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FACTORS INFLUENCING CONSUMERS' ONLINE PURCHASE INTENTION OF APPAREL ON SOCIAL COMMERCE MEDIATED BY TRUST

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Abstract:

This study explores the factors influencing consumers' online purchase intention of apparel on social commerce platforms, with a particular focus on the mediating role of trust. The research examines the impact of perceived usefulness, perceived ease of use, perceived risk, and electronic word-of-mouth (e-WOM) on online purchase intention. Data was collected through an online questionnaire distributed via Google Forms, yielding 165 valid responses. The data was analyzed using Microsoft Excel and SmartPLS 4. The findings reveal that both perceived usefulness and perceived ease of use significantly and positively influence trust in the social commerce environment. Trust, in turn, is shown to have a significant positive relationship with online purchase intention of apparel. Furthermore, the study confirms that trust mediates the relationship between perceived usefulness and online purchase intention, as well as the relationship between perceived ease of use and online purchase intention. These insights contribute to a better understanding of how trust functions as a crucial mediator in the decision-making process of consumers in social commerce, offering valuable implications for marketers and platform designers aiming to enhance online purchase intentions.

Keywords:

Perceived Usefulness, Perceived Ease of Use, Perceived Risk, e-WOM, Trust, Online Purchase Intention, Social Commerce, Apparel.

Introduction

The digital revolution has significantly transformed economies, societies, cultures, and individual lives, particularly within professional realms. Online shopping has gained traction as consumers increasingly turn to digital platforms for convenient purchasing from their homes (Pipitwanichakarn & Wongtada, 2020). In Malaysia, the rise of online activities aligns with global trends in e-commerce platforms. Social commerce, a progressive adaptation of traditional e-commerce, merges social media functionalities with online shopping experiences. Its rising popularity correlates with the extensive usage of social networking platforms like Facebook, Instagram, and WhatsApp (Liang et al., 2011). The evolution of the internet, along with its accessibility in the 1990s and early 2000s, heralded the advent of online communication mechanisms, including email, instant messaging, and chat rooms, fundamentally altering professional communication dynamics.

With the evolution of internet, social commerce has emerged as a new form of business that changed from traditional commerce to e-commerce that incorporate social media features and interactions into online shopping experiences. This rapidly expanding phenomenon is driven by the prominence of social networking sites such as Facebook, Instagram, LinkedIn, WhatsApp, and Twitter (Agustin and Ali, 2022). In today's digital economy, it is imperative for businesses to proactively engage with consumers, foster relationships, and cultivate communities rather than merely establishing a physical or online presence and waiting for customers to arrive. Integrating social media platforms with online shopping allows businesses to enhance customer service through social commerce. This transformation has significantly changed business operations, transitioning from physical marketplaces to digital environments and altering both the business landscape and consumer mindset (Kang et al., 2022). According to Cuong (2023), by merging the strengths of social networking with online retail, social commerce has reshaped conventional electronic commerce and introduced innovative marketing strategies via social platforms.

However, there are still several challenges that consumers may face when engaging with apparel brands on social commerce. If the platform does not offer timely or effective customer support, consumers may find it less useful, particularly when they encounter issues or have questions about products. Next, poorly designed platforms with a confusing or non-intuitive interface can deter consumers from engaging fully. If navigating the platform or checking out is difficult, it reduces the ease of use. In addition, Consumers may worry about receiving apparel that does not match what is advertised, whether in terms of quality, size, or style. This is one of the risk perceptions of the consumers. Perception risk can have a negative influence on the consumers' online purchase intention of apparel using e-commerce (Almousa, 2011; Folarin & Ogundare, 2016). Besides, consumers often rely on reviews, but fake or biased reviews can undermine trust in the platform or the brand. Inconsistent feedback from other buyers may also cause confusion about the quality of products. Moreover, consumers may hesitate to engage with lesser-known apparel brands on social commerce platforms due to a lack of trust in the brand's credibility. These challenges, individually or collectively, can significantly impact consumers' trust which leads to affecting their online purchase intentions, especially in a social commerce context.

There are limited studies that explored the online purchase intention of apparel on social commerce. Most of the studies conducted related to online purchase intention of apparel are studied in the generalisation of e-commerce only and not specified to social commerce. Selvi and Yu (2022) employed the integration of technology acceptance model (TAM) and theory of planned behavior (TPB) and studied the mediating effect of attitude towards purchase intention of apparel using e-commerce. It was the same for past studies conducted on social commerce which are more general and not specified to any products especially apparels. Little research is found concerning the users' trust and purchase intentions link within the context of social commerce (Yahia et al., 2018; Lu et al., 2016) even though trust contributes a vital role in enhancing online purchase intentions (Weisberg et al., 2011; Kim, and Peterson, 2017; Bhandari and Rodgers, 2018).

While the Technology Acceptance Model (TAM) emphasizes the significance of ease of use and usefulness, it often overlooks social and psychological factors, such as trust, which can influence or mediate these relationships, particularly regarding online apparel shopping through social commerce platforms. Furthermore, research is scarce concerning the effects of perceived risk and electronic word-of-mouth (e-WOM) on online apparel purchase intentions in the social commerce context, particularly in smaller markets such as Sabah. Therefore, this research investigates the determinants affecting professionals' online purchasing intentions for apparel within social commerce environments, placing particular attention on the intermediary function of trust. The study evaluates the influences of perceived utility, user-friendliness, associated risks, and electronic word-of-mouth (e-WOM) on the intention to purchase online. This analysis holds significant relevance within the burgeoning landscape of social commerce in Sabah, Malaysia, necessitating insights into the purchasing dynamics prevalent in this locale.

Literature Review

Social Commerce and Online Apparel Shopping

Social commerce involves conducting e-commerce activities and transactions within social media environments, primarily through social networks and utilizing Web 2.0 technologies (Liang & Turban, 2011). It is a subset of e-commerce that leverages social media to facilitate transactions and interactions. The apparel industry has witnessed a significant shift in consumer preferences, with a growing inclination towards online channels for clothing purchases (Charm et al., 2020), for instance in figure 1 showed fashionnova Instagram that has over 21.6 million followers and seek references for the latest fashion in the industry.

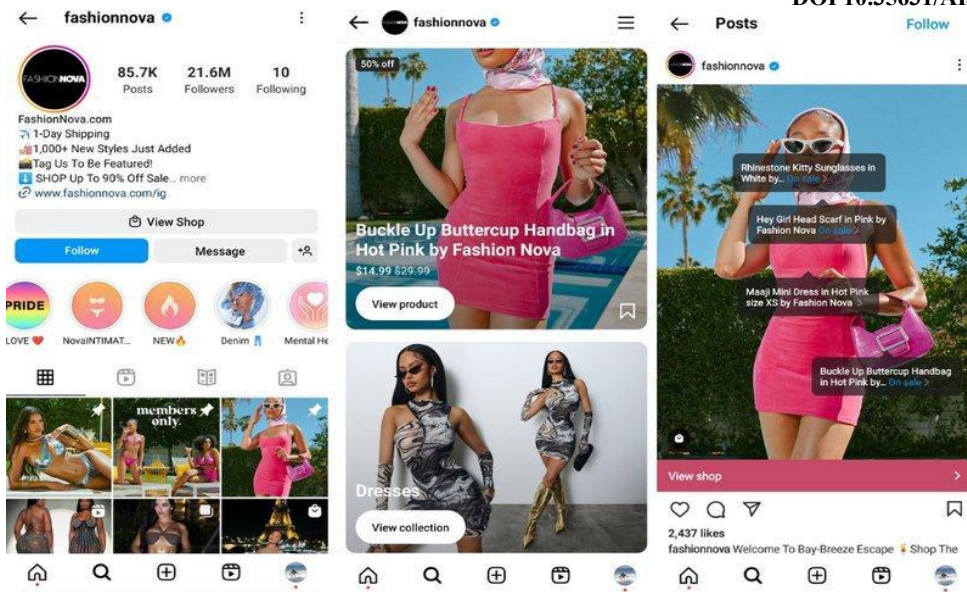


Figure 1: Social Commerce for Fashion Nova in Instagram

Source : Filgueira (2023)

Theoretical Framework

The study is grounded in the Technology Acceptance Model (TAM), which explains information technology adoption behavior through perceived ease of use (PEOU) and perceived usefulness (PU) (Davis, 1989). TAM has been widely used in studies related to online shopping and social commerce. However, this study extends TAM from Ridho and Hapzi (2021), refer figure 2, by incorporating trust as a mediating variable, given its critical role in online transactions.

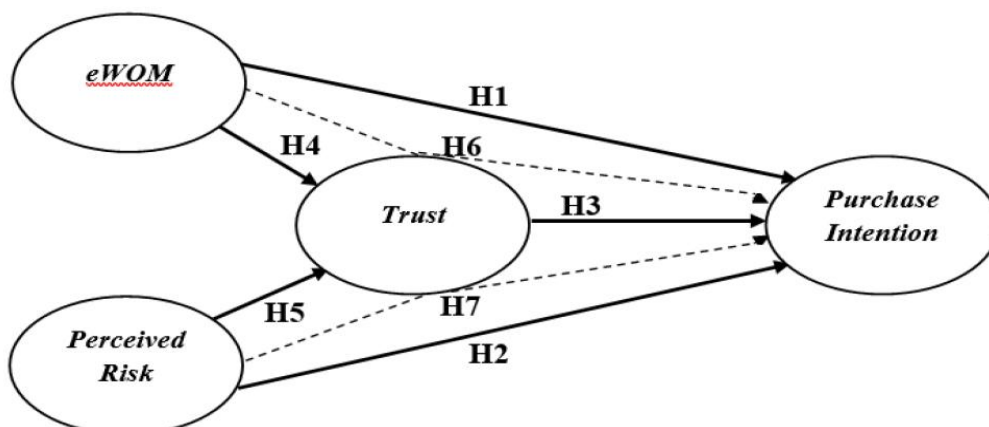


Figure 2: Conceptual Framework by Ridho & Hapzi (2021)

Source : Ridho & Hapzi (2021)

Relationship Between Variables

Relationship between Perceived Usefulness and Trust

Ramos et al. (2018) explains that perceived usefulness has a positive and significant effect on trust through their research on the influence of user's perceived usefulness of banking applications via mobile devices on trust of the banking applications. Moreover, Daud et al. (2018) also explains that there is a positive relationship between perceived usefulness and trust where it is stated there that trust has a positive and significant effect on perceived usefulness. In addition, Sawitri and Giantari (2020) studies the influence of perceived usefulness on trust in the context of Shopee e-commerce and found that perceived usefulness has a positive and significant influence on trust. These findings show that the more benefits obtained from using a platform, the more a user will trust the platform. Based on the previous studies, the following hypothesis is proposed:

H1: There is a significant positive relationship between perceived usefulness and trust

Relationship between Perceived Ease of Use and Trust

According to Subagio et al. (2018), the perceived ease of use has a positive and significant influence on trust. Therefore, this shows that consumer's perceived ease of use will lead to a trust in the business providing products or services. In addition, study by Daud et al. (2018) also indicates that the perceived ease of use positively and significantly affects consumer's trust. Another research by Sawitri and Giantari (2020) studies the effect of perceived ease of use on trust in the context of Shopee e-commerce and found that perceived ease of use has a positive and significant on trust. These findings shows that the easier the user feels on using a platform, the more they will trust the platform. Based on the previous studies, the following hypothesis is proposed:

H2: There is a significant positive relationship between perceived ease of use and trust

Relationship between Perceived Risk and Trust

Research by Farivar et al. (2017) indicates a negative correlation between user trust in social commerce platforms and perceived commercial risk. Specifically, when consumers express confidence in a product, it diminishes their risk perception. Silva et al. (2019) corroborate this by suggesting that increased perceived risk adversely affects trust in online settings. Their findings reveal that highly experienced consumers tend to undermine trust, while those with less experience tend to enhance it. This phenomenon can be attributed to the heightened security measures adopted by experienced online purchasers (Jeske & van Schaik, 2017). Furthermore, familiarity has been previously linked to elevated trust levels (Sharma et al., 2017). As a consumer's risk perception escalates on a platform, their trust diminishes correspondingly. In light of these findings, the following hypothesis is proposed:

H3: There is a significant negative relationship between perceived risk and trust

Relationship between e-WOM and Trust

Research conducted by Gibreel et al. (2018) discovered that e-WOM is positively related to trust. Besides, according to Ali (2019), promotional activities presence on platforms such as social media, newspapers, billboards, eWOM and TV advertising positively and significantly influence trust. Another study by Bulut & Karabulut (2018) shows that trust is positively influenced by e-WOM receiving components which are quality of e-WOM and quantity of e-WOM. The findings also indicate that the quality of electronic word-of-mouth (eWOM) has a greater influence on e-trust compared to the quantity of eWOM. Abubakar & Ilkan (2016) also

stated that e-WOM has a significant impact on destination trust and intention to travel in the perspective of medical tourism. These findings show that consumers will trust a product or service through positive reviews by others. Positive reviews of e-WOM will increase the consumer's trust while negative reviews of e-WOM will decrease the consumer's trust. Based on the results from previous studies, the following hypothesis is proposed:

H4: There is a significant positive relationship between e-WOM and trust

Relationship between Trust and Online Purchase Intention of Apparel on Social Commerce

According to Larasetiati & Ali (2019), consumer confidence fosters trust in sellers, thereby enhancing purchasing behavior trends among consumers. Consumer trust denotes the assurance that individuals have in a seller regarding the seller's integrity, expertise, and good intentions. Furthermore, Ridho & Hapzi (2021) articulate that trust embodies the knowledge and judgments consumers form about an object, its qualities, and its benefits. Research by Hassan et al. (2018) indicates that trust in a marketplace positively and significantly impacts customer intention towards social commerce. Additionally, findings from Gilbreel et al. (2018) reinforce that a buyer's intention to procure products online positively correlates with trust. Their research suggests that trust in social networking platforms encourages users to utilize search tools for product discovery on such platforms, subsequently prompting the intention to purchase from social commerce sites.

Hajli et al. (2016) conducted a social commerce investigation of the role of trust in a social networking site on purchase intentions. Their findings shows that trust in a social network site increases the customer's purchase intention from e-vendors. The more customers trust the platform, the more they engage in the purchasing process. Furthermore, customers have a sustainable purchase when they trust the seller (Zhao et al., 2019) and trust is an important factor in increasing interest in online shopping (Pappas, 2018). Based on the results of previous research, the following hypothesis is proposed:

H5: There is a significant positive relationship between trust and the online purchase intention of apparels in social commerce

Mediating Role of Trust between Independent Variables and Dependent Variable

Trust serves as a pivotal factor in commercial and social interactions, particularly in environments where uncertainty prevails. All transactions, especially in the digital realm, require an element of trust (Pavlou, 2003). Trust in the social commerce marketplace is defined as the belief in the integrity of dealers and the fairness of business practices, processes, and results (Pavlou and Gefen, 2004). It significantly influences the purchasing decisions of consumers (Yen, Chang and Chiang, 2014; Akman and Mishra, 2017; Yahia et al., 2018). A high level of trust in the marketplace can encourage more individuals to participate in social commerce activities (Yen, Chang and Chiang, 2014; Lu, Zeng and Fan, 2016; Hung et al., 2018).

Meanwhile, trust on websites plays a crucial role in mitigating the uncertainty inherent within the online environment (Weisberg et al., 2011). The acceptance of online transactions largely hinges on the customer's trust in the transaction process, the counterpart engaged in the transaction, and the underlying technology utilized (Beldad et al., 2010). It is incumbent upon online enterprises to cultivate consumer trust by adhering to fairness and prioritizing consumer

interests during electronic transactions (Gurung & Raja, 2016). According to Ramos et al. (2018), the perception of usefulness significantly enhances trust, which in turn positively influences purchase intentions. Sawitri and Giantari (2020) illustrate that trust serves as a significant mediator between perceived usefulness and the intention to repurchase online. This suggests that heightened trust in the perceived usefulness of platforms like Shopee correlates with increased online repurchase intentions. They further assert that trust mediates positively with the perceived ease of use, thereby boosting online repurchase interest. Kolbe (2020) examined online purchasing intentions in developing markets, revealing that the perceived usefulness of online reviews directly influences trust and purchasing intentions. Trust favors positive purchasing intentions and inversely relates to perceived risk. Farivar et al. (2017) established that trust mediates the interplay between risk and purchase intention. Trust not only mitigates perceived risk but also enhances buying interest. In alignment, Silva et al. (2019) demonstrated that trust is adversely affected by risk perception, impacting online shopping behavior. Ho et al. (2017) found that user-perceived risk significantly influences trust, affecting usage decisions. Additionally, research conducted by Pappas (2016), Park et al. (2019), and Yang et al. (2015) concluded that the perception of risk negatively impacts trust, whereas trust positively influences buying interests.

Lee et al. (2011) demonstrated that the perceived credibility of online consumer reviews significantly enhances purchase intention among potential buyers. Their findings indicated that online consumer feedback, when coupled with trust in the retailer, positively affects purchase intentions. Furthermore, Bulut & Karabulut (2018) identified a complementary mediation of e-trust between eWOM factors (such as quality and quantity of e-WOM) and online repurchase intention. Additionally, Ridho & Hapzi (2021) confirmed that trust mediates the relationship between e-WOM and purchase intention on the Shopee platform. Collectively, these studies indicate that reliable information sources or product/service reviews bolster consumer trust, subsequently increasing purchasing interest. Based on these findings, the following hypothesis is proposed:

H6a: Trust mediates the relationship between perceived usefulness and the online purchase intention of apparel on social commerce

H6b: Trust mediates the relationship between perceived ease of use and the online purchase intention of apparel on social commerce

H6c: Trust mediates the relationship between perceived risk and the online purchase intention of apparel on social commerce

H6d: Trust mediates the relationship between e-WOM and the online purchase intention of apparel on social commerce

Based on the discussion above the following framework is proposed in figure 3.

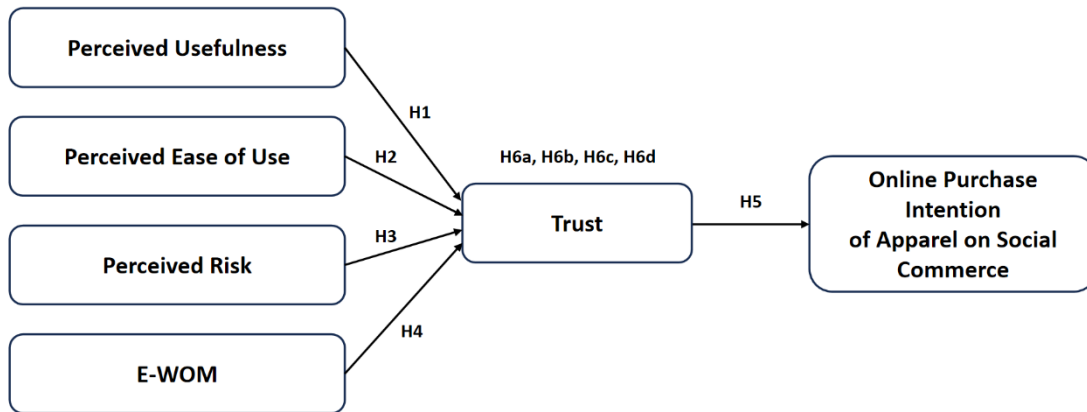


Figure 3: Proposed Framework

Methodology

This research employed a quantitative methodology characterized by a cross-sectional survey design. Data acquisition was facilitated through an online questionnaire crafted with Google Forms. The focal population consisted of Sabahan consumers aged 18 years and older who possess social media accounts and have experience with online shopping. A purposive sampling approach was applied, yielding a sample of 165 respondents. The criteria for inclusion included "Sabahan nationality", "minimum age of 18 years", "ownership of social media accounts", and "experience in online shopping". The questionnaire comprised three sections: screening questions, demographic information, and factors influencing online purchase intentions. Data analysis was conducted employing SPSS and SmartPLS 4 software. Measurement items pertaining to perceived usefulness, perceived ease of use, perceived risk, electronic word-of-mouth (e-WOM), trust, and online purchase intention were adapted from established literature. A 5-point Likert scale was utilized for the assessment of the variables.

Data Analysis

Descriptive Analysis

The majority of respondents were female (72.1%), aged 18-29 years (70.9%), and from the Interior Division of Sabah (50.9%). The most used social media platforms were WhatsApp/WhatsApp Business (95.8%) and Facebook (90.9%). Table 1 showed the social media platforms used by the respondents. The most used social media platform was WhatsApp/WhatsApp Business, utilized by 158 respondents (95.8%). This was closely followed by Facebook, with 150 users (90.9%), and Instagram, which was used by 149 respondents (90.3%). TikTok also had significant usage, with 133 respondents (80.6%), and YouTube was used by 126 respondents (76.4%). Twitter (X) was used by 56 respondents (33.9%). Among the platforms listed by respondents under "Other", Thread was used by 2 respondents (1.2%), while Telegram, Discord, and Lemon8 each had 1 user (0.6%).

Table 1: Social Media Platform(s) used by Respondents

Social Media Platform	Frequency
Facebook	150
TikTok	133
Instagram	149
WhatsApp/WhatsApp Business	158
YouTube	126
Twitter (X)	56
Thread	2
Telegram	1
Discord	1
Lemon8	1

Table 2 displayed the online platforms used by the respondents for online shopping. The most popular online shopping platform among respondents was Shopee, with 160 users (96.4%). Social media platforms were also frequently used for online shopping, chosen by 118 respondents (71.2%). Shein and Lazada were used by 47 (28.4%) and 45 respondents (27.1%), respectively. Among the platforms listed by respondents under "Other", eBay, Etsy, TaoBao, and Amazon each being used by 1 respondent (0.6%), and Zalora used by 7 respondents (4.2%).

Table 2: Online Platform(s) used by Respondents for Online Shopping

Social Media Platform	Frequency
Social Media Platform	118
Shopee	160
Shein	47
Lazada	45
E-Bay	1
Etsy	1
Zalora	7
TaoBao	1
Amazon	1

Measurement Model

Convergent validity was assessed using factor loadings, composite reliability (CR), and Average Variance Extracted (AVE). All constructs exceeded the recommended thresholds, except for e-WOM, which had an AVE of 0.497. Discriminant validity was assessed using the HTMT criterion, with all values below 0.85.

Convergent Validity

The measurement model was initially evaluated for convergent validity to assess the validity and reliability of the instruments, following the guidelines provided by Hair et al. (2022) and Ramayah et al. (2018). Factor loadings, composite reliability (CR), and Average Variance

Extracted (AVE) are used to evaluate convergent validity. The criteria for these values are that loadings should be ≥ 0.5 , AVE should be ≥ 0.5 , and CR should be ≥ 0.7 .

As shown in Table 3, the loadings and composite reliability for all constructs surpass the recommended thresholds of 0.5 and 0.7, respectively. For AVE, all constructs exceed 0.5 except for e-WOM, which has a value of 0.497. However, this is considered acceptable because, according to Fornell and David (1981), if the AVE is below 0.5 but the composite reliability exceeds 0.6, the convergent validity of the construct is still acceptable. Therefore, convergent validity is achieved for all constructs.

Table 3: Convergent Validity

Construct	Items	Loading	AVE	CR
Perceived Usefulness	PU1	0.587	0.535	0.850
	PU2	0.761		
	PU3	0.793		
	PU4	0.719		
	PU5	0.777		
Perceived Ease of Use	PEOU1	0.604	0.620	0.890
	PEOU2	0.784		
	PEOU3	0.859		
	PEOU4	0.816		
	PEOU5	0.848		
Perceived Risk	RISK1	0.788	0.508	0.833
	RISK2	0.887		
	RISK3	0.604		
	RISK4	0.520		
	RISK5	0.705		
E-WOM	eWOM1	0.666	0.497	0.831
	eWOM2	0.704		
	eWOM3	0.811		
	eWOM4	0.651		
	eWOM5	0.683		
Trust	TRUST1	0.795	0.669	0.910
	TRUST2	0.843		
	TRUST3	0.785		
	TRUST4	0.848		
	TRUST5	0.817		
Online Purchase Intention	OPI1	0.889	0.698	0.920
	OPI2	0.752		
	OPI3	0.847		
	OPI4	0.855		
	OPI5	0.827		

Discriminant Validity

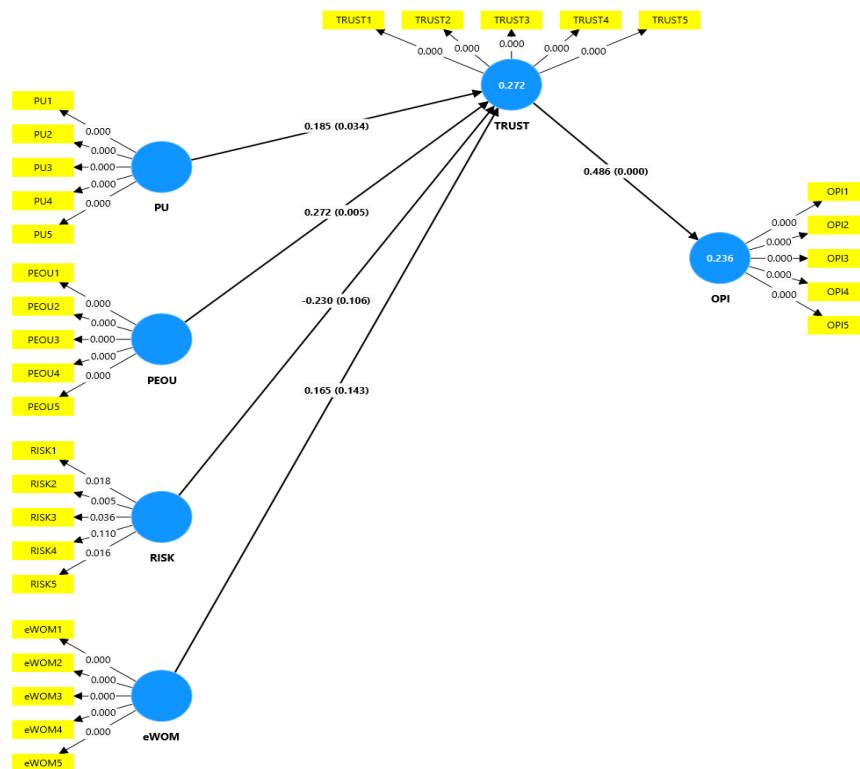
Discriminate validity is the extent to which measures of different constructs are distinct and not highly correlated. According to this criterion, HTMT values should not exceed 0.85 and based on Table 4, the values of HTMT were all lower than 0.85. Therefore, it can be concluded that the respondents understand that all six construct are distinct.

Table 4: Discriminant Validity

Construct	OPI	PEOU	PU	RISK	TRUST	eWOM
OPI						
PEOU	0.642					
PU	0.492	0.792				
RISK	0.111	0.177	0.283			
TRUST	0.532	0.503	0.480	0.095		
eWOM	0.523	0.657	0.814	0.456	0.357	

Structural Model

The structural model was assessed using the coefficient of determination (R^2), hypotheses testing, and predictive relevance. Based on figure 4 below, the R^2 values for trust and online purchase intention were 0.272 and 0.236, respectively.

**Figure 4: PLS-SEM Bootstrapping result**

Hypotheses Testing Direct Effects

Table 5 shows the summary of the criteria the researcher has used to test the hypotheses developed. The results show that perceived usefulness (H1), perceived ease of use (H2) have a significantly positive relationship with trust. Each has $\beta = 0.185$ and $t\text{-value} = 2.124$, $p = 0.034$, and $\beta = 0.272$ and $t\text{-value} = 2.827$, $p = 0.005$ respectively. Therefore, the hypotheses H1 and H2 is supported. For H5, it has $\beta = 0.486$ and $t\text{-value} = 7.857$, $p = 0.000$. This shows that trust has a significant positive influence on online purchase intention of apparel on social commerce. Thus, the hypothesis H5 is accepted. Moreover, the confidence intervals for H1, H2, and H5 also do not straddle with zero which confirmed the findings.

Two hypotheses were rejected which were the relationship between perceived risk and trust (H3), and the relationship between e-WOM and trust (H4). This is because the p-values for both hypotheses were less than 0.05 and the confidence intervals is straddling with zero. In addition, Table 5 also indicates the effect size (f^2). According to Cohen (1988), f^2 of ≥ 0.02 is considered small, ≥ 0.15 is considered medium, and ≥ 0.35 is considered large. All of the relationships (H1, H2, H3, and H4) have small effect sizes which are 0.023, 0.056, 0.064, and 0.020 respectively except for the relationship between trust and online purchase intention of apparel on social commerce (H5) which has a medium effect size which was 0.309.

Table 5: Hypotheses Testing Direct Effects

Hypothesis	Std Beta	Std Error	t-values	p-values	BCI LL	BCI UL	f^2	Decision
H1	0.185	0.087	2.124	0.034	0.026	0.370	0.023	Supported
H2	0.272	0.096	2.827	0.005	0.078	0.455	0.056	Supported
H3	-0.230	0.142	1.618	0.106	-0.400	0.100	0.064	Not Supported
H4	0.165	0.113	1.465	0.143	-0.054	0.385	0.020	Not Supported
H5	0.486	0.062	7.857	0.000	0.326	0.583	0.309	Supported

Hypotheses Testing Indirect Effects

In order to test the mediation effects hypotheses, the suggestions of Preacher and Hayes (2008) is followed by bootstrapping the indirect effect. If the confidence interval does not straddle with a zero then it can be concluded that there is a significant mediation effect. Based on Table 6, H6a which is the relationship for $PU \rightarrow TRUST \rightarrow OPI$ ($\beta = 0.090$, $p = 0.031$), H6b which is the relationship between $PEOU \rightarrow TRUST \rightarrow OPI$ ($\beta = 0.132$, $p = 0.009$) were significant. The confidence intervals bias corrected 95% also did not show any intervals straddling a zero thus confirming our findings. Thus, H6a and H6b is supported. On the other hand, hypotheses H6c and H6d is rejected since they are not significant ($p \geq 0.05$) and the confidence intervals of both hypotheses were straddling with zero.

Table 6: Hypotheses Testing Indirect Effects

Hypothesis	Std Beta	Std Error	t-values	p-values	BCI LL	BCI UL	Decision
H6a	0.090	0.042	2.156	0.031	0.011	0.177	Supported
H6b	0.132	0.051	2.613	0.009	0.038	0.236	Supported
H6c	-0.112	0.071	1.567	0.117	-0.207	0.050	Not Supported
H6d	0.080	0.060	1.331	0.183	-0.025	0.210	Not Supported

Conclusion

Discussion of Findings

Relationship between Perceived Usefulness and Trust

Perceived usefulness was found to have a significant positive relationship with trust in this study. The relationship between perceived usefulness and trust was statistically supported in the study with $p < 0.05$. This indicates that when consumers perceive social commerce to be useful, they will have favourable trust towards social media platforms. The findings are aligned with the research carried out by Sawitri and Giantari (2020) which studies the influence of perceived usefulness on trust in the context of Shopee e-commerce and found that perceived usefulness has a positive and significant influence on trust. When users perceive a social commerce platform as useful, particularly in helping them gather information and make purchasing decisions, their trust in the platform increases. Social commerce thrives on community engagement. When users find value in the community interactions, whether through product discussions, recommendations, or shared experiences, they are more likely to trust the platform. This trust is not only in the platform itself but also in the community of users who contribute to it.

Relationship between Perceived Risk and Trust

Interestingly, perceived risk was found to not have a significant relationship with trust in this study. The relationship between perceived risk and trust was not statistically supported in the study with $p > 0.05$ even though the results showed a negative relationship between the two variables. This is not aligned with the findings from previous studies. Studies that was conducted by Ridho and Hapzi (2021) and Ho et al., (2017) found out that perceived risk has significant negative effect on consumer trust. The nature of social commerce might involve consumers who are already familiar with the platform or the social context in which transactions occur. This familiarity could reduce the impact of perceived risk on trust, as experienced users may have developed confidence in the system despite any inherent risks. Over time, consumers may adapt to perceived risks through their experiences with social commerce platforms. If users have had positive experiences in the past, they may develop a generalized trust that is less sensitive to perceived risk factors.

Relationship between e-WOM and Trust

Contrary to the researcher expectations, e-WOM was found to not have a significant relationship with trust in this study. The relationship between e-WOM and trust was not statistically supported in the study with $p > 0.05$. This is not aligned with the findings from

previous studies. Studies that were conducted by Ridho and Hapzi (2021), Matute et al. (2016) and Ali (2019) all found out that e-WOM has significant positive effect on consumer trust. The abundance of e-WOM content on social commerce platforms might lead to information overload. In such cases, consumers may become skeptical or indifferent to individual pieces of e-WOM, reducing its overall influence on trust. Besides, consumers may differentiate between the credibility of e-WOM sources. If the sources of e-WOM are perceived as biased, unreliable, or lacking in credibility, their impact on trust could be diminished.

Relationship between Trust and Online Purchase Intention of Apparel on Social Commerce

Trust was found to have a significant positive relationship with online purchase intention of apparel on social commerce in this study. The relationship between trust and online purchase intention of apparel on social commerce was statistically supported in the study with $p < 0.05$. This indicates that when consumers trust social commerce, they will have favorable intention to make online purchase of apparel on the social commerce. The results of this study emphasized the pivotal role of trust in influencing online purchase intentions, particularly within the context of social commerce. The significant positive relationship between trust and online purchase intention of apparel suggests that consumers who perceive a high level of trust in social commerce platforms are more inclined to make purchasing decisions. This finding aligns with past studies such as from Liu & Guo (2017), Marriott & Williams (2018), and Mosunmola et al. (2019) that all found out trust positively influenced the intention to buy. These finding highlights trust as a foundational element in online transactions, where the lack of physical interaction and the potential for fraud or deception can deter consumers from completing purchases.

Mediation Effect

The study found out that trust only mediates the relationship between perceived usefulness and online purchase intention of apparel on social commerce and the relationship between perceived ease of use and online purchase intention of apparel on social commerce. The mediation effects were statistically supported in the study with $p < 0.05$. This finding is aligned with past study from Ramos et al. (2018) which explained that perceived usefulness has a positive and significant effect on trust and trust has a significant positive relationship with intention. Besides, Sawitri and Giantari (2020) stated that trust can mediate positively and significantly the effect of perceived ease of use on online repurchase intention. Their study showed that the presence of high trust by users of the perceived ease of use of Shopee will also lead to higher interest in user's online repurchase intentions.

The positive mediation of trust between perceived usefulness and online purchase intention highlights the importance of ensuring that users perceive social commerce platforms as valuable and beneficial. When users believe that a platform offers useful features such as personalized recommendations, seamless navigation, or relevant product information, they are more likely to develop trust in the platform. This trust, in turn, enhances their intention to make purchases. Similarly, the mediation of trust in the relationship between perceived ease of use and online purchase intention emphasized the significance of user-friendly interfaces in social commerce. A platform that is easy to navigate and interact with is likely to be perceived as more trustworthy, as users associate ease of use with reliability and transparency. When users find a platform that is easy to use, their trust in the platform increases, which subsequently boosts their likelihood of making a purchase.

Theoretical Implications

The study reinforces the relevance of TAM in the context of social commerce and highlights the critical role of trust as a mediator. It also challenges existing assumptions about the roles of perceived risk and e-WOM in trust formation.

Managerial Implications

Local retailers in Sabah should focus on improving the functionality and user-friendliness of their social media platforms to enhance perceived usefulness and ease of use. Building and maintaining trust should be a central focus, as it significantly influences online purchase intentions.

Limitations and Future Research

The study has several limitations, including the lack of data on the total number of social media users in Sabah and the cross-sectional design. Future research could explore cultural and demographic factors, use longitudinal studies, and examine the impact of other factors such as social influence and pricing.

Conclusion

The research was carried out to have better understanding on the factors influencing the consumers' online purchase intention of apparel on social commerce mediated by trust in Sabah. This study had found out that only perceived usefulness and perceived ease of use will have significant positive influence on trust. Next, consumers who have favourable trust on social commerce platforms will have higher online purchase intention of apparel on social commerce. In addition, this study also proved that trust does mediate the relationship between the independent variables which are perceived usefulness and perceived ease of use with the dependent variable which is online purchase intention of apparel on social commerce. As the study was conducted under some limitations, it should be interpreted cautiously. Therefore, there are still space for improvement for future research.

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