

THE TRUSTING BELIEFS OF USERS AND THE INTENTION TO CONTINUE MAKING PURCHASES VIA SOCIAL COMMERCE

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ABSTRACT

Introduction/Main Objectives: This study aims to examine the influence of a user's trusting beliefs on the intention to continue making purchases via social commerce. Indonesia is ranked 4th in the world for the most active online users of social media. Thus, it is necessary to investigate the influence of those variables. **Background Problems:** Social networks contribute to online trading by providing platforms for social commerce. The author chose the trusting beliefs concept and linked it to online users' trust in social commerce. **Novelty:** Trusting beliefs variables are fundamental in shaping online users' behaviors, but no prior research has investigated the effect of trusting beliefs on the intention to make purchases via social commerce. This study presents new research that provides a comprehensive model related to social commerce. **Research Methods:** This research uses purposive sampling of people who are required to have social media accounts and who have made purchases via social commerce at least once with data taken from surveys. The research uses Structural Equation Modelling (SEM). **Finding/Results:** This study proves that all trusting beliefs variables are supported and significant, but there is one hypothesis that is not supported (H4). Empirically, this indicates that active users are not necessarily engaging in online shopping using their social media. **Conclusion:** This study provides insights into the potential role of trusting beliefs driving continuing purchases in the context of social commerce research. We suggest that the sellers need to give customers-to-be more frequent and wider product reviews information so they can get results in terms of stronger product image and motivate them to make purchases via social commerce.

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INTRODUCTION

The emergence of Web 2.0 technology, which is part of the development in information and communication technology, has brought rapid growth in the e-commerce sector. It attracts individuals to communicate more or even to form online communities. It has also encouraged e-commerce to develop into an innovation called social commerce (Hajli, 2015). Generally, social commerce is different from e-commerce. Social commerce adds e-commerce functionality to social networks, thereby helping people to buy goods and services from connected places. Besides, it has the ability to leverage the capabilities of social networks to encourage customers to share their personal experiences regarding what they buy (Li & Ku, 2018).

The development of social commerce is a type of business that uses social networks which facilitate business activities and establish connections between online businesses (Fang & Li, 2020). Busalim & Hussin (2016) explains that social commerce has unique characteristics by providing various opportunities for customers to participate in communities, share shopping experiences with other friends and advise them with regard to suitable purchasing decisions. Online customers who interact with the social commerce environment through supporting technology features will increase social support and encourage mutual help among them to foster a supportive environment for social commerce (Yahia et al., 2018).

Social commerce provides various benefits for the business world and for the community. With a population 250 million people, Indonesia is ranked 4th in the world behind China, India, and the United States (www.worldometers.info). In 2019, its 171.26 million internet users meant that Indonesia was ranked 4th in the world based according to the Statista.com survey. This phenomenon is of particular interest to the

market in Southeast Asia because Indonesia is a country that has the largest population and has many internet users in every one of its provinces. This fact can also mean there are potential opportunities for social commerce's development in Indonesia.

Trust in the online environment is something that needs attention. Lack of trust becomes a major obstacle to the adoption of social commerce and concerns about trust in online stores is one of the most important factors that differentiate online shoppers from non-buyers. Trust can encourage the application of information and communication technology to facilitate and provide convenience for consumers; it can also provide new business opportunities for online transactions (Hallikainen & Laukkanen, 2018). Trust can also help buyers reduce their risk perception when dealing with online sellers, thus encouraging them to share information about their identity voluntarily or make purchases on social commerce (Lu et al., 2016).

This study aims to investigate the influence of trusting beliefs on the online users' intention to make purchases (intention to purchase) via social commerce and identify buyer behavior after being driven to make purchases via social commerce. McKnight et al. (2002) introduced the concept of trust, which means that a person believes that another party has the ability or power to do what that person needs. In relation to the Internet world, consumers will believe that sellers can provide goods and services in an appropriate and convenient way. There are three types of trust in the e-commerce context including in social commerce, namely: competence, integrity, and benevolence.

Purchasing behavior is an essential variable in transactions between sellers and buyers because it determines the ability and the sales' performance. Purchasing behavior becomes an exact measure of the economic effect on a

transaction that has taken place (Xu et al., 2016). To capture the key aspects of consumer activity during product purchases, this study attempts to identify buyer behavior after feeling compelled to make a purchase. Making a decision to buy is the main goal in purchasing. Consumers choose which products to buy and which online stores to choose when buying them. Consumers not only spend money buying the products, but they also spend time and energy evaluating the products obtained (Bugshan & Attar, 2020).

At the post-purchase stage, consumers will compare their current consumption experience with things they had decided before making the purchase (Wang & Yu, 2017). The customer may decide whether they will repurchase or not. Repurchasing is usually the result of positive consumer experiences. They feel both satisfied and may have developed a strong emotional connection, or specifically trust, with the company or brand, which increases the probability of a positive behavioral response such as repurchasing (Molinillo et al., 2020). Thus, trust is essential in making customers feel engaged with the brand and the platform such as social commerce.

This study draws on the Theory of Trust in Networks of Humans and Computers, the Theory of Planned Behavior (TPB), and the concept of Trusting Beliefs to posit that online customer's intention to engage in social commerce; this is constructed by those three dimensional variables that will lead to a customer's purchase and decision to repurchase. This work contributes to the literature on social commerce theory in two ways: (1) by identifying that trusting beliefs are antecedents of a customer's purchasing decision; and (2) by determining that customer's trust plays a key role as a predictor of customer's willingness to repurchase on the social commerce platform.

LITERATURE REVIEW

1. Theory of Trust in Networks of Humans and Computers

This theory was introduced by Gligor & Wing (2011). It is built by a combination of Theory of Behavioral Trust and the Theory of Computational Trust. The logic of this theory is based on the question of how human beings can trust the information they receive via the Internet. This theory was built to complement and strengthen computational belief theory. Behavioral beliefs will explain the trust relationship between people and organizations, belief in computing technology, between devices, computers, and networks.

The existence of trust between individuals can provide them with better security, that is, more usable security at a lower cost, with less emphasis on traditional mechanisms and more reliance on primitive systems that increase trust. Furthermore, if trust is ultimately proven to strengthen the individual himself, then the primitive system that supports cooperation/trust will become dominant. If not, the act of mutual trust can be sustained by external factors; for example, periodic administrative actions that bring the network to a known level of trust.

2. Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), proposed by Ajzen (1985), has been widely used as a theoretical basis for many studies. This theory focuses primarily on an individual's intention to perform certain behaviors. The individual intention is assumed to capture the motivational factors that influence behavior. Lu et al. (2016) explain that intention to purchase is defined in this study as the desire of buyers to buy from sellers who are in a market that is in accordance with the Theory of Planned Behavior and is a factor related to intention to purchase

and purchasing behavior. The intention described in the Theory of Planned Behavior model reflects the factors that motivate and influence a person's behavior. It indicates a willingness of a person to act and the amount of effort they want to put in to engage in this behavior (Cheung & To, 2017).

3. Social Commerce (S-Commerce)

Social commerce is a phenomenon that relies on social media practices and Web technology 2.0, which has become a popular technology for socializing and sharing commercial related information. Consumers are now able to interact actively with their fellow consumers as the popularity and growth of social media tools has developed and improved. It improves their product evaluation and leads to better purchasing decisions (Lin et al., 2017). Hajli et al. (2017) explain that social commerce is used to increase user interaction in e-commerce.

Social commerce and e-commerce are terms referring to different things. Social commerce involves a group and conversations among members of the virtual community, while e-commerce focuses more on individual and one-on-one interactions to create value. The emergence and development of social commerce has been due to the increasing popularity of social media as an efficient tool for socialization and sharing of information. Then, e-commerce expanded and social commerce appeared. Social media, which combines user-generated content with social networking features, is used to create, initiate, and disseminate information in online social networks. Social commerce is related to the use of social media for commercial transactions and activities that are driven primarily by social interactions and user contributions (Zhang & Benyoucef, 2016).

4. Trusting Beliefs

Trusting beliefs are a concept about the extent to which a person believes and feels confident in others in a situation. This concept was introduced by McKnight et al. (2002) which explains the perception of the believer (consumer) towards the trusted party (online seller) where the seller has a focus on providing benefits to consumers. They divided the category of trusts into three elements, which are competence, integrity, and benevolence.

Competence is someone's belief in the ability of the seller to help consumers in doing something according to what the consumer needs. Integrity is how much someone believes in the honesty of the seller to maintain and fulfill the agreements that have been made to consumers. Individual perceptions of the seller's honesty arise when they adhere to a set of principles accepted by individuals. Benevolence (good intention) means how much someone trusts the seller to engage in good behavior towards consumers. Benevolence is the seller's willingness to serve the interests of consumers.

5. Competence and Intention to Purchase in Social Commerce

Hajli et al., (2017) explained that trust in Social Network Services (SNS) increased customer purchase intentions. SNS is a social commerce platform that brings customers into contact with electronic sellers and provides facilities for the exchange of value between the parties concerned. The competence component in social commerce reflects the fulfillment of transaction activities that are successfully carried out by sellers or as a component of providing recovery if a failure occurs and is experienced by the vendor. It is important to understand the concept of multidimensional trust characteristics and the

concept of trust. The competency component is an element that implies skills that are felt, while on the other hand, the behavior engaged in by the vendor can later reflect consumer welfare (Kim & Park, 2013).

In social commerce, information obtained through social support provides guidance to customers. The comment or purchase experience provided is an accurate and credible depiction or product. Social support information can reduce the risk and uncertainty felt by sellers or products (Bai et al., 2015). To improve competence, sellers can work to develop their skills and expertise (Wang & Benbasat, 2016). The good performance of the sellers will have a positive impact on attracting potential buyers. The competence of sellers will increase the trust of consumers and attract them to make purchases. Therefore, we propose the first hypothesis:

H₁: Competence has a positive influence on consumer interest in making purchases (Intention to Purchase) in social commerce

6. Integrity and Intention to Purchase in Social Commerce

Xu et al. (2016) defined integrity is obedience to a set of principles generally accepted as being trustworthy. The influence of the buyer's trust in the seller integrity will carry more weight in influencing their satisfaction when having an online buying and selling experience. Oliveira et al. (2017) explained that integrity shows that the company acts consistently, reliably, and honestly. Integrity will affect the perceived risk of influencing purchasing behavior, because for many people, transacting online cannot be fully trusted. When there is no integrity among internet sellers, and the web environment has no privacy or security, and it will have a negative impact on online buying and selling activities including social commerce.

Integrity in online transactions can be seen when sellers pay attention to policies, regulations, operational procedures, guarantees, and legal protection in online buying and selling activities that show the certainty of a clear transaction structure that helps increase consumer confidence in convincing to make online transactions (Shi & Liao, 2017). Therefore, it is clear that an attitude of integrity plays a role in shaping consumer interest in making purchases via social commerce. The next hypothesis we proposed is:

H₂: Integrity has a positive influence on consumer interest in making purchases (intention to purchase) in social commerce

7. Benevolence and Intention to Purchase in Social Commerce

Benevolence is a trust given to trusted parties, with parties who give the trust hoping to generate profits, and sellers as trusted parties will want to do good to customers. These types of trusting beliefs are influence-based beliefs that focus on caring and emotional relationships with each other in personal relationships (Hwang & Lee, 2012). Prospective buyers using social commerce will certainly interact with the system and related parties in it. If social cues send positive signals that come from the vendor's good intentions being conveyed, consumers will feel more confident in the seller's ability to provide good service (Lu et al., 2016).

Dowell et al. (2015) explained that the concept of benevolence includes the hope that people who are trusted will be willing to be accommodating and act fairly when problems arise. This affective-based belief relates to emotional and social skills including caring and concern that involves emotional bonds to other parties. Better partners are more likely to trust and enable activities and initiatives that can

produce better results. Initiatives resulting from a benevolent attitude and which have emerged in consumers will encourage their interest in making purchases via social commerce. Therefore, the next hypothesis is:

H3: Benevolence has a positive influence on consumer interest in making purchases (intention to purchase) in social commerce

8. Intention to purchase and actual behavior (Purchase and Post-Purchase) in Social Commerce

In the purchase decision stage, consumers make important decisions such as the specific product to buy, the retailer they want to buy it from, the time of purchase, and other terms and conditions related to the purchase. Wang & Yu (2017) further explain that the formation of an intention to purchase is a process where consumers choose, organize, interpret, and compare information obtained from various platforms. After acquiring adequate information and assessing the trustworthiness of this information, customers will compare various alternatives and make decisions based on what they know about a product. Making purchasing decisions is the main mission in buying and selling on online sites.

Sometimes consumers are more likely to find purchased items that do not match their

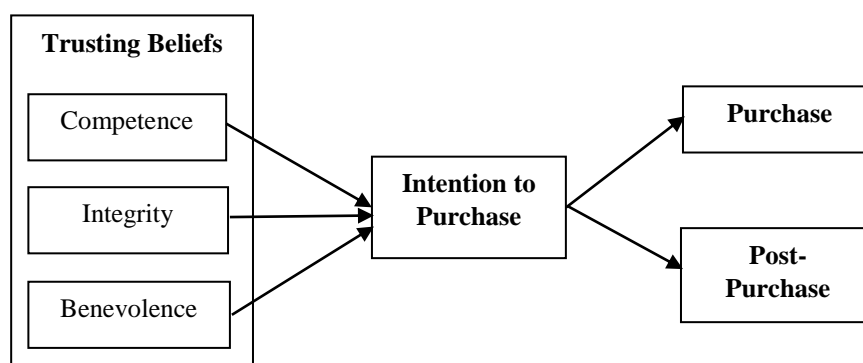
expectations when doing a search of the post-purchase attitude of consumers. It is important for companies to learn how to provide persuasive postpaid messages to support the buyer's decisions after making an online purchase. The actions that arise in post-purchase and the different impacts that are given to each individual can be used by business actors as their evaluation in order to maximize buyer satisfaction (Chang and Tseng, 2014). When the interest to make a purchase is formed in consumers, they will tend to make purchases to fulfill what they want. When consumers feel satisfied or when they achieve positive or satisfying results after purchasing, they will have increased and more comprehensive levels of satisfaction (Ozer and Gultekin, 2015). Therefore, we proposed two hypotheses related to purchasing and post-purchase:

H4: Consumer interest in making purchases (intention to purchase) will positively affect the purchase decision (purchase) in social commerce

H5: Consumer interest in making a purchase (intention to purchase) will positively affect the post-purchase in social commerce

Based on the hypothesis we proposed, the research model is built as shown below.

Figure 1. Conceptual Model



METHOD, DATA, AND ANALYSIS

1. Sample and Measurement

This research is a quantitative study with a population comprising online website consumers in Indonesia. The sample of this research is consumers who have engaged in social commerce. This study uses purposive sampling where the main requirement is that individuals have social media accounts and have made purchases using social commerce at least once. We conducted an online survey by distributing a questionnaire via *Google Form* and had received 250 responses after two months. However, we used 245 samples for this research as the other

five responses were eliminated because of incompatibility. A five-point Likert scale was used in this questionnaire. The question items for forming the constructs were from the variables that have been used by several previous studies. This means that those previous studies have tested the validity of the aspects and content. However, this study made small modifications so that the questionnaire items matched the research contents and aims. Thus, we conducted a pilot test with fifteen respondents to make sure of the reliability of the instrument. The questionnaire items and references are presented in Table 1 below.

Table 1. Questionnaire Items and References

Variables	Questionnaire Items	References
Trusting beliefs		
1. Competence	<ul style="list-style-type: none"> - I know that the sellers in social commerce are competent and effective. - The sellers in s-commerce are doing their part very well. - The sellers in s-commerce know a lot about their products. - The sellers in s-commerce know how to give their best. 	Lu et al. (2016)
2. Integrity	<ul style="list-style-type: none"> - The promises made by sellers in s-commerce tend to be reliable. - I do not doubt the veracity of the sellers in s-commerce. - The sellers in s-commerce are sincere and kind. - I hope the sellers in s-commerce will keep the promises they make. 	
3. Benevolence	<ul style="list-style-type: none"> - I believe that the sellers in s-commerce will act in my best interest. - If I need help, the sellers in s-commerce will do their best to help me. - The sellers are interested in my well-being. - I hope that the sellers' intentions are kind 	
4. Intention to purchase via social commerce	<ul style="list-style-type: none"> - I tend to buy products / services on this s-commerce site. - Given this opportunity, I will consider purchasing products on this s-commerce site in the future. - It is likely that I will actually purchase products on this e-commerce site in the near future. - With that opportunity, I intend to buy products on this s-commerce site 	Kim & Park (2013)
5. Intention to purchase and actual behavior (Purchase and Post-Purchase) via Social Commerce	<ul style="list-style-type: none"> - Did you buy the product on the social account of your choice? - Once you received the product you ordered, did you share any product-related information such as product reviews, recommendations, user experiences, or complaints with other members on your preferred social commerce site? 	Wang & Yu (2017)

2. Analysis and Data Collection

The type of data used in this research was primary data derived from surveys by giving questionnaires to respondents. Respondents in this study were individuals who have social media accounts and, as a condition, must have had experience of making purchases on social commerce at least once. After collecting data from respondents, this study conducted a validity and reliability test. Then, all hypotheses were tested using Structural Equation Modeling (SEM) AMOS to determine the causal relationship between the variables in each model (Hartono, 2013). The trials were carried out on two models consecutively, exclusively. This means that the models were not related. After measuring the standard of reliability and validity, the goodness of fit of each model was

measured to assess the suitability of each model, compared with each model's standard-normative values. Measurements used to test the goodness of fit of the model were the chi-square statistic, RMSEA (Root Mean Square Error of Approximation), CMIN/DF (Minimum Difference Function), TLI (Tucker-Lewis Index), and CFI (Comparative Fit Index).

Result and Discussion

1. Result

Respondents in this study who met the criteria numbered 245 people. Respondents were classified by sex, age, educational background, city of origin, job, type of social media, and time spent using s-commerce. Table 2 describes the demographics of respondents as follows.

Table 2. Respondents Demographics

Classifications	Characteristics	Total	Percentages
Sex	Men	66	26.9%
	Women	179	73.1%
Age	15-25	110	44.9%
	25-35	91	37.1%
	35-45	30	12.2%
	45-55	11	4.5%
	>55	3	1.3%
Educational background	High School	27	11.1%
	Diploma	7	2.8%
	Bachelor	129	52.9%
	Master	75	30.7%
	Doctoral	6	2.5%
Origin City	Java	237	96.7%
	Outside Java	8	3.3%
Type of Social Media (They can choose more than 1 social media)	Facebook	171	69.8%
	Instagram	223	91%
	Whatsapp	244	99.6%
	Twitter	136	55.5%
	Line	106	43.3 %
	Telegram	15	6%
	Others	8	3.4%
Times using s-commerce for online shopping	1-5	77	31.5%
	6-10	43	17.4%
	11-15	28	11.5%
	15-20	18	7.4%
	>20	78	32%

In general, the initial information obtained from the respondents' responses about transactions made using social commerce is as follows:

1. The frequencies of respondents' experiences engaging in online shopping are at the end of a continuum, namely 32% of respondents made more than 20 transactions and 31.1% of respondents only made 1-5 transactions.
2. More than 50% of the respondents made online purchases because of the seller's role, which is related to the seller's ability to respond to potential buyers, the seller's knowledge of the product, and the respondent's initial assessment of the seller's honesty.
3. 60% of the respondents rely on social media as a means of information about products being sold online and use online media as a means of purchasing products. More than 80% of the respondents view the testimony of others regarding a product as important information.

Table 2 shows that WhatsApp is the form of social media most widely owned by the respondents. More than 50% of the respondents made online purchases because of the seller's role. This means that WhatsApp can facilitate interaction between sellers and potential buyers effectively. The popularity of WhatsApp as an instant messaging service platform also provides wider opportunities for sellers to disseminate product advertisements. Another form of social media that is quite effective in online sales is Instagram. This medium relies on photos or images as the main information feature so that sellers can use it to present visual information about their products. Although WhatsApp can also be used to present visual information, Instagram can function as a product catalog that can be continuously updated. Thus, prospective buyers can choose products that suit their needs more freely. The use of Instagram as a product

catalog and WhatsApp as a fast communication medium allows for efficient purchase agreements.

Information on the frequency of engagement in social commerce in table 2 indicates that the success of online purchases for the first time will have an impact on a person's willingness to make online purchases again in the future. The responses obtained support this assumption because 60% of respondents stated that they intend to use social commerce for purchases. However, the willingness to engage in social commerce is also influenced by the role of the seller as a source of information and testimony given by previous buyers, both for the products sold and the seller's services. Most of the respondents are women, have a bachelor's degree with an age range of 15-35 years. Apparently, this age range is the target market with the most potential for sellers seeking buyers who use social media as a means of engaging in social commerce. In addition to being curious about trying various products, respondents in this age range are generally active users of social media so they are very easily exposed to product information, either directly (seeing advertisements) or through information from friends.

The next step of the test is goodness-of-fit and testing the significance of causality. All the tests yield results at a good level. The results are summarized in table 3 as follows.

Table 3. Goodness-of-Fit Test Result

Goodness of Fit	Cut-Off Standards	Results
X² Chi Square	Small	26.163 (good)
Probability	≥ 0.05	0.779 (good)
GFI	≥ 0.90	0.998 (better fit)
AGFI	≥ 0.90	0.991 (adequate model fit)
CMIN/DF	≤ 2.00	0.364 (good)
RMSEA	≤ 0.08	0.000 (good)
TLI	≥ 0.95	1.025 (good)
CFI	≥ 0.95	1.000 (good)

Furthermore, the results of causality test results in both models of this study are described in table 4 as follows.

Table 4 shows the results of the causality test: four hypotheses are positively related, but another one is negative. H1, H2, H3, and H5 are supported and significant based on the results, but H4 is not. The results of the test are also shown in Figure 2 below.

2. Discussion

The main goal of this study is to investigate the influence of trusting beliefs on buyer's intention to make purchases via social commerce and identify buyer behavior after being driven to make purchases through this medium. To achieve this purpose, this research used three trusting beliefs variables derived from the concepts of McKnight et al. (2002), one variable from the theory of planned behavior, and another from Wang & Yu (2017). This study empirically examined the effect of trusting beliefs and their impact on intention to purchase via social commerce. First, our findings indicate that

customer's intention regarding trusting beliefs is very influential in supporting decision-making to engage in online shopping via social commerce. It is shown by the hypotheses test results that H1, H2, and H3 are supported and significant (Table 4).

Meanwhile, H4 and H5 are purposed to investigate the customers' behaviors especially their intentions. We used binary scale questions to confirm that consumers will observe their peers who share purchase decisions and experiences, and learn from them to make suitable choices. H4 is not positively related which means the hypothesis is not supported. It is because some aspects may influence their intention to use their social media to do online shopping. A previous study presented by Sohn & Kim (2020) also found that it is important to build interaction among sellers and customers-to-be to make online users become interested in engaging in online shopping via social commerce. Customers-to-be want sellers in social media to give them good information

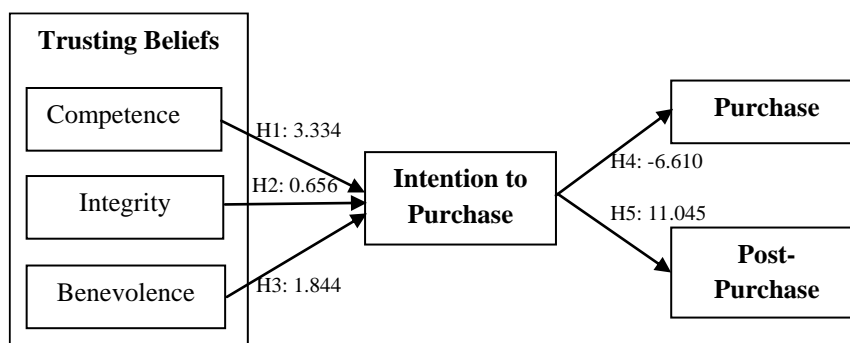
Table 4. Causality Test of Research Model Results

Hypotheses	Causality Relationship	Estimate	S.E.	C.R.	P
H1	Competence → Intention to purchase	.254	.076	3.334	***
H2	Integrity → Intention to purchase	.055	.084	.656	.512
H3	Benevolence → Intention to purchase	.144	.078	1.844	.065
H4	Intention to purchase → purchase	-.163	.025	-6.610	***
H5	Intention to purchase → post-purchase	.060	.005	11.045	***

*** Significant $C.R > 3,000$

** Significant $2,000 < C.R < 3,000$

Figure 2. Results Model



before they decide to purchase (Zhao et al., 2019). Therefore, we can see that H5 is supported and significantly so. After they decided to purchase via social commerce, they had already experienced and perceived a positive impact from social commerce. Zhao et al. (2019) argued that the after-purchase effect leads to a continuing purchases via social commerce. Social commerce is a platform on which user-generated content can be created and shared. Purchasing via social commerce can be influenced by the content shared on the platform (Cheng et al., 2019). Therefore, as trusting beliefs in customers build up, they feel engaged and willing to make further purchases via social commerce.

This study addresses this important issue from the perspective of the theory of trust in networks of humans and computers. “Trustworthiness is Stronger than Correctness” becomes a key to understanding consumer’s behavior (Gligor & Wing, 2011). Consequently, trusting beliefs are a concept that becomes an important factor to be considered by customers before they have an intention to purchase. After having an intention to purchase, they decide to purchase and engage in shopping via social commerce. Trusting beliefs also became essential variables that will lead customers in make decisions to re-purchase via social commerce after they have had a good experience on the social commerce platform.

This finding is in line with research by McKnight et al. (2002) which indicates that trusting beliefs are the main factor that builds up the internet-trust of online consumers. Interestingly, trusting intentions and trusting beliefs are linked together to become a construct and build trust-related Internet behaviors. It is also in line with how online customers are willing to purchase from, or do business with, Internet vendors if they will feel able to cooperate with

them, and then decide to engage in online purchasing including through their social commerce.

CONCLUSION AND SUGGESTIONS

This study investigated the role of trusting beliefs in creating online users’ intention to make purchases via social commerce. Data show that Indonesia has many active online users and it makes Indonesia in 4th rank in the world. The data implicitly mean that Indonesian online users are already trusting social media., We are motivated by this to further explore the behavior of online users if it is linked to social commerce. We used the Theory of Planned Behavior (Ajzen, 1985), the trusting beliefs concept (McKnight et al., 2002) and the theory of trust in networks of humans and computers (Gligor & Wing, 2011).

The results from the sample in this study suggest that trusting beliefs are good predictors of trust supporting an intention to make a purchase via social commerce. Furthermore, based on our entire sample, competence is the most influential factor among three variables. In addition, this study verifies that trust from trusting beliefs concepts and the perspective of the theory of trust in networks of humans and computers underlies the intention to make purchases via a social commerce.

The research also indicates that s-commerce companies should be eager to develop better service to build trust among customers. Currently, many s-commerce companies are encouraging their customers to be more engaged with them and to have more trust so they can make further purchases via s-commerce (Lu et al., 2016). From this point, it can enable customers to participate in the valuable creation process and decide to engage more in s-commerce.

This research demonstrates the specific behavior of Indonesian online users. It shows that the intention to purchase is not enough to motivate users to engage in online purchase in social commerce. They only play roles as active users of social media, but the trust has not been built yet simply because of their activeness on the platform. The users need more frequent and wider information about product reviews so they can get results from a stronger product image and make customers motivated to make a decision to make a purchase via social commerce (Ayuni, 2020).

This study has two major implications for future research. First, the importance of social networks used as social commerce becomes an alternative way to engage in online shopping for customers. Second, our findings recognized that three aspects of how trusting beliefs (competence, integrity, and benevolence) play important roles in building up a customer's intention to make a purchase via social commerce. Social commerce has a focus on its users, so sellers must consider the points that support users' decisions to shop at their s-commerce sites. This result indicates that sellers on s-commerce sites should be encouraged to provide proper services and make a platform where responses by customers can be delivered. S-commerce sellers should give their best service to make their customers trust them and decide to re-purchase (Shi & Liao, 2017).

This research has several inherent limitations. First, we did not classify the types of products that respondents mainly purchase via social commerce. Second, our respondents are mostly living on the island of Java, so there will be limitations to generalizing the findings for the rest of the Indonesian population. It would be desirable if there were further studies to extend this research to provide more variables that have an impact on the intention to purchase via social

commerce. It would also be better if further research added moderating variable(s) between intention to purchase and actual purchases and investigate these in more detail. Hopefully, subsequent researches could give richer perspectives and deeper understanding of the usage of social commerce platforms.

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