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Factors influencing trust in sellers, trust in community, and fashion purchase intention in social commerce in Vietnam

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Abstract: In Vietnam, social media has become deeply integrated into commercial activities, giving rise to social commerce as a community-driven transaction model in which trust is a key factor influencing consumers' purchasing behavior, particularly in the fashion industry. Grounded in the Stimulus–Organism–Response (S–O–R) framework and trust transfer theory, this study examines how social commerce characteristics (information quality, reputation, and interaction with sellers) and social commerce constructs (ratings and reviews, community, recommendations, and referrals) influence trust in sellers and trust in community and how these two trust objects subsequently affect fashion purchase intention. Data were collected from 568 valid survey responses and analyzed using the partial least squares structural equation modeling (PLS-SEM) approach. The results indicate that all proposed antecedents have positive and statistically significant effects on their corresponding trust constructs. A notable finding is that trust in community positively influences trust in sellers, confirming the trust transfer mechanism whereby community-level trust serves as a foundation for seller-level trust. Furthermore, both trust in sellers and trust in community are found to have positive impacts on fashion purchase intention. This study provides empirical evidence within the Vietnamese context and offers managerial implications for fashion businesses operating on social commerce platforms.

Keywords: S–O–R model, trust in seller, trust in community, social commerce, purchase intention

1. Introduction

In recent years, social media has evolved beyond marketing channels into commercial platforms, giving rise to social commerce - a distinct form of e-commerce that leverages social interactions, user generated content, and community engagement to facilitate buying and selling activities. In Vietnam, social commerce has experienced rapid growth, with social media-driven transactions accounting for an increasing share of the country's e-commerce revenue, estimated at approximately USD 25 billion in 2025 (VECOM, 2025). Unlike traditional e-commerce, social commerce integrates community-based features such as ratings, reviews, recommendations, and real-time seller-buyer interactions, fundamentally changing how consumers discover, evaluate, and purchase products. However, in today's highly dynamic consumer environment, building consumer trust and meeting their increasingly high expectations have become critical challenges for businesses (PwC, 2025).

Vietnam's cultural context provides a particularly compelling setting for studying trust in social commerce. According to Hofstede's cultural dimensions framework (Hofstede, 2001), Vietnam scores high on collectivism, which naturally elevates the importance of community based trust as consumers tend to rely on in-group opinions and social consensus before making purchase decisions. Additionally, Vietnam's moderate uncertainty avoidance explains why trust building mechanisms such as reputation, reviews, and recommendations are especially critical in online shopping environments where physical product inspection is unavailable. In the fashion sector specifically, the high perceived risk associated with style, fit, and quality makes trust even more essential in social commerce transactions.

In online shopping environments, particularly on social commerce platforms, trust plays a pivotal role, as uncertainty tends to be higher due to the lack of direct interpersonal interaction (Featherman & Hajli, 2016). Trust has been conceptualized in two ways. From a unidimensional perspective, trust is viewed as a single holistic belief reflecting an individual's overall confidence in the reliability and dependability of another party (Gefen, 2002). From a multidimensional perspective, trust is grounded in three core dimensions of trustworthiness: competence, referring to the ability to perform as expected; integrity, reflecting honesty and fairness; and benevolence, representing actions taken in the interest of customers (Mayer et al., 1995). This study adopts a multidimensional approach by distinguishing between trust targets while measuring each trust target as a unidimensional construct consistent with established scales. Consumers often evaluate multiple trust targets before making purchasing decisions. These trust targets may include trust in sellers, trust in community, trust in technology, sellers' trust in customers (Soleimani, 2022), as well as trust in information and trust in the platform (McKnight et al., 2002; Wang et al., 2022b).

Consumer trust in the fashion industry within the context of social commerce has become particularly critical in the current landscape. The partial closure of physical fashion stores during the first half of 2025 accelerated consumers' shift to online channels, where the inability to directly inspect products heightens perceived risk related to style, fit, and quality. In such environments, trust in sellers and trust in the online community become critical mechanisms for reducing uncertainty and facilitating purchase decisions. In the first six months of 2025 alone, e-commerce revenue in the fashion sector grew by 21% compared to the same period in 2024 (Younet ECI, 2025). Separately, marketplace tracking data showed that the women's fashion segment generated VND 3,934 billion in sales across major e-commerce platforms in October 2025 alone (Metric, 2025). These figures highlight the fashion industry as one of the leading sectors in terms of revenue generation. Accordingly, the fashion industry is selected as the focal context of this study.

In academic literature, trust in social commerce has attracted considerable scholarly attention. However, a systematic examination of recent literature reveals that most existing studies have examined trust in a general sense. For instance, comprehensive reviews by Wang et al. (2022a) and Soleimani (2022) confirm that the majority of social commerce trust research treats trust as a monolithic construct, while relatively few studies have focused on distinguishing specific trust targets such as trust in sellers versus trust in community. Building on prior research, this study concentrates on trust in sellers and trust in community, providing an in-depth analysis of these distinct forms of trust. Regarding trust in sellers, previous studies have identified several key antecedents, such as information quality, communication, and reputation (Escobar-Rodríguez & Bonsón-Fernández, 2017; Kim & Park, 2013; Yahia et al., 2018), electronic word-of-mouth quality (Alrawad et al., 2025), reciprocity, relational harmony, and mutual understanding (John et al., 2024), as well as social presence (Al-Adwan, 2018). With respect to trust in community, commonly examined factors include characteristics of social media influencers (Alam et al., 2022), familiarity and closeness (Ng, 2013), and structural assurance (Alkhalifah, 2022).

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This study contributes to the trust literature by proposing an integrated model in which trust in sellers is influenced by information quality, reputation, and interaction with sellers, while trust in community is shaped by recommendations and referrals, ratings and reviews, and community-related factors. The selection of these specific antecedents is theoretically grounded: for trust in sellers, the three factors represent the primary dimensions of seller evaluation in social commerce—content quality (information quality), social proof (reputation), and relational engagement (interaction with sellers) (Kim & Park, 2013). For trust in community, the three factors correspond to Hajli's social commerce constructs framework (Hajli, 2015), which has been widely validated in the literature. Empirical studies examining the combined effects of these factors on trust in sellers and trust in community within the fashion industry remain limited. To address this gap, the present study employs the Stimulus–Organism–Response (S–O–R) framework to investigate how stimuli such as information quality, reputation, and interaction with sellers affect trust in sellers; how recommendations and referrals, ratings and reviews, and community influence trust in community; and how these two trust targets subsequently impact purchase intention. This study thereby provides a comprehensive understanding of the mechanisms that drive trust formation and purchasing behavior in the Vietnamese fashion social commerce context.

Based on the above discussion, this study seeks to answer the following research questions:

(1) How do information quality, reputation, and interaction with sellers influence trust in sellers?

(2) How do ratings and reviews, recommendations and referrals, and community influence trust in the community?

(3) To what extent do trust in sellers and trust in community affect fashion purchase intention in Vietnam's social commerce context?

2. Literature review

Social Commerce

Online shopping has become a prevailing trend due to the rapid growth in the number of social media users worldwide. Various definitions of social commerce have been proposed in academic literature, highlighting the distinctive nature of this domain. In its early conceptualization, Stephen and Toubia (2010) defined social commerce as an Internet-based platform that enables individuals to actively participate in the marketing and selling of products and services within online markets and communities. However, this definition does not fully emphasize the unique characteristics and forms that distinguish social commerce from traditional e-commerce. Subsequently, social commerce has been more clearly defined as an extension of e-commerce websites, integrating social media and Web 2.0 technologies to encourage online shopping and facilitate customer interaction before, during, and after the purchase process. This definition underscores how Web 2.0 technologies are combined with commercial features to enable transactions between buyers and sellers while simultaneously fostering online communities.

Regarding the characteristics of social commerce, its hybrid nature—merging commerce and social interaction—implies that social commerce goes beyond mere transactional exchanges to focus on trust building and purchase facilitation through community engagement. Key characteristics have been identified in the literature, encompassing reputation, scale, information quality, transaction security, communication, economic feasibility, and word-of-mouth referrals (Kim & Park, 2013), as well as information availability, personalization, product selection (utilitarian motivations), and social interaction (hedonic motivations) (Phan et al., 2022). These distinctive characteristics reflect multiple dimensions of social commerce platforms and play a critical role in fostering trust among participants and enhancing user satisfaction (Kim & Park, 2013; Mikalef et al., 2017).

S-O-R Framework

The Stimulus–Organism–Response (S–O–R) model, originally proposed by Mehrabian and Russell (1974), is employed as the theoretical framework for this study. This framework explains how external environmental stimuli influence individuals' internal states, which in turn lead to behavioral responses. The S–O–R model has been widely applied in marketing research to explore various aspects of consumer behavior. Specifically, in the context of social commerce, stimulus refers to environmental factors that influence consumers, organism represents consumers' cognitive and emotional states, and response reflects consumers' behavioral outcomes, such as purchasing, store exploration, and engagement in online communication (Sautter et al., 2004).

The rapid development of social media has significantly increased the importance of consumers' social interactions and connections as key stimuli on social commerce platforms (Zhao et al., 2023). In information exchange contexts, information quality is a critical factor encompassing the provision of timely, accurate, relevant, and credible information. Moreover, the reputation of online sellers serves as an important indicator for enhancing consumer trust. With respect to social commerce structures, elements such as ratings and reviews, recommendations and referrals, and community represent platform features that enable consumers to engage in social interactions with one another. These social structures exert a strong influence on consumers' trust and attitudes. Drawing on prior research, this study investigates the relationships among stimuli (information quality, reputation, interaction with sellers, ratings and reviews, community, and recommendations and referrals), organism (trust in sellers and trust in community), and response (purchase intention). By integrating these elements, the study provides a deeper understanding of consumer behavior in the context of social commerce in Vietnam.

Trust

Trust has been extensively studied across various disciplines, including psychology, sociology, and economics. In commercial transactions, trust is a critical factor across industries, as it facilitates purchase intention and fosters long-term loyalty between consumers and firms. Trust in social commerce is inherently multifaceted and relies heavily on social evidence to overcome digital barriers, thereby promoting purchase intention and customer loyalty. According to Doney and Cannon (1997), trust reflects confidence in the reliability and integrity of the other party. In the context of social commerce, trust theory helps explain social behaviors and provides valuable insights into consumers' decision-making processes (Liang & Turban, 2011). Trust plays a vital role in reducing uncertainty, encouraging cooperation, and nurturing sustainable social relationships.

Furthermore, trust is a multidimensional construct that can be explained through trust transfer theory. Wang et al. (2022a) identified several components of trust, including trust propensity, trust in sellers, trust in other members, and trust in websites. Among these components, trust in sellers and trust in community are regarded as key determinants of consumers' purchase intention in online contexts, as consumers are unable to directly interact with sellers and communities during the information search and transaction processes. In this study, trust in sellers is defined as consumers' belief that sellers will act benevolently toward them, even

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in unforeseen circumstances. Trust in community refers to mutual trust among members, representing a shared and reciprocal trust relationship rather than a unidirectional one (Chen et al., 2009).

Trust in sellers and trust in community function as complementary rather than independent mechanisms in social commerce. Grounded in trust transfer theory (Stewart, 2003), trust initially formed toward the community based on shared experiences, reviews, and social interactions can be transferred to individual sellers. Both trust targets are simultaneously necessary because they address different dimensions of perceived risk: trust in sellers mitigates transaction-specific risk (product quality, delivery), while trust in community mitigates information asymmetry risk (authenticity of reviews, reliability of recommendations). This dual-trust mechanism is consistent with Stewart (2003) and Lu et al. (2010).

Social Commerce Characteristics

Information quality

Information quality refers to the quality of content provided on e-commerce platforms, which can significantly influence consumers' attitudes and interactions (Huang & Benyoucef, 2013). In the context of social commerce, information quality plays a crucial role in effective decision-making, as it is closely related to consumers' perceptions of the accuracy and completeness of information in online environments. In addition, several attributes contribute to information quality, including credibility, timeliness, usefulness, and relevance (Cheng et al., 2021), as well as consistency and accessibility of information. Consumers tend to place greater trust in sellers when their websites provide high-quality information about products and services (Liao et al., 2006). Therefore, when sellers offer accurate and timely information, they are more likely to gain consumers' trust and enhance their engagement in the purchasing process. Based on this understanding, the following hypothesis is proposed:

H1. Information quality has a positive effect on trust in fashion sellers in social commerce.

Reputation

Reputation is defined as an individual's belief or perception regarding another person, firm, or organization (Beyari & Abareshi, 2018). According to Fombrun and Van Riel (1997), reputation represents the collective portrayal of a provider's past actions and outcomes, reflecting its ability to deliver valuable results to various stakeholders. Reputation serves as a critical antecedent of a firm's credibility among both potential and existing customers (Kim et al., 2004). Prior to purchasing products or using services, consumers often assess the trustworthiness of sellers by evaluating their reputation. When sellers possess a favorable reputation, consumers are more likely to place trust in them. Regardless of firm size, reputation remains a vital indicator of consumer trust (Kim & Park, 2013). Based on this understanding, the following hypothesis is proposed:

H2. Reputation has a positive effect on trust in fashion sellers in social commerce.

Interaction with sellers

Donna and Novak (1997) conceptualized interaction as encompassing two types: human–computer interaction and human–human interaction. Among these, human–human interaction refers to the connection, sharing, and two-way communication between buyers and sellers, as well as among consumers themselves through social platforms. With the advancement of social media, interactions between buyers and sellers via digital platforms have significantly reduced the perceived distance between the two parties during online shopping. Such interactions are carried out through the continuous process of receiving, modifying, and responding to information (Xq et al., 2021). Consumers can engage in interaction by posting comments or communicating directly with sellers through chat functions to resolve their inquiries, thereby increasing their confidence in the purchasing process. Communication is an essential factor in building trust, generating social influence, and enabling consumers to place trust in sellers as they exchange experiences and information (Beyari & Abareshi, 2018). Based on this understanding, the following hypothesis is proposed:

H3. Interaction with sellers has a positive effect on trust in fashion sellers in social commerce.

It is important to distinguish between the two groups of antecedents examined in this study. Social commerce characteristics refer to platform-level features that primarily facilitate the seller–buyer relationship (information quality, reputation, interaction with sellers), representing seller-side stimuli within the S–O–R framework. Social commerce constructs following Hajli (2015), refer to community-driven elements that emerge from user-generated content and peer interactions (ratings and reviews, community, recommendations and referrals), representing community-side stimuli. This distinction is reflected in the research model (Figure 1), where the two groups of stimuli lead to different trust targets.

Social commerce constructs

Ratings and reviews

Ratings and reviews in social commerce refer to user-generated content, which may take the form of star ratings or textual feedback. Ratings represent a quantitative form of evaluation based on users' post-consumption experiences, reflecting perceived product quality after use (Cho et al., 2022). Reviews, in contrast, consist of consumers' qualitative feedback regarding products, sellers' competence, and service experiences. Ratings and reviews foster interaction within the community by enabling consumers to share both positive and negative experiences. Authentic reviews provide a valuable reference source for the community, helping consumers verify credibility, reduce perceived risk, and enhance their trust in social commerce platforms. After consulting online ratings and reviews from other customers, consumers tend to experience lower levels of uncertainty when forming online purchase intentions. In recent years, consumer evaluations and feedback, along with recommendations and referrals, have been increasingly facilitated by Web 2.0 technologies and social media platforms (Hajli, 2012). Based on this understanding, the following hypothesis is proposed:

H4. Ratings and reviews have a positive effect on trust in community in social commerce.

Community

Communities in social commerce refer to virtual communities formed in online environments, consisting of small or large groups of individuals who share common or similar interests. The core of virtual communities lies in the continuous communication and interaction among members (Lima et al., 2019). Social commerce itself can be viewed as a large community encompassing multiple smaller sub-communities. These communities provide users with a shared space to collaborate, search for products and services, obtain reliable information and advice, and purchase products and services. Community engagement fosters stronger trust among members and toward the community as a whole, as individuals develop a sense of responsibility and connection with others. Overall, communities in social commerce serve as a destination that leverages collective influence to shorten the research and purchasing cycle by enabling consumers to utilize valuable information shared by other community members when making purchase decisions (Liang & Turban, 2011). When consumers perceive themselves as part of a community, they are more likely to develop trust in other

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members due to shared norms, attitudes, and behaviors. Based on this understanding, the following hypothesis is proposed:

H5. Community has a positive effect on trust in community in social commerce.

Recommendations and referrals

By leveraging the capabilities of social media, social commerce provides features related to user-generated content, such as comments, reviews, ratings, recommendations, and referrals, to encourage customers to share their personal experiences after using products or services. Recommendations and referrals in social commerce rely on the influence of community members and peers who endorse products through various forms. Compared with seller-generated recommendations or evaluations, consumers tend to prefer experience-sharing content from friends or acquaintances on social platforms, as such information is perceived to be more authentic and credible (Bai et al., 2015). In the presence of information asymmetry in contemporary social commerce, multidimensional product sharing and referrals by community members can help mitigate this issue, making consumers feel more assured and reducing concerns about product quality. Prior studies have demonstrated that recommendations and referrals in social commerce have significant effects on consumers' trust and perceptions (Elshaer et al., 2024). Based on this understanding, the following hypothesis is proposed:

H6. Recommendations and referrals have a positive effect on trust in the community in social commerce.

Trust transfer theory

Trust can be transferred from multiple sources and may be grounded in either communication processes or cognitive processes (Stewart, 2003). The trust transfer process requires the identification of the parties involved and the conditions under which trust is transferred. The parties involved include the trustor, the trustee, and a third party. Among them, the third party plays an intermediary role and is directly associated with two key transfer conditions: being trusted by the trustor and having a meaningful connection with the trustee. The effectiveness of trust transfer increases as the strength of the linkage between the trustee and the third party becomes stronger (Stewart, 2003). In the context of social commerce, the user community on the platform functions as a trusted intermediary. Positive and consistent evaluations, discussions, and recommendations from the community regarding sellers and their products or services help reinforce the perception that sellers are accepted and endorsed by the community. When consumers place trust in the community, the information and evaluations generated by the community can reduce perceived risk and provide a foundation for the formation of trust in sellers. Based on this understanding, the following hypothesis is proposed:

H7. Trust in community has a positive effect on trust in sellers.

Trust in sellers

According to trust theory, trust is composed of three core dimensions: integrity, competence, and benevolence. In the context of social commerce, trust in sellers becomes a prerequisite for consumers to engage in transactions due to the lack of direct contact and the risks associated with product quality, payment, and delivery. Trust in sellers refers to consumers' belief that sellers are reliable, provide high-quality services, and act in the best interests of customers (Lu et al., 2010). When trust in sellers is strengthened, consumers are more likely to move from an observation stage to purchase intention, particularly for fashion products that involve higher perceived risk related to quality, style, and personal fit. When consumers trust sellers and their products, their interest in purchasing increases, leading to satisfying experiences that meet their needs and enhancing the likelihood of becoming advocates for the sellers (Retnowati & Mardikaningsih, 2021; Sashi, 2012). Based on this understanding, the following hypothesis is proposed:

H8. Trust in sellers has a positive effect on fashion purchase intention in social commerce.

Trust in community

Trust in community represents a form of collective trust, which emerges from social interactions, shared experiences among community members, and common behavioral norms within the community. Community members' perceptions of other consumers' benevolence foster trust, leading to the development of trust among members of the community (Algharabat & Rana, 2021). Through these connections, value is created via interactions among community members. In the context of fashion products, trust in community helps reduce perceived risks related to quality, style, and personal fit. When consumers believe that the community provides reliable evaluations and recommendations, they are more likely to use such information to reinforce their purchase decisions. Based on this understanding, the following hypothesis is proposed:

H9. Trust in community has a positive effect on purchase intention in social commerce.

Figure 1 shows the proposed research model and the hypothesized relationships between the constructs examined in this study.

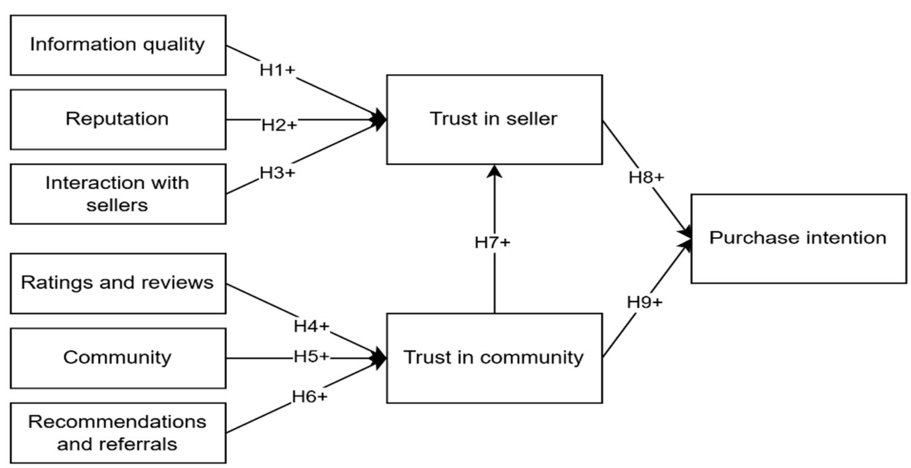

Figure 1. Proposed research model

3. Research Methodology

The measurement scales employed in this study were primarily adapted from prior research and were further refined to ensure their suitability for the social commerce context within the fashion industry. Drawing on existing literature, the scales for the research constructs were developed through multiple rounds of revision, incorporating feedback from domain experts to enhance content validity and contextual relevance.

In this study, information quality (IQ) was measured using four items adapted from Kim and Park (2013). Seller reputation (REP) was assessed through five items adapted from Kim and Park (2013) and Lee et al. (2017). Interaction with sellers (IS) was measured using four items adapted from Yahia et al. (2018) and Lu

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et al. (2016). With regard to community-related constructs, ratings and reviews (RR) were measured using four items; community (CI) was measured using three items; and recommendations and referrals (RE) were measured using four items adapted from Algharabat and Rana (2021) and Hajli (2015). Trust in sellers (TRS) was measured using three items adapted from Tuncer (2021) and Hajli (2015). whereas trust in community (TRC) was assessed using three items adapted from Algharabat and Rana (2021). Finally, purchase intention (PI) was measured using five items adapted from Escobar-Rodríguez and Bonsón-Fernández (2017), Lu et al. (2016) and Liang et al. (2011).

Data Collection and Analysis Technique

This study employs partial least squares structural equation modeling (PLS-SEM) as the primary analytical method. PLS-SEM is a flexible modeling technique that is not constrained by strict data distribution assumptions and is suitable for a wide range of sample sizes, from small to large (Subhaktiyasa, 2024). Henseler et al. (2015) emphasized that PLS-SEM has been widely applied across various domains within the behavioral sciences, including management information systems, strategic management, and marketing.

The study was conducted in Vietnam, and the sample was conveniently selected using an online survey administered through Google Forms. A pilot study was conducted to assess the measurement instruments and identify potential research issues. Following the main data collection phase, the data were screened and processed, resulting in a total of 568 valid responses. Descriptive statistics were analyzed using SPSS 20, while hypothesis testing and PLS-SEM analyses were conducted using SmartPLS 4.

Table 1. Descriptive statistics

	Frequency	**Percentage (%)**
Gender		
Male	195	34.3
Female	373	65.7
Age		
Under 25	201	35.4
25 - 35	216	38
35 - 45	99	17.4
Over 45	52	9.2
Education		
High school degree	85	15
College and university degree	395	69.5
Postgraduate	88	15.5
Income		
Less than 7 million VND/month	147	25.9
7 – 12 million VND/month	202	35.6
12 – 17 million VND/month	140	24.6
Over 17 million VND/month	79	13.9

Source: Results from SPSS

4. Results and Discussion

Measurement Model

A reliable measurement scale should achieve a Cronbach's alpha coefficient of at least 0.70, with higher values indicating greater reliability. As shown in Table 2, the Cronbach's alpha coefficients of all constructs exceed the recommended threshold of 0.70, confirming the reliability of the measurement scales. Composite reliability (CR) was also examined, and the results indicate that the composite reliability values for all constructs are satisfactory. The average variance extracted (AVE) was used to assess the convergent validity of the latent variables. As reported in Table 2, the AVE values of all constructs exceed the recommended threshold of 0.50, indicating that each construct exhibits adequate convergent validity. Discriminant validity is established using the Fornell–Larcker criterion, where the square root of the AVE for each construct is greater than the corresponding inter-construct correlations. In addition, discriminant validity is further supported when the heterotrait–monotrait (HTMT) ratio is below 1. As presented in Table 2, the HTMT values for all constructs are below 1, thereby confirming that the criterion for discriminant validity is satisfied.

Table 2. Convergent validity, reliability and discriminant validity

Construct	Item	Convergent validity		Internal consistency reliability			Discriminant validity	
		Outer loadings	AVE	Cronbach's Alpha	CR (ρa)	CR (ρc)	HTMT	Fornell-Larcker
		>0.7	>0.5	>0.7	>0.7	>0.7	<0.9	
IQ	IQ1	0.894	0.767	0.899	0.902	0.929	TRUE	TRUE
	IQ2	0.874						
	IQ3	0.881						
	IQ4	0.852						
REP	REP1	0.844	0.738	0.911	0.913	0.934	TRUE	TRUE
	REP2	0.845						
	REP3	0.875						
	REP4	0.859						
	REP5	0.870						
IS	IS1	0.902	0.798	0.916	0.920	0.941	TRUE	TRUE
	IS2	0.887						
	IS3	0.898						
	IS4	0.887						
RR	RR1	0.872	0.773	0.902	0.909	0.931	TRUE	TRUE
	RR2	0.876						
	RR3	0.889						
	RR4	0.879						
CI	CI1	0.878	0.766	0.847	0.847	0.907	TRUE	TRUE
	CI2	0.877						
	CI3	0.870						
RE	RE1	0.881	0.778	0.905	0.908	0.934	TRUE	TRUE
	RE2	0.886						

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Construct	**Item**	**Convergent validity**		**Internal consistency reliability**			**Discriminant validity**	
		Outer loadings	**AVE**	**Cronbach's Alpha**	**CR (ρa)**	**CR (ρc)**	**HTMT**	**Fornell-Larcker**
		>0.7	**>0.5**	**>0.7**	**>0.7**	**>0.7**	**<0.9**	
	RE3	0.885						
	RE4	0.878						
TRS	TRS1	0.853	0.730	0.815	0.816	0.890	TRUE	TRUE
	TRS2	0.846						
	TRS3	0.865						
TRC	TRC1	0.882	0.797	0.873	0.874	0.922	TRUE	TRUE
	TRC2	0.898						
	TRC3	0.899						
PI	PI1	0.817	0.687	0.886	0.887	0.916	TRUE	TRUE
	PI2	0.820						
	PI3	0.829						
	PI4	0.828						
	PI5	0.850						

Source: Results from SmartPLS

Structural Model

Multicollinearity Assessment

The variance inflation factor (VIF) is a useful indicator for assessing multicollinearity (Hair et al., 2019). VIF values below 3 suggest that the model is not affected by multicollinearity. The results indicate that multicollinearity is not a concern in this study, as all VIF values are below the threshold of 3.

Table 3. Inner VIF Values

	CI	**IQ**	**IS**	**PI**	**RE**	**REP**	**RR**	**TRC**	**TRS**
CI								1.015	
IQ									1.019
IS									1.044
PI									
RE								1.003	
REP									1.052
RR								1.018	
TRC				1.140					1.015
TRS				1.140					

Source: Results from SmartPLS

Hypothesis Testing

The research hypotheses were tested using the bootstrapping procedure with 5,000 subsamples to estimate standard errors and to obtain *t*-values and *p*-values for the path coefficients in the structural model.

As shown in Table 4, all nine hypotheses are supported at the $p < 0.001$ level. The results for each hypothesis, including both statistical significance and effect magnitude, are presented below.

Regarding trust in sellers (TRS), H1 is supported: information quality has the strongest positive effect on TRS ($\beta = 0.428$, $t = 14.461$, $p < 0.001$). H2 is also supported: reputation positively influences TRS ($\beta = 0.399$, $t = 12.723$, $p < 0.001$), representing the second strongest predictor. H3 is supported: interaction with sellers has a positive but comparatively smaller effect on TRS ($\beta = 0.219$, $t = 6.641$, $p < 0.001$).

Regarding trust in community (TRC), H4 is supported: ratings and reviews positively influence TRC ($\beta = 0.143$, $t = 4.758$, $p < 0.001$), though with the smallest magnitude among the three antecedents. H5 is supported: community has the strongest positive effect on TRC ($\beta = 0.630$, $t = 20.795$, $p < 0.001$), representing a notably large effect. H6 is supported: recommendations and referrals positively influence TRC ($\beta = 0.266$, $t = 8.306$, $p < 0.001$).

Regarding the trust transfer mechanism and purchase intention, H7 is supported: trust in community positively influences trust in sellers ($\beta = 0.284$, $t = 8.570$, $p < 0.001$), confirming the trust transfer effect. H8 is supported: trust in sellers has a positive effect on purchase intention ($\beta = 0.308$, $t = 8.371$, $p < 0.001$). H9 is supported: trust in community has a positive effect on purchase intention ($\beta = 0.394$, $t = 9.790$, $p < 0.001$), which is notably stronger than the effect of trust in sellers.

Table 4. Hypothesis testing

	Path	**Original sample** (O)	**Sample mean** (M)	**Standard deviation** (STDEV)	***t*-value** (|O/STDEV|)	***p*-value**	***R*esult**
H1	IQ → TRS	0.428	0.429	0.030	14.461	0.000	Supported
H2	REP → TRS	0.399	0.400	0.031	12.723	0.000	Supported
H3	IS → TRS	0.219	0.218	0.033	6.641	0.000	Supported
H4	RR → TRC	0.143	0.143	0.030	4.758	0.000	Supported
H5	CI → TRC	0.630	0.631	0.030	20.795	0.000	Supported
H6	RE → TRC	0.266	0.265	0.032	8.306	0.000	Supported
H7	TRC → TRS	0.284	0.283	0.033	8.570	0.000	Supported
H8	TRS → PI	0.308	0.309	0.037	8.371	0.000	Supported
H9	TRC → PI	0.394	0.394	0.040	9.790	0.000	Supported

Source: Results from SmartPLS

Predictive and Explanatory Power

The coefficient of determination (R^2) is used to assess the extent to which the independent variables explain the variance of the dependent variables in the research model. R^2 values closer to 1 indicate stronger explanatory power, whereas values closer to 0 suggest weaker explanatory power. The results indicate that the adjusted R^2 value for trust in community (TRC) is 0.514, demonstrating that ratings and reviews (RR), recommendations and referrals (RE), and community (CI) collectively explain 51.4% of the variance in TRC. For trust in sellers (TRS), the adjusted R^2 value is 0.526, indicating that information quality (IQ), seller reputation (REP), interaction with sellers (IS), and trust in community (TRC) explain 52.6% of the variance in TRS. Finally, the adjusted R^2 value for purchase intention (PI) is 0.333, showing that trust in community (TRC)

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and trust in sellers (TRS) together explain 33.3% of the variance in purchase intention within the social commerce context.

Table 5. R^2, predictive relevance (Q^2) and effect sizes (f^2)

	Construct	Adjusted R^2	Q^2	f^2
PI	**PI**	0.333	0.081	
	TRS			0.126
	TRC			0.205
TRS	**TRS**	0.526	0.350	
	IQ			0.382
	REP			0.321
	IS			0.098
	TRC			0.169
TRC	**TRC**	0.514	0.246	
	RR			0.042
	CI			0.809
	RE			0.146

Source: Results from SmartPLS

Chin (1998) proposed a formula for calculating the effect size (f^2) to evaluate the relative impact of each independent variable on a dependent variable. The results reveal that, for TRC, RR and RE exhibit small effect sizes, while CI demonstrates a large effect size. For TRS, IQ shows a large effect size, REP and TRC display medium effect sizes, and IS exhibits a small effect size. Regarding PI, both TRS and TRC exhibit medium effect sizes.

Discussion

This study applies the S–O–R framework to examine the effects of social commerce constructs on consumer trust and purchase intention in the context of online fashion shopping. The proposed research model was empirically tested using data collected from 568 consumers who had previously purchased fashion products via social commerce platforms. The assessment of the measurement model confirms that all measurement scales demonstrate satisfactory reliability as well as convergent and discriminant validity. The structural model analysis further indicates that all hypothesized path coefficients are statistically significant. Specifically, factors related to social commerce characteristics and structures (stimuli), including information quality, reputation, and interaction with sellers, exert positive and significant effects on trust in sellers (organism). Meanwhile, community, ratings and reviews, and recommendations and referrals have positive and statistically significant effects on trust in community (organism). The results also reveal that both trust in sellers and trust in community positively influence fashion purchase intention on social commerce platforms (response). Overall, the empirical findings support all proposed research hypotheses.

The results indicate that H1 is supported, confirming a positive relationship between information quality and trust in sellers. To contextualize this finding, we compare it with studies that examined the same IQ–trust relationship in online commerce settings. This finding is consistent with prior studies by Hentihu and Jayadi (2024) who examined live streaming shopping which is a social commerce format sharing the same real-time, community-driven characteristics as our context, and Zhao et al. (2020) who similarly applied electronic word-of-mouth theory to explain how information quality shapes consumer trust in online purchasing environments. In the social commerce context, when information about products and sellers is provided in a complete, accurate, and transparent manner, consumers are able to reduce perceived risk, thereby forming positive perceptions and enhancing their trust in sellers, which ultimately facilitates purchasing behavior. Next, H2 is supported, demonstrating that seller reputation has a positive effect on trust in sellers. This is compared with Liu and Guo (2017), who investigated trust and social benefit in social commerce using a similar trust-building framework and confirmed the critical role of reputation in online trust formation. Sellers with strong reputations reflected in their ability to keep promises, provide attentive responses, and deliver genuine value to customers are more likely to be perceived as trustworthy, thereby reinforcing consumer trust in online environments. With regard to H3, the results confirm a positive relationship between interaction with sellers and trust in sellers. This aligns with Lu et al. (2016), whose study on social presence and trust in social commerce provides a directly comparable theoretical context, as both studies examine how interpersonal interaction mechanisms facilitate trust formation on social platforms. Maintaining frequent interactions, providing timely responses, and offering supportive assistance not only enhance the shopping experience but also play a critical role in building and sustaining consumer trust. In addition, H7 is supported, indicating that trust in community positively influences trust in sellers. This trust transfer effect is consistent with Xiao et al. (2019), who specifically investigated the moderators and causal processes of trust transfer in social commerce, making their study a key benchmark for validating H7. When consumer communities are highly engaged and closely connected, information sharing, word-of-mouth communication, and collective endorsement of sellers generate positive social signals that strengthen other members' trust in sellers. Furthermore, the results support H8, confirming a positive relationship between trust in sellers and purchase intention, in line with previous findings by Lu et al. (2016), Wu (2020), both of whom examined the trust–purchase intention link in Asian social commerce contexts similar to Vietnam. Trust in sellers helps reduce consumers' anxiety and uncertainty in online transactions, fosters a sense of security and connection between buyers and sellers, and thus plays a pivotal role in driving purchase intention in social commerce.

The findings also show that H4 is supported, revealing a positive relationship between ratings and reviews and trust in community. Potential consumers rely on information provided by other users through ratings and reviews when evaluating products of interest, and more favorable ratings and reviews from the community lead to higher levels of trust in the community. Next, H5 is supported, indicating a positive relationship between community participation and trust in community. These findings are consistent with Xiao et al. (2019), whose trust transfer framework in social commerce provides a relevant comparison for understanding how community-level factors shape collective trust. Consumers often engage in multiple online communities to acquire knowledge and experience related to products of interest. When community members share information in an open and trustworthy manner, trust in the community is strengthened (Xiao et al., 2019). In addition, H6 is supported, demonstrating that recommendations and referrals positively influence trust in community, which is consistent with the findings of Poureisa et al. (2024), who examined social commerce sustainability and confirmed the significant role of peer recommendations in building community trust. Consumers frequently seek recommendations and referrals from experienced buyers when learning about new products, and when such recommendations are clear and demonstrate the recommender's expertise, trust in the community increases. Finally, the results support H9, confirming a positive relationship between trust in community and purchase intention. This finding aligns with Shin (2010), , whose study on

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trust, security, and privacy in social networking provides a foundational perspective on how community-level trust translates into behavioral outcomes in online environments.

5. Conclusion and Managerial Implications

This study applies the S–O–R model to explain how external stimuli of social commerce—including information quality, reputation, interaction with sellers, ratings and reviews, community, and recommendations and referrals—influence consumers' internal perceptions, reflected in trust in sellers and trust in community, and subsequently affect purchase intention. The empirical results indicate that all proposed hypotheses are statistically supported. Specifically, factors representing the characteristics of social commerce, namely information quality, reputation, and interaction with sellers, exert positive and significant effects on trust in sellers. Moreover, drawing on trust transfer theory, the study confirms the existence of a trust transfer mechanism from trust in the community to trust in sellers. In addition, factors related to the structural aspects of social commerce, including ratings and reviews, community, and recommendations and referrals, are shown to have positive effects on trust in community. Finally, the findings demonstrate that both trust in sellers and trust in community positively influence purchase intention in the social commerce context. Overall, these results are consistent with and reinforce prior findings in social commerce literature.

Although numerous studies have examined the effects of social commerce characteristics on consumer trust, this research extends the existing literature by incorporating interaction with sellers, thereby clarifying the role of two-way interaction in trust formation within social commerce. Regarding social commerce structural factors, prior studies have primarily focused on their influence on trust in a general sense, without clearly distinguishing specific trust targets—particularly trust in community. The present study addresses this gap by adopting a multidimensional perspective on trust, distinguishing between trust in sellers and trust in community, and thus providing a more nuanced understanding of trust formation mechanisms in social commerce. Furthermore, while most prior studies have investigated online shopping behavior in a general social media or online community context, this study contributes by focusing on a specific industry. By adapting and extending measurement scales to fit the Vietnamese fashion social commerce context, the study enhances the contextual relevance and practical applicability of its findings. Finally, the application of the S–O–R framework enables a systematic examination of how external stimuli influence behavioral responses through intermediate psychological states, thereby offering a theoretical foundation for proposing managerial strategies aimed at building trust, developing communities, and increasing consumers' purchase intention in social commerce.

From a managerial perspective, the empirical findings provide specific, actionable guidance for fashion businesses operating on social commerce platforms. The implications are organized by stakeholder group based on the relative strength of each path coefficient. For fashion sellers, information quality emerged as the strongest predictor of trust in sellers (β = 0.428, f^2 = 0.382). Sellers should therefore invest in high-resolution product images showing multiple angles, provide detailed size guides with body measurement charts, and include fabric composition and care instructions. Reputation is the second strongest driver (β = 0.399, f^2 = 0.321), sellers should systematically build credibility by displaying verified purchase badges, maintaining transparent return policies, and promptly addressing negative feedback. Although interaction with sellers has a smaller effect (β = 0.219, f^2 = 0.098), real-time responsiveness such as live chat during peak hours and personalized styling advice can differentiate sellers in a competitive market.

For platform operators, community exerts the strongest influence on trust in community (β = 0.630, f^2 = 0.809), suggesting that platforms should prioritize developing fashion-focused community features, such as style discussion groups, outfit-of-the-day forums, and seasonal trend boards. Recommendations and referrals also contribute meaningfully (β = 0.266, f^2 = 0.146), platforms can amplify this effect by designing referral incentive programs and enabling easy social sharing of product experiences. Ratings and reviews, while significant (β = 0.143, f^2 = 0.042), have a smaller effect, indicating that platforms should focus on improving review quality (e.g., verified purchase labels, photo reviews) rather than merely increasing review quantity.

For marketing managers, a critical finding is that trust in community has a stronger effect on purchase intention (β = 0.394) than trust in sellers (β = 0.308). This suggests that marketing budgets should prioritize community building initiatives such as influencer partnerships, user-generated content campaigns, and brand ambassador programs over traditional seller-centric advertising. Furthermore, the trust transfer effect (H7: β = 0.284) indicates that strengthening community trust indirectly enhances seller trust, creating a virtuous cycle. Marketing managers should therefore adopt an integrated strategy that leverages community engagement as both a direct driver of purchase intention and an indirect channel for building seller credibility.

Like any research, this study is subject to several limitations. First, the cross-sectional research design restricts the ability to draw causal inferences, as data were collected at a single point in time. Future studies may benefit from adopting longitudinal research designs to enhance the robustness and causal interpretation of the findings. Second, the research sample is limited to social commerce users in Vietnam, which may constrain the generalizability of the results to users in other countries. Future research could usefully include participants from diverse cultural contexts to improve the external validity of the findings. Moreover, the examination of trust in sellers and trust in community in this study is limited in scope, primarily focusing on social commerce characteristics and structural elements. Future research may extend this foundation by exploring the influence of additional seller-related attributes and community-related factors within the social commerce context, thereby providing a more comprehensive understanding of trust formation mechanisms.

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