



**ANALYZING THE RELATIONSHIP BETWEEN
TRUST AND SOCIAL COMMERCE SATISFACTION
SCS THROUGH SOCIAL MEDIA ACTIVITIES: A
STUDY ON ONLINE BUYERS OF CLOTHING
INDUSTRY**

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Abstract

Aims: The proposed research aims to analyze and identify the impact of social media activities on the relationship of trust and social commerce satisfaction by exploring different determinants of social media activities employed by the online clothing industry of Karachi, Pakistan. Online shopping through social media has increased the intensity of buying power in consumers whereas the determinants of social media activities play an important role to relate the relationship between trust and social commerce satisfaction in online shopping firms. This research explores the impact of social media activities which impacts on the relationship between social commerce and trust. Data of this research is gathered from 300 respondents through online questionnaire having 5 questions from each variable asked from the respondents. The data is collected from respondents living in Karachi having much experience in online shopping. The research is being tested through PLS SEM which is used to analyze the model using smart PLS. The results explain the impact of social media activities and trust on social commerce Satisfaction aligning different determinants of social media activities in the context of online clothing industry.

Methods: The following research has employed 300 participants for the data collection purpose. For the analysis SPSS and further PLS SMART has been used to test the relationship of variables and their variance simultaneously. The collected information has only been gathered from the participants who have knowledge about the designed aims and objectives and have an experience in online shopping.

Analysis: By using PLS-SEM, the proposed research has articulated that trust is the significant factor that plays an essential role in ensuring the competitiveness for the online businesses. Therefore, the significance of the word of mouth, interaction, entertainment, trendiness, interaction and customization especially when it comes to the positive attributes of the products and services cannot be denied. Furthermore, the proposed research has also

articulated that, trust factor of the participants also cross-validates with the satisfaction level of the customers.

Keywords: *Social Commerce Satisfaction, Trust, Online Shopping, Online Websites, Social Media, Clothing Industry.*

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Chapter 1

Introduction

The online stage that utilizes the highlights of social networking sites (SNS) to help and oversee associations among sellers and clients, for example, sharing experience, information and making audits on an item or administration during and after purchasing products is included in social trade or social commerce satisfaction (SCS) (Esmaeili and Hashemi, 2019; Wu and Li, 2018; Farivar et al., 2017). This stage doesn't only encourage merchants to advance their items yetal, in addition, this also permits the client to effortlessly share and get data on different assortments of items and benefits (Baltas et al., 2017). On the other hand, it likewise affects client faithfulness due to its utilization by numerous contenders to draw in new clients and set up their technique to advance their brand image in online business world (Wu and Li, 2018). In SCS, client confidence impacts client expectation to keep remaining, return to, partake, and make a continual social connection in the stage to help business action (Alhulail et al., 2019).

Online media incorporates a wide range of types, for example, Facebook, Instagram, Snapchat, TikTok, Twitter and YouTube. Correspondingly, web-based media are seen as platform based devices that empower clients to make and distribute different types of substances while giving the occasion to share the substance and impart on the web (Kaplan and Haenlein, 2010; Abdus-Samad et al., 2020). The far-reaching utilization of these innovations has spurred (electronic) businesses to offer their merchandise and ventures to current and future clients (Singh and Singh, 2018). Specifically, the main web-based media stages have pulled in countless clients (Heller Baird and Parasnis, 2011). Web-based media

have empowered clients to interface with others on the web (Hajli, 2014) and fuse the intensity of data sharing (Uzunoglu and Kip, 2014) and content creation (Heinonen, 2011). The quick and ideal style in which online media conceivably appropriates data makes openings and difficulties for organizations. For instance, organizations move their promoting methodologies toward joining social ties of their possibilities to impact their buying choices (Jaakonmaki, Muller and Vom Brocke, 2017).

Nonetheless, speaking with clients through web-based media creates difficulties since organizations are not set up to (intentionally) lose power over the client relationship building measure (Baird and Parasnis, 2011). Specifically, in the social trade, organizations need to assemble solid client connections and, consequently, endeavor to construct trust and fulfillment connections. A few examinations research the execution of social business exercises and practices through online media (Lin et al., 2019). Since the internet business turns out to be much more unpredictable after incorporating online media capacities, it is important to comprehend client trust in this inexorably unsafe environment (Lin et al., 2019), for instance, assume that trust is the establishment that empowers the association between social trade or social commerce satisfaction and its results. Essentially, online media encourage activities that encourage the client's expectations and aim to buy (Lu et al., 2016). Despite concentrated social trade research, the difficulties of social business for business people have pulled in less consideration and particularly disregarded the job of trust and fulfillment in social business. The current examination broadens this writing surge by analyzing the job of trust in upgrading client connections in social trade.

1.1. Problem statement

Chen and Shen, (2015) elaborated social trade frames as another plan of action of executing on the web through web-based media with the cooperation between online media and internet business. Social trade depends partially on their clients' exercises and, hence, its

plan of action acknowledges the expanded significance of them taking an interest client (Stephena & Toubia, 2009). Along these lines, organizations look for occasions to empower social associations and support through online media (Curra's-Pe'rez, Ruiz-Mafe & Sanz-Blas, 2013).

There is great rise shown in research and many consumers; sellers are taking an interest in social commerce as social trade has eye-catching and prosperous development following the ascent of online media, specifically, interpersonal interaction destinations have set up unique approaches to convey as well execute among firms and individuals (Song & Yoo, 2016). So as in one hand, it's emerging as a beneficial tactic for organizations where as many organization's and mainly entrepreneurs are recognizing it as a problematic consequences for older and upcoming entrepreneurs as that's leading their ideas backward with day to day increase in technology and creating immense struggle for them (Shirazi et al., 2020) and if its neglected will distort a bridge named trust between customers and buyers in the online platform as social commerce purpose is to create value for customers and feedback and recommendations for vendors. The problem that the following research aims to mitigate is regarding the satisfaction level and word of mouth, as due to the increase in social media, many of the customers are relying on the online reviews and if they find bad reviews, it hurts the chances or reduces the competitiveness of the certain organizations (Hajli, 2019; Lin et al., 2019).

By researchers web-based business destinations can support buyers build up their trust and backing their buy choices (Curra's-Pe'rez, Ruiz-Mafe & Sanz-Blas, 2013). Trust is a significant idea in online business and can uphold significant positive results, for example electronic expression of mouth, dedication, and return to aim. Purchasers can be worried about online exchanges given different dangers. Trust can establish an agreeable climate, so people feel less worried about the dangers related to web based. Based on this, the following

research aims to correspond with the strategies that the online businesses can use to ensure that the organisations are getting positive reviews and are able to attain sufficient level of satisfaction of their customers.

Furhermore, Song and Yoo, (2016) explains that through web-based media collaborations, clients share data and encounters as give assessments and guidance about organizations, brands, items and administrations. Social media not only expands the platform for companies as well as provides enormous ways of buying for customers too. Online media has demonstrated its capacity to expand client closeness by permitting consistently shared interchanges between cordiality organizations and clients. Clients are likewise drawn in with one another in putting together substance, imparting their insights and like this impacting others' mindfulness also, reliability level toward friendliness brands because online media assumes a significant function as a key data channel (Hastings & Saperstein, 2010; Rawata & Divekarb, 2014).

Also, WOM indicates the degree to which buyers of brands pass along data and transfer content on social media. Declares that online media can improve clients' capacity to assess items, thus expanding WOM. WOM has more grounded validity, sympathy and more pertinence because of shoppers' capacity to give brand-related data to their contacts without limitations (Godey et al., 2016). Online media are ideal apparatuses for eWOM, because customers produce and spread brand-related data to their companions, peers, and different colleagues without requirements. The investigation looks at the WOM action concerning brands on Twitter. They find that purchasers' posts create data spread cycles, which incorporate marking remarks, conclusions, and assessments. As per Chu and Kim (2011), scientists can look at utilizing eWOM via online media from three points of view: assessment chasing, assessment giving, and sentiment passing (Algharabat, 2017; Kim & Ko, 2012).

Moreover, Algharabat, (2017) show that popularity is the capacity of online media to spread popular data through four sub-inspirations: observation, information, pre-buy data and motivation. Popularity, as far as the scattering of the most recent and trendiest data about brands (Godey et al., 2016). Inside the online media setting, Godey et al. (2016) depict customization as the degree to which online media channels give altered data search and a tweaked administration. Schmenner (2013) keeps up that customization mirrors the level of singular inclinations. Buyers' capacity to customize online media locales along these lines regularly upgrades brand partiality and devotion. Social commerce satisfaction is perceived as a problem for both people working online and affects the influencers and buyer in believing and creating trust between customers and firms in Pakistan. As so much is to discover in Pakistan's social commerce satisfaction, technology and online business are emerging day by day in the clothing sector of Pakistan.

The main purpose behind this quantitative research study is to analyze the impact of the determinants on social media activities like WOM(word of mouth), trendiness, interaction, customization and entertainment on trust and how it will effect social commerce satisfaction. Additionally, studies related to Social commerce satisfaction are very limited in the Pakistan context. Based on this, the proposed research aims to articulate the social media activities employed by the online clothing industry of Karachi, Pakistan.

The basic cause of lack of trust between the customers and sellers are the negative judgments on social media platform which causes the distruction. On the other hand a lot of people are not comfortable to shop online in fear of getting their information stolen or used improperly, because of some fake sites. As a result of this, they might remain cautious before oredering stuff online. There are such uncountable issues faced, and why the trust isn't being fully developed between the seller and buyers

The research was proposed with guidance of 300 people so that some of the strategies could be implied by the online sellers of clothing industry of Karachi, Pakistan, by applying logarithm with the help of the PLE-SEM to reduce the issues accordingly. This is why this research is conducted and I have elaborated the relation analysis between trust and social commerce satisfaction through social media activities.

1.2. Research Objectives

The proposed research aims to study and identify the impact of social media activities on the relationship between trust and social commerce satisfaction by exploring different determinants of social media activities employed by the online clothing industry of Karachi, Pakistan.

- Exploring determinants of social media like WOM, entertainment, trendiness, customization and interaction
- The impact of social media activities on trust
- The impact of trust on social commerce satisfaction

1.3. Research Questions

This research aims to find the answers to the following questions in online clothing industry context:

1. What is the impact of social media activities on trust?
2. What is the impact of trust on social commerce satisfaction?

1.4. Significance of the study

This research will explore the significance of social commerce satisfaction in online shopping industries, specifically in online clothing in Pakistan. Furthermore, this research will also help understanding in depth about the impact of the determinants of social media activities like WOM, trendiness, interaction, customization and entertainment on trust and how it will impact on social commerce satisfaction.

1.5. Limitations of the study

The following research lacks insights, in future, to mitigate this issue, the proposed research aims to employ qualitative research method, which will allow the researchers to evaluate interviews from the participants and gather in depth data to cover more aspects of social media activities in different businesses. The study has even though properly explored and analyzed as this study investigates the specific social media determinants or activities which will impact trust and the relationship with social commerce satisfaction the study has mainly focused only on the consumers who are using and experiencing online shopping which is limited to the people living only in Karachi the sample does not represent all the consumers of Pakistan as data is collected from the people who has vast experience in online shopping mainly in clothing and have an active account or an active social media user lie Facebook, Instagram, Snapchat and other web accounts through which they shop and purchase clothes online, and are particularly live in Karachi only.

1.6. Scope of the study

The study's scope is to identify the impacts of trust and social media activities on social commerce satisfaction by exploring the role of different determinants' of social media activities. Expanding on the fundamental confiding in a relationship, this study breaks down the effect of social media activities on social commerce satisfaction. In this way, the scope is to improve our agreement and the connection between social media activities, trust, and their impact on social commerce satisfaction to give better bits of knowledge to business visionaries in digitalization their businesses.

Chapter 2

Literature Review

2.1. Theoretical Background

The proposed section has discussed the significance of e-commerce. Due to the increase in the notion of the fourth industrial revolution, the online businesses have started to rely on the use of the technology and that is why the use of the e-commerce has been observed to on the higher side. Moreover, it is the effective use of e-commerce that is allowing the online businesses to be in a better competitive position over their competitors and lead the market compactly and thoroughly. The proposed research has articulated that with the help of the effective social media and online marketing policies the online businesses have started to get sufficient level of information about the customers that eventually help them to prepare and design their products based on their needs and preferences.

However, the only thing that has been noted that it is making it difficult for the customers to order the products or services is the lack of trust. The lack of trust is making it difficult for the customers to trust the online business with their money as they are found to be afraid of receiving much cheaper products or different products that they have ordered. For this, to mitigate such issues, it has been reported that the online businesses have started to work on their implementation of the technology such voice searches and ensuring that they are getting positive feedback from their customers as according to the proposed research positive word of mouth is an essential factor that helps the online businesses to be competitive and compact accordingly.

2.2. Social Commerce Satisfaction

Social commerce satisfaction is all about the delivery of transaction and e-commerce activities with the support of Web 2.0 and social networking sites. However, the satisfaction level of the customers depends on their willingness to buy the products. As a result of this, gaining commerce satisfaction is one of the toughest things to do for social media teams. The social commerce satisfaction depends on the satisfaction or frustration level of the customers that they possess after using the services or products in the form of their feedbacks or remarks (Wang et al., 2020). The social commerce satisfaction is directly related to the feedback of the products and services and help the organizations in making sufficient changes or adjust the things accordingly. However, it is also related to the intention and buying behaviour of the customers. For instance, if they are looking for any specific product and find everything on Facebook or Twitter for which they are looking they will be more satisfied as compared to the ones who did not find sufficient information about their products (Wang et al., 2020). The second thing about social commerce satisfaction is the presence of the organizations on social networking sites and how promptly they response to the queries. The reason is, prompt response to the queries shapes the willingness of the customers and willingness of the customer's shapes their satisfaction level.

Gan and Wang, (2017) conducted a study by evaluating the effects of utilitarian value, social value, and hedonic value as well as perceived risk on purchase intention in social commerce satisfaction of the customers. For this, an online survey was conducted in which exactly 277 users were evaluated for the data collection process and to find out the motivational factors that increase social commerce satisfaction. From the analysis, it was found that the satisfaction level of the customers is positively correlated with the purchase intention and willingness of the customers. Moreover, in making the purchase intention or influencing the buying behaviour of the customers, the role of the utilitarian value, social value, and hedonic

value is significant and positively correlated. Furthermore, the utilitarian value was evaluated as the more salient feature when it comes to influencing the purchase intention of the customers, and the hedonic value was found to be playing a part in satisfying the customers (Gan and Wang, 2017). Social commerce satisfaction does not only define the level of quality and services that are offered to the customers, but it also defines the way the customers are dealt in terms of the social interactions and social sharing.

The role of technology plays an essential role in portraying the positive image and value of the organizations. The organizations are using e-commerce in the form of technology to determine what they want from their customers. But at the same time, it depends on the nature, needs, and preferences of the customers that on which way they want to accept the technology. Due to the increase in technology and competition, understanding the customers' behaviour has proved out to be significant (Handarkho, 2020). Evaluating the nature, needs, and preferences of the customers are positively correlated with the consumers' satisfaction. The social commerce satisfaction is not about the quality of services, but it also contributes to the ease provided to the customers. Based on this, the researcher Handarkho, (2020) has concluded that in shaping the social commerce satisfaction, the role of the customer cost, customer needs, and the customer value cannot be denied and must be portrayed while displaying on the ads on Facebook or other social networking sites. Therefore, while targeting the customers via e-commerce, the social media team must know the nature of their customers so the products can be offered accordingly. The reason is, on the social networking sites, anything that the customers find irrelevant or out of their budget make them lose their interest which eventually proves out to be devastating in maintaining the customers' satisfaction and loyalty.

In the era of digitalization, the concept of social commerce satisfaction has been changed. Now the customers conduct their own research by reviewing the pros and cons of the

products before buying the products. Ramanathan et al., (2017) e-commerce have put the organizations, particularly retailers, in a position from where they can compete with their competitors more compactly and thoroughly by assessing the preferences of their customers. For this, Ramanathan et al., (2017) included a case study analysis of the retail sector and evaluated that since in the retail sector, the competition is quite on the higher side, therefore, the only thing that matters while working under the dense environment is the effective and effective use of the social networking sites. For this, it is necessary for the retail sector to design their social media pages and products based on the reviews of their customers. Moreover, it has also been articulated that the relationship between customer behaviour and customer satisfaction is quite on the lower side. Therefore, strong interaction between the service operations and promotion on social networking sites can allow the retail sector to build value-based models and loyalty that can eventually articulate in improving social commerce satisfaction.

For Tzavlopoulos et al., (2019), the significance of maintaining social commerce satisfaction is all about providing a sufficient level of quality in e-commerce services. The level of quality depends on the social customers' satisfaction; the more quality will be delivered to the customers the more satisfied they will be, this in turn also impacts the sales and growth of the organizations. Quality in e-commerce is interlinked with the information provided on the websites, how secure the payment methods are, to what extent they can be trusted while sharing the personal information, and the ease of use along with the designs, where quality in services is related to pricing and services which account for providing a better quality of services at relatively lower prices. If the organizations meet these criteria, then they have more chances to satisfy their customers. Moreover, it has also been concluded that companies that are able to maintain the customers' satisfaction are also able to mitigate the perceived risks and maintaining the customers' loyalty.

2.2.1. Trust

E-commerce has been developed as a fact. The dynamics and characteristics regarding the demand of the customers have narrowed the barriers amongst offline and online customers. However, the only thing that segregates the online and offline customers is the level of trust as the majority of the times; customers are unable to trust the system when they are buying online (Tam et al., 2019). One of the reasons that why customers are unable to trust is the lack of physical appearance in which usually customers do know with whom they are talking, they cannot trust the source, and also are not able to touch or evaluate the product that they are about to buy (Tam et al., 2019). As a result of this, the majority of the people have associated the level of trust with the success of the business and lack of trust with a failure. For the businesses, to gain trust, handling sales transaction on the internet is critical and they need to ensure that customers have got the same product that they ordered any dispersion in the quality or nature of a product can break the trust of a customer.

Lee and Lee (2017) conducted a study on evaluating the use of social media and how organizations are relying on the use of social media for making a relationship with their customers. For this, online surveys were conducted to evaluate the nature of the relationships on customer brand relevant responses and the role of the social media in forming these relationships. After the analysis of the results, it was found that the blogs that are written on social media to fascinate the customers helping enormously, as those blogs have those words that customers find appealing. As a result of this, with the help of social media, organizations are in a position from where they can influence the decision making and buying behaviour of their customers. Moreover, from the responses, it was also evaluated that social media does allow the organizations to make long term relationship with their customers. The use of social media also allows the organizations to work on enhancing the customers' personalised services which eventually help them to meet the satisfaction, trust, and

commitment level of their customers. Since the role of social media is to build relationship marketing and relationship marketing allows organizations to attract new customers by maintaining ones (Lee and Lee, 2017). Based on this, it can be articulated that social media helps organizations in making more profits by being productive and competitive at the same time. Likewise, with the help of social media, organizations are able to build customer-related trust, customer engagement, and brand trust.

The importance of trust in the e-commerce business has been studied from different perspectives and dimensions. Thus, trust in e-commerce is about the transactions and the delivery of the products. This research has discussed the significance of the institutional trust by stating that well-known organizations have an advantage of gaining the trust from the customers that is why they are more advanced and successful in terms of the e-commerce (Xiao et al., 2016). Whereas, the business that has not been developed yet are unable to gain the trust that is why their share values or business growth is also on the lower side. These arguments have also been supported with the help of Trust Transfer theory in which the researchers have quoted the significance of the trust and how it shifts from an entity to the other. For instance, if a person trusts the internet system, then he or she will trust the online sales or will book his or her orders via e-commerce (Xiao et al., 2016). However, this is completely different from the dispositional trust in which the sales team have to access the cognitive or psyche of the customers and then build the level of trust accordingly. Based on this, it can be said that the level of trust varies from customer to customer and it is the role of the sales team to assess the psyche of their customers so their level of trust can be enhanced.

Ji et al., (2019) have discussed the factors that can be used to explore the areas considered to be significantly behind the enhancement in the level of the trust in e-commerce. Ji et al., (2019) have also discussed the role of the social commerce that how social commerce can

be used by the organizations when it comes to improving the level of trust. From the analysis of the results that were recruited from the retail sector of China, it was revealed that to mitigate the trust issues, companies have started to apply the social commerce on both offline and online business. It has also been concluded that the level of trust that is made by the companies while dealing with the customers on offline mode also allows them to convert the level of trust in online business as well. Moreover, trust-building is the most critical aspect, and the level of trust varies amongst the nature of the customers. For instance, urban residents are found to be more influenced when it comes to trust e-commerce as compared to rural residents.

When the customers are not able to interact with the sellers, they are unable to trust the businesses, because trust is significant when it comes to e-commerce (Chesney et al., 2017). Also, the role of brand credibility and strong service plays an essential role in making customers trust the system. Therefore, when customers show lack of trust or hesitate when it comes to placing an order, it is necessary for the social media team to ensure that they are facilitating their customers via communication media so they can transmit the cues and help the customers in building the level of trust (Chesney et al., 2017). However, to increase the level of trust, the researchers have concluded that online businesses need to construct the virtual reality for the customers in which the customers can say the sellers on different video calls. This makes it easier for customers to trust the system.

Although the use of the social media has proved out to be beneficial for the overall development and increase in revenues of the organizations, the use of the social media depends on the nature of a business and the nature of the customers whom the organisation wants to target. Garrido-Moreno et al., (2020), the use of the social media is considered to be significant and game-changer for the organizations, as the social media has allowed the organizations to turn down the traditional marketing by applying the digital marketing that

is more convenient and productive at the same time and has dramatically changed the value creation processes of the organizations. The organizations have started to integrate the social media with their existing customer relationship management CRM, as they believe that integrating the CRM into the social media will allow them to collaborate with their customers in more collaborative ways which eventually create mutual values and trust.

2.2.2. Social Media Activities

Social media activities include the campaigns run by the organizations to ensure that the customers whom they are targeting are fully aware of the products and services offered by them. Social media activities have bridged the gap amongst the businesses and the customers and now the customers are only one click away to book their orders or ask for any sufficient information about the products (Guo et al., 2020). Social media activities allow organizations to forecast their sales and then invest accordingly. This strategy has allowed the organizations to be prepared and utilised the resources consequently. Moreover, social media allows the organizations to be familiar with the reviews of their products which eventually helps them in making the decisions, changing the characteristics of their products and be familiar with the changing needs and preferences of their customers whom they are targeting (Guo et al., 2020).

Sarmah et al., (2018) due to the increase in globalisation, the use of social media has also been increased. The increase in social media has also increased reliance and trust on social media. As a result of this, not only organizations, but the customers are also relying heavily on the use of social media, especially when it comes to buying any product. Conducted a study on evaluating the use of social media and how it can help them in improving the services to their customers. For this, the relationship between behaviour control and the use of social media was identified. From the analysis of the results that were generated with the help of the 346 hotel guests, it was found that customers do search the relevant details and

services of the organizations before going there. Moreover, Sarmah et al., (2018) also found that customers' behaviour is influenced by the social media and then the feedback that is provided by the customers on the social media helps the organisation to make sufficient changes in their services. Sarmah et al. (2018) concluded that social media helps the organizations to understand the taste and preference of the customers so that they can manage or adapt to the changes accordingly.

2221. WOM

Statistically, electronic word of mouth has started to play a significant role in influencing the buying behavior of the customers. Online reviews about the products set the behavior of the employees, which means that products' reviews are directly related to the sales and growth of the companies (Zhu et al., 2020). Online reviews of the products are also known as word of mouth; that is why every review about the product does not matter whether it is positive or negative; it really matters. In the digitalized world, only those products are sold which have more accurate and credible reviews. Product reviews also allow the organizations to get a sufficient level of feedback from their customers and then make sufficient changes so that the quality of services can be provided. Zhu et al., (2020) the research have also concluded that the richness of the bad or negative reviews is tougher to be dealt as compared to the positive reviews. The reason is, one positive cannot influence the customers to try that product, but on the bad review can influence them to skip that product. Based on this, it can be articulated that bad things have more influenced on the customers as compared to the good things.

In the globalised world, electronic word of mouth, in terms of products' review provided by the customers either on the videos or websites plays an essential role in influencing the buying behaviour and decision making of the customers (Bi et al., 2019). This is also known as third party's opinion, and now due to the increasing influence of the products' review and

strong impact on influencing the buying behaviour, the organizations have started to put their core focus on the organic user-generated content. Moreover, it has also been articulated that product reviews also become the word of mouth in which any person who shares the remarks about the product or read them somewhere start to preach it to his or her circle (Bi et al., 2019). As a result of this, the significance of the products' reviews cannot be denied as they are directly correlated with the sales and growth of a company. To enrich the experience, customers before buying anything, keep looking for the reviews and tend to gain more from the multiple sources. Therefore, one bad review can damage the reputation of a product. In this research, it has also been articulated that bad reviews about the products are shared without cross-validating, but when it comes to positive reviews, people only share them when they have cross-validated them.

Velázquez et al., (2015) stated the use of online marketing has also increased the significance of the online reviews of the brands. For this, Velázquez et al., (2015) conducted a quantitative research methodology in which the information was extracted from the 386 guests who had booked the hotels using online channels. From the analysis of the results, it was found that majority of the guests had checked online reviews before booking their rooms and only those hotels were preferred by the guests who had minimal or no negative reviews. Based on this information, it can be said that word of mouth particularly electronic word of mouth plays an essential role when it comes to the online business, as the more positive things people or customer hear about the brands the more confidence they develop. From the results, it was also concluded that word of mouth sets the tone for the competitive of the organizations mainly relying on the online business. For instance, if the customers are satisfied and providing the positive responses about the services and products that are offered to them, then there are numbers of chances that those organizations will also be able to compete with their competitors in a more compact manner.

2222 Interaction

The use of e-commerce is increasing day by day and the majority of the customers are nowadays making their purchases with the help of the tablets, smartphones, and computers. In 2014, the e-commerce sales in the US was around 305 billion dollars, however, in 2019, it has been increased from 305 billion dollars to 548 billion dollars (Kostyk et al., 2017). This shows that in the context of the US, the businesses have been able to gain a sufficient level of trust. Moreover, in terms of gaining the level of trust, the role of word of mouth cannot be denied as the customers who order their products online also refer it to the others. This reference allows the new customers to be familiar with the system and trust the function accordingly. This study has also evaluated the level of trust with the level of the products' ratings (Kostyk et al., 2017). For instance, if the products have better ratings or positive ratings, then they do face any issues in terms of order booking as the customer trust them based on their positive feedback that they read. Whereas, customers do not trust the products which have bad reviews. Moreover, the level of ease is also significant, and the reason is when the design and websites of the organizations are simpler and easy to understand they are unable to entertain more customers by getting their trusts as compared to the ones who have difficult structure to be followed.

Wu et al., (2017) has shed light on the significance of the interaction with the customers on the different online pages managed by the companies on the different social media channels. For this, Wu et al., (2017) has stated that due to the increase in cyber-attacks, getting a sufficient level of information from the customers is proving out be a difficult task to acquaint. Also, at the same time, having sufficient amount of information about the customers whom businesses are targeting or want to target is significant as well, as that information helps the businesses to offer their products and services accordingly. As a result of this, to mitigate such issues, Wu et al., (2017) has stated that organizations need to

maintain social media teams which can interact with the customers in a way so that they can feel that they are interacting with the representatives of the organizations, not robots or scams. This interaction will help them to build a strong relationship with the customers so that their needs and preferences can be acquainted accordingly. Those relationships will only allow them to get a positive response from the customers, but they will also be able to influence the buying behaviour of their customers.

2223. Customization

Fettermann et al., (2017) has discussed the basic notion of customization and its significance for the overall development of the organizations, particularly those which are mainly relying on the online business. According to Fettermann et al., (2017), customization in e-commerce is to study the behaviour of the customers and then to make the changes in the products and services so that they can meet the taste and preferences of the customers. Customization allows the customers to feel valued as they believe that the brand in which they are investing is thinking about them and making changes as per their taste and preference. Fettermann et al., (2017) also quoted the study in which the experiment was held on 164 people who bought watches after making the customization as per the demand. From the analysis of the results, it was found that customization in the products makes the customers happier and when they feel that they are valued they tend to pay extra. Based on this, it can be said that customization of the products allows the businesses to increase their brand equity and loyalty for the customers.

Lu et al., (2020) with the increase in technologies and the use of e-commerce, the world has officially been entered into the 4th industrial revolution, where the significance of the use of the technologies for improving the competitiveness cannot be denied to any extent. In response to this, it has been noted that the demands and preferences of the customers are changing with the passage of time. Therefore, the companies which are able to comply with

the changing needs and preferences of the customers are able to compete with the competitors accordingly. As a result for this, the organizations have started to comply with the customization in which they are making changes in the products and services according to the specifications of the customers and those customizations are varied on the basis of the customer to customer. Lu et al., (2020) further stated that the majority of the people come under the umbrella of the bias decision making, especially when it comes to buying anything. Therefore, to influence the buying behaviour of those customers, it is necessary to introduce the concept of customization to them, so that they can customise the products based on their needs and preferences.

Lang et al., (2020) has said that customization is the change in nature of the products and services and making them more acceptable for the customers to gain their trust. Likewise, the impact of customization on the overall business growth of the organisation and competitiveness is significant as this cross-validates with the buying behaviour of the customers. The research has stated that in the fashion industry, customization is an approach that is used by the businesses to offer the products and services that perfectly suit the preferences, style, type, and nature of the customers whom they are targeting. Moreover, the customization has reduced the cost and burden on the inventory management of the companies and has put them in a position from where the companies can comply with the environmental policies proposed by the regulatory bodies by decreasing the burden in the form of overproduction. Moreover, the use of customization is environment friendly as well; the reason is, the products which the customers bought after customising them as per their needs are less likely to be thrown and have more chances that the customers will keep those products with them a bit longer. Furthermore, Lang et al., (2020) has also articulated that the notion of customization has increased the sales of the companies by three folds, as the

products are sold the moment they are finalised or pass the quality test because they are made according to the feedback of the customers.

2.2.2.4 Entertainment

Wu et al., (2019) stated that entertainment in online business is “fulfilling shoppers’ needs for aesthetic enjoyment, perceived freedom, escapism, diversion, fantasy or emotional release”. The increase in the significance of online retail stores has also increased the competition. And now to compete with the competitors, the online businesses have not been asked to be competitive in terms of products, but they have also been asked to bring some innovation via providing sufficient level of entertainment to the customers so that their interest can be maintained. Wu et al., (2019) used the Approach behaviours for the elaboration of the results and stated that entertainment is all about providing sufficient level about the products and services that are offered to the customers, and then customers start to search about the attributes of those products or services. This is known influencing the decision making of the buyers as the better use of entertainment via the web will only help the customers to get to know about the products or services they are offering, but at the same time, it will also help the retailers to ensure that they are able to influence the buying behaviour of their customers.

Oakley and Bush, (2016) providing entertainment to the customers is all about taking care of the customers and maintaining solid relationships. In recent years, the significance of customer entertainment has been increased steeply. For this, the social exchange theory was used for the elaboration of the results. By applying social exchange theory with respect to the customers’ entertainment, it was found that providing entertainment via online business allows the organizations to be in a position from where they can ensure that explore, expand, and commit their strategies accordingly. The shared knowledge about the customers can also be acquainted by the online businesses while providing ma sufficient level of entertainment

to the online buyers. Based on this, it can be said that the state of the relationship is defined by the amount of entertainment provided by online businesses to their customers. Oakley and Bush, (2016) from the analysis of the results by applying different statistical techniques evaluated that entertainment builds strong between the buyers and sellers. Furthermore, the research concludes that due to the increase in competition, the online businesses now have been urged to take some steps about the entertainment that they can provide to their customers and that entertainment can be in the form of appealing content on the websites that fascinates the customers, celebrity endorsement, and different packages.

Elmashhara et al., (2019) conducted a study on the significance of the entertainment and its impact on the satisfaction level of the customers. For this, the data was collected from the 318 online shoppers who had sufficient knowledge about the entertainment and its impact on the satisfaction level of the customers. After the analysis of the results, it was found that there is a positive relationship between the entertainment and satisfaction level of the customers. For instance, while doing online shopping, the majority of the companies have started to offer different campaigns and customers via those campaigns can win multiple prizes and even free vouchers. This type of entertainment is influencing the customers and allowing the online businesses to be in a position from where they can influence the buying behaviour of their customers. Elmashhara et al., (2019) has also discussed the significance of entertainment in physical stores such as public malls where cinemas, food, and theatres are provided to the customers. This allows the businesses to target those customers who had no intention to buy anything, but they were asked to visit just for the sake of entertainment.

2225. Trendiness

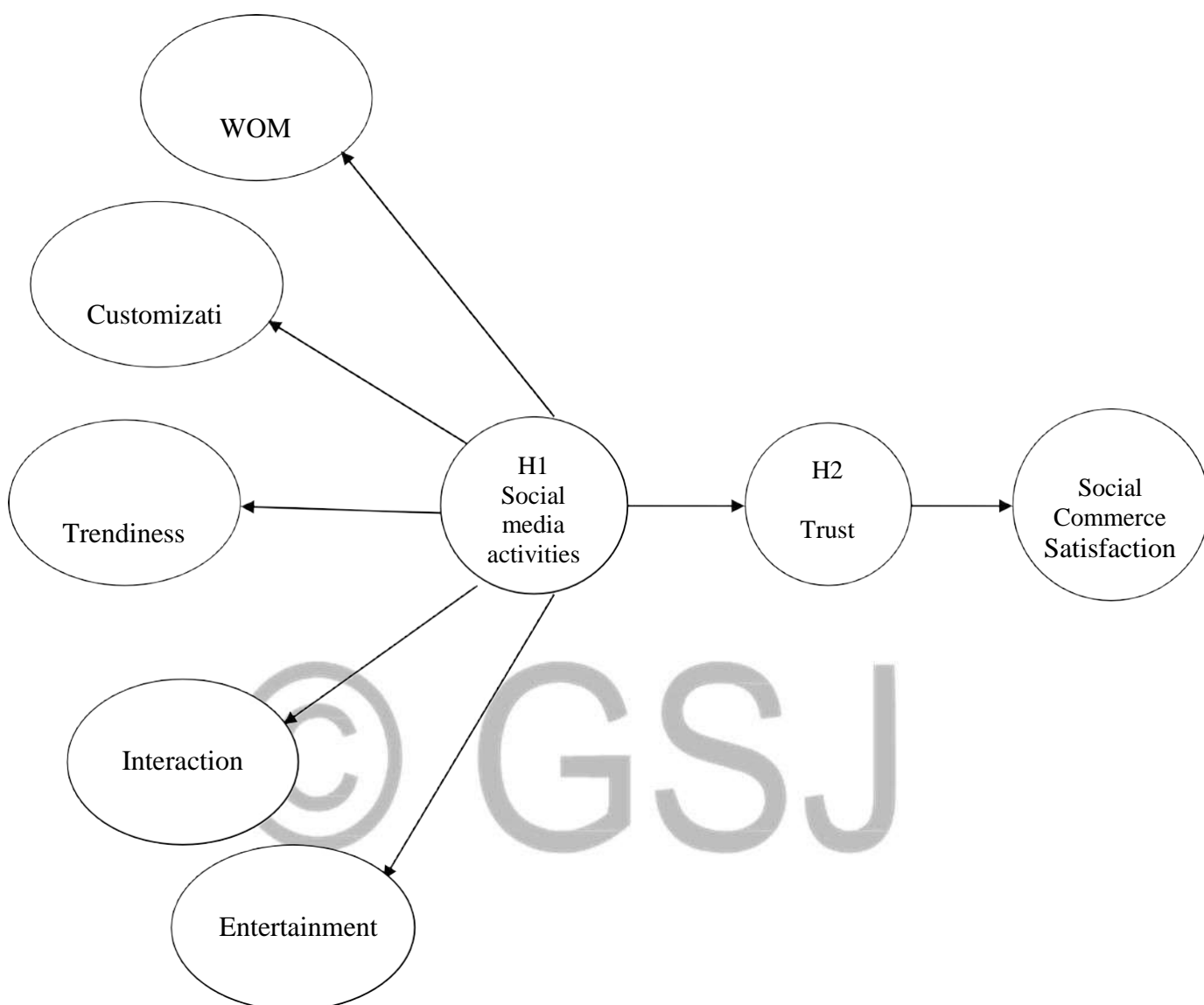
Salazar (2018) has discussed the different trends that are used by online businesses to influence the buying behaviour of their customers. Basically, trendiness is about adopting the things that are unique in the market by high demand. For instance, due to the significant of the increase in demand of technology, the online businesses have started to provide the voice search options, in which instead of writing the name of products or services that they customers want to order, they tend to search it via voice. This does not reduce the time, but it is also effective as the voice searches are usually concise and more effective. Based on this, Salazar, (2018) articulated that due to the increase in the use of technology, especially the over-reliance of the millennials on the internet has put the core focus on the trendiness. However, Salazar, (2018) also found that recent trends like voice searches have made it difficult for the online businesses to assess the tone or accents accordingly which is usually leading them towards the inappropriate responses which can only increase the level of dissatisfaction or frustration level of the customers.

Berezina et al., (2019) has discussed the use of artificial intelligence and robots as a trend in the online business. Since the next few years are for the millennials as the businesses will be dealing with this age group, therefore, based on their attributes, the use of artificial intelligence and robots in online business has been used as a trend and benchmark by the online businesses. The significance of this can be articulated from the statement that in 2017 more than 109.543 online businesses had ordered the robots and installed artificial intelligence on their IT department that is responsible for dealing with the customers. This trend has allowed the businesses to be familiar with the home country of the customers, search strategy, and what he or she is looking for. This is also managed via a chatbot that is responsible for answering the query of the customers and providing them services without wasting much of the time. This also plays an essential role when it comes to engaging the

customers with different topics so that the insights of the customers can be taken and the customers can be dealt with based on their needs and preferences.

Wilson, (2019) has discussed the significance of voice search as a trendiness and stated that voice searching has allowed the online businesses to allow the customers all over the globe to keep in touch with the online businesses. The voice search engine has also made it easier for the customers to search for their products and services they are looking for. The significance of the voice searching is it allows the customers to prioritize the things that they want to order. This technique is also known as maintaining the trust and safe searching and with this, people tend to believe that they are not talking to any scams. Wilson, (2019) while discussing the significance of the voice search also quoted the example of Amazon, Apple and Google and stated that due to the reliance on the internet and e-commerce, these three companies had introduced the voice searching option for their customers that has set the trend for the customers and this is most probably one of the core reasons that why these three organizations are in a better competitive position over their competitors.

2.2.3. Hypothesis development



Source: Adapted from Wallace et al. (2014); Kim and Ko (2012); Godey et al. (2016)

2.2.4. Social Media Activities

Web-Social media are unique way or in another word online applications, stages and media which has been working on plans to encourage connections, joint efforts and the sharing of substance. It has expanded its roots at least two-third of the people connected online (Gallaugher & Ransbotham,2010 In order to convey old, new or upcoming projects they take an assortment of various online platforms that includes weblogs, social sites or microblogging, wikis or digital recordings, pictures or video, rating or social bookmarking

(Zhang et al., 2018). With such advancement in their utilisation existing social organisers as well as even many small or large business firms as well, political bodies are taking an interest and joining and utilising them as specialised instruments. In contrast to singular social organisers, these substances effectively utilise the media for publicising and advertising.

Cheung & et al., (2020) stated that while business transactions and connections with customers band together with media, occasions, amusement, retailers, and advanced administrations through online media, it is conceivable to perform coordinated advertising exercises with significantly less exertion and cost than previous years. The marketers belonged to Asian market has opted SMA as a core tactic in the context of building trust in the online podium.

Hajli, Lin, Featherman, & Wang, (2014) have found that word of mouth has a positive relationship with the trust-building in the targeted customers. Businesses have also started to engage the customers in their social media activities for the purpose of developing trust in their consumers (Amblee & Bui, 2011). It has also been determined that the proportion of textual information presented by previous consumers positively impacts other consumers' trust (Do-Hyung et al. 2007). Researchers have also claimed that the customization of services also leads to customer trust (Coelho & Henseler, 2012; Ball, Coelho, & Vilares, 2006). Based on the above research results, the following hypothesis has been developed:

H1: Social media activities has a positive and significant impact on trust

2.2.5. Trust

Zhang & Li, (2019) explain and eludes trust to a circumstance wherein a trust depends on the activity between the behavior of a consumer and the product and expects the true performance. This seems to be one of the highly difficult along with efficacious factor in a social media context. Online business is, fundamentally, is a sort of data framework. People who are actually willing to buy lead online exchanges mostly through collaborating with the

site. These purchaser web associations that can be from any site could be seen like relational associations if the site were treated a social entertainer. Since human communication is seen as a prerequisite of trust, the customer web associations ought to likewise add to the structure of trust on the web (Lu, Fan & Zhou, 2016). Whereas, the information related to the product and trust obtain from the online brand helps in the decision making process.

Kuan & Bock (2007) has claimed that the level of trust held by a consumer decides the level of their intention to make the purchase, specifically in the case of online consumerism. The study used a model which demonstrates that trust is an instrumental factor in evaluating the elements which influence consumer satisfaction. Another study conducted four decades ago arrived at the same result, which says that trust hugely impacted consumer satisfaction (Oliver, 1980). Consumer satisfaction is the term used for when a consumer is satisfied with a product or a service, and the higher it is, the higher the level of trust would be. Product and service providers should work on certain factors to enhance consumer satisfaction, for instance, trust and perceived value and that are why they need to build trust in the first place to ensure that the consumers reach their satisfaction after that have taken the decision to make the purchase. Based on the previously mentioned reasoning, the following hypothesis has been proposed:

H2: Trust has a positive and significant effect on social commerce satisfaction

Chapter 3

Methodology

3.1. Introduction

This chapter discusses the methodology used to collect and analyze data. Numerical data can be used to deal with quantitative research methods and statistical tools used to analyze the data. Questionnaires are used to collect data to identify the correct impact of social media activities on trust and its impact on social commerce satisfaction.

3.2. Research Approach

The quantitative approach is used as a research approach in this research. The data has been collected through the questionnaire. The respondents' responses are run and tested to analyze the impact of the variable by using the statistical tool. Data collected by using questionnaire consist of 5 questions of each variable and measured responses using the Likert scale. Furthermore, tests are run using SPSS to analyse results. This process of quantifying and collection of data extract results in the topic of the research.

3.3. Research Purpose

The purpose of the research is to identify the impact of social media activities on the relationship between trust and social commerce satisfaction and analyse and explore different determinants of social media activities. The common idea for this research is to gather the information to identify the different factors of social media activities that can be used to make the relationship of trust and social commerce satisfaction more effective by the online shopping websites to increase their marketing ability and engage more consumers towards online shopping.

3.4. Data source

The research is evaluated by using a quantitative method. Hence a source required for gathering such number of data for analysis. The data come from both primary and secondary sources. The past researchers and literature help us identify the research gap to ensure this research meaningfully. The instrument used for data collection of the study is based on past research papers specifically measuring the impact of social media activities on trust and social commerce satisfaction. Although the instrument used is from secondary data sources, the actual collection of data is incorporated primary data into this study. The respondents fill the questionnaire to share their opinion on the variables that have been used to extract the outcome.

3.5. Target Population

The research target populations are the users of social media with different age who are students and employed personals of different organizations having keen interest and vast experience in online shopping mainly in the clothing industry.

3.6. Sample size

The sample size I have chosen for this study is 300 to try and ensure significant results. The respondent includes both male and female respondents living within Karachi, ranging from the age of 18-55.

3.7. Data Collection Tools and Techniques

Data tools are used to generate data. The tool used in this study is a survey-based questionnaire, and have further applied the quantitative technique to assemble the entire information gathered by the respondents, opinions, and whole responses. It consists of 300 written and online questionnaires that represented each variable significantly. The results further analyzed and tested over SPSS.

3.8. Sample Technique

The purpose of the sampling method is to represent the people targeted in the research examine the pattern and then generalized to the people. The sampling technique used in the research is convenience sampling. In convenience sampling, we used individual as a respondent who was the most conveniently accessible. This technique allows us to save time, as well as the cost-beneficial. The topic is related to the general public, so the convenience sampling is appropriate and effective. Our research sample will be active users of social media and those who have keen interest and active consumers who do online shopping through different social media accounts living only in Karachi from the age of 18 to onwards.

3.9. Statistical Tools and Technique

Quantitative research method we follow, there are some statistical research methods we use to analysis our data. The data analyze through different tests in the software of SPSS (statistical package of social sciences). The first tool will use in the research is factor analysis (EFA); this helps to identify the variables we construct they correlate with each other or not? The KMO and Barlett test run to show the effectiveness of our questionnaire. I have then used PLS-SEM to structure and analyze. I have then used PLS-SEM to structure and analyze the relationship this algorithm helps to contrast and compare the mediating relationship with regression analysis.

3.10. Conclusion

The chapter methodology used to conduct the study, identifies the type of research and the techniques and tools being used. The chapter explained the research's sample size, the target population, and how the sample was gathered and tested.

Chapter 4

Data Analysis

4.1. Introduction

The objective of the study is to evaluate the findings based on the proposed model. In this section the results of data help us to identify the relationship between the social media activities, trust, and social commerce satisfaction. For that purpose, researcher has used SPSS to conduct the pilot study. After collecting the data, researcher has conducted data screening. In data screening researcher need to check multivariate outliers and univariate outliers. In this study, there were 5 multivariate outliers because the value was 0.0001. In univariate outliers, the range is -3.29 to +3.29. There were no univariate outliers in the study. There were 311 respondents and after removing the outliers, the number of questionnaire remained were 306.

4.2. Pilot Study

Reliability analysis is a statistical technique used in SPSS to check the consistency of the instrument and Cronbach's Alpha value show the consistency of the entire scale with help of the two subset scales. The Cronbach's Alpha greater than 0.7 is generally consider to be more favorable, however the least satisfactory value is 0.6 (Melchers & Beck, 2018). In this study, the researcher has conducted pilot study on 55 respondents and value of Cronbach's Alpha is showing that the data is reliable and the researcher can continue with further investigation.

Table 4.1

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .813 | 35 |

4.3. Demographics

The researcher has performed the demographic analysis through SPSS. The number of respondents which are included in demographics are 306. The table 4.2.1 shows the results of demographics. As the researcher has performed random sampling, so researcher distributed the questionnaire randomly in public places and through online. The researcher analyzed that out of 30, the male respondent who took part were 190 and 116 females. The people who filled the questionnaire belonged to different age groups. Out of 306 respondents, 61 were of age 16 – 25, 46 were of age 36 to 45, and the age of and above were 28 respondents. The analysis shows that age ranging from 26-35 are 171 respondents which more than half. 58 respondents were undergraduate, graduate are 189 who took part, and post graduates are 59. People of different income also took part. There were 178 respondents whose income lies 30,001 - 40,000. The 47 respondents have an income 20,000 - 30,000, 36 of the respondent's income was 40,001 - 50,000, and 45 of the respondents' income was 50,001 - 60,000. Respondents who filled the questionnaire have engaged with different website. According to the results, Outfitters has the largest response rate in the study, the respondents are 112. 31 respondents often visited Ezbuy, Daraz has the response rate of 49, Levi's only 24 response rate, Khaadi response rate is low (21), and J.J has the response rate of 14 (4.6%). Respondents who took part in the study also have their SM accounts, out of 306 respondents, 142 persons has the account on Instagram, 107 persons are on Facebook, whereas, only 57 respondents' has the account on Twitter.

Table 4.2

Demographic profile of respondents

| | Frequency | Percentage |
|------------------------------|-----------|------------|
| Gender | | |
| Male | 190 | 62.1 |
| Female | 116 | 37.9 |
| Total | 306 | 100.0 |
| Age group | | |
| 16-25 | 61 | 19.9 |
| 26-35 | 171 | 55.9 |
| 36-45 | 46 | 15.0 |
| 45 and above | 28 | 9.2 |
| Total | 306 | 100.0 |
| Education | | |
| Under Graduates | 58 | 19.0 |
| Graduates | 189 | 61.8 |
| Post Graduates | 59 | 19.3 |
| Total | 306 | 100.0 |
| Income | | |
| 20,000 - 30,000 | 47 | 15.4 |
| 30,001 - 40,000 | 178 | 58.2 |
| 40,001 - 50,000 | 36 | 11.8 |
| 50,001 - 60,000 | 45 | 14.7 |
| Total | 306 | 100.0 |
| Website | | |
| Ezbuy.com | 31 | 10.1 |
| Outfitters | 112 | 36.6 |
| Daraz.pk | 49 | 16.0 |
| Levi's | 24 | 7.8 |
| Khaadi | 21 | 6.9 |
| J.J | 14 | 4.6 |
| Others | 55 | 18.0 |
| Total | 306 | 100.0 |
| Social Media Accounts | | |
| Facebook | 107 | 35.0 |
| Instagram | 142 | 46.4 |
| Twitter | 57 | 18.6 |
| Total | 306 | 100.0 |

4.4. The measurement, Outer Model

The outer model in Smart PLS shows the reliability and validity as well as content validity, discriminant validity, and convergent validity.

4.4.1. The Content Validity

Content validity is also known as content with in the instrument should be valid and is measurement is very important (Yaghmal, 2003). Furthermore, content’s domain is related on the validity of the instrument and the instrument needs to cover all the criteria which can be used for measuring (Yaghmal, 2003). Measures of content validity is used to purify the indicators which rely on correlation patterns and the factor loading values are defining the validity of the content (Hair et al., 2012; Chin et al., 1998). The minimum value of outer loading is 0.65, however, in some cases the value is acceptable if it is below 0.65 and greater than 0.60 (Chin et al., 1998). The table 4.3.1 shows the values of outer loading and p-value of each item shows the significant level. The items in the instrument are valid and the values are above 0.65. In content validity, researcher has deleted few items in PLS Algorithm to ensure to content is valid. The deleted items are from customization (CUS1, CUS2, CUS3), entertainment (ENT1, ENT2, ENT3), interaction (INT1, INT4, INT5), social commerce satisfaction (SCS2, SCS4, SCS5), Trust (T1, T2), trendiness (TR1), and Word of mouth (WOM1, WOM3).

Table 4.3

Outer Loadings

| Items | Outer Loadings | Adapted Sources |
|--|----------------|-----------------------|
| Customization > CUS (CR=0.897, AVE=0.813) | | |
| Brand’s social media offer a customized information search | 0.884 | Man Lai Cheung (2019) |
| Brand’s social media provide customized services | 0.919 | Kim and Ko (2010) |
| Brand’s social media provide lively feed information I am interested in. | Deleted | |
| It is easy to use Brand’s social media. | Deleted | |
| Brand’s social media can be used anytime, anywhere | Deleted | |
| Entertainment > ENT (CR=0.853, AVE=0.744) | | |
| Using brand’s social media is fun. | Deleted | Man Lai Cheung (2019) |
| The content of brand’s social media seems interesting | Deleted | |
| Interaction. | | |
| It is easy to kill time using brand’s social media | Deleted | |

| | | |
|--|---------|--------------------------|
| It is fun to collect information on brands or fashion items through brand's social media. | 0.904 | Kim and Ko (2010) |
| The contents found on brand's social media seem interesting. | 0.820 | |
| Interaction > INT (CR=0.841, AVE=0.727) | | |
| Brand's social media enables information-sharing with others. | Deleted | Man Lai Cheung (2019) |
| Conversation or opinion exchange with others is possible through brand's social media. | 0.919 | Kim and Ko (2010) |
| It is easy to give my opinion through brand's social media Trendiness. | 0.781 | |
| It is possible to do two-way interaction through brand's social media | Deleted | |
| It is easy to convey my opinion through brand's social media | Deleted | |
| Social commerce satisfaction > SCS (CR=0.804, AVE=0.673) | | |
| This brand meets my expectations | 0.887 | Abhishek (2016) |
| I am satisfied with my decision for this brand | Deleted | |
| I did the right thing when I signed up with or subscribed to this brand | 0.749 | Bhattacharjee (2001) |
| My choice of this service provider is a wise one. | Deleted | |
| Overall, my feeling about this service provider is satisfactory. | Deleted | |
| Trust > T (CR=0.886, AVE=0.722) | | |
| This brand is an honest brand | Deleted | Abhishek (2016) |
| I think that this brand is a safe brand | Deleted | |
| I trust this as a brand of social media | 0.768 | Arif, Aslam & Ali, 2016; |
| I rely on this brand | 0.878 | |
| Based on my experience, I know my service provider cares about customers | 0.860 | |
| Trendiness > TR (CR=0.875, AVE=0.7) | | |
| The content of brand's social media is the newest information. | | Yadav and Raman (2017b) |
| Using brand's social media is very trendy Customization. | 0.803 | Kian Yeik Koay (2019) |
| It is a leading fashion to use brand's social media | 0.851 | |
| Content found on brand's social media are up-to-date | 0.892 | |
| Anything trendy is available on e-commerce's social media | | |
| Word of mouth < WOM (CR=0.797, AVE=0.568) | | |
| I would like to pass information on brand, product, or services from brand's social media to my friends | Deleted | Man Lai Cheung (2019) |
| I would like to upload content from brand's social media to my blog or microblog. | 0.822 | Kim and Ko (2010) |
| I would like to share opinions on brands, items, or services acquired from brand's social media with my acquaintances. | Deleted | |
| I would like to pass information on brand, product, or services from brand's social media to my friends | 0.739 | |
| I speak positively of this brand's to others | Deleted | |

4.4.2. Convergent Validity

Convergent reliability shows the loadings of different items is generating the same idea and in convergent validity composite reliability and average variance extracted are very important (Hair et al., 2013). The composite reliability shows much higher reliability than Cronbach’s Alpha in PLS-SEM (Hair et al.,2012) and the value of composite reliability should be minimum 0.7 (Bagozzi & Yi, 1988; Wong, 2013). The value of average variance extracted (AVE) should be greater than 0.5 of all the variables to confirm the convergent reliability (Wong, 2013). The table 4.3.2 shows the results of construct reliability and validity. The table includes items of different variables, their loadings, composite reliability of variables, and AVE. The values of composite reliability and average variance extracted (AVE) are showing and confirming the convergent reliability because the values of composite reliability and validity are higher than the minimum level.

Table 4.4
Construct Reliability and Validity

| | Factor Loading | | Composite Reliability | Average Variance Extracted (AVE) |
|-------------------------------------|-----------------------|-----------------|------------------------------|---|
| | Items | Loadings | | |
| Customization | CUS1 | 0.884 | 0.897 | 0.813 |
| | CUS2 | 0.919 | | |
| Entertainment | ENT4 | 0.904 | 0.853 | 0.744 |
| | ENT5 | 0.82 | | |
| Interaction | INT2 | 0.919 | 0.841 | 0.727 |
| | INT3 | 0.781 | | |
| Social Commerce Satisfaction | SCS1 | 0.887 | 0.804 | 0.673 |
| | SCS3 | 0.749 | | |
| Trust | T3 | 0.768 | 0.886 | 0.722 |
| | T4 | 0.878 | | |
| | T5 | 0.86 | | |
| Trend | TR2 | 0.803 | 0.875 | 0.7 |
| | TR3 | 0.851 | | |
| | TR4 | 0.892 | | |
| Word of Mouth | WOM2 | 0.822 | 0.797 | 0.568 |
| | WOM4 | 0.739 | | |
| | WOM5 | 0.695 | | |

4.4.3. The Discriminant Validity

Discriminant validity is identified through the square root of average variance extracted for each of the variable. The value must be greater than the correlation values of all others latent variable to determine the discriminant validity (Wong, 2013; Hair et al., 2011). The discriminant validity consists of cross loadings and Fornell-Larcker criterion. Fornell and Larcker (1981) had suggested that the value of first variable should be greater than the values of its row to ensure the discriminant validity. The table 4.3.3 shows the Fornell-Larcker Criterion and the values in the table has proved the discriminant validity.

Table 4.5

Fornell-Lacker Criterion

| | CUS | ENT | INT | SCS | TREND | TRUST | WOM |
|-------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| CUS | 0.902 | | | | | | |
| ENT | 0.278 | 0.863 | | | | | |
| INT | 0.230 | 0.568 | 0.853 | | | | |
| SCS | 0.511 | 0.310 | 0.252 | 0.821 | | | |
| TREND | 0.686 | 0.302 | 0.227 | 0.500 | 0.850 | | |
| TRUST | 0.623 | 0.322 | 0.243 | 0.422 | 0.595 | 0.837 | |
| WOM | 0.423 | 0.273 | 0.234 | 0.320 | 0.569 | 0.505 | 0.754 |

Another criterion of discriminant validity is more liberal and this criterion is cross loadings. In this criterion, the loadings of all items of the latent variables should be greater than the values of other variables (Hair et al., 2011). The table 4.3.4 shows the table of cross loadings and the values of this criterion has also confirmed the discriminant validity.

Table 4.6

Cross Loadings

| | CUS | ENT | INT | SCS | TRUST | TREND | WOM |
|-------------|------------|------------|------------|------------|--------------|--------------|------------|
| CUS1 | 0.884 | 0.232 | 0.123 | 0.371 | 0.499 | 0.573 | 0.307 |
| CUS2 | 0.919 | 0.268 | 0.279 | 0.537 | 0.615 | 0.660 | 0.446 |
| ENT4 | 0.361 | 0.904 | 0.454 | 0.314 | 0.308 | 0.313 | 0.252 |
| ENT5 | 0.081 | 0.820 | 0.546 | 0.209 | 0.240 | 0.194 | 0.218 |
| INT2 | 0.267 | 0.505 | 0.919 | 0.275 | 0.250 | 0.281 | 0.230 |
| INT3 | 0.092 | 0.472 | 0.781 | 0.128 | 0.148 | 0.063 | 0.158 |
| SCS1 | 0.516 | 0.174 | 0.189 | 0.887 | 0.400 | 0.501 | 0.277 |
| SCS3 | 0.292 | 0.376 | 0.239 | 0.749 | 0.279 | 0.292 | 0.250 |
| T3 | 0.499 | 0.200 | 0.190 | 0.411 | 0.768 | 0.451 | 0.312 |
| T4 | 0.472 | 0.224 | 0.182 | 0.329 | 0.878 | 0.456 | 0.515 |
| T5 | 0.583 | 0.370 | 0.234 | 0.324 | 0.860 | 0.576 | 0.438 |
| TR2 | 0.370 | 0.297 | 0.323 | 0.375 | 0.384 | 0.803 | 0.497 |
| TR3 | 0.621 | 0.201 | 0.144 | 0.435 | 0.489 | 0.851 | 0.391 |
| TR4 | 0.734 | 0.272 | 0.126 | 0.460 | 0.626 | 0.892 | 0.554 |
| WOM2 | 0.454 | 0.243 | 0.123 | 0.295 | 0.451 | 0.554 | 0.822 |
| WOM4 | 0.251 | 0.278 | 0.354 | 0.172 | 0.333 | 0.299 | 0.739 |
| WOM5 | 0.209 | 0.075 | 0.054 | 0.252 | 0.345 | 0.409 | 0.695 |

4.5. Heterotrait-Monotrait Ratio (HTMT)

HTMT is another technique of discriminant validity which is used to check discriminant validity, and the correlation is present between variables and the maximum value of HTMT is 0.90 (Alarcón & Sánchez, 2015). The criterion of HTMT is that the value does not increase the threshold value otherwise there will be a lack of discriminant validity (Alarcón & Sánchez, 2015). The table 4.4.1 shows the value of HTMT. The variables are positively correlating with each other and the values of each of the construct is less than 0.9, so the researcher has analyzed the data valid as content validity, convergent validity, and discriminant validity fulfill the criterion.

Table 4.7

Heterotrait-Monotrait Ratio (HTMT)

| | CUS | ENT | INT | SCS | TREND | TRUST | WOM |
|--------------|-------|-------|-------|-------|-------|-------|-----|
| CUS | | | | | | | |
| ENT | 0.355 | | | | | | |
| INT | 0.342 | 0.891 | | | | | |
| SCS | 0.757 | 0.552 | 0.424 | | | | |
| TREND | 0.854 | 0.402 | 0.286 | 0.736 | | | |
| TRUST | 0.791 | 0.433 | 0.325 | 0.644 | 0.735 | | |
| WOM | 0.571 | 0.407 | 0.358 | 0.547 | 0.782 | 0.711 | |

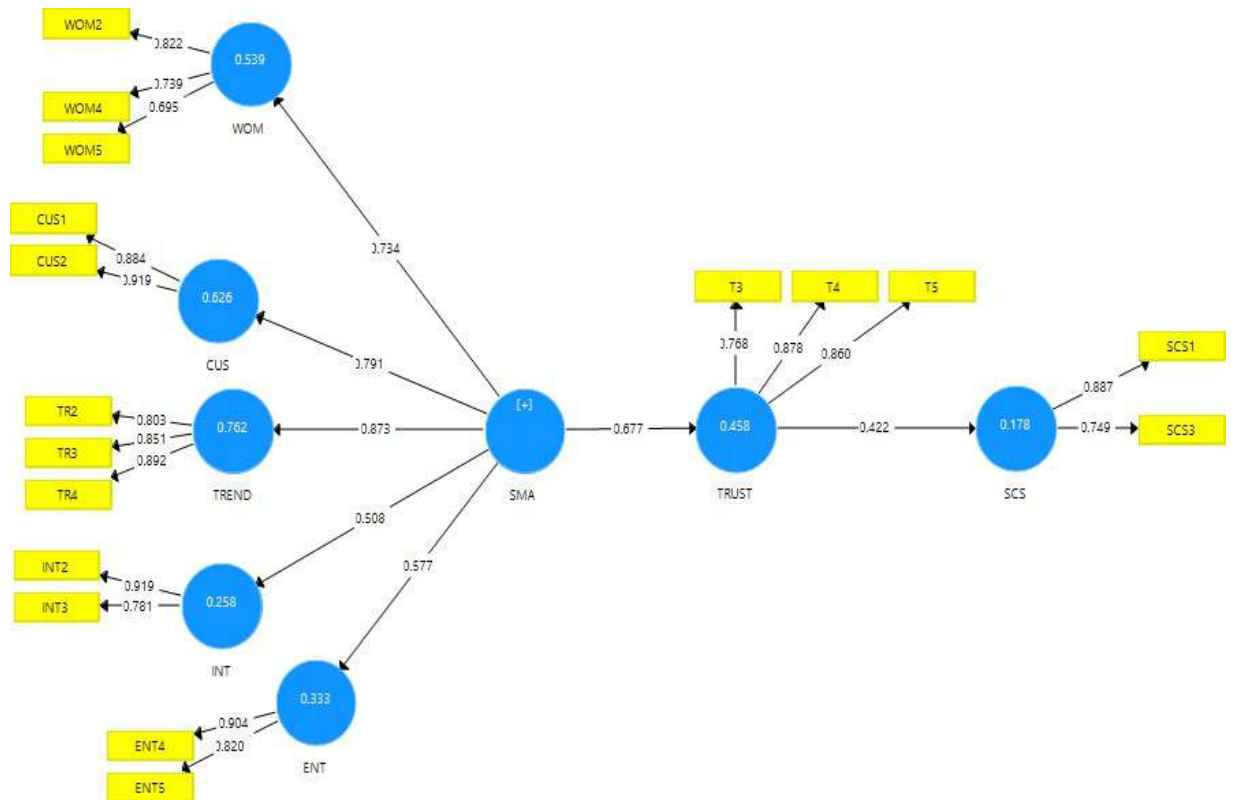
4.6. The Structural Model (Inner Model) and Hypotheses Testing

After discussing the outer model and their effects, inner model in PLS-SEM need to be evaluated and discussed. In PLS-SEM, inner model determines the relationship is present between different variables (Hair et al., 2011). In this model, the researcher need to examine upon exogenous and endogenous variables (Hair et al., 2011). Exogenous variables are independent variables which impacts on other variables, whereas endogenous variables are dependent variables which do not impact on any variable (Wong, 2013). Inner model consists of cross validated redundancy (Q^2), coefficient of determination (R^2), and path coefficients (Hair et al., 2014).

4.6.1. R-Square and Q-Square

R square is known coefficient of determination and is used to check how the much the model is predicting the accuracy (Hair et al., 2014). The acceptable value of coefficient of determination (R^2) with respect to rule of thumb is 0.75, 0.50, and 0.25 (Henseler et al., 2009). In the table 4.8 the R^2 value of Trust is 0.458 which shows that the attributes of social media activities are explaining 45.8% of its dependent variable, trust. Whereas, trust is explaining 17.8% variance of the SMS because R^2 is 0.178. Q^2 or cross-validated

redundancy is another test used in inner model of PLS-SEM to determine how much the



inner model is relevant (Hair et al., 2014). The researcher need to focus the difference between the values which are predicted and values which are original. The smaller the difference between these two variables means that the inner model is more accurate and relevant and the value must be greater than 0 (Hair et al., 2014). In the table 4.8 Q2 value is showing that SCS is relevant for the model because the value is 0.116. Trust has the value of 0.316 which is also relevant.

Table 4.8

R-Square and Q-Square

| | R² | Q² |
|--------------|----------------------|----------------------|
| SCS | 0.178 | 0.116 |
| TRUST | 0.458 | 0.316 |

Figure 1 (PLS ALGORITHM)

Figure 2 (BOOTSTRAPPING)

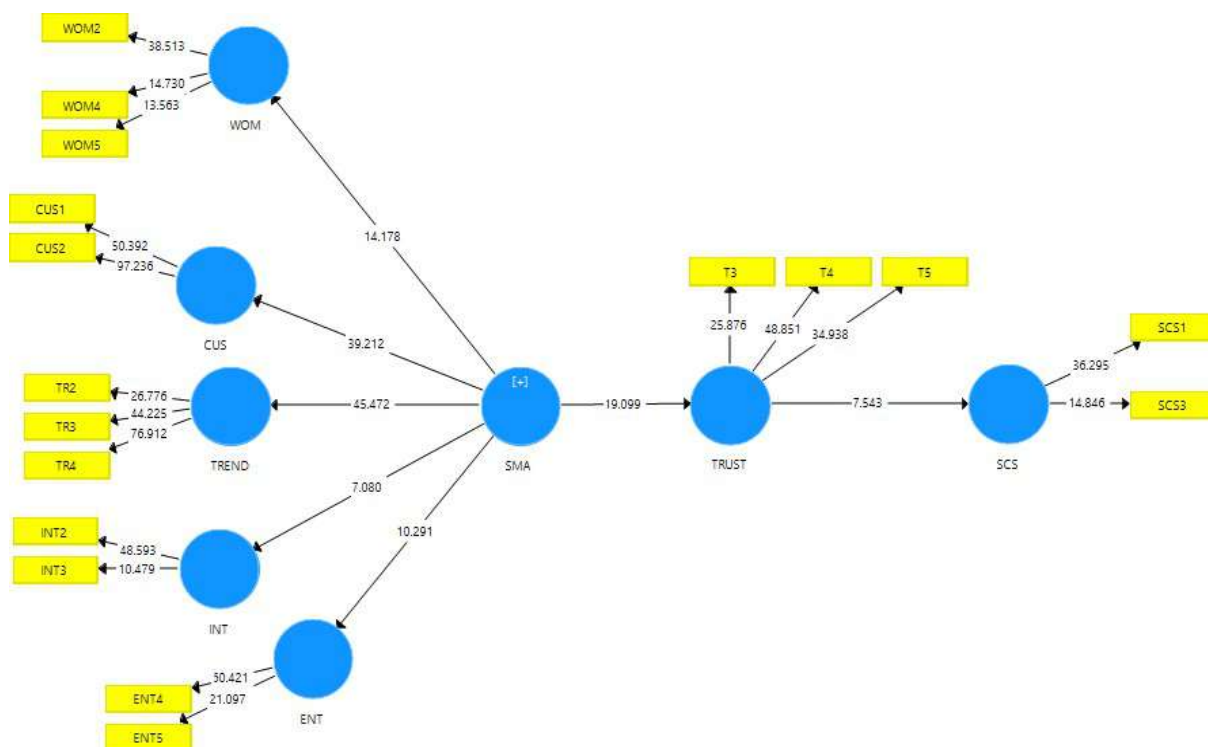
4.6.2. Hypothesis Testing

In this section, the estimates for the path coefficients will highlight whether the relationship between the variables is strongly positive or strongly negative. The values of the estimates ranges from +1 to -1 (Hair et al., 2014).

Table 4.9

Hypothesis Test result

| . | Hypotheses | Estimates | SD | T Stats | P Values | Decision |
|---|--------------|-----------|-------|---------|----------|-----------|
| a | SMA -> CUS | 0.791 | 0.020 | 39.212 | 0.000 | Supported |
| b | SMA -> ENT | 0.577 | 0.056 | 10.291 | 0.000 | Supported |
| c | SMA -> INT | 0.508 | 0.072 | 7.080 | 0.000 | Supported |
| d | SMA -> TREND | 0.873 | 0.019 | 45.472 | 0.000 | Supported |
| e | SMA -> WOM | 0.734 | 0.052 | 14.178 | 0.000 | Supported |
| | SMA -> TRUST | 0.677 | 0.035 | 19.099 | 0.000 | Supported |
| | TRUST -> SCS | 0.422 | 0.056 | 7.543 | 0.000 | Supported |



In this study, the researcher needs to analyze the relation of social media activities on trust through some of the attributes of social media activities (SMAs). The attributes which are present in the study are customization, entertainment, interaction, trendiness, and word of mouth (WOM). Furthermore, researcher also investigates upon the relationship of trust on social commerce satisfaction (SCS). After performing the inner model, the researcher needs to see the significance value and coefficient to determine the relationship of the variables. The relationship between SMA and customization is positive as the estimate value is 0.791 and has a significant impact. The hypothesis between the variables is accepted (Algharabat, 2017). The increase in SMA will increase entertainment because the relationship among the variable is positive and the significance value is 0. The hypothesis is accepted (Algharabat, 2017). Another attribute of social media activities is interaction which also shows the positive relation and significant impact so the researcher has accepted the hypothesis (Algharabat, 2017). The relationship of SMAs on trendiness and WOM is also positive which determines the acceptance of hypotheses (Algharabat, 2017). All of the attributes of social media activities has shown strong positive relationship and going further, the researcher has analyzed that all of these attributes combines as some social media activities which is highly influencing trust factor. In this study, the result shows the strong and positive relationship between SMAs and trust. The P-value is 0, so the hypothesis is accepted (Shirazi et al., 2020). The researcher has analyzed the attributes like trendiness and customization are two most important attributes which creates a high trust factor. People like to see new trends and tries to adopt which help them to interact with each other, the higher the interaction, it results in entertaining a lot of people, thus a positive word of mouth is created and the people find themselves to be more customized and thus it effects and create a positive relation with trust. On moving further, the trust also effects significantly and has a positive relationship with social commerce satisfaction (SCS). The value is 0.422 and it

determines that trust factor tends to change with certain attributes, resulting in more satisfaction towards social commerce and the proposed hypothesis between the variables is accepted (Shirazi et al., 2020).

4.7. Discussion

In this chapter, researcher has performed various test to check the hypotheses. Firstly, researcher has used SPSS to check the presence of the outliers. After eliminating outliers, researcher has conducted the pilot study which is also reliable. Further researcher has conducted the deep analysis of demographics.

After performing the above mentioned test, the researcher has analyzed the outer model in Smart PLS. In outer model, researcher need to assess the validation process to check the reliability and validity of the data. The researcher conducted PLS Algorithm and need to analyze content validity, convergent validity, and discriminant validity. After removing few of items of variables, the researchers ensure the content validity. The values of composite reliability and average variance extracted are above the threshold values. Through discriminant validity, the researcher has checked the collinearity and similarity among the variables.

The researcher after analyzing and assessing the outer model, move towards coefficient of determination (R^2), cross validated redundancy (Q^2), and hypotheses testing to analyzed the inner model as well as the hypotheses proposed. The values of R^2 and Q^2 of Trust and SCS ensures the relevancy and explanation of the variables.

The researcher than moves towards the hypotheses testing. The researcher has analyzed that all the attributes of social media activities are showing a significant and a strong positive relationship with trust. The results also explain that all of the attributes highly depends on each other. The social media activities tend to reflect based on different trends and new fashions. The change in trends has effected more and more people to customize with each

other. This creates a huge boost in terms of SMAs and more trust is created. Researcher has also analyzed that the attribute, entertainment, is always the people requirements. They need something new to get engage into and gets entertained by viewing different item indifferent e-commerce websites. The people are getting more entertained has significantly affected to achieve heights in trust. The attribute of social media activities which is word of mouth has a deep effect in consumer minds. The word of mouth generates a strong relation with trust. The positive word of mouth is generating a lot of trust. People, while searching through social media accounts, relies on word of mouth of the people who has visited the same portal. The positive WOM created by previous consumers helps in engage more consumers and visitors as the trust is gained more. Eventually, this trust leads to more satisfaction of the consumers on social commerce and more people willing to use e-commerce websites.



Chapter 5

Conclusion and Recommendations

5.1. Conclusion

The following research has used different statistical techniques to answer the designed research questions. From the analysis of the results, the proposed research with the designed hypotheses articulates that social media activities enhance the customers' trust level. From the analysis, it has been believed that the participants who were employed for the data collection were found to be agreed with a notion that the more companies use social media or found to be present on the social media, the more their customers trust them. This also ensures that the use of the social media is directly proportional to the social media teams, as the increase in the significance of the social media teams help the organizations to be in a position from where they can ensure that their customers are trusting them, which is eventually helping them to be competitive by working according to the needs and preferences of the customers.

From the analysis of the results, the proposed research has also summarized that social media use ensures that the organizations are in a position where they can be familiar with the customers' needs and preferences consistently. From the analysis of the responses provided by the employed participants and by analyzing them on SPSS with the help of the different statistical techniques, the proposed research summarizes that the use of the social media allows the organizations to be familiar with the changing needs and preferences of the customers by taking the feedback from the customers whom they are targeting. That feedback helps the organizations make sufficient changes, so that they can personalize their

products or change their products and services by keeping in mind about the needs and preferences of the customers they are targeting. This is also the case with word of mouth, where positive word of mouth can help the companies be competitive and negative can prove to be devastating.

5.2. Recommendations

From the analysis, the proposed research after applying algorithm recommends that reviews and satisfaction level of the customers are directly proportional; therefore, organizations must ensure the customization and personalization of the products to engage with the customers' satisfaction level. Based on the results' analysis, the proposed research aims to recommend businesses working on different online channels to make sufficient changes in their current online models. From the analysis, it has been found that organizations usually lack consistent positive feedback and reviews from their customers about the products and services they are offering. This leads them towards the negative reviews or feedback about the products and services, but at the same time, it is turning other or new customers skeptical and making it hard for them to trust their products and services. Since now the online business is all about the positive word of mouth; therefore, online businesses courtesy to the following research are recommended to make sufficient changes by working according to the changing needs and preferences of their customers whom they are targeting. This will help them ensure that they are offering services and making products according to their customers' demand. Moreover, the proposed research also aims to recommend to the online businesses to ensure that they allow their customers to personalize their products and services to take more interest in their products and services and order the products according to their pattern. This will also help online businesses to maintain the customers' loyalty.

5.3. Future recommendations

In future, the proposed research aims to use qualitative research method as well. This time, the only quantitative research method is used, however, in future, when qualitative research method will be employed along with the quantitative research method, the proposed research will also be able to get insights of the online businesses via interviews about the social media and how social media is providing out to be either beneficial or devastating for their growth, especially when it comes to maintaining the competitiveness. This will also help the following research to ensure the reliability and validity of the results. The reason is, when the interviews will be collected from the employed participants, the use of the qualitative research method will help the researchers to incorporate the academic research papers that hold the academic relevance and published recently to either support or argue the points made by the participants about the designed research questions.



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Appendix

Reliability Analysis

| | |
|------------------|------------|
| Cronbach's Alpha | N of Items |
| .813 | 35 |

Demographics

Age

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|---------|---------------|--------------------|
| Valid | 61 | 19.9 | 19.9 | 19.9 |
| | 171 | 55.9 | 55.9 | 75.8 |
| | 46 | 15.0 | 15.0 | 90.8 |
| | 28 | 9.2 | 9.2 | 100.0 |
| 1 | 306 | 100.0 | 100.0 | |

Gender

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|---------|---------------|--------------------|
| Valid | 188 | 61.4 | 61.4 | 61.4 |
| | 118 | 38.6 | 38.6 | 100.0 |
| 1 | 306 | 100.0 | 100.0 | |

Education

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|---------|---------------|--------------------|
| Valid | 58 | 19.0 | 19.0 | 19.0 |
| | 189 | 61.8 | 61.8 | 80.7 |
| | 59 | 19.3 | 19.3 | 100.0 |
| 1 | 306 | 100.0 | 100.0 | |

Income

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|-----------|---------|---------------|--------------------|
| d | 47 | 15.4 | 15.4 | 15.4 |
| | 180 | 58.8 | 58.8 | 74.2 |
| | 36 | 11.8 | 11.8 | 85.9 |
| | 43 | 14.1 | 14.1 | 100.0 |
| 1 | 306 | 100.0 | 100.0 | |

Website

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|-----------|---------|---------------|--------------------|
| d | 30 | 9.8 | 9.8 | 9.8 |
| | 112 | 36.6 | 36.6 | 46.4 |
| | 49 | 16.0 | 16.0 | 62.4 |
| | 24 | 7.8 | 7.8 | 70.3 |
| | 22 | 7.2 | 7.2 | 77.5 |
| | 13 | 4.2 | 4.2 | 81.7 |
| | 56 | 18.3 | 18.3 | 100.0 |
| 1 | 306 | 100.0 | 100.0 | |

SMA

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|-----------|---------|---------------|--------------------|
| d | 106 | 34.6 | 34.6 | 34.6 |
| | 143 | 46.7 | 46.7 | 81.4 |
| | 57 | 18.6 | 18.6 | 100.0 |
| 1 | 306 | 100.0 | 100.0 | |

Outer loadings:

| | | ENT | MA | SCS | TREND | TRUST | WOM |
|------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| CUS1 | 0.884 | | | | | | |
| CUS1 | | | | | 0.650 | | |
| CUS2 | 0.919 | | | | | | |
| CUS2 | | | | | 0.770 | | |
| ENT4 | | 0.904 | | | | | |
| ENT4 | | | | | 0.562 | | |
| ENT5 | | 0.820 | | | | | |
| ENT5 | | | | | 0.420 | | |
| INT2 | | | 0.919 | | | | |
| INT2 | | | | | 0.513 | | |
| INT3 | | | | | 0.324 | | |
| INT3 | | | 0.781 | | | | |
| SCS1 | | | | 0.887 | | | |
| SCS3 | | | | 0.749 | | | |
| T3 | | | | | | 0.768 | |
| T4 | | | | | | 0.878 | |
| T5 | | | | | | 0.860 | |
| TR2 | | | | | 0.692 | | |
| TR2 | | | | | | 0.803 | |
| TR3 | | | | | 0.708 | | |
| TR3 | | | | | | 0.851 | |
| TR4 | | | | | 0.817 | | |
| TR4 | | | | | | 0.892 | |
| WOM2 | | | | | | | 0.822 |
| WOM2 | | | | | 0.662 | | |
| WOM4 | | | | | | | 0.739 |
| WOM4 | | | | | 0.520 | | |
| WOM5 | | | | | | | 0.695 |
| WOM5 | | | | | 0.449 | | |

Outer loadings

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values |
|------------|---------------------|-----------------|----------------------------|--------------------------|----------|
| S1 <- CUS | 0.884 | 0.883 | 0.018 | 50.392 | 0.000 |
| S1 <- SMA | 0.650 | 0.652 | 0.039 | 16.799 | 0.000 |
| S2 <- CUS | 0.919 | 0.919 | 0.009 | 97.236 | 0.000 |
| S2 <- SMA | 0.770 | 0.771 | 0.028 | 27.269 | 0.000 |
| T4 <- ENT | 0.904 | 0.906 | 0.015 | 60.421 | 0.000 |
| T4 <- SMA | 0.562 | 0.559 | 0.053 | 10.579 | 0.000 |
| T5 <- ENT | 0.820 | 0.816 | 0.039 | 21.097 | 0.000 |
| T5 <- SMA | 0.420 | 0.416 | 0.067 | 6.302 | 0.000 |
| T2 <- INT | 0.919 | 0.924 | 0.019 | 48.593 | 0.000 |
| T2 <- SMA | 0.513 | 0.508 | 0.065 | 7.875 | 0.000 |
| T3 <- SMA | 0.324 | 0.317 | 0.093 | 3.502 | 0.000 |
| T3 <- INT | 0.781 | 0.767 | 0.075 | 10.479 | 0.000 |
| S1 <- SCS | 0.887 | 0.886 | 0.024 | 36.295 | 0.000 |
| S3 <- SCS | 0.749 | 0.746 | 0.050 | 14.846 | 0.000 |
| <- TRUST | 0.768 | 0.768 | 0.030 | 25.876 | 0.000 |
| <- TRUST | 0.878 | 0.878 | 0.018 | 48.851 | 0.000 |
| <- TRUST | 0.860 | 0.859 | 0.025 | 34.938 | 0.000 |
| 2 <- SMA | 0.692 | 0.691 | 0.037 | 18.748 | 0.000 |
| 2 <- TREND | 0.803 | 0.802 | 0.030 | 26.776 | 0.000 |
| 3 <- SMA | 0.708 | 0.709 | 0.038 | 18.423 | 0.000 |
| 3 <- TREND | 0.851 | 0.851 | 0.019 | 44.225 | 0.000 |
| 4 <- SMA | 0.817 | 0.818 | 0.021 | 38.747 | 0.000 |
| 4 <- TREND | 0.892 | 0.892 | 0.012 | 76.912 | 0.000 |
| M2 <- WOM | 0.822 | 0.824 | 0.021 | 38.513 | 0.000 |
| M2 <- SMA | 0.662 | 0.662 | 0.049 | 13.542 | 0.000 |
| M4 <- WOM | 0.739 | 0.735 | 0.050 | 14.730 | 0.000 |
| M4 <- SMA | 0.520 | 0.516 | 0.065 | 8.061 | 0.000 |
| M5 <- WOM | 0.695 | 0.692 | 0.051 | 13.563 | 0.000 |
| M5 <- SMA | 0.449 | 0.447 | 0.066 | 6.760 | 0.000 |

Construct Reliability and Validity

| | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|-------|------------------|-------|-----------------------|----------------------------------|
| CUS | 0.772 | 0.787 | 0.897 | 0.813 |
| ENT | 0.663 | 0.700 | 0.853 | 0.744 |
| INT | 0.641 | 0.732 | 0.841 | 0.727 |
| SCS | 0.527 | 0.570 | 0.804 | 0.673 |
| SMA | 0.835 | 0.859 | 0.869 | 0.369 |
| TREND | 0.807 | 0.816 | 0.886 | 0.722 |
| TRUST | 0.784 | 0.789 | 0.875 | 0.700 |
| WOM | 0.625 | 0.648 | 0.797 | 0.568 |

1.5 Fornell and Larcker

Fornell-Larcker
 Criterion

| | CUS | ENT | INT | SCS | SMA | TREND | TRUST | WOM |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| CUS | 0.902 | | | | | | | |
| ENT | 0.278 | 0.863 | | | | | | |
| INT | 0.230 | 0.568 | 0.853 | | | | | |
| SCS | 0.511 | 0.310 | 0.252 | 0.821 | | | | |
| SMA | 0.791 | 0.577 | 0.508 | 0.551 | 0.608 | | | |
| TREND | 0.686 | 0.302 | 0.227 | 0.500 | 0.873 | 0.850 | | |
| TRUST | 0.623 | 0.322 | 0.243 | 0.422 | 0.677 | 0.595 | 0.837 | |
| WOM | 0.423 | 0.273 | 0.234 | 0.320 | 0.734 | 0.569 | 0.505 | 0.754 |

Cross loadings

| | CUS | ENT | INT | SCS | SMA | TREND | TRUST | WOM |
|-------------|-------|-------|-------|-------|-------|-------|-------|-------|
| CUS1 | 0.884 | 0.232 | 0.123 | 0.371 | 0.650 | 0.573 | 0.499 | 0.307 |
| CUS1 | 0.884 | 0.232 | 0.123 | 0.371 | 0.650 | 0.573 | 0.499 | 0.307 |
| CUS2 | 0.919 | 0.268 | 0.279 | 0.537 | 0.770 | 0.660 | 0.615 | 0.446 |
| CUS2 | 0.919 | 0.268 | 0.279 | 0.537 | 0.770 | 0.660 | 0.615 | 0.446 |
| ENT4 | 0.361 | 0.904 | 0.454 | 0.314 | 0.562 | 0.313 | 0.308 | 0.252 |
| ENT4 | 0.361 | 0.904 | 0.454 | 0.314 | 0.562 | 0.313 | 0.308 | 0.252 |
| ENT5 | 0.081 | 0.820 | 0.546 | 0.209 | 0.420 | 0.194 | 0.240 | 0.218 |
| ENT5 | 0.081 | 0.820 | 0.546 | 0.209 | 0.420 | 0.194 | 0.240 | 0.218 |
| INT2 | 0.267 | 0.505 | 0.919 | 0.275 | 0.513 | 0.281 | 0.250 | 0.230 |
| INT2 | 0.267 | 0.505 | 0.919 | 0.275 | 0.513 | 0.281 | 0.250 | 0.230 |
| INT3 | 0.092 | 0.472 | 0.781 | 0.128 | 0.324 | 0.063 | 0.148 | 0.158 |
| INT3 | 0.092 | 0.472 | 0.781 | 0.128 | 0.324 | 0.063 | 0.148 | 0.158 |
| SCS1 | 0.516 | 0.174 | 0.189 | 0.887 | 0.503 | 0.501 | 0.400 | 0.277 |
| SCS3 | 0.292 | 0.376 | 0.239 | 0.749 | 0.392 | 0.292 | 0.279 | 0.250 |
| T3 | 0.499 | 0.200 | 0.190 | 0.411 | 0.493 | 0.451 | 0.768 | 0.312 |
| T4 | 0.472 | 0.224 | 0.182 | 0.329 | 0.548 | 0.456 | 0.878 | 0.515 |
| T5 | 0.583 | 0.370 | 0.234 | 0.324 | 0.647 | 0.576 | 0.860 | 0.438 |
| TR2 | 0.370 | 0.297 | 0.323 | 0.375 | 0.692 | 0.803 | 0.384 | 0.497 |
| TR2 | 0.370 | 0.297 | 0.323 | 0.375 | 0.692 | 0.803 | 0.384 | 0.497 |
| TR3 | 0.621 | 0.201 | 0.144 | 0.435 | 0.708 | 0.851 | 0.489 | 0.391 |
| TR3 | 0.621 | 0.201 | 0.144 | 0.435 | 0.708 | 0.851 | 0.489 | 0.391 |
| TR4 | 0.734 | 0.272 | 0.126 | 0.460 | 0.817 | 0.892 | 0.626 | 0.554 |
| TR4 | 0.734 | 0.272 | 0.126 | 0.460 | 0.817 | 0.892 | 0.626 | 0.554 |
| WOM2 | 0.454 | 0.243 | 0.123 | 0.295 | 0.662 | 0.554 | 0.451 | 0.822 |
| WOM2 | 0.454 | 0.243 | 0.123 | 0.295 | 0.662 | 0.554 | 0.451 | 0.822 |
| WOM4 | 0.251 | 0.278 | 0.354 | 0.172 | 0.520 | 0.299 | 0.333 | 0.739 |
| WOM4 | 0.251 | 0.278 | 0.354 | 0.172 | 0.520 | 0.299 | 0.333 | 0.739 |
| WOM5 | 0.209 | 0.075 | 0.054 | 0.252 | 0.449 | 0.409 | 0.345 | 0.695 |
| WOM5 | 0.209 | 0.075 | 0.054 | 0.252 | 0.449 | 0.409 | 0.345 | 0.695 |

HTMT

Heterotrait-Monotrait Ratio (HTMT)

| | CUS | ENT | INT | SCS | SMA | END | TRUST | WOM |
|-------|-------|-------|-------|-------|-------|-------|-------|-----|
| CUS | | | | | | | | |
| ENT | 0.355 | | | | | | | |
| INT | 0.342 | 0.891 | | | | | | |
| SCS | 0.757 | 0.552 | 0.424 | | | | | |
| SMA | 0.915 | 0.848 | 0.799 | 0.797 | | | | |
| TREND | 0.854 | 0.402 | 0.286 | 0.736 | 0.999 | | | |
| TRUST | 0.791 | 0.433 | 0.325 | 0.644 | 0.803 | 0.735 | | |
| WOM | 0.571 | 0.407 | 0.358 | 0.547 | 1.011 | 0.782 | 0.711 | |

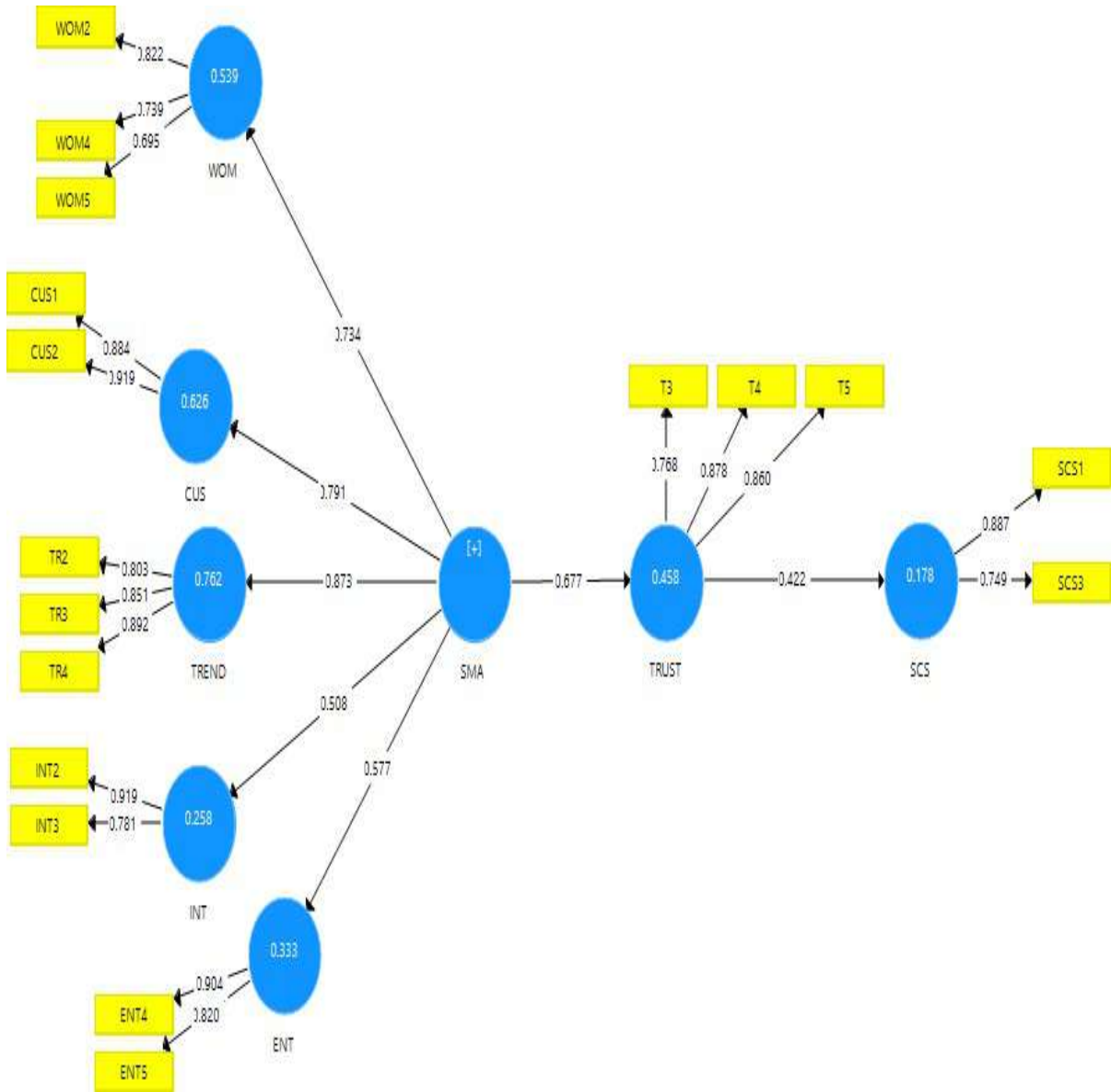
1.8 Construct Cross- validated Redundancy

| | SSO | SSE | Q ² (=1-SSE/SSO) |
|-------|----------|----------|-----------------------------|
| CUS | 612.000 | 307.023 | 0.498 |
| ENT | 612.000 | 466.195 | 0.238 |
| INT | 612.000 | 504.933 | 0.175 |
| SCS | 612.000 | 540.906 | 0.116 |
| SMA | 3672.000 | 3672.000 | |
| TREND | 918.000 | 419.588 | 0.543 |
| TRUST | 918.000 | 628.125 | 0.316 |
| WOM | 918.000 | 646.498 | 0.296 |

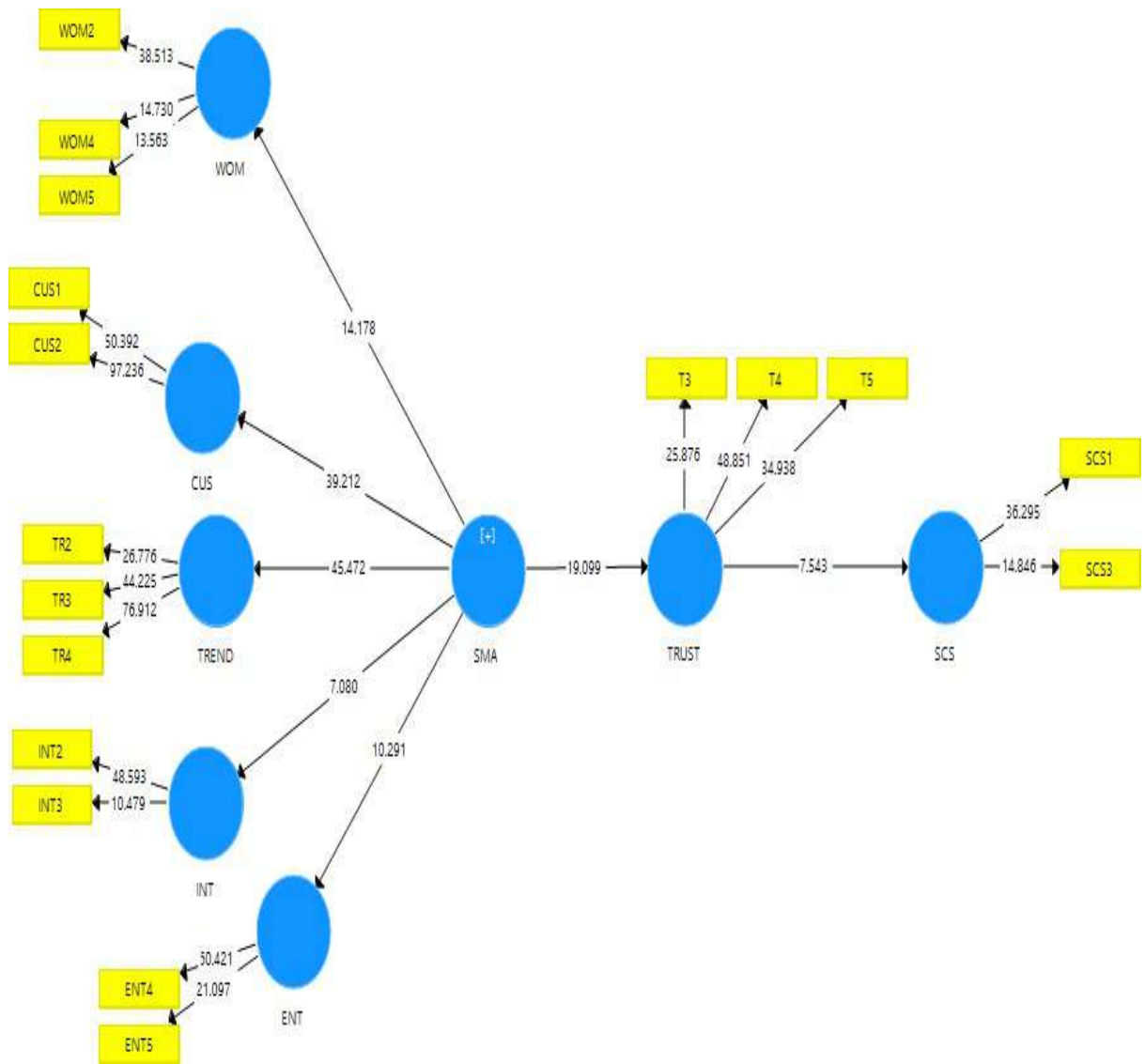
1.9 R-Square

| | R Square | R Square Adjusted |
|-------|----------|-------------------|
| CUS | 0.626 | 0.625 |
| ENT | 0.333 | 0.331 |
| INT | 0.258 | 0.255 |
| SCS | 0.178 | 0.176 |
| TREND | 0.762 | 0.761 |
| TRUST | 0.458 | 0.456 |
| WOM | 0.539 | 0.537 |

PLS ALGORITHM



BOOTSTRAPPING



Path Coefficients

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | Values |
|------------------------|------------------------------------|--------------------------------|---|-------------------------------------|---------------|
| SMA -> CUS | 0.791 | 0.795 | 0.020 | 39.212 | 0.000 |
| SMA -> ENT | 0.577 | 0.575 | 0.056 | 10.291 | 0.000 |
| SMA -> INT | 0.508 | 0.505 | 0.072 | 7.080 | 0.000 |
| SMA -> TREND | 0.873 | 0.874 | 0.019 | 45.472 | 0.000 |
| SMA -> TRUST | 0.677 | 0.679 | 0.035 | 19.099 | 0.000 |
| SMA -> WOM | 0.734 | 0.735 | 0.052 | 14.178 | 0.000 |
| TRUST -> SCS | 0.422 | 0.426 | 0.056 | 7.543 | 0.000 |

