             |                                       |                                  |
| Interpersonal trust, organizational commitment, and personal need non-fulfillment                                                                     | Explanatory, Quantitative             | Cook and Wall (1980)             |
| Trust, and risk in organization                                                                                                                       | Descriptive/Exploratory               | Mayer et al. (1995)              |
| Trust, distrust, and their relationships                                                                                                              | Descriptive/Exploratory               | Lewicki et al. (1998)            |
| Fairness and justice in organization                                                                                                                  | Descriptive/Exploratory, Quantitative | Cohen-Charash and Spector (2001) |
| Managerial and organizational trust, fairness, and justice                                                                                            | Explanatory, Quantitative             | Hubbell and Chory-Assad (2005)   |
| Trust, and Trust in e-commerce customer relationship                                                                                                  | Descriptive/Exploratory               | McKnight and Chervany (2001)     |
| Procedural justice, distributive justice, cross-cultural justice, trust, job satisfaction, and organizational commitment                              | Explanatory, Quantitative             | Pillai et al. (2001)             |
| Trust, familiarity, and norm                                                                                                                          | Descriptive/Exploratory               | Jalava (2003)                    |
| Trust, e-banking, perceived risk, perceived security, perceived privacy, and perceived trustworthiness                                                | Descriptive/Exploratory               | Yousafzai et al. (2003)          |

Table 1: (Continued)

| Focus of Study                                                                                   | Research Approach                     | Reference                   |
|--------------------------------------------------------------------------------------------------|---------------------------------------|-----------------------------|
| Trust and Distrust                                                                               |                                       |                             |
| Trust development in interpersonal interactions: behavioral approach, and psychological approach | Descriptive/ Exploratory, Qualitative | Lewicki et al. (2006)       |
| Trust, trust worthiness, and risk                                                                | Explanatory, Quantitative             | Büttner and Göritz (2008)   |
| E-Commerce, and trust                                                                            | Explanatory, Quantitative             | Jones and Leonard (2008)    |
| Privacy, and trust                                                                               | Explanatory, Quantitative             | Denpaisarn et al. (2009)    |
| Trust, distrust, and website design features                                                     | Explanatory, Quantitative             | Ou and Sia (2009)           |
| Trust, and Internet banking                                                                      | Explanatory, Quantitative             | Yousafzai et al. (2009)     |
| New trust measurement for buyer-seller relationships                                             | Explanatory, Quantitative             | Hernandez and Santos (2010) |
| Trust, social shopping, and product recommendation                                               | Explanatory, Quantitative             | Hsiao et al. (2010)         |
| Trust, interpersonal trust beliefs, and technology trust beliefs                                 | Explanatory, Quantitative             | Lankton and McKnight (2011) |
| Online trust, multi-channel retailer, and product uncertainty                                    | Explanatory, Quantitative             | Bock et al. (2012)          |
| Online trust, e-retailing, and cultural factors                                                  | Explanatory, Quantitative             | Park et al. (2012)          |
| Trust, Big Five personality framework, and e-commerce                                            | Explanatory, Quantitative             | Azam et al. (2013)          |
| Social commerce, trust, and trust performance (purchase intention, word-of-mouth intention)      | Explanatory, Quantitative             | Kim and Park (2013)         |
| Social commerce, trust, and trustworthiness                                                      | Explanatory, Quantitative             | Shin (2013)                 |
| Social commerce, online shopping enjoyment, trust, and purchase intention                        | Descriptive/Exploratory               | Lee et al. (2014)           |
| Trust, distrust, and website characteristics                                                     | Descriptive/ Exploratory, Qualitative | Seckler et al. (2015)       |
| Social commerce, trust, and trust transfer theory, moderating effect of prior experience         | Explanatory, Quantitative             | Shi and Chow (2015)         |
| Social commerce, trust, social presence theory, and purchase intention                           | Explanatory, Quantitative             | Lu et al. (2016)            |
| Thai Culture and Personality Traits                                                              |                                       |                             |
| Culture, value, work-related value, and national characteristics                                 | Descriptive/ Exploratory,Quantitative | Komin (1990)                |
| Social structure, values, communication styles, development levels, cultures, and trading        | Descriptive/Exploratory, Qualitative  | Pornpitakpan (2000)         |
| Five factor model, and technology acceptance model                                               | Explanatory, Quantitative             | Devaraj et al. (2008)       |

**Table 1:** (Continued)

| Focus of Study                                                                                      | Research Approach         | Reference                                                                                                      |
|-----------------------------------------------------------------------------------------------------|---------------------------|----------------------------------------------------------------------------------------------------------------|
| <b>Thai Culture and Personality Traits</b>                                                          |                           |                                                                                                                |
| Similarity and difference in the characteristics of culture in Thai society and virtual communities | Explanatory, Quantitative | Buriameathagul (2013)                                                                                          |
| Big five personality traits, computer anxiety, information privacy, and social media platform       | Explanatory, Quantitative | Osatuyi (2015b)                                                                                                |
| National culture                                                                                    | Explanatory, Quantitative | <a href="http://www.geert-hofstede.com/national-culture.html">www.geert-hofstede.com/national-culture.html</a> |

### Important Constructs

Based on previous studies, groups of constructs were identified that influence trust and distrust in social commerce (social commerce constructs, characteristics of social media websites, characteristics of e-vendors, personality traits of consumers, and Thai culture). In addition, there were suggestions about constructs that may moderate influences on trust and distrust. Shi and Chow (2015) identified social commerce experience and Zhou et al. (2014) identified gender as moderators. Another two moderators (age and level of education) have been identified in different studies of technology adoption but not specifically in relation to social commerce. Consequently, the moderation effects due to the four moderators (social commerce experience, gender, age, and level of education) which were included in the study are considered to be exploratory in nature due to the lack of strong theoretical support from previous studies. Table 2 presents operational definitions for each of the constructs as well as references to previous studies which highlighted the important role of these constructs in the study of trust and distrust in social commerce.

**Table 2:** Operational definitions

| Construct                         | Definition                                                                                                                         | Reference    |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------|--------------|
| <b>Social Commerce Constructs</b> |                                                                                                                                    |              |
| Ratings and Recommendations       | The extent to which a consumer in social commerce shares comprehensive information and recommendations about products with others. | Hajli (2015) |
| Community                         | The participation of members in the community that supports other members through their social interactions and communications.    | Hajli (2015) |

Table 2: (Continued)

| Construct                                | Definition                                                                                                                                          | Reference                                     |
|------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| Characteristics of Social Media Websites |                                                                                                                                                     |                                               |
| Perceived Ease of Use                    | The degree to which the social media site is free of effort.                                                                                        | Rauniar et al. (2014)                         |
| Perceived Usefulness                     | The extent to which the social media user believes that using a particular social media site helps to meet their related needs.                     | Rauniar et al. (2014)                         |
| Trustworthiness                          | The extent to which the social media site keeps information confidential, secure, and private.                                                      | Rauniar et al. (2014)                         |
| Critical Mass                            | The extent to which size of the membership matters in a user’s social media network.                                                                | Rauniar et al. (2014)                         |
| Characteristics of E-Vendors             |                                                                                                                                                     |                                               |
| Competence                               | The e-vendor’s ability to supply the expected goods/services in an agreed-upon quantity, price, time, and condition.                                | Park et al. (2012)                            |
| Reputation and Integrity                 | The extent to which consumers believe that the e-vendor is honest, fair, responsible, concerned about customers and willing to act on their behalf. | Park et al. (2012); Kim and Park (2013)       |
| Quality of Information                   | The currency, accuracy, and completeness of information provided by third party institutions and a website to the users.                            | Kim and Park (2013); Jones and Leonard (2008) |
| Personality Traits of Consumers          |                                                                                                                                                     |                                               |
| Extraversion                             | Individuals that are full of life, energetic, dominant, gregarious, and outgoing.                                                                   | Osatuyi (2015b)                               |
| Neuroticism                              | The act of being anxious and angry.                                                                                                                 | Osatuyi (2015b)                               |
| Agreeableness                            | The act of being trusting, sympathetic, straightforward, and selfless.                                                                              | Osatuyi (2015b)                               |
| Conscientiousness                        | Individuals that are logical, rational, and competent.                                                                                              | Osatuyi (2015b)                               |
| Openness to Experience                   | An individual’s propensity to try new things, to learn, to be intellectual challenged, and curious.                                                 | Osatuyi (2015b)                               |
| Thai Culture                             |                                                                                                                                                     |                                               |
| Collectivism                             | The community collaboration spirit through the value of co-existence and interdependence.                                                           | Komin (1990)                                  |
| Locus of Control                         | A tendency to submit to one’s individual fate, chance, and the power of others.                                                                     | Pornpitakpan (2000)                           |
| Relationship Orientation                 | The extent of the psychological bond between two persons (bunkhun).                                                                                 | Komin (1990)                                  |
| Uncertainty Avoidance                    | The extent to which people feel threatened by ambiguous situations and have created beliefs and institutions that try to avoid these.               | Pornpitakpan (2000)                           |

**Table 2:** (Continued)

| Construct                  | Definition                                                                                                                                                                                                                                                | Reference           |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| <b>Trust and Distrust</b>  |                                                                                                                                                                                                                                                           |                     |
| Trust                      | The belief that a consumer is willing to engage in a social commerce transaction, with the risk, based on the expectation that the e-vendor will engage in generally acceptable practices, and will be able to deliver the promised products or services. | Ou and Sia (2009)   |
| Distrust                   | The belief that a customer would fear a realization of loss if he or she is to engage in a social commerce transaction with the e-vendor.                                                                                                                 | Ou and Sia (2009)   |
| <b>Moderators</b>          |                                                                                                                                                                                                                                                           |                     |
| Gender                     | The individual's gender (male or female).                                                                                                                                                                                                                 | Zhou et al. (2014)  |
| Education                  | The individual's highest level of formal education.                                                                                                                                                                                                       | -                   |
| Age                        | The individual's age in years.                                                                                                                                                                                                                            | -                   |
| Social Commerce Experience | The extent of the individual's experience in using social commerce.                                                                                                                                                                                       | Shi and Chow (2015) |

**Trust and Distrust:** Trust refers to the extent to which one is willing to ascribe good intentions to and have confidence in the words and actions of other people (Cook and Wall, 1980). Mayer et al., (1995) define trust as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party. Lewicki et al. (1998) define trust in terms of confident positive expectations regarding another's conduct. Ellis and Schockley-Zalabak (2001) define trust as the positive expectations about the behavior of others based on roles, relationships, experiences, and interdependencies (Hubbell and Chory-Assad, 2005).

Trust has been studied in a wide range of fields, including psychology, sociology, and economics (Lewicki et al., 1998; McKnight and Chervany, 2001; Yousafzai et al., 2009; Kim and Park, 2013). Psychologists view trust as a personal trait (McKnight and Chervany, 2001). They conceptualize trust as a belief, expectancy, or feeling deeply rooted in the personality (Yousafzai et al., 2009). Sociologists view trust as social structure (McKnight and Chervany, 2001) and characterize trust in terms of the expectations and willingness of the trusting party in a transaction, the risk associated with acting on such

expectations, and the contextual factors that either enhance or inhibit the development and maintenance of trust (Yousafzai et al., 2009). Economists view trust as an economic-choice mechanism (McKnight and Chervany, 2001) which can reduce the anxiety and uncertainty associated with the exchange process (Yousafzai et al., 2009).

Trust consists of three dimensions: competence (ability), benevolence, and integrity (Mayer et al., 1995; Büttner and Göritz, 2008; Jones and Leonard, 2008; Hsiao et al., 2010; Lankton and McKnight, 2011; Park et al., 2012; Kim and Park, 2013; Seckler et al., 2015). In social commerce context, competence refers to the ability of the e-vendor to supply the products and services in an agreed-upon quantity, price, time, and condition (Park et al., 2012). Benevolence refers to the willingness of the e-vendor to act on customer's behalf (Park et al., 2012; Kim and Park, 2013). Integrity refers to the honesty, fairness, and willingness of e-vendor to keep its promises (Kim et al., 2012; Kim and Park, 2013). Trust is one of the most important factors in online context which influences the intention to use (McKnight and Chervany, 2001; Yousafzai et al., 2009; Hajli, 2014), the intention to buy (McKnight and Chervany, 2001; Büttner and Göritz, 2008; Hsiao et al., 2010; Azam et al., 2013; Lee et al., 2014; Seckler et al., 2015; Lu et al. 2016), and the level of loyalty (Hsiao et al., 2010; Hajli, 2014; Hew et al., 2016).

Many previous studies focused on trust but only few studies focused on trust and distrust in the same research (Ou and Sia, 2009; Seckler et al., 2015). Lewicki et al. (1998) define distrust in terms of confident negative expectations regarding another's conduct. Ou and Sia (2009) define distrust as the belief that a customer would fear a realization of loss if he or she is to engage in social commerce transactions with the e-vendor. Seckler et al. (2015) define distrust as unwillingness to become vulnerable to the trustee based on the belief that the trustee will behave in a harmful, neglectful, or incompetent manner.

In the old view, distrust is defined as opposite to trust in the same dimension (Lewicki et al., 1998; Seckler et al., 2015). In a different view, trust and distrust are not opposite ends of a single continuum but are two separate constructs (Lewicki et al., 1998; Ou and Sia, 2009; Seckler et al., 2015). Low distrust is not the same thing as high trust, and high distrust is not the same thing as low trust. Relationship partners might trust each other in certain respects, not

trust each other in other respects, and even distrust each other at times (Lewicki et al., 1998; Seckler et al., 2015). For instance, one may trust one's mother to fix dinner competently, but may not trust her to play a piano piece perfectly (Lankton and McKnight, 2011).

In this study, trust is defined as the belief that a consumer is willing to engage in the social commerce transaction, with the risk, based on the expectation that the e-vendor will engage in generally acceptable practices, and will be able to deliver the promised products or services (Ou and Sia, 2009). Distrust is defined as the belief that a customer would fear a realization of loss if he or she is to engage in social commerce transaction with the e-vendor (Ou and Sia, 2009).

**Thai Culture:** Culture refers to the total patterns which make a society distinct by shaping, guiding, learning, and sharing the thoughts, actions, and practices of its members (Komin, 1990). Culture can exist at a national level or at various levels within a nation (Pornpitakpan, 2000). Values are the core of the culture (Pornpitakpan, 2000), and are the socio-cultural products – the mental programming that people have consciously or unconsciously learned and use to guide their lives as effective members of that society (Komin, 1990).

Thai culture is unique and different from other cultures. Values of Thai people in the social commerce context can be characterized by collectivism, locus of control, relationship orientation, and uncertainty avoidance. Collectivism represents a preference for a tightly-knit framework in society in which individuals can expect their relatives or members of a particular in-group to look after them in exchange for unquestioning loyalty ([www.hofstede-insights.com/models/national-culture/](http://www.hofstede-insights.com/models/national-culture/)). Thai people place a high value on maintaining harmony in interpersonal relationships (Komin, 1990; Pornpitakpan, 2000). They hold high collective responsibility for members of the family. Major decisions, such as buying expensive products and choosing career, are influenced by family members and peers (Pornpitakpan, 2000; Buriyameathagul, 2013). External locus of control refers to a tendency to submit to one's individual fate, chance, and the power of others; internal locus of control refers to a desire to control one's fate (Pornpitakpan, 2000). Two-thirds of Thai villagers believed in fatalism (Komin, 1990; Pornpitakpan, 2000).

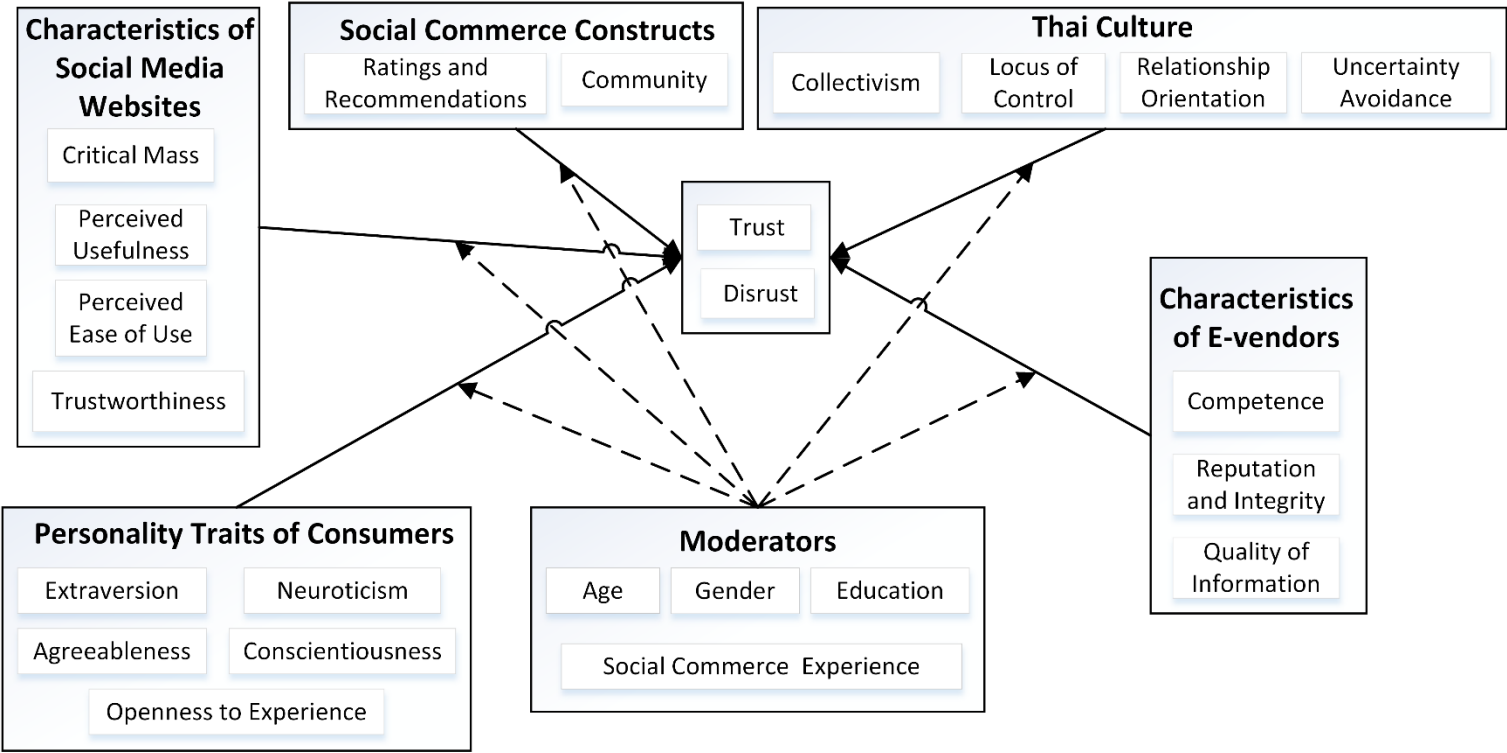
Thai people tend to have more favorable attitudes toward an advertisement when the endorser or spokesperson is an expert, regardless of the quality of the advertising message (Pornpitakpan, 2000). Relationship orientation refers to the relationship among people in the society. Thai people have a strong relationships with those they respect (Komin, 1990; Buriyameathagul, 2013). Promotion in Thailand is usually based on the reciprocal relation of loyalty and trust with senior mentors in addition to performance and capability (Pornpitakpan, 2000). Uncertainty avoidance refers to the degree to which the members of a society feel uncomfortable with uncertainty and ambiguity ([www.hofstede-insights.com/models/national-culture/](http://www.hofstede-insights.com/models/national-culture/)). Thai people are rated moderately high on uncertainty avoidance. Individuals in a high uncertainty avoidance culture are concerned with security in life and believe in experts and their knowledge (Pornpitakpan, 2000).

**Personality Traits:** The Big Five personality traits have been used in management and psychology research to predict attitudes, cognitions, and behaviors of people (Devaraj et al., 2008). Different traits have different effects on people in the use of technology and trust (Komin, 1990; Pornpitakpan, 2000; Devaraj et al., 2008; Osatuyi, 2015b).

Different cultures have a different impact on trust in the society. According to Komin (1990), values are socio-cultural products. A person's total value system is like a general plan or a cognitive blueprint which, when activated, leads to action. A value system is conceived of as a fairly stable structure of a culture.

### **Theoretical Model and Research Hypotheses**

Based on findings in previous studies it is expected that each construct which has a causal effect on trust has a significant positive effect on trust and a significant negative effect on distrust except for neuroticism, conscientiousness, and uncertainty avoidance which have the opposite significant effects. Direct and moderating effects are illustrated in the theoretical model in Figure 1 and the research hypotheses associated with these effects are stated explicitly in Table 3 with references to previous studies which motivated the formulation of the hypothesis.



**Figure 1:** Theoretical model

**Table 3:** Research hypotheses associated with the theoretical model

| Research Hypothesis                                                                           | Reference                                                    |
|-----------------------------------------------------------------------------------------------|--------------------------------------------------------------|
| <b>Direct Effects</b>                                                                         |                                                              |
| <b>H1:</b> Ratings and Recommendations has a significant direct positive effect on Trust.     | Hajli (2015)                                                 |
| <b>H2:</b> Community has a significant direct positive effect on Trust.                       | Hajli (2015)                                                 |
| <b>H3:</b> Perceived Ease of Use has a significant direct positive effect on Trust.           | Ou and Sia (2009)                                            |
| <b>H4:</b> Perceived Usefulness has a significant direct positive effect on Trust.            | Ou and Sia (2009)                                            |
| <b>H5:</b> Trustworthiness has a significant direct positive effect on Trust.                 | Yousafzai et al. (2003)                                      |
| <b>H6:</b> Critical Mass has a significant direct positive effect on Trust.                   | Hsiao et al. (2010)                                          |
| <b>H7:</b> Competence has a significant direct positive effect on Trust.                      | Hsiao et al. (2010)                                          |
| <b>H8:</b> Reputation and Integrity has a significant direct positive effect on Trust.        | Hsiao et al. (2010); Park et al. (2012); Kim and Park (2013) |
| <b>H9:</b> Quality of Information has a significant direct positive effect on Trust.          | Hsiao et al. (2010); Park et al. (2012); Kim and Park (2013) |
| <b>H10:</b> Extraversion has a significant direct positive effect on Trust.                   | Azam et al. (2013)                                           |
| <b>H11:</b> Neuroticism has a significant direct negative effect on Trust.                    | Azam et al. (2013)                                           |
| <b>H12:</b> Agreeableness has a significant direct positive effect on Trust.                  | Azam et al. (2013)                                           |
| <b>H13:</b> Conscientiousness has a significant direct negative effect on Trust.              | Azam et al. (2013)                                           |
| <b>H14:</b> Openness to Experience has a significant direct positive effect on Trust.         | Azam et al. (2013)                                           |
| <b>H15:</b> Collectivism has a significant direct positive effect on Trust.                   | Pompitakpan (2000)                                           |
| <b>H16:</b> Locus of control has a significant direct positive effect on Trust.               | Pompitakpan (2000)                                           |
| <b>H17:</b> Relationship orientation has a significant direct positive effect on Trust.       | Pompitakpan (2000)                                           |
| <b>H18:</b> Uncertainty avoidance has a significant direct negative effect on Trust.          | Pompitakpan (2000)                                           |
| <b>H19:</b> Ratings and Recommendations has a significant direct negative effect on Distrust. | Hajli (2015)                                                 |
| <b>H20:</b> Community has a significant direct negative effect on Distrust.                   | Hajli (2015)                                                 |
| <b>H21:</b> Perceived Ease of Use has a significant direct negative effect on Distrust.       | Ou and Sia (2009)                                            |
| <b>H22:</b> Perceived Usefulness has a significant direct negative effect on Distrust.        | Ou and Sia (2009)                                            |
| <b>H23:</b> Trustworthiness has a significant direct negative effect on Distrust.             | Yousafzai et al. (2003)                                      |
| <b>H24:</b> Critical Mass has a significant direct negative effect on Distrust.               | Hsiao et al. (2010)                                          |
| <b>H25:</b> Competence has a significant direct negative effect on Distrust.                  | Hsiao et al. (2010)                                          |
| <b>H26:</b> Reputation and Integrity has a significant direct negative effect on Distrust.    | Hsiao et al. (2010); Park et al. (2012); Kim and Park (2013) |
| <b>H27:</b> Quality of Information has a significant direct negative effect on Distrust.      | Hsiao et al. (2010); Park et al. (2012); Kim and Park (2013) |
| <b>H28:</b> Extraversion has a significant direct negative effect on Distrust.                | Azam et al. (2013)                                           |
| <b>H29:</b> Neuroticism has a significant direct positive effect on Distrust.                 | Azam et al. (2013)                                           |
| <b>H30:</b> Agreeableness has a significant direct negative effect on Distrust.               | Azam et al. (2013)                                           |

**Table 3:** (Continued)

| Research Hypothesis                                                                                                                                                                                                        | Reference                                                                                                                                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Direct Effects</b>                                                                                                                                                                                                      |                                                                                                                                                    |
| <b>H31:</b> Conscientiousness has a significant direct positive effect on Distrust.                                                                                                                                        | Azam et al. (2013)                                                                                                                                 |
| <b>H32:</b> Openness to Experience has a significant direct negative effect on Distrust.                                                                                                                                   | Azam et al. (2013)                                                                                                                                 |
| <b>H33:</b> Collectivism has a significant direct negative effect on Distrust.                                                                                                                                             | Pompitakpan (2000)                                                                                                                                 |
| <b>H34:</b> Locus of Control has a significant direct negative effect on Distrust.                                                                                                                                         | Pompitakpan (2000)                                                                                                                                 |
| <b>H35:</b> Relationship Orientation has a significant direct negative effect on Distrust.                                                                                                                                 | Pompitakpan (2000)                                                                                                                                 |
| <b>H36:</b> Uncertainty Avoidance has a significant direct positive effect on Distrust.                                                                                                                                    | Pompitakpan (2000)                                                                                                                                 |
| <b>Moderator Effects</b>                                                                                                                                                                                                   |                                                                                                                                                    |
| <b>H37-H180:</b><br>Each of the four variables (Gender, Education, Age, and Social Commerce Experience) has a significant moderating effect on each of the 36 direct causal effects specified in the 36 Hypotheses H1-H36. | These 144 hypotheses are considered to be exploratory due to the lack of studies that have addressed moderators in the context of social commerce. |

**Note:** Significant refers to statistical significance at a level of 0.05 or less.

### Research Design and Methodology

A cross-sectional quantitative field study design was used in this study. Data was collected using a questionnaire based on a modification of instruments used in previous studies. The unit of analysis for the study is a Thai individual whose age is at least 15 years with at least 1 month experience in using social commerce websites.

The questionnaire was prepared in the English and Thai languages and was reviewed by a focus group of three experienced social commerce users. The Thai version was then administered in a pilot study with a sample of 5 respondents from the target population. Their responses and comments were noted and any additional modifications were incorporated into the final English and Thai versions of the questionnaire. The Thai version was then used in the full study.

It was not possible to estimate the size of the target population but it was expected to exceed 100,000. Based on this large population size using a 5 percent level of precision and a 95 percent confidence level the minimum sample size for the study was determined to be 400 (<https://edis.ifas.ufl.edu/pd006>).

Table 4 describes the measurement of the variables in the theoreticle model (Figure 1), including references to existing measuring instruments used in the preparation of the questionnaire.

**Table 4:** Measurement of model variables

| Latent Variable (Label)          | Indicator                | Reference                       | Latent Variable (Label)       | Indicator | Reference           |
|----------------------------------|--------------------------|---------------------------------|-------------------------------|-----------|---------------------|
| Ratings and Recommendations (RR) | RR1-8                    | Hajli (2015)                    | Extraversion (EV)             | EV1-4     |                     |
| Community (CM)                   | CM1-4                    |                                 | Neuroticism (NR)              | NR1-3     |                     |
| Perceived Ease of Use (PE)       | PE1-5                    | Rauniar et al. (2014)           | Agreeableness (AG)            | AG1-6     | Osatuyi (2015b)     |
| Perceived Usefulness (PU)        | PU1-5                    |                                 | Conscientiousness (CS)        | CS1-3     |                     |
| Trustworthiness (TW)             | TW1-4                    |                                 | Openness to Experience (OE)   | OE1-3     |                     |
| Critical Mass (CT)               | CT1-3                    |                                 | Competence (CP)               | CP1-4     | Park et al. (2012)  |
| Collectivism (CL)                | CL1-4                    | Buriyameathagul (2013)          | Reputation and Integrity (RI) | RI1-10    | Kim and Park (2013) |
| Locus of Control (LC)            | LC1-4                    |                                 | Quality of Information (QI)   | QI1-7     |                     |
| Relationship Orientation (RO)    | RO1-4                    |                                 | Trust (TR)                    | TR1-4     | Ou and Si (2009)    |
| Uncertainty Avoidance (UA)       | UA1-4                    |                                 | Distrust (DT)                 | DT1-4     |                     |
| Moderator (Label)                |                          |                                 |                               |           |                     |
| Gender (G)                       | Nominal level categories | Age (A)                         | Ordinal level categories      |           |                     |
| Education (ED)                   | Ordinal level categories | Social Commerce Experience (EX) | Ordinal level categories      |           |                     |

## Data Preparation and Descriptive Analyses

This section focuses on the presentation of the results of analyses. These results form the basis for the discussion of the results presented in the next section.

### Data Preparation

Data collection lasted 45 days and resulted in 724 responses. Among these there were no missing values for any questions. Ten percent of the responses (73) were checked for data entry errors and no errors were detected. There were 62 questionnaires with outliers among the values of the variables in the theoretical model and the corresponding questionnaires were removed the sample leaving a final sample size of 662.

Principal Component factor analysis and Cronbach alpha coefficients were used to determine the construct validity and the equivalence reliability of the measures of the latent variables, respectively. Appendix Table A1 illustrates the satisfactory construct validity and equivalence reliability of the measures of the latent variables.

### Descriptive Analyses

**Respondent Profile:** From responses to section 1 of the questionnaire it was found that most respondents were females (58 percent). The average age of respondents was 32 years. The average social commerce experience was 18 months. The largest proportion of the respondents (63 percent) held or was completing a Bachelor Degree. The remainder held or was completing a: Doctoral Degree (1.5 percent); Master Degree (16 percent); Grade 12/Vocational Certificate or High Vocational Certificate (18 percent); and Grade 6 or 9 (1.5 percent). These characteristics indicate that the sample of respondents were suitable representatives of the target population for the study.

**Model Variables:** Appendix Table A2 shows descriptive statistics for variables in the theoretical model (Figure 1). The magnitudes of skewness and kurtosis were less than 3 and 7, respectively, which ensured the validity of the use of maximum likelihood estimation in the structural equation modeling (SEM) analyses (Kline, 2016). For the descriptive analyses of model variables a single interval scale measure for each latent variable was computed for each participant as a weighted sum of the values of its indicators where the weights

were the standard deviations of the indicators. For example, using the standard deviations from Appendix Table A2 a single scale measure for Community was computed for each participant as:  $(0.793*CM1 + 0.783*CM2 + 0.768*CM3 + 0.792*CM4) / (0.793 + 0.783 + 0.768 + 0.792)$ .

T-tests were used to examine differences between the means of the 20 latent model variables and the *neutral* value of 3 on their 5-point Likert measurement scales. For each of the 20 variables the mean value was significantly greater than 3 ( $p < 0.05$ ) except for Neuroticism where the mean was not significantly different from 3.

T-tests were used to examine differences between males and females for the means of the 20 model variables including the moderators (Age, Education, and Social Commerce Experience). There were only six variables where there were significant differences ( $p < 0.05$ ) and in each case the mean value for males was significantly greater than the mean value for females: Reputation and Integrity; Quality of Information; Trustworthiness; Extraversion; Openness to Experience; and Distrust.

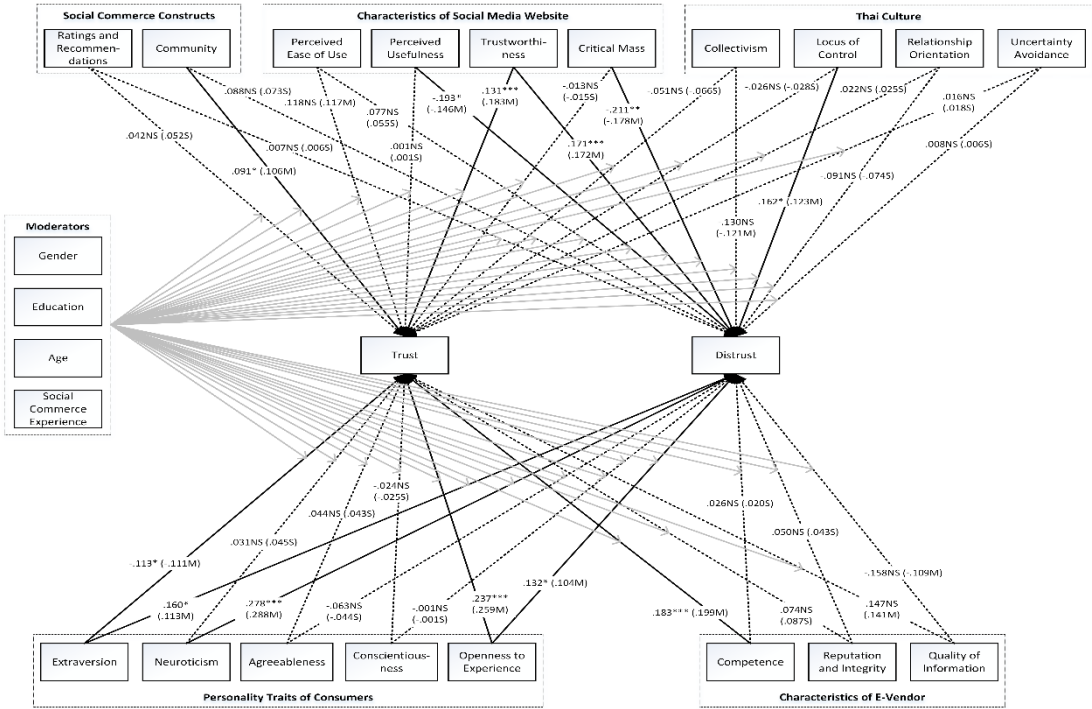
Table 5 shows the results of analyzing correlations among variables involved in the theoretical model. The shaded cells correspond with the 36 causal effects in the theoretical model. All of the 18 direct effects on Trust are associated with significant correlations and 10 of the 18 direct effects on Distrust are associated with significant correlations. In addition, 146 of the 153 correlations among the 18 exogenous model variables are statistically significant and positive, which indicates that the exogenous variables are not independent.

### Model Analyses and Development

The direct effects in the theoretical model in Figure 1 were analyzed using Amos software. Because there was theoretical support for the model a latent structured regression measurement model was used with maximum likelihood estimation (Schumacker and Lomax, 2016).



The direct causal effects on Trust and Distrust are shown in Figure 2.



**Figure 2:** Analysis of direct effects in the theoretical model

In Figure 2 the direct unstandardized effect is shown first followed by \*, \*\*, or \*\*\* if the effect is statistically significant at a level of 0.05, 0.01, or 0.001, respectively, or NS if the effect is not statistically significant at a level of 0.05 or less. Following Cohen (1988), in parentheses the standardized effect is shown with S, M, or L to indicate that the magnitude of the effect is  $0 \leq \text{small} < 0.1$ ,  $0.1 \leq \text{medium} < 0.5$ , or  $\text{large} \geq 0.5$ , respectively.

A range of fit statistics recommended by Kline (2016) is shown in Table 6.

**Table 6:** Fit statistics for the theoretical model

| Sample Size                                       | Normed Chi-square (NC) =<br>Chi-square/Degrees of freedom | RMR  | GFI  | AGFI | NFI  | IFI  | CFI  | RMSEA |
|---------------------------------------------------|-----------------------------------------------------------|------|------|------|------|------|------|-------|
| 662                                               | 8961.790/4088 = 2.192                                     | .028 | .747 | .724 | .843 | .908 | .908 | .042  |
| R <sup>2</sup> : Trust (.516) and Distrust (.253) |                                                           |      |      |      |      |      |      |       |

**Note:** R<sup>2</sup> is the proportion of the variance of the variable explained by its causes.

The fit statistics for the theoretical model are satisfactory according to Kline's recommendations (2016) except for GFI, AGFI, and NFI which should be greater than 0.9.

### Development of the Modified Theoretical Model

There are 24 direct effects in the theoretical model that are not statistically significant. These were made optional in a specification search with AMOS which analyzed a hierarchy of  $2^{24}$  (16,777,216) models. Unfortunately, AMOS reported a too long processing time for this specification search and an alternative approach to develop a final simplified model was used. In this alternative approach the 24 optional direct effects were removed from the theoretical model and the model was analyzed. Then, systematically one at a time each of these 24 direct effects was introduced into the model and the resulting model was analyzed. In each case the value of the fit statistic Normed Chi-square (NC) was recorded and finally, following Kline (2016), the model with the smallest value for NC was selected as the final model shown in Figure 3.

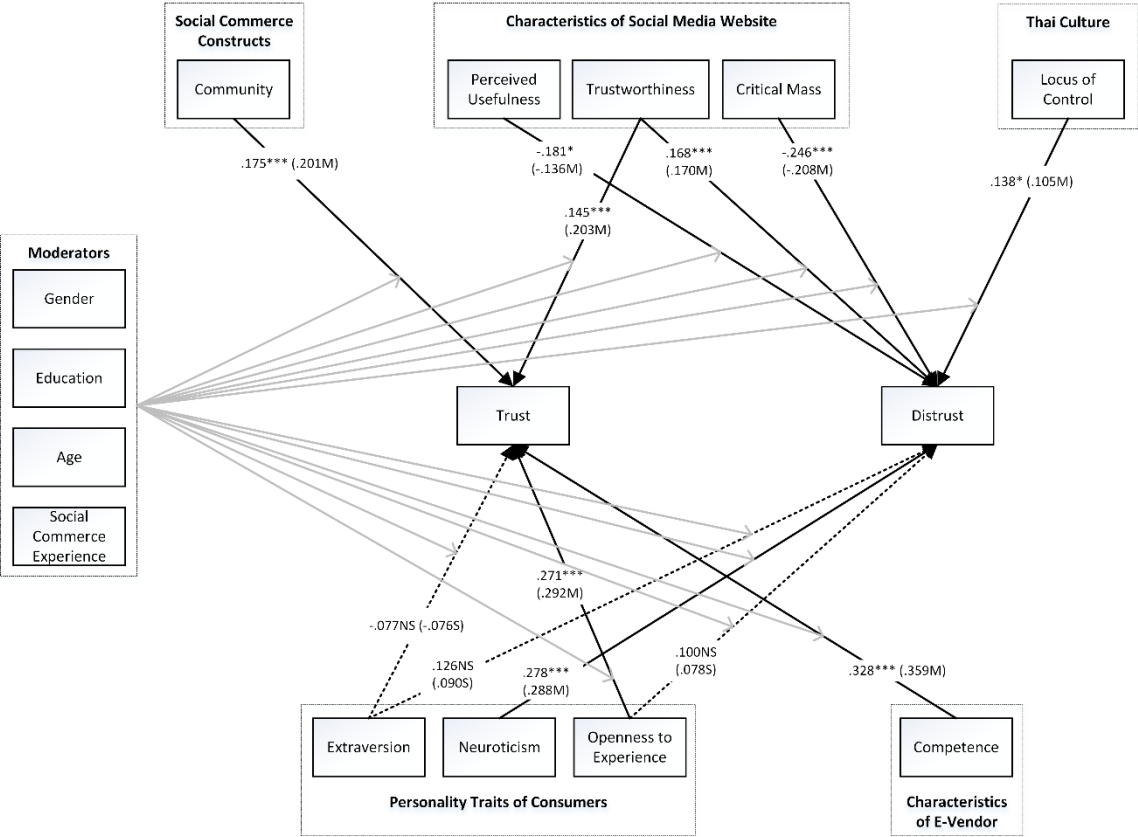


Figure 3: The final model

Figure 3 includes three direct effects that are small but not statistically significant at a level of 0.05 or less (Extraversion → Trust, Extraversion → Distrust, and Openness to Experience → Distrust). However, if any of these are removed then the value of Normed Chi-square (NC) increases. Consequently, even though these effects are small they are retained in the final model. As shown in Table 7, the fit statistics for the final model are improved compared to the fit statistics in Table 6.

**Table 7:** Fit statistics for the final model

| Sample Size                                            | Normed Chi-square (NC) =<br>Chi-square/Degrees of freedom | RMR  | GFI  | AGFI | NFI  | IFI  | CFI  | RMSEA |
|--------------------------------------------------------|-----------------------------------------------------------|------|------|------|------|------|------|-------|
| 662                                                    | 1221.510/771 = 1.584                                      | .024 | .918 | .904 | .942 | .978 | .977 | .030  |
| <b>R<sup>2</sup>:</b> Trust (.478) and Distrust (.225) |                                                           |      |      |      |      |      |      |       |

**Note:** R<sup>2</sup> is the proportion of the variance of the variable explained by those that directly affect it.

### Moderator Effects

Table 8 describes the basis for the formation of groups among the four moderators. In each case the groups were decided after examining the frequency distributions of the moderators.

**Table 8:** Groups used for the measurement of moderators

| Moderator                  | Groups            |                      | Group Size |         | Basis for Group Formation                                                              |
|----------------------------|-------------------|----------------------|------------|---------|----------------------------------------------------------------------------------------|
|                            | Group 1           | Group 2              | Group 1    | Group 2 |                                                                                        |
| Gender                     | Males             | Females              | 280        | 382     | Based on the categories used to measure Gender.                                        |
| Education                  | University Degree | Non-university Award | 531        | 131     | Groups reflect an important distinction related to level of formal education achieved. |
| Age                        | 32 Years or Less  | 33 Years or More     | 332        | 330     | Based on the mean age and the median age of 32 years.                                  |
| Social Commerce Experience | 9 Months or less  | 10 months or more    | 333        | 329     | Based on the median of 9 months of social commerce experience.                         |

The group analysis facility available with Amos software was used to examine differences between the unstandardized direct effects in the final model (Figure 3) associated with the groups defined for the moderators in Table 8. The results are displayed in Table 9 where the critical ratio for the differences refers to the differences between the unstandardized effects for the groups. Shaded rows highlight significant moderator effects.

**Table 9:** Analyses of moderator effects

| Moderator        | Male                     |                          |              |           | Female                      |                          |              |           | Critical Ratio for Differences<br>Statistical Significance |    |
|------------------|--------------------------|--------------------------|--------------|-----------|-----------------------------|--------------------------|--------------|-----------|------------------------------------------------------------|----|
|                  | Unstandardized           | Statistical Significance | Standardized | Magnitude | Unstandardized              | Statistical Significance | Standardized | Magnitude |                                                            |    |
| <b>Gender</b>    | <b>Male</b>              |                          |              |           | <b>Female</b>               |                          |              |           |                                                            |    |
| CM→TR            | .204                     | ***                      | .212         | M         | .153                        | ***                      | .189         | M         | -0.069                                                     | NS |
| PU→DT            | -.338                    | **                       | -.235        | M         | -.086                       | NS                       | -.069        | S         | 1.588                                                      | NS |
| TW→TR            | .129                     | ***                      | .185         | M         | .157                        | ***                      | .216         | M         | 0.512                                                      | NS |
| TW→DT            | .233                     | ***                      | .241         | M         | .093                        | NS                       | .092         | S         | -1.648                                                     | NS |
| CT→DT            | -.262                    | **                       | -.211        | M         | -.233                       | **                       | -.205        | M         | 0.227                                                      | NS |
| CP→TR            | .318                     | ***                      | .345         | M         | .333                        | ***                      | .370         | M         | 0.192                                                      | NS |
| NR→DT            | .325                     | ***                      | .337         | M         | .246                        | ***                      | .256         | M         | -1.067                                                     | NS |
| LC→DT            | .136                     | NS                       | .099         | S         | .170                        | *                        | .134         | M         | 0.291                                                      | NS |
| OE→TR            | .290                     | ***                      | .324         | M         | .243                        | ***                      | .255         | M         | -0.613                                                     | NS |
| OE→DT            | .037                     | NS                       | .030         | S         | .172                        | *                        | .130         | M         | 1.156                                                      | NS |
| EV→DT            | .277                     | **                       | .202         | M         | -.019                       | NS                       | -.013        | S         | -2.147                                                     | *  |
| EV→TR            | -.097                    | NS                       | -.097        | S         | -.057                       | NS                       | -.054        | S         | 0.441                                                      | NS |
| <b>Education</b> | <b>University Degree</b> |                          |              |           | <b>Non-university Award</b> |                          |              |           |                                                            |    |
| CM→TR            | .151                     | NS                       | .145         | M         | .170                        | ***                      | .206         | M         | 0.190                                                      | NS |
| PU→DT            | -.144                    | NS                       | -.107        | M         | -.171                       | *                        | -.130        | M         | -0.133                                                     | NS |
| TW→TR            | .191                     | **                       | .229         | M         | .137                        | ***                      | .197         | M         | -0.699                                                     | NS |
| TW→DT            | .122                     | NS                       | .115         | M         | .152                        | ***                      | .156         | M         | 0.241                                                      | NS |
| CT→DT            | -.286                    | *                        | -.246        | M         | -.263                       | ***                      | -.224        | M         | 0.148                                                      | NS |
| CP→TR            | .314                     | ***                      | .319         | M         | .327                        | ***                      | .367         | M         | 0.120                                                      | NS |
| NR→DT            | .340                     | ***                      | .350         | M         | .254                        | ***                      | .267         | M         | -0.921                                                     | NS |
| LC→DT            | .385                     | *                        | .259         | M         | .090                        | NS                       | .071         | S         | -1.799                                                     | NS |
| OE→TR            | .359                     | ***                      | .298         | M         | .243                        | ***                      | .282         | M         | -1.026                                                     | NS |
| OE→DT            | .386                     | *                        | .253         | M         | .052                        | NS                       | .043         | S         | -1.942                                                     | NS |

**Table 9:** (Continued)

| Moderator                         | Unstandardized           | Statistical Significance | Standardized | Magnitude | Unstandardized              | Statistical Significance | Standardized | Magnitude | Critical Ratio for Differences | Statistical Significance |
|-----------------------------------|--------------------------|--------------------------|--------------|-----------|-----------------------------|--------------------------|--------------|-----------|--------------------------------|--------------------------|
| <b>Education</b>                  | <b>University Degree</b> |                          |              |           | <b>Non-university Award</b> |                          |              |           |                                |                          |
| EV→DT                             | -.031                    | NS                       | -.025        | S         | .153                        | *                        | .106         | M         | 1.113                          | NS                       |
| EV→TR                             | .023                     | NS                       | .023         | S         | -.099                       | *                        | -.096        | S         | -1.064                         | NS                       |
| <b>Age</b>                        | <b>32 Years or Less</b>  |                          |              |           | <b>33 Years or More</b>     |                          |              |           |                                |                          |
| CM→TR                             | .198                     | ***                      | .196         | M         | .152                        | ***                      | .203         | M         | -0.629                         | NS                       |
| PU→DT                             | -.076                    | NS                       | -.057        | S         | -.250                       | *                        | -.193        | M         | -1.121                         | NS                       |
| TW→TR                             | .146                     | ***                      | .174         | M         | .136                        | ***                      | .222         | M         | -0.188                         | NS                       |
| TW→DT                             | .236                     | ***                      | .211         | M         | .112                        | *                        | .131         | M         | -1.426                         | NS                       |
| CT→DT                             | -.292                    | ***                      | -.267        | M         | -.183                       | NS                       | -.142        | M         | 0.865                          | NS                       |
| CP→TR                             | .362                     | ***                      | .377         | M         | .283                        | ***                      | .328         | M         | -1.025                         | NS                       |
| NR→DT                             | .283                     | ***                      | .283         | M         | .200                        | ***                      | .213         | M         | -1.100                         | NS                       |
| LC→DT                             | .073                     | NS                       | .052         | S         | .203                        | **                       | .170         | M         | 1.094                          | NS                       |
| OE→TR                             | .309                     | ***                      | .309         | M         | .235                        | ***                      | .279         | M         | -0.978                         | NS                       |
| OE→DT                             | .140                     | NS                       | .105         | M         | .076                        | NS                       | .065         | S         | -0.554                         | NS                       |
| EV→DT                             | .258                     | **                       | .176         | M         | -.056                       | NS                       | -.042        | S         | -2.282                         | *                        |
| EV→TR                             | -.070                    | NS                       | -.064        | S         | -.082                       | NS                       | -.087        | S         | -0.141                         | NS                       |
| <b>Social Commerce Experience</b> | <b>9 Months or Less</b>  |                          |              |           | <b>10 Months or More</b>    |                          |              |           |                                |                          |
| CM→TR                             | .171                     | ***                      | .196         | M         | .174                        | ***                      | .203         | M         | .039                           | NS                       |
| PU→DT                             | -.296                    | *                        | -.232        | M         | -.051                       | NS                       | -.036        | S         | 1.564                          | NS                       |
| TW→TR                             | .231                     | ***                      | .315         | M         | .082                        | *                        | .119         | M         | -2.722                         | **                       |
| TW→DT                             | .125                     | .                        | .128         | M         | .190                        | ***                      | .192         | M         | 0.759                          | NS                       |
| CT→DT                             | -.163                    | NS                       | -.143        | M         | -.328                       | ***                      | -.260        | M         | -1.290                         | NS                       |
| CP→TR                             | .252                     | ***                      | .272         | M         | .399                        | ***                      | .443         | M         | 1.923                          | NS                       |
| NR→DT                             | .258                     | ***                      | .276         | M         | .299                        | ***                      | .303         | M         | 0.537                          | NS                       |
| LC→DT                             | .109                     | NS                       | .081         | S         | .164                        | *                        | .128         | M         | 0.465                          | NS                       |
| OE→TR                             | .368                     | ***                      | .374         | M         | .199                        | ***                      | .229         | M         | -2.211                         | *                        |
| OE→DT                             | .057                     | NS                       | .044         | S         | .157                        | NS                       | .127         | M         | 0.850                          | NS                       |
| EV→DT                             | .276                     | **                       | .210         | M         | -.037                       | NS                       | -.025        | S         | -2.265                         | *                        |
| EV→TR                             | -.153                    | *                        | -.155        | M         | -.030                       | NS                       | -.029        | S         | 1.399                          | NS                       |

**Note:** The absolute values of critical ratios associated with the 0.05, 0.01, and 0.001 levels of statistical significance are 1.96, 2.57, and 3.28, respectively.

Table 10 displays fit statistics associated with the final model for each group.

**Table 10:** Fit statistics for groups

| Moderator                  | Group                | R <sup>2</sup> |          | Fit Statistics            |      |      |      |      |      |       |
|----------------------------|----------------------|----------------|----------|---------------------------|------|------|------|------|------|-------|
|                            |                      |                |          | NC ( $\chi^2/\text{df}$ ) | GFI  | AGFI | NFI  | IFI  | CFI  | RMSEA |
|                            |                      | Trust          | Distrust |                           |      |      |      |      |      |       |
| Gender                     | Males                | .508           | .325     | 1056.487/771 = 1.370      | .855 | .830 | .886 | .967 | .966 | .036  |
|                            | Females              | .451           | .172     | 1098.960/771 = 1.425      | .884 | .865 | .912 | .972 | .972 | .033  |
| Education                  | University Degree    | .580           | .342     | 1093.129/771 = 1.418      | .754 | .752 | .793 | .929 | .927 | .057  |
|                            | Non-university Award | .455           | .207     | 1192.149/771 = 1.546      | .902 | .886 | .929 | .974 | .973 | .032  |
| Age                        | 32 Years or Less     | .513           | .295     | 1043.670/771 = 1.354      | .870 | .848 | .901 | .972 | .972 | .033  |
|                            | 33 Years or More     | .431           | .146     | 1014.618/771 = 1.316      | .877 | .856 | .909 | .977 | .976 | .031  |
| Social Commerce Experience | 9 Months or Less     | .516           | .211     | 1017.326/771 = 1.319      | .874 | .853 | .904 | .975 | .975 | .031  |
|                            | 10 Months or More    | .470           | .245     | 1075.251/771 = 1.395      | .869 | .847 | .903 | .971 | .970 | .035  |

From Table 10 it is seen that the fit statistics are generally quite satisfactory for the groups within the moderators with the possible exception of the group holding a university degree within Education.

**Discussion of the Findings**

The profile of the 662 respondents in the final sample indicated that they were a satisfactory representation of the target population of Thai individuals who use social commerce. Apart from their level of neuroticism, which was not particularly high or low, they indicated a strong alignment with behaviors associated with each of the other variables in the theoretical model that was proposed to have an influence on their trust and distrust of social commerce systems. In particular, comparing the responses from males and females it was found that compared to the females the males;

- (a)** Expected e-vendors to have a higher level of reputation and integrity and they expected e-vendors to provide more accurate and useful information for products and delivery services;
- (b)** Wanted to provide more help to others in the social commerce community. They believed that social media websites provided more flexibility for interaction with others in the community. They felt more comfortable in interacting with others and they were more likely to seek friendship and support from other members of the community. As a consequence, they expected more loyalty among members of the community;
- (c)** Were more imaginative and open to new ideas. They were less concerned about the privacy and safety of their profiles and postings. They had greater trust in the reviews provided in social media by other consumers and they were not as concerned about risks and losses associated with using social commerce systems.

From the analyses of associations among the variables it was found that:

- (a)** The older individuals tend to have high levels of education and social commerce experience. They have a strong dislike for uncertainty and they like to form strong bonds with other individuals as well as groups close to them in the community. However, they tend to provide less detailed information, ratings, and reviews about products to their friends in social media websites. They have low levels of anxiety, anger, and distrust in social commerce.
- (b)** Individuals with high levels of education have high levels of social commerce experience. They have strong positive beliefs about the integrity and reputation of e-vendors as well as the quality of the information provided by these vendors. They dislike uncertainty and they value strong bonds with other individuals as well as groups close to them in the community. Despite their very positive beliefs about the reputation and integrity of e-vendors they have strong concerns about the extent to which a social media sites respect their privacy and keep information confidential and secure. They willingly accept the authority of others in a social hierarchy and they express low levels of distrust for social commerce systems.
- (c)** Individuals with high levels of social commerce experience tend to be older and have high levels of education. They are not concerned about the extent to which social media sites respect their privacy and keep information confidential and secure and they are especially attracted to social media which have a large number of users. They tend to be quite reserved in their relationships with others

and they are definitely not prone to displaying anxious or angry behavior. They have a very low level of distrust for social commerce systems.

Decisions for Research Hypotheses

**Direct Causal Effects:** Table 11 summarizes the decisions for the research hypotheses concerning direct effects in the theoretical model presented in Table 3. A hypothesis is described as being partially supported if a significant direct causal effect was not found but there was a significant correlation between the two variables mentioned in the hypothesis.

**Table 11:** Decisions for hypotheses concerning direct causal effects

| Research Hypothesis                                                                | Decision                                                     | Reference                                                    |
|------------------------------------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------|
| H1: Ratings and recommendations has a significant direct positive effect on trust. | Partially supported with a significant positive correlation. | Hajli (2015)                                                 |
| H2: Community has a significant direct positive effect on trust.                   | Supported                                                    | Hajli (2015)                                                 |
| H3: Perceived ease of use has a significant direct positive effect on trust.       | Partially supported with a significant positive correlation. | Ou and Sia (2009)                                            |
| H4: Perceived usefulness has a significant direct positive effect on trust.        | Partially supported with a significant positive correlation. | Ou and Sia (2009)                                            |
| H5: Trustworthiness has a significant direct positive effect on trust.             | Supported                                                    | Yousafzai et al. (2003)                                      |
| H6: Critical mass has a significant direct positive effect on trust.               | Partially supported with a significant positive correlation. | Hsiao et al. (2010)                                          |
| H7: Competence has a significant direct positive effect on trust.                  | Supported                                                    | Hsiao et al. (2010)                                          |
| H8: Reputation and integrity has a significant direct positive effect on trust.    | Partially supported with a significant positive correlation. | Hsiao et al. (2010); Park et al. (2012); Kim and Park (2013) |
| H9: Quality of information has a significant direct positive effect on trust.      | Partially supported with a significant positive correlation. | Hsiao et al. (2010); Park et al. (2012); Kim and Park (2013) |
| H10: Extraversion has a significant direct positive effect on trust.               | Partially supported with a significant positive correlation. | Azam et al. (2013)                                           |
| H11: Neuroticism has a significant direct negative effect on trust.                | Partially supported with a significant positive correlation. | Azam et al. (2013)                                           |
| H12: Agreeableness has a significant direct positive effect on trust.              | Partially supported with a significant positive correlation. | Azam et al. (2013)                                           |

**Table 11:** (Continued)

| Research Hypothesis                                                                           | Decision                                                     | Reference                                                    |
|-----------------------------------------------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------|
| <b>H13:</b> Conscientiousness has a significant direct negative effect on trust.              | Partially supported with a significant positive correlation. | Azam et al. (2013)                                           |
| <b>H14:</b> Openness to experience has a significant direct positive effect on trust.         | Supported                                                    | Azam et al. (2013)                                           |
| <b>H15:</b> Collectivism has a significant direct positive effect on trust.                   | Partially supported with a significant positive correlation. | Pompitakpan (2000)                                           |
| <b>H16:</b> Locus of control has a significant direct positive effect on trust.               | Partially supported with a significant positive correlation. | Pompitakpan (2000)                                           |
| <b>H17:</b> Relationship orientation has a significant direct positive effect on trust.       | Partially supported with a significant positive correlation. | Pompitakpan (2000)                                           |
| <b>H18:</b> Uncertainty avoidance has a significant direct negative effect on trust.          | Partially supported with a significant positive correlation. | Pompitakpan (2000)                                           |
| <b>H19:</b> Ratings and recommendations has a significant direct negative effect on distrust. | Partially supported with a significant positive correlation. | Hajli (2015)                                                 |
| <b>H20:</b> Community has a significant direct negative effect on distrust.                   | Not supported                                                | Hajli (2015)                                                 |
| <b>H21:</b> Perceived ease of use has a significant direct negative effect on distrust.       | Not supported                                                | Ou and Sia (2009)                                            |
| <b>H22:</b> Perceived usefulness has a significant direct negative effect on distrust.        | Supported                                                    | Ou and Sia (2009)                                            |
| <b>H23:</b> Trustworthiness has a significant direct negative effect on distrust.             | Partially supported with a significant positive correlation. | Yousafzai et al. (2003)                                      |
| <b>H24:</b> Critical mass has a significant direct negative effect on distrust.               | Supported                                                    | Hsiao et al. (2010)                                          |
| <b>H25:</b> Competence has a significant direct negative effect on distrust.                  | Not supported                                                | Hsiao et al. (2010)                                          |
| <b>H26:</b> Reputation and integrity has a significant direct negative effect on distrust.    | Not supported                                                | Hsiao et al. (2010); Park et al. (2012); Kim and Park (2013) |
| <b>H27:</b> Quality of information has a significant direct negative effect on distrust.      | Not supported                                                | Hsiao et al. (2010); Park et al. (2012); Kim and Park (2013) |
| <b>H28:</b> Extraversion has a significant direct negative effect on distrust.                | Partially supported with a significant positive correlation. | Azam et al. (2013)                                           |
| <b>H29:</b> Neuroticism has a significant direct positive effect on distrust.                 | Supported                                                    | Azam et al. (2013)                                           |
| <b>H30:</b> Agreeableness has a significant direct negative effect on distrust.               | Not supported                                                | Azam et al. (2013)                                           |
| <b>H31:</b> Conscientiousness has a significant direct positive effect on distrust.           | Not supported                                                | Azam et al. (2013)                                           |

Table 11: (Continued)

| Research Hypothesis                                                                 | Decision                                                     | Reference          |
|-------------------------------------------------------------------------------------|--------------------------------------------------------------|--------------------|
| H32: Openness to experience has a significant direct negative effect on distrust.   | Partially supported with a significant positive correlation. | Azam et al. (2013) |
| H33: Collectivism has a significant direct negative effect on distrust.             | Partially supported with a significant negative correlation. | Pompitakpan (2000) |
| H34: Locus of control has a significant direct negative effect on distrust.         | Partially supported with a significant positive correlation. | Pompitakpan (2000) |
| H35: Relationship orientation has a significant direct negative effect on distrust. | Not supported                                                | Pompitakpan (2000) |
| H36: Uncertainty avoidance has a significant direct positive effect on distrust.    | Partially supported with a significant negative correlation. | Pompitakpan (2000) |

**Note:** Shaded rows are the direct effects in the modified theoretical model that are not included in the final model.

**Trust:** The most important and positive influence on Thai people’s trust in social commerce is the ability of the e-vendor to supply the expected products/services with agreed-upon quantity, price, time, and other conditions. The second most important influence on trust concerns an individual’s openness to experience. As an individual’s ability to try new things, learn, be curious, and be intellectually challenged increases then so does their trust. Thirdly, as security and confidentiality of social commerce systems increases then so do consumers’ levels of trust. Lastly, trust increases if there are increases in communications, interactions, and participation among members.

**Distrust:** The most important influence on a person’s distrust is the extent to which they display neuroticism. The more a person worries about things, is easily disturbed, and easily gets upset the more they distrust social commerce. The second most important factor is the popularity of the social media website and the number of friends who use it. As the popularity of a social media site increases distrust of the site decreases and the same occurs if the site attracts an increasing number of an individual’s friends. The third most important influence on distrust concerns the privacy of users and keeping information confidential and secure. However, it is interesting to note that increasing the levels of privacy and confidentiality actually increases the level of distrust. This is because many Thai people and others have been taught and

believe that the *safest place* might be the *most dangerous place*. Fourthly, increasing the ease of using a social media site decreases the level of distrust. Finally, the more that a person believes that their achievements are determined by luck and the power of external forces the more they distrust social commerce. This might be due to the increased negative feedback that people often receive when they increase their reliance on luck and external sources.

**Moderator Effects:** Table 12 describes the decisions for the research hypotheses where moderating effects due to Gender, Age, and Social Commerce Experience were significant. The decisions are based on the results in Table 9.

**Table 12:** Decisions for hypotheses concerning significant moderation effects

| Significant Moderator Effects                                                                                                                                             | Description of the Moderation Effect                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>H37:</b> Gender has a significant moderating effect on:<br>Extraversion → Distrust                                                                                     | The direct effect of Extraversion → Distrust was moderated by Gender. For males this direct effect was significant and significantly different from the effect for females which was not significant.                                                                                                                                                                                                                                                                                                                                                       |
| <b>H38:</b> Age has a significant moderating effect on:<br>Extraversion → Distrust                                                                                        | The direct effect of Extraversion → Distrust was moderated by Age. For males this direct effect was significant and significantly different from the effect for females which was not significant.                                                                                                                                                                                                                                                                                                                                                          |
| <b>H39-41:</b> Social commerce experience has a significant moderating effect on:<br>Trustworthiness → Trust<br>Openness to Experience → Trust<br>Extraversion → Distrust | The direct effect of Trustworthiness → Trust and Openness → Trust were both moderated by Social Commerce Experience. The direct effects were significant for the groups but significantly greater for the group with 9 months or less social commerce experience compared to the group with a longer period of experience.<br><br>The direct effect of Extraversion → Distrust was moderated by Social Commerce Experience. For males this direct effect was significant and significantly different from the effect for females which was not significant. |

From Table 12 it is seen that Gender, Age, and Social Commerce Experience were involved in significant moderating effects while Education did not have any significant moderating effects. The direct effect of Extraversion on Distrust was moderated by Gender, Age, and Social Commerce Experience. For males this direct effect was significant and significantly different from the effect for females which was not significant. The same results were found for the groups associated with Age, and Social

Commerce Experience. The direct effects of Trustworthiness and Openness to Experience on Trust were both moderated by Social Commerce Experience. The direct effects were significant for the two groups but significantly greater for the group with 9 months or less social commerce experience compared to the group with a longer period of experience.

### **New Findings**

There are findings from the study which have not been reported in previous studies and which in some cases contradict findings from previous studies.

***Social Commerce Constructs:*** Hajli (2015) found that Ratings and Recommendations and Community have significant direct positive effects on Trust and a significant direct negative effects on Distrust. However, the findings indicate that Ratings and Recommendations only has a significant positive correlation with Trust and Distrust and Community does not have a significant direct negative effect on Distrust.

***Characteristics of Social Media Websites:*** Ou and Sia (2009) found that Perceived Ease of Use and Perceived Usefulness have a significant direct positive effect on Trust and a significant direct negative effect on Distrust. The findings indicate that Perceived Ease of Use only has a significant positive correlation with Trust and does not have a significant direct negative effect on Distrust. Perceived Usefulness does have a significant direct negative effect on Distrust but it only has a significant positive correlation with Trust. Yousafzai et al. (2003) found that Trustworthiness has a significant direct positive effect on Trust and a significant direct negative effect on Distrust. However, the findings indicate that although the Trustworthiness has a significant direct positive effect on Trust it only has a significant positive correlation with Distrust. Hsiao et al. (2010) found that Critical Mass has a significant direct positive effect on Trust and a significant direct negative effect on Distrust. However, the findings indicate that although the Critical Mass has a significant direct negative on Distrust it only has a significant positive correlation with Trust. Furthermore, Critical Mass was the second most important factor in reducing distrust.

**Characteristics of E-vendors:** Hsiao et al. (2010) found that Competence has a significant direct positive effect on Trust and a significant direct negative effect on Distrust. The findings indicate that although Competence has a significant direct positive on Trust it does not have a significant direct negative on Distrust. Furthermore, Competence of the e-vendor was the most important factor influence on trust. Reputation and Integrity was hypothesized to have a significant direct positive effect on Trust and a significant direct negative effect on Distrust (Hsiao et al., 2010; Park et al., 2012; Kim and Park, 2013). The findings indicate that the Reputation and Integrity only has a significant positive correlation with Trust and does not have a significant direct negative effect on Distrust. The same previous studies stated that Quality of Information has a significant direct positive effect on Trust and a significant direct negative effect on Distrust. However, the findings indicate that the Quality of Information only has a significant positive correlation with Trust and does not have a significant direct negative effect on Distrust.

**Personality Traits of Consumers:** Azam et al. (2013) found that Extraversion has a significant direct positive effect on Trust and a significant direct negative effect on Distrust. However, Extraversion only has a significant positive correlation with Trust and Distrust. Also, Azam et al. (2013) found that Neuroticism has a significant direct negative effect on Trust and a significant direct positive effect on Distrust. Although Neuroticism has a significant direct positive effect on Distrust it only has a significant positive correlation with Trust. Furthermore, Neuroticism was the most importance factor in reducing distrust. Agreeableness was reported by Azam et al. (2013) to have a significant direct positive effect on Trust and a significant direct negative effect on Distrust. However, Agreeableness only has a significant positive correlation with Trust and does not have a significant direct negative effect on Distrust. According to Azam et al. (2013), Conscientiousness has a significant direct negative effect on Trust and a significant direct positive effect on Distrust. However, the findings indicate that the Conscientiousness only has a significant positive correlation with Trust and does not have a significant direct positive on Distrust. Azam et al. (2013) claimed that Openness to Experience has a significant direct positive effect on Trust and a significant direct negative effect on Distrust. Although Openness to Experience had a significant direct positive

effect on Trust it only had a significant positive correlation with Distrust. Furthermore, Openness to Experience had the second most important influence on trust.

**Thai Culture:** Pornpitakpan (2000) proposed that Collectivism has a significant direct positive effect on Trust and a significant direct negative effect on Distrust. However, Collectivism only has a significant positive correlation with Trust and a significant negative correlation with Distrust. Pornpitakpan (2000) also proposed that Locus of Control has a significant direct positive effect on Trust and a significant direct negative on Distrust but Locus of Control did not have a significant direct negative effect on Distrust but it did have a significant positive correlation with Trust and Distrust. Pornpitakpan (2000) claimed that Relationship Orientation has significant direct positive effect on Trust and a significant direct negative effect on Distrust. However, the findings showed that it only has a significant positive correlation with Trust and does not have a significant direct negative effect on Distrust. According to Pornpitakpan (2000) Uncertainty avoidance has a significant direct negative effect on Trust and a significant direct positive effect on Distrust. However, Uncertainty Avoidance only has a significant positive correlation with Trust and a significant negative correlation with Distrust.

**Moderators:** There is no empirical evidence from previous studies within the context of social commerce that Gender, Education, Age, and Social Commerce Experience have a significant moderating effect on each of the direct effects in the final model. However, the study found that Gender and Age have significant moderating effects on the influence of Extraversion on Distrust only. Education does not have a significant moderating effect on any direct effects in the final model. Social Commerce Experience only has significant moderating effects on the influence of Trustworthiness and Openness to Experience on Trust and Extraversion on Distrust.

### Implications for Practice

Based on the discussion of important influences on trust and distrust it is possible to present practical objectives and associated actions aimed to increase trust and decrease distrust. Table 13 presents a hierarchy of actions arranged in decreasing order of their effect on each objective. Based on

moderator effects target groups and the model variable associated with each action are identified. Actions associated with model variables with small effects or not statistically significant effects on trust or distrust are excluded from Table 14 in order to focus on the most important actions.

**Table 13:** Practical objectives, actions, and target groups

| Objective                                                | Action                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Model Variable         | Target Group              |
|----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|---------------------------|
| <b>Objective 1:</b> Increase trust in social commerce    | <b>1.1</b> Ensure that e-vendor is able to supply the expected products in an agreed-upon quantity, price, time, and condition. This can be done by providing the guarantee service or the certificate of trust to people. Provide information of the e-vendor's ability to supply the expected products, such as quantity sold, price comparison, shortest and longest delivery time, trust score, and customer feedbacks.                               | Competence             | All social commerce users |
|                                                          | <b>1.2</b> Provide more opportunities to encourage people to participate in social commerce, such as awards, promotions, privileges, discounts, point collections, and installments. Publicize the awards given to people in order to motivate them to participate in social commerce.                                                                                                                                                                    | Openness to Experience | All social commerce users |
|                                                          | <b>1.3</b> Ensure that social commerce websites keep user profile secure and confidential. User activities in social commerce should not be used for advertising purposes too often.                                                                                                                                                                                                                                                                      | Trustworthiness        | All social commerce users |
|                                                          | <b>1.4</b> Broadcast the notification to people in the community when there is a new posting from other members in order to increase the interactions and supports among the members in the community. Encourage people in the community to maintain the good response rate and time. This can help increasing the trustworthiness of the community.                                                                                                      | Community              | University degree holders |
| <b>Objective 2:</b> Decrease distrust in social commerce | <b>2.1</b> Ensure that the information provided by the e-vendor, such as product description, specification, price, and delivery is true, clear, and concise. Ensure that people will receive the quick response from the e-vendor. Decrease the download time by decreasing the load of the contents. Ensure that the interface design is attractive and is not too complicated. Ensure that the processes in the social commerce are simple and stable. | Neuroticism            | All social commerce users |

Table 13: (Continued)

| Objective                                         | Action                                                                                                                                                                                                                                                                                                                                                                                                                         | Model Variable       | Target Group                                                                                                                                                                 |
|---------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Objective 2: Decrease distrust in social commerce | 2.2 Encourage people to invite their older friends and relatives to use social commerce and receive some discounts when purchase the products. Provide more promotions to older people to motivate them to participate in social commerce, such as the special promotions for only people whose age is 33 or more. Broadcast the notification to people when their friends are online to motivate them to use social commerce. | Critical Mass        | (a) People whose age is 33 years old or more<br>(b) People who have social commerce experience of 9 months or less                                                           |
|                                                   | 2.3 Ensure that social media websites keep the profile of their users confidential. Ensure that the postings on social media websites are secure by providing the ability to limit the sharing of their users’ postings. If this ability is already available, the sites should promote it to their users.                                                                                                                     | Trustworthiness      | (a) Females<br>(b) University degree holders                                                                                                                                 |
|                                                   | 2.4 Provide the information to promote the usefulness of social commerce to people, such as the opportunity to purchase the products at the cheaper price without travelling to the physical stores.                                                                                                                                                                                                                           | Perceived Usefulness | (a) Females<br>(b) University degree holders<br>(c) People whose age is 32 years or less<br>(d) People who have social commerce experience of 10 months or more              |
|                                                   | 2.5 Ensure that only legitimate e-vendors are registered in the social commerce websites. Provide the policy to guarantee that the social commerce users will receive the product in a good condition.                                                                                                                                                                                                                         | Locus of Control     | (a) Males<br>(b) People who do not have a university award<br>(c) People whose age is 32 years or less<br>(d) People who have social commerce experience of 9 months or less |

Conclusion

The findings of this study show that social commerce constructs, characteristics of social media websites, characteristics of e-vendors, and personality traits of consumers have significant direct effects on an individual’s trust in social commerce. On the other hand, characteristics of social media

websites, personality traits of consumers, and Thai culture have significant direct effects on distrust in social commerce. For trust, the ability of the e-vendor to supply the expected products is the most important characteristic. Strategies to motivate people to try new things can also help to increase their trust in social commerce. Attention to security and privacy concerns with social media websites can increase trust in social commerce as do interactions with and support from other members in the community. For distrust, reducing anxieties and anger among consumers is the most important way to decrease distrust. Increasing the number of friends people find at the social media website also decreases distrust. Privacy and security guarantees from the websites can help to decrease distrust but this must be communicated to consumers carefully because there is evidence that many consumers believe that the *safest place* is often the *most dangerous place*. Also, promoting the usefulness of social commerce reduces distrust. Buyer protection guarantees also help to decrease distrust. The extent to which a consumer is extraverted does not have any important influence on their level of trust or distrust but the extent to which people are open to new experiences and have imagination does have a significant positive influence on trust.

The study found significant moderating effects associated with some direct effects. Social commerce experience, age, and gender were all found to moderate the influence of extraversion on distrust. In addition, social commerce experience also moderated the effect of the individual's openness to experience on trust and the effect of trustworthiness on trust. However, the individual's level of education was not found to have any significant moderating effects.

Although the findings represent important theoretical and practical contributions which are addressed in detail in the section on discussion of the findings there are limitations on the findings. There are very few previous studies that have examined moderating effects. Consequently, this aspect of the study and its findings needs to be considered as exploratory in nature with a strong recommendation that moderating effects receive increased attention in future studies. Overall, it is recommended strongly that the study be repeated as the means of evaluating the external validity of the findings. In addition, future studies could address the effect of an individual's trust and distrust on their intention to buy products at social commerce websites. People from different cultures, socioeconomic groups, and geographical regions need to be studied and compared.

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## Appendix

**Table A1:** Factor analysis and Cronbach alpha coefficients

| Indicator | Latent Variable |             |      |      |      |      |       |      |      |      |      |       |       |       |       |       |      |      |      |      | Cronbach Alpha |
|-----------|-----------------|-------------|------|------|------|------|-------|------|------|------|------|-------|-------|-------|-------|-------|------|------|------|------|----------------|
|           | RR              | RI          | QI   | AG   | TW   | CP   | PU    | CM   | PE   | TR   | UA   | CL    | DT    | EV    | CT    | RO    | OE   | LC   | CS   | NR   |                |
| RR3       | <b>.835</b>     | .004        | .005 | .032 | .098 | .076 | .053  | .119 | .071 | .064 | .048 | -.063 | .056  | .187  | -.020 | .188  | .086 | .082 | .059 | .050 | 0.944          |
| RR4       | <b>.824</b>     | -.017       | .072 | .065 | .091 | .081 | .019  | .089 | .045 | .094 | .030 | -.029 | .061  | .172  | -.002 | .211  | .124 | .055 | .086 | .077 | Excellent      |
| RR2       | <b>.808</b>     | -.018       | .028 | .033 | .112 | .102 | .133  | .063 | .023 | .083 | .007 | -.104 | .051  | .162  | -.008 | .251  | .068 | .073 | .050 | .053 |                |
| RR1       | <b>.777</b>     | .019        | .034 | .047 | .069 | .145 | .080  | .031 | .055 | .046 | .070 | -.086 | .004  | .145  | .030  | .285  | .108 | .094 | .096 | .030 |                |
| RR6       | <b>.756</b>     | .102        | .056 | .068 | .102 | .040 | -.001 | .194 | .156 | .107 | .067 | .160  | .101  | .065  | .014  | -.198 | .103 | .054 | .080 | .093 |                |
| RR5       | <b>.750</b>     | .103        | .025 | .061 | .123 | .022 | .004  | .180 | .114 | .110 | .064 | .178  | .095  | .098  | .033  | -.197 | .168 | .073 | .029 | .085 |                |
| RR8       | <b>.741</b>     | .077        | .037 | .094 | .093 | .034 | .058  | .266 | .167 | .141 | .116 | .174  | -.003 | .046  | .103  | -.181 | .043 | .103 | .077 | .060 |                |
| RR7       | <b>.740</b>     | .034        | .051 | .076 | .063 | .005 | .044  | .248 | .159 | .138 | .129 | .202  | -.023 | .039  | .160  | -.185 | .052 | .088 | .051 | .051 |                |
| RI8       | .010            | <b>.704</b> | .265 | .060 | .128 | .180 | .070  | .096 | .095 | .210 | .085 | .046  | .000  | .127  | -.022 | .157  | .057 | .109 | .064 | .086 | 0.958          |
| RI10      | .058            | <b>.679</b> | .220 | .090 | .124 | .196 | .109  | .086 | .099 | .190 | .036 | .001  | .100  | .172  | -.044 | .118  | .102 | .154 | .077 | .067 | Excellent      |
| RI9       | .007            | <b>.675</b> | .245 | .070 | .125 | .227 | .108  | .125 | .136 | .221 | .116 | .071  | .030  | .103  | -.002 | .129  | .103 | .088 | .111 | .058 |                |
| RI6       | .061            | <b>.654</b> | .300 | .000 | .070 | .299 | .039  | .134 | .087 | .136 | .146 | .135  | -.023 | .038  | .185  | .141  | .086 | .040 | .045 | .045 |                |
| RI7       | .026            | <b>.649</b> | .274 | .028 | .082 | .276 | .044  | .130 | .113 | .191 | .119 | .171  | -.045 | .060  | .154  | .179  | .040 | .042 | .045 | .096 |                |
| RI5       | .088            | <b>.628</b> | .230 | .035 | .054 | .333 | .050  | .086 | .051 | .193 | .157 | .127  | -.025 | .041  | .158  | .147  | .040 | .024 | .049 | .060 |                |
| RI3       | .104            | <b>.544</b> | .490 | .143 | .107 | .201 | .144  | .140 | .043 | .147 | .180 | .153  | -.045 | -.030 | .016  | .101  | .108 | .057 | .035 | .053 |                |
| RI4       | .046            | <b>.533</b> | .493 | .176 | .123 | .237 | .127  | .153 | .083 | .109 | .133 | .164  | -.019 | -.003 | .040  | .097  | .103 | .073 | .029 | .046 |                |
| RI2       | .044            | <b>.503</b> | .449 | .175 | .126 | .220 | .167  | .157 | .053 | .107 | .171 | .148  | -.034 | .009  | -.002 | .076  | .138 | .056 | .047 | .058 |                |
| RI1       | .062            | <b>.502</b> | .412 | .135 | .170 | .208 | .162  | .121 | .129 | .136 | .133 | .159  | .008  | .021  | -.048 | .019  | .173 | .067 | .007 | .050 |                |

Table A1: (Continued)

| Indicator | Latent Variable |      |             |             |             |      |       |      |      |      |       |      |       |      |       |      |      |       |      |       | Cronbach Alpha |
|-----------|-----------------|------|-------------|-------------|-------------|------|-------|------|------|------|-------|------|-------|------|-------|------|------|-------|------|-------|----------------|
|           | RR              | RI   | QI          | AG          | TW          | CP   | PU    | CM   | PE   | TR   | UA    | CL   | DT    | EV   | CT    | RO   | OE   | LC    | CS   | NR    |                |
| QI6       | -.013           | .141 | <b>.684</b> | .061        | .051        | .235 | .157  | .180 | .137 | .266 | .070  | .107 | -.023 | .149 | .071  | .066 | .109 | .077  | .083 | .048  | 0.938          |
| QI7       | .013            | .188 | <b>.676</b> | .027        | .047        | .190 | .135  | .159 | .171 | .232 | .124  | .117 | -.035 | .145 | .092  | .090 | .127 | .081  | .115 | .043  | Excellent      |
| QI5       | -.014           | .058 | <b>.653</b> | .092        | .041        | .275 | .194  | .221 | .086 | .218 | .062  | .133 | -.042 | .070 | .166  | .080 | .114 | .052  | .104 | .017  |                |
| QI2       | .088            | .319 | <b>.628</b> | .090        | .089        | .202 | -.002 | .091 | .162 | .165 | .126  | .081 | -.026 | .063 | .220  | .168 | .053 | .029  | .110 | .088  |                |
| QI3       | .080            | .346 | <b>.628</b> | .084        | .101        | .236 | -.001 | .116 | .117 | .130 | .133  | .086 | -.028 | .031 | .171  | .132 | .130 | .088  | .052 | .092  |                |
| QI1       | .064            | .336 | <b>.625</b> | .056        | .075        | .240 | .029  | .112 | .138 | .173 | .124  | .092 | -.095 | .069 | .210  | .158 | .073 | -.001 | .116 | .092  |                |
| QI4       | .068            | .334 | <b>.597</b> | .114        | .093        | .267 | .060  | .133 | .105 | .166 | .139  | .071 | -.006 | .103 | .167  | .164 | .081 | .012  | .072 | .089  |                |
| AG2       | -.020           | .027 | .082        | <b>.754</b> | .066        | .090 | .115  | .085 | .093 | .079 | .039  | .058 | -.053 | .155 | .157  | .103 | .118 | .100  | .153 | .141  | 0.916          |
| AG4       | .043            | .042 | .048        | <b>.733</b> | .061        | .100 | .070  | .122 | .049 | .110 | .055  | .036 | .082  | .241 | .114  | .068 | .168 | .076  | .159 | .075  | Excellent      |
| AG5       | .055            | .025 | .098        | <b>.716</b> | .063        | .070 | .049  | .121 | .124 | .114 | .084  | .040 | .023  | .216 | .077  | .069 | .183 | .024  | .172 | .051  |                |
| AG3       | .041            | .004 | .009        | <b>.712</b> | .067        | .089 | .094  | .136 | .071 | .046 | .053  | .033 | .026  | .158 | .135  | .128 | .233 | .088  | .189 | .019  |                |
| AG6       | .077            | .049 | .061        | <b>.675</b> | .037        | .029 | .073  | .106 | .124 | .098 | .012  | .063 | .038  | .273 | .062  | .120 | .220 | .106  | .210 | -.072 |                |
| AG1       | .068            | .030 | .003        | <b>.667</b> | .104        | .067 | .086  | .082 | .053 | .113 | .111  | .008 | -.015 | .313 | .106  | .036 | .135 | .094  | .127 | .219  |                |
| TW3       | .052            | .045 | .032        | .071        | <b>.884</b> | .059 | .092  | .061 | .051 | .110 | .036  | .026 | .064  | .069 | .078  | .052 | .076 | .113  | .045 | .024  | 0.931          |
| TW2       | .084            | .044 | .040        | .023        | <b>.876</b> | .033 | .070  | .063 | .068 | .127 | .063  | .031 | .031  | .113 | .116  | .052 | .073 | .073  | .055 | .031  | Excellent      |
| TW1       | .057            | .029 | .000        | .055        | <b>.865</b> | .038 | .091  | .061 | .085 | .077 | -.018 | .061 | .106  | .139 | -.055 | .036 | .027 | .110  | .031 | -.056 |                |
| TW4       | .066            | .028 | .029        | .035        | <b>.834</b> | .073 | .055  | .042 | .054 | .118 | -.003 | .045 | .175  | .149 | -.030 | .055 | .114 | .037  | .057 | .057  |                |

**Table A1:** (Continued)

| Indicator | Latent Variable |       |       |      |      |             |             |             |             |      |      |      |       |      |      |      |      |      |      |       | Cronbach Alpha |
|-----------|-----------------|-------|-------|------|------|-------------|-------------|-------------|-------------|------|------|------|-------|------|------|------|------|------|------|-------|----------------|
|           | RR              | RI    | QI    | AG   | TW   | CP          | PU          | CM          | PE          | TR   | UA   | CL   | DT    | EV   | CT   | RO   | OE   | LC   | CS   | NR    |                |
| CP2       | .062            | .105  | .120  | .062 | .046 | <b>.768</b> | .122        | .081        | .143        | .176 | .134 | .110 | -.076 | .068 | .163 | .076 | .056 | .105 | .098 | .039  | 0.892          |
| CP3       | .036            | .101  | .131  | .066 | .113 | <b>.762</b> | .122        | .111        | .099        | .145 | .111 | .131 | .061  | .076 | .130 | .058 | .067 | .057 | .102 | .060  | Good           |
| CP1       | .068            | .054  | .149  | .096 | .027 | <b>.734</b> | .135        | .067        | .148        | .213 | .161 | .049 | -.051 | .066 | .182 | .064 | .015 | .163 | .100 | .067  |                |
| CP4       | .045            | .248  | .158  | .113 | .139 | <b>.679</b> | .127        | .125        | .129        | .096 | .171 | .052 | .004  | .113 | .133 | .077 | .044 | .080 | .104 | .068  |                |
| PU3       | .034            | .026  | .057  | .081 | .105 | .102        | <b>.743</b> | .116        | .254        | .107 | .091 | .061 | -.060 | .095 | .222 | .087 | .051 | .109 | .102 | .053  | 0.922          |
| PU5       | .000            | .056  | .053  | .094 | .102 | .126        | <b>.724</b> | .133        | .191        | .119 | .056 | .083 | -.054 | .064 | .327 | .040 | .083 | .049 | .122 | -.013 | Excellent      |
| PU4       | .005            | .011  | .054  | .052 | .070 | .114        | <b>.716</b> | .129        | .224        | .153 | .075 | .105 | -.136 | .073 | .291 | .091 | .073 | .120 | .072 | .030  |                |
| PU1       | .032            | -.004 | .070  | .077 | .097 | .072        | <b>.689</b> | .112        | .279        | .041 | .128 | .087 | -.019 | .038 | .275 | .096 | .035 | .113 | .093 | .029  |                |
| PU2       | .082            | .057  | -.006 | .090 | .149 | .124        | <b>.683</b> | .133        | .307        | .080 | .092 | .055 | -.030 | .110 | .191 | .057 | .117 | .101 | .103 | .086  |                |
| CM3       | .110            | .055  | .052  | .085 | .095 | .119        | .139        | <b>.784</b> | .116        | .099 | .074 | .071 | .014  | .104 | .124 | .260 | .084 | .104 | .029 | .027  | 0.923          |
| CM2       | .135            | .042  | .092  | .110 | .075 | .085        | .105        | <b>.784</b> | .119        | .083 | .096 | .079 | .024  | .088 | .103 | .253 | .110 | .125 | .055 | .055  | Excellent      |
| CM1       | .191            | .047  | .072  | .124 | .094 | .064        | .139        | <b>.738</b> | .172        | .154 | .171 | .091 | -.002 | .134 | .092 | .161 | .074 | .104 | .085 | .051  |                |
| CM4       | .121            | -.003 | .122  | .142 | .059 | .079        | .145        | <b>.721</b> | .130        | .173 | .133 | .139 | -.042 | .034 | .198 | .153 | .068 | .127 | .072 | .053  |                |
| PE2       | .069            | .023  | .086  | .072 | .070 | .104        | .219        | .105        | <b>.719</b> | .165 | .065 | .069 | -.036 | .105 | .237 | .124 | .030 | .112 | .127 | .060  | 0.910          |
| PE3       | .116            | .054  | .030  | .115 | .100 | .138        | .267        | .130        | <b>.715</b> | .077 | .084 | .063 | .075  | .112 | .064 | .070 | .125 | .155 | .055 | .069  | Excellent      |
| PE5       | .074            | .025  | .069  | .058 | .141 | .084        | .314        | .136        | <b>.702</b> | .126 | .070 | .006 | -.014 | .114 | .147 | .121 | .171 | .086 | .073 | .015  |                |
| PE4       | .040            | .020  | .086  | .085 | .074 | .127        | .284        | .098        | <b>.699</b> | .074 | .099 | .033 | -.031 | .060 | .275 | .096 | .137 | .108 | .122 | .042  |                |
| PE1       | .089            | .044  | .071  | .083 | .054 | .113        | .197        | .205        | <b>.639</b> | .187 | .097 | .103 | -.035 | .166 | .185 | .156 | .094 | .127 | .138 | .070  |                |

Table A1: (Continued)

| Indicator | Latent Variable |       |       |       |      |       |       |       |       |             |             |             |             |             |       |       |      |      |       |       | Cronbach Alpha |
|-----------|-----------------|-------|-------|-------|------|-------|-------|-------|-------|-------------|-------------|-------------|-------------|-------------|-------|-------|------|------|-------|-------|----------------|
|           | RR              | RI    | QI    | AG    | TW   | CP    | PU    | CM    | PE    | TR          | UA          | CL          | DT          | EV          | CT    | RO    | OE   | LC   | CS    | NR    |                |
| TR2       | .045            | .106  | .127  | .087  | .154 | .134  | .091  | .094  | .109  | <b>.790</b> | .061        | .104        | .078        | .050        | .103  | .073  | .145 | .087 | .095  | .054  | 0.893          |
| TR1       | .125            | .027  | .037  | .084  | .114 | .134  | .092  | .081  | .121  | <b>.753</b> | .100        | .026        | .114        | .121        | .014  | .135  | .149 | .054 | .097  | .092  | Good           |
| TR3       | .039            | .127  | .126  | .110  | .152 | .150  | .046  | .127  | .126  | <b>.744</b> | .094        | .056        | .107        | -.001       | .118  | .057  | .193 | .047 | .057  | .033  |                |
| TR4       | .101            | .064  | .098  | .072  | .151 | .116  | .150  | .157  | .099  | <b>.738</b> | .057        | .040        | -.044       | .067        | .144  | .066  | .178 | .058 | .094  | .068  |                |
| UA1       | .071            | .005  | .083  | .058  | .029 | .141  | .070  | .104  | .068  | .080        | <b>.783</b> | .177        | -.023       | .064        | .120  | .142  | .073 | .086 | .131  | .040  | 0.896          |
| UA3       | .045            | .102  | .044  | .048  | .005 | .126  | .096  | .125  | .111  | .069        | <b>.767</b> | .250        | -.070       | .036        | .127  | .147  | .076 | .071 | .104  | .038  | Good           |
| UA2       | .059            | .005  | .029  | .036  | .010 | .145  | .109  | .087  | .026  | .083        | <b>.757</b> | .203        | -.053       | .039        | .091  | .207  | .143 | .116 | .084  | .009  |                |
| UA4       | -.002           | .072  | .053  | .054  | .055 | .060  | .058  | .102  | .111  | .088        | <b>.706</b> | .329        | -.017       | .040        | .102  | .230  | .013 | .075 | .123  | .017  |                |
| CL2       | .016            | -.046 | .039  | .005  | .052 | .091  | .064  | .051  | .000  | .046        | .165        | <b>.812</b> | -.031       | .069        | .086  | .193  | .122 | .053 | .086  | .025  | 0.904          |
| CL4       | .020            | .051  | .045  | .031  | .021 | .045  | .056  | .030  | .052  | .097        | .213        | <b>.783</b> | -.100       | .051        | .042  | .194  | .079 | .014 | .117  | -.033 | Excellent      |
| CL1       | .041            | .102  | .077  | .011  | .085 | .086  | .065  | .113  | .005  | .035        | .375        | <b>.697</b> | -.058       | .034        | .073  | .295  | .020 | .113 | .115  | .016  |                |
| CL3       | .000            | .052  | .065  | .056  | .061 | .089  | .122  | .177  | .131  | .007        | .273        | <b>.649</b> | -.070       | .107        | .132  | .318  | .095 | .126 | .069  | .035  |                |
| DT3       | .038            | -.004 | -.029 | .034  | .057 | -.009 | -.024 | .018  | -.008 | .030        | -.042       | -.032       | <b>.905</b> | .036        | -.081 | -.024 | .005 | .066 | .023  | .121  | 0.927          |
| DT4       | .042            | .005  | -.015 | .023  | .079 | -.016 | -.059 | .003  | .014  | .006        | -.028       | -.073       | <b>.888</b> | .028        | -.062 | -.038 | .005 | .028 | -.004 | .139  | Excellent      |
| DT2       | .038            | -.008 | -.027 | -.001 | .100 | .006  | -.034 | .023  | -.032 | .009        | -.035       | -.030       | <b>.887</b> | .083        | -.096 | -.003 | .098 | .053 | -.009 | .111  |                |
| DT1       | .006            | .011  | .002  | -.011 | .080 | -.017 | -.042 | -.047 | .005  | .123        | -.009       | -.035       | <b>.838</b> | .082        | -.058 | -.025 | .033 | .054 | .044  | .145  |                |
| EV2       | .103            | .006  | .000  | .201  | .140 | .082  | .090  | .007  | .041  | .037        | .034        | .108        | .045        | <b>.805</b> | .021  | .020  | .176 | .017 | .061  | .034  | 0.882          |
| EV1       | .054            | .063  | .034  | .177  | .177 | .055  | .043  | .075  | .129  | .032        | .073        | .039        | .044        | <b>.783</b> | .033  | .080  | .142 | .071 | .033  | .079  | Good           |

**Table A1:** (Continued)

| Indicator | Latent Variable |       |       |      |      |       |      |       |       |      |       |       |       |             |             |             |             |             |             |       | Cronbach Alpha |
|-----------|-----------------|-------|-------|------|------|-------|------|-------|-------|------|-------|-------|-------|-------------|-------------|-------------|-------------|-------------|-------------|-------|----------------|
|           | RR              | RI    | QI    | AG   | TW   | CP    | PU   | CM    | PE    | TR   | UA    | CL    | DT    | EV          | CT          | RO          | OE          | LC          | CS          | NR    |                |
| EV3       | .101            | -.013 | .045  | .188 | .145 | .044  | .058 | .121  | .084  | .058 | .021  | .049  | .117  | <b>.776</b> | .022        | .065        | .155        | .124        | .104        | .017  | 0.882          |
| EV4       | .114            | .027  | .043  | .207 | .054 | .026  | .042 | .068  | .088  | .062 | .020  | .028  | .096  | <b>.714</b> | .025        | .028        | .131        | .071        | .195        | .025  | Good           |
| CT2       | -.011           | -.027 | .024  | .096 | .003 | .105  | .245 | .097  | .137  | .043 | .091  | .075  | -.126 | .006        | <b>.835</b> | .055        | .028        | .013        | .064        | .024  | 0.917          |
| CT3       | .002            | -.008 | .032  | .112 | .014 | .114  | .205 | .078  | .132  | .079 | .083  | .039  | -.102 | .012        | <b>.833</b> | .044        | .070        | .031        | .071        | .024  | Excellent      |
| CT1       | -.004           | -.007 | .080  | .092 | .037 | .100  | .255 | .112  | .161  | .091 | .107  | .078  | -.120 | .034        | <b>.791</b> | .063        | .097        | .014        | .095        | .013  |                |
| RO4       | -.002           | .076  | .013  | .120 | .034 | -.049 | .044 | .191  | .112  | .101 | .144  | .271  | -.044 | -.003       | .048        | <b>.685</b> | .056        | .160        | .088        | .003  | 0.919          |
| RO2       | -.003           | .032  | .047  | .069 | .042 | .068  | .041 | .209  | .119  | .089 | .296  | .398  | -.055 | .107        | .092        | <b>.637</b> | .053        | .139        | .084        | .032  | Excellent      |
| RO1       | .017            | .095  | .057  | .111 | .086 | .090  | .112 | .285  | .128  | .072 | .231  | .295  | -.034 | .061        | .103        | <b>.636</b> | .071        | .138        | .075        | .006  |                |
| RO3       | -.005           | .058  | .058  | .066 | .112 | .106  | .072 | .240  | .100  | .079 | .275  | .374  | -.031 | .089        | .054        | <b>.627</b> | .105        | .158        | .063        | .056  | 0.887          |
| OE3       | .096            | -.018 | .041  | .106 | .053 | -.045 | .020 | .022  | .065  | .112 | .063  | .023  | .050  | .157        | .037        | .034        | <b>.850</b> | .015        | .138        | .054  | Good           |
| OE2       | .031            | .017  | .018  | .155 | .094 | .039  | .017 | .029  | .049  | .126 | .037  | .060  | .092  | .140        | .011        | .039        | <b>.850</b> | .066        | .157        | -.001 |                |
| OE1       | .032            | .008  | .002  | .161 | .043 | .018  | .072 | .074  | .083  | .127 | .040  | .092  | -.007 | .125        | .104        | .042        | <b>.798</b> | .086        | .233        | -.018 |                |
| LC1       | .019            | .061  | -.012 | .084 | .106 | .063  | .019 | .087  | .111  | .060 | .084  | .040  | .086  | .074        | .015        | .008        | .024        | <b>.827</b> | .029        | .007  | 0.821          |
| LC3       | .055            | -.036 | .005  | .019 | .059 | .013  | .059 | -.073 | -.006 | .009 | -.105 | .094  | .044  | -.035       | .030        | .110        | .039        | <b>.783</b> | .002        | -.005 | Good           |
| LC4       | .069            | -.010 | .009  | .024 | .069 | .065  | .067 | .104  | .103  | .057 | .109  | -.051 | .024  | .137        | .040        | .081        | .118        | <b>.767</b> | -.012       | .084  |                |
| LC2       | .026            | .058  | .030  | .081 | .052 | .073  | .110 | .212  | .097  | .023 | .208  | .108  | .065  | .058        | -.010       | .152        | .027        | <b>.688</b> | .103        | .040  |                |
| CS3       | .010            | -.028 | .023  | .058 | .021 | .036  | .056 | .038  | .082  | .038 | .070  | .060  | .028  | .063        | .066        | .015        | .134        | -.008       | <b>.870</b> | .086  | 0.871          |
| CS2       | .040            | .000  | .024  | .060 | .001 | .064  | .005 | -.022 | .038  | .012 | .065  | .051  | .060  | .068        | .011        | .046        | .176        | .019        | <b>.864</b> | .128  | Good           |
| CS1       | .031            | .012  | -.026 | .283 | .079 | .025  | .107 | .032  | .024  | .080 | .069  | .071  | -.046 | .080        | .078        | .051        | .137        | .035        | <b>.801</b> | .044  |                |

Table A1: (Continued)

| Indicator                | Latent Variable     |                        |                       |                                     |                        |                       |       |                        |                       |                                   |                        |                       |      |       |       |       |       |       |      |      | Cronbach Alpha     |
|--------------------------|---------------------|------------------------|-----------------------|-------------------------------------|------------------------|-----------------------|-------|------------------------|-----------------------|-----------------------------------|------------------------|-----------------------|------|-------|-------|-------|-------|-------|------|------|--------------------|
|                          | RR                  | RI                     | QI                    | AG                                  | TW                     | CP                    | PU    | CM                     | PE                    | TR                                | UA                     | CL                    | DT   | EV    | CT    | RO    | OE    | LC    | CS   | NR   |                    |
| NR2                      | .029                | .012                   | -.034                 | .036                                | .003                   | .046                  | .001  | .009                   | .014                  | .011                              | -.006                  | .009                  | .147 | .038  | -.034 | -.016 | -.028 | .043  | .069 | .922 | 0.912<br>Excellent |
| NR1                      | .021                | .022                   | -.007                 | .057                                | .007                   | .047                  | .007  | .013                   | .016                  | .023                              | -.019                  | .011                  | .135 | -.006 | .023  | .002  | .000  | -.005 | .086 | .911 |                    |
| NR3                      | .029                | -.027                  | .049                  | .011                                | -.024                  | -.050                 | .019  | .009                   | .016                  | .033                              | .027                   | -.037                 | .134 | .015  | .026  | .018  | .033  | .016  | .050 | .881 |                    |
| Total Variance Explained |                     |                        |                       |                                     |                        |                       |       |                        |                       |                                   |                        |                       |      |       |       |       |       |       |      |      |                    |
| Latent Variable          | Initial Eigenvalues |                        |                       | Extraction Sums of Squared Loadings |                        |                       |       |                        |                       | Rotation Sums of Squared Loadings |                        |                       |      |       |       |       |       |       |      |      |                    |
|                          | Total               | Percentage of Variance | Cumulative Percentage | Total                               | Percentage of Variance | Cumulative Percentage | Total | Percentage of Variance | Cumulative Percentage | Total                             | Percentage of Variance | Cumulative Percentage |      |       |       |       |       |       |      |      |                    |
| RR                       | 26.378              | 28.061                 | 28.061                | 26.378                              | 28.061                 | 28.061                | 5.200 | 5.532                  | 5.532                 | 5.200                             | 5.532                  | 5.532                 |      |       |       |       |       |       |      |      |                    |
| RI                       | 6.705               | 7.133                  | 35.195                | 6.705                               | 7.133                  | 35.195                | 5.036 | 5.357                  | 10.889                | 5.036                             | 5.357                  | 10.889                |      |       |       |       |       |       |      |      |                    |
| QI                       | 5.658               | 6.019                  | 41.214                | 5.658                               | 6.019                  | 41.214                | 4.515 | 4.803                  | 15.692                | 4.515                             | 4.803                  | 15.692                |      |       |       |       |       |       |      |      |                    |
| AG                       | 4.216               | 4.485                  | 45.699                | 4.216                               | 4.485                  | 45.699                | 3.814 | 4.057                  | 19.749                | 3.814                             | 4.057                  | 19.749                |      |       |       |       |       |       |      |      |                    |
| TR                       | 4.030               | 4.287                  | 49.986                | 4.030                               | 4.287                  | 49.986                | 3.708 | 3.945                  | 23.694                | 3.708                             | 3.945                  | 23.694                |      |       |       |       |       |       |      |      |                    |
| CP                       | 3.366               | 3.581                  | 53.567                | 3.366                               | 3.581                  | 53.567                | 3.703 | 3.939                  | 27.633                | 3.703                             | 3.939                  | 27.633                |      |       |       |       |       |       |      |      |                    |
| PU                       | 2.960               | 3.149                  | 56.716                | 2.960                               | 3.149                  | 56.716                | 3.660 | 3.894                  | 31.527                | 3.660                             | 3.894                  | 31.527                |      |       |       |       |       |       |      |      |                    |
| CM                       | 2.361               | 2.512                  | 59.228                | 2.361                               | 2.512                  | 59.228                | 3.647 | 3.880                  | 35.407                | 3.647                             | 3.880                  | 35.407                |      |       |       |       |       |       |      |      |                    |
| PE                       | 2.060               | 2.192                  | 61.420                | 2.060                               | 2.192                  | 61.420                | 3.578 | 3.807                  | 39.214                | 3.578                             | 3.807                  | 39.214                |      |       |       |       |       |       |      |      |                    |
| TR                       | 1.953               | 2.078                  | 63.498                | 1.953                               | 2.078                  | 63.498                | 3.556 | 3.783                  | 42.997                | 3.556                             | 3.783                  | 42.997                |      |       |       |       |       |       |      |      |                    |
| UA                       | 1.784               | 1.897                  | 65.395                | 1.784                               | 1.897                  | 65.395                | 3.550 | 3.777                  | 46.774                | 3.550                             | 3.777                  | 46.774                |      |       |       |       |       |       |      |      |                    |

**Table A1:** (Continued)

| Latent Variable | Total Variance Explained |                        |                       |                                     |                        |                       |                                   |                        |                       |
|-----------------|--------------------------|------------------------|-----------------------|-------------------------------------|------------------------|-----------------------|-----------------------------------|------------------------|-----------------------|
|                 | Initial Eigenvalues      |                        |                       | Extraction Sums of Squared Loadings |                        |                       | Rotation Sums of Squared Loadings |                        |                       |
|                 | Total                    | Percentage of Variance | Cumulative Percentage | Total                               | Percentage of Variance | Cumulative Percentage | Total                             | Percentage of Variance | Cumulative Percentage |
| CL              | 1.701                    | 1.809                  | 67.204                | 1.701                               | 1.809                  | 67.204                | 3.533                             | 3.759                  | 50.533                |
| DT              | 1.542                    | 1.641                  | 68.845                | 1.542                               | 1.641                  | 68.845                | 3.493                             | 3.716                  | 54.249                |
| EV              | 1.426                    | 1.517                  | 70.362                | 1.426                               | 1.517                  | 70.362                | 3.383                             | 3.599                  | 57.848                |
| CT              | 1.303                    | 1.386                  | 71.748                | 1.303                               | 1.386                  | 71.748                | 3.369                             | 3.584                  | 61.432                |
| RO              | 1.168                    | 1.243                  | 72.991                | 1.168                               | 1.243                  | 72.991                | 3.208                             | 3.412                  | 64.844                |
| OE              | 1.160                    | 1.234                  | 74.224                | 1.160                               | 1.234                  | 74.224                | 3.110                             | 3.308                  | 68.153                |
| LC              | 1.085                    | 1.154                  | 75.379                | 1.085                               | 1.154                  | 75.379                | 3.021                             | 3.214                  | 71.367                |
| CS              | 1.052                    | 1.119                  | 76.498                | 1.052                               | 1.119                  | 76.498                | 2.976                             | 3.166                  | 74.534                |
| NR              | 1.007                    | 1.071                  | 77.569                | 1.007                               | 1.071                  | 77.569                | 2.853                             | 3.035                  | 77.569                |

**Notes:** (a) Kaiser-Meyer-Olkin Measure of Sampling Adequacy 0.952; (b) Bartlett's Test of Sphericity (Approx. Chi-Square 54347.548, degrees of freedom 4371, significance 0.000); (c) Extraction Method: Principal Component Analysis, Rotation Method: Equamax with Kaiser Normalization, Rotation converged in 21 iterations; (d) Components with eigenvalues less than 1 are not shown; e Significant loading factors are highlighted; (e) Satisfactory construct validity is evident from the factor loadings with a magnitude of at least 0.4 with an eigenvalue of at least 1, which are highlighted (Straub et al., 2004); and (f) Cronbach alpha coefficients are all classified as either good or excellent according to George and Mallery (2003).

Table A2: Descriptive statistics

| Variable                         | Mean  | Standard<br>Deviation | Skewness | Kurtosis | Variable                  | Mean | Standard<br>Deviation | Skewness | Kurtosis | Variable                    | Mean | Standard<br>Deviation | Skewness | Kurtosis |
|----------------------------------|-------|-----------------------|----------|----------|---------------------------|------|-----------------------|----------|----------|-----------------------------|------|-----------------------|----------|----------|
| Age (A)                          | 32.23 | 10.857                | .558     | -.278    | PE3                       | 3.62 | .746                  | .113     | -.428    | Conscientiousness (CS)      | 3.37 | .749                  | -.183    | -.079    |
| Education (ED)                   | 15.71 | 2.051                 | -.856    | 3.498    | PE4                       | 3.89 | .736                  | -.164    | -.409    | CS1                         | 3.56 | .775                  | .164     | -.451    |
| Social Commerce Experience (EX)  | 18.34 | 25.806                | 2.207    | 4.809    | PE5                       | 3.72 | .729                  | .011     | -.421    | CS2                         | 3.11 | .862                  | -.151    | -.128    |
| Ratings and Recommendations (RR) | 3.19  | .791                  | -.417    | .478     | Perceived Usefulness (PU) | 3.90 | .659                  | -.135    | -.632    | CS3                         | 3.44 | .878                  | -.208    | -.023    |
| RR1                              | 3.17  | .934                  | -.205    | -.084    | PU1                       | 3.94 | .773                  | -.186    | -.649    | Openness to Experience (OE) | 3.48 | .710                  | .335     | -.263    |
| RR2                              | 3.17  | .968                  | -.227    | -.198    | PU2                       | 3.77 | .752                  | -.042    | -.489    | OE1                         | 3.59 | .776                  | .241     | -.536    |
| RR3                              | 3.08  | .942                  | -.160    | -.277    | PU3                       | 3.87 | .755                  | -.191    | -.416    | OE2                         | 3.42 | .765                  | .368     | -.226    |
| RR4                              | 3.12  | .922                  | -.288    | -.089    | PU4                       | 3.97 | .733                  | -.156    | -.602    | OE3                         | 3.43 | .818                  | .206     | -.210    |
| RR5                              | 3.09  | .922                  | -.230    | -.105    | PU5                       | 3.96 | .765                  | -.203    | -.645    | Uncertainty Avoidance (UA)  | 3.54 | .708                  | .126     | -.258    |
| RR6                              | 3.15  | .924                  | -.292    | -.091    | Trustworthiness (TW)      | 3.12 | .845                  | -.190    | .123     | UA1                         | 3.56 | .811                  | -.009    | -.165    |
| RR7                              | 3.39  | .931                  | -.427    | .252     | TW1                       | 3.15 | .965                  | -.213    | -.101    | UA2                         | 3.46 | .774                  | .147     | .048     |
| RR8                              | 3.36  | .922                  | -.370    | .128     | TW2                       | 3.16 | .894                  | -.118    | .076     | UA3                         | 3.60 | .841                  | .041     | -.489    |
| Reputation and Integrity (RI)    | 3.42  | .729                  | .214     | -.158    | TW3                       | 3.18 | .948                  | -.141    | -.258    | UA4                         | 3.55 | .817                  | .066     | -.375    |
| RI1                              | 3.51  | .878                  | .111     | -.393    | TW4                       | 3.00 | .909                  | -.164    | .170     | Collectivism (CL)           | 3.51 | .733                  | .258     | -.622    |

**Table A2:** (Continued)

| Variable                       | Mean | Standard<br>Deviation | Skewness | Kurtosis | Variable              | Mean | Standard<br>Deviation | Skewness | Kurtosis | Variable                         | Mean | Standard<br>Deviation | Skewness | Kurtosis |
|--------------------------------|------|-----------------------|----------|----------|-----------------------|------|-----------------------|----------|----------|----------------------------------|------|-----------------------|----------|----------|
| RI2                            | 3.48 | .843                  | .123     | -.360    | Critical Mass<br>(CT) | 4.12 | .739                  | -.430    | -.726    | CL1                              | 3.63 | .861                  | .098     | -.569    |
| RI3                            | 3.39 | .914                  | .099     | -.330    | CT1                   | 4.09 | .804                  | -.405    | -.712    | CL2                              | 3.35 | .844                  | .239     | -.283    |
| RI4                            | 3.33 | .882                  | .036     | -.062    | CT2                   | 4.14 | .797                  | -.407    | -.910    | CL3                              | 3.69 | .791                  | .145     | -.696    |
| RI5                            | 3.38 | .891                  | .019     | -.078    | CT3                   | 4.14 | .795                  | -.546    | -.436    | CL4                              | 3.37 | .831                  | .367     | -.224    |
| RI6                            | 3.21 | .908                  | .067     | -.107    | Competence<br>(CP)    | 3.63 | .658                  | .081     | -.371    | Locus of Control<br>(LC)         | 3.32 | .565                  | .384     | .057     |
| RI7                            | 3.40 | .809                  | .143     | -.191    | CP1                   | 3.70 | .774                  | -.011    | -.499    | LC1                              | 3.21 | .762                  | .264     | -.109    |
| RI8                            | 3.40 | .817                  | .243     | -.178    | CP2                   | 3.62 | .748                  | .045     | -.392    | LC2                              | 3.47 | .694                  | .350     | -.161    |
| RI9                            | 3.46 | .869                  | .188     | -.384    | CP3                   | 3.57 | .722                  | .088     | -.310    | LC3                              | 3.21 | .634                  | .085     | -.095    |
| RI10                           | 3.54 | .879                  | .043     | -.468    | CP4                   | 3.61 | .781                  | .113     | -.510    | LC4                              | 3.40 | .705                  | .282     | -.092    |
| Quality of<br>Information (QI) | 3.56 | .688                  | .349     | -.233    | Extraversion<br>(EV)  | 3.32 | .663                  | .303     | .025     | Relationship<br>Orientation (RO) | 3.62 | .711                  | .158     | -.608    |
| QI1                            | 3.62 | .780                  | .170     | -.551    | EV1                   | 3.38 | .723                  | .487     | .024     | RO1                              | 3.75 | .783                  | -.033    | -.570    |
| QI2                            | 3.52 | .804                  | .208     | -.405    | EV2                   | 3.32 | .791                  | .164     | -.110    | RO2                              | 3.72 | .824                  | .071     | -.781    |
| QI3                            | 3.51 | .787                  | .283     | -.438    | EV3                   | 3.33 | .826                  | .089     | -.256    | RO3                              | 3.67 | .818                  | .152     | -.744    |
| QI4                            | 3.57 | .836                  | .039     | -.075    | EV4                   | 3.27 | .742                  | .067     | -.006    | RO4                              | 3.36 | .746                  | .340     | .124     |
| QI5                            | 3.56 | .806                  | .043     | -.153    | Neuroticism<br>(NR)   | 3.05 | .888                  | -.165    | -.178    | Trust (TR)                       | 3.42 | .654                  | .068     | .619     |
| QI6                            | 3.53 | .822                  | .122     | -.063    | NR1                   | 3.12 | .953                  | -.102    | -.241    | TR1                              | 3.33 | .761                  | .108     | .315     |

Table A2: (Continued)

| Variable                      | Mean | Standard<br>Deviation | Skewness | Kurtosis | Variable              | Mean | Standard<br>Deviation | Skewness | Kurtosis | Variable      | Mean | Standard<br>Deviation | Skewness | Kurtosis |
|-------------------------------|------|-----------------------|----------|----------|-----------------------|------|-----------------------|----------|----------|---------------|------|-----------------------|----------|----------|
| QI7                           | 3.58 | .796                  | .019     | -.023    | NR2                   | 3.00 | .967                  | -.101    | -.300    | TR2           | 3.40 | .726                  | .059     | .392     |
| Community (CM)                | 3.59 | .707                  | .060     | -.232    | NR3                   | 3.04 | .968                  | -.122    | -.218    | TR3           | 3.42 | .751                  | .022     | .122     |
| CM1                           | 3.51 | .793                  | .056     | -.258    | Agreeableness<br>(AG) | 3.62 | .605                  | .210     | -.272    | TR4           | 3.51 | .769                  | .064     | .038     |
| CM2                           | 3.55 | .783                  | .018     | -.232    | AG1                   | 3.46 | .735                  | .241     | -.246    | Distrust (DT) | 2.74 | .800                  | .101     | .036     |
| CM3                           | 3.58 | .768                  | .127     | -.438    | AG2                   | 3.75 | .740                  | -.106    | -.337    | DT1           | 2.87 | .794                  | .009     | .258     |
| CM4                           | 3.71 | .792                  | -.104    | -.479    | AG3                   | 3.71 | .723                  | .193     | -.597    | DT2           | 2.69 | .882                  | .150     | .123     |
| Perceived Ease of<br>Use (PE) | 3.74 | .639                  | .062     | -.522    | AG4                   | 3.55 | .712                  | .261     | -.336    | DT3           | 2.73 | .910                  | .072     | -.097    |
| PE1                           | 3.64 | .741                  | .046     | -.390    | AG5                   | 3.64 | .714                  | .089     | -.362    | DT4           | 2.67 | .940                  | .059     | -.287    |
| PE2                           | 3.83 | .772                  | -.033    | -.687    | AG6                   | 3.60 | .703                  | .266     | -.411    |               |      |                       |          |          |