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Research Article

Exploring the Impact of Consumer Trust on Purchase Intentions in Social Commerce: A Case Study of Saudi Arabia

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ABSTRACT

The rapid growth of electronic commerce, driven by technological advancements, has led to the emergence of social commerce (s-commerce), where social media platforms facilitate online transactions. Despite these advancements, consumer trust remains a critical factor for the success of online businesses due to the inherent uncertainties and perceived risks of virtual transactions. This study investigates the impact of consumer trust on social e-commerce among Saudi online consumers. By examining trust as a mediating factor, the study explores various dimensions such as communication, word-of-mouth marketing, economic viability, transaction safety, reputation, and information quality. Quantitative data were collected through a survey distributed across social networking sites, targeting frequent s-commerce users in Saudi Arabia. Structural equation modeling using partial least squares was employed to analyze the data. The findings reveal that reputation, transaction safety, and economic viability significantly enhance consumer trust, whereas information quality and communication show negligible effects. Additionally, consumer trust positively influences word-of-mouth intentions. This research contributes to the literature on online consumer behavior and provides insights for social commerce businesses in Saudi Arabia to develop strategies that enhance consumer trust.

Keywords: Consumer Trust, Social Commerce, Purchase Intentions, Transaction Safety, Saudi Arabia.

INTRODUCTION

The use of communication, information technology, and social networking sites (SNSs) has rapidly increased, becoming an integral part of people's lives. The popularity and convenience of SNSs, such as Instagram, TikTok, Twitter, and Facebook, have created social commerce (s-commerce), a contemporary business model. S-Commerce is widely established in most countries as a subset of conventional electronic commerce (e-commerce). The Saudi Ministry of Commerce and Investment indicates that the percentage of purchasing goods or services online at Kingdom of Saudi Arabia (KSA) is 63.7% [1]. The application of Web 2.0 tools in the region has been greatly adopted, enabling an online environment where people and businesses can share content. Commercial brands in the KSA leverage social media platforms to automate shopping activities. Around 42 % of Saudi Arabia's Internet users have transacted through SNSs [2]. Instagram, a visual sharing platform, is one of the most popular s-commerce sites in Saudi Arabia. Most Saudi consumers conduct their online shopping practices on Instagram, contributing to a consistent flow of content from online vendors and influencers. Despite the vast population on social media, only a few studies have been conducted to shed light on the s-commerce adoption rate in Saudi Arabia relative to consumer trust and purchase intentions.

According to projections, the e-commerce market in Saudi Arabia is expected to reach $13.2 billion by 2024, growing at a strong compound annual growth rate of 13.72% between 2024 and 2032 [3]. The increased adoption of e-commerce and social media has given rise to social e-commerce. This form of e-commerce draws on social networks to build customer relationships, thereby boosting online transactions It also focuses on product sharing among consumers [4]. This term was coined in the late 2010s when social networking sites began integrating shopping functionalities into their platforms. Social e-commerce can be viewed as a direct successor to the e-commerce of the 1990s and the location and mobile commerce of the 2000s. However, unlike these forms of commerce, social e-commerce focuses on interactions between buyers and sellers. A typical social e-commerce platform leverages seller–buyer interactions to assist buyers in purchasing goods and sellers in marketing their products.

The emergence of social e-commerce in the late 2010s, when social networking sites integrated shopping capabilities, led to the effective convergence of social media and shopping. Research on social commerce has gained significant attention in the last decade due to the exponential integration of social media and e-commerce. The main concern involves trust between users and different retailers, given the need for physical interactions and transactions across networking platforms. User trust depends on the belief that certain structures in place, including IT infrastructure and legislative frameworks, increase the chances of positive outcomes when conducting online transactions on e-commerce platforms. According to [5], consumer trust is fundamental in online-related transactions and substantially affects purchase decisions and intentions in the absence of face-to-face interactions. Trust is a crucial component of social e-commerce, given the complexity and challenges associated with virtual processes. Consumer confidence in another party's offerings influences the continuity of activities that stimulate buyer intentions in social e-commerce. In a virtual environment, trust can minimize challenges and uncertainties regarding the system, sellers, services, products, and third-party provisions. [6] explained the relationship between consumer behaviors and trust in online sites based on trust theory. The concept outlines social elements, such as the quality of information, support, online presence, and system quality, that have been established to impact trust development and formation that contribute to buyer perceptions and intentions [5].

In most cases, social factors cannot influence purchase decisions without the mediation of trust. [7] found that users were more likely to use an e-commerce site if they regarded it as both secure and trustworthy because they knew that their data would be well-guarded. These findings help explain the low level of social commerce adoption in emerging economies, such as Latin American and African nations. Technological barriers in developing nations prevent individuals from deriving benefits from e-commerce [8]. Moreover, a large majority of these nations lack the appropriate legal frameworks to deal with electronic crime. Consequently, the trust mechanisms put in place by social e-commerce platforms may not be relevant or applicable to consumers from these economies [9]. Therefore, developing consumer trust is fundamental for maintaining successful online interactions and transactions toward long-term customer perceptions and buyer decisions.

This study examines the elements that determine the trust issues affecting social e-commerce in Saudi Arabia. The study relies on the conceptual model, which includes communication, word-of-mouth marketing, economic viability, transaction safety, reputation, communication, and information quality. Therefore, this study measures the impact of consumer trust on purchase intentions and demand in Saudi Arabia regarding the variables illustrated in the model. The rest of this paper is organized as follows: the next section provides an overview of related work; the third section presents the research model and hypotheses; section four explains the research methodology; section five covers data analysis and results; section six discusses the findings; finally, the paper concludes with a summary and implications.

LITERATURE REVIEW

Consumer trust in e-commerce has garnered significant research attention due to the growing adoption of online transactions. [10] explores the impact of cultural factors on consumer behavior in e-commerce, particularly focusing on trust and security. The study highlights that trust is crucial for consumers' decision-making processes and purchasing behaviors, as it is deeply influenced by cultural dimensions. Using Hofstede's cultural dimensions theory, the analysis demonstrates how individualism-collectivism and uncertainty avoidance affect trust in e-commerce. It emphasizes the necessity of building trust by using native languages and cultural symbols, aligning security measures with cultural expectations, and fostering robust security practices. Additionally, the study underscores that in collectivist cultures, trust is significantly influenced by social factors such as online reviews, recommendations from family and friends, and social media. By understanding these cultural nuances, businesses can tailor their e-commerce strategies to build and maintain trust among diverse consumer groups, enhancing customer satisfaction and loyalty.

The expansion of cross-border e-commerce has significantly enhanced global trade and economic growth. However, consumer trust remains a critical constraint. [11] examine the factors influencing consumer trust in cross-border e-commerce through a comprehensive study utilizing both qualitative and quantitative methods, including literature reviews, questionnaires, and interviews. The study identifies essential trust factors such as website credibility, merchant reputation, payment security, logistics reliability, and the host country's legal and regulatory environment. The findings indicate that the importance of these factors varies across different countries and regions, with national legal and regulatory environments playing a crucial role in trust formation. The research provides theoretical insights

into consumer trust dynamics and offers practical strategies for enhancing trust, such as improving website credibility, payment security, and logistics reliability.

E-commerce is becoming increasingly popular, particularly in the context of the COVID-19 pandemic, which restricts movement and raises travel costs. Despite the growing evidence of the internet's importance in retail, the mechanisms that boost consumer purchasing intentions on online platforms remain underexplored. [12] developed a model to illustrate how increasing customer trust can drive e-business success. Their research connects website quality to online purchasing intentions, using trust in intermediaries as a mediator and perceived usefulness as a moderator. The study employed various analytical methods, including CFA in SEM-Amos, SPSS for mean and standard deviation, and Hayes macro process. The results supported the hypothesized model, demonstrating that trust in intermediaries significantly mediates the relationship between website quality and purchasing intentions. Additionally, the study highlighted the moderating role of perceived usefulness in this relationship. The findings suggest that enhancing website quality and building trust in intermediaries can significantly increase consumer purchasing intentions.

Trust and social media influence are primary factors affecting consumer behavior and decision-making in electronic social environments. [6] assert that online trust determines consumer loyalty and intention to transact with a particular party, emphasizing that online brands must maintain qualities such as kindness, capacity, dependability, and honesty to cultivate long-lasting trust among prospective customers. These aspects dictate the degree of contentment and purchase satisfaction of a given site, with recommendations for retailers to employ user-generated content rather than marketer-generated content to influence trust among users. Similarly, [13] examine how consumer perceptions of privacy and security influence trust in social commerce platforms (SCPs) and subsequent purchase decisions. Their study highlights that trust formation in SCPs based on privacy and security perceptions significantly impacts consumer interest, engagement, and purchase intent. They found that while trust in SCPs encourages consumer interest and engagement, many consumers still prefer traditional e-commerce sites due to trust concerns. Together, these studies underscore the critical role of trust and social media in shaping consumer behavior, advocating for strategies that enhance trust to drive consumer engagement and loyalty in online commerce.

Most Internet users are unwilling to provide sensitive information to online vendors, despite the dramatic growth of e-commerce in the recent past. Many developments in cybersecurity, including encryption, digital signatures, passwords, and two-factor authentication, aim to strengthen consumer trust. However, people still feel vulnerable to attacks, as threats, such as information theft and intrusions, continue to advance with technological developments. Based on the component of Internet banking, individual perspectives on security control determine the degree of trust that a user has toward an online vendor [14]. Security controls encompass the factors of information integrity, confidentiality, non-repudiation, and authentication. The control requirements affect trust in social commerce, which in turn determines consumers' attitudes and behavioral intentions to transact online.

To reduce social uncertainty, humans rely on social rules, norms, and customs. In the absence of rules and interpersonal enforcement, individuals depend on trust to minimize social uncertainty and promote virtual interactions. The lack of control over the trustee requires some form of assurance that the party will hold the end of the bargain once the deal is made. Various social dimensions dictate the level of consumer trust, including integrity, benevolence, competence, reliability, and predictability [15]. Trust in an organization's social dimensions increases purchase intentions and long-term loyalty.

Concerning consumer trust and its impact on purchase decisions in social e-commerce, empirical research has widely addressed the following components: consumer satisfaction, brand reputation, word-of-mouth advertisements, security, and quality of service. [16] posited that customers rely on trust to eliminate the perceived risks and uncertainty of relationships in electronic social environments. Most customers associate brand recognition and reputation with an increased online trust. For example, brand recognition depends on the experience of users with a given entity. Thus, popular brand names at the top of web searches are considered trustworthy and tend to significantly influence purchase intentions. Customer satisfaction is another component of consumer trust. [16] indicate that purchase preferences depend on the feeling of contentment or disappointment attributed to a product or service.

Furthermore, information security and the privacy of personal data during online shopping determine the level of social commerce growth. This is why major online retailers, such as Amazon, attract consumer confidence in the

shopping process through secure practices. Security affects social benefits and entails the integrity of online trust [16]. Secure systems facilitate the integration of social interaction and dynamic involvement in e-commerce. Security influences social benefits, which transform into purchase intention. Brands should manage common security threats such as insecure information databases, weak login authorizations, and cyberattacks. Finally, [16] claim that word-of-mouth communication is crucial for developing consumer trust in social e-commerce. Some customers can shop online only after acquiring firsthand information about the experience of an existing customer. Research on consumer trust can be founded on a framework that examines the link between the major elements attributed to online shopping behaviors.

Several e-commerce studies have suggested study models that investigate the association between aspects of consumer trust, social media marketing, and buying intentions. [17] argue that trust plays a mediating role in business and consumer partnerships by eliminating the challenges of ambiguity and uncertainty in transactions. Because marketers leverage major social media sites, including YouTube, Instagram, Twitter, and Facebook, to promote their brands, they must consider support systems that eliminate distrust and low confidence among users. Online communities and groups establish robust and reliable social support domains that affect confidence development. According to [18], social media marketing based on customer support and integrity influences trust, contributing to continuous business growth. Further, purchase intentions are associated with behavioral constructs that determine the possibility of buying a service or product from an online vendor. Positive attitudes and behaviors lead to higher intentions to execute purchase decisions because of the absence of uncertainty and strong consumer trust.

The integration of social media and e-commerce has dramatically transformed the foundation of online marketplaces. The application of Web 2.0 technologies alongside social media has increased to facilitate e-commerce activities. In their examination of the social e-commerce environment in the Kingdom of Saudi Arabia (KSA), [19] found that Instagram is the most utilized social networking platform for visual interaction and engagement. According to [19], Maroof is an e-service platform that enables consumers to contrast with social e-commerce businesses. Users can browse reviews, ratings, feedback, and complaints to understand the nature of online business. The information shared on the evaluation platform is secure and encompasses major e-commerce merchants in the KSA. Furthermore, customers' previous experience with certain online businesses can contribute to the development of trust between vendors and buyers. Information-based trust and identification-based trust are the primary constructs that researchers have identified as dependent on consumers, as they analyze a site.

Adequate research has focused on issues related to social e-commerce, specifically consumer trust, a mental construct on which users can rely to eliminate the uncertainty and complexity of online transactions. The two primary dimensions of trust that determine the relationship between consumers and online vendors are information-related and identification-based trust. Lack of consumer trust increases the perceived risk of online transactions among consumers, which negatively affects purchase intentions. Thus, small- and medium-sized enterprises are recommended to strengthen trust among users by focusing on the two dimensions. First, companies can alleviate adverse attitudes and perceived risks by ensuring that the product information conveyed across social media is trustworthy. Information quality is fundamental to trust in social commerce [20]. Second, online brands should promote positive identities to maintain persistent identification-based trust [21]. Perceived familiarity with a product and structural assurance are critical variables that businesses must consider to promote consumer trust. The primary benefit of increased confidence is increased purchase intention, leading to increased sales and long-term profitability. In addition, trust fosters engagement, resulting in a greater market reach. Maroof e-services enable customers to evaluate online businesses and their social networking accounts based on customer ratings and reviews [19]. Companies with positive ratings tend to attract consumers because of perceived trust attributed to certain metrics and elements of s-commerce.

RESEARCH MODEL AND HYPOTHESIS

The theoretical model of this study investigates the association between certain constructs (communication, word-of-mouth marketing, economic viability, transaction safety, reputation, communication, and information quality) and consumer trust. This section discusses the impact of each factor on trust and its contribution to the degree of purchase intention across social e-commerce. **Figure 1** illustrates the proposed research model regarding the variable relationships and hypotheses associated with the research questions.

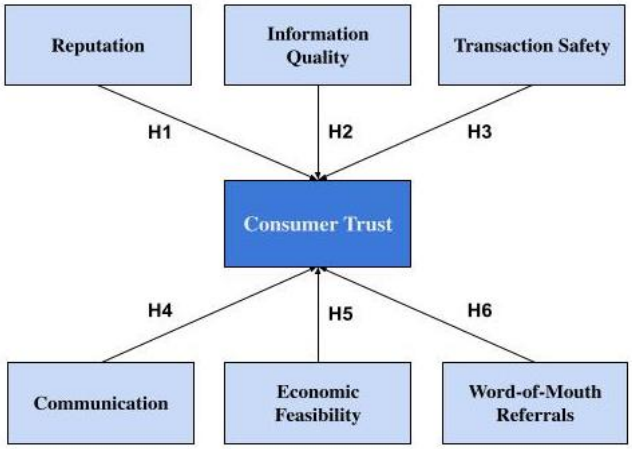

Figure 1. The proposed research model

A. Reputation

Brand reputation entails the opinions and perceptions of the public about a business in terms of operations and offerings. Business reputation significantly impacts consumer trust, since users expect consistency to ensure that the presented brand image across social networking platforms corresponds to the quality of goods and services. According to [21], reputation, trust, and security are the main factors that impact purchase intentions among social e-commerce users. Numerous company elements, including brand awareness, image, and products, shape how individuals perceive a company [21]. A positive brand reputation is associated with the level of quality and innovativeness of operations. It is linked with consumer trust and loyalty, which serve as a foundation for constant growth. Online brands should be more concerned about their reputations and, through evaluation and analysis, should embrace processes that influence a positive reputation and trust. Thus, the following hypothesis is formulated: **H1 – Brand reputation positively impacts consumer trust.**

B. Information Quality

With the increased adoption of e-commerce in the recent past, social networking sites have served as primary channels for information sharing. Trust between consumers and online vendors depends on the quality of information conveyed, since it remains crucial to purchase decision-making. [20] reported that electronic word-of-mouth (e-WOM) information relayed across social media significantly affects purchase decisions. In this case, brands should present online reviews regarding products, services, or operations that positively affect consumers' perceptions. Quality reviews entail specific aspects, including usefulness, accuracy, comprehensibility, and accessibility, and strongly influence product or service evaluation and purchase prediction [20]. Online brands are recommended to promote long-lasting consumer trust to enable quality customer reviews that influence positive and credible e-WOM. Therefore, the following hypothesis is advanced: **H2 – Information quality positively impacts consumer trust.**

C. Transaction Safety

As social e-commerce advances, security threats increasingly attract the attention of consumers and researchers. Trust is only present when organizations assure customers that sensitive information is protected from theft, loss, or unauthorized manipulation. Cybersecurity is a significant challenge to social e-commerce, and proper integration of security measures is crucial to the consumer trust required for growth [9] . Thus, online retailers are encouraged to implement up-to-date mechanisms capable of detecting and preventing safety issues, such as fraud and breaches. Primarily, consumers prefer to transact through online payment practices that do not threaten their sensitive information. Other parts of e-commerce that determine the degree of transaction safety include contracting or negotiation procedures, information provision, dispute resolution, and delivery of purchased products or services [9]. Safe transactions promote consumer trust and loyalty through transparent, honest, and credible operations.

Based on the preceding, the following hypothesis is developed: **H3 – Transaction safety positively impacts consumer trust.**

D. Communication

Successful online brands are concerned with consumer interests and provide personalized shopping experiences. Reliable communication between retailers and clients has exceptional results in terms of sales growth, increased profitability, and customer retention. [22] suggested that product quality information presented to customers might elevate interest in the importance and understanding of these qualities. In this case, companies can boost trust through effective communication practices. For instance, quick or automated email responses are necessary to inform customers that their queries were received and will be attended to shortly. In addition, real-time customer service phone lines and chats should be available to communicate with clients at all times. Lastly, easy-to-use pages and sites are recommended, with a section that addresses frequently asked questions. Organizations should leverage communication technologies to maintain robust and reliable contact with consumers. Therefore, this study hypothesizes that: **H4 – Communication positively impacts consumer trust.**

E. Economic Feasibility

Economic feasibility involves assessing the costs and benefits of managing and operating an e-commerce business in a given environment. Due to the significant reliance on technological infrastructure among online businesses, the feasibility activity should focus on the availability of Information Technology infrastructure and relative legal and regulatory factors [8]. Understanding the nature of the economy enables a company to maintain a competitive advantage and economic sustainability by providing products and services that meet consumer demands. In this context, the following is hypothesized: **H5 – Economic feasibility positively impacts consumer trust.**

F. Word-of-Mouth Referrals

e-WOM advertising is a crucial tool for online brands. Customers can describe their opinions regarding a specific commodity or service. Reviews and ratings can positively or negatively impact consumer trust, depending on the relayed product information. [23] reported that the consumption of electronic WOM significantly increased during the COVID-19 pandemic as more users turned to social e-commerce. Positive e-WOM influences trust and purchase intentions. In this view, companies can leverage the power of e-WOM to market their products by creating epic and satisfying shopping experiences, selling quality items and services, offering discounts and free deliveries, and frequently engaging with clients. Therefore, **H6 – Word of mouth positively affects consumer trust.**

RESEARCH METHODOLOGY

This section is divided into various subsections concerning the questionnaire development, data collection, and a description of the questionnaire.

A. Questionnaire development

This study utilizes a qualitative research design focused on collecting numerical information for statistical analysis. After conducting a comprehensive systematic review of relevant literature, the researcher identifies six key variables for developing a conceptual framework. Based on this framework, a questionnaire is designed to gain first-hand information about the nature of social commerce (s-commerce) in Saudi Arabia. The objective of this research is to examine the influence of consumer trust on s-commerce among online consumers in the KSA. As such, this methodology section highlights the process employed to collect and analyze information to determine the key constructs of consumer trust and their effect on consumer decision-making.

B. Data Collection

The data collection process adopts the survey methodology in the form of an online questionnaire administered to social media users through the Survey Monkey software. In total, 27 semi-structured questions were developed and distributed to 314 respondents within Saudi Arabia. This form of data collection facilitates flexibility among the responses and perspectives of a group of frequent s-commerce users. Further, the questionnaire creates an engaging environment, wherein interviewees can seek additional insights into or clarifications concerning a given area of interest. The study provides a clear and written consent form on which the researcher will rely, alongside the questionnaire. The form contains detailed information and study aspects, and it assures users' complete anonymity and privacy of personal data. The demographic characteristics of age, gender, and education level will be the only

personal information assessed to depict the pattern of responses. Users will be given the opportunity to withdraw from the survey and to recall their responses in the event of pressure or stress associated with the practice. The responses to the answers will offer adequate and relevant information to assess the influence of communication, transaction safety, WOM, economic feasibility, information quality, and brand reputation on consumer trust and purchase confidence.

C. Description of the Questionnaire

The developed questionnaire contains 27 semi-structured questions that evaluate the relationship among the dimensions of communication, transaction safety, WOM, economic feasibility, information quality, brand reputation, and consumer trust. Questions one to five aim to collect basic information about all participants, including their demographics and s-commerce platforms and products used. Meanwhile, questions six to eight discuss the influence of brand reputation on consumer trust, as well as on individual perceptions of a brand. The impact of WOM communication is analyzed by questions nine and 10, while the influence of information quality on consumer trust is assessed by questions 11 through 13. Questions 14 through 16 focus on transaction safety, while communication impacts are assessed by questions 17 through 19. Questions 20 and 21 discuss economic feasibility, while questions 22 through 26 evaluate individual perspectives on trust. Finally, the last question aims to understand the relationship between perceived trust and WOM intentions among participants. The survey was administered entirely online, hence accruing minimal costs. The questionnaire offers detailed data for ensuring the validity and reliability of the analysis.

DATA ANALYSIS AND RESULTS

Various statistical analyses and modeling using the Statistical Package for Social Sciences (SPSS, version 23) are performed based on gathered responses to establish fundamental relationships relative to the research hypotheses. The sample comprises 314 responses, and Table (7) describes the basic information of participants based on demographic factors. To achieve the objectives of the study and analysis of the data collected, many appropriate statistical methods have been applied using SPSS and symbolized by the short code such as, Pearson's correlation coefficients for validity, internal consistency, and relationships, Coefficients of Cronbach's alpha for reliability, Chi-square test for significant relationships between every two dimensions or items, Spearman's correlation coefficients for significant relationships between every two dimensions or items, Simple and Multiple regression model to measure the effect of independent variables on the dependent variable.

A. Reliability Analysis

A reliability analysis is used to examine the consistency of study outcomes, including whether the measures are performed repeatedly across different settings. This research employs the alpha (Cronbach) model to assess the internal consistency of results in accordance with the average inter-item correlation. As illustrated in **Table 1**, the overall reliability coefficient is (0.853), indicating that the tool is characterized by significant stability, thus achieving the purpose of the study's statistical analysis, and ensuring it is intact and acceptable. Moreover, a strong Cronbach's alpha coefficient of 0.853 indicates that responses have mutual covariance and tend to measure a similar concept (consumer trust). Finaly, A Kaiser–Meyer–Olkin (KMO) value of 0.859 indicates the sample size is adequate and can produce generalizable results.

Table 1. Reliability coefficients – Cronbach's alpha

Dimension	Items	Cronbach's alpha coefficients
Reputation	3	0.805
Word of Mouth (WOM)	2	0.733
Information Quality	3	0.919
Transaction Safety	3	0.794
Communication	3	0.786
Economic Feasibility	2	0.829
Trust	5	0.713
WOM Intention	1	-
Total	**22**	**0.853**

B. Validity Test

The validity test evaluates the degree of accuracy of the study findings to establish the correctness and generalizability of the conclusions across the entire population. Pearson's correlation is used to measure the linear relationships among variables, in this case between each statement, as well as the total degree of the axis to which they belong, to determine the validity of the internal questionnaire, as indicated in **Table 2**.

From **Table 2** the information quality and economic feasibility dimensions depict a high degree of correlation with the respective questions, as they have coefficient values greater than 0.9. The communication, reputation, trust, transaction safety, and WOM dimensions exhibit values ranging from 0.6 to 0.8, indicating significant correlations relative to their respective questions. In addition, the communication dimension denotes the highest correlation with the overall questionnaire (0.728), while WOM shows the lowest correlation with the questionnaire (0.562). The results illustrate that the study is valid, and they can be generalized to a larger population.

Table 2. Pearson's correlation coefficients between each statement and the total degree of measured attitude

Dimension	Question	Correlation coefficient with dimension	P-Value (Sig)	Correlation coefficient with questionnaire	P-Value (Sig)
Reputation	6	0.865**	0.000	0.712**	.000
	7	0.893**	0.000		
	8	0.788**	0.000		
Word of Mouth (WOM)	9	0.767**	0.000	0.562**	.000
	10	0.780**	0.000		
Information Quality	11	0.935**	0.000	0.652**	.000
	12	0.923**	0.000		
	13	0.928**	0.000		
Transaction Safety	14	0.470**	0.000	0.572**	.000
	15	0.719**	0.000		
	16	0.693**	0.000		
Communication	17	0.836**	0.000	0.728**	.000
	18	0.890**	0.000		
	19	0.805**	0.000		
Economic Feasibility	20	0.917**	0.000	0.623**	.000
	21	0.932**	0.000		
Trust	22	0.834**	0.000	0.545**	.000
	23	0.822**	0.000		
	24	0.821**	0.000		
	25	0.753**	0.000		
	26	0.279**	0.000		
WOM Intention	**27**	**-**	**-**	**0.599****	**.000**

Note: (**) means the correlation is statistically significant at the 0.01 level or less

Moreover, as shown in **Table 3**, there is a positive and statistically significant relationship at a significance level of 0.05 or less between trust and reputation, word of mouth (WOM), information quality, transaction safety, communication, and economic feasibility). Moreover, there is a positive and statistically significant relationship at a significance level of 0.05 or less between WOM intentions and trust. As such, internal and external validity are ensured, as a causal relationship between the variables is present, and the causal associations of the research impact can be transferred to a wider population.

Table 3. Correlation matrix using Pearson's correlation

Dimension		Trust	Reputation	Word of Mouth (WOM)	Information Quality	Transaction Safety	Communication	Economic Feasibility	WOM Intention
Trust	Corr	1.00							
	P-value								
Reputation	Corr	0.28**	1.00						
	P-value	0.00							
Word of Mouth (WOM)	Corr	0.13*	0.39**	1.00					
	P-value	0.02	0.00						
Information Quality	Corr	0.16**	0.45**	0.28**	1.00				
	P-value	0.00	0.00	0.00					
Transaction Safety	Corr	0.38**	0.29**	0.23**	0.20**	1.00			
	P-value	0.00	0.00	0.00	0.00				
Communication	Corr	0.25**	0.50**	0.29**	0.69**	0.25**	1.00		
	P-value	0.00	0.00	0.00	0.00	0.00			
Economic Feasibility	Corr	0.50**	0.30**	0.16**	0.22**	0.35**	0.33**	1.00	
	P-value	0.00	0.00	0.00	0.00	0.00	0.00		
WOM Intention	Corr	0.17**	0.31**	0.29**	0.39**	0.23**	0.43**	0.14**	1.00
	P-value	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.01**	

A chi-square test was utilized to determine whether the difference between the obtained data and expected results is founded in chance or in a relationship among the dimensions. As illustrated in **Table 4**, there is a positive and statistically significant relationship at a significance level of 0.05 or less between trust and reputation, WOM, information quality, transaction safety, communication, and economic feasibility. Moreover, there is a positive and statistically significant relationship at a significance level of 0.05 or less between WOM intentions and trust.

Table 4. Relationships among dimensions using chi-square test

Trust							
No	**Dimension**	**P-Value for Chi-square**	**Strength of the relationship**	**Ranking**	**Spearman Correlation**	**P-Value for Spearman**	**Note**
1	Reputation	0.000	0.367	1	0.232	0.000	There is a positive relationship
2	Word of Mouth (WOM)	0.018	0.295	4	0.124	0.024	There is a positive relationship
3	Information Quality	0.016	0.297	7	0.146	0.040	There is a positive relationship
4	Transaction Safety	0.000	0.448	5	0.360	0.000	There is a positive relationship
5	Communication	0.000	0.341	8	0.190	0.001	There is a positive relationship

6	Economic Feasibility	0.000	0.480	6	0.435	0.000	There is a positive relationship

WOM Intention							
No	**Dimension**	**P-Value for Chi-square**	**Strength of the relationship**	**Ranking**	**Spearman Correlation**	**P-Value for Spearman**	**Note**
1	**Trust**	**0.000**	**0.381**	**-**	**0.122**	**0.020**	**There is a positive relationship**

As shown in **Table 5**, there is a positive and statistically significant effect at a significance level of 0.05 of reputation, transaction safety, and economic feasibility on the dependent variable (trust). Moreover, there is no statistically significant effect at a significance level of 0.05 of WOM, information quality, or communication on the dependent variable (trust).

Table 5. Results for multiple regression

Dependent Variable	**Trust**					
	Unstandardized Coefficients		**Standardized Coefficients**	**T**	**Sig.**	**Note**
Independent Variable	**B**	**Std. Error**	**Beta**			
(Constant)	1.64	0.25		6.50**	0.00	-
Reputation	0.09	0.04	0.12	2.11*	0.04	Positive effect
Word of Mouth (WOM)	-0.06	0.04	-0.08	-1.57	0.12	There is no effect
Information Quality	-0.05	0.07	-0.06	-0.83	0.41	There is no effect
Transaction Safety	0.20	0.05	0.22	4.18**	0.00	Positive effect
Communication	0.06	0.06	0.07	1.01	0.31	There is no effect
Economic Feasibility	0.25	0.03	0.39	7.42**	0.00	Positive effect
	R			0.562		
	R Square			0.315		
	Adjusted R Square			0.302		
	F-Value			23.561		
	P-Value			0.000		

(**) There is a statistically significant effect at a significance level of 0.01 or less
(*) There is a statistically significant effect at a significance level of 0.05 or less

There is a positive and statistically significant effect at the level of significance (0.05) of the independent variable (trust) on the dependent variable (WOM intentions) as illustrated in **Table 6** below.

Table 6. Results for multiple regression

Dependent Variable	**WOM Intention**					
	Unstandardized Coefficients		**Standardized Coefficients**	**T**	**Sig.**	**Note**
Independent Variable	**B**	**Std. Error**	**Beta**			
(Constant)	3.58	0.26		13.80**	0.00	-
Trust	0.23	0.08	0.17	2.98**	0.00	Positive effect
	R			0.185		
	R Square			0.034		
	Adjusted R Square			0.029		

F-Value	6.472
P-Value	0.000
(**) There is a statistically significant effect at a significance level of 0.01 or less	

C. Demographic Characteristics

From Table 7, it is clear that 92% of the sample is female and 8% male. In term of age 31.2% of the sample is aged 30 to 39 years, 30.9%50 or more years, 22.3% from 40 to 49 years, 15.6% 29 years or less. Moreover, 65% of the sample has an education level of bachelor's degree, 24.2% have a postgraduate education, and 10.8% have a high school education or less. As indicated, female participants were the majority compared to their male counterparts, indicating that the Saudi s-commerce market mainly attracts women. The largest group in terms of age was participants between 30 and 39 years (31.2%), while individuals with a bachelor's degree comprised the largest group (65%) in terms of education level.

Table 7. Frequencies and percentages according to demographic information

Variables	Answers	Frequencies	Percentages
Gender	Male	25	8.0%
	Female	289	92.0%
	Total	314	100.0%
Age (years)	29 or less	51	15.6%
	30 to 39	98	31.2%
	40 to 49	70	22.3%
	50 or more	97	30.9%
	Total	314	100.0%
Educational level	High school or less	34	10.8%
	Bachelor	204	65.0%
	Postgraduate	76	24.2%
	Total	314	100.0%

To answer the research questions, the researcher used descriptive statistics for each dimension as provided in Table 8. The overall mean of all dimensions was 3.98, with a standard deviation (0.50), ***meaning that in the sample, all opinion dimensions 'Agree.'*** In addition, the dimensions were arranged by mean as follows:

- Dimension 3, information quality, ranked first, with a mean of 4.66 and a standard deviation of 0.66, indicating that the **study sample responded 'Strongly agree' to this dimension.**
- Dimension 5, communication, ranked second, with a mean of 4.42 and a standard deviation of 0.7, indicating that the **study sample responded 'Strongly agree' to this dimension.**
- Dimension 8, WOM intention, ranked third, with a mean of 4.34 and a standard deviation of 0.9 1, indicating that the **study sample responded 'Strongly agree' to this dimension.**
- Dimension 1, reputation, ranked fourth, with a mean of 4.32 and a standard deviation of 0.8 8, which indicate that the **study sample responded 'Strongly agree' to this dimension.**
- Dimension 2, word of mouth (WOM), ranked fifth, with a mean of 4.28 and a standard deviation of 0.88, indicating that the **study sample responded 'Strongly agree' to this dimension.**
- Dimension 6, economic feasibility, ranked sixth, with a mean of 3.37 and a standard deviation of 1.03, indicating that the **study sample responded 'Neutral' to this dimension.**

- Dimension 7, trust, ranked seventh, with a mean of 3.27 and a standard deviation of 0.65, which indicates that the **study sample responded 'Neutral' to this dimension.**
- Dimension 4, transaction safety, ranked eighth and last, with a mean of 3.19 and a standard deviation of 0.72, indicating that the **study sample responded 'Neutral' to this dimension.**

Table 8. Descriptive statistics for each dimension

No	Dimension	Mean	Standard deviation	Ranking	Interpretation
1	Reputation	4.32	0.88	4	*Strongly agree*
2	Word of Mouth (WOM)	4.28	0.88	5	*Strongly agree*
3	Information Quality	4.66	0.66	1	*Strongly agree*
4	Transaction Safety	3.19	0.72	8	*Neutral*
5	Communication	4.42	0.71	2	*Strongly agree*
6	Economic Feasibility	3.37	1.03	6	*Neutral*
7	Trust	3.27	0.65	7	*Neutral*
8	WOM Intention	4.34	0.91	3	*Strongly agree*
	Overall mean (all dimensions)	3.98	0.50	-	***Agree***

D. Test and Structural Model

Using structural equation modeling (SEM), the researcher performed analytical assessments to examine the reliability, validity, and structural path to test the hypotheses. A confirmatory factor analysis (CFA) to examine the reliability and validity was based on Cronbach's alpha, Pearson's coefficient, and the chi-square test. The Cronbach's alpha is presented in **Table 1**, the Pearson's coefficients are presented in **Table 2**, and the chi-square tests are presented in **Table 4.** The coefficient values indicate that the dimensions are significantly correlated and impact the dimension of consumer trust among online users in the KSA. Of the six study variables, economic feasibility, transaction safety, and brand reputation displayed the path coefficient ($p<0.05$), supporting the positive relationship between the dimensions and consumer trust. On the other hand, the variables of communication, information quality, and WOM indicate higher path coefficients ($p<0.12$) that do not support a positive association with consumer trust.

DISCUSSION

In this study, we examined the relationship among the above-mentioned dimensions using a Pearson correlation matrix, chi-square test, and multiple regression table to show the effects of these dimensions on trust. Among the six dimensions affecting social e-commerce consumers, economic feasibility and transaction safety had significant positive effects on trust (Beta = 0.39, $P<0.01$; Beta = 0.22, $P<0.01$, respectively). In addition, reputation had a positive effect on trust, where the path coefficient between this variable and trust was 0.12 and significant at $P<0.05$. However, communication, information quality, and WOM had no significant effect on trust, where the path coefficients between these variables and trust were significant, at $P<0.05$. Finally, the results show a positive and statistically significant effect at a significant level of 0.05 or less between WOM intentions and trust.

The results of this study are somewhat consistent with the findings of previous studies, such as those of [24]. That is, the dimensions used in this research were positively related to trust in social e-commerce. These results support the belief that users are likely to trust social e-commerce if it provides good economic feasibility, transaction safety, and reputation. This suggests that users are likely to consider a social e-commerce firm's reputation to avoid online fraud.

However, WOM, information quality, and communication have no effect on users' trust in social e-commerce, potentially due to cultural differences. Finally, the study examined the relationship between trust and WOM intentions, and the results show a positive relationship, suggesting trust provides consumers with an opportunity to increase WOM performance.

Unexpected Results Discussion

The unexpected results involve the dimensions of communication, information quality, and WOM, which, based on the test and structural model, do not significantly affect consumer trust. A literature review confirms that information provision through communication technologies and online WOM influences trust and purchase decisions. Nonetheless, responses from participants indicate a minimal association between the dimensions and consumer trust, which is unexpected. In this case, more studies that focus on communication and information quality relative to trust are recommended to determine the state of consumer trust among online businesses in the KSA.

Study Limitations and Weaknesses

Certain drawbacks in this study may negatively affect the reliability and validity of results. For instance, the sample size of 314 is relatively small and does not adequately represent the entire population of s-commerce users in KSA. To mitigate this weakness, future studies should utilize a wider sample size and should explore responses across diverse settings to strengthen the validity of the results. Further, the limited research in the contemporary field of s-commerce provides insufficient insights into the constructs of consumer trust. Additional empirical studies are required to develop adequate information that will assist new entrants in promoting trust and confidence across the consumer base. These two limitations should be mitigated in the future to facilitate the transferability and generalizability of the study findings.

Common Method Bias

Common method bias (CMB) is a variance problem that occurs if the measured relationship between the independent variables and the dependent variable is assessed using a similar response method. This issue can lead to distorted correlations and incorrect measurements and findings. In this s-commerce study, all items are examined using a single questionnaire, which could create bias during interpretation. Nonetheless, the researcher categorized each question to fit a specific dimension to avoid the impact of common method variance (CMV), which would generate CMB.

CONCLUSION

This study examined the effects of various factors and characteristics on consumers' trust in social e-commerce. More specifically, the study considered the following social e-commerce factors: reputation, information quality, transaction safety, communication, economic feasibility, and WOM referrals, which were chosen based on the literature. In addition, the dataset required for the analysis was obtained through an online survey, to which 314 social e-commerce consumers responded. The results indicate that all the factors studied (except for WOM, information quality, and communication) had significant effects on trust. Furthermore, trust had a significant effect on WOM. The study results will contribute to existing literature and illustrate methods of strengthening consumer trust using specific dimensions. Future scholarly work should expand the research paradigm to accommodate the ever-changing constructs that influence trust and purchase intentions.

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