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HOW TRUST LEADS TO ONLINE PURCHASE INTENTION FOUNDED IN PERCEIVED USEFULNESS AND PEER COMMUNICATION

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ABSTRACT

This study seeks to understand the specific factors on social media that help drive the intention to purchase fashion-related products, focusing on the central role of trust. The unique contribution of this research lies in its exploration of the interplay between perceived usefulness of the fashion brand's social media and peer communication on the fashion brand's social media in driving trust in the fashion brand's social media and, ultimately, purchase intention. Theoretically, we combine the technology acceptance model and consumer socialisation theory to explore the mediating role of trust in a rapidly expanding and growing industry sector. In surveying 150 Europeans to test our hypotheses around the aforementioned concepts, findings show that the perceived usefulness of a brand's social media is impacted by a set of atmospheric cues, and it influences the level of trust in both the fashion brand and its social media channels. Peer communication also influences perceived usefulness and level of trust in both the fashion brand and its social media channels. Trust in the brand but not its social media channels impacts purchase intention. The role of privacy concerns is limited in our model. We draw implications for theory around combining consumer socialisation theory and the technology acceptance model and for managers around parallel strategies to build different sets of trust on social media.

KEYWORDS:

Trust, online purchase intention, peer communication, perceived usefulness, atmospheric cues

HOW TRUST LEADS TO ONLINE PURCHASE INTENTION FOUNDED IN PERCEIVED USEFULNESS AND PEER COMMUNICATION

Introduction

“Trust is the foundation of every successful sale. Today’s shoppers have countless options available at the click of a mouse, and business owners can track every click. But the most crucial measure—trust—is harder to fully understand” (Shopify, 2020).

In 2018, offline fashion retail sales decreased by 4.3%, whereas online sales increased by 5.3% (IFM, 2018). According to Ubamarket (2018), 76% of consumers between 18-24 years old carry out research online before purchasing fashion products. For 35% of these consumers, their purchasing decisions are strongly influenced by social media. Fashion brands have subsequently responded, allocating a large portion of their marketing budgets to social media marketing (Chiu et al., 2018). In terms of fashion on social media, in particular, the role of trust is central in the consumer decision-making process (Kim & Ko, 2010; Kim, 2019; Mu et al., 2020). This study seeks to explore the specific factors on social media that help drive consumers’ intention to purchase fashion-related products online with the principal focus on the role of trust.

It is clear that trust is a heavily researched field with many seminal (e.g., Gefen et al., 2003; McKnight et al., 2002) and contemporary (e.g., Hajli et. al., 2017; Krueger & Meyer-Lindenberg, 2019) articles exploring its role in online and offline purchase decisions. This study builds on such work by uniquely combining different areas of focus. Our first contribution is an exploration of trust in both the brand and the medium, the social media platform. This dual focus on trust reflects the multi-faceted nature of trust in social media environments consisting of multiple actors. Our second contribution is our use of the technology acceptance model (TAM) dimension of perceived usefulness as an antecedent to trust. Our third contribution is the integration of peer communication as an antecedent to trust, underpinned in consumer socialisation theory. Our fourth contribution is our use of two measures of atmospheric cues as antecedents to the perceived usefulness dimension of the TAM. Our final contribution is the moderating role of a consumer’s privacy concerns in the relationship between trust and purchase intention, given the level of information exchange on social media. Together, these

contributions build a holistic picture of the central mediating role of trust in the consumer decision-making process around fashion brand purchases online.

Uniquely drawing on both the TAM and consumer socialisation theory, this study is firmly underpinned in theory and able to draw meaningful theoretical implications. A major school of thought on trust in online settings focuses on the relationships at play between consumer and brand, and indeed between consumers (Morgan & Hunt, 1994; Reichheld & Schefter, 2000). This leads to our decision to draw on consumer socialisation theory through peer communication as an antecedent to trust both in the brand and the social media platform. Socialisation is a key dimension of social media use and, hence, a logical area of exploration, but its relationship to trust is underexplored. Thus, socialisation may be an important antecedent to trust parallel to the TAM's perceived usefulness, in this case, of the social media platform.

Managerially, we focus on the growing fashion sector, of which Statista (2020) estimates that the revenue is increasing to 8.6% per annum, and where there is an enormous amount of social media purchase decision-making (Leban et al., 2020). The fashion sector offers a unique perspective on consumer behaviour due to the psychological and sociocultural attributes around value and image that characterise brand identities (Bazi et al., 2020). Therefore, we come up with managerial insights that will provide marketers with the tools to improve consumer-brand relationships via social media marketing and encourage greater positive engagement for their brands.

Theoretical Framework

Trust

Trust is a heavily researched concept. From Morgan & Hunt (1994), to Gefen & Straub (2000), to McKnight et al. (2002), to name a few, there are significant seminal works in the area. Recently, there has been significant work by Hajli et al. (2017), Liu et al. (2018), and Sembada & Koay (In Press). This paper will not provide an overview of the range of conceptualisations, operationalisations, and applications of trust. For such an overview, please see Kim & Petersen (2017).

Mayer et al. (1995) define trust as a “willingness to be vulnerable,” while Uslaner (2002) distinguishes two different types of trust: generalized and particularized trust. Generalized trust is “the belief that most people can be trusted,” while particularized trust is “the notion that we should only have faith in people like ourselves.” Focusing on game theory and psychological

systems (motivation, affect, and cognition), Krueger & Meyer-Lindenberg (2019) define trust as a “social dilemma” which implies two parties: a trustor and a trustee. The trustor is said to be vulnerable to the trustee due to a “risk of treachery” (affect) based on the fact that the trustor expects (cognition) that the trustee will “produce some anticipated reward” (motivation). Trust is, thus, a behaviour which evolves in a context of uncertainty. In line with this, consumers online tend to be faced with more uncertainty than those offline (Hult et al., 2019).

Online, trust is an even more prominent factor in the consumer decision-making process (Yoon, 2002; Hajli et al., 2017; Kim et al., 2008). McKnight et al. (2002) defined trust in an e-vendor setting based on two specific components: beliefs and intentions. They defined trusting beliefs as the way a consumer perceives the e-vendor in terms of competence, benevolence, and integrity, while trusting intentions represent the willingness to depend; in other words, the willingness to be vulnerable to the vendor (McKnight et al., 2002). Moreover, according to Beldad et al. (2010, p.860), online trust is “an attitude of confident expectation in an online situation of risks that one’s vulnerabilities will not be exploited.”

On social media, trust becomes even more prominent (Kim & Ko, 2010). According to Liu et al. (2018), brand trust is an important concept in social media brand communities (SMBCs) and it is strongly affected by consumers’ trust in other consumers (C2C approach), as well as consumers’ trust in brand marketers (i.e., C2M approach). Focusing on communication-based trust transfer, they found that if consumers trust their peers and brand marketers on social media, they will communicate and be influenced by each other, thereby creating consumer engagement. In return, consumer engagement leads to brand trust, which influences purchase intent (Herbst et al., 2013). This corroborates the findings of Zhao et al. (2019) and Hajli (2014) who demonstrated that if consumers trust the sellers in a social media context, they will consequently also trust the brand through the trust transfer process. Trust in the sellers and in the brand, therefore, positively affects continuous purchase intentions.

According to Pentina et al. (2013), trust in online platforms is also a key concept in social media, as it is a strong predictor of the users’ patronage intentions towards both the social media platform used (e.g., Twitter) and the brands they follow on it. Indeed, if Twitter users trust that platform, they will continue to use it and, through a process of trust transfer, they will trust the brands they follow and visit their websites to purchase products. In the context of social e-commerce, defined as “forms of Internet-based social media that allow people to participate actively in the marketing and selling of products in online marketplaces and communities” (Stephen & Toubia, 2010, p. 215), trust has a “vital influence on the transaction process” (Yeon

et al., 2019). Thus, in this study, we consider trust as a construct combining two sub-constructs: trust in the fashion brand and trust in the social media platform used.

Privacy concerns

Risk is a recurrent theme in the literature on online trust, with much of the research focused on how perceived risks negatively influence purchase decisions and reduce business success (Chiu et al., 2014; Nepomuceno et al., 2014; Pires et al., 2004). According to Coker et al. (2011, p.1131), “online perceived risk is the perceived degree of uncertainty toward buying a product using the internet.” Several types of risk perceptions have been identified by Jacoby & Kaplan (1972), including financial, performance, psychological, security, and privacy risk. According to Lee (2016), privacy and security concerns have been demonstrated in the literature as to be strong indicator of perceived risk in online purchasing, therefore, privacy risk is of particular focus to our study. Indeed, McCole et al. (2010) showed privacy and security concerns strengthen the effect of trust on online purchase intentions, in that the trustworthiness of the brand increases in importance when buyers’ security and privacy concerns are higher. Moreover, Wu et al. (2012) found privacy concerns in an online context have a negative influence on trust and on the users’ willingness to provide personal information. Fortes & Rita (2016) demonstrated that privacy concerns had a negative effect on the users’ purchasing behaviour, which was mediated by a set of variables including trust. Finally, Youn & Shin (2019) examined the relationship between peer communication and privacy concerns when adolescents engage with Facebook advertising.

The Technology Acceptance Model (TAM)

Originally proposed by Davis (1989) as an extension of Ajzen & Fishbein’s (1975) Theory of Reasoned Action, the TAM has become one of the most widely adopted models in information systems research (Schepers & Wetzels, 2007). Fundamentally, it proposes that attitude towards technology adoption and behavioural intention is influenced by two primary factors: perceived usefulness and perceived ease of use of the technology (Davis, 1989).

The TAM has been extended and developed to explore multiple dimensions of technology acceptance. Three influential revisions have been the development of the TAM2, the Unified Theory of Acceptance and Use of Technology (UTAUT), and the extension of the model to incorporate trust. In 2000, Venkatesh and Davis developed the TAM2, adding five new variables: subjective norm, image, job relevance, output quality, and result demonstrability

which have been demonstrated to affect perceived usefulness and, thus, the individuals' behaviours towards both usage and acceptance. They also included two moderators: experience and voluntariness. Later, Venkatesh et al. (2003) proposed UTAUT, inspired by the TAM, TAM2, and other models, which has four main constructs that positively influence a user's acceptance and usage behaviour: performance expectancy, social influence, effort expectancy, and facilitating conditions. These are moderated by constructs including gender, age, experience, and voluntariness of use. Concurrently, the link between trust and the TAM was established by Suh & Han (2002), who developed a model of trust in the acceptance of internet banking, and by Gefen, Karahanna, & Straub (2003), who demonstrated that trust in the website and in the vendor significantly increased the explanatory power when testing a model of online shopping behaviours.

These extended models have been used extensively in the online retailing context to study experience quality, enjoyment, trust (Ha & Stoel, 2009), willingness to accept recommendations (Baier & Stüber, 2010), issues of privacy (Featherman et al., 2010), and the effect of atmospheric qualities on purchase intent (Koo & Ju, 2010). Within the fashion industry, they have been used in research around innovative product design (Tzou & Lu, 2009) and in-store smart technology (Kim et al., 2017). However, there is no research that has linked perceived usefulness from the TAM with trust in a broader purchase decision-making context in online fashion retail.

Our study focuses on perceived usefulness. Perceived ease-of-use is not as relevant as it does not affect intended use when completing a purchase-orientated task and is better suited to research where complex information technology is intrinsic to the task (Gefen & Straub, 2000). We have also included two measures of atmospheric process cues, as these were shown by Kotler (1973) to be important antecedents of perceived usefulness. Specifically, we assessed task-relevant cues (e.g., the relevance and quality of information) and aesthetic cues (e.g., the layout and colour of the brand's social media page). Previous work by Parboteeah et al. (2009) found that these strongly influenced consumers in their decision-making processes within the e-commerce context.

Consumer Socialisation Theory

The rise of social media has impacted many aspects of people's lives, particularly the way people interact and communicate with each other. Through comments, likes, shares, and direct

messaging, social media provides consumers with an array of avenues to provide real-time feedback and interactive responses to advertising, brands, and the shopping experience (Ardiansyah et al., 2018). Such a high level of social interaction and peer communication on social media sites necessitates the consumer to gain skills to enable them to act in a way that meets the social norms of the platform (Wang et al., 2012). Consumer socialisation theory introduced by Ward (1974) describes the process by which young people acquire those skills. The theory was developed by Moschis & Churchill (1978) into a model that proposed that the socialisation process incorporated both the type of learning occurring, and the socialisation agent as a source of influence. Within their work, they examined the role of age and social structure constraints as antecedents to this process. Other work has applied consumer socialisation theory to uncover how the socialisation agent and the learning processes were affected in ways that focused on consumer outcomes (e.g., Aleti et al., 2017).

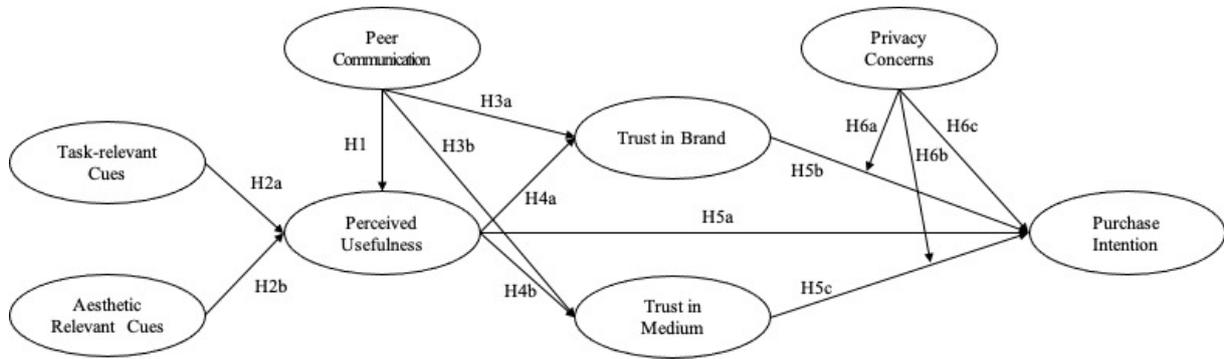
Socialisation agents or social institutions shape people's behaviour by imparting upon them the social norms expected within their communities. On social media, when peers interact and communicate with one another online about consumption, they act as socialisation agents who transmit information about the social norms to the consumer (Wang et al., 2012). Through messages on social platforms, such as reviews or comments, consumers acquire knowledge about consumption-oriented matters.

It follows that peer communication can influence social media users in their decision-making through the social learning process. According to Moschis & Churchill (1978), learning processes of consumer socialisation have three categories: modelling, reinforcement, and social interaction. Modelling implies imitation, wherein the individual learns by imitating the socialisation agent's behaviour. Reinforcement involves reward or punishment, meaning the individual learns either by adopting a behaviour which was previously rewarded by the socialisation agent or by avoiding a behaviour which was previously punished by the agent. Finally, the mechanism for social interaction is less easily defined but could be a combination of modelling and reinforcement" (Moschis & Churchill, 1978, p. 600).

Several studies have focused on the impact of social media peer communication on purchase intentions (Trusov et al., 2010; Wang et al., 2012; Syarief & Genoveva, 2015; Men & Muralidharan, 2017), and more recent research has investigated the role of trust and privacy on peer communication and socialisation (Ardiansyah et al., 2018). Ardiansyah et al. (2018) explored peer communication through the lens of self-disclosure and found that trust played a significant role in the socialisation behavior of consumers, more so in the way they

communicated with their peers through social advertising. In this study, we propose a novel extension of the TAM that draws from the peer communication literature to explore the dual roles of perceived usefulness and peer communication in driving trust and, ultimately, online purchasing decisions (see Figure 1).

Figure 1 Conceptual Model



Hypotheses development

Perceived Usefulness (PU)

Initially defined by Davis (1989) as “the degree to which a person believes using a particular system would enhance his/her job performance,” perceived usefulness (PU) is considered a major part of the TAM. PU and perceived ease of use (PEOU) influence people’s acceptance (or rejection) of information technology (Davis, 1989). In the context of social media, PU is defined by Kusyanti et al. (2018) as “the extent to which the social media user believes that using a particular social media site helps them accomplish their goal.” In our case, the goal refers to purchase intentions.

Again, we will focus exclusively on PU. Based on McKnight et al.’s definition of trust, we propose that PU and atmospheric cues are demonstrative of the competence of the brand and the platform, respectively, and will, therefore, positively influence the consumer’s trust.

Peer Communication

Consumer socialisation theory proposes that the socialisation process, in which people acquire the skills to act according to social norms, incorporates both the type of learning that occurs and the socialisation agent that influences them. Within the social media context, peer communication is the medium in which information on social norms and behaviours are

transmitted to the consumer. When peers interact and communicate with one another online about consumption, they act as socialisation agents who transmit information about the social norms to the consumer (Wang et al., 2012). Additionally, Racherla & Friske (2012) found that peer recognition and reputation are fundamental aspects of maintaining trust in the fidelity of communication and information exchange when observing online product reviews. This type of social relationship effectively enhances the online recommender system (Sun et al., 2015), particularly when considering social networks of consumers (Virdi et al., 2020). Their findings showed that more trustworthy reviewers had greater influence over consumers, and this added significantly to the perceived usefulness of reviews. Accordingly, it is predicted to influence consumer socialisation, motivation, and purchase intent.

Based on the findings of these studies, we can develop the following hypotheses:

H1: Peer communication positively affects perceived usefulness.

Atmospheric Cues

We first consider atmospheric cues as positive drivers of perceived usefulness. According to Kotler (1973), atmospheric cues are referred to as sensory terms (e.g., sight, sound, scent, and touch), and these are considered a “highly relevant marketing tool,” because they influence consumers in their decision-making process. Mehrabian & Russel (1974) found that atmospheric stimuli (e.g., colour, heat, light, and sound) affect individuals’ behaviour (approach or avoidance), and this influence is mediated by three primary emotional states (pleasure, arousal, and dominance). Also called the S-O-R framework, this model explains how different Stimuli (S) that exist in the environment affect the individuals’ emotions in their mind and organism (O) and how they react and respond (R) to it. This model has been adapted by other scholars in the context of online shopping (Chan et al., 2017; Ettis, 2017; Tang & Zhang, 2020). Many atmospheric cues have been studied but highlighting the work of Tang & Zhang (2020) and Parboteeah et al. (2009), we focus on aesthetic cues and task-relevant cues. According to Tang & Zhang (2020, p. 3), aesthetic cues are related to the design of a website and refer to “characteristics such as colour and layout that affect the visual appearance of a shopping environment.” Parboteeah et al. (2009, p. 62) define task-relevant cues as “utilitarian” and aesthetic cues as those that “increase the hedonic value of the online experience.” In short, we consider task-relevant cues in the context of the brand’s social media page’s ability to provide information and allow task completion (Loiacono et al., 2007). We likewise consider aesthetic-

relevant cues in the context of the social media page's visual appeal (Loiacono et al., 2007). Limited previous research has found that both task- and aesthetic-relevant cues positively impact perceived usefulness, though this impact was stronger for task-relevant cues than for aesthetic-relevant cues (Parboteeah et al., 2009). Such previous research has focused on e-commerce websites rather than social media, so it is helpful to understand how these relationships apply in a social media context. Certainly, considering the TAM, we would expect task-relevant cues to influence perceived usefulness, given the focus on performance (van der Heijden et al., 2003). However, even aesthetics can be related to perceived usefulness, where the halo effect results in first impressions of the social media page being attributed to its usability attributes (Derbaix & Pham, 1998; Tractinsky et al., 2000). Thus, we hypothesize:

H2a: Task-relevant cues positively affect perceived usefulness.

H2b: Aesthetic-relevant cues positively affect perceived usefulness.

Trust

Recent research has investigated the relationship between trust and privacy and peer communication and socialisation. Ardiansyah et al. (2018), for instance, found that trust was a “crucial part of people's consumer socialisation behaviour, particularly their peer communication through social advertising” when self-disclosure practices were examined, while Hajli (2014) found that social media users engage in social interactions with their peers, producing “social support” that, in turn, positively influenced both trust in peers and in the social media platform. Liu et al. (2018) found that social media users who engage in social interactions and communicate with other users and brand marketers on SMBCs tend to show higher levels of trust in the brands. Focusing on Facebook, Bapna et al. (2017) found that social media users with strong ties to their peers (i.e., their Facebook “friends”) are more likely to have higher levels of trust than those with weaker ties to their peers. Thus, we hypothesize:

H3a: Peer communication positively affects trust in the fashion brand.

H3b: Peer communication positively affects trust in the social media platform used.

While there is yet no research linking perceived usefulness with trust in the decision-making context of online fashion retail, the importance of the relationship between the variables has been well established. McKnight et al. (2002) defined trusting beliefs as the way a consumer perceives the e-vendor in terms of competence, benevolence, and integrity. It therefore follows

that a consumer's perception of the brand page's ability to produce useful and credible information influences their trusting beliefs in the brand and the platform. Furthermore, Gefen et al. (2003) found that trust was as important in explaining online commerce behaviours as perceived usefulness and perceived ease-of-use. In their research on on-demand ridesharing services, Aw et al. (2019) found that trust in rating systems assisted in reducing the perception of risk and was a key mediating factor between perceived usefulness and value. Thus, we hypothesize:

H4a: Perceived usefulness positively affects trust in the fashion brand.

H4b: Perceived usefulness positively affects trust in the social media platform used.

Purchase Intentions

According to Hajli (2014), perceived usefulness is an important construct in the context of e-commerce, and there is a positive relationship between the perceived usefulness of a website and the users' intentions to buy on social media. In this study, the perceived usefulness of a website is defined as the system and information quality. Hence, the higher the levels of quality in terms of system and information, the higher the willingness to buy on social media. This proposition is supported by the foundations of the TAM, which hold a direct link between perceived usefulness and a behavioural intention (Davis, 1989). This should hold on social media with other research finding such relationships with online reviews (Purnawirawan et al., 2012) and e-commerce websites (van der Heijden et al., 2003). Thus, we hypothesize:

H5a: Perceived usefulness positively affects purchase intentions.

In the context of social media, trust is a recurrent subject and influences consumers in their purchase decisions (Hajli et al., 2017; See-To & Ho, 2014; Liu et al., 2018). Previous research on the direct impact of trust on purchase intention is abundant (e.g., Kim & Ko, 2010; Liu et al., 2018; Zhao et al., 2019). Therefore, we propose that both trust in the fashion brand and trust in the social media platform will positively affect trust. The distinction between these two objects of trust is important where consumers are forced to interact with both inseparably.

H5b: Trust in the fashion brand positively affects purchase intentions.

H5c: Trust in the social media platform used positively affects purchase intentions.

Privacy Concerns

Privacy is the right to decide who has access to your personal information and how that information is used. In an online context, privacy is defined as the “control over the flow of one’s personal information, including the transfer and exchange of that information,” and it is one of the main factors that makes consumers reluctant to buy products (Lee, 2016; Baruh et al., 2017).

Ardiansyah et al. (2018) explored the relationship between trust, privacy, and peer communication, and they demonstrated that consumers’ privacy concerns reduced their trust in social media. Research by Yun et al. (2019) identified stages in the era of online privacy concerns and concluded that consumers progressively lost control over their personal information with the advent of sites that increasingly demanded higher levels of self-disclosure and that privacy concerns are a key issue among consumers. In our study, we will focus on the second stage of privacy concerns characterised by the creation of user-generated content, social media, and social commerce. Based on these findings, we are now able to elaborate our final hypotheses:

H6a: Privacy concerns moderate the positive effect of trust in the fashion brand on purchase intentions.

H6b: Privacy concerns moderate the positive effect of trust in the social media platform used on purchase intentions.

H6c: Privacy concerns will negatively affect purchase intentions.

Method

This is survey-based research, and the survey was distributed online through IESEG School of Management’s social media community in France, mostly among students. We targeted younger participants, as they are heavy users of Facebook and Instagram (Shane-Simpson et al., 2018) compared to other age groups (Kim & Kim, 2019), without regard to their gender, education, or professional situation. The sample (n=150) was totally random from the social media community, and we did not make any selection of the participants. Majority of the participants (61%) fall into the age group of 18-24, followed by the 25-34 age group (22%), and the 35-44 age group (17%). Although the sample is limited to the age group from 18 to 44, it represents the largest user group of Facebook and Instagram compared to other age groups

(Kim & Kim, 2019). For example, people aged 18-44 accounted for about 64% of all Facebook users (30.8 million) and roughly 78% of all Instagram users (16.2 million) in France in 2019 (Pokrop, 2019). Moreover, the sample includes 55 males (37%) and 95 females (63%). Both Facebook and Instagram had more female users than male users in France (Pokrop, 2019).

In terms of education, more than one-half of the respondents (54%) have a Master's degree, and almost one-third (30%) have a Bachelor's degree. Participants whose highest level of education is a high school degree represent 9% of the sample, followed by "other" (4%) and PhD (3%). In terms of working status, more than one-half are students (53.33%), followed by full-time employees (31.33%), and part-time employees (8%). The rest of the sample is spread between unemployed people looking for work (4%), retirees (2%), and unemployed people not looking for work (1.33%). Education and working status are consistent with the age group distribution of the participants, because majority are aged 18-24, mainly students (with a Bachelor's/Master's degree), followed by young adults aged 25-34, mainly working and employed full- or part-time. To control the influence of participants' social media usage intensity on their responses toward messages delivered via social media (e.g., Ellison et al., 2007), the researchers tested social media usage intensity as a control variable.

At the start of the survey, we included a screener question, "Do you use Facebook or Instagram?" Only respondents who answered Yes were able to continue with the survey. We asked respondents to remember the last time they were on Facebook or Instagram and saw a fashion brand's product in which they were interested. We specified that all the following questions would refer to this particular fashion brand. After that, we asked them on which social media platform they had seen the product (Facebook or Instagram). Respondents who selected Instagram had Instagram included in all their remaining questions. The same applied for Facebook. All measurements of the tested constructs were adapted from published studies (Table 1) in order to enhance the reliability and validity of the measurement models of the constructs. The researchers used 7-point Likert scales, anchored on 'Strongly disagree' and 'Strongly agree.' At the end of the survey, the respondents were asked to answer demographic questions, such as their age, gender, educational background, and professional situation.

Table 1. Measurement reliability and descriptive analysis

Construct	Items	PC	α	CR	AVE	Mean	SD
<i>Aesthetic-relevant cues (Loiacono et al., 2007)</i>			0.94	0.96	0.89	5.56	1.45
	The fashion brand's Facebook/Instagram page is visually pleasing.	0.94					
	The fashion brand's Facebook/Instagram page displays visually pleasing design.	0.95					
	The fashion brand's Facebook/Instagram page is visually appealing.	0.93					
<i>Task-relevant cues (Loiacono et al., 2007)</i>			0.92	0.95	0.86	4.84	1.58
	The product information on the fashion brand's Facebook/Instagram page is effective.	0.91					
	The fashion brand's Facebook/Instagram page adequately meets my product information need.	0.94					
	The product information on the fashion brand's Facebook/Instagram page is pretty much what I need to carry out my task (purchase).	0.93					
<i>Peer communication (Wang et al., 2012)</i>			0.95	0.96	0.83	3.28	2.03
	I talked with my peers about the product on Facebook/Instagram.	0.88					
	I talked with my peers on Facebook/Instagram about buying the product on the Internet.	0.93					
	I asked my peers on Facebook/Instagram for advice about the product.	0.90					
	I obtained the product information from my peers on Facebook/Instagram.	0.89					
	My peers on Facebook/Instagram encouraged me to buy the product.	0.94					
<i>Perceived usefulness (Davis et al., 1989)</i>			0.96	0.98	0.95	4.55	1.87
	Using the fashion brand's Facebook/Instagram page can improve my shopping performance.	0.96					
	Using the fashion brand's Facebook/Instagram page can improve my shopping productivity.	0.97					
	Using the fashion brand's Facebook/Instagram page can improve my shopping effectiveness.	0.97					
<i>Trust in the fashion brand (Busser & Shulga, 2019)</i>			0.95	0.96	0.86	4.56	1.70
	The fashion brand can be counted on to do what is right.	0.90					
	I believe the fashion brand has high integrity.	0.94					

Construct	Items	PC	α	CR	AVE	Mean	SD
	I trust the fashion brand to keep my best interests in mind.	0.95					
<i>Trust in the medium (Pentina et al., 2013)</i>	I believe the fashion brand is trustworthy.	0.93	0.94	0.96	0.90	3.64	1.86
	I trust Facebook/Instagram.	0.96					
	I rely on Facebook/Instagram.	0.94					
<i>Privacy concern (Shin & Youn, 2019)</i>	I believe Facebook/Instagram is honest.	0.94	0.87	0.91	0.77	5.28	1.57
	I am concerned about Facebook's/Instagram's misuse of my personal information.	0.81					
	I fear that my information may not be safe while stored on Facebook/Instagram.	0.91					
	I feel uncomfortable when I find out that my information on Facebook/Instagram is shared with companies without my knowledge.	0.91					
<i>Purchase intention (Javed et al., 2019)</i>			0.95	0.96	0.86	4.89	1.49
	There is a high probability that I would consider the fashion brand's product.	0.92					
	I would prefer the fashion brand's product.	0.93					
	I would consider using the fashion brand's product.	0.95					
	There is a strong likelihood that I would buy the fashion brand's product.	0.93					
<i>Social media usage intensity (Ellison, 2007)</i>			0.88	0.92	0.74	4.38	1.78
	In the past week, on average, approximately how many minutes per day have you spent on Facebook/Instagram?	0.82					
	I am proud to tell people I'm on Facebook/Instagram	0.86					
	Facebook/Instagram have become part of my daily routine	0.91					
	I feel out of touch when I haven't logged onto Facebook/Instagram for a while	0.85					

PC: Standardized Path coefficient; α = Cronbach's Alpha; CR = Composite Reliability; SD = Standard Deviation.

Findings

Recalled Fashion Brands

Respondents were asked to think of the last time they were on Facebook or Instagram and saw a fashion brand's product they were interested in and to write down the product and the brand. Among the respondents, 135 of them named a total of 77 brands. The most popular fashion brands among the sample were Nike (with a frequency of 22 respondents), followed by Zara

(10 respondents), Shein (8 respondents), Dior and Rouje (4 respondents), see Figure 2. Chanel, Adidas, Jonak, and Asos had a frequency of 3 respondents each. While the named brands are totally random with a very wide range, we still aim to check for any potential confounding issues created by the brands. Field-Fote (2019) explained that confounders tend to be associated with both input and output variables, but not in the causal relationship between the input and output variables. Researchers have been checking confounders using mean differences such as ANOVA (Martin et al., 2011; Martin et al., 2013). Slightly less than half of the brands were mentioned once only, therefore, we had to recode the 77 brands to carry out the tests. One concern was about the popularity of the brands recalled and liked by the participants. For example, Nike has been recognized as having very popular brand community online which influenced consumers' attitudes significantly (Jung et al., 2014). To conduct the analysis, we recoded the brands from popular (Nike, coded as 5) to not popular (brands were mentioned once only, coded as 0). ANOVA tests did not show any significant associations between the brand popularity and the other variables in the model. Another concern was that sport brands play an important role in people within the younger age group, particularly students (Japutra et al., 2018) who account for more than half of the sample. To examine potential product category issues, we recoded the brands into sport (e.g., Nike and Adidas) and non-sport based on respondents' description of the product and the brands' positioning. No significant relationships were found between the brands' product categories and the variables as well.

Figure 2. Most popular fashion brands



Social Media Usage

Almost two-thirds (62%) of the respondents said that the brand/product they last saw on social media was on Instagram, compared to 38% for Facebook. Two questions adapted from Ellison et al. (2007) were asked to understand participants' follower numbers (i.e., about how many total Facebook/Instagram friends do you have?) and time spent on social media (i.e., on average, approximately how many minutes per day do you spend on Facebook?). Although the difference in the follower numbers was not significant, (c.f. the 8-point scales from Ellison et al. (2007)), participants' time spent on Instagram was greater than Facebook ($\chi^2(5)=11.24$, $p<0.05$). Among participants who recalled an Instagram experience, only 1% had used Instagram less than 10 hours, while 10.5% of participants who recalled a Facebook experience used Facebook less than 10 hours. To further understand usage intensity of the media, participants were asked to fill in the five-items scale by Ellison et al. (2007). After removing the items with lower scores, all factor scores ranged from 0.82 to 0.91 with a Cronbach's α at 0.89. An average score of the five items was calculated and showed usage intensity of Facebook (Mean=4.40) was significantly lower than the usage intensity of Instagram (Mean=5.10, $t(148)=-2.67$, $p<0.01$).

Reliability and Validity of the Measures

A Partial Least Square-Structural Equation Modelling (PLS-SEM) approach was used to test the research hypotheses in SmartPLS 3.3.2. PLS-SEM was used due to its superior ability in exploratory research with small sample size (Hair et al. 2012; Hair et al., 2017) and multi-groups analysis (PLS-MGA) (Henseler, 2012). Measurement models' reliability and validity were examined before testing the relationships in the hypotheses.

Consistent with past research, the following reliability and validity measures were applied (Hair et al., 2006; Henseler et al., 2015). To examine the reliability of the latent constructs, Cronbach's alpha (α) and composite reliability (CR) value should be above 0.60. As shown in Table 1, α values ranged from 0.87 to 0.95 and CR values ranged from 0.91 to 0.98, therefore, the constructs are reliable. To achieve convergent validity, the outer loadings of measurement items should be above 0.70, and the average variance extracted (AVE) value of each construct should exceed 0.50. All outer loadings were greater than 0.81 and all AVE values were greater than 0.77, therefore, convergent validity was achieved.

The discriminant validity, which should not exceed 0.90 (Hensler et al., 2015), was assessed by HTMT ratio. HTMT ratios in Table 2 study ranged from 0.06 to 0.08 which were all lower than 0.90, therefore, discriminant validity was achieved.

Table 2. HTMT (Heterotrait-Monotrait) Ratio

	1	2	3	4	5	6	7	8
1. Aesthetic-relevant cues								
2. Task-relevant cues	0.77							
3. Peer communication	0.52	0.59						
4. Perceived usefulness	0.68	0.80	0.64					
5. Trust in the fashion brand	0.60	0.75	0.65	0.66				
6. Trust in the medium	0.57	0.71	0.73	0.71	0.71			
7. Privacy concern	0.12	0.06	0.07	0.06	0.09	0.12		
8. Purchase intention	0.67	0.73	0.68	0.70	0.78	0.63	0.12	
9. Social media usage	0.56	0.63	0.70	0.64	0.66	0.78	0.13	0.64

Common-method variance problem was checked by achieving Variance Inflation Factor (VIF) lower than 3.3 and a marker variable technique (Weismuller et al., 2020). The VIF ranged from 1.00 to 2.28, which indicated no collinearity issues. Based on the construct level correction approach (Tehseen et al., 2017; Weismuller et al., 2020), age was added as a marker variable to further test common-method variance problems. No R^2 change was observed, and the change of path coefficients ranged from 0.00 to 0.01. Therefore, there were no common-method variance issues.

Hypotheses Testing

As suggested by Hair et al. (2014), a bootstrapping procedure of 5,000 subsamples was applied to test the research hypotheses, and R^2 (greater than 0.25) and Q^2 (greater than 0) were used to test the predictive relevance. As shown in Table 3, the model explained 63%, 51%, 64%, and 61% of the variance in perceived usefulness, trust in the fashion brand, trust in the medium, and purchase intention, respectively. The Q^2 values of these variables were 0.59, 0.43, 0.57, and 0.53, respectively, demonstrating good predictive relevance of the model.

Table 3. Results of Structural Equation Analysis

Hypotheses Tests		PC	t-value	Note
H1	Peer communication → Perceived usefulness	0.21	2.97**	Supported
H2a	Task-relevant cues → Perceived usefulness	0.45	5.10***	Supported
H2b	Aesthetic-relevant cues → Perceived usefulness	0.16	1.80*	Supported
H3a	Peer communication → Trust in the fashion brand	0.26	3.48***	Supported
H3b	Peer communication → Trust in the medium	0.28	4.13***	Supported
H4a	Perceived usefulness → Trust in the fashion brand	0.34	3.86***	Supported
H4b	Perceived usefulness → Trust in the medium	0.29	4.19***	Supported
H5a	Perceived usefulness → Purchase intention	0.31	3.22***	Supported
H5b	Trust in the fashion brand → Purchase intention	0.47	6.26***	Supported
H5c	Trust in the medium → Purchase intention	-0.05	0.54 ^{ns}	Not supported
H6a	Privacy concern * Trust in the fashion brand → Purchase intention	0.11	1.28 ^{ns}	Not supported
H6b	Privacy concern * Trust in the medium → Purchase intention	-0.07	0.99 ^{ns}	Not supported
H6c	Privacy concern → Purchase intention	-0.08	1.21 ^{ns}	Not supported
	Social media usage intensity → Perceived usefulness	0.45	5.10***	
	Social media usage intensity → Trust in the fashion brand	0.23	2.75**	
	Social media usage intensity → Trust in the medium	0.36	5.32***	
	Social media usage intensity → Purchase intention	0.14	1.89*	
Model Statistics		R²	Q²	
	Perceived usefulness	0.63	0.59	
	Trust in the fashion brand	0.51	0.43	
	Trust in the medium	0.64	0.57	
	Purchase intention	0.61	0.53	

Note: PC: Standardized Path coefficient; ***p < .001; **p < .01; *p < .05; ^{ns} Not Significant.

Results in Table 3 showed a positive relationship between perceived aesthetic-relevant cues on a social media page and perceived usefulness of the social media page (PC = 0.16, t = 1.80, p < 0.05), and a positive relationship between perceived task-relevant cues on a social media page and perceived usefulness of the social media page (PC = 0.45, t = 5.10, p < 0.001). Therefore, H2a and H2b were supported. Peer communication was positively related to perceived usefulness of using the social media page (PC = 0.21, t = 2.97, p < 0.01), trust in the fashion brand (PC = 0.26, t = 3.48, p < 0.001), and trust in the medium (PC = 0.28, t = 4.13, p < 0.001).

These findings supported H1, H3a, and H3b. Perceived usefulness of using the social media page was positively related to trust in the fashion brand (PC = 0.34, $t = 3.86$, $p < 0.001$), trust in the medium (PC = 0.29, $t = 4.19$, $p < 0.001$), and purchase intention (PC = 0.31, $t = 3.22$, $p < 0.001$). Therefore, H4a, H4b and H5a were supported. While trust in the fashion brand increased with purchase intention (PC = 0.47, $t = 6.26$, $p < 0.001$), it was not associated with trust in the medium ($p > 0.05$). Therefore, H5b was supported, but H5c was not supported. No impact of privacy concern was found on purchase intention, and no moderation was significant ($p > 0.05$). Thus, H6a, H6b, and H6c were not supported.

Social media usage intensity was tested as a control variable. Social media usage intensity was positively related to perceived usefulness (PC = 0.45, $t = 5.10$, $p < 0.001$), trust in the fashion brand (PC = 0.23, $t = 2.75$, $p < 0.01$), trust in the medium (PC = 0.36, $t = 3.62$, $p < 0.001$), and purchase intention (PC = 0.14, $t = 1.89$, $p < 0.05$).

To understand the potential influence of the social media platforms and other demographic factors such as age and education, multi-group analysis (MGA) was conducted. Participants' usage status of Facebook and Instagram varied; therefore, it is important to understand the impact of the social media platform on the research model. As seen in Table 4, task-relevant cues are more important for Facebook users (PC = 0.75, $t = 5.59$, $p < 0.001$) than Instagram users (PC = 0.34, $t = 3.15$, $p < 0.01$) on their perceived usefulness of the social media page. Henseler (2012) suggested using the Welch-Satterthwaite test to check the difference of path coefficients between groups. The Welch-Satterthwaite test showed the differences between the two coefficients were significant (Welch-Satterthwaite Test PC = 0.42, $p < 0.05$). Similarly, perceived usefulness played a stronger role on trust in the medium among Facebook users rather than Instagram users (Welch-Satterthwaite Test PC = 0.30, $p < 0.05$).

Table 4. Group Comparison by Media

Hypotheses Tests		Facebook		Instagram		Welch-Satterthwaite Test
		PC	t-value	PC	t-value	
H2a	Task-relevant cues → Perceived usefulness	0.75	5.59***	0.34	3.15**	0.42*
H4b	Perceived usefulness → Trust in the medium	0.45	3.84***	0.16	1.78*	0.30*
Model Statistics		R²	Q²	R²	Q²	
	Perceived usefulness	0.74	0.70	0.53	0.49	
	Trust in the fashion brand	0.56	0.48	0.45	0.38	
	Trust in the medium	0.75	0.69	0.55	0.48	
	Purchase intention	0.71	0.62	0.51	0.44	

Other demographic variables were also tested for their influences on the model. Education level and age did not have an influence, but gender influenced some of the hypotheses' relationships significantly (Table 5). Perceived usefulness was more important for females than males on their trust in the fashion brand (Welch-Satterthwaite Test PC = -0.38, $p < 0.05$). While social media usage intensity increased females' perceived usefulness more than males (Welch-Satterthwaite Test PC = -0.40, $p < 0.05$), such usage intensity increased males' trust in the fashion brand more than females (Welch-Satterthwaite Test PC = 0.57, $p < 0.001$). More importantly, one hypothesized moderating effect of privacy concern was found among females only (PC= 0.26, $t = 2.44$, $p < 0.001$; Welch-Satterthwaite Test PC = -0.58, $p < 0.01$).

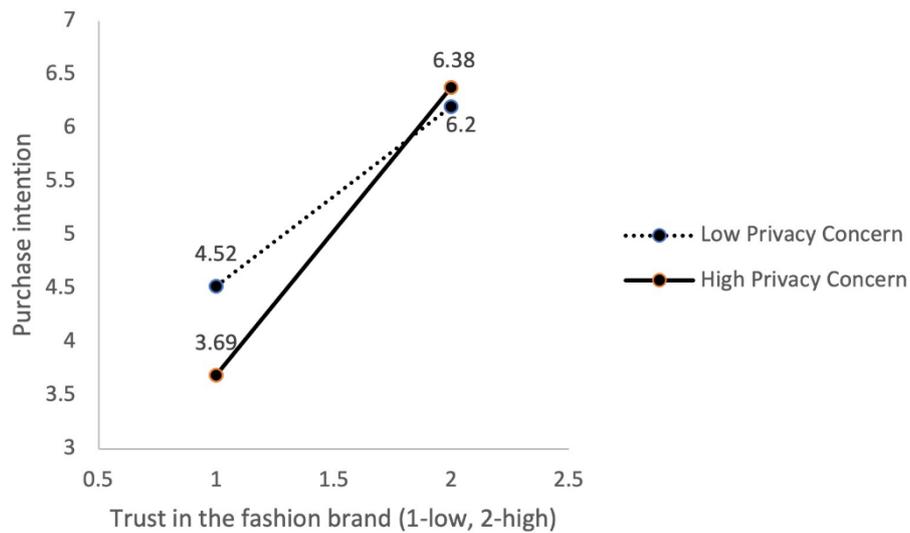
Table 5. Group Comparison by Gender

Hypotheses Tests		Male		Female		Welch-Satterthwaite Test
		PC	t-value	PC	t-value	
H4a	Perceived usefulness → Trust in the fashion brand	0.14	1.18 ^{ns}	0.52	5.02 ^{***}	-0.38*
H6a	Privacy concern * Trust in the fashion brand → Purchase intention	-0.30	1.42 ^{ns}	0.25	2.40 ^{**}	-0.54*
	Social media usage → Perceived usefulness	-0.17	1.19 ^{ns}	0.24	2.42 ^{**}	-0.40*
	Social media usage → Trust in the fashion brand	0.59	5.04 ^{***}	0.02	0.21 ^{ns}	0.57 ^{***}
Model Statistics		R²	Q²	R²	Q²	
	Perceived usefulness	0.62	0.54	0.69	0.63	
	Trust in the fashion brand	0.59	0.45	0.55	0.48	
	Trust in the medium	0.66	0.58	0.65	0.57	
	Purchase intention	0.62	0.49	0.70	0.60	

Note: PC: Standardized Path coefficient; *** $p < .001$; ** $p < .01$; * $p < .05$; ^{ns} Not Significant.

To depict the moderation effect, mean scores of the measurement items of the three constructs (i.e., privacy concern, trust in the fashion brand, and purchase intention) were calculated in SPSS. Median scores of privacy concern (5.67) and trust in fashion brand (4.75) were then used to split the variables into high (\geq the median score) and low ($<$ the mean score) levels. Figure 3 showed that the level of privacy concern strengthens the positive relationship between females' trust in the fashion brand and their purchase intention.

Figure 3. Moderating effect of privacy concerns among females



Discussion and implications

This study sought to understand the specific factors on social media that help drive the intention to purchase fashion-related products, focusing on the central role of trust. Using the TAM, we investigated how trust mediates the relationship between perceived usefulness and purchase intention given the task-relevant and aesthetic-relevant cues on social media. Adding to the existing literature on the TAM, we drew on the consumer socialisation theory and investigated how trust mediates the relationship between peer communication and purchase intention given the interactive, peer-to-peer nature of social media.

We found that both task-relevant and aesthetic-relevant cues on social media influenced perceived usefulness, supporting previous research in atmosphere cues (Tang & Zhang, 2020; Parboteeah et al., 2009). Tang & Zhang (2020) explain that task-relevant cues and aesthetic-relevant cues help consumers to find useful information they need under an enjoyable environment, which will eventually help consumers' behavioural decisions. Further, atmosphere cues are recognized as an important element of sustainable marketing (Khan et al., 2019).

Adding to our knowledge on the positive relationship between perceived usefulness and purchase intention (Davis, 1989; Hajli, 2014; Zhao et al., 2019), we also found perceived usefulness influenced the level of trust in both the brand and its social media channels. Building on the raising concept about social commerce (Yadav et al., 2013), Yahia et al. (2018) argued

that social media users are different from other consumers because they actively seek an informative and enjoyable shopping experience for their informed decision-making. Therefore, these consumers should respond positively when they perceive a high level of usefulness.

Our results confirm the importance of peer communication, where the more consumers talked about products and brands on social media, the more likely they were to trust both the brand and its social media channels. This relationship emphasises the role of socialisation in developing trust (Liu et al., 2018; Bapna et al., 2017). Increased peer communication also leads to increased perceived usefulness, linking socialisation theory to technology acceptance in a novel model of behaviour.

Trust clearly leads to purchase intention, but only trust in the fashion brand rather than trust in the social media channel as a main effect. More researchers focused on trust in brands (e.g., See-To & Ho, 2014; Liu et al., 2018; Irshad et al., 2020), but not trust in social media channels. Few studies reported the role of trust in a media in increasing consumers' information seeking behaviour on social media channels (e.g., Hajli et al., 2017) or in increasing purchase intention on travel sites (e.g., Agag & El-Masry, 2017). However, travel sites are a special type of social media channel where people share their opinions on experience-based products or destination tourism, which is different from retailing brands. This is a clear avenue for future research, where both peer communication and perceived usefulness drives trust in the social media channel, inferring the importance of such trust, but perhaps for ongoing engagement rather than purchase.

Interestingly, we found no support for the privacy concerns as a moderator of the relationship between trust and purchase intention. This contradicts previous research around the role of privacy concerns as a barrier to online purchases (Ardiansyah et al., 2018; Baruh et al., 2017). However, we did find that gender played a role and interacted with privacy concerns. Privacy concerns strengthened the positive impact of trust in the fashion brand on females' purchase intention. In line with this finding, researchers have found that females tend to have stronger privacy concerns online (Lin et al, 2019; Youn, 2009). Future research could take gender into consideration and explore if privacy concerns affect more relational behaviours, such as involvement and engagement.

Theoretical implications

Social media has forever altered how brands communicate with consumers as well as shifted the nature of word-of-mouth marketing and customer feedback (Hajli, 2019). The impact of

these changes on consumer decision-making and purchase intentions is an under-explored facet of consumer research and provides an opportunity to develop novel theoretical models. While many extensions of the TAM have been created and widely studied within marketing and information system research, we believe our study is one of the first to combine the TAM with consumer socialisation theory. This allows us to explore the central role of trust in driving online purchase intention within the context of social e-commerce, a current focus of marketing literature (Hajli, 2019; Peng et al., 2019; McClure & Seock, 2020).

The unique contribution of this study lies in the holistic model, integrating perceived usefulness and peer communications as parsimonious antecedents to trust, which mediates the relationship between these variables and purchase intention. This is applied to a growing industry sector (fashion) and to a novel and growing context (social media). Getting into the specifics, our break-down of task- and aesthetic-relevant cues as antecedents to perceived usefulness also constitutes a contribution. Moreover, the relationship between peer communication underpinned in consumer socialisation theory, perceived usefulness, and the TAM is most definitely under-explored, never mind the subsequent impact on trust. Finally, investigating trust in the social media platform, not just the brand, is innovative, where most previous studies investigate trust in the focal (fashion) brand. This is important considering the inclusion of privacy concerns in our model, where privacy is a growing concern for social media users. Future research could also explore whether the moderating impact of privacy concern is context-dependent.

We conclude that the interactive, peer-to-peer nature of social media facilitates social media's usefulness which, in turn, drives multiple types of trust, such as trust in brands and trust in social media channels. Apart from these two types of trust, we suggest future researchers to explore more types of trust given its important role in consumer online behaviour. For example, Ozdemir et al. (2020) investigated similar relationships between trust, peer influence, and brand loyalty. In their study, they divided the trust construct into two subtypes, cognitive (i.e., about conscious and rational thoughts) and affective (i.e., about emotional relationship with the trustee). Further experimental research could unpick the differences between these types of trust, as well as between brand trust and trust in brand engagement, which further embeds trust in the purchasing decision. Although we have tested several important antecedents of trust, future research could explore more in social media marketing domain. For example, Shareef et al. (2020) have identified five predictors of trust among peers on social media: fulfilled expectations, predictability, familiarity, monitor, and norms.

Managerial implications

Based upon our findings, fashion brand marketers should consider the influence of aesthetics and task-related attributes when designing the front-end of each of their social media channels and ensure they provide adequate content to maximise perceived usefulness. Marketers should provide engaging, channel-specific content to entertain and socialise with consumers while also providing clear, brand-related information to enable customers to complete tasks, such as ask questions, share ideas, read and post reviews, and, ultimately, make purchases. In line with previous suggestions, we find that brands that use Facebook pages primarily should highlight usefulness and use task-related cues more often, such as by highlighting the key product functions and ensuring information is clear and concise.

Additionally, our findings indicate that reinforcing usefulness will be most effective where the brands or products are more appealing for female target audiences. While differences occur across cultures, women generally account for a greater portion of fashion consumers, and this makes it especially relevant for our context (Pentecost & Andrews, 2010; Shephard et al., 2014). In particular, our results show that females who have strong privacy concerns must have trust in the fashion brand to have a stronger purchase intention. Therefore, to enhance purchase intention for females with strong privacy concerns, brands must focus on enhancing their trust in the brand. To achieve this, they can emphasise task-relevant cues and engage more in peer communication to enhance perceived usefulness. This would be especially effective where heavy users of social media are targeted as usage intensity was also found to increase PU in female users.

In contrast, we find that brand trust is enhanced with increasing usage intensity in male users. As mentioned, much of the literature on fashion consumption has focused on female consumers, and our study provides a unique perspective for managers of fashion brands seeking to increase brand trust and purchase intention with men. Based on our results, we suggest that in order to optimise expenditure and maximise efficiency, brands should focus their efforts on men who are more frequent social media users. As social structures have evolved over time, gender has become a more fluid concept and males have become increasingly embedded in the discussions around fashion and expression particular (Nash, 2019).

Generally, we show that trust is an essential foundation of competitive advantage. As peer communication leads consumers to increase their use of the brand's social media and to trust the brand and their social media more, fashion brand marketers must proactively interact with

consumers on social media. Wolny & Mueller (2013) found that online fashion consumers were motivated to engage with brands through social media when they had high brand commitment and fashion involvement. They also found that users incurred a perceived social benefit from writing about fashion brand content with friends. Marketers should therefore seek to understand the opinions and attitudes consumers have towards their brand. Furthermore, Irshad et al. (2020) found that social motivation, empowerment, and remuneration all positively influenced trust in retailers on social media, which in turn, influenced online purchasing decisions. Men & Muralidharan (2017) found that the strength of social ties, user attitude, and peer influence all positively influenced peer communication about companies. Additionally, they found those who engage in more peer discussions about companies were more trusting of and satisfied with those companies. Additional ways to facilitate discussion are through the promotion and use of brand and community hashtags, the liberal moderation of online discussion forums, and the integration of outreach to influencers.

Marketers must be aware of the need to build consumer trust before expecting purchase behaviours, as this renders social media marketing efforts more long-term and relational rather than short-term and transactional. This shifts potential key performance indicators (KPIs) from being solely sales-oriented to being engagement-oriented. Example KPIs could be engagement rate, growth in followers, number of interactions, and level of user-generated content (UGC).

Limitations and Future Research

The current research is not without limitations. To reduce confounding issues within our survey design, we used a scenario-based survey to obtain a large range of fashion brands by asking participants to recall a brand they saw on a social media platform and were interested in in the scenario-based survey. A similar method was used by Bowe et al. (2013) who selected multiple countries to avoid country as a confounder in their study. We also tried to check potential bias based on the brands such as their online popularity and product category. The link between country image, product category, and brand recall has also been explored by Lopez & Balabnis (2020). A future study could conduct experiment-based methods for better control of these factors and other potential factors that the study country may bring. Future researchers should also test the impact of culture on trust. Consumers from different countries may have different habits in using social media platforms, and their trust of brands and the social media platforms can be varied.

This study was limited to behavioural intention as the outcome variable, so future researchers should examine consumers' online behaviours such as sharing, commenting, and buying behaviours. Future research could, of course, examine our model's interrelationships beyond the fashion sector, which was the scope of this study. However, taking all of the limitations into consideration, our contributions in understanding the two types of trust (brand and social media platform) and social media post features will still help researchers to establish a holistic view considering relevant theories such as TAM and consumer socialisation. The research will also help managers understand how to use different social media platforms to promote their brands.

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