

# Analysis Of Factors Influencing Purchase Intention In Social Commerce: A Study On Users Of Instagram Shop Platform In Indonesia

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## **Abstract:**

Social media is one of the primary platforms experiencing rapid growth in supporting the development of social commerce in Indonesia. Instagram holds substantial potential for advancing social commerce through its Instagram Shop feature, given its large user base in the country. However, Instagram Shop's contribution to online shopping trends is still nascent. This research aims to identify the factors influencing purchase intention among Indonesian consumers engaging in social commerce on Instagram Shop. The study examined the relationships between social commerce constructs, online behavioral advertising, trust, perceived risk, and purchase intention. Data was collected through online surveys from 372 respondents and analyzed using structural equation modeling. The results found that social commerce constructs positively influenced trust, while online behavioral advertising positively impacted purchase intention. Trust was found to negatively influence perceived risk, and perceived risk in turn negatively influenced purchase intention. Notably, perceived risk was also found to partially mediate the influence of trust on purchase intention. However, not all hypothesized relationships were statistically significant based on the results. Specifically, the relationships between social commerce constructs and purchase intention were not significant. The findings provide initial empirical insights into key drivers of and relationships between factors impacting purchase behaviors on Instagram Shop, in addition to highlighting areas requiring further examination.

**Keyword:** Social Commerce, Social Commerce Constructs, Online Behavioral Advertising, Perceived Risk

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## I. Introduction

The development of internet technology in the current digital era has brought about significant changes in human life. The digital revolution has deeply impacted daily life with the widespread availability of mobile devices and the integration of technology into common tasks such as shopping, reading, and seeking directions. The use of computers, mobile devices, and internet access has reached its highest levels to date and is expected to continue increasing with the growing accessibility of technology, particularly in developing countries. In Indonesia, the use of social media has also grown rapidly, with platforms like WhatsApp, Instagram, and Facebook being the most popular. Social media also plays a crucial role in the business context, serving as an effective means to promote brands and products and build relationships with customers. This phenomenon has led to the development of the concept of e-commerce into social commerce, where consumers can interact, provide product reviews, and recommend products and services through social media.

According to the Hootsuite survey data (2022), TikTok Shop is the most widely used social media platform for shopping, with a percentage of 46%, followed by WhatsApp with a percentage of 21%. Other social media platforms like Facebook Shops and Instagram Shop rank third, each with a percentage of 10%, while other social media platforms such as Telegram, Line Shopping, and Pinterest only have a percentage of 1%. The majority of social commerce transactions in Indonesia occur in categories such as clothing products (61%), beauty products (43%), food and beverages (38%), mobile phones and accessories (31%), and household appliances (24%). Hajli's research (2015) indicates that consumers use social commerce to engage socially and enhance trust, which influences purchase intentions. Ventre & Kolbe's study (2020) emphasizes the importance of quality online comments and trust in influencing purchase decisions. Farivar et al.'s research (2017) found that the impact of perceived risk is stronger than trust in influencing purchase intentions. Martins et al.'s study (2018) demonstrates that perceived advertising value plays a crucial role in the influence of advertising on consumer behavior. Factors such as social commerce constructs, trust, perceived risk, and online behavioral advertising have been identified as variables that influence purchase intentions. However, there is still a gap in the literature regarding the relationships between these variables in the context of social commerce. Therefore, this study aims to examine the relationships between these variables among Instagram Shop users in Indonesia.

## **II. Literature Review**

### **Social Commerce**

Social media has become an integral component of the marketing strategies of many companies and is an effective way to communicate with customers and clients. Social media platforms such as Facebook, blogs, Instagram, and YouTube provide several benefits to businesses, with a faster pace compared to conventional media such as print and television advertisements, brochures, and flyers (Silvia, 2019). Social commerce can be defined as a form of commerce that involves the use of social media and social networking technologies to facilitate social interactions in online shopping activities (Zhang and Benyoucef, 2016). Social commerce can be considered as an interdisciplinary subject that addresses business models and strategies, consumer and organizational behavior, social networking technologies, analysis techniques, system design, business practices, research methodologies, as well as prospective and retrospective evaluation of business value (Zhou et al., 2013). Burklin et al. (2019) stated in their research that a key difference between e-commerce and social commerce is the shift in bargaining power from sellers to consumers, where consumers can share, compare, like, sell, and buy in various online markets using the internet. While e-commerce focuses more on the company-consumer relationship, social commerce is multi-user oriented.

The current development of social commerce focuses on consumer purchasing behavior online. Consumer purchasing behavior is influenced by their intention or interest in making purchase transactions, making it essential to further investigate the factors that can influence consumer purchase intention in the development of social commerce. Pavlou (2003) explained the concept of purchase intentions in the context of e-commerce, referring to consumers' intent or desire to make purchases of products or services through e-commerce platforms. Furthermore, it is explained that factors such as trust, perceived risk, usefulness, and ease of use can influence purchase intentions. Hajli (2015) defines purchase intention in the context of using social networking sites (SNSs) for online purchases. Hajli & Sims (2015) discuss social commerce intention, which is consumers' intention to engage in social commerce after sharing and receiving information related to products and services through social media.

Farivar et al. (2017) mention that in social commerce, factors such as perceived risk, trust, hedonic value, and satisfaction can influence purchase intention. Furthermore, it is explained that perceived risks, such as product and financial risks, can reduce purchase intentions. Rahman et al. (2020) measure purchase intention in the context of social commerce platforms and reflect users' willingness to make purchases through those platforms. Alsoud et al. (2021) define purchase intention as consumers' desire to make online purchases through social networking. Furthermore, it is explained that the goal of social commerce is to leverage social networking to boost business results. It is also explained in Soleimani et al. (2017)'s previous research that factors influencing purchase intentions are social media quality and social support. Social media quality can influence purchase intentions by enhancing trust and reducing perceived risks for consumers. Social support can also influence purchase intentions by providing useful information and recommendations for consumers.

With social media, businesses can also leverage user-generated content to increase brand awareness. However, the use of social media in business also carries risks, such as higher ad avoidance rates and intense competition in the social commerce industry. A profound understanding of these various factors is expected to provide a clearer picture of consumer motivations and behaviors in online transactions, thus enabling more targeted development of social commerce in the future to enhance purchase intention and its impact on online purchase transactions.

### **Social Commerce Constructs**

Social commerce constructs are essential elements used in online environments to facilitate interactions between consumers and businesses. These constructs include forums and communities, ratings and reviews, as well as recommendations and referrals. Scholars such as Hajli and Sims (2015), Ahmad et al. (2016), and Rahman et al. (2020) have emphasized the significance of these constructs in social commerce.

Online forums, communities, ratings, reviews, recommendations, and referrals are integral components of social commerce constructs. These elements generate textual information that supports consumer purchase decisions and have become increasingly important with the rise of social media integration into e-commerce platforms. Consumer social interactions on the internet form the foundation of social commerce and contribute additional value through co-creation. Research has demonstrated that these social commerce constructs and activities on social media platforms exert a significant influence on user behavior and their intention to engage in social commerce.

Social commerce constructs also play a role in optimizing trust and reducing perceived risks on online platforms. Users seek to minimize social risks and uncertainties, which can be achieved through the utilization of social commerce constructs (Hajli, 2015; Hajli and Lin, 2016). Engagement in online forums and communities allows members to develop social identities through collaborative activities, thereby reducing perceived risks associated with product adoption (Farivar et al., 2017). Moreover, social commerce constructs enable information

exchange and sharing of experiences on social media platforms, further diminishing perceived risks (Soleimani et al., 2016).

The indicators for measuring social commerce constructs, as identified by Hajli (2015), Ahmad et al. (2016), and Rahman et al. (2020), include recommendations and referrals, forums and communities, as well as ratings and reviews. Based on the description above, the following hypotheses are proposed:

*H1: Social commerce constructs influence the level of trust among Instagram Shop users*

*H2: Social commerce constructs influence the perceived risk among Instagram Shop users*

*H3: Social commerce constructs influence the purchase intention among Instagram Shop users*

### **Online Behavioral Advertising**

Online Behavioral Advertising (OBA) is the use of consumer-generated "click" data to create customized advertisements based on their past online behavior (Goldfarb & Tucker, 2011). Cookies track internet user behavior over time and websites use this information to generate personalized ads, recommendations, or experiences. However, the collection and use of data in OBA raise ethical concerns as consumers are often unaware of how their information is being used (Boerman et al., 2017).

Ad relevance plays a key role in OBA, as consumers are more likely to pay attention and have a positive attitude towards ads that are perceived as relevant to their needs and values (Jung, 2017). Ad relevance also influences consumers' purchase intentions, with ads that align with their needs and values increasing the likelihood of purchase.

The theory of advertising value is relevant in the OBA literature, explaining that consumers assign higher value to ads that are informative, credible, entertaining, and provide attractive incentives (Martins et al., 2018). The indicators for measuring OBA are informativeness, credibility, entertainment, irritation, and incentives (Martins et al., 2018). Based on the description above, the following hypotheses are proposed:

*H4: Online behavioral advertising influences the perceived risk among Instagram Shop users*

*H5: Online behavioral advertising influences the purchase intention among Instagram Shop users*

### **Trust**

Trust refers to an individual's belief in social networking sites (SNSs) or social commerce platforms and their ability to fulfill commitments and promises to users (Hajli, 2015; Rahman et al., 2020). In the context of social commerce, trust also reflects the confidence that social commerce platforms will deliver on their promises and provide a safe experience (Rahman et al., 2020; Farivar et al., 2017). Online trust is the consumer's attitude of believing that sellers will act honestly and not exploit customer vulnerability (Lee and Turban, 2001; Hong and Cha, 2013). The absence of trust is considered a major barrier that reduces e-commerce adoption (Kim and Park, 2013).

Trust plays a crucial role in reducing risks and uncertainties in online buyer-seller relationships. In e-commerce, trust is needed to develop relationships with websites and provide confidence in the security of transactions. Trust can also be fostered through social interactions among members of social commerce platforms and helps reduce perceived risks for users (Farivar et al., 2017). The indicators for measuring trust according to Hajli (2015) are benevolence (honesty), which refers to the honesty and fulfillment of promises by online sellers, ability, which refers to the competence of the trusted party, and integrity, which represents the intention of the trusted party to act in the best interest of the consumer. Based on the description above, the following hypotheses are proposed:

*H6: The level of trust influences the perceived risk among Instagram Shop users*

*H7: Trust influences the purchase intention among Instagram Shop users*

### **Perceived Risk**

Perceived risk is a significant concept in online transactions. It involves identifying several dimensions of risk that are relevant in online transactions (Forsythe, 2006). Perceived risk behavior can influence purchase intentions and consumers' buying decisions (Pavlou, 2003; Panwar, 2018).

Risk is an inevitable element in online transactions due to the impersonal nature and uncertainty of using a globally open infrastructure for transactions (Pavlou, 2003). Perceived risk in online e-commerce is defined as consumers' perception of the possibility of negative outcomes from online transactions (Kim et al., 2007). Perception of risk can also hinder consumers from online shopping (Kim et al., 2009). Perceived risk in the context of online shopping is understood as consumers' subjective perception of potential losses from shopping online (Forsythe et al., 2006). A study by Farivar et al. (2017) identified two types of risks: product risk and financial risk. Perceived risk influences consumers' purchase intentions (Yin et al., 2019; Rahman et al., 2020).

Based on the literature, the indicators of perceived risk in this study are: Product risk, Financial risk, and Privacy risk (Farivar et al., 2019; Rahman et al., 2020). Based on the description above, the following hypotheses are proposed:

H8: Perceived risk influences the purchase intention among Instagram Shop users

H9: Perceived risk can mediate the influence of trust level and purchase intention among Instagram Shop users

### III. Methodology

#### Research Instruments

Validated measurement questionnaires were used to collect data on the study's variables. Scale devised based on the suggestions of Rahman et al. (2020) for the Social Commerce Constructs variable. Based on the recommendations of Farivar et al. (2017), a scale for the Perceived Risk variable was developed. The Trust variable was measured by adapting the instruments developed by Farivar et al. (2017) & Rahman et al. (2020). The Online Behavioral Advertising variable was measured by adapting the instrument developed by Martins et al. (2018). The Purchase Intention variable was measured using an adapted version of the instruments developed by Soleimani et al. (2017) & Yin et al. (2019). Every variable was measured using a 5-point Likert scale. Table 1 presents each variable's corresponding measurement items and statements and their source.

**Table 1: Measurement Tools**

Items	References
<b>Social Commerce Constructs</b>	
SCC1 - I think product/service reviews on Instagram are useful for assessing the quality of a product/service. SCC2 - I feel that product/service reviews on Instagram help me in making purchasing decisions. SCC3 - I feel that product/service reviews on Instagram can be trusted. SCC4 - I feel that recommendations from other users on Instagram are useful for deciding to buy a product/service. SCC5 - I feel that recommendations from other users on Instagram can be relied upon for deciding to buy a product/service. SCC6 - I think other users on Instagram are honest in providing suggestions and recommendations. SCC7 - I feel that other users on Instagram can be relied upon to provide suggestions and recommendations. SCC8 - I trust the suggestions and recommendations provided by other users on Instagram.	(Rahman et al., 2020)
<b>Online Behavioral Advertising</b>	
OBA1 - Advertisements on Instagram provide me with up-to-date information about products/services that are useful for me. OBA2 - Advertisements on Instagram are a good information source for me. OBA3 - Advertisements on Instagram attract my attention. OBA4 - Advertisements on Instagram make me happy. OBA5 - I consider advertisements on Instagram as a reference for product purchases. OBA6 - I am impressed by advertisements on Instagram that provide discounts/promotions. OBA7 - I respond to advertisements on Instagram that provide discounts/promotions. OBA8 - I feel advertisements on Instagram are convincing. OBA9 - Advertisements on Instagram feel excessive to me. OBA10 - Advertisements on Instagram disturb me.	(Martins et al., 2018)
<b>Trust</b>	
TR1 - I believe the quality of services and products on Instagram is consistent. TR2 - I believe my needs and expectations can be met when shopping on Instagram. TR3 - I believe the information provided by Instagram to its users is true and honest. TR4 - I believe Instagram cares about its users' interests. TR5 - I believe users on Instagram can be relied on. TR6 - I believe users on Instagram can be trusted. TR7 - I believe users on Instagram are honest.	(Farivar et al., 2017; Rahman et al., 2020)
<b>Perceived Risk</b>	
PR1 - I feel that transacting through Instagram is unsafe. PR2 - I feel that the product return or refund process is not easy when shopping on Instagram. PR3 - I feel that my personal data is not protected and used for other purposes without permission when shopping on Instagram. PR4 - I feel that there is a possibility that I will be dissatisfied with the products, services, and delivery process when shopping on Instagram. PR5 - I feel that there is a possibility that I will receive a product that does not meet my expectations when shopping on Instagram. PR6 - I feel that there is a possibility that the received product will not function well/be damaged when shopping on Instagram.	(Farivar et al., 2017)
<b>Purchase Intention</b>	

PI1 - Before shopping, I often ask for suggestions about products from other users on Instagram. PI2 - I tend to purchase products that are recommended by other users on Instagram. PI3 - I tend to recommend products/services that I think are good to other users on Instagram. PI4 - I tend to share my shopping experiences with other users on Instagram. PI5 - I might consider shopping on Instagram. PI6 - If I need a product, I tend to purchase it on Instagram.	(Soleimani et al., 2017; Yin et al., 2019)
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Fig.1. Conceptual model of the Study

### Target Populations and Sampling Technique

Data for this study was collected from respondents throughout Indonesia. Since the population list could not be determined (i.e. the population frame was unknown), non-probability purposive sampling technique with certain criteria was utilized to gather the data.

### Data Collection Method

The data was collected via a self-administered survey disseminated to respondents throughout Indonesia. The data was collected according to the sampling criteria and participants' prior consent. To measure constructs related to social commerce, 400 survey questionnaires were distributed to consumers in Indonesia according to the proportional sampling calculation, of which all were completed and returned. In addition, 390 questionnaires were disseminated to respondents based on the sampling criteria, and 372 completed questionnaires were returned and utilized for analysis. The respondents selected represented the population in Indonesia's three regions proportionally according to the latest population data from BPS (Badan Pusat Statistik).

### Data Analysis Method

This study's collected data was analyzed using Structural Equation Modeling (SEM) with Linear Structural Relation (Lisrel) version 8.80 software. SEM was used to directly analyze latent variables, indicator variables, and measurement errors. The technique aims to present the overall relationships between variables in the study. Data processing included reliability testing, validity testing, and Goodness of Fit testing. Multiple fit indices were evaluated to assess the overall, measurement, and structural model fit based on the specified cut-off values. Evaluation of the hypotheses was done using SEM. Modifications were made based on modification indices and theoretical basis.

## IV. Analysis

### Descriptive Statistics

This survey collected responses from 372 people across Indonesia. The majority of respondents (90.74%) were from western provinces such as Sumatra and Java, specifically 245 respondents. While 22 respondents (8.15%) were from central regions, and the remaining 3 respondents (1.11%) were from eastern areas. In terms of gender, 121 respondents (44.81%) were male. Meanwhile 149 respondents (55.19%) were female. The most represented age group was 36-45 years old, with 71 respondents (26.30%). This was followed by respondents over 45 years old totaling 93 respondents (34.44%), 26-35 years old amounting to 62 respondents (22.96%), and 17-25 years old comprising 44 respondents (16.30%). Most respondents by occupation were private sector employees at 105 people (38.89%). Entrepreneurs accounted for 42 respondents (15.56%), civil servants were 38 respondents (14.07%), students were 30 respondents (11.11%), and housewives were 22 respondents (8.15%). Over a third of respondents (43.70%) reported monthly earnings between IDR 3-6 million.

Table 1: Profile of Respondents Sample (n=372)

Characteristic	Count	%
<b>Gender</b>		
Male	121	44.81
Female	149	55.19
<b>Age</b>		
17-25	44	16.30
26-35	62	22.96
36-45	71	26.30
>45	93	34.44
<b>Job</b>		
Student	30	11.11
Civil Servant	38	14.07
Private Sector Employee	105	38.89
Entrepreneur	42	15.56
Housewife	22	8.15
Others	33	12.22
<b>Income</b>		

	< Rp 1.000.000	15	5.56
	Rp 1.000.000 – 3.000.000	56	20.74
	Rp 3.000.000 – 6.000.000	118	43.70
	Rp 6.000.000 – 10.000.000	53	19.63
	> Rp 10.000.000	28	10.37
<b>Location</b>			
	West	245	90.74
	Central	22	8.15
	East	3	1.11

**Social Commerce Usage Behavior**

The survey findings showed that Indonesian social media users highly adopt popular messaging and social networking platforms for commerce activities. As shown in Table 2, WhatsApp (98.12%), Instagram (80.91%) and Facebook (51.88%) were the most utilized sites for social shopping. Other popular channels included YouTube (60.22%), TikTok (54.57%), Telegram (39.25%) and LinkedIn (28.49%). When it comes to products purchased via social media, clothing emerged as the most bought item with 86.56% of respondents reporting such purchases. Over half of participants (51.61% and 48.66% respectively) also acquired beauty/personal care products and household appliances through social commerce. Other frequently obtained goods were food and beverages (36.56%) and mobile phones & accessories (27.69%).

This survey provides insights into Indonesians' social media engagement and buying preferences. The findings reflect that WhatsApp, Instagram and Facebook are strongly adopted platforms for commercial interactions. Furthermore, apparel as well as personal and home care items appear to be most readily available through social shopping channels in Indonesia. The results offer a useful overview of this evolving avenue of commerce in the country's digital landscape.

**Table 2: Social Commerce Usage (n=372)**

Characteristic	Count	%
<b>Social media used</b>		
Whatsapp	365	98.12
Instagram	301	80.91
Facebook	193	51.88
Twitter/Threads	89	23.92
Youtube	224	60.22
TikTok	203	54.57
LinkedIn	106	28.49
Line	40	10.75
Telegram	146	39.25
<b>Products often purchased via social media</b>		
Clothing	322	86.56
Beauty/personal care products	192	51.61
Household appliances	181	48.66
Food and beverages	136	36.56
Mobile phones and accessories	103	27.69

**Validity and Reliability**

The latent variables in this research are social commerce constructs, online behavioral advertising, trust, perceived risk, and purchase intention of Instagram Shop users. The validity test can be seen from the Standardized Loading Factor (SLF) values. A variable can be declared valid if it has a good SLF criterion of  $\geq 0.50$ . Based on Table 3, it can be seen that all variables have met the specified validity criteria. Reliability testing can be known from the construct reliability (CR) value  $\geq 0.70$  and Variance Extracted (VE)  $\geq 0.50$ . As shown in Table 3, the CR and VE values of variables have been good, so it can be said that all variables and indicators in this research can represent the latent constructs and the indicators used in this research are valid for measuring latent constructs.

**Table 3: Validity and Reliability Test Results**

Latent Variable	Indicator	SLF	Information	CR	VE
Social Commerce Constructs	SCC1	0.76	Valid	0.93	0.63
	SCC2	0.85	Valid		
	SCC3	0.83	Valid		
	SCC4	0.78	Valid		
	SCC5	0.76	Valid		
	SCC6	0.82	Valid		
	SCC7	0.81	Valid		
	SCC8	0.75	Valid		
Trust	TR1	0.82	Valid	0.94	0.69

	TR2	0.87	Valid	Reliable	
	TR3	0.88	Valid		
	TR4	0.82	Valid		
	TR5	0.82	Valid		
	TR6	0.81	Valid		
	TR7	0.78	Valid		
Perceived Risk	PR1	0.8	Valid	0.91	0.64
	PR2	0.84	Valid	Reliable	
	PR3	0.74	Valid		
	PR4	0.81	Valid		
	PR5	0.81	Valid		
	PR6	0.79	Valid		
Online Behavioral Advertising	OBA1	0.74	Valid	0.94	0.62
	OBA2	0.81	Valid	Reliable	
	OBA3	0.83	Valid		
	OBA4	0.82	Valid		
	OBA5	0.83	Valid		
	OBA6	0.79	Valid		
	OBA7	0.8	Valid		
	OBA8	0.82	Valid		
	OBA9	0.70	Valid		
	OBA10	0.7	Valid		
Purchase Intention	PI1	0.79	Valid	0.93	0.70
	PI2	0.93	Valid	Reliable	
	PI3	0.91	Valid		
	PI4	0.9	Valid		
	PI5	0.75	Valid		
	PI6	0.71	Valid		

### Overall Model Fit

The results of the goodness-of-fit measurement showed that some indices met the criteria while others did not. Specifically, two fit indices namely RMR and RMSEA achieved good criteria with values of 0.05 and 0.04, respectively. Meanwhile, GFI and AGFI did not reach the cutoff value of  $\geq 0.9$  even though they improved. Other fit indices such as CFI, NFI, NNFI, IFI, and RFI met the good criteria above 0.9. Although some indices did not fully meet the criteria, overall the model has shown adequate fit based on most of the goodness-of-fit results. It can be concluded that in general the model adequately represented the relationships between the latent constructs.

**Table 4: Overall Model Fit Criteria Test Results**

Goodness of Fit	Cut off Value	Results	Information
Root Mean Square Residual (RMR)	$\leq 0,05$ atau $\leq 0,1$	0.035	Good Fit
Root Mean Square Error of Approximation (RMSEA)	$\leq 0,08$	0.07	Good Fit
Goodness of Fit Index (GFI)	$\geq 0,9$	0.89	Marginal Fit
Adjusted Goodness of Fit Index (AGFI)	$\geq 0,9$	0.85	Marginal Fit
Comparative Fit Index (CFI)	$\geq 0,9$	0.99	Good Fit
Normed Fit Index (NFI)	$\geq 0,9$	0.99	Good Fit
Non-Normed Fit Index (NNFI)	$\geq 0,9$	0.99	Good Fit
Incremental Fit Index (IFI)	$\geq 0,9$	1.00	Good Fit
Relative Fit Index (RFI)	$\geq 0,9$	0.99	Good Fit

### Structural Model

The test of the structural model fit can be determined by comparing the coefficients of the structural equations with a predetermined level of significance. Based on Table 3, it can be said that the suitability of the structural model is valid and reliable. The structural fit level of the model used in this study is 0.05 significance level or at a 95% confidence level. At the 0.05 significance level, the t-value must be  $>1.96$ . In general, the test results showed that the structural model adequately represented the relationships between research variables based on the criteria. The model can be used to test the hypotheses and achieve the research objectives.

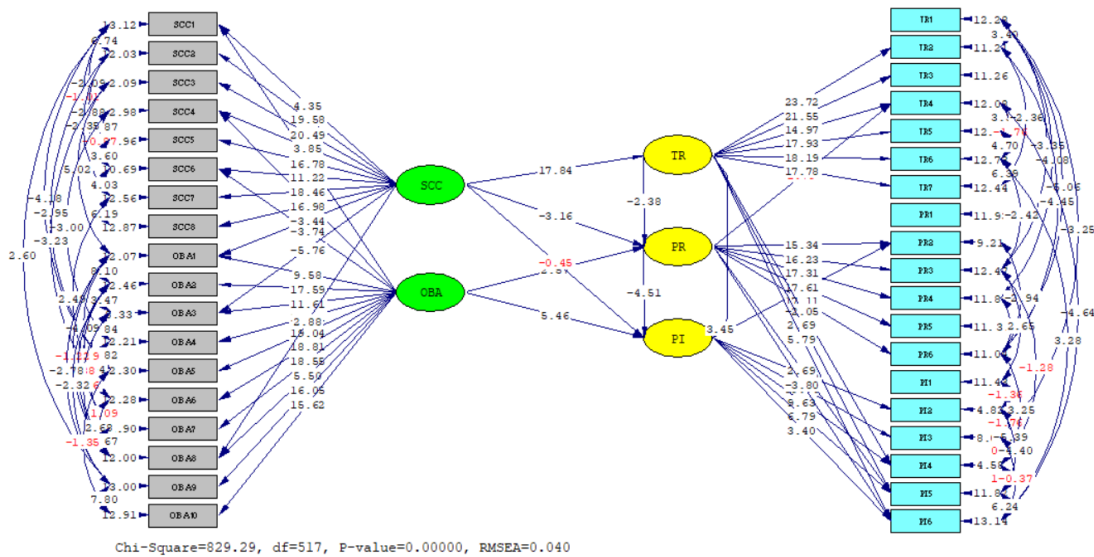


Fig.1. Structural Model

V. Discussion

The results of the hypothesis testing are based on nine hypotheses prepared at the beginning. The results of this research hypothesis can be seen in Table 5.

Table 5: Structural Model Test Results

Hypothesis	Relationship	Direction	T-value	Significance	Conclusion	R <sup>2</sup>
H1	SCC→TR	+	17.84	T ≥ 1.96	Supported	0.86
H2	SCC→PR	-	-2.38	T ≥ 1.96	Supported	0.57
H3	SCC→PI	-	-0.45	ns	Rejected	0.79
H4	OBA→PR	+	2.57	T ≥ 1.96	Supported	
H5	OBA→PI	+	5.46	T ≥ 1.96	Supported	
H6	TR→PR	-	-2.38	T ≥ 1.96	Supported	
H7	TR→PI	+	3.45	T ≥ 1.96	Supported	
H8	PR→PI	-	-4.51	T ≥ 1.96	Supported	
H9	TR→PR→PI	mediation	2.18	T ≥ 1.96	Supported	

Analysis of Hypothesis 1: Social commerce constructs positively influence trust among Instagram Shop users.

Based on the results of structural model testing in Table 5, it is found that the relationship between social commerce constructs (SCC) and trust (TR) has a positive direction with a t-value of 17.84 which is greater than the t-table of 1.96. This shows that H1 is supported. This finding is consistent with previous studies such as Hajli (2015) and Shekhar et al. (2020).

Hajli (2015) conceptualized social commerce constructs and found that one of its components, namely forums and communities, positively influenced trust. Trust was also proven to affect customer purchase intentions. Meanwhile, Shekhar et al. (2020) stated that social platforms such as recommendations, ratings and reviews, and forums and communities are the main elements in building trust on websites. This study recommends companies to utilize social commerce platforms in building trust with customers. Rahman et al. (2020) also found similar results that reviews, ratings, and recommendations from experienced users significantly influence perceived risk management and trust. The findings contribute to further validating the relationship between social commerce elements and trust in prior literature.

Analysis of Hypothesis 2: Social commerce constructs negatively influence perceived risk among Instagram Shop users.

The results in Table 5 show that the relationship between social commerce constructs (SCC) and perceived risk (PR) has a negative direction with a t-value of -2.38 which is greater than 1.96. This indicates that H2 is supported. Several prior studies support this finding. Soleimani et al. (2016) also revealed social commerce constructs have a negative impact on perceived risk. Other literature suggests social commerce constructs can help decrease perceived risk. Forum discussions and collaborative activities among members can influence risk perceptions (Farivar et al., 2017; Rahman et al., 2020). By exchanging information and sharing experiences, social platforms allow people to reduce uncertainty regarding products (Soleimani et al., 2016). Hajli (2015) and Hajli



and Lin (2016) mentioned users leverage social commerce features to decrease social risk as well. This study contributes to further validating the relationship between social commerce elements and perceived risk found in previous works. Optimizing these constructs may help companies minimize risk perceptions.

**Analysis of Hypothesis 3: Social commerce constructs positively influence purchase intention among Instagram Shop users.**

The results in Table 5 show that the relationship between social commerce constructs (SCC) and purchase intention (PI) is not significant ( $t=-0.45$ ,  $p>0.05$ ). Therefore, H3 is rejected. This finding does not align with several prior studies that found social commerce constructs to positively impact purchase intention: Friedrich (2016) showed social commerce constructs positively influence trust, ease of use, social presence and relationship quality, which positively affect consumer adoption behavior. Hajli and Sims (2015) found social commerce constructs have a notable effect on social commerce intention. Sheikh et al. (2019) revealed social commerce features like virtual communities, reviews and recommendations significantly impact purchase intention in social commerce. However, the results are consistent with the non-significant relationship found between forum and communities (FC) and purchase intention by Rahman et al. (2020). One explanation provided was that social commerce was still nascent in the context studied. Future work can build on these initial understandings.

**Analysis of Hypothesis 4: Online behavioral advertising negatively influences perceived risk among Instagram Shop users.**

The results in Table 5 indicate that the relationship between online behavioral advertising (OBA) and perceived risk (PR) is positive and significant, with a t-value of 2.57 which is greater than 1.96. Therefore, H4 is supported. Several prior works provide theoretical and empirical evidence supporting this finding. Aiolfi et al. (2021) and Wang et al. (2022) explained that consumers' privacy concerns and perceived risks like performance, privacy and time loss risks from targeted online ads can lead to avoidance behaviors. Boerman et al. (2017) also found OBA can raise privacy worries, influenced by consumers' knowledge and ability to manage privacy risks. Jung et al. (2017) highlighted perceived risks have negative impacts on ad effectiveness. The positive relationship identified aligns with the notion that OBA, through personal data collection for customized ads, can increase discomfort and doubts among users (Aiolfi et al., 2021). Lack of transparency regarding OBA has also been shown to influence perceived risk acceptance (Boerman et al., 2017). This study contributes additional empirical validation for the significant influence of OBA on risk perceptions, as hypothesized. The targeting nature of OBA introduces risks that need to be managed to balance value and concerns. Addressing information shortcomings and assuring privacy may help mitigate the perceived risks.

**Analysis of Hypothesis 5: Online behavioral advertising positively influences purchase intention among Instagram Shop users.**

The results in Table 5 show that the relationship between online behavioral advertising (OBA) and purchase intention (PI) is positive and significant, with a t-value of 5.46 which exceeds 1.96. Therefore, H5 is supported. Prior studies provide supporting evidence for this relationship. Martins (2018) found perceived advertising value positively impacts purchase intention. Jung et al. (2017) revealed ad relevance plays a key role in boosting purchase intention by attracting attention and generating positive attitudes. Hazhim (2018) determined consumer attitudes towards mobile ads positively influence purchase intention. Aiolfi et al. (2021) highlighted click intention as a predictor of purchase behavior in OBA contexts, finding it positively impacts product purchase intention. Chetioui et al. (2021) disclosed Facebook ads can significantly affect purchase intention, especially in collectivist markets, by delivering value and positive responses. The personalized nature of OBA aims to influence purchases through targeted promotions (Aiolfi et al., 2021). By delivering relevant, valued ads that appeal to preferences and needs, OBA can succeed in converting viewings into purchasing behaviors (Jung et al., 2017). This study provides additional empirical validation that OBA positively impacts Instagram Shop users' purchase intentions, as demonstrated in prior literature. Enhancing relevance, value and positive attitudes through OBA may help bolster firms' online sales performances.

**Analysis of Hypothesis 6: Trust negatively influences perceived risk among Instagram Shop users.**

The results in Table 5 show that the relationship between trust (TR) and perceived risk (PR) is negative and significant, with a t-value of -2.38 which is greater than 1.96. Therefore, H6 is supported. This finding is corroborated by prior literature on the trust-risk perspective. Ventre and Kolbe (2020) found online reviews help build trust, which reduces e-commerce perceived risk. Farivar et al. (2017) integrated trust-risk factors and demonstrated how site member trust indirectly influences purchase intention through PR reduction. Trust is considered key in decision-making under uncertainty to mitigate risks (Hallikainen & Laukkanen, 2018). As proposed in trust-risk models (Pavlou, 2003), trust in other members helps decrease perceived commerce risks

from potential negative transaction outcomes. This study reinforces prior evidence that trust serves to reduce perceived uncertainties and risks salient to online purchase considerations.

**Analysis of Hypothesis 7: Trust positively influences purchase intention among Instagram Shop users.**

The results in Table 5 show that the relationship between trust (TR) and purchase intention (PI) is positive and significant, with a t-value of 3.45 which exceeds 1.96. Therefore, H7 is supported. Several prior studies validate this relationship. Hajli (2015) found social media increases trust, which directly impacts purchase intention. Rahman et al. (2020) determined PI on social commerce platforms influenced by perceived risk and trust. Ventre and Kolbe (2020) revealed a direct, positive link between trust and online purchase intention. Almahameed et al. (2023) showed seller trust positively affects e-commerce purchase intention. Trust has emerged as a critical factor influencing online purchase decisions and behavioral intentions (Kim et al., 2008; Hajli, 2015; Farivar et al., 2017; Rahman et al., 2020). Multiple trust dimensions, including in sellers, social platforms and community members predict consumer purchase behaviors (Almahameed et al., 2023; Lin et al., 2019).

**Analysis of Hypothesis 8: Perceived risk negatively influences purchase intention among Instagram Shop users.**

The results in Table 5 show that the relationship between perceived risk (PR) and purchase intention (PI) is negative and significant, with a t-value of -4.51 which exceeds 1.96. Therefore, H8 is supported. Consistent with prior studies examining the negative impact of perceived risk on purchase intention. Rahman et al. (2020) found PR management significantly affected social commerce adoption intentions. Bhukya and Singh (2015) revealed multiple PR dimensions negatively influenced private label purchase intentions. Farivar et al. (2017) demonstrated PR hinders PI, while trust factors enhance PI. Panwar (2018) showed product, time and privacy risks negatively correlate with online purchase intention. Yin et al. (2019) determined PR has a smaller impact on social commerce PI than trust and relationships. Ventre and Kolbe (2020) did not find a direct link from PR to online PI, but trust was negatively linked to PR and positively to PI. The finding aligns with the well-established trust-risk paradigm where greater perceived uncertainties regarding online transactions serve to decrease consumers' purchase willingness. By quantifying the negative influence of PR on PI, this research lends further credence to prior qualitative and conceptual evidence.

**Analysis of Hypothesis 9: Perceived risk mediates the influence of trust and purchase intention among Instagram Shop users.**

The results in Table 5 show that the mediating effect of perceived risk (PR) between trust (TR) and purchase intention (PI) is supported, with a t-value of 2.18 which exceeds 1.96. Therefore, H9 is supported. Prior literature provides theoretical and empirical justification for this mediation. Soleimani et al. (2017) found PR can decrease information exchange intentions in virtual environments. Farivar et al. (2017) demonstrated PR impacts PI on social commerce sites, while trust enhances PI. Rachbini (2018) concluded trust influences PI directly and indirectly through impacting PR. Fihartini et al. (2022) revealed PR partially mediates the relationship between online retailer ethics and repurchase intentions. Trust-risk models propose trust can strengthen the link between PR and purchase decisions (Pavlou, 2003). Several studies validate PR as an important mediator (Soleimani et al., 2017; Rachbini, 2018; Fihartini et al., 2022). This analysis extends previous conceptual work by quantitatively testing PR's mediating role between trust and PI in the social commerce context. The finding is consistent with the notion that increased trust can help mitigate consumers' perceived uncertainties and risks (Ventre & Kolbe, 2020; Farivar et al., 2017).

**Limitations and Future Research Directions**

The present study focused on examining the relationships between social commerce factors, online advertising, trust, perceived risk, and purchase intention among Instagram Shop users in Indonesia using a quantitative approach. While providing useful insights, this study had some limitations that open opportunities for future research.

First, a quantitative survey design was employed without further exploring participants' perspectives through qualitative methods such as interviews. Future studies could employ a mixed-methods design to gain richer insights into users' experiences of social commerce factors. In-depth interviews would help understand how trust, risk perceptions, and advertising influence shopping behaviors more comprehensively. Second, the study was confined to Instagram Shop users in a single geographic location without a comparative analysis. Further research could compare active versus inactive social shoppers to identify key differences in how variables impact purchase intentions across diverse user groups. Lastly, only a limited set of variables were examined through this initial study. Future research has the potential to investigate additional social commerce aspects like product types, pricing strategies, or promotional activities and their associations with purchase intentions. A broader scope considering multiple locations could also improve generalizability.

Addressing these limitations through mixed research designs, comparative analyses, and examining a more comprehensive range of variables would help advance academic understanding of social commerce influences on consumer behaviors.

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