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Consumer Trust and Purchase Decisions in Indian E-Commerce through Social Media Marketing Reviews and Influencer Endorsements

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Abstract. The rapid growth of Indian e-commerce has transformed consumer buying behavior, with social media becoming an important channel for product discovery, engagement, and purchase influence. However, the effectiveness of social media marketing largely depends on consumer trust, authentic reviews, and the credibility of influencer endorsements. This study aims to examine how social media marketing reviews and influencer endorsements shape consumer trust and purchase decisions in the Indian e-commerce market. This research employed a quantitative descriptive design using a structured online questionnaire distributed to 102 respondents with experience in social media and online shopping. Data were analyzed using descriptive statistics, frequency distribution, percentages, and cross-tabulation to identify dominant behavioral patterns and trust-related factors influencing purchase decisions. The results reveal that customer reviews and testimonials were the most influential factor (65.7%), followed by advertisements (44.1%), influencer recommendations (40.2%), brand posts (34.3%), and video demonstrations (22.5%). Moreover, 71.6% of respondents considered positive reviews as the strongest motivator for online purchases. However, 60.8% reported low trust in influencer recommendations and preferred genuine customer feedback. Trust issues (49.0%), unclear return policies (22.5%), payment security concerns (16.7%), and poor customer support (11.8%) were identified as major barriers. Many respondents also preferred cash on delivery as the safest payment option. The study concludes that while social media marketing effectively creates awareness and interest, consumer trust remains the central determinant of online purchase decisions. Authentic customer reviews are more persuasive than influencer endorsements alone. Businesses should therefore prioritize transparency, secure transactions, verified reviews, and customer-centered service strategies to strengthen trust and improve conversion performance in emerging digital markets.

Keywords: Consumer trust; Purchase decisions; Indian e-commerce; Social media marketing; Customer reviews; Influencer endorsements

1. Introduction

The rapid expansion of digital technologies has fundamentally reshaped contemporary business environments, particularly in the retail and service sectors.

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Ideally, e-commerce platforms are expected to create efficient, transparent, and customer-oriented marketplaces where consumers can access information, compare alternatives, and complete transactions with minimal friction (Asaithambi *et al.*, 2024; Ballerini *et al.*, 2024; Bosma *et al.*, 2012; Teo *et al.*, 2025; Thu *et al.*, 2024). In this ecosystem, social media marketing has emerged as a strategic instrument for firms seeking to build awareness, stimulate engagement, and foster long-term customer relationships. Social media enables interactive communication that differs from traditional one-way advertising by allowing users to co-create content, share experiences, and influence one another's decisions (Kaplan & Haenlein, 2010). As a result, businesses increasingly rely on social platforms not merely as promotional tools, but as integrated channels for customer acquisition and retention.

Consumer trust remains one of the most critical determinants of successful online transactions. In digital environments where buyers cannot physically inspect products or directly interact with sellers, trust functions as a mechanism that reduces uncertainty and perceived risk. Gefen *et al.* (2003) argued that trust significantly increases consumers' willingness to transact in e-commerce settings, particularly when information asymmetry exists. Likewise, Pavlou (2003) emphasized that trust enhances purchase intention by mitigating concerns regarding privacy, payment security, and seller opportunism. Therefore, the ideal performance of social media marketing is not solely measured by visibility or engagement metrics, but by its ability to generate credible communication and strengthen consumer confidence.

Recent literature demonstrates that social media marketing substantially influences customer attitudes and buying behavior across digital markets. Yadav & Rahman (2018) found that entertainment value, customization, trendiness, and interaction in social media marketing positively affect customer loyalty in e-commerce industries. Similarly, Erkan and Erkan & Evans (2016) reported that electronic word-of-mouth (eWOM) on social media significantly shapes purchase intentions because consumers often perceive peer-generated information as more trustworthy than brand-generated messages. Influencer marketing has also become a major phenomenon, where individuals with large online followings act as persuasive intermediaries between brands and audiences. According to Lou & Yuan (2019), influencer credibility, attractiveness, and authenticity significantly affect brand attitudes and purchase intention.

The growth of e-commerce has been particularly remarkable due to rising smartphone penetration, affordable internet access, and increasing digital payment adoption (Anuj *et al.*, 2018; Bagale, 2014; Gangeshwer, 2013). Reports from industry sources such as Statista and Bain & Company have consistently highlighted India as one of the fastest-growing digital consumer markets globally. Major platforms such as Amazon India, Flipkart, and Myntra have invested heavily in social media campaigns, creator partnerships, and personalized promotions to capture expanding consumer segments. However, despite these advancements, Indian consumers continue to exhibit concerns regarding product authenticity, return policies, delivery reliability, and payment security. Such concerns indicate that technological growth does not automatically translate into consumer trust or stable purchase behavior.

Although previous studies have examined social media marketing, eWOM, and online purchase intention, several research gaps remain evident. First, many studies analyze social media influence in general terms without specifically integrating trust, customer reviews, and influencer endorsements into one analytical framework. Second, existing evidence is largely concentrated in Western or developed economies, while emerging



markets such as India require deeper contextual investigation due to different socio-economic and technological conditions. Third, influencer marketing is often assumed to be universally effective, yet growing skepticism toward sponsored content suggests that consumers may value authentic peer reviews more strongly than paid endorsements. This indicates a need to reassess the relative power of different persuasive mechanisms in social commerce environments.

The significance of this study lies in both academic and managerial dimensions. Academically, the study contributes to digital marketing and consumer behavior literature by clarifying how trust is formed through social media interactions in emerging e-commerce markets. It also enriches discussions on whether influencer endorsements genuinely outperform customer-generated reviews in shaping purchase decisions. From a managerial standpoint, the findings may assist marketers, platform managers, and online retailers in designing more effective communication strategies, particularly in balancing promotional content with authentic user experiences. As Chaffey & Ellis-Chadwick (2019) noted, digital marketing effectiveness increasingly depends on relevance, trustworthiness, and personalized engagement rather than mere promotional exposure.

Based on these considerations, this study aims to examine the role of social media marketing reviews and influencer endorsements in shaping consumer trust and purchase decisions within Indian e-commerce. Specifically, the study investigates which forms of social media content are most influential, identifies the key barriers that reduce online purchase confidence, and evaluates the relative importance of customer reviews compared with influencer recommendations. By addressing these objectives, the research seeks to provide practical insights for businesses while advancing scholarly understanding of trust-driven consumer behavior in rapidly evolving digital markets.

2. Methods

This study employed a quantitative descriptive research design to examine the influence of social media marketing reviews and influencer endorsements on consumer trust and purchase decisions in Indian e-commerce (Bloomfield & Fisher, 2019; Nwabuko, 2024; Putri Aziziah et al., 2024; Slater & Hasson, 2025). A quantitative approach was considered appropriate because it enables the systematic measurement of consumer perceptions, behavioral tendencies, and decision-making patterns through numerical data. The study focused on identifying how respondents perceive different forms of social media content, including customer reviews, advertisements, brand posts, video demonstrations, and influencer recommendations, in relation to their purchasing behavior.

The target population consisted of active internet users who had experience using e-commerce platforms and social media for product discovery or online shopping. Data were collected using a structured questionnaire distributed digitally through online platforms such as messaging applications and social media networks. A total of 102 valid responses were obtained using convenience sampling. The questionnaire included demographic items (age, gender, occupation) and behavioral indicators such as trust in influencer recommendations, preferred payment methods, barriers to social media shopping, and the most influential content types affecting purchase decisions.

The collected data were analyzed using descriptive statistical techniques, including frequency distributions, percentages, and cross-tabulation analysis, to identify dominant patterns in consumer responses. Descriptive analysis was selected because the objective of the study was to explain trends and tendencies rather than test causal hypotheses. The



findings were then interpreted to understand the role of trust, authentic reviews, and influencer credibility in shaping consumer purchase decisions within the Indian e-commerce market.

3. Results and Discussion

3.1. Customer Reviews Were More Influential than Influencer Endorsements in Purchase Decisions

Customer reviews and testimonials represent the most influential source of information affecting consumer purchase decisions in Indian e-commerce markets. Among the 102 respondents surveyed, 65.7% identified customer reviews as the primary type of social media content influencing their buying behavior. This percentage exceeded all other content categories, indicating that contemporary consumers rely strongly on feedback shared by previous buyers before making online transactions. In digital marketplaces where product uncertainty remains high, reviews function as an accessible source of reassurance, helping potential customers assess product quality, seller credibility, and service reliability.

Compared with customer reviews, other forms of promotional content showed lower levels of influence. Advertisements accounted for 44.1%, followed by influencer recommendations at 40.2%, brand posts at 34.3%, and video demonstrations at 22.5%. These differences suggest that while paid promotional strategies still contribute to awareness and interest generation, they are less persuasive than authentic consumer-generated information. Consumers appear increasingly selective when interpreting commercial messages and tend to differentiate between persuasive intent and genuine experience-based feedback. As a result, credibility becomes more valuable than visibility alone.

Another important result emerged when respondents were asked about the strongest motivation for purchasing products promoted through social media platforms. A substantial 71.6% of participants selected positive reviews as the key factor encouraging them to buy. This finding reinforces the argument that purchase decisions are not merely triggered by exposure to products, but by social validation from other users. Positive reviews create a perception of reduced risk, stronger product legitimacy, and higher expected satisfaction. In contrast, promotional messages lacking peer confirmation may fail to convert consumer interest into actual transactions.

From a theoretical perspective, this finding aligns with the concept of electronic word-of-mouth (eWOM), which refers to informal consumer-to-consumer communication through digital channels. eWOM is often considered more persuasive than firm-generated communication because it is perceived as independent and experience-based. In e-commerce environments, where physical inspection is impossible before purchase, online reviews become substitutes for direct product experience. Therefore, the stronger influence of reviews found in this study confirms that trust formation in digital commerce is closely linked to peer-generated content rather than one-directional advertising messages.

The relatively lower impact of influencer endorsements (40.2%) also reflects changing consumer attitudes toward sponsored content. Although influencers can generate product visibility, many consumers increasingly recognize commercial partnerships and may question the authenticity of endorsements. This does not mean influencer marketing is ineffective, but rather that its persuasive power depends on transparency, relevance, and alignment with audience expectations. If endorsements are



perceived as purely transactional, consumers may still seek confirmation through independent reviews before purchasing. Thus, influencer marketing appears to function better as an awareness mechanism than as a final trust-building tool.

Managerially, this finding provides a clear strategic implication for e-commerce firms and digital marketers operating in India. Businesses should prioritize systems that encourage verified customer feedback, ratings, testimonials, and post-purchase review participation. Investments in reputation management, responsive customer service, and transparent review systems may yield stronger conversion outcomes than excessive spending on promotional endorsements alone. In increasingly competitive online markets, consumers reward brands that facilitate authentic experiences and honest user voices. Therefore, customer reviews should be positioned not as supplementary content, but as a central component of digital marketing strategy.

Table 1 Quantitative Comparison of Content Influence on Purchase Decisions

| Social Media Content Type | Number of Respondents (n=102) | Percentage (%) |
|--|-------------------------------|----------------|
| Customer Reviews & Testimonials | 67 | 65.7 |
| Advertisements | 45 | 44.1 |
| Influencer Recommendations | 41 | 40.2 |
| Brand Posts | 35 | 34.3 |
| Video Demonstrations | 23 | 22.5 |
| Positive Reviews as Purchase Motivator | 73 | 71.6 |

Source: Research findings (2026)

Table 1 presents the quantitative distribution of respondents' preferences regarding social media content that influences purchase decisions. The percentage values were calculated using the standard descriptive formula $\text{Percentage} = (\text{Frequency} / \text{Total Respondents}) \times 100$. The results clearly show that customer reviews and testimonials ranked highest at 65.7%, followed by advertisements and influencer recommendations. Moreover, 71.6% of respondents identified positive reviews as the strongest motivator for online purchases. These numerical patterns confirm that authentic user feedback has greater persuasive power than brand-controlled promotional content in shaping consumer decisions.

3.2. Consumer Trust Remains the Central Barrier and Driver of Online Purchasing Behavior

Consumer trust remains the most decisive factor influencing online purchasing behavior in the Indian e-commerce market. While social media platforms have successfully transformed how consumers discover products, compare brands, and interact with sellers, the transition from interest to actual purchase still depends heavily on the level of trust consumers place in the transaction environment. In digital commerce, buyers often face uncertainty related to product quality, delivery reliability, seller honesty, and payment safety. Therefore, trust acts as the psychological bridge that converts browsing behavior into real purchasing decisions.

A notable 60.8% of respondents stated that they do not fully trust influencer recommendations and instead prefer feedback from ordinary customers before purchasing products online. This finding suggests that although influencers may attract attention and create awareness, their endorsements alone are insufficient to guarantee



consumer confidence. Modern consumers increasingly understand the commercial nature of sponsored promotions and may perceive such content as biased. Consequently, many buyers seek independent verification through user reviews, ratings, and testimonials before making final purchase decisions.

Trust concerns were also evident when respondents were asked about the main barriers preventing them from shopping through social media channels. Nearly 49.0% identified trust issues as the principal obstacle. This indicates that skepticism toward sellers, doubts about product authenticity, and fear of fraudulent transactions remain widespread concerns. Even when products are visually appealing or heavily promoted, consumers may delay or avoid purchases if they are uncertain about the credibility of the seller or the reliability of the platform. Trust deficits therefore remain one of the strongest inhibitors of social commerce growth.

In addition to general trust concerns, respondents highlighted several operational risks associated with online purchasing. 22.5% cited unclear return policies, 16.7% mentioned payment security concerns, and 11.8% reported poor customer support as barriers. These findings demonstrate that trust is not only emotional or perceptual, but also strongly linked to institutional mechanisms. Clear refund systems, secure payment gateways, responsive customer service, and transparent policies all contribute to confidence formation. Where these systems are weak or poorly communicated, consumer hesitation increases significantly.

Another important indicator of trust emerged from payment preferences. Many respondents still considered cash on delivery (COD) the safest and most reliable payment method compared with digital prepayment options. The preference for COD reflects a cautious purchasing culture in which consumers prefer to verify product arrival before releasing payment. Although India has experienced rapid adoption of UPI, mobile wallets, and online banking, the persistence of COD indicates that trust in digital payment systems remains uneven across consumer segments. Payment choice therefore becomes a practical expression of perceived transactional trust.

From a strategic perspective, this finding highlights that successful social media marketing must move beyond visibility metrics such as impressions, clicks, and engagement rates. Awareness can attract traffic, but only trust can sustain conversions and repeat purchases. E-commerce firms should therefore prioritize seller verification, transparent communication, review authenticity, secure payment systems, efficient dispute resolution, and after-sales support. In increasingly competitive digital markets, brands that consistently reduce uncertainty and protect consumer interests will gain stronger loyalty. Thus, trust should be viewed not as a secondary outcome, but as the central driver of sustainable online purchasing behavior.

Table 2 Quantitative Indicators of Consumer Trust as Barrier and Driver

| Indicator | Number of Respondents (n=102) | Percentage (%) |
|---|----------------------------------|-------------------|
| Do not fully trust influencer recommendations | 62 | 60.8 |
| Trust issues as main shopping barrier | 50 | 49.0 |
| Unclear return policies | 23 | 22.5 |
| Payment security concerns | 17 | 16.7 |
| Poor customer support | 12 | 11.8 |
| Prefer COD as safer payment option | Majority response | Descriptive |



Source: Research findings (2026)

Table 2 summarizes the quantitative evidence demonstrating the central role of trust in shaping online purchasing behavior. The percentage values were calculated using the descriptive formula $\text{Percentage} = (\text{Frequency} / \text{Total Respondents}) \times 100$. The results show that 60.8% of respondents did not fully trust influencer recommendations, while 49.0% identified trust issues as the main barrier to shopping through social media. Additional operational concerns such as unclear return policies, payment security risks, and weak customer support further reinforce the multidimensional nature of trust in e-commerce. The continuing preference for COD also indicates that many consumers rely on payment methods perceived as lower risk. These findings confirm that trust remains the key variable converting consumer interest into completed online purchases.

3.3. Trust-Based Consumer Decision Making in Social Media-Driven E-Commerce

The findings of this study indicate that customer reviews were more influential than influencer endorsements in shaping purchase decisions, while consumer trust remained the central barrier and driver of online buying behavior. These results can be understood through the lens of Information Adoption Theory, which argues that individuals are more likely to adopt information perceived as credible, useful, and relevant when making decisions (Chen et al., 2024; Gu & Yuan, 2022; Zhuang et al., 2025). In the context of e-commerce, customer reviews often contain experiential details, product performance insights, and usage outcomes that consumers consider practical and authentic. Therefore, the stronger influence of reviews found in this study reflects the tendency of consumers to rely on diagnostic information rather than promotional persuasion.

The dominance of reviews and testimonials also supports the concept of electronic word-of-mouth (eWOM). Suganya & Venkateshwaran (2024) defined eWOM as positive or negative statements made by customers about products or companies through internet-based platforms. Unlike traditional advertising, eWOM is generated voluntarily by users and is often perceived as less biased. Erkan & Evans (2016) found that eWOM significantly affects online purchase intention because consumers trust peer experiences more than brand-created messages. This aligns with the present finding that 71.6% of respondents considered positive reviews the strongest motivator for purchase decisions. In digital markets, peer-generated information reduces uncertainty and serves as a substitute for physical product inspection.

The relatively lower persuasive power of influencer endorsements can be interpreted using the Source Credibility Theory. According to Popova & Li (2023), message effectiveness depends on perceived expertise, trustworthiness, and attractiveness of the communicator. While influencers may possess attractiveness and audience reach, trustworthiness becomes problematic when followers perceive endorsements as paid sponsorships rather than sincere recommendations. Vilas Chavare et al. (2025) found that influencer credibility significantly predicts purchase intention, but only when audiences perceive authenticity in the content. The current finding that 60.8% of respondents did not fully trust influencer recommendations suggests that credibility erosion may occur when promotional motives are overly visible.

Another important theoretical explanation emerges from the Trust Theory in E-Commerce, which emphasizes that trust reduces perceived risk in uncertain online environments. Habibov et al. (2017) argued that trust increases willingness to engage in



e-commerce transactions because it compensates for the absence of face-to-face interaction. Similarly, Wang et al. (2022) demonstrated that trust positively influences purchase intention by lowering concerns regarding privacy, security, and seller opportunism. The present finding that 49.0% of respondents identified trust issues as the main shopping barrier strongly confirms this theoretical position. Even attractive marketing campaigns cannot fully convert consumers when trust mechanisms are weak.

The concerns related to unclear return policies, payment security, and poor customer support can also be explained through Perceived Risk Theory. Wei et al. (2018) introduced the idea that consumer decisions are shaped by uncertainty regarding possible negative outcomes. In online commerce, these risks include financial loss, receiving defective products, delayed delivery, or difficulty obtaining refunds. Abrar et al. (2017) found that perceived financial and product risks significantly discourage online purchasing behavior. Thus, the barriers identified in this study reveal that trust is not merely emotional confidence but also institutional confidence built through reliable systems and transparent procedures.

The continuing preference for cash on delivery (COD) further reinforces the trust-risk relationship. COD allows consumers to postpone payment until product arrival, thereby minimizing perceived transaction risk. This behavior can be interpreted through the Technology Acceptance Model (TAM), where perceived usefulness and perceived ease of use influence adoption decisions (Al-Gahtani, 2011; Bakar et al., 2025). If digital payments are perceived as less secure or more uncertain, consumers may choose COD because it offers greater psychological assurance. Therefore, payment preferences in this study demonstrate that trust extends beyond brand communication and includes confidence in transaction infrastructure.

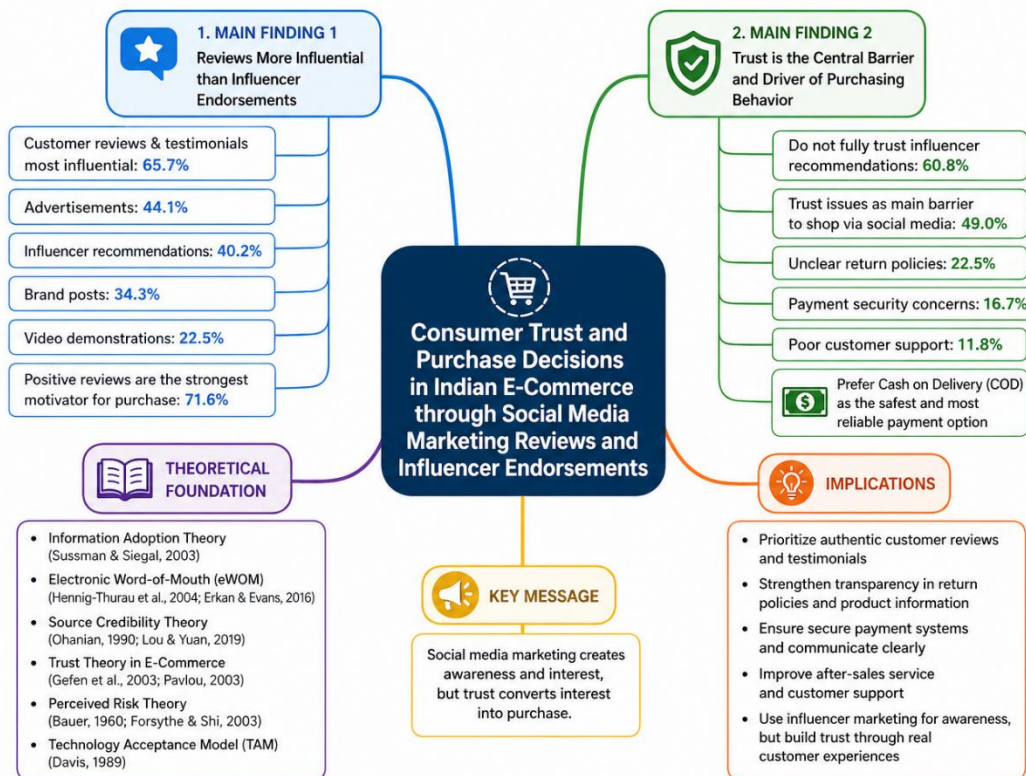


Figure 1 Mind Map of Consumer Trust and Purchase Decisions in Indian E-Commerce



The figure illustrates that consumer trust is the most important factor influencing purchase decisions in Indian e-commerce. The mind map highlights two main findings: customer reviews are more influential than influencer endorsements, as consumers tend to trust real experiences from previous buyers, and trust acts as both the main driver and barrier of online purchasing behavior. Issues such as low trust in influencers, payment security concerns, unclear return policies, and weak customer service remain significant obstacles. At the same time, social media marketing is effective in creating awareness and interest, but actual purchases occur only when consumers feel confident and secure. Therefore, businesses should prioritize authentic customer reviews, transparent information, secure payment systems, and strong after-sales service to improve consumer trust and conversion rates.

The findings suggest that firms should rebalance their marketing investments. Excessive dependence on influencer campaigns without strengthening review systems, after-sales service, and platform transparency may produce visibility but not conversions. Chaffey & Ellis-Chadwick (2019) emphasized that successful digital marketing depends on delivering value, relevance, and trust throughout the customer journey. Businesses should therefore encourage verified customer reviews, display transparent ratings, simplify return procedures, and strengthen secure payment communication. These actions can transform consumer trust into measurable purchase outcomes and repeat transactions.

Academically, this study contributes to the growing literature on social commerce in emerging markets by showing that trust remains the foundational mechanism linking social media exposure to actual purchases. While previous discussions often celebrate the persuasive power of influencers and digital engagement, the present evidence suggests that consumers remain rational evaluators who prioritize credibility over popularity. This confirms that in markets such as India, where e-commerce adoption is growing rapidly, sustainable competitive advantage is more likely to be built through authentic peer validation and trustworthy transaction systems than through promotional spectacle alone.

4. Conclusions

This study concludes that consumer trust remains the most critical determinant of purchase decisions in Indian e-commerce influenced by social media marketing. The empirical findings show that customer reviews and testimonials were the most influential content type (65.7%), followed by advertisements (44.1%), influencer recommendations (40.2%), brand posts (34.3%), and video demonstrations (22.5%). In addition, 71.6% of respondents identified positive reviews as the strongest motivator for making purchases through social media. However, 60.8% of respondents stated that they did not fully trust influencer recommendations and preferred authentic feedback from real customers. Trust issues were also identified as the main barrier by 49.0% of participants, followed by unclear return policies (22.5%), payment security concerns (16.7%), and poor customer support (11.8%).

The discussion confirms that these findings are strongly aligned with theories of electronic word-of-mouth, source credibility, perceived risk, and trust in e-commerce. Consumers appear to value credible peer-generated information more than sponsored promotional content, suggesting that authenticity has greater persuasive power than popularity. While social media marketing is effective in generating awareness, engagement, and product discovery, trust remains the key mechanism that transforms consumer interest into completed transactions. Therefore, firms should focus on verified



customer reviews, transparent communication, secure payment systems, responsive customer service, and reliable return procedures to build sustainable consumer confidence and repeat purchase behavior.

This study has several limitations. First, the sample size was limited to 102 respondents, which may restrict generalizability across the broader Indian population. Second, the use of convenience sampling may not fully capture diverse demographic and regional consumer segments. Third, the study relied primarily on descriptive statistics rather than advanced causal modeling. Future research is recommended to employ larger and more representative samples, comparative studies across countries, and advanced methods such as Structural Equation Modeling (SEM) or PLS-SEM to examine the causal relationships among trust, influencer credibility, reviews, and purchase intention. Future studies may also explore platform-specific behavior on Instagram, YouTube, TikTok, and emerging social commerce ecosystems.

Declaration of conflicting interests

All authors declare that they have no conflicts of interest.

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