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**ICT in Business**

Analyzing experience as moderating variable for the relationship of s-commerce characteristics and trust

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MASTER'S THESIS

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# Content

LIST OF ABBREVIATIONS.....	3
<b>Abstract</b> .....	4
<b>ACKNOWLEDGE</b> .....	5
<b>1. Introduction</b> .....	6
<b>2. Literature review</b> .....	7
<b>2.1 Research in E-commerce Trust</b> .....	7
<b>2.2 Research in Social commerce and trust</b> .....	8
<b>2.3 The moderating variables and the role of s-commerce experience</b> .....	10
<b>2.4 Characteristics of social commerce and trust</b> .....	12
<b>3 Proposed model and research hypothesis</b> .....	13
<b>4 Research methods</b> .....	16
<b>4.1 Survey design</b> .....	16
<b>4.2 Data collection</b> .....	17
<b>4.3 Data analysis</b> .....	19
<b>5 Results and findings</b> .....	20
<b>5.1 Analysis of measurement model</b> .....	20
<b>5.2 Analysis of structural model</b> .....	22
<b>6 Conclusions</b> .....	24
<b>6.1 Discussions</b> .....	24
<b>6.2 Contribution and implications</b> .....	26
<b>6.3 Limitations and future research</b> .....	27
<b>7 References</b> .....	28
Appendix 1.-Questionnaire.....	35

## **LIST OF ABBREVIATIONS**

<b>AVE</b>	Average Variance Extracted
<b>B2C</b>	Business to consumer
<b>C2C</b>	Consumer to consumer
<b>E-commerce</b>	Electronic commerce
<b>S-commerce</b>	Social commerce
<b>SNS</b>	Social network sites
<b>WOM</b>	Word of mouth

## **Abstract**

The fast developing of social network and electronic commerce have given the rise to a new type of e-commerce called social commerce(s-commerce). Recent years have witnessed the emerge and expansion of social commerce in China. As more and more Chinese online consumers had their first experience of social commerce, a trust building strategy targeting experienced consumers is in good need. This study examines the effects of consumers' s-commerce experience on the relationships between the key characteristics of s-commerce [reputation, size, information quality, transaction safety, communication, and word-of-mouth (WOM) referrals] and consumers' trust. By an empirical analysis based on a sample of 253 social commerce users, the result of structural equation modeling with SmartPLS 2.0 showed significant moderating effects of consumers' s-commerce experience on the relationship between information quality and trust, communication and trust, WOM referrals and trust respectively, while no significant moderating effects of experience on the relationship between reputation and trust, size and trust, transaction safety and trust respectively. Overall, the results provide practical implications for Chinese C2C social commerce firms in enhancing the relationship between consumers' trust and various characteristics of s-commerce. Besides, it also provides a new insight of factors influencing social commerce trust.

**Key words:** s-commerce, experience, consumers' trust, business models

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## 1. Introduction

The fast developing of social network and electronic commerce have given the rise to a new e-commerce called social commerce(s-commerce). S-commerce is a subset of e-commerce and uses social network such as Facebook, Twitter for social interactions and user contributions to facilitate the online buying and selling of various products and services (Marsden, 2010). There are two major types of operation modes for social commerce categorized by the technic applied, which are offsite and onsite(Ruan, 2012). Onsite social commerce refers to retailers that includes social sharing and other social functionality on their website while the offsite social commerce includes activities that happen outside of the retailers' website such as Facebook storefronts, posting products on Facebook, Twitter, Pinterest and other social networks, advertisement etc.

Recent years have witnessed the rapid growth of s-commerce in China as social commerce changes the faceless and the intangible of online commerce by adding more social presence to the marketing and selling process (Beldad, Jong, & Steehouder, 2010). With the endorsement of peer consumers, friends or relatives, social commerce gains trust faster and easier. The rising of social commerce raises the issue of trust building, a common problem for all types of online commerce.

Prior studies showed a few characteristics of social commerce which can serve as trust antecedents of consumers' trust (S. Kim & Park, 2013). Characteristics such as information quality, WOM referrals play critical roles in trust building, demonstrating the advantage of social commerce over other types of online commerce. However, as these characteristics are partly contributed by users, it is difficult to keep them up to standard and thereby, the trust may also be lost faster and easier. For example, the information shared by other users can be inaccurate, which leads to the decrease of consumers' trust especially as their experience with s-commerce grows. The example shows there is a possibility that consumers' experience has an impact on the relationship between characteristics of s-commerce and consumers' trust. While s-commerce trying to build and develop trust of consumers with its social characteristics, users' s-commerce experience plays a latent role in trust developing at the same time. Specifically, does the characteristics of social commerce still boost the trust of consumers who gain

more and more s-commerce shopping experience?

Existing studies showed that experience had significant moderating effects on the relationships between various trust antecedents and trust (S. Kim & Noh, 2012). However, few studies have examined the effects of consumers' s-commerce experience on key characteristics of social commerce. As a growing phenomenon in China, social commerce is still a new business model and a practical understanding of the factors influencing trust are needed. Given the increasing popularity and urgent need in practical and academic field, it is critical to investigate the variables influencing social commerce trust. Therefore, the present research aims to propose a research model to examine the effect of experience in gaining trust.

The rest of this paper is organized as follows. Section 3 provides a literature review to establish a theoretical background for the research model for analyzing the effect of experience on the relationship between s-commerce characteristics and trust. Section 4 proposes the research model and discusses the hypotheses, and Section 5 reviews the research methodology, including the research design. Section 6 presents the results, and Section 7 concludes with a discussion on this study's contributions, implications, and limitations as well as future research.

## **2. Literature review**

### **2.1 Research in E-commerce Trust**

Trust has been studied in a wide range of fields, including psychology, sociology, and economics. In psychology, previous studies of trust have typically focused on the personal characteristics of trust, whereas in sociology, they have generally emphasized the institutional aspects of trust (Das & Teng, 2004). However, in economics, previous studies have considered trust from the following two perspectives: trust as one's expectation of interactions and trust related to weakness exposure and acceptance (Beldad et al., 2010). Because trust has been examined by researchers from diverse fields, it has been defined in many different ways (McKnight, Choudhury, & Kacmarc, 2002).

Previous studies have examined the effects of trust on online business environments because these environments are unpredictable and there are no face-to-face interactions between customers and sellers (Gefen, 2000; Jones & Leonard, 2008). This uncertainty motivates consumers to carefully evaluate all e-commerce firms. Previous studies have used the term “online trust” to refer to trust in online business environments. For example, Corritore, Kracher, and Wiedenbeck (2003) defined online trust as the consumer's assurance and expectation that online firms do not abuse distinct characteristics of online environments for their own profits and that they are trustworthy and care for customers with honesty, fairness, and faithfulness.

Many e-commerce firms have considerable difficulty gaining their customers' trust. However, research has shown that trust in any type of e-commerce, including s-commerce, can facilitate interactions between sellers and buyers, providing online firms with opportunities for achieving their objectives (Chang & Chen, 2008). In addition, Gefen (2000) investigated the role of trust in the context of online bookstores and found that trust is a major factor influencing customers' intention to purchase from online bookstores. Other studies have provided similar findings, implying that online trust plays a crucial role in consumers' purchase decisions (D. J. Kim, Ferrin, & Rao, 2008).

Given the important role that trust plays in e-commerce, previous studies (e.g., Esmaili, Mutallebi, Mardani, & Golpayegani, 2015) have suggested that various characteristics of customers/individuals, websites, and organizations play critical roles in building online trust. These variables have been found to have differential effects on trust in online firms.

## **2.2 Research in Social commerce and trust**

S-commerce is a subset of e-commerce and uses SNSs for social interactions and user contributions to facilitate the online buying and selling of various products and services (Marsden, 2010). In addition, it is claimed that s-commerce makes use of various social technologies for customers to improve their shopping experience (Cecere, Owyang, Li, Etinger, & Tran, 2010). Combining all the studied, social commerce is defined as a new business



model of e-commerce driven by social media (e.g., posts, tweets) that facilitates the purchasing and selling of various products and services(Kim & Park, 2013).

Although s-commerce is a subset of e-commerce, it has some unique characteristics that differentiate itself from e-commerce. Customer ratings, reviews, user recommendations and referrals and discussion boards, etc. are the features which improves the information quality of products, communication between sellers and buyers, and WOM effects of s-commerce(Lai, 2010) over e-commerce. It is proved that a construct of social commerce that includes three dimensions: recommendations and referrals, ratings and reviews, and forums and communities is positively related to consumer trust in new products and services(Hajli, Lin, Featherman, and Wang, 2015). In particular, various constructs such as the reputation and size of the s-commerce site, safety controls, and cost benefits can play critical roles in fostering trust (D. J. Kim, Song, Braynov, and Rao, 2005).

Trust plays an critical role in the success of s-commerce and gaining consumers' trust is a key factor in s-commerce(D. J. Kim, Song, Braynov, and Rao, 2005). Researches show that trust has both indirect (Hajli et al., 2015) and direct effect (Coulter & Roggeveen, 2012) on the consumers' intension to buy (Zhou, Zhang, and Zimmermann, 2013). Thus, trust is a crucial issue in social commerce platforms due to its certain characteristics (Hajli, Sims, Zadeh, & Richard, 2017).

Focusing on the characteristics of social commerce, the effect of various characteristics of social commerce on consumers' trust and trust performance are studied and it turns out reputation, size, information quality, transaction safety, communication, and word-of-mouth referrals directly affect consumers' trust of s-commerce while economic feasibility did not have a significant influence on consumers' trust of s-commerce (Kim & Park, 2013). Furthermore, there are a few external factors such as consumers' trust propensity, gender(Chen, Yan, Fan, and Gordon, 2015) and experience (Jin & Park, 2006) having a moderating impact on the relations between trust and

trust determinants.

### 2.3 The moderating variables and the role of s-commerce experience

When deciding whether and how much to trust, consumers look for cues such as trustworthiness attributes. Despite the direct relationship between trust antecedents and trust, researchers found a few moderators which influencing the effect of trust variables on trust building and strengthening. The most discussed moderators for consumer attitudes (e.g. trust, satisfaction) and behaviors (e.g. purchase, repurchase) in the existing literatures are listed in Table 1.

**Table 1:** Moderators discussed in existing literatures

<b>Moderators</b>	<b>Research theme</b>	<b>Researchers</b>
<b>Gender</b>	Males are more likely to trust other parties while females are more wary of uncertainty and risk.	(Glaeser, Laibson, Scheinkman, & Soutter, 2000) (Aladwani & Palvia, 2002) (Buchan, Croson, & Solnick, 2008)
<b>Trust propensity</b>	People with high trust propensity tend to have better experience of online shopping in terms of perceived risk, trust, overall satisfaction etc.	(Graziano & Graziano, 2002) (Chen et al., 2015)
<b>Experience</b>	Prior experience strengthens the relationship between trust antecedents and consumers trust .	(Gefen, Karahanna, & Straub, 2003) (Jin & Park, 2006; S. Kim & Noh, 2012) ( Ling, Chai, & Piew, 2010)
<b>Culture</b>	Differences exist between cultures in online shopping approaches.	(Teo & Liu, 2007) (Hwang & Chang, 2012)

Among all these moderators, individuals' experience is a key factor for the adoption of new technology (Igarria, Guimaraes, & Davis, 1995) and the source of trust changes as the relationship progresses in the industrial service context (Gounaris & Venetis, 2002). As social commerce emerged in the sight of consumers in the last few years and is reaching the bigger market in Asia, more and more consumers already have experiences with social commerce one or more times. These experiences can be a good leverage of building and improving consumers' trust, which are closely connected to purchasing behavior (D. J. Kim et al., 2008). Following this notion, this study speculates the discussion and investigation of experience's moderating effect out of all moderators.

The way of defining consumers' experience differs from researches and in general, it includes the following three aspects : duration of the relations (Gounaris & Venetis, 2002), frequency of using/purchasing and fluency in use (D. J. Kim et al., 2008).

As marketing research indicated that consumers' previous experience with a similar technology/service is one of the major factors influencing their attitudes towards and trust in a new technology or service (Ha & Stoel, 2009). In all, the effects of consumers' experience on the relationships between subjective norms and perceived usefulness or intentions have been studied (Legris, Ingham, & Collette, 2003). Generally, the effects of general norms on the perceived usefulness decrease as consumers gain better understanding of the advantage and disadvantage of a certain technology or service.

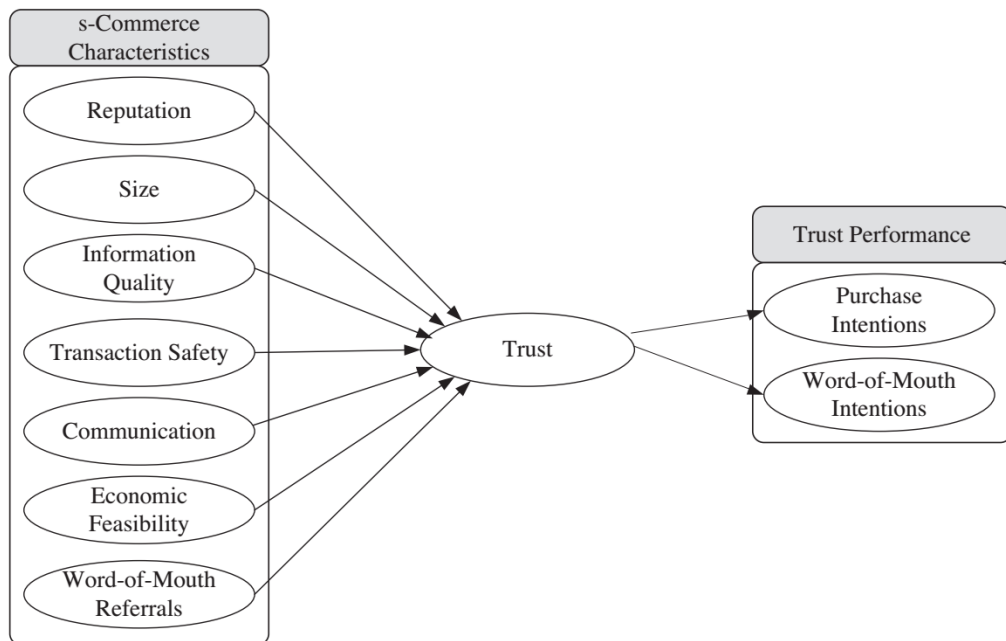
In the process of detecting the moderating role of consumers' experience in online business, it revealed that if prior online purchase experiences resulted in satisfactory outcomes, this will lead customers to continue to shop on the Internet in the future (Sarker, Ahuja, Sarker, & Kirkeby, 2011). Unfortunately, if these past experiences are evaluated negatively, customers will be reluctant to engage in online shopping in the future. This explains the importance of turning existing Internet shoppers into repeat shoppers by providing them with satisfying online shopping experiences (Weber & Roehl, 1999). However, no

matter good or bad experiences, another research showed that prior shopping experience had a positive impact on consumers' purchase intention (Ling et al., 2010). Besides, it was also found that the source of consumer trust changed as consumer purchase experience increased (Jin & Park, 2006) and in particular, consumers' prior experiences in s-commerce had a moderating effect between various trust antecedents and trust (Kim & Noh, 2012).

As mentioned in section 4.2, characteristics of s-commerce is a positively related to trust. Do the relationships between these characteristics and trust also moderated by consumers' experience? Thus, it is justified to assert that the impact of consumers' s-commerce experience on the relationships between characteristics of s-commerce and trust are issues that merit further investigation.

#### 2.4 Characteristics of social commerce and trust

As mentioned in section 3.2, Kim and Park (2013) came up with various characteristics of social commerce and then examined the effect of them on consumers' trust and trust performance. The model they proposed is shown below in Figure 1:



**Figure 1.** Existing research model proposed by Kim and Park (2013)

The research showed that as the characteristics of social commerce, reputation, size, information quality, transaction safety, WOM referrals and communication had direct effects on consumers' trust while economic had no obvious influence.

However, the researchers didn't take into consideration of participants' differences in s-commerce experience, which according to other studies, had a significant moderating effect on the relations between these characteristics and trust. Besides, as the development of social commerce, it has more features which have impact on consumers' trust, such as closeness to the social network, ratings and reviews (Esmaeili et al., 2015), etc.

### **3 Proposed model and research hypothesis**

Consumers' experience with an emerging technology or an online business model including online services refers to the level of their satisfaction with the adoption of a new technology or online business model (Igarria et al., 1995). S-commerce users with a satisfactory experience with a new technology or an online firm in the past may trust that technology or firm and have positive attitudes toward the use of the latest technologies and online firms(Weisberg, Te'eni, & Arman, 2011). On the other hand, if a consumer's previous experience with an online firm was not good, then the consumers' attitudes toward the firm may depend on other factors.

When deciding on whether and how much to trust a new technology or online firm, consumers find cues from trust related factors and acquire high or low confidence based on their previous experience with other online firms or technologies. Thus, consumers' online experience may moderate the relationships between various characteristics of social commerce firms and trust. In 2010, (Pizzutti & Fernandes, 2010) found that consumers' previous online experience moderates the relationships between various trust antecedents and trust in online purchases and suggested that consumers' online experience can be positive or negative. A positive experience can mitigate normally negative effects on consumers' trust (Tax, Brown, & Chandrashekar, 1998). It is found that the relationships between various factors facilitating trust and consumers' trust can change based on consumers' previous experience(Jin and Park, 2006).

**Table 2.** Previous study on the moderating effect of experience on the relation between s-commerce trust antecedents and trust

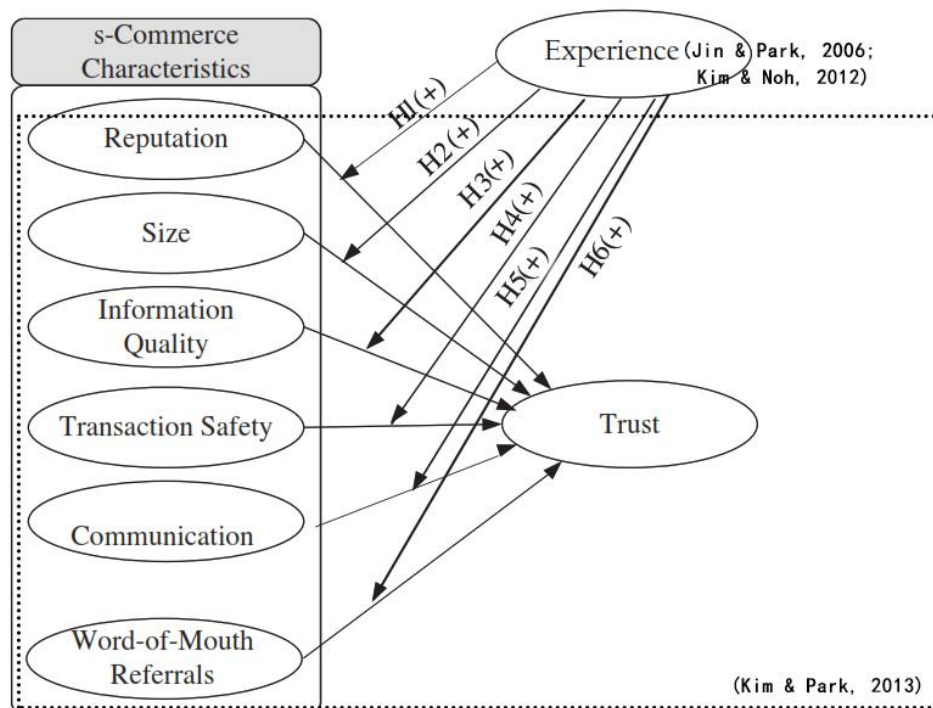
	Social commerce's characteristics (Esmaeili et al., 2015)					
Previous Research	Reputation	Size	Information quality	Transaction Safety	Communication	WOM Referrals
(Park & Kang, 2003)	Not Tested	Not Tested	Not Tested	Not Tested	Significant effect	Not Tested
(Jin & Park, 2006)	Not Tested	Not Tested	Significant effect	No significant effect	No significant effect	Not Tested
(Fuller, Serva, & Benamati, 2007)	Significant effect	Not Tested	Not Tested	Not Tested	Not Tested	Not Tested
(Kim & Noh, 2012)	Significant effect	Significant effect	Significant effect	Significant effect	Not Tested	Not Tested
(Pizzutti & Fernandes, 2010)	Not Tested	Not Tested	Not Tested	Not Tested	Not Tested	Significant effect
(X. Zhang, Ma, & Wang, 2017)	Not Tested	Not Tested	Not Tested	Not Tested	Not Tested	Significant effect

Note : For the significant effects of experience on WOM and trust, both researches showed in the table refer WOM effects as a behavior of trust rather than a trust antecedent.

As previous studies have examined the effects of trust building factors such as service quality, consumer boding, website design, communication and reputation on trust (Gounaris & Venetis, 2002), the moderating effect of consumers' prior experience should be also examined in the context of trust in s-commerce because

as a new subset of e-commerce, s-commerce has not been extensively tested in social science. Table 2 above shows the moderating effect of experience on the relationships between social commerce's characteristics as trust antecedents and trust in previous study.

As shown in Table 2, there are a limited number of studies that investigate the role of consumers' s-commerce experience in the relationships between characteristics and trust in s-commerce, especially when it comes to the s-commerce characteristics as trust antecedents. A full investigation of experience's moderating role in s-commerce is needed and in the regard, combining the prior research results about the moderating role of experience and the relationships between s-commerce characteristics and trust by Kim and Park (2013), the following hypothesis are proposed and proposed model is shown in Figure 2:



**Figure 2.** Proposed research model with hypothesis (Economic feasibility is not included in the model as the research only focus on characteristics which has significant relationships with trust.)

**Hypothesis 1(H1):** A consumer's s-commerce experience moderates the relationship between an s-commerce firm's reputation and consumer's trust.

**Hypothesis 2(H2):** A consumer's s-commerce experience moderates the relationship between an s-commerce firm's size and the consumer's trust.

**Hypothesis 3(H3):** A consumer's s-commerce experience moderates the relationship between an s-commerce firm's information quality and the consumer's trust.

**Hypothesis 4(H4):** A consumer's experience moderates the relationship between an s-commerce firm's transaction safety and the consumer's trust.

**Hypothesis 5(H5):** A consumer's s-commerce experience moderates the relationship between an s-commerce firm's communication and the consumer's trust.

**Hypothesis 6(H6):** A consumer's s-commerce experience moderates the relationship between an s-commerce firm's Word-of-Mouth Referrals and the consumer's trust.

## **4 Research methods**

### **4.1 Survey design**

A survey is conducted to test the proposed research model as it serves the purpose of predicting behavior and examining the relations between variables and constructs in a quantitative research (Newsted, Huff, & Munro, 1988). Besides, the survey method has been widely employed in investigating behaviors in social commerce (Huang & Benyoucef, 2013; H. Zhang, Lu, Gupta, & Zhao, 2014) which often involves a lot of social variables that are difficult to be assessed by case studies or interviews (Cheung & Lee, 2009). Therefore, it is appropriate to apply an online survey for the current research.

In this study, the items used in the survey for each construct were adapted from existing research but were modified to include s-commerce as the technology to be assessed. For example, a firm's reputation and size were measured by using items adapted from several studies (e.g. Oliveira, Alinho, Rita, & Dhillon, 2017). The items for consumers' social commerce experience were adapted and combined from study of Ling et al. (2010) and D. J. Kim et al. (2008). For other constructs, the items were developed by modifying and amalgamating some measures from several studies (e.g., S. Kim & Noh, 2012; S. Kim & Park, 2013). The generally accepted suggestions on wording



questions are followed when developing and finalizing the questionnaire (Fang et al., 2014).

Seven-point Likert scales ranging from “strongly disagree” to “strongly agree” were used to measure all items in the survey. To ensure content validity, expert review from Professor Steve Foster and Hans Le Fever is conducted to refine the instruments. All construct items were originally developed in English and translated to Chinese as the research survey was conducted in China. Two native Chinese students with social science study background and fluent in English were involved in the translation process following the translation committee approach (Van de Vijver & Leung, 1997). The initial Chinese questionnaire was piloted among peer students and online friends. Twenty useful responses were returned before the survey was accepted as the final version and carried out. Several control variables were included in the model to ensure that empirical results were not due to covariance with other variables. Besides, previous literature suggests that consumers' gender and age may affect the intention to purchase on the Internet (Fang et al., 2014; Pavlou & Fygenson, 2006), thereby gender and age were included in the survey.

#### **4.2 Data collection**

One of the largest social shopping website Mogujie, was chosen as the research context. Mogujie is a C2C social commerce focusing on women fashion in China. Compared with Pinterest of the U.S., Mogujie users interact with one another by creating photo collages of clothes, shoes and other items they like, which are available for purchases either from merchants hosted by Mogujie or through other e-commerce sites that pay referral commissions to Mogujie. The company was founded in 2011 and currently having 130 million users, with 8 million daily active users. As the platform has the targeted characteristics of social commerce (reputation, size, information quality, transaction safety, communication and WOM referrals), it is a suitable research context for the research.

The target sample includes both experienced and inexperienced users of social commerce. The online survey was conducted via online questionnaire service

provider Sojump.

**Table 3.** Demographic profiles of the respondents

Demographic category	Frequency	Percentage
<b>Age</b>		
<21	24	9.49%
21-25	129	50.99%
26-30	59	23.32%
31-35	18	7.11%
36-40	8	3.16%
41-45	7	2.77%
>46	8	3.16%
<b>Gender</b>		
Male	108	42.69%
Female	145	57.31%
<b>S-commerce sites used</b>		
Meilishuo.com	49	19.37%
Mogujie.com	80	31.62%
Xiaohongshu.com	42	16.6%
Douban dongxi/ movie tickets/ books	81	32.02%
Wechat channels subscription	92	36.36%
Weibo celebrities recommendations	59	23.32%
Zhihu celebrities recommendations	42	16.6%
We-business	112	44.27%
Others	82	32.41%
<b>Frequency of Social-commerce purchases last year</b>		
Never	51	20.16%
1-2	70	27.67%
3-4	39	15.42%
5-6	20	7.91%
7-8	11	4.35%
>8	62	24.51%

Instead of sending email to potential respondents, the questionnaire was distributed through a few Chinese social network sites such as Wechat, Baidu Tieba, and particularly, various social network groups of social commerce users. By posting on relevant websites, pages and groups, participant recruitment can be personalized, and it can target general or more focused communities (Couper, Traugott, & Lamias, 2011). Besides, as participants were volunteer to fill in the survey, the data collected tends to be more real and reliable (Kayam, Hirsch, & Israel, 2012). However, the down sides of recruiting participants through social media is sampling in the research is not randomized as the participants are reached via certain channels which make them a part of a specific social group (Kayam et al., 2012).

As the booming of social commerce, there is a great number of s-commerce users in China and a total of 253 valid responses out of 264 replies were obtained for the final data analysis. As the sample covers people from 20 provinces from China aged from 20s to 46 and above, it represented a diverse population, which increase the validity of the results. Table 3 above shows the demographic profiles of the respondents.

Among these responses, 11 were excluded because of missing or inappropriate data. The respondents were informed of the purpose of the survey and provided with an explanation of the concept of s-commerce through some examples before they completed the questionnaire. The respondents' ages ranged from 18 to 52, and a majority were female (57.31%). Most of them were s-commerce users at the time of the survey. In terms of s-commerce use, 44.27% and 36.36% of the respondents purchased from Webusiness and Wechat subscription channels respectively, which indicates that Wechat is the major social network for s-commerce at present.

### **4.3 Data analysis**

To test measurement and structural model proposed, structural equation modeling is carried out by partial least squares (PLS) estimation. Employing the software of Smart-PLS 2.0, the measurement and structural model in the hypothesis will be evaluated simultaneously (Hair, Black, Babin, Anderson, &

Tatham, 1988). Specifically, the software is better equipped to deal with formative measures and moderating relationships (Barnes, 2011).

## **5 Results and findings**

### **5.1 Analysis of measurement model**

Before the relations between each variable were tested, the validity of the measurement model should be evaluated first, which includes item reliability, internal consistency and discriminant validity of the model (Barclay, Higgins, & Thompson, 1995).

As Chin (1998) suggested, the loading factor of each reliable item should exceed 0.7 and those that are less than the threshold should be removed in the methodological procedure (Gefen, 2000). The results show that 3 items (rep3, com2 and WOM 3) are less than 0.7 which were not adequate for item reliability. However, it is also recommended that all items in a factor model should have communalities of over 0.60 or an average communality of 0.7 to justify performing a factor analysis with small sample size (Maccallum, Widaman, Preacher, & Hong, 2001; Maccallum, Widaman, Zhang, & Hong, 1999). Thereby the model will keep com2 as it scored 0.676. After omitting these items, the measurement model was reevaluated and all survey items exceeded 0.7, sufficient for measuring each item individually.

As for internal consistency, Cronbach's alpha is the acknowledged parameter for evaluating it in social science. The minimum acceptable threshold for Cronbach's alpha is 0.7 as previous research suggested (Nunnally, 1967) and if the construct has a Cronbach's alpha lower than 0.7, it suggests the item may not be measuring the same underlying construct or the questionnaire doesn't have enough questions for the construct (Flynn, Kakibara, Schroeder, Bates, & Flynn, 1990). The results indicated that the Cronbach's alpha of each variable is between 0.72 to 0.94, which meets the standard of 0.7 for internal consistency. Below in Table 4 demonstrates the factor loadings and Cronbach's alpha of the original and refined models.

**Table 4.** Factor loadings and Cronbach's alpha of original and refined models.

Original Model		Refined model		
Construct	Loading factors	Cronbach's alpha	Loading factors	Cronbach's alpha
<b>Reputation</b>				
Rep1	0.876	0.69	0.888	0.79
Rep2	0.902		0.930	
Rep3	0.466		-	
<b>Information quality</b>				
Ifo1	0.934	0.94	0.934	0.94
Inf2	0.955		0.955	
Inf3	0.950		0.950	
<b>Communication</b>				
Com1	0.885	0.79	0.914	0.79
Com2	0.676		0.676	
Com3	0.852		0.883	
<b>Transaction Safety</b>				
Tra1	0.926	0.93	0.926	0.93
Tra2	0.919		0.919	
Tra3	0.961		0.961	
<b>Size</b>				
Siz1	0.718	0.82	0.718	0.82
Siz2	0.928		0.928	
Siz3	0.912		0.912	
<b>WOM Referrals</b>				
WOM1	0.946	0.61	0.949	0.89
WOM2	0.950		0.951	
WOM3	0.181		-	
<b>Experience</b>				
Exp1	0.732	0.71	0.732	0.71
Exp2	0.701		0.701	
Exp3	0.840		0.840	
<b>Trust</b>				
Tru1	0.948	0.93	0.948	0.93
Tru2	0.928		0.928	
Tru3	0.948		0.948	

Last, discriminant validity was evaluated by Average Variance Extracted (AVE) and variable correlations to check the dissimilarity between each variable. As suggested in previous research, the minimum acceptable value of AVE is 0.5 and if a latent variable doesn't reach 0.5, it means the construct does not convey sufficient variance for the variables to converge into a single construct, which means items are less-than-effective measure of the latent construct. Besides, it indicates there is more error variance than explained variance and the variable should be removed (Hair et al., 1988). The calculation shows that each construct is between 0.51 to 0.90, sufficient to prove the discriminant validity of the model. As for variable correlations, for a valid model, the square root of the AVE should be more than the values of both horizontal and vertical correlations between variables (Chin, 1998). Table 5 below displays the AVE scores and correlations between variables.

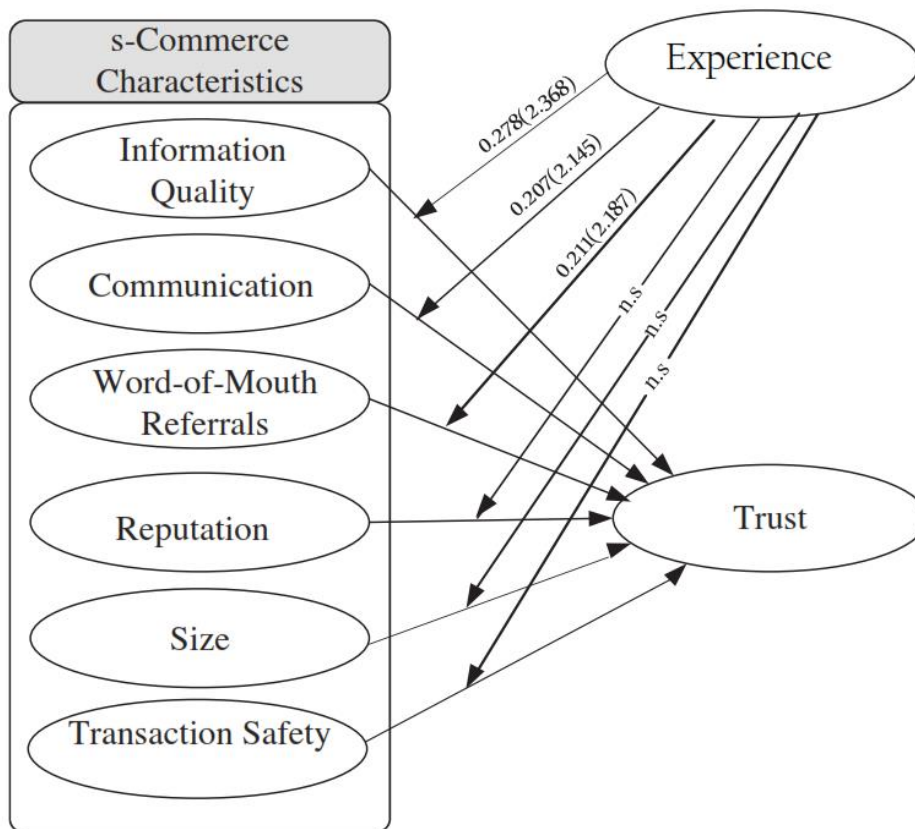
**Table 5.** The AVE scores and correlations between variables.

<i>Variable</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
<i>Reputation(1)</i>	<b>0.909</b>							
<i>Information quality(2)</i>	0.541	<b>0.946</b>						
<i>Communication(3)</i>	0.576	0.643	<b>0.898</b>					
<i>Size(4)</i>	0.599	0.586	0.503	<b>0.858</b>				
<i>Transaction safety(5)</i>	0.611	0.637	0.602	0.628	<b>0.936</b>			
<i>WOM referral(6)</i>	0.670	0.591	0.621	0.628	0.595	<b>0.950</b>		
<i>Experience(7)</i>	0.260	0.224	0.234	0.197	0.326	0.285	<b>0.799</b>	
<i>Trust(8)</i>	0.651	0.545	0.655	0.561	0.553	0.586	0.273	<b>0.941</b>

## 5.2 Analysis of structural model

After the evaluation of the measurement model, the effect of experience on each independent relationship proposed was evaluated by formulating the structural model in Smartpls 2.0. To evaluate the strength between variables, path coefficients (i.e., standardized beta:  $\beta$ ) were calculated (Wixom & Watson, 2001).

As the result showed, consumers' social commerce experience had significant moderating effects on the relationships between some characteristics of s-commerce and their trust. Among the six characteristics of social commerce which have been proved as the trust antecedents(S. Kim & Park, 2013), experience significantly moderates the relationships between information quality and trust, communication and trust, WOM referrals and trust, with path coefficient of 0.278, 0.207 and 0.221 at  $p < 0.05$  respectively. In contrast, experience's effects on the relationships between reputation and trust, size and trust, transaction safety and trust are not obvious, with path coefficient of 0.08 ( $p = 0.26$ ), 0.06 ( $p = 0.59$ ) and 0.07 ( $p = 0.52$ ) respectively. Thus, in this study, experience plays a significant role of facilitating the relationships between information quality and trust, communication and trust, WOM referrals and trust and have no observed effect on the relationship between the rest three characteristics and trust. Figure 3 displays the results of structural model evaluation.



**Figure 3.** The structural model: regular numbers are standard coefficient at  $p < 0.05$ , and number within parenthesis are t-value, n.s stands for not significant.

## 6 Conclusions

### 6.1 Discussions

This study investigated the effects of experience on consumers' trust. In particular, the study examined the moderating effect of experience on the relationships between consumers' trust and six characteristics of social commerce, which are reputation, size, information quality, transaction safety, communication and WOM referrals. In the research, a model including seven variables influencing trust are proposed and first of all, adequate reliability and validity of the measurement model were proved. Then after testing the structural model, the significant path coefficients in the results demonstrate that experience does moderate the relationships between information quality and trust, communication and trust, WOM referrals and trust. However, experience's moderating effect on the relationships between trust and the rest four characteristics, which are reputation, size and transaction safety, are not obvious.

The results of this study are partly consistent with the existing studies (e.g. S. Kim & Noh, 2012) that experience moderates the effects of trust antecedents of social commerce in the process of trust building. Meanwhile, the results also provide new insight into trust in s-commerce as the results are somewhat different from the prior literature. The similarity and differences are discussed and explained below.

First, the result provides support to prior studies on the relationships between characteristics of social commerce and trust, as all six characteristics explained 72.5% ( $R^2$  value for each endogenous variables) of the variance in trust, which is consistent with the findings of S. Kim and Park (2013). Moreover, it also supports the hypothesis that experience has moderating effect on the relationships between information quality and trust, communication and trust, WOM referrals and trust, indicating that experienced social commerce consumers pay more attention to information quality, communication and WOM referrals of a s-commerce platform when it comes to their trust.

First of all, the result provides support to H3 which predicted the significant



moderating effect of experience on the relationship between information quality and trust. Different from traditional e-commerce, the information in the context of C2C s-commerce platforms refers to product information provided not only by platforms but also from platform users. This suggests that online shoppers realize the high risk of purchasing product online and to overcome the intangible of product during purchasing, they tend to rely on the product information provided. As their s-commerce experience increase, these users are more likely to determine their trust on the perceived information quality of the products. Then, the result also provides support to H5 which predicted the moderating effect of experience on the relationship between communication and trust. Similar to H3, in the context of C2C s-commerce, the communication includes platform-with-users and sellers-with-buyer communication. The result indicates that sufficient communication features of a social commerce platform, like feedback, chatting box, product reviews, has increasing weight in gaining users trust as their experience improving. Last, the result provides relatively stronger support to H6 which predicted the significant moderating effect of experience on the relationship between WOM referral and trust. The facelessness and intangibility is the main disadvantage of e-commerce in gaining trust and social commerce try to reduce these negative influence by introducing social elements into online shopping, winning trust of consumers through consumers' social network. Thus, the result from the research indicates that experienced consumers are more likely to trust shared products, platforms from acquaintances. As s-commerce consumers become more and more experienced, the WOM referrals become more and more efficient in trust building and strengthening.

However, the result provides no support to H1, H2, H4 which predicted the moderating effect of experience on the relationship between reputation and trust, size and trust, transaction safety and trust respectively. This indicates that reputation, size and transaction safety may play important role in getting inexperienced consumers' trust in social commerce but for experienced consumers, these variables are not increasingly efficient in winning their trust. Specially, for H1 and H2, good reputation and large scale of the s-commerce firm may help consumers avoid potential risk such as fraud. But the result of

the study shows that as consumers experience grows, the reliability provided by these two characteristics stay the same level, which is contrary to prior studies. The potential reason why reputation and size are no longer contribute to enhancing trust of experienced consumer may be that the tested platform is a C2C social commerce, which means sellers of the sites are also users of the site. The reputation and size of platform may ensure the average standard of the registered sellers but the differences from sellers to sellers do exist and these potential differences in products and services are well learned by experienced users. As for H4, the transaction safety may play a critical role in gaining trust from inexperience consumers at first but with increasing experience, consumers will not give higher weight on transaction safety when determines trust. This may due to the well-established online transaction technology and lack of differentiation in transaction measures found among s-commerce in China. Currently in China, third party payment platform Alipay and Wechat Pay are widely employed in online transaction, which leave no difference between social commerce platforms in China in terms of transaction safety.

## **6.2 Contribution and implications**

This study highlights the unique role of consumers' experience in the context of C2C social commerce. The prior research has thoroughly studied the important role of trust in e-commerce and the main determinants of consumers' trust in e-commerce platform. As the development of social network, e-commerce makes use of the characteristics of social networks and come up with social commerce. As a subset of e-commerce, the researches which have done on e-commerce do not serve the development of social commerce all the time. Thus, researchers make further research on the important role of trust in social commerce. But still few research has touch the characteristics of social commerce as determinants of trust and the effect of latent factors on the developing of the relationships. In particular, the effect of consumers' shopping experience as a moderating factor on the relationship between trust and characteristics. Thereby, the study developed a model based on existing models and empirically tests the research model adjusting the theoretical advance in online trust to social commerce. In particular, previous

studies are mostly based on B2C social commerce while this study tested the model with a C2C social commerce platform, which means that the study not only validates the model but also develops some instruments for measuring the constructs of C2C social commerce. Therefore, the study demonstrates the differences between trust building environment of B2C and C2C s-commerce. Besides, it also provides a deeper understanding of the latent variable, experience, which moderates the effects of social commerce characteristics on gaining consumers' trust.

As for practical implications, traditional e-commerce companies should introduce more social elements into their platforms to gain trust. Meanwhile, as social commerce has been popularized in China now, majority online consumers have experienced it more or less which reveals a good timing to take advantage of these initial experience to gain further trust and build a long term relationship with consumers. Good reputation, large market share, consistent communication, qualified product information, safe transaction and WOM referrals are aspects which marketers could place emphasis on, but compared to leveling up all these characteristics of social commerce such as reputation, size, transaction safety, etc., it is simpler to leverage the effect of consumers' shopping experience on trust building and easier to use consumers' experience to define targeting group. In particular, for C2C s-commerce platform, extra efforts on ensuring its information quality, communication and WOM referrals (recommendations, sharing features) will be worth to do as these characteristics are more efficient in winning the trust of experienced consumers. Overall, s-commerce managers should make use of all characteristics and latent moderators to fostering consumers' trust and gain a competitive advantage over their rivalries in the market.

### **6.3 Limitations and future research**

Like many empirical studies, this study has some limitations. First, due to the study's cross-sectional design, the survey was conducted at a single point in time which restricts the accuracy of the result. Second, as the data was collected by self-report method, common bias may be a problem of the study which possibly cause measurement errors that misleading conclusions. Third,

survey of the research was distributed through social media which may lead to participant's bias and limit the diversity of the sample. Forth, the sample was limited to C2C s-commerce users in China, which suggests that the implications may not be applicable to nether other countries nor B2C s-commerce.

As for future research, with the fast developing of social commerce, more and more characteristics of s-commerce will emerge and serve as new trust antecedents, which future research can add to the model and test out. Besides, there are more latent variables such as culture, social norms which have moderating effects on the relationships between characteristics and trust, which can also be a direction for future research.

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## Appendix 1.-Questionnaire

This is a questionnaire regarding the relations between various characteristics of s-commerce, consumer experience and trust. The research aims to improve consumers trust on social commerce platform.

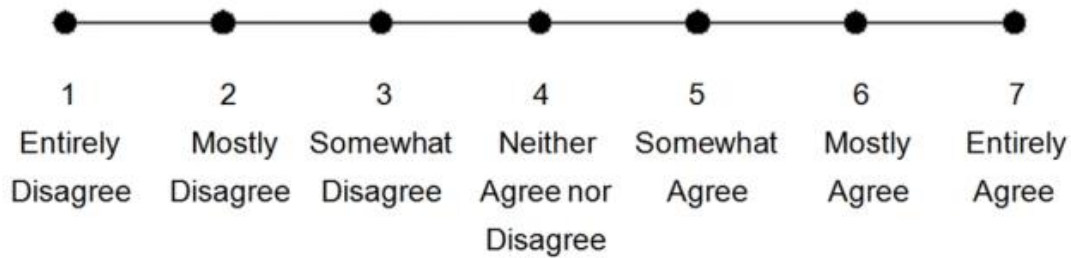
Social commerce is a new business model of e-commerce driven by social media (e.g., posts, tweets) that facilitates the purchasing and selling of various products and services.

The survey should take 5 min of your time given your first reactions to every question, and your response is highly appreciated.

### **Part1: Please circle the answer based on your real situation.**

1. **Gender:** Female/Male
2. **Age:** 20 or under /21-25 /26 – 30 /31-35 /36-40 /41-45 /46 and above
3. Frequency of Social-commerce purchases in last year  
(Never/1-2/3-4/5-6/7-8/more than 8)
4. The social commerce you most often use (multiple choice)
  - Never used
  - Meilishuo.com/mogujie.com 
  - Wechat channels/ We-business 
  - Douban dongxi/ movie tickets/ books 
  - Others: specify which
5. Frequency of purchasing on Mogujie.com so far  
(Never /1-2 / 3-4 / 5-6 / 7-8/more than 8)

**Part2: Please rate the degree to which you agree or disagree with each of the following statements.**



6. Mogujie.com is well known.
7. Mogujie.com is one of the industry's biggest web-based suppliers for Chinese market.
8. Mogujie.com provides accurate information on the item that I want to purchase.
9. Mogujie.com has the ability to verify online shoppers' identity for security purposes.
10. Mogujie.com doesn't keep me informed of new developments.
11. I have heard from others that Mogujie.com is not worth the effort.
12. Mogujie.com has a good reputation.
13. Mogujie.com has a regional presence.
14. Overall, I think Mogujie.com provides useful information.
15. I feel secure about the electronic payment system of this s-commerce website.
16. Mogujie.com doesn't listens to my feedback on its service.
17. I have heard from others that Mogujie.com is easy to use.
18. I am familiar with the name of this s-commerce firm.
19. I feel Mogujie.com is a large company
20. I think the information Mogujie.com provides is reliable.
21. Mogujie.com implements security measures to protect its online shoppers.
22. The communication with Mogujie.com is not timely or meaningful.
23. I have heard from others that Mogujie.com is not useful.
24. Mogujie.com is trustworthy.
25. I am not always sure about the information that Mogujie.com provides.
26. I believe Mogujie.com will keep its promises.