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EXPLORE BUFFERING EFFECTS OF SOCIAL MEDIA INTERACTIVITY AND PERCEIVED INFORMATION CREDIBILITY ON A USER'S PERCEIVED PAST NEGATIVE EXPERIENCES

Ying-Chieh Yang*
Economics and Management College, Zhaoqing University, China
*Corresponding Author Email: yingchiehyang@hotmail.com

I-Hua Lin
Department of Hospitality Management, Taiwan Shoufu University, Taiwan
Eva176@yahoo.com.tw

Abstract

The purpose of this study is not only to examine the role of a user's perceived past negative experience in trust in social commerce, but is also to probe the moderating effects of social media interactivity and perceived information credibility on the relationship between a user's perceived past negative experience (PPNE) and trust in social commerce (SC). 349 valid samples are collected from the target population in Taiwan and analyzed data by AMOS 22 and SPSS PROCESS to examine a conceptual model and four hypotheses. Of the four hypotheses, H_2 and H_3 are supported, even though H_1 and H_4 are partially supported. The findings not only confirm the psychological perception and effects of a user's PPNE on trust in SC, but also identify social media interactivity and perceive information credibility as the moderating roles in a user's PPNE – trust in SC chain. Besides the need for empirical confirmation of the hypotheses given, finally, there are several practical implications for social marketers and future research directions for scholars.

Key Words: Social media interactivity, perceived information credibility, a user's perceived past negative experiences, psychological perception, trust in social commerce.

Introduction

Facing rapid changes in global economy, companies or individual sellers struggle to implement a variety of marketing strategies to not only sustain in competitive marketplaces but also meet customer need in order to maintain proper customer relationship (Wu & Li, 2018).

Of these strategies, adopting social media creates a "new socio-interactive online scenario" (p.199) so-called social commerce (SC), which is the incorporation of social media and e-commerce, as well as is used for selling and promoting products and services. The market is primarily driven by the growing number of social media users, along with rising built-in e-commerce projects (Herrando et al., 2019). In March 2019, for instance, Instagram launched a checkout feature, which allows users to complete the purchase process without having to leave the app (PRNewswire, 2021). Based on a study by Grand View Research, Inc., the global social commerce market size is expected to reach US$ 3,369.8 billion by 2028. It is anticipated to expand at a CAGR (Compound Annual Growth Rate) of 28.4% from 2021 to 2028 (PRNewswire, 2021). The social commerce market in the U.S., moreover, is estimated at US$26.9 Billion in the year 2020. China, the world`s second largest economy, is forecast to reach a projected market size of US$103.3 Billion by the year 2027 trailing a CAGR of 30.5% over the analysis period 2020 to 2027 (GLOBE NEWSWIRE, 2000).

On average, global internet users spend some 135 minutes per day surfing social networks (Statista, 2019), and social referral to retail ecommerce sites has grown 110% in two years outpacing all other referral channels (eMarketer, 2019), but it still represents a modest percentage of inbound ecommerce traffic, accounting for only 9.1% in Q1 2019 (eMarketer, 2019). The result indicates that a lot of consumers prefer to traditional shopping because of social media considered by some consumers as a platform to interact and communicate with other users as well as engage in entertaining activities. One of main reasons is that community users suffering from past negative experiences in SC are reluctant to engage in SC (Pavlou & Gefen, 2005).

The Internet infrastructures in Taiwan are advanced and prevalent. In 2018, there were 19 million active community users, accounting for 80% of the total number of people in Taiwan. Of these users, 18 million users were used to social media on mobile phones (SlideShare, 2019). Users in Taiwan adopt not only these social media to interact with their friends, family, and colleagues, but also them to purchase products or services. However, a lot of dispute transactions (e.g. fraud, service failure, and recovery failure etc.) emerge in SC (SlideShare, 2019). For example, some community users view a delayed delivery as an unfortunate accidental incident, but lots of users consider this experience as a malicious violation. This is because the perceived level of users encountering problematic transactions with community sellers depends on users' psychological vibrations (Pavlou & Gefen, 2005). In order to rebuild trust in SC of community users with problematic experiences, in consequence, the present study

makes one main contribution to explore social media interactivity (SMI) and perceived information credibility (PIC) to buffer the impact of a user's perceived past negative experiences (PPNE) on his/her trust in SC. To accomplish these objectives mentioned above, therefore, this study is organized as follows: first, the paper develops research hypotheses and a conceptual model based on literature review and integration in several relevant fields. Next, this study adopts software AMOS 22 and SPSS PROCESS to analyze the valid data collected from the target population in Taiwan. Finally, the findings are presented, followed by conclusions and discussions of the findings including several practical implications and future research directions.

Literature Review

In the commitment-trust literature, not only is trust defined as "the willingness of a person to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor another party" (Mayer et al., 1995: 312), but is also the most important variable in social (Pavlou& Gefen, 2005) and relational exchanges (Hunt & Lambe, 2000). In the study, therefore, trust in SC is defined as a user's belief that future transactions with sellers in SC will occur in a manner consistent with their confident expectations.

A Community User's Perceived Past Negative Experience And Trust In SC

Based on the study by Pavlou and Gefen (2005), psychological contract violation (PCV) with the virtual community of sellers is significantly evoked by the user's perceived past negative experiences (PPNE). This may be because if users previously encountered problematic transactions with individual sellers in SC, then the experiences more likely result in PCV with the community of individual sellers, followed by probably discouraging users from engagement in SC again. In this study, a user's PPNE is defined as the level to which the user perceive negatively encounters with particular sellers in SC. That is, the level of a user's PPNE basically depends on his/her perception. Prior studies, moreover, indicate that a user's PPNE originates from main problematic transacting sources in SC, including fraud, product misrepresentation, contract default (Koh et al., 2004), and double deviation (service failure and recovery failure) (Chih et al., 2017; Fang & Chiu, 2014; Grégoire et al., 2010). Not only can PVC ruin users' beliefs that sellers will behave in a manner consistent with their confident expectations, followed by eroding the initial trust of users in the community sellers (Goles et al., 2009; Malhotra et al., 2017), but can also create a sense of betrayal and unfair treatment, followed by causing users to pay more attention to potential adverse outcomes related to new and potentially opportunistic sellers and decrease trust of users in transactions with the community of sellers (Hill et al., 2009; Pavlou & Gefen, 2005). In the social commerce context, therefore, the following hypothesis is proposed:

H_1: a user's PPNE negatively influences trust in SC.

Moderator: Social Media Interactivity And Perceived Information Credibility

After generating an objective perception, followed by accommodating the environment and scenario to creates an associative-behavior response to achieve an objective perception or requirement, a community user performs an evaluation based on his/her cognition and produces affective reaction (Smith & Lazarus, 1993). Prior studies consider social media interactivity (SMI) (Hajli, 2018; Liang et al., 2011; Park et al., 2014; Shanmugam et al., 2016; Sozer, 2019) and perceived information credibility (PIC) (Hajli et al., 2014; Li & Suh, 2015) as antecedents of trust in SC, but researchers rarely conduct studies from the point of view as moderating variables. This research, therefore, proposes that SMI and PIC are moderating variables to make up for the research gap and obtain deeper research understanding.

Social media interactivity (SMI) refers to "social interaction of people in social networking developed by Web 2.0 technologies such as online communities which empower people to have some interaction with their peers" (Hajli, 2018, p. 800). In the study, SMI is described as a platform where the like-minded users interact with each other through discussions, suggestions on specific products/services, or sellers and express their views on specific issues (Muntinga et al., 2011). Through information exchange and discussions, higher SMI enabled users suffering from negative experiences in SC to more likely accept the views of other community members, followed by enhancing the degree of intimacy between users in online communities and further helping build trust in close friends in the community and decreasing their hostility toward community sellers (Liang et al., 2011; Park et al., 2014). That is, the higher the level of a user's SMI, the lower his/her PCV in SC. This study, therefore, proposes one hypothesis as follows:

H_2: SMI will moderate the relationship between a user's PPNE and trust in SC.

In the information system literature, perceived information credibility (PIC) is considered a crucial driver of receiver information, because PIC is the message receivers' perception on the credibility of a message (Cheung & Thadani, 2012; Li & Suh, 2015). In social networking context, not only is PIC defined as the extent to which individuals perceive information to be believable, but is also a strong predicator of information readers' future actions, such as recommendation or willingness to adopt viewpoint of the received information (Li & Suh, 2015). Information produced through social media reflects a mechanism to provide credibility of the information, then further builds trust and reduced risk perception. The influence of this information is greater than the impact of information offered by companies or individual sellers (Hajli et al., 2014). Prior studies indicate that the more authentic and accurate information by community members enables users suffering from problematic experiences to more likely believe in SC transaction mechanisms, followed by reducing their hostility toward community sellers (Hajli et al., 2014; Pavlou & Gefen, 2005). That is, the more credible information from social media, the lower the perceived risk level

of a user with PPNE in SC and further the lower his/her PCV toward community sellers. This study, therefore, proposes two hypotheses as follows:

H_3: PIC will moderate the relationship between a user's PPNE and trust in SC.

H_4: SMI and PIC will moderate the relationship between a user's PPNE and trust in SC simultaneously.

Methodology

Sampling and Procedure

Convenient sampling was applied in this research accordance to the several reasons, including the high rate of adopting social media in Taiwan, a decrease in time cost, and an increase in response rate. Moreover, two special municipalities, including Tainan and Taichung in Taiwan were selected due to the total population of these two municipalities accounted for about 20% of the population of Taiwan (Dept. of Household Registration, 2018). Based on the store size, therefore, 1,000 questionnaires were distributed at three department stores, two shopping malls, and two hyper markets in Tainan and Taichung, respectively. During over a two-month period from October 1, 2019 to November 30, 2019, the face-to-face questionnaire was conducted. Before doing that, the researcher explained the purpose of this study to the target participants and solicited their intent to participate. At the end of the data collection process, of 392 completed participants, the final number of usable questionnaires was 349, for a response rate of 34.90%. Of the 349 participants, 185 (53.0%) are female and 164 (47.0%) are male. The average age and month income of the 349 participants was 29.5 years and about US$1152.5 based on the US$/NT$ exchange rate of NT$30.37. This study adopted AMOS 22 and SPSS PROCESS to analyze a measurement model and a structural model to establish validity of the instrument and examine the path analysis.

Measure

A personally administered questionnaire was used to collect the data from the target population. A total of 21 items made up the questionnaire containing five parts: demographic information, SMI, PIC, PPNE, and trust in SC. Personal characteristics (6 items) included gender, age, education, occupation, month income, and marital status. An instrument measuring eight constructs were designed according to previous studies. For example, four items measuring SMI were adapted from Hajli (2018). Four items measuring PIC were adapted from Li and Suh (2015). Finally, trust in SC (4 items) and a user's PPNE (3 items) were measured using the scales adapted from Pavlou and Gefen (2005).

The study adopted a five-point Likert scale for measurement items, with "1" representing strongly disagree and "5" representing strongly agree. All items originally in English were translated into Chinese and back-translated into English to ensure equivalent meaning (Brislin, 1980). The questionnaire was also pretested using undergraduate business students with social commerce experiences. The feedback from the pre-test was used to improve the readability and the ques-

tionnaire. Moreover, a reliable sample size was a minimum of five respondents per survey item (Hair et al., 2006). Due to the 21-item questionnaire in this study, this meant that the minimum number of respondents for factor analysis for this study should be 200, and a total of 349 respondents completed the questionnaires.

Results

Reliability and Validity Analysis

Through confirmatory factor analysis, measurement validity is first evaluated, and the result shows an acceptable model fit to the data: x^2 / df = 2.108 (p < .001); RMSEA = .056 (< .06); RMR = .049 (< .06); GFI = .945 (> .90); AGFI = .922; CFI = .977 (> .90); NFI = .957 (> .90); TLI = .970 (> .90); IFI = .977 (> .90) (Hair et al., 2006). Convergent validity assesses the extent to which items designed to measure the same construct are related, while discriminate validity assesses the degree to which items designed to measure different constructs are related (Hair et al., 2006). It is found that standardized factor loadings of all items measuring the same constructs are over .63 and significantly related (p < .001) (in Table 1). As shown in Table 1, Cronbach alpha and the composite reliability (CR) for all constructs are larger than .70, which the internal consistency and stability of the instrument is acceptable (Nunnally, 1978). Moreover, the average variance extracted (AVE) for all reach constructs of this study exceeds .50. Therefore, convergent validity is established (Fornell & Larcker, 1981).

Table 1. Standardized loadings and reliabilities

Construct	Indicators	Standardized loadings	AVE	CR	Cronbach's α
SMI	SMI1	0.634***	0.528	0.816	0.810
	SMI2	0.823***			
	SMI3	0.753***			
	SMI4	0.679***			
PIC	PIC1	0.887***	0.840	0.954	0.957
	PIC2	0.923***			
	PIC3	0.939***			
	PIC4	0.934***			
Trust	Trust1	0.766***	0.693	0.899	0.910
	Trust2	0.757***			
	Trust3	0.910***			
	Trust4	0.931***			
PPNE	PPNE1	0.646***	0.625	0.831	0.823
	PPNE2	0.907***			
	PPNE3	0.797***			

Note: ***p < .001; Goodness-of-fit indices (N = 349); χ^2 (348) = 170.733 (p < .001); RMSEA = 0.056; RMR = .049; GFI = .945; AGFI = .922; CFI = .977; NFI = .957; TLI = .970; IFI = .977.
SMI = social media interactivity; PIC = perceived information credibility; PPNE = a user's perceived past negative experience; Trust = trust in social commerce.

Discriminant validity, finally, is tested by comparing the shared variance among indicators of a construct with the variance shared between constructs. The test for discriminant validity is met when the square root of AVE for the construct is greater than its correlations with other constructs. As a result, absolute correlation values of different constructs are significantly lower than the square root of AVE for the construct and range from .00 to .63 (in Table 2), and discriminant validity is established (Fornell & Larcker, 1981).

Table 2. Correlation among Constructs and the Square Root of the AVE

	SMI	PIC	PPNE	Trust
SMI	***.727***			
PIC	.458**	***.916***		
PPNE	.068	.001	***.833***	
Trust	.357**	.627**	-.130*	***.791***

Note: *p < .05; **p < .01; Diagonal elements (in italics and bold) are the square root values of AVE.

Path analysis and Moderation effects

Under no moderation effects, first, this study adopts AMOS 22 to examinate the relationship between a user's PPNE and trust in SC. Findings indicates indices: $\chi^2 / df = .822$ ($p < .001$); RMSEA = .000 (< .06); RMR = .001 (< .06); GFI = .999 (< .90); AGFI = .987 (> .90); CFI = 1.000 (> .90); NFI = .994 (> .90); TLI = 1.000 (> .90); IFI = 1.000 (> .90). Moreover, it is found the negative impact of a user's PPNE on trust in SC (β = -.155, $p < .05$), and H_1 is supported. Second, the moderation effects of SMI and PIC respectively on the link between a user's PPNE and trust in SC are examined through Hayes's (2013) PROCESS (in Table 3). Based on the study by Hayes (2013), it is recommended that PROCESS should be an appropriate data analytic strategy for studying moderating variables in this study. As shown in Table 3., findings confirm interactions of SMI and PPNE, as well as PIC and PPNE on trust in SC. That is, SMI and PIC buffer the negative effect of PPNE on trust in SC, respectively. Therefore, H_2 and H_3 are supported. On further examining model 1 and model 2 in Table 3, findings indicate no impact of PPNE on trust in SC in model 1, but PPNE has negative impact on trust in SC in model 2. That is, H_1 is partially supported.

Next, this study adopts Hayes's (2013) PROCESS (in Model 3) to examinate the buffering effects of SMI and PIC simultaneously on the link between a user's PPNE and trust in SC. It is found that PIC buffers the relationship between a user's PPNE and trust in SC, even though SMI is unable to buffer the impact of PPNE on trust in SC. Therefore, H_4 is partially supported. A user's PPNE in model 3, moreover, significantly negatively trust in SC. H_1 in model 3, therefore, is supported.

Table 3. Path Coefficients and *t* Value

Predicator	Moderator: SMI		Moderator: PIC		Moderator: SMI, PIC	
	Model 1		Model 2		Model 3	
	β	*t* value	*β*	*t* value	*β*	*t* value
PPNE	-.181	-1.2157	-.259*	-2.4311	-.266*	-2.0966
SMI	.549***	4.5928			.113	.8813
PIC			.914***	8.7128	.8841***	6.1667
SMI × PPNE	.087*	2.2028			.013	.3022
PIC × PPNE			.128**	3.6908	.116*	2.5538
Adjust R^2	.163***		.433***		.440***	

Note: *p < .05; **p < .01; ***p < .001; SMI = social media interactivity; PIC = perceived information credibility; PPNE = a user's perceived past negative experiences; dependent variable = trust in SC.

On further examining conditional effect of a user's PPNE on trust in SC at values of the moderators: SMI, PIC, and both, finally, SMI and PIC are divided into three low, medium, and high groups respectively according to means and standard deviations of SMI and PIC. Findings point out PPNE has significant impacts on trust in SC for medium-/high-SMI and medium-/high-PIC groups (in Table 4.).

Table 4. Conditional Effect of PPNE on Trust at Values of Moderator(s)

Model 1			Model 2			Model 3			
SMI	PPNE	Trust	PIC	PPNE	Trust	SMI	PIC	PPNE	Trust
Low	.0498		Low	-.0022		Low	Low	.0017	
Medium	.1310**		Medium	.1071**		Low	Medium	.1007	
High	.2123***		High	.2164***		Low	High	.1997*	
						Medium	Low	.0137	
						Medium	Medium	.1127**	
						Medium	High	.2217***	
						High	Low	.0257	
						High	Medium	.1247*	
						High	High	.2237***	

Note: *p < .05; **p < .01; ***p < .001; Low-SMI = 2.617; Medium-SMI = 3.5279; Low-SMI = 4.4452; Low-PIC = 2.0154; Medium-PIC = 2.8718; High-PIC = 3.7281.

Discussion and Conclusions

Based on data analysis mentioned above, several discussions and conclusions can be drawn. Under no moderation effects, first of all, a user previously undergoing negative experiences will reduce his/her trust in SC. This finding is in line with the study by Pavlous and Gefen (2005). Under moderation effects of SMI or PIC, second, the negative impact of PPNE on trust in SC is buffered or reversed (in Table 4). For example, H_2 supported demonstrates that when users with PPNE more highly interact with community members in social me-

dia, the negative effects of PPNE on trust in SC are decreased. This is because the β weight value of .087 ($p < .05$) for the interaction term between SIM and PPNE indicates that the slope of the regression of trust in SC on PPNE at levels of SMI increased by .087 unit for every one unit increase in SMI (Aiken & West, 1991). H_3 supported, moreover, demonstrates that if users with PPNE obtain more credible information from social media, then the negative effects of PPNE on trust in SC are mitigated. This is because the β weight value of .128 ($p < .01$) for the interaction term between PIC and PPNE indicates that the slope of the regression of trust in SC on PPNE at levels of PIC increased by .128 unit for every one unit increase in PIC (Aiken & West, 1991).

Under moderation of SMI and PIC simultaneously, third, it is found that only PIC significantly buffers the negative impact of PPNE on trust in SC. This may be because users undergoing previously negative experiences place more emphasis on more credible information than higher interactions with community members, when engaging in social commerce. H_4 indicates the β weight value of .116 ($p < .01$) for the interaction term between PIC and PPNE indicates that the slope of the regression of trust in SC on PPNE at levels of PIC increased by .118 unit for every one unit increase in PIC (Aiken & West, 1991). Table 4, finally, shows that higher SMI or more credible information from virtual community can not only buffer the negative impact of PPNE on trust in SC but also reverse the negative into the positive (Hajli, 2018).

Implications

In terms of theory building and data analysis, findings provide several practical implications to virtual sellers. Based on the PCV theory, first of all, this study is one of the first studies identifying the level of a user's PPNE as his/her psychological perception and having negative impact on trust in SC. That is, if community sellers provide service failure or recover failure to users, these users produce psychological violation, followed by losing trust in social commerce engagement. Therefore, virtual retailers endeavor to avoid providing service failure or recovery failure to community users. Second, the main contribution of the present study is to explore moderating roles of SMI and PIC on the relationship between PPNE and trust in SC.

Based on H_2 and H_3, once community users encountered problematic transactions with some sellers in SC, followed by producing PCV towards virtual sellers, virtual retailers are able to adopt the other strategies to reduce users' hostility, besides compensation and apology. For example, virtual retailers can encourage community members to more frequently share purchase experience and product/service information with each other. Moreover, not only can virtual retailers provide more accurate information about products, services, and transaction regulations, but can also provide more credible using experiences of members. This is because higher SMI or PIC can lessen the impact of PPNE on trust in SC, even reverse users suffering with negative experiences towards rebuilding trust in SC. When SMI and PIC

moderate the impact of PPNE on trust in SC simultaneously, finally, only PIC significantly buffers the relationship between PPNE and trust in SC. This is because the buffering effect of PIC dominates over the buffering effect of SMI on the negative impact of PPNE on trust in SC. Of the two strategies, therefore, adopting PIC strategy is a top priority.

Limitations and Future Research

This study provides some insight into the role of a community user's perceived past negative experience (PPNE) and the way in which social media interactivity and perceived information credibility moderate the effects of a user's PPNE on his/her affective reaction (trust in SC), but it has several limitations for future research directions. First of all, the results are limited due to convenient sampling and sample size weaking the results of this empirical study. Data collection from 349 usable social participants sufficiently establish model validation in this study, but findings might be unable to generalize to the entire SC population. Consequently, it is recommended that future studies are needed to examine and validate the generalizability of the findings to more social user data. Second, this study identifies moderating effects of SMI and PIC on the link between a user's PPNE on his/her affective reaction (trust in SC), but there exist other variables buffering the impact of PPNE on trust in SC. Prior studies, for example, point out secure transaction mechanism and social identification among community users probably reduce hostility of users with PPNE toward community sellers, followed by enhancing their trust in SC (Gefen et al., 2003; Wu & Li, 2018). Finally, a user's PPNE may further result in buyer bad behaviors (e. g. spreading bad WOM and revenge). Therefore, future studies should explore user behavior in SC after undergoing negative experiences.

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