

# **Trust in Social Commerce: Challenges and Opportunities for Building Consumer Confidence and Shaping Purchase Intention**

## **Authors:**

Galvin Kuan Sian Lee ([24065612@siswa.um.edu.my](mailto:24065612@siswa.um.edu.my))

Asia-Europe Institute, Universiti Malaya, Kuala Lumpur, Malaysia

## **Abstract:**

This narrative review examines the essential role of trust in shaping consumer purchase intentions within social commerce, particularly through mechanisms such as peer-generated content, platform security, and influencer marketing. It explores how cognitive and emotional trust interact within the consumer decision-making process and identifies practical and theoretical implications for trust-building strategies in social commerce. A comprehensive review of the literature on trust in social commerce was conducted to assess the impact of cognitive and emotional trust, and to investigate moderating and mediating factors including perceived risk, social support, and cultural differences. The review also highlights gaps in existing studies, providing recommendations for future research. The findings reveal that trust mitigates perceived risks and enhances consumer engagement, with cognitive trust supporting rational evaluations and emotional trust fostered through social interactions. Peer-generated content, secure platforms, and authentic influencer endorsements are identified as critical trust-building mechanisms, though concerns over content authenticity remain significant. Cultural and demographic differences act as important moderators, highlighting the need for region-specific trust strategies within social commerce. This review contributes to a differentiated understanding of trust in social commerce by examining the distinct roles of cognitive and emotional trust. It extends existing theoretical frameworks by incorporating elements such as social presence and cultural context, advancing the study of trust and providing actionable insights for trust management in diverse social commerce environments.

## **Keywords:**

Social Commerce, Consumer Trust, Purchase Intention, Online Consumer Behaviour, Social Media Engagement.

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## **Introduction**

### **Background and Rationale of the Study**

The rise of social media platforms has revolutionised the way consumers interact with businesses, effectively introducing the construct of social commerce within the ever-changing landscape of e-commerce (Rahman & Dekkati, 2022). Consumers are able to interact with businesses in a plethora of activities through social commerce, such as leaving reviews, sharing experiences, and engaging with brand accounts directly on various social media platforms (Devereux et al., 2020). The synergy between social media and e-commerce has attracted favourable attention from marketers due to its potential in enhancing the purchase experience of consumers through social interactions (Rosario & Raimundo, 2021; Zhao et al., 2019).

In recent years, the body of research in social commerce has been developing rapidly, indicating that there is a growing demand for understanding the underlying mechanisms of social commerce, both from the perspective of consumers and businesses (Doha et al., 2019). Various studies including Sohn and Kim (2020) found that social commerce has evolved the role of consumers by allowing them to be part of the businesses' marketing message. This is due to the fact that social media users spend increasing amounts of time in engaging about their experience in online shopping, from both buyers and potential buyers (Palalic et al., 2021).

As there is growing adoption of social commerce marketing strategies, the influence of social commerce factors particularly on trust has led research in the area of consumer behaviour. In a digital environment where consumers face challenges ascertaining the authenticity and validity of their purchase transactions due to the lack of physical interactions, many studies including Liu et al. (2019), and Cheng et al. (2019) have evaluated the role of trust in shaping social commerce. These studies have shown that trust carries a significant impact in the decision-making process of consumers, particularly in an environment where security, privacy and asymmetry of information issues exist (Bhattacharya et al., 2023).

Trust is a multi-dimensional element in shaping consumer behaviour and have been studied extensively in the e-commerce space such as in Kwakh and Kim (2017), and Chen and Shen (2015). Trust is crucial in e-commerce settings as it can reduce uncertainty about the business, as shown in Friedrich et al. (2019). Most studies narrow the scope of trust into interpersonal trust theories and institutional trust theories. Studies which observe the effects of peer-generated content and influencer endorsements such as in Zhao et al. (2019) and Wu et al. (2023) are more focused on interpersonal trust whereas studies which observe the effects of platform security such as in Mou and Benyoucef (2021) are more focused on institutional trust.

Due to the nature of relying on peer-generated content such as user reviews, it has become the foundation to building trust on social commerce platforms. Although numerous studies including Zhao et al. (2019) posit that peer-generated content can have a positive impact on trust, there are other studies which show otherwise, proposing that fake and manipulated reviews could lead to reliability and authenticity concerns, which will hamper consumer confidence (Zhang et al., 2024). In Wu et al. (2023), it is found that the susceptibility of peer-generated content to manipulation presents a significant trust deficit among its users. Furthermore, with the rise of social media influencer marketing, influencers have begun to be perceived as credible sources of information, yet the increasing nature of commercialisation has raised concerns about their authenticity and bias (Wu et al., 2023).

While it is true that social commerce brings a new dimension to the marketing mix, it is fundamentally challenged by the complexities of building consumer trust. As social commerce continues to develop, it is critical that its inherent challenges are addressed from both theoretical and practical perspectives.

## **Aim and Research Objectives**

This narrative review is aimed at exploring the role of trust in shaping consumer purchase intention in the context of social commerce. As social commerce platforms are highly involved in consumer interactions, it is crucial that the effects of trust towards consumer behaviour are investigated. Although several factors that foster trust have been identified, such as peer recommendations, platform security, and the authenticity of influencer endorsements, the efficacy of the underlying mechanisms remain uncertain, which warrants this review to address these complexities (Kong et al., 2020).

The research objectives of this review are as follows:

1. To investigate the underlying mechanisms through which trust is built in social commerce, including peer-generated content, influencer marketing, and platform security. As trust is a multi-dimensional concept influenced by both interpersonal and institutional aspects, this review will examine the interaction between these aspects in social commerce (Kim & Park, 2013; Sheikh et al., 2018).
2. To investigate the distinction between cognitive trust and emotional trust in shaping purchase intention. As emotional trust is derived from social interaction, the interactions on social commerce platforms may conflict with cognitive trust, which instead is based on objective evaluations of product information (Cheng & Lin, 2023; Hu et al., 2016).
3. To investigate the challenges in building and maintaining trust in social commerce where information credibility is uncertain. As peer-generated content and influencer endorsements are not regulated, there are rising concerns pertaining to their authenticity and reliability (Chen et al., 2016; Vazquez et al., 2019).

4. To identify gaps in the literature on trust and social commerce to provide suggestion for future research. As social commerce is an evolving space, there are new opportunities and challenges that remain underexplored (Wistedt, 2024; Laradi et al., 2024).

From a theoretical perspective, this review will provide deeper understanding to the multi-dimensional nature of trust, particularly on the distinction between cognitive and emotional trust. The conceptual framework of trust can be further enhanced by synthesising existing research on trust-building mechanisms such as peer reviews, influencer marketing and platform security.

From a practical perspective, the findings from this review will provide social commerce businesses with actionable insights on how to build and manage trust in order to positively impact consumer behaviour. Furthermore, these social commerce platforms can identify and overcome the challenges of fake and manipulated reviews, biased influencer endorsements, and data privacy concerns.

## **Methodology**

### **Literature Search and Selection**

This paper adopts a narrative review approach to synthesise existing literature on trust in social commerce and how it affects consumer confidence and purchase intention. To capture a comprehensive perspective, multiple databases including EBSCOhost, Scopus, Web of Science, and ScienceDirect were explored. Search keywords included “social commerce”, “trust”, “purchase intention”, “consumer confidence”, “influencer marketing”, etc. Studies which were chosen for review include peer-reviewed journal articles, and conference papers which were published within 2010 to 2024. Articles which focused purely on traditional e-commerce without the social interaction component and non-scholarly sources such as white papers were excluded.

After the articles were retrieved, their abstracts were assessed for relevance to the key themes of trust in social commerce and consumer purchase intention. The full-text was also scrutinised until no substantially new themes emerged from additional sources.

### **Data Extraction and Thematic Organisation**

The extraction of data was focused on identifying recurring and emerging themes by observing key variables of trust-building mechanisms, social presence, cognitive trust, emotional trust, and purchase intention; contextual factors of platform characteristics, cultural influences, perceived risks, and consumer demographics; and study insights which include implications, opportunities, and future research directions. These elements were collated into thematic categories, ensuring that the results would highlight consistent threads.

## **Narrative Synthesis**

A narrative synthesis was carried out, illustrating how trust functions within social commerce ecosystems, its drivers, and the subsequent effects on consumer confidence and purchase intention. Particularly, dimensions which were paid attention to include evolutionary trends, tracing how social commerce has developed from early-user generated content i.e. eBay and Amazon; trust-building mechanisms, exploring how peer reviews and social proof contribute to cognitive and emotional trust; regional variations, highlighting differences between Western and Asian contexts; and influencer marketing, examining how perceived authenticity and disclosure affect consumer perceptions of trust.

## **Results**

### **Overview of Social Commerce**

#### **Definition and Evolution of Social Commerce**

Social commerce is part of the evolution of e-commerce which was formed from the growing popularity of social media platforms, where consumers are involved in the discussion of their shopping transactions in a highly communal setting (Wang & Zhang, 2012). As opposed to traditional e-commerce environments where transactions happen in a single dimension i.e., business to consumer, the emergence of social commerce has allowed social interactions to take place, promoting the use of peer recommendations, peer-generated content, and social proof, which has inadvertently influenced the consumer decision-making process (Zhao et al., 2019; Zhang et al., 2024). Kim and Park (2013) found that the integration of these social features, including the ability to leave reviews and likes, has allowed social commerce to lead modern digital consumption as it provides a more interactive and engaging online shopping experience to consumers.

As early as the 2000s, with the emergence of e-commerce platforms such as eBay and Amazon, features such as user reviews and product ratings have been introduced, effectively laying the foundations of social commerce (Burklin et al., 2019). With the rise of social media platforms such as Facebook and Instagram, and their gradual introduction of commerce functionalities such as Facebook Marketplace, it has enabled users to make purchases directly from their feed, while being able to interact with their friends, followers, and influencers they follow (Mou & Benyoucef, 2021). This is the greatest differentiation between social commerce and conventional e-commerce settings.

Social commerce has evolved from a transactional, one-way interaction to a more dynamic and multi-faceted interaction, where social interactions have become a key driver in the purchase journey (Wongkitrungrueng & Assarut, 2020). Consumer behaviour is now shaped by social features including trust, peer recommendations and real-time interactions. It is crucial that businesses recognise these

changes and address the challenges to ensuring authenticity and credibility on their social commerce platforms.

### **Key Platforms and Adoption**

Being one of the earliest social media platforms to exist, Facebook has played a significant role in the development of social commerce, particularly in Western markets. Over the years, the introduction of Facebook Shops and Facebook Marketplace has allowed businesses to set up virtual stores directly on the platform, letting users to make purchases without leaving the ecosystem (Shadkam & O'Hara, 2013). On the Meta-owned Instagram, features such as shoppable posts where products are tagged in photos and stories have also enabled seamless shopping experience which blends social engagement with e-commerce (Chandratreya, 2024).

In recent years, these social media platforms have advanced to incorporate embedded shoppable posts and live streaming, particularly on platforms such as WeChat and TikTok, where users can interact with seller and influencers in real-time while making purchases with a single click (Wu et al., 2023). Particularly with products which require demonstration such as home improvement tools, the existence of live streaming has allowed sellers to make such demonstrations, while buyers are able to make product enquiries directly, effectively bridging the gap between sellers and buyers (Wongkitrungrueng & Assarut, 2020). This has proven to be effective in one of the world's largest e-commerce markets – China, where Taobao, Douyin (TikTok) and WeChat have integrated live shopping to engage with their users (Wu et al., 2023).

The expansion of social commerce differs from one geographical region to another. In Asian markets, such as China, many social media platforms such as the super-app WeChat have taken the approach of embedding social commerce into everyday functionality of the apps, tightly integrating the experience of social interactions and online shopping. For instance, the super-app allows users to post about their online purchases, and other users would be able to make purchases directly, from making payments to tracking parcels, all from one app which was originally created for instant messaging (Wang et al., 2023). Inversely, in Malaysia, platforms which were originally designed for e-commerce, such as Shopee and Lazada, have transformed themselves into a social platform, allowing users to interact with one another and join livestreams (Tjiptono et al., 2022).

On the contrary, Western markets rely more heavily on influencer marketing to engage users on social media platforms. These influencers play a pivotal role in providing recommendations to their followers, as they are deemed as a credible source of information by their followers (Jin et al., 2019). However, it is posited in Zhang et al. (2024) and Wu et al. (2023) that this form of social commerce raises concerns over the authenticity of influence endorsements and the prevalence of fake or manipulated reviews continue to grow.

These platforms are tailored to fulfil unique demands of their regional markets, but all of them are directed towards the common goal of integrating social interactions with online shopping to create a seamless social commerce environment for consumers.

## **Trust in Social Commerce**

### **Trust-Building Mechanisms**

In the context of social commerce, the element of trust is crucial in influencing consumer behaviour, particularly in purchase intention. The nature of online transactions, on top of unverifiable identity of users on the internet, make trust-building mechanisms critical to the ability to conduct social commerce (Tseng et al., 2023). These mechanisms are essential for mitigating perceived risks, therefore instilling confidence in consumers to transact on social commerce platforms. Several underlying mechanisms contribute to trust-building including peer-generated content, platform security, and influencer marketing.

Peer-generated content including reviews, ratings, and recommendations forms the bulk of social commerce content and plays a critical role in shaping consumer trust. Unlike traditional e-commerce settings where consumers can only rely on the information provided by vendors, social commerce allows the exchange of information from previous buyers. As these product reviews and ratings are regarded as social proof, it is found in studies such as Wu et al. (2023) to have a significant impact on trust. This is because consumers tend to trust opinions from peers as they are perceived as more objective and less biased than marketing communication which comes directly from vendors (Ayeh et al., 2013). This is supported by the findings of Burhanudin (2023), which notes that trust in social media is influenced by the informational and emotional support provided by peer-generated content.

However, the effectiveness of peer-generated content is affected by its authenticity and quality. Platforms that are not well-regulated will increase its susceptibility to fake and manipulated reviews, which can hamper trust. Studies have found that fake and manipulated reviews can have a long-lasting negative impact on the platform's reputation and subsequently affect consumer confidence (Rynarzewska, 2019). This is supported in Liu et al. (2019), which found that the quality of user reviews can significantly impact trust, satisfaction and loyalty in social commerce environments. In order to address this, social commerce platforms need to develop algorithms to detect suspicious patterns and flag fraudulent behaviour such as in Amazon and Taobao where peer-generated content are filtered through robust algorithms (Li et al., 2021). This will ensure that only genuine feedback exists on the social commerce platforms to heighten accuracy and reliability, and subsequently foster trust among social commerce users (Li et al., 2024).

Aside from peer interactions, institutional trust also plays a crucial role in forging positive consumer behaviour. It refers to the social commerce platforms' ability in protecting consumer interests including



providing reliable information, ensuring data safety and securing purchase transactions (Maia et al., 2018). With the integration of social media and e-commerce, unique vulnerabilities arising from privacy, data protection, and transaction security can impact trust. Wang (2023) found that security concerns associated with online transactions remain a substantial barrier to consumer adoption. As users are required to share sensitive information such as credit card details and contact information when making purchases on social commerce platforms, Zhao et al. (2019) highlighted that secure transaction protocols and data-handling transparency are essential to trust-building.

Consumers are increasingly aware of risks that exists when making online transactions, particularly when there is a high level of uncertainty surrounding the inability to inspect products prior to purchase and inadequate return policies put in place (Oghazi et al., 2018). In Suki and Suki (2013), and Orubu (2016), it was found that consumer confidence is often undermined by the issues related to privacy and the inability to physically inspect products prior to purchase. With regards to inadequate return policies, Le and Kazmi (2015) reported that a significant portion of consumers were not satisfied and led to a reluctance to engage in future transactions. A similar study in Sudirjo and Tjahyadi (2023) also found that this led to trust being identified as a critical determinant of online shopping adoption. In order to overcome these challenges, it is suggested in Bai (2020) that peer-generated content such as reviews can mitigate these concerns related to product quality and security, subsequently enhancing consumer confidence in the purchasing process.

Another widely used trust-building mechanism is influencer marketing, which is particularly effective in Western markets and among younger demographics (Garg & Bakshi, 2024). Influencers who often possess a strong following on social media platforms help brands to disseminate information about products to their followers, in hopes that their relatability can foster trust (Najmi Nuji et al., 2023). Influencer marketing has been prominently practiced on platforms such as Instagram, TikTok, and YouTube, where influencers are able to engage with their followers through visually appealing content. A study by Aji et al. (2020) found that these forms of social media posts can enhance consumer engagement and significantly influence purchase intention. This is strengthened by the fact that these platforms allow immediate feedback and engagement in the form of comments, which will reinforce trust as peer interaction can be seen (Liu et al., 2018).

The most crucial aspect in influencer marketing is the perceived credibility of influencers. Studies such as Zheng (2023) found that consumers are more likely to trust influencers which are perceived to be knowledgeable about the products they endorse, which would result in positive behavioural attitudes and purchase intention. Guo et al. (2021) also found that in social commerce contexts, trust towards influencers is positively related to trust towards brands. As influencer marketing becomes increasingly commercialised, followers have begun to be wary over the credibility of the influencers, as the endorsed



products might not be a genuine recommendation (Tsen & Cheng, 2021). Consumers are also more critical towards influencers who have excessive brand endorsements, as found in Cheah et al. (2024). As a counter-measure, platforms such as Instagram have begun to enforce transparency by disclosing paid partnerships on posts which are sponsored by brands, in order to mitigate concerns on authenticity and credibility (Van Der Goot et al., 2021).

### **Cognitive vs. Emotional Trust**

In the context of social commerce, trust is reflected in two paradigms – cognitive trust and emotion trust. Understanding and distinguishing the two dimensions trust is crucial to explain how trust influences consumer behaviour. While research historically regards trust as a singular construct, recent studies have realised the importance of making a distinction between the two to identify their unique roles in shaping consumer decision (Senali et al., 2024).

Cognitive trust refers to the rational evaluation of a platform's quality and reliability in delivering their needs and wants (Punyatoya, 2019). This evaluation is conducted based on information made available to consumers, such as product information, platform reviews, and perceived security, which are vital aspects of social commerce. Research has indicated that consumers who have made purchases on a platform would make assessments based on their past experience, particularly on the perceived quality of product information, when making repeated purchases (Li et al., 2023). This is exacerbated by the fact that product information is usually obtained directly from sellers on live-streaming platforms, and shortly after, the consumers would make purchases on the spot, which would mean that consumers fully rely on the perceived expertise of the sellers (Chen et al., 2022). In another study by Qalati et al. (2021), it was proven that cognitive trust is able to mediate the relationship between perceived service quality and purchase intention, further strengthening the notion that cognitive trust is critical in shaping purchase intention.

Emotional trust refers to the sense of trust developed through positive interactions between consumers and sellers over time. These positive interactions are a source of comfort, understanding and familiarity which are essential in social commerce as interpersonal interactions form the nature of these transactions (Chen et al., 2024). When consumers are assured that sellers genuinely care about their well-being and have genuine intentions in meeting their needs and wants, emotional trust will gradually be developed. A study by Zhou and Tong (2022) found that engaging storytelling and relatable content can serve as an effective interaction to create a sense of familiarity and enhance emotional trust. It was also found that emotional trust can serve as a mediator between perceived emotional value and purchase intention, showing that consumers are more likely to make a purchase when they are emotionally connected to the seller.

Although both forms of trust have been identified to have an impact towards purchase intention, they typically take effect at different stages of the purchasing process. It is found in Seyedghorban et al. (2021) that cognitive trust is usually present at the initial stages of the decision-making process, where consumers rely on cognitive trust to ascertain perceived risks when purchasing from the seller. This reflects a need for sellers to provide reliable information and platform to allow consumers to form greater cognitive trust. Rather, emotional trust would exhibit its effects towards the end of the purchasing process, as consumers and sellers grow familiar with each other, to the extent that it determines brand loyalty, as found in Ellitan et al. (2022).

Therefore, it is crucial that sellers in social commerce engagement with consumers throughout the entire purchasing process in order to minimise misalignment of trust. For instance, if a seller provides outstanding product information at the beginning stages, but fail to develop a sense of intimacy with the consumers, it may lead to hesitation in purchase intention (Lu & Chen, 2021). A study by Wang et al. (2019) further supports this notion as it was found that higher levels of both cognitive and emotional trust would lead to reduced perceived risks and increased purchase intentions.

### **Social Presence and Interaction**

In social commerce, social presence and interaction play a critical role in enhancing trust and subsequently purchase intention. Social presence refers to the sense of being present on an online platform, engaging with peers, simulating in-person engagement. In social commerce, this form of presence is crucial to allow consumers to feel that their interactions are highly engaging and build a connection with the seller and other users (Lu et al., 2016).

Existing literature posits that platforms which promote greater levels of social presence will benefit from greater levels of trust among its users. Liu et al. (2018) found that consumers are more comfortable engaging on platforms which provide them with stronger human connections. For instance, the shopping experience on TikTok livestreams provide real-time engagement which provides a greater sense of shopping within a community, rather than conventional e-commerce outlets where consumers go through the entire purchasing process alone (Artha & Sutrisno, 2024). This aligns with the findings of Attar et al. (2022) where a high perception of social presence will reduce the psychological gap between consumers and sellers, thus fostering trust. Burhanudin and Puspita (2023) concurs with this as it is found that trust is built via the combination of social media and e-commerce which encourages interactions among its users.

These social interactions are facilitated through peer-generated content including reviews, comments, and ratings, as they provide a greater sense of social support. A study by Hajli (2014) found that social commerce environments positively foster social support, which eventually enhances purchase intentions. A study during the COVID-19 pandemic revealed that the role of social presence became

more pronounced as the period of limited face-to-face interactions pushed consumers to seek for reassurance via online shopping, particularly on social commerce platforms (Li et al., 2024). Another outlet which is closely tied to social presence is influencer marketing, as influencers who share their personal experiences when engaging with their audience will create a high a degree of relatability, therefore making consumers more comfortable to make purchases (Jin et al., 2019).

Additionally, the use of interactive brand engagements where brands directly interact with consumers via comments, interactive stories, and livestreams can exhibit social presence of the brand, therefore reinforcing their authenticity. These engagements in context-specific brand communities can facilitate the exchange of peer-generated content as found in Dessart et al. (2015). Cuomo et al. (2020) further proves this by showing that brand communities can transform consumer engagement into brand advocacy, indicating that community interactions are vital in fostering trust. Furthermore, these brand communities help to provide personalised interactions which allow users to feel that their interests are being actively acknowledged by the brand, thus aligning consumer expectations towards the brand (Kaur et al., 2020).

## **Purchase Intention in Social Commerce**

### **Impact of Trust on Consumer Behaviour**

In the context of social commerce, trust is a crucial factor which acts to reduce the perceived risks and uncertainty attributed to online shopping, and in turn affects the outcomes of consumer behaviour. Generally, trust is known to cast positive effects towards consumer behaviour, such as in Rosania (2023), and Liu et al. (2019) where trust is identified as a significant factor in enhancing consumer interest in making purchases online.

Trust acts as a mitigator to a number of concerns of consumers, including perceived risk, and perceived privacy and security concerns. These are typical barriers to online transactions which can be overcome by elevating trust. Numerous studies including Aji et al. (2020), Zheng (2023), Qalati et al. (2021), and Chen et al. (2024) found that trust in social commerce settings can reassure consumers that their purchases will meet their expectations, and provide a better shopping experience. Trust can also minimise concerns surrounding data privacy, which encourages positive consumer behaviour (Maia et al., 2018; Wang, 2023; Zhao et al., 2019). In order to attain this aspect of trust, social commerce platforms need to demonstrate that they have clear policies in place to handle sensitive data surrendered by users.

Beyond purchase intention, the impacts of trust can extend to consumer loyalty and satisfaction in the long run. A study by Miranti (2023) found that greater levels of trust reflect greater loyalty, suggesting that long-term relationships depend on trust. Burhanudin (2023) supported this with findings on TikTok

Shop where trust influences purchasing behaviour significantly. This has been strongly proven by an empirical study on global brands by Sahin et al. (2011) where trust provides better brand experiences and builds a long-lasting brand and consumer relationship.

### **Role of Trust in Purchase Decision-Making Process**

Throughout the purchase decision-making process, trust will cast indispensable effects on consumer behaviour at each decision stage. Initially when triggering need recognition, consumers often identify their needs through exposure of product information across their social media feed. More often than not, consumers rely on peer-generated content to identify solutions to a perceived need. This means that trustworthy sources are crucial to capture the attention of consumer and create a desire to explore further, effectively initialising the purchase decision-making process (Doha et al., 2019).

Subsequently, consumers would need to search for information regarding the product that they desire. As consumers can only obtain information via the social commerce platform, the accuracy, reliability and quality of product information is crucial to facilitate trust. Studies such as Li et al. (2023) conclude that consumers who trust the information provided to them will mitigate perceived risks and expedite the search process. Furthermore, the abundance of peer-generated review also plays a critical role in this aspect, as consumers rely on this information to offset the inability to inspect the products physically (Orubu, 2016).

Before confirming a purchase, consumers would likely make comparisons to various alternatives available, in order to ascertain the product which best fits their needs. As other social commerce shoppers would have gone through similar experiences, peer-generated content including reviews and ratings are important avenues for consideration. Platforms that allow unbiased product comparisons and provide a convenient and simplified decision-making process are able to foster trust, particularly on more expensive items such as electronics, as found in Maia et al. (2018).

Once consumers have chosen a product, they would require trust towards the seller or platform that they will ensure a safe and smooth transaction, in order to conclude the purchase decision. As mentioned in Maia et al. (2018), Wang (2023), and Zhao et al. (2019), the combination of platform credibility, perceived data privacy, and security features will help to materialise purchase interest. Additionally, it is found that higher levels of trust will minimise the likelihood of shopping cart abandonment due to hesitation, as trust is able to reinforce their purchase intention (Patharia & Jain, 2024).

Trust continues to influence consumer behaviour even after the purchase has been made, as they are now put in the position of generating reviews and ratings back into the social commerce community. Furthermore, the product that they have received will become the grounds of deciding whether the seller

continues to receive trust from them. In Na et al. (2023), it is found that even when the received product doesn't fully match their expectations, a consumer who trusts the seller will forgive occasional mistakes and have a lower likelihood of making returns, showing that trust can enhance post-purchase satisfaction.

### **Moderating and Mediating Factors**

The relationship between trust and purchase intention can be influenced by a multitude of moderating factors, which influences the strength or direction of trust towards purchase intention, and mediating factors, which explain the underlying mechanisms of the relationship.

One of the most significant moderators is social support, as seen in Hajli (2014), and Li et al. (2024), which suggests that social support can enhance trust. Further supported by Sheikh et al. (2019), social support on social media platforms positively influences social commerce intentions. Furthermore, cultural factors can also serve as a significant moderator, such as in Hossain et al. (2021) where a cross-cultural analysis in culturally diverse communities shows that cultural context can shape how trust is formed. This suggests that social commerce platforms need to take into account cultural differences when formulating their marketing strategy.

In terms of mediating factors, perceived risk is identified as a significant mediating factor, as trust is expected to mitigate perceived risk, such as in Aji et al. (2020), Zheng (2023), Qalati et al. (2021), and Farivar et al. (2017). Particularly in Farivar et al. (2017), it is found that trust does not have a direct correlation with purchase intention, but instead is mediated by perceived risk. This suggests that consumers place a heavy emphasis on eliminating perceived risk through trust when making purchases on social commerce platforms.

Another contributing mediating factor is technology acceptance, which includes the elements of perceived ease of use and perceived usefulness, reflecting the intentions of consumers in engaging on social media platforms. In studies such as Adrina et al. (2022), it is found that these factors have a direct effect towards purchase intention, proving that improving user experience on social commerce platforms can foster greater trust and ultimately a greater degree of purchase intention.

## Conclusion and Recommendations

### Synthesis of Key Findings

Theme	Sub-Themes	Literature
<b>1. Evolution &amp; Platform Types</b>	Rise of Social Commerce, Features, Regional Trends	Wang & Zhang (2012); Mou & Benyoucef (2021); Zhao et al. (2019); Tjiptono et al. (2022); Shadkam & O'Hara (2013); Wongkitrungrueng & Assarut (2020); Wu et al. (2023); Zhang et al. (2024)
<b>2. Trust-Building Mechanisms</b>	Peer Reviews, Institutional Trust, Influencer Credibility	Ayeh et al. (2013); Wu et al. (2023); Li et al. (2021, 2024); Maia et al. (2018); Wang (2023); Zhao et al. (2019); Orubu (2016); Bai (2020); Najmi Nuji et al. (2023); Van Der Goot et al. (2021); Guo & Bakshi (2024); Cheah et al. (2024); Tsen & Cheng (2021); Suki & Suki (2013); Le & Kazmi (2015); Rynarzewska (2019); Liu et al. (2019)
<b>3. Dimensions of Trust</b>	Cognitive Trust, Emotional Trust	Punyatoya (2019); Qalati et al. (2021); Chen et al. (2022, 2024); Zhou & Tong (2022); Seyedghorban et al. (2021); Ellitan et al. (2022)
<b>4. Social Presence &amp; Peer Interactions</b>	Community, Engagement, Brand Interaction	Lu et al. (2016); Liu et al. (2018); Burhanudin & Puspita (2023); Dessart et al. (2015); Cuomo et al. (2020); Kaur et al. (2020); Jin et al. (2019)
<b>5. Outcomes: Purchase Intention &amp; Loyalty</b>	Purchase Decision, Risk Reduction, Post-Purchase Trust	Aji et al. (2020); Miranti (2023); Sahin et al. (2011); Doha et al. (2019); Na et al. (2023); Patharia & Jain (2024); Wang (2023); Maia et al. (2018); Farivar et al. (2017); Zheng (2023); Adrina et al. (2022); Sheikh et al. (2019); Hossain et al. (2021)

Table 1: Summary of Themes and Related Literature

The critical role of trust in determining purchase intention in the context of social commerce has been thoroughly revealed in this review. As highlighted in Liu et al. (2019), trust is able to mitigate perceived risks and increase consumer engagement in both cognitive and emotional dimensions, leading to a purchase decision (Punyatoya, 2019; Senali et al., 2024). The cognitive dimension of trust refers to rational evaluations of platform credibility and quality of product information whereas the emotional

dimension refers to trust developed through social interactions and support (Zhou & Tong, 2022; Chen et al., 2024).

It is identified that significant trust-building mechanisms include peer-generated content, platform security, and influencer marketing. Peer-generated content including reviews and ratings enhance cognitive trust and effectively reduced perceived risks by providing social proof (Ayeh et al., 2013; Burhanudin, 2023). However, it is highlighted in Rynarzewska (2019), and Zhang et al. (2024) that the content has to be authentic as fake reviews can erode trust. Social commerce platforms have to ensure platform security and address data privacy concerns in order to build trust (Maia et al., 2018; Zhao et al., 2019). Influencer marketing also plays an important role particularly among younger users, yet it is a rising concern that the over-commercialisation nature of influencer marketing can lead to trust erosion (Wu et al., 2023; Tsen & Cheng, 2021).

### **Practical Implications for Social Commerce**

The findings of this review provide actionable implementation for social commerce platforms to enhance consumer trust including ensuring the authenticity of their peer-generated content, such as through the introduction of robust verification systems in order to eliminate fake reviews and contribute to trust-building (Li et al., 2024).

With the findings of Wu et al. (2023) that consumers are increasingly scrutinising of influencer endorsements, it is suggested that social commerce platforms should practice paid partnership disclosure, as seen in Instagram, in order to mitigate concerns arising over the authenticity of the social media posts (Van Der Goot et al., 2021). This aligns with Zheng (2023) which found that influencers who are perceived as credible will positively impact purchase intention.

Social commerce platforms should also look into enhancing their platform security, particularly on transaction security and data privacy (Oghazi et al., 2018; Wang, 2023). As platforms portray their commitment to protect consumer interests, they will be able to reduce perceived risk, which has been identified as a significant mediator, thus positively building trust (Farivar et al., 2017).

### **Theoretical Implications for Social Commerce**

Through the identification and examination on cognitive and emotion trust, the findings from this review contributes to the theoretical understanding on how trust influences consumer behaviour (Senali et al., 2024; Punyatoya, 2019). This will contribute to a more differentiated and refined framework for trust in social commerce, particularly on how cognitive and emotion trust play unique roles across the different stages in the purchase decision-making process (Elitan et al., 2022).



By incorporating unique elements such as social presence and brand communities, the existing model on trust-building mechanisms has been purposefully extended (Lu et al., 2016). With the examination on Hossain et al. (2021), the role of cultural factors as a moderator has been identified, which explores the nuances in trust-building particularly in diverse demographics.

## **Gaps and Future Research Direction**

Although the roles of cognitive and emotional trust in influencing purchase intention have been identified, there is limited research on the long-term effects of consumer behaviour, such as post-purchase behaviour and long-term brand loyalty. It is suggested that future research employ longitudinal designs in order to investigate the evolution of cognitive and emotional trust (Lu and Chen, 2021).

Furthermore, as social commerce platforms gradually introduce paid partnership disclosures, the effectiveness of these policies can be examined, particularly in markets where influencer marketing is dominantly practices (Wu et al., 2023; Jin et al., 2019). Additionally, with the identification of cross-cultural differences, it is recommended that more cross-culture studies are undertaken in order to provide a comprehensive examination on the effects of trust towards purchase intention over different regions as social commerce becomes increasingly globalised.

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