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Digital marketing on social media; Consumer behavior in social commerce - Quantitative research in purchase intention

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List of Abbreviations

APIs Application Programmer Interfaces

AVE Average variance

BFI Big Five Inventory

CFA Confirmatory Factor Analysis

CFI Comparative Fit Index

CMIN/Df Chi-square-extend/degree of freedom

CR Composite Reliability

EFA Exploratory Factor Analysis

e-WOM electronical-word-of-mouth

FIPI- Five-Item Personality Inventory – measurement for personality

IPIP International Personality Item Pool – measurement for personality

IPIP-FFM International Personality Item Pool Five Factor Model

IPIP-NEO International Personality Item Pool Representation of the NEO PI-R

Mini-IPIP – Twenty-Item Personality Inventory – measurement for personality

NEO-PI-R Revised NEO Personality Inventory

NPI non-public personal information

PPI public personal information

RALC Restricted Access/ Limited Control

RMSEA Root-mean-square error of approximation

ROI return on investment

SNS social networking sites

TAM Technology Acceptance Model

TIPI Ten-Item Personality Inventory – measurement for personality

TPB Theory of Planned Behavior

TRA Theory of Reasoned Action

1. INTRODUCTION

BACKGROUND

The constant advancement of technology together with the evolution of the Internet have left their fingerprints deeply into our lives. It redefined us how we live, communicate and do businesses all together.

Social media networks not only that they have become the tool to communicate and socialize, but they also possess the main features of social commerce through which one business can thrive.

This powerful influence is truly redefining the process of customers' purchase decision and process.

All of this is the reason why so many companies get involved on social media networks, as they acknowledge their meaningful role as main handler in generating favorable business circumstances (Kim, Ko, 2012).

The certain way of communicating through usage of social media networks gives the chance to the companies and marketers to reach out to consumers and hear their voices as a feedback on their provided content information, which can be visually represented as pictures, videos etc.

Finding and utilizing the true functional technique of communication on the social media networks that guarantees that the investment in companies' involvement will pay off in revenues is the main goal that every business aspires.

This can be achieved by observing how the consumers are behaving on social media networks, which can provide enough of information for someone to be able to build strategy that would provide advantage in the arena of the many company-competitors (Di Virgilio, Antonelli, 2017).

Important is also to note that true main purpose of creating a marketing plan is to trigger a wish in the people to buy.

Financially speaking, companies that produce products or offer services and advertise themselves on social media networks are actually measuring the success based on how much products or services were sold to the consumers.

Therefore, the question that comes to mind, when grasping all these necessary elements for making successful strategy, is, what brings facilitation to the trading on social media networks?

The answer to this question is bound with the people on social media networks and the online tools that mold the virtual communication because of assisting in the process of connection and relationships between users and companies too.

These tools are enhancing the possibilities of how one can interact on the social media networks and by it they also simplify the communication, as one "Like" from someone means that the message has been approved by him/her.

The elements used for creating content, as the content itself, are influencing the social media users. Thus, meaning the online communication, as much as traditional communication, affects people's opinions and with it their future behavior.

This is creating many possibilities and chances for the marketers and the companies to evolve into successful businesses, which is the reason why many prosperous firms are active on the social networks as Hajli (2012) pointed out.

However, as one can notice going through the literature, there are many models trying to explain the phenomenon of how and why customers behave and buy the things they do, but there is a gap referring to the online consumer behavior on social media networks in terms of social commerce.

Therefore, comes the necessity of creating and developing a marketing model that refers to the online users' acceptance of trading on social media networks.

In order to address this gap in marketing literature, I first developed and proposed theoretical model founded on the model for adoption of social commerce by Hajli (2012), which I afterwards tested.

The model was designed to recognize influential elements and circumstances that prompts the consumers to buy online through Facebook and Instagram.

More accurately, this master thesis has the assignment to close a gap in literature and in practice referring to online social media network users' purchase intention process as it is seen by the consumers themselves, while assimilating couple of important factors, more specifically trust, social commerce constructs, personality traits and perceived usefulness.

In my theoretical model trust is taken as the central point, which is of crucial importance as direct key influential factor on purchase intention and is explored through two prisms- how privacy issues are influencing the trust and how trust is influenced by social commerce constructs, personality traits and perceived usefulness.

Beside that this extended model for acceptance of social commerce is exploring each and single included element's strength in impacting the purchase intention in people, which is the main goal of this research study.

For this purpose, this master thesis paper is organized in couple of chapters.

First chapter is the introduction, which provides background of the master thesis' topic, the existent problems and objectives that arise the necessity of making this research.

Second chapter provides the literature overview on the topic of interest of this thesis.

Third chapter provides and explains the proposed model while elaborating why there is necessity of having such scheme through different literature works.

Fourth chapter describes the methodology used for this research, while providing the research questions and hypotheses for exploration based on the literature overview and in connection with the proposed theoretical model.

Fifth chapter offers interpretation and discussion about the received results of the survey of this research study.

Sixth chapter points out the limitations of the study, while providing ideas for future research studies.

And, finally the seventh chapter brings the conclusion based on the results of this research study.

PROBLEM DISSUSSION

Although online digital marketing offers plentiful potential prospects for businesses to earn higher income and prosper due to the social media, marketers are facing frequently problems with their strategies on the social networks (Smith, 2019).

The problem is that marketers have difficulties in understanding their user/consumer public and because of it have troubles while establishing successful strategies on SNS for their businesses ("*Edition XV: Empower",* 2019)

In order for the companies to understand better the wishes and needs of their consumers, they started clutching on connection-relationship with consumers by invading their privacy data. This is perhaps because direct communication of the companies and marketers does not bring enough return on investment (ROI), thus meaning poor marketing-communication skills (Kotler, 2004).

According to Johnson and Grayson (2005) the weakness of the business companies lies on the inability to create emotionally bonds with consumers in order to enjoy the fruitfulness they can provide.

Therefore, marketers have the problem of getting the consumers to embrace the ideas represented by their commercial strategies.

According to Rogers (2003) the most typical issue for many companies is how to quicken the rate by which individuals are welcoming the new inventions.

Another problem of the marketers is also the organization – meaning what is necessary for the marketing to be effective and efficient (Kotler, 2004).

This means that business companies have also the problem of how to organize their online communication with the consumers.

PURPOSE

The main goal of this master thesis was to explore the acceptance of social commerce and its influence on purchase intention on Facebook and Instagram.

Therefore, the social commerce constructs (as features and people as a part of the social commerce), trust (as an open-ended crucial issue in social commerce and social networks), perceived usefulness (as main factor from Theory of Acceptance Model) and personality (as antecedent of Theory of Reasoned Action and Theory of Planned Behavior) are thoroughly reviewed for their influence on the online purchase intention in the social networking sites, Facebook and Instagram, as they are the most used ones.

This study employs the variety of theories that can be applied for proper understanding of the social networks' impact (Facebook & Instagram) on the purchase intention.

Main aim was to contribute new empirical evidence on social commerce power on Facebook and Instagram, and secondly, to best of my observation on literature about this subject, is the first empirical study that explores this kind of mix of influence of specific values, derived of existing theories, on users' enthusiasm to purchase through the social networks.

The results of this study should give understanding of social networks users' acceptance of social commerce and with it offer an extended model that can be of use to businesses and marketers in communication advertising, with main goal stimulating economic benefit/profit for the companies.

2. LITERATURE REVIEW

2.1. DIGITAL MARKETING

Digital marketing is the essential part of marketing, which has the assignment to advertise strikingly visible and promote companies through their products and services, primarily online, using digital technology with main goal to generate sales. Many authors define it more precisely as advertising process of products and services using digital technologies that enables interaction between consumers and companies, which gives creation and retainment of consumer value and subsequently company value. Basically, means that it has purpose to acquire and create loyal consumers, to promote products and services and show growth in sales, which means that the customers are the main target of all activities (Kannan, Li, 2017).

Digital marketing can be achieved through:

a) Online advertising (any kind of advertising done on Internet),
b) Email Marketing (advertising through e-mails),
c) Text Messaging (advertising with SMS and MMS),
d) Social Media (advertising on social network sites),
e) Affiliate Marketing (company gives prize to consumers for promoting their product or service),
f) Pay Per Click (to pay search engines to put advertisement on a sure place for producing clicks) and
g) Search Engine Optimization (not payed way on search engines to influence visibility of advertisement and by that influencing clicks), (Yasmin, Tasneem, Fatema, 2015, p.72-74).

It has many advantages such as:

a) enabling for the consumers to be constantly updated with all information of the companies' products and/or services,
b) allows for consumers to interact with companies through their websites
c) transparent information about products or services
d) offers time saving comparison of different companies and their products or services
e) enables at any time for instant purchase to be done
f) easy transfer of any given product or service information to others (can be also done from consumer to consumer)

g) transparent price of products and services (Yasmin, Tasneem, Fatema, 2015, p.74-75).

All of these advantages are contributing to increasing company's revenue (Yasmin, Tasneem, Fatema, 2015).

As noted by Kannan and Li (2017) the technology used for the digital marketing is creating an evolution in every sphere of our environment.

In this direction, social media platforms are latest addition of digital marketing and are in continuum growing rapidly by alluring users, which gives chance for greater receptive audience to be reached.

Proof for that is the fact that this year (2019) after the giant search machine Google that has the first place, second place in revenue as global advertisement seller belongs to the SNS - Facebook and Instagram according to research done by eMarketer (Enberg, 2019).

However, even digital marketing has some disadvantages as:

a) using methods that some may recognize as invasive regarding privacy of consumers
b) if consumers have no access to Internet and mobile devices, they cannot be reached for marketing purposes on a digital way
c) companies may need to invest more finances for acquiring consumers' data information, purchasing effective software and employing professionals to analyze it (Mogoş, 2015).

2.2. SOCIAL MEDIA

Waking up nowadays is much different than it was one decade ago. First thing that comes to mind is to check our phones, if there is anything new on the social networks from our friends, family etc., and this now has become a routine we do before even getting up from the bed.

Perhaps, this is because we as human beings have a strong wish to socialize and have the need to be a part of a collective in order to feel good, and social media enable and facilitate this through social networking sites.

Social media, according to Turban, Strauss and Lai (2016), are impressive fundamental element necessary for realization of socialization through user-generated content (content that is posted by the user himself/herself - as posts, pictures, videos, audio messages etc.) that enables people to connect with each

other through usage of Web 2.0 in order to express their thoughts, experiences, opinions, views etc.

To better understand this definition, more things must be defined, because many intertwine and substitute both terms Web 2.0 and social media with each other as if they are the same thing. Web 2.0 is a term for the world wide web provider of technology and tools, which are aiding the process of dynamic communication websites experience, and social media uses it as base foundation to grant production, transmission and reciprocation of information-content created by users (Turban et. al., 2016; Kaplan, Haenlein, 2010).

The valuable virtue that differs the digital social media environment from the classical marketing setting is that consumers can easily transmit information to many people from their close circle, such as family and friends, and also people they do not know. Social media are the provider, enabler and creator of a digital environment where consumers can publish their opinions on online websites about companies, products, services, brands, third-party internet-sites and social networking sites. These posted reviews have the capacity to stretch and catch the attention of many potential customers (Kannan, Li, 2017).

It can be affirmed that social media is a term that grasps more platforms, as Aichner and Jacob (2015) differentiated 13 and among those are blogs, social networking sites, social gaming sites, forums etc.

2.3. SOCIAL MEDIA MARKETING

As above mentioned, social media marketing is a part of digital marketing (Yasmin et. al., 2015).

Its practical and effective manner for businesses to acquire new consumers and transform them in loyal customers by targeting them without any difficulty. This type of marketing describes the usage of social media platforms to advertise diverse companies and their products and services (Nadaraja, Yazdanifard, 2013).

It also stimulates users to share opinions to their close circle and others by creating and distributing trust in the send messages (Urban, Sultan, Qualls, 2000).

Social media marketing has evolved even more with the introduction of special features, which are valuable because of their influence power. There are many diverse SNS with various features and depending on the type of network and what it offers, the marketing can differ in structure or more specifically in the way that advertising is done. A simple example is when someone clicks "Like" on a page on Facebook, which has already implemented social media marketing

model that this kind of action makes it also visible to the user's created network of friends (Nadaraja et. al., 2013).

As previously mentioned, social media incorporate many types of platforms not just SNS (such as blogs, forums, etc.) (Aichner, Jacob,2015), which means that this type of marketing can assume different shapes (Nadaraja et. al., 2013).

The advantages of social media marketing for the companies are:

a) lowering expenses and increasing audience
b) supplying extensive understandable information for consumers
c) allowing consumers easily to order customized products and services
d) allowing money transfers through platforms
e) increased social interaction with consumers
f) easy targeting of consumers based on user's preferences (Nadaraja et.al., 2013).

The disadvantages of social media marketing for the companies are:

a) building and sustaining relationships with consumers is time consuming
b) brands' products and services can be unlawfully copied, and those kinds of actions can bring damage to the revenues and reputation of the businesses
c) consumers' distrust because of intruding privacy and security issues, which stops them to purchase
d) negative feedbacks from consumers, which can influence negatively on the purchase intention of other consumers (Nadaraja et. al., 2013).

2.4. SOCIAL NETWORKING SITES

There is no doubt in mind that social networking sites (SNS) have altered the way we live and function. They have become our essential tool for communicating and socializing with others. Thus, has made them not only a habit, but also a need in our digital society.

Social networking sites are people-oriented structure services that supply free space in the web for users to create their own public profile, facilitate communication by providing tools, provide applications that allow activities, aid in creating and sustaining social relationships between users and therefore, build virtual community (Turban et. al., 2016).

The advantages that SNS offer are:

1) users can create their own network of people and be part of variety of groups based on interests,

2) develop discussions forums,

3) share photos, videos and documents,

4) create documents with others,

5) to instant message others,

6) to fast find needed expert (can also be free of charge),

7) to rate and comment on things (included products and services),

8) by voting to give opinions,

9) to chat in a conference call,

10) to find get more info on others,

11) to buy, and

12) to get advice from friends and others (Turban et. al., 2016).

The SNS can be classified in six groups of networking sites: a) leisure-oriented (socially-oriented public sites as Facebook and Google+ that users and companies use for promotions); b) professional (sites used for developing business connections); c) media sharing (sites used for publishing video and photo content as YouTube and Instagram); d) virtual world (3D sites developed by users); e) communication (sites that have borrowed mini-social abilities); and f) enterprise-owned (companies developed sites for private communication). Therefore, many business corporations are intrigued by what SNS represent and by the possibilities they offer from merchandising aspect as well as the processes that facilitate it, such as promotion of products and services (Turban et. al., 2016).

One of them and most popular one, is Facebook, who as SNS is the number one marketing leader with nearly 2.38 billion online users since July 2019. The second place belongs to YouTube with 2 billion active users. WhatsApp (which together with Instagram owned by Facebook) is third with 1,6 billion, and Instagram has the sixth place with 1 billion active users. Twitter is down on the 12th place with 330 million active users (Statista, 2019).

However, if we consider the age as a factor, Facebook is not that popular with the younger generations that prefer using Instagram. Facebook is beloved by Generation X with 77 percent, and younger ones (Generation Z) prefer using Instagram with 68 percent according to the Sprout-Social-Index Report ("*Edition XV: Empower", 2019*).

Nevertheless, the overall data confirms that SNS are a big part of the digital marketing, which is the essential part of marketing with the assignment to advertise on the Internet products and services through utilizing technology as a tool. It has come to that point that companies are using the social media networks for their own mega-marketing purposes.

Through digital marketing marketers can efficiently use the direct connection to send advertisement information to the consumers' devices about certain products and services. The online process has also become simplified with the use of cookies and other data stored on devices and online, which helps in identifying preferences of the user/consumer.

In addition, digital marketing through social media allows consumers to be co-creators of the advertisement-content with comments like reviews or recommendations, likes, shares, etc. This gives another advantage of the digital marketing because of constant interaction with consumers which most likely will lead to purchase and can even create loyalty towards the company's brand among consumers.

Companies believe that by having profile on SNS the sales of products and services can be increased and more profit could be extracted, the firm can build up powerful reputation online and with it influence positive on the trust that users/consumers have for the company (Leary, 2019).

Therefore, as stated from Smith (2019) social media networks are being used for advertising with total of 97 percent of the marketing agencies.

As SNS are being modern-advertising trend, marketers are keeping a close eye on which networks are the most popular in order to enjoy their right to engage on the social media platforms.

The majority of the marketers (97 percent) are using Facebook, because of it being the most popular social media network, stated Sprout-Social-Index Report ("*Edition XIV: Realign",* 2018).

According to the new Sprout-Social-Index from 2019, 66 percent of Facebook users have liked or are actively following profile from company that sells products and services, which is followed by smaller percent of users doing the same thing on Instagram, YouTube and Twitter ("*Edition XV: Empower",* 2019).

Impressive information was also provided by the third-annual Reimagining Commerce research report from Calif this year (2019), which had 4500 respondents in 8 countries, according to whom sixty-three percent (63%) have been interested enough to open an advertisement on SNS, out of which thirty-three percent (33%) when opening the commercial have decided to buy directly through it (Calif, 2019).

In this direction, facilitating the trading is also encouraged by Facebook that announced that the Marketplace, which is a small part of Facebook where users can buy and resell things, will have soon the possibility to send directly the sold/bought products across USA and that users can directly pay through the social media network, without going on any other web-site (Facebook, 2019b).

Instagram is, however, more advanced than Facebook in the moment, because it already has given the opportunity for consumers to buy directly from a post/picture on the social network only just by one click. This function is yet to be available in all countries.

Small businesses can also take advantage from social-media giant through the tool named "Automated Ads" meant for companies that do not have big budget to advertise themselves in making fast and easy commercials with recommendations and ways to improve them (Facebook, 2019c).

The advantage of this kind of digital marketing, and this kind of tools, is also that it provides marketers with information if the commercial is getting the necessary amount of attention from the consumers or not.

As example there are applications developed: Awario, Unmetric, Likealyzer, Iconosquere etc. that can measure the success on the vast web and social media of a brand and its competitors (Barysevich, 2019).

These numerous of possibilities are making the SNS desirable method for conducting and releasing marketing strategies online.

Therefore, Facebook and Instagram are the leaders in being used as marketing platforms. As a result of the advertisements 53 percent of the respondents of one survey have bought products through Instagram and 54 percent through Facebook in the past year ("New survey from Deutsche Bank", 2019).

Thus, one can only conclude that these results speak of strong return of investments in revenue when businesses decide to administer their marketing strategies on these networks.

2.5. SOCIAL COMMERCE ON SOCIAL NETWORKING SITES

Social networking sites like Facebook and Instagram allow people that use them to connect and interact, which leads to successful trading (buying and selling) and thus, productive commerce arises (Yadav, De Valck, Hennig-Thurau, Hoffman, Spann, 2013).

The trading that takes place on SNS is known as social commerce concept (Mattioli, 2011).

Some authors have divided the social commerce concept-meaning the trading itself based on where it happens as: a) e-commerce websites (ex. Amazon), b) community-platform, where people purely exchange opinions and experiences of buying on other websites, c) social networking sites, and d) group websites, which provide limited and discounted coupons of products or services (Diao, He, Yuan, 2015).

Social commerce on SNS is actually a part of e-commerce (trading on online websites), and it unifies the community-platform and the group websites, as most essential part of exchange (Turban et. al., 2016).

Property	E-commerce	Social commerce
Major objective	Transactions	Social interactions
Major activity	Publishing	Engagement
Content	Company generated	User generated
Problem solving	Company experts, consultants	Crowdsourcing
Collaboration	Traditional, unified communications	Web 2.0 tools
Product information	Product descriptions on websites	Peer product reviews
Marketplaces	E-tailers (e.g., Amazon.com) and direct from manufacturers' stores (e.g., Dell)	Social networks (f-commerce), collaborative markets
Targeting	Mass marketing, segmentation	Behavioral targeting, micro segmentation
CRM	Seller/manufacturer support	Social support by peers and by vendors and employees
Online marketing strategy	Selling online	Multi-channel, direct at social network sites
Integration	System integration	Mashups and system integration
Data management	Reports and analytics	Analytics

Table 1: Characteristics of E-commerce and social commerce.

Source: Turban, Strauss, Lai (2016), p.10

It represents a crucial platform, a fundamental part of the e-commerce, with SNS and commercial activities as essential components through which it blooms (Liang, Ho, Li, Turban, 2011).

The main assignment of it is to pay attention to the trading activities that happen on SNS and/or are affected by it, and how the users' go through the buying processes (Yadav et.al.,2013).

Yahoo was the first company that made the world acquainted with social commerce term (Wang, Zhang, 2012) by implementing Shoposphere in 2005, which was a blog-like-platform with feature named "Pick Lists" which enabled people to browse through products, review them and see reviews from others (Rothberg, 2005).

Social commerce has also advanced due to smartphones, which are fundamental key because of aiding communication anywhere and anytime. Since the appearance of social media networks together with user-generated content, marketing has gone through revolutionary alteration in communication with the consumers, going from one way transmitting marketer-generated content to direct conversation with users (Turban et. al., 2016).

An example where social commerce was facilitated through social media networks is when the company Dell announced that in the span from 2007 to 2010 directly through Twitter managed to sell computers and secure profit of 6.5 million dollars (Nutley, 2010).

Thanks to the social media networks 40% of the small businesses worldwide have success in winning over new buyers (Leggatt, 2010).

The company IBM because of involvement on social media networks has their customer base expanding every day by up to 1.25% (as cited in Integro, 2011).

According to Turban et. al. (2016) the advantages that social commerce gives are for the consumers, sellers and companies.

There are many advantages that social commerce offers for the consumers:

1) It is very simple and effortless to gain access to advices and opinions about products, which gives the consumers assurance and trust when making decisions, after which they can also share their thoughts and offer guidance to other consumers
2) Though social media networks users are informed and acquainted with special discounts, offers and improved consumer service
3) There is variety of products and services from which the consumers can choose what they wish for, which improves shopping experience and boosts up pleasure
4) SNS gives direct communication with brand and companies, which influences the level of trust in consumers due to closer relations
5) Social commerce incorporates well with usage of technology and thus smartphone lifestyle
6) Enables connection with people and business companies, which alternatively are unreachable (Turban et. al., 2016).

On the other hand, social commerce gives also sellers advantages, such as responses offering assessment on their marketing approach and on product's productivity and design, gaining free of charge e-WOM (electronical-word-of-mouth) advertising, and increased visitation on company's fan page, which leads to enlarged profit made of sales (Turban et. al., 2016).

There are also many advances for the firms themselves:

1) Quick and cheap enrollment of new employees and/or experts and improving relations between all personal
2) Improving communication, partnership and along with it relations with other companies and business partners
3) Free of charge consultancy for small companies
4) Fast analysis of the market by monitoring the social media networks
5) Creating, managing and improving reputation of the company through close contact and offered support to consumers, which also facilitates free e-WOM marketing and better ratings for the company itself
6) Growth in number of visitations on the company's fan page and growth in revenue (Turban et. al., 2016).

Another way also that social commerce helps companies is through crowdsourcing (Turban et. al., 2016).

SNS being a platform where people through forums and communities can reach out to one another and communicate by creating content aids the process of crowd-sourcing, which is a process based on "two heads are better than one" – which means more people working together and contributing ideas that can be of use to business companies (Rad, Benyoucef, 2010).

This is how crowdsourcing, which originates from 2006 (Martinez, Seock,2017), helps corporations and companies to acquire new ideas from other people that are not a part of them (Zhao, Zhu, 2014).

Crowdsourcing is in fact a co-creation tool, through which the source is the crowd, hence the name of the term.

Many companies and marketers employ crowdsourcing and through it enhance the influence of the marketing by offering participation to the consumers/users of which some are later awarded as winners based on their solutions (Martinez, Seock, 2017).

Good example for that was Starbucks's company campaign in 2014, when they asked their customers to draw on their cups and post their designs through social media networks with the hashtag #WhiteCupContest and winner was promised to have a limited edition of made cups with the design (*"Starbucks invites you"* ,2014).

This kind of activities are giving the company extra publicity, interaction with the consumers and at the end enhanced profits.

This, however, is not the only example of companies that included crowdsourcing in their marketing strategy.

Crowdsourcing as actually a business model of exchanging ideas, which is facilitated by the user-generated content by which the electronic word of mouth (e-WOM) spreads.

Beside crowdsourcing there are other business models through which social commerce evolves, such as competitions for winning goods, reductions of the price of products, giving away free goods, online software applications that link consumers with retailers such as "Booking" etc. (Turban et. al., 2016).

An example for good marketing strategy is the quite popular reward method, that companies conduct on SNS by encouraging user/consumers to share and like their product online, in order to participate in lottery, which results in couple of users getting as a prize the exact product they were supposed to promote themselves.

Other than just leaving the promoting of the product to be one-way recommendation from the company to unknown consumers, SNS are giving opportunity to the marketers in that way that the user/consumers can get recommendation from someone that he/she has as a friend in closer circle.

However, even though social commerce is offering many favorable circumstances for amazing revenue of companies, there are many limitations if implemented, such as security and privacy concerns, losing reputation, bad reviews of products and because of it reduced sales, earning bad association to the brand image etc. (Turban et. al., 2016).

These are essentially the same disadvantages previously mentioned according to Nadaraja et. al. (2013) as social media marketing problems.

2.6. CONSUMER BEHAVIOR

Nowadays corporations are struggling to ensure revenue in highly aggressive-competitive ground ergo they ought to know consumers' wants and needs and understand their behavior in order to influence their purchase decisions. Online businesses should try to obtain consumers and keep them loyal to them as that is the winning solution (Turban et. al., 2016).

This is the reason why consumer behavior has been strikingly and outstanding subject of investigating in many diversative area studies in the latest years (Erasmus, Boshoff, Rousseau, 2001).

Throughout the literature, consumer as a term is postulated that it could be any person that enrolls into determination and action of buying products and/or services from establishment where merchandise is sold (store) or business company (Shih, Yu, Tseng, 2015).

As for consumer behavior, according to Walters (1974) is an embedded essential piece of human behavior triggered by the surroundings and its manifested from people with activities such as composing plans, shopping and utilizing varieties of products and/or services.

Consumer behavior can be also defined as the undertaken actions from people meant for precisely gaining and utilizing business-related products and/or services, together with the process of making up one's mind, which basically defines what kind of actions an individual would perform, stated Engel and Blackwell (1982).

Others also go further in defining, explaining that consumer behavior grasps not only the choice determination process and the consequential activities but also the assessment that the individuals do, the literal obtaining of products/services, utilizing or throwing them away (Loudon, Della Bitta, 1984).

Another definition for the consumer behavior gave Kotler (2000), which takes into account not only individuals but also collective of individuals and organizations that choose, purchase, exploit or discard products, services, concept-ideas or knowledge to please their necessities and desires.

Researchers, however, consider that online consumers and online purchase behavior is different than physical one. Online consumer behavior has changed the game in a commerce sense that online consumers are not anymore in a passive role (as traditional ones), but on the contrary are active participants in the process (Clark, Wright, 2005; McCarthy, Wright, 2004).

Internet gives the opportunity to consumers to be inventive and original when communicating and sharing knowledge, which redefines the way purchasing is done and instead of getting knowledge pushed upon them, they create their own shopping experience (McCarthy, Wright, 2004)

A simple illustration of how different are the traditional from the online customers, is the fact that when an individual purchases goods online has sort of anonymousness and no contact with physical person and therefore, can very easily stop with the shopping transaction and empty the e-cart, which as an activity is rather unlike when one individual is physically leaving the shopping cart in a store (Clark, Wright, 2005).

In this direction McNeal (1973) foresaw that consumers in future will search for more pleasantries when buying products and/or services.

According to Bellman, Lohse and Johnson (1999) online consumers are those who have been using the internet for long time of period so much that it is a habit for them, since it has increased the capacity of finishing assignments quickly and therefore they also pay attention to the time necessary to acquire products and/or services, which through internet using is just few clicks away.

This means that Bellman et.al. (1999) showed that online consumers are trying to improve their productivity through constant search of usefulness in products and/or services, which coincidently is an essential that the internet offers to them.

Online consumers are also different than traditional because they are influenced by additional factors, which are bound only to the online sphere.

Factors that influence the online buyer are: consumer personal characteristics (gender, age, education, personality, lifestyle etc.), environmental factors (social influence from others; cultural influence and other factors as country laws, taxes etc.), merchant and intermediary-related factors (seller's reputation, trust in the seller etc.) product/service factors (financial value, quality, characteristics etc.) and social commerce trading systems that aid the buying – provide security and paying methods etc. (Turban et. al., 2016).

This means that the consumer is influenced by many factors. Each of them influences the purchase decision.

For example, there are a couple of things a buyer considers before buying a product or a service. First the income/fortune the buyer has, thus is his economic power. Another thing is usefulness and/or enjoyment, how will it be of use and/or enjoyment to the consumer, which are his/her preferences, because what one finds useful and enjoyable, others may not.

The purchase decision of one buyer can be also influenced from other consumers and advertisements. Classical example for that would be the diamond engagement ring, where marketing played its role in making it a "must" in the society. A plan and a brilliant ad campaign saved the diamond business, that was in jeopardy because of many diamonds in the world, which should have lowered their price. Instead the companies decided to limit the release of diamonds in a

year and released a magnificent ad that made the business even more profitable and this beyond comprehension. The amazing slogan "Diamonds are forever" was the top of the cherry making connection in people's minds that love should be forever, and therefore subconsciously diamonds are love.

Because of the existence of so many factors, many models of consumer behavior are extensively used and created throughout the years in attempt to grasp the way that the consumer makes the decision upon he/she carries out action (Erasmus et. al., 2001).

2.6.1. MODELS OF CONSUMER BEHAVIOR

A model is, and it should be the exact copy of the real events that is meant to represent. This means that models of consumer behavior and decision-making are created to enable facilitation of the comprehension of the real-life phenomena though optical representation of the different stages of alternation of the situations, where the factors are taken as variables that variate with the relations between them. This means that models help founding new theories (Engel, Blackwell, Miniard,1995)

The researcher Walters (1978) proclaimed that models are also indicating the reason and consequence, which together are disclosing the consumer behavior in total.

First model made for defining the consumer behavior, ergo the process of coming to a decision and acting upon that decision, is from Howard in 1963 (Du Plessis, Rosseau, Blem, 1991).

After the first model many other models followed such as the Andreason (1965), Nicosia-model (1966), Engel, Kollat and Blackwell (1968), Howard-Sheth (1969), Markin-models (1968; 1974) etc., out of which some are still extensively used today. Throughout the literature, some models of these are considered to be traditional because of their constant use from researchers and logical complexity of multiple phases of preforming decision, which is affected by various factors (Erasmus et. al., 2001).

What is unique by the models is that they are distinct in their method of demonstration while putting priority on different factors from each other (Du Plessis et. al., 1991).

But even though they hold interesting views and descriptions of the consumer behavior and are widely used in theory and are considered traditional, they have flaws when it comes to practical use.

For example, the Nicosia model (1966) does not provide individual's determinants such as the personality traits and other factors that might be necessary for decision making. Another example is the Engel-Kollat-Blackwell model (1968), which beside including so many variables, it does not explain how

personality traits are influencing the purchase decision process (Prasad, Jha, 2014).

In the same direction, personality as many other factors or variables that the model Engel-Kollat-Blackwell (1968) consists of, are not properly defined, or have too broad definition, which when trying to investigate would be difficult (Rau, Samiee, 1981).

Some authors have also disapproved the model stating that it gives impression that it compresses a scheme of entire way of behaving, which is nearly impossible to be applicable in usual procedure of testing (Viksne, Salkovska, Gaitniece, Puke, 2016).

Yet another example is also the Howard-Sheth model (1969), which combines many influential factors of the consumer's performance in theory but has big disadvantage as some of the variables are not sufficiently detailed and truthfully cannot be properly proven, since there is lack of respectable measurements (Prasad, Jha, 2014; Rau, Samiee, 1981).

The model also does not deal properly with the external variables, even though they are present in the model, and does not give proper detail definition of personality as a factor, as it is too broad to grant testing of the model itself. Given the number of problems its tough and burdensome to say that this model has foretelling capabilities when it comes to consumer behavior (Rau, Samiee, 1981).

Although some of these models were years after redefined by adding more rational aspects of consumers' mind thinking, such as the Engel-Kollat-Blackwell model in 1982, many suspected as Du Plessis et.al. (1991) in their precise defining and foreseeing power.

The traditional models were even criticized that for some factors they give too much attention and significance that the emotional aspects were slightly overlooked or even ignored (Ratchford, Vaughn, 1989).

Therefore, it can be concluded, that a practical model which can be used in marketing strategies should be properly defined, simplified and yet representing all important factors, aspects and stages of consumer behavior.

2.6.2. THE FIVE STAGES OF CONSUMER BEHAVIOR

Interestingly is that all of the above-mentioned models have a common ground in defining the stages of consumers' decision-making as rational five steps, which are even today used in creating models of consumer behavior (Erasmus et. al., 2001).

An example is recent creation or extension of the stimulus-response model by Kotler and Keller in 2016, which is based on the basic stimulus-response model

from Kotler in 1997, and beside other factors also has the same five traditional stages.

The buying process is fully defined in five stages where in the first stage (need recognition) the user registers or understands what his/her needs are. The second stage (information search) is where the user is in pursuit to find information how to satisfy his/her needs. Third stage (evaluation of alternatives) the user calculates which product or service is more suitable. Fourth stage (purchase decision) the user makes a decision what kind of product, from where, and if he/she should buy it or not at all, and last stage (post-purchase behavior) at which the user determines his/her satisfaction or dissatisfaction and may suggest it to others or just talk about the product or service characteristics. While purchasing people might not stick to passing all of the stages, instead they might leap some or come back more times on the same stage (Kotler,2000).

Many have researched and explored separately each of the period-stages of the five-stage consumer buying decision process and with it the factors that influence each of them distinctly.

As example, if was discovered that users in the first stage (the need recognition stage) can be deeply affected by other users' content that they post as video, photos etc. from themselves with products and services, in a sense that they would consider buying what the other users have (Cox, Park, 2014).

"50% of consumers said that seeing user-generated content would increase their chances of buying products through a brand's social media" ("*Edition XV: Empower*", 2019, para.50).

Literature has shown that users of SNS, which are in pursuit for information (information search stage), can be affected by other users and also opinion leaders, as for example the influencers are (Bilgihan, Peng, Kandampully, 2014).

According to many other studies that have explored the third stage (evaluation stage) users are profoundly affected by their own perception as to how the product or service will be of practical and functional use, will it give them pleasure and if it is of social value (Kumar, Ramachandran, Panboli, 2015; Lee, Xiong, Hu, 2012; Shin, 2013).

But when reviewing all stages of the buying, the purchase and post-purchase stage are most interesting and appealing to the marketers, and therefore a lot of research and studies have been done in that direction.

This is because marketers are interested in people that want to buy, and people that have bought but can influence others while sharing their opinions.

According to the literature there are number of studies that had purpose in finding exactly which factors are influencing the purchase stage.

User-generated content, the kind of the social media network, the way one interacts in it, how one values things, personality traits, information sharing, the

way of using the social media network, how one seeks information etc. are all factors affecting user's purchase decision stage (Zhang, Benyoucef, 2016).

While exploring the factors, many have established also that trust can influence strongly the purchase stage of a user (Kim, Gupta, Koh, 2011; Pentina, Zhang, Basmanova, 2013; Pöyry, Parvinen, Malmivaara, 2013).

As said above, the post-purchase stage is also very much relevant to the marketers, that is why also many researchers have carefully examined the factors that influence it.

According to the literature, many factors that influence the purchase stage are also influencing the post-purchase stage, as trust, the value that users think the product or service has, if its productive and functional for them, if it satisfies them or not and so on (Chatterjee,2011; Laroche, Habibi, Richard, Sankaranarayanan, 2012; Lee, Kim, Kim, 2012; Shin, 2013).

This post-purchase stage is also why business companies are focusing on building the relationship online with the users, are creating a profile and content on SNS by which they are interacting with the consumers. With the help of the reviews and recommendation they get from the users, they can also influence future purchases.

While the consumers pass through these certain stages while purchasing, they each have a distinctive role they play and in social media, they can be followers that look for guidance and assistance in decisions from others that eventually affects their judgement, they can be influencers and give advices to big audience of followers and influence their opinions and therefore behavior, and lastly they can be advocates, which are faithful and pleased consumers of some products or services, and are helping the companies while spreading their opinions in the network (Turban et. al., 2016).

Depending on which role the users adopt, each of them have a certain part in influencing the consumers' behavior of others.

If the consumers develop positive attitude as a result to the influence of others, they will increase their purchase intention, which leads to them actually buying the product or service, and it could be the perfect way to make consumers loyal and buy again from the same company or brand (Turban et. al., 2016).

Forming the attitude, whether is positive and leaning toward buying or negative, depends on the buyer's mind process and decision making process, this is why it is necessary for marketers to figure out how the external marketing and environment stimulations are transferred into decision outcome. This means that the buyer's characteristics and the stages of purchase process are the most relevant when trying to understand consumer's behavior and therefore most valuable to explore and be of help when developing marketing strategies (Kotler, 2000).

Therefore, the extended stimulus-response model by Kotler and Keller (2016) has shown more accurately the mind process of the consumer (the buyer's

psychology and characteristics) together with the decision-making process and other factors, and it is considered as representation of consumers as reasonable and analytical when purchasing (Viksne et. al., 2016).

However, on the other hand, others, as Solomon, Bamossy, Askegaard and Hogg (2006) stated, consider that not all buying decisions are intentionally rational, as consumers at times want to content subconscious motives, they don't know themselves existed.

At any case, the whole model cannot be applied for social networking sites marketing research because of including too many variables, and not representing elements from online marketing stimulations and situations, as also the previous above discussed models.

2.6.3. SOCIAL COMMERCE – CONSUMER BEHAVIOR MODELS

As we can see from the models for consumer behavior above, they all are referring to traditional consumers, not specifically taking into account the new circumstances that are created and existent by the social media networking sites.

However, although that the models above are not specifically referring to online consumers, they still describe important factors and stages that have to be taken into consideration when one attempts to create model, because they give the essence of making decision while purchasing.

Therefore, many of the models that attempted to construct model of consumer behavior while including social commerce, are using them as foundation for ideas.

One social commerce model by Rad and Benyoucef (2010) was constructed exactly like that with the same stages of decision-making that imitate previous models.

First stage is named need recognition, and as the other models, is referring to the specific state when the consumer got to the idea that he/she is of need of a certain product and/or service. The difference is that this stage includes factors as mutual impact (refers to the influence of people as family, friends or other people from the surroundings), viral advertisement (every content that refers to specific product or service) and recommender systems (have purpose of advertising and are provided by the social networks). Second stage is named product brokerage, which actually refers to consumers searching information while influenced by a) reviews they deem trustworthy from friends, b) their self-identity though their perceived social prism, and c) simultaneously purchasing with others, that they communicate with. The third stage-merchant brokerage describes the moment when consumers are considering different alternatives of products and/or service, while having enhanced awareness, and exploring every characteristic, advantage and disadvantage of the product/service and the company that offers it. The next stage is when the consumer is making the

decision to buy or not, followed by the buying itself and afterwards evaluation of what has been bought (Rad, Benyoucef, 2010).

As it is noticeable, their model employs all the traditional five stages, but it is only as theoretically offered, as it has not been tested, as the authors noted themselves (Rad, Benyoucef, 2010).

However, it offers almost explored ground of factors and stages, which might be acceptable in practical use, but still does not grasp issues from social networking sites such as privacy problems that could "close the boarder" on any intention of buying to develop in consumers.

Many others, as Han and Trimi (2017) (see Figure 1), have also offered framework models including many factors as economic, physical, psychological, social etc. but because of too broad implication it is difficult to be implemented in a research that could provide results on which base the marketers could build up functional strategies.
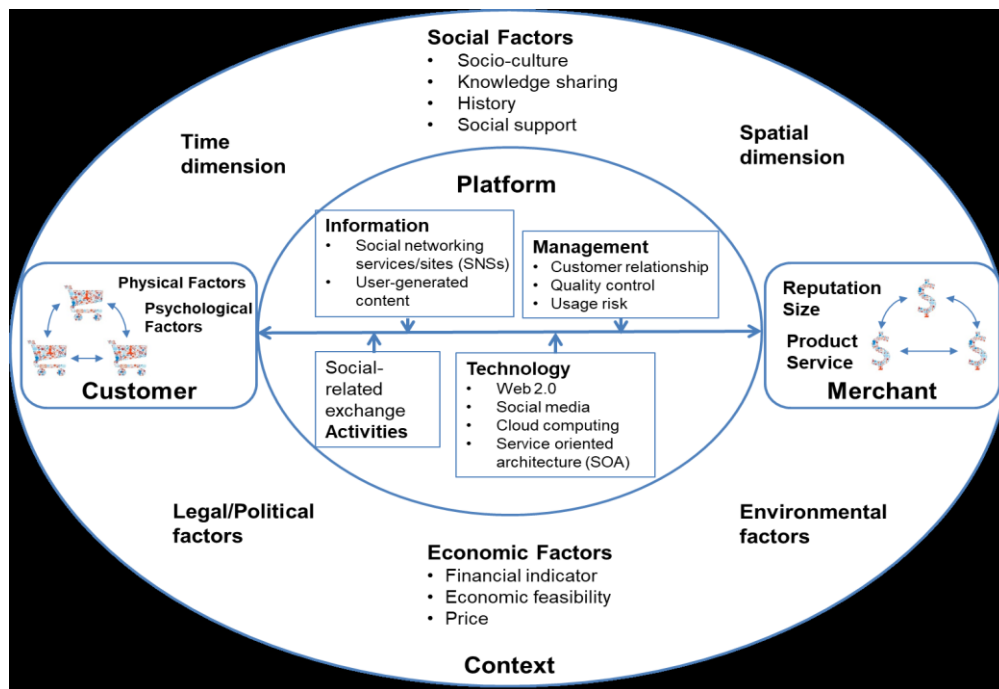
Figure 1: Social Commerce Framework

Sources: Han, Trimi (2017), p. 53

Therefore, as previously noted, a model that can be a base for research and subsequently applied for developing marketing strategy, must be simple, direct forward applied to current issues, while considering factors that give greatest impact on consumers' forming attitudes about products.

It can be also noticed, when one goes throughout the academic literature, that there are not many developed consumer behavior models for social commerce on social networking sites.

However, there is one interesting kind of a model created by Hajli in 2012, that represents current issues on SNS, together with elements of social commerce and is described below.

2.6.4. SOCIAL COMMERCE ADOPTION MODEL

Social media are significant part of the social commerce and as a result, they are also a part of the Social commerce adoption model (see Figure 2) created by Hajli (2012), which is an extension to the Technology Acceptance Model (TAM) by Davis (1989).
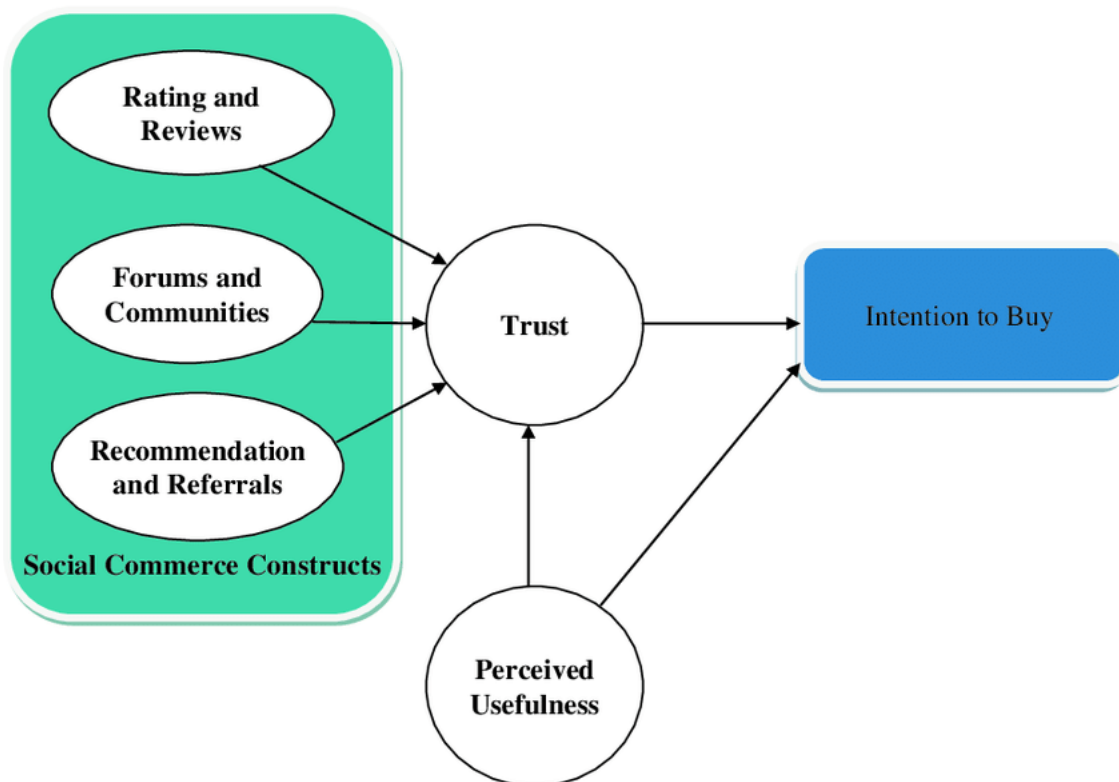
Figure 2: Social commerce adoption model
Source: Hajli (2012), p.147

The model that Hajli (2012) created other than taking only the term perceived usefulness from TAM, includes social commerce constructs and trust as cardinal point and mediator that accordingly leads to purchase intention.

Purpose of the model was to explore the influence of social commerce constructs, which represent the social commerce, through social support theory and social presence theory on trust as a mediator that leads to purchase intention and its connection with perceived usefulness. The model confirmed that the social commerce constructs offer social support to consumers, are indeed affecting the

trust or distrust of the consumers and therefore the willingness to purchase. Perceived usefulness is also seen as a factor that affects the level of trust and the willingness to purchase of people (Hajli, 2012).

However, the social commerce constructs have not been explored through online features from the social media, but purely as constructs of websites.

The model also does not take into account other factors that might influence the purchase intention, which also is admitted from the author's side (Hajli, 2012).

3. THEORETICAL FRAMEWORK

3.1. PROPOSED EXTENDED SOCIAL COMMERCE ACCEPTANCE MODEL
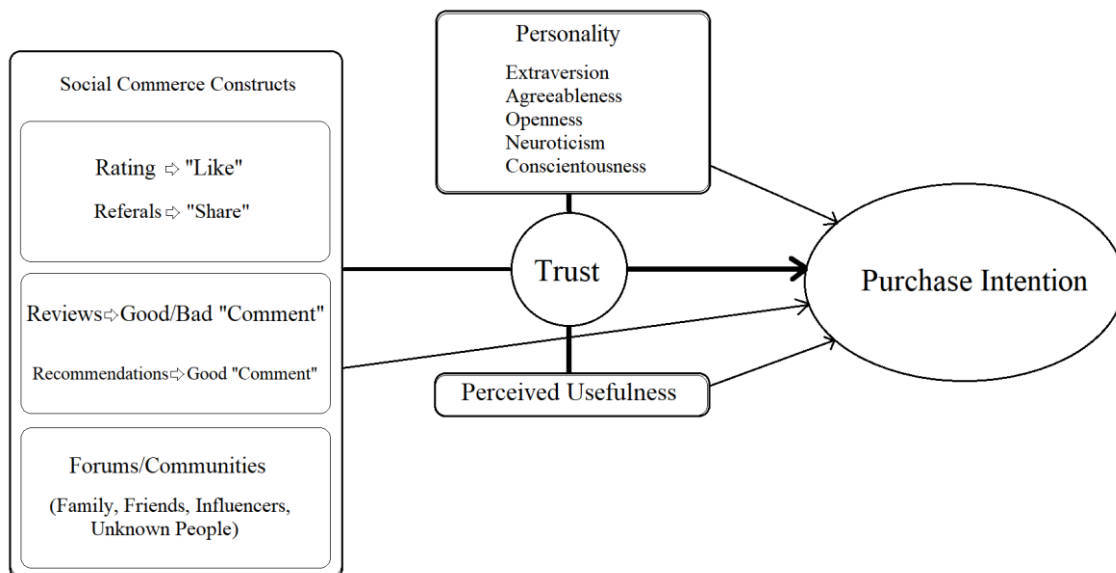
Figure 3: Proposed extended social commerce acceptance model
Source: Constructed by the author of this master thesis

Online consumer behavior is different and more complicated than the traditional consumer behavior (Clark, Wright, 2007), which is difficult by itself to understand because of its nature (Schiffman, Kanuk, 2004).

Therefore, the assignment to create a model that would be appropriate is especially challenging (Clark, Wright, 2007), but not impossible.

Since the theme of this paper is to provide an insight into the social commerce on social networking sites, the model should represent the real picture of all the elements offered by SNS that are useful in trading and all current problems present in the sphere.

Based on previous discussed models of consumer behavior in this paper and accessed literature about digital marketing on social media I propose a model that should predict the purchase intention of people in the frames of SNS, more specifically Facebook and Instagram.

Purchase intention is investigated as main subject since it is the strongest indicator for conducting purchases.

As foundation I chose the model for social commerce from Hajli (2012), which seems to be the closest and concise applicable structure that reflects how

consumers behave on matters that are currently in the virtual social media world while representing constructs that are elements that facilitate online trading.

My model (Figure 3) incorporates social commerce constructs, but as influential elements offered by SNS, thus with big difference to the model of Hajli (2012).

This study defines them as the application features that facilitate the e-WOM of the social media, where ratings are clicked "Likes", reviews are positive and negative comments, recommendations are only positive comments, and referrals are done by clicked "Share".

And as for the third construct - forums and communities this study considers them as representation of the people that form them from perspective of the users – family, friends, unknown people and influencers.

Purpose is to see the influence of the application features of the SNS and to see the level of impact that the relationships of one user have on his/her behavior, which on a long and short run has an effect on making and therefore, intending to do decisions.

The social commerce constructs in this study's proposed model are connected with trust, which is also a central issue in my model as in Hajli's model (2012), because for something to have any effect or influence in purchase intention the user has to trust the social media sites offering these application features that affect communication and with it the relations one makes or sustains.

Trust as an ongoing problematic topic is seen through the perspective of the users, while exploring their concern about privacy matters on the SNS.

As Hajli (2012) has taken perceived usefulness in the model, I have too, because if one does not find the practical use of the SNS, one will not perform purchase through it.

Same as the researcher (Hajli, 2012) I too, add usefulness as an important factor that influences purchase intention.

Guided by my literature overview of this thematic, and as Kotler (2000) noted, it is necessary for model to have the characteristics of the buyer.

Therefore, as a driver of behavior, I included personality, more specifically personality traits, as factor that affects trust and purchase intention.

All these constructs from which the model is constructed are seen through mixture of theories, which is going to be discussed in this chapter.

3.1.1. ONLINE PURCHASE INTENTION

It has become a usual activity, when someone is interested in buying a product or a service, to check on the internet for more information, advice, reviews, price, different brands etc., to evaluate, decide and buy online instead of going to a physical shop.

Purchase intention is a term that can supply marketers with significant information about advertising.

"Intentions are assumed to capture the motivational factors that influence a behavior" (Ajzen, 1991, p.181).

Basically, purchase intention is a pre-state of purchase decision process, the actual leaning towards buying, and therefore it can be exploited as instrument to foresee the buying itself, thus predicting the success of marketing strategies.

As Ajzen (1991) stated, depending how strong is the will of one to do certain thing, the more it is sure that it would be done by him/her.

The online will of purchasing fundamentally mirrors the consumers' longing for acquiring products and/or services by using the Internet (Moslehpour, Pham, Wong, Bilgiçli, 2018).

There are many factors that can influence the purchase intention explored by many theories.

Most used theories for researching the purchase intention are the trio of Theory of Planned Behavior (TPB) by Ajzen (1985), the Technology Acceptance Model (TAM) by Davis (1989) and Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975).

Theory of Reasoned Action (TRA) helps to foresee the willing performance of behavior and understanding and comprehending its psychological factors - attitude towards behavior, which refers to the process when one calculates the consequences of his/her own actions, and subjective norm, which is the process when one considers what people, relevant to him/her, would think if he/she does or not does something (Fishbein, Ajzen, 1975).

This theory was later expended with the Theory of Planned Behavior (TPB) by Ajzen (1985) with another essential item named perceived behavioral control, which alludes to one's evaluation how effortless or problematic is one action to perform (Ajzen, 1991).

TRA was also later expanded with the Technology Acceptance Model (TAM) by Davis (1989) which has purpose to foresee if people will accept technology.

The well-established model TAM (Davis, 1989) aims to predict the intention as a culmination from users' perspective of view, if they think that the technology is useful (term -usefulness) and easy to master (term - ease of use).

This model perhaps is the best model to explain the online purchase intention on social media networks because of its implementation of the technology which is main factor necessary for any online processes.

This is also the reason why perceived usefulness is implemented in the model proposal of this study.

Beside perceived usefulness as factor, many studies and researchers have also supplied results regarding additional elements that influence the online purchase intention, such as perceived security, reliability and trust in websites (Liao, Wong, 2008; Liao, Shi, Wong, 2012; Liao, Shi, Wong, 2014), features of the websites (Chen, Hsu, Lin, 2010), convenience of payment services offered (Liao, Shi, Wong, 2012; Liao, Shi, Wong, 2014) etc.

According to Ajzen (1991) main stimulus for behavior to be performed is the personality of the buyer, which includes his/her attitude and his/her criteriums of judging.

Due to this reason, one study (Pagani, Goldsmith, Hofacker, 2013) recommends that future studies should provide more quality while conducting research of the social commerce, which means that personality traits of the online users/consumers, their motives, their viewpoint on the technology and website and the features of the online websites used for interaction must be included.

According to the three authors of the study (Pagani et. al., 2013) the exploration of all of the above elements would provide proper understanding of online buying behavior and social commerce.

Therefore, guided by literature and proposals from studies, the model of this master thesis is constructed for predicting online purchase intention in social commerce regarding to the SNS (Facebook and Instagram) by paying attention to fill the gap in literature and provide functional and practical directions for targeting and developing marketing strategies.

As previous discussed, it includes social commerce constructs (as features-tools of interaction and identified individuals that enroll in communicating), personality traits (as drivers of behavior), perceived usefulness (as a motive) and trust (as perceived security in safeguarding private information).

3.1.2. SOCIAL COMMERCE CONSTRUCTS

According to existing literature the main aim of the social commerce is to extract the practical value out of the social relationships formed from the users on the social media networks (Liang et.al.,2011).

This means that social commerce through various activities on SNS and through their tools, which seem to be essential for marketing, can facilitate future trading, and help maintaining successful business.

As reported by the Sprout-Social-Index Report from this year (2019) SNS provide stimulation for the users, with results that even 37% of them manage to be inspired to buy a product or a service just because of using them ("*Edition XV: Empower",* 2019).

Not only that users can find inspiration from the SNS itself, but also are 22 times more powerfully convinced by other consumers that one product or service is good or bad when comparing with the marketers by themselves (Goh, Heng & Lin, 2013).

This means that the relationship between users on social media and the social commerce activities such as comments, recommendation, likes, etc., influences purchase intention and is of crucial value.

The connections and relationships that users build in the virtual SNS gives them also sense of belonging, which according to Kotler (2000) is a psychological-psychogenic need that creates an urge one to act upon.

From the feeling that one belongs somewhere, with someone…arises the feeling of support, which is vital when influencing users/consumers to embrace the social commerce (Liang et.al. ,2011).

Social support in the literature is described as support that people get from others, which gives the foundation of the relationships that people form (Cohen, Gottlieb, Underwood, 2000).

This means that social support includes all kinds of support that one user receives from its group community, such as emotional support, informational support etc., which gives the basic definition of social support theory.

Social commerce construct are indeed providers of support to the consumers, which in return influences the trust and the purchase intention (Hajli, 2012)

The author Hajli (2012) divided the social commerce constructs into three groups: the ratings and reviews, the referrals and recommendations, and the forums and communities, but other than definition guided by the name that suggests their function and as a part of websites, the researcher has not defined them more precisely and in SNS sense.

In attempt to do so, this study groups them differently based on what they represent in the social networking sites – Facebook and Instagram.

Therefore, the ratings and the referrals are together because in SNS sense they represent co-creation tools used for online communication; the reviews and recommendation together as creation tools for online communication; and forums and communities as represented by the people that they consist of, with the sole purpose of finding out who directly influences the purchase intention.

RATINGS, REFERALS, REVIEWS AND RECOMMENDATIONS

The social commerce activities on social media include tools as Facebook's and Instagram's "Like" button, "Share" button and "Comment", which can influence consumer behavior.

In this research study they are referred to as ratings, reviews, referrals and recommendations, where "Like" has the role of rating and "Comment", which can be positive or negative, is a review that users give to brands or products and services. However, if a "Comment" is only positive it can be also considered as recommendation, where as "Share" is considered as a referral.

They all are serving as instruments that help the electronic word of mouth (e-WOM) travel through social media networks.

E-WOM is the online internet version from traditional word of mouth (WOM) (Park, Wang, Yao, King, 2011), which refers to verbal face-to-face non-marketing communication between two people that create discussion about product, service or company (Arndt, 1967).

However, E-WOM in online sense does not require oral communication to occur (Park et. al., 2011), instead it refers to the user-generated content including the co-content tools used in the internet communication, since one user by using the "Like" button can express his/her opinion.

This type of communication (E-WOM) is of essential value in the buying process since many people go through online ratings, reviews, recommendations and referrals as first move when deciding what to purchase (Dellarocas, 2006).

According to Barnes (2014) these posted opinions on social media networks, which are consequence of experiencing the products and services, which are in the form of reviews, recommendations, ratings and referrals, are increasing the chance of sale to occur.

Through these features of SNS consumers come to learn more information from others, which is also mentioned in the stimulus response model from Kotler & Keller (2016) as a psychological factor that affects the buyer's mind's processes that leads to the decision process (the five-stage consumer decision-making process).

This is because for online consumers physical contact or detection of the smell of the products is not possible, therefore, they seek information about products on the Internet (Park, Lee, Han, 2007).

Interestingly in the same direction, according to the internet site of Digital Marketing Institute, around three-quarters of users believe reviews, ratings, recommendations and referrals that they encounter on SNS, together with opinions by influencers, friends and family, are assisting them in achieving the true decision when purchasing (Knightley, n.d.).

It essentially means that consumers must rely on the published information and opinions from companies and other people present on SNS, because of needing help in evaluating, which in return has an impact on their purchase decisions.

RATINGS AND REFERALLS

"Like" and "Share" on the social networking sites are having the role of co-creation tools of online content, that's why they are also features of social commerce.

The purpose of the "Like" button is to signalize that the user likes and approves the posted content, and "Share" button aims to spread information, which can contain additionally comment if the user chooses to.

However, in case if the user has only chosen to "Share" the content without commenting, it signalizes that he/she approves the shared content.

These so-called co-creation elements of social commerce are lowering the level of entry requirements for communication, by which people that are not gifted to be writers can still contribute the information-social-commerce society through them. They give feelings to the users as if they are meaningful and powerful with their opinion, therefore comes to mutual respect of one user toward the opinions of others. The respect leads to creating trust in the social media networks that have these tools, which leads to future intentions of being a part of the same process all over again (Füller, Mühlbacher, Matzler, Jawecki, 2009).

In one research, many of the respondents that were using SNS, have expressed their enthusiasm to buy one product because of noticing that it was shared many times throughout the network and that it had the most "Likes", which for the participants meant that the product is trustworthy (Dehghani, Tumer, 2015).

Many other studies have shown that ratings and referrals generate trust among users/consumers (Füller et.al., 2009; Hayes, 1994; Ba, Pavlou, 2002; Ono et.al., 2003).

According to one case study higher amount of "Like" and "Share" persuade consumers to buy products on a positive way, but lower amount of "Share"

signalizes the consumers that the products are not enough trustful (Taloon, 2004).

For example, if a company's profile page on Facebook or Instagram has big amount of "likes" its common sense for one to think that the firm is prosperous, favorable and profitable (Phua, Ahn, 2014).

The amount of "likes" cannot be directly mathematically converted into number units of revenue the company makes, but they signalize and are essential in estimating the popularity of the brand page. It gives the information to how many users are following, thus, meaning they are interested in each and every update the firm posts, which indeed represents some system that secures return on investment (Li, Bernoff, 2011).

One research proved that together the general amount of "likes" on Facebook and the "likes" of the friends, which one individual has on the social network, are both affecting how the consumers are perceiving the profile-pages of brands and which one they are choosing to favor among them. The "likes" of the friends of the users, while offering support, are affecting much more powerful directly on the consumer's decision on brand, when compared to the general amount of "likes". The results are a consequence of the users' perception of friends as substantial, valuable, trustworthy and of the fact that people form strong relationships with them (Phua, Ahn, 2014).

Higher clicks on "Like" and "Share" also boosts up the conversation rate, found study of the software company Convert (Van der Heijden, 2014).

Users/consumers that are involved in creating content, through these co-creation tools, have feelings of empowerment, enjoy in the interaction and are encouraged to continue their involvement on social media networks (Füller et. al., 2009).

REVIEWS AND RECOMMENDATIONS

Online reviews can be also an indicator of the ratings of a certain company (Godes, Mayzlin, 2004) and therefore, are affecting purchase decisions (Moe, Trusov, 2011).

One study found that positive comments are indeed contributing to growth of sales of products, whereas negative comments have even more powerful effect in decreasing purchases (Chevalier, Mayzlin, 2006).

Results that negative comments are more effective in persuading consumers than positive comments were also obtained from another study from Chen, Wang and Xie (2011).

However, one study illustrated that negative comments were not always contributing to decrease in sold products, whereas comments both positive and

negative and all referring to one product, are endangering the sales (Rosario, Sotgiu, De Valck, Bijmolt, 2016)

This is most probably because the ratio of positive and negative comments is causing for consumers to feel uncertain and not sure about purchasing the product, which also speaks for how much the e-WOM affects sales and how much people entrust the online written opinions.

According to two studies of Zeithaml (1988) and Schiffman and Kanuk (2004) recommendations that people give to others for products and services are resulting always in intention for purchase by the ones that have read or heard the recommendation.

This was also confirmed by Hoy and Milne (2010), which stated that digital marketing and content created by other users helps quality brands to be considered when purchasing.

Recommendations and reviews are being used by people to communicate to friends, family and others when they are satisfied or dissatisfied with a product or service they have already bought, thus making them crucial factors in purchasing process.

As a result of having comments as social commerce constructs, people are having the opportunity to receive extensive information about the products and services offered (such as how well rated is, is it beloved from people, etc.), which enables molding of the social commerce online (Chen, Xu & Whinston, 2011).

Therefore, the marketing strategies should be created on that manner so they would not provide too many information, which can overload the consumers in the pre-purchase level. They should target and nourish the bong with people that have already bought the product and are at post-purchase level (Edelman, 2010).

This is because people that have already purchased a product or a service and are at the post-purchase stage, can give ratings, reviews, recommendations and referrals as more extensive information that can influence and arise other consumers' buying intentions.

FORUMS AND COMMUNITIES

The third construct of the model of Hajli (2012) is forums and communities, which has vital function in aiding the social communication among the users of the SNS.

Therefore, this construct is contributing and facilitating social support and thus feeling of belonging to the users.

This is also affirmed with the study of Lu, Zhao and Wang (2010), which stated that forums and communities as a construct supplies user/consumer with

information for goods and services and grants them social support from each other.

As example, when a company creates a brand page on Facebook and gets followers by "Likes" from people, the features of the brand page offer communication between the followers. Thus, creates community around that brand, and the brand page itself is a forum where people exchange their opinions and experiences.

But let's consider who are the people/users in the online social media world that make the forums and communities existent?

One user has many people that figurate as friends on his/her profile. These users can be family (parents, siblings, grandparents, cousins), friends (that are close to the users), acquaintances, influencers and unknown people.

Therefore, I decided the third construct to be investigated through the social factors, such as family, friends, influencers and unknown people, existent on SNS.

Acquaintances I decided to implement as part of the term friends, because in the online world they can also play a role as online friends.

FAMILY, FRIENDS AND UNKNOWN PEOPLE

As previously stated, subjective norm is a factor that is included in TRA (Fishbein, Ajzen, 1975) and TPB (Ajzen, 1985), and acts as antecedent in the TAM model from Davis (1989).

According to Fishbein and Ajzen (1975), which first made the world acquainted with subjective norm as part of their model TRA, the term refers to the thinking process of one individual, which takes into account what the other people that are relevant to him/her, would think if he/she does or not does something.

The whole purpose of having included subjective norm into the models is because it is influential factor that directly impacts the purchase intention, and with it the purchase decision by people (Fishbein, Ajzen, 1975).

If we take the subjective norm as is described (Fishbein, Ajzen, 1975), it basically also includes people that are in the surroundings as direct factor influencing the purchasing.

More specifically it refers to the individual's belief-consideration associated with those people.

But in order for someone to have belief that is based on people judgments in his surroundings, one must possess knowledge-information given from those people such as advices, opinions and their attitudes.

Therefore, this study proposes that instead of including subjective norm in the model, it is necessary to include the people as pure influential source on other people.

Family as an institution is perhaps the most substantial and valuable transmitter of education and provider of fundamental basis for the individual's personality. However, the family as much as it can influence positive, it can affect negative also with creating patterns of behavior by people such as habits that harm the health as smoking cigarettes (Masaeva, Lechieva, 2016).

This means that the family can influence many segments of our lives, including the purchase intention and decision.

This is because the members of the family, as the father, the mother, the grandfather, the grandmother, the siblings one has, etc., have significant part in shaping the personality traits, and serve as direction to how the children should behave.

The children perceive the members of the family as their idols and so they begin to copy everything they do, and this embeds in their future behavior as adults, which can be also explained through the theory of communication learning (Bandura, 1977), that one child learns by seeing what the other members of the family do.

This means that if the children were watching someone smoking cigarettes from their family, the probability that they would also smoke in later life is increased.

There are many examples as to how a family member can influence the choice of products of other members.

Let's say that a male child has an uncle that he perceives as intriguing person, always surrounded with many people and dominating them by telling funny jokes, always grabbing the center of attention of everyone and it seems as people are looking up to him as a leader in his opinions, which are very well respected by others and appreciated. That uncle is however, all the time wearing some certain type of brand of shirts, jeans, shoes etc. The child, as we all do, connects then the personality of his uncle with the brand he is wearing, which if he identifies and wants to be just like his relative, starts to buy the same brand clothes represented to him by his uncle.

Same goes for other members.

Mothers and fathers also can influence their daughters' or sons' style of clothes with making many suggestions and advises.

As Davis (1976) discussed in his paper "Decision Making within the Household" that even suggestions from someone in the family like "Oh, dad, those jeans fit you perfectly" or "I don't like how that fruit looks" can make significant impact on the purchase decision.

A researcher economist Arrow (1951) also stated that the consumer by himself/herself alone does not represent the proper entity of consumerism, which in fact is the entire family-household.

Also, husbands can attribute to the purchase choice of wives and vice versa.

In this direction, many studies in the past, as it was reported by Arrow (1951) have found that the husbands are playing as more powerful unit in bringing decisions to buy, but there were also some that found that men and women were equally involved in all decisions.

Perhaps these variations are because men are more interested in buying different products then women and vice versa.

According to Kotler and Armstrong (2011), for instance, the wife in USA is the major buyer in categories of food, products meant for the domestic-household and clothes.

Simple example for that would be also buying make-up, as the biggest percentage of men would most probably not be interested in purchasing that kind of product.

However, the husband can also make a comment to his wife for her make-up if he considers that is good or bad, and in most cases as consequence of his opinion the woman would buy or not buy the same product again.

Another example would be if a child walks by a toy-store with his parents, and is desperate in buying a barbie, if the parents think it is good decision to buy and is affordable considering financially, they would purchase it. In this case, the parents' decision for purchasing is party influenced by the child.

Kotler and Armstrong (2011) also confirmed that kids are affecting the purchase decision in one family unit.

In this direction, one study found that depending what kind of product is in question, different family member participates are dominant in the purchase decision making (Belch, Belch, Ceresino, 1985).

When one individual buys a product, purchases as one person even though his/her decision is a result from more people (Yakup, Sevil, 2011).

Family actually functions as a collective where every member has a certain part to play out in reaching judgment, choice and conducting purchase (Sidin, Zawawi, Yee, Busu, Hamzah, 2004).

Family in the extended model of stimulus-response is a part of the social factors, and usually is constituted by parents and children and at time also grandparents (Kotler, Armstrong 2011).

In this direction one study (Muia, Cheruiyot, Lagat, 2018) found that family members' and friends' green light and "go ahead buy it" are significant for the people to have more positive attitude towards a product and/or service.

This means that other than family also friends contribute to others' purchase intentions.

It is because friends as a term is describing people with whom individuals pass most of their time together, such as family.

Because of the time passed together, it comes naturally to consider them more important in our lives and therefore more relevant when constituting a plan for future behavior.

One study confirmed that family, cousins and friends through reviews are affecting the purchase decisions of one individual they are connected with. In this direction, also consumers have different levels of trust in family, friends and unknown people's reviews. People that have formed firmer, stable and secure relationships with friends are more open to their ideas and suggestions (Yin, Wang, Xia, Gu, 2019).

This is most probably, as Yin et. al. (2019) pointed out, due to the closeness and emotional connection in the relationships, which are formed by interacting and emotional support.

This was also confirmed by other research from Market Force company, which found that staggering 81 percent of US citizen are directly affected by their friends' online e-WOM messages when making buying decision (as cited in Olenski, 2012).

To summarize, people that are in our surroundings are influencing the most our purchase decisions and same happens on the virtual plane on the SNS.

The forums and communities on Facebook and Instagram are constituting out of our family, friends, influencers and unknown people and these are the people that affect our viewpoints and therefore, partly responsible because of influencing our decisions. Thus, it is critical for them to be represented properly in consumer's behavior models, as this research study does.

INFLUENCERS

Instagram and Facebook have well-established popular and famous users that are leaders with their trendy opinions followed by bigger audience that perceives them as trustworthy as a consequence of their social class, authority among others, because of their occupation, the social status they possess, the education level they achieved etc.

These users are widely known as influencers, whose name implies what they do.

Their public, which tracks their activities on SNS, and are not influencers themselves, are widely known as followers (Rogers, 2003).

Influencers are just regular people/users that have "grabbed" the fame because of using the social media networks to become leaders in promoting their opinions.

These internet users are frequently producing content and are fabricating themselves into microcelebrities on social media networks (Senft, 2008).

They attract many other users by engaging and interacting with them with user-generated content as photos, posts, videos etc. through which they show their way of living, their life style and everything they do, giving the impression that if someone is a follower of theirs is awarded and entitled with personally exclusive relation-connection with them.

Some of the influencers are not posting content showing how they live their personal lives, but instead their profile is focused on other subjects as food, fashion, sport etc. (Senft, 2008), and even though they are not sharing with their followers their private and intimate parts of everyday life, they are still perceived as offering exclusive private matter content.

According to Rogers (2003) if some influencers are presenting various ideas have higher degree of polymorphism, and those influencers that are posting just about one thing, example food, they have higher degree of monomorphism.

Anyhow, the impression that users have about influencers sharing private content might be due the amount of posts they provide and the constant feedback they request from the followers (Senft, 2008).

It may seem that the appearance of influencers and celebrities is as fresh as the last fashion show in Paris, but it's actually dating back from the end of the 19th century (Han, Yazdanifard, 2015).

"When the British actress Lillie Langtry appeared on a package of Pears Soap in 1893, she became the world's first celebrity endorser" (Bergström, Skärfstad, 2004, p.1).

Studies about influencers in opinions were done also in the past, as example in the far 1955 the researchers Katz and Lazarsfeld were conducting small experiment that involved housewives in USA and discovered that third of the strongly influential women managed to directly influence the others in more than one issue field (Karz, Lazarsfeld, 1955).

In the extended stimulus responsive model from Kotler & Keller (2016), which is also priceless when trying to interpret purchase behavior of consumers and users of social media networks, influencers are taking place under the group of social factors and are known as reference groups.

Influencers according to Kotler (2000) are factor that affect people by bringing light with new way of living, new ways of expressing, new behaviors, attitudes and concept of oneself, which could eventually cause peer-pressure on people on a way that it could influence their choices.

This is because people are social beings. We connect with each other and are influenced from the people we connect with.

According to Ramya and Ali (2016) people are always in search of affirmation from others, thus meaning that very rarely one chooses to do something that is not adequate for the society.

Exploring in this direction, Abidin and Otis (2016) found that users that are following the influencers are feeling more attached to them then if they were following a company or a brand.

This can be discussed through the social influence theory, which has a focus point in exploring how people's behavior through communication can influence others (Hillman, Trier, 2013).

According to Snijders and Helms (2014) the social influence can be divided on normative social influence, where people are influenced by the unwritten social norms, and informative social influence where people are influenced by the information they get from others.

The normative social influence can be dived on: compliance, where one follows the unwritten social rules not because of belief but in order to acquire prize or confirmation to dodge sanction or condemnation; identification, where one follows the unwritten social rules because of longing for good established relations with others; and internalization, where one follows the unwritten social rules because of the synchronization with his/her own beliefs and values (Kelman, 1958).

Anyhow, when discussing the influence that occurs in the online social world, one must address the informational social influence because of user-generated content, which alters and modifies user's attitudes and beliefs, which consequently affects the purchase behavior and decisions (Snijders, Helms, 2014).

This basically means that informational social influence is in fact the influence of the e-WOM.

One study validated that e-WOM consumer's behavior is positive correlated with how strong the bond between users is, their trust, normative social influence and informative social influence. The results proved that users are trusting more their close circle of friends and therefore are strongly influenced by them (Chu, Kim, 2011).

In the same direction, it means that the decisions to buy or not to buy, from where, when etc. are influenced by other users that have already generated content about certain products or services, which was affirmed by another study (Baum, Spann, Füller, Pedit, 2013).

Influencers as being also users are also affecting buyers' judgements by posting e-WOM user-generated content.

Influencer's posts are affecting people's purchase decision on two ways: 1) with 52 percent clicking to be inspired from influencer's content and 2) 31 percent follow through the decision to buy directly through that post, according to a report from Episerver (Calif, 2019).

This is most likely because of their fame among users in the communities, and therefore their recommendations or disapproval of products and/or services is remarkably treasured and admired (Phua, Ahn, 2014).

They as extremely famous celebrities are appointing the new trends among users, and therefore, have the role of idea-creator leaders in the networks.

The theory of diffusion of innovation from Rogers (2003) actually illustrates the transmitting of new ideas or trends between users on social networking sites, where as members - the influencers also fall into the group.

The theory states that the exchange of innovative opinions, which happens on SNS, facilitates changes by people in their social behavior. This is why influencers on the social media networks can be considered as opinion leaders in introducing new ideas and facilitating the acceptance, approval and choice of the followers (Rogers, 2003).

According to Kolter (2000) an opinion leader is an individual that has strong belief of oneself and is very involved in social activities, such as proposing unofficial suggestion or information for certain brand product or category of products and how can others use it/them.

Influencer's impact on other users, meaning their followers, can be also described by using the Flow Model from Lazarsfeld, Berelson, Gaudet (1944), which consists of two stages, and if we substitute the term opinion leaders with influencers we get model as: 1) influencers get new ideas from other experts and 2) they spread the ideas-information to the users and by that action they affect future decisions of their followers.

In this model, influencers are not considered as the ones that are getting the ideas in their minds, because they for the most part aren't inventing. In contrast, people perceive them as experts, and perhaps this is because they are having the role of transmitters of new ideas, although the ones that are actually creating the ideas or the inventions are seen and treated from some of the public with skepticism, distrust, uncertainty and at times with disregard. Interestingly, influencers should not present too many new various ideas to their public because that might be recognized as departing from the norms of the social order, which would create opinions by the followers that they have low credibility. However, there are some cases of rare influencers that are doing the opposite thing and with it they might be obstructing the norms of the social system. Anyhow the recipe for a successful influencer is to be the one that adapts and accommodates the presented ideas to fit the norms of the social system. As a result, they represent and act as first barrier model of representation how consumers will behave, when they access the new information (Rogers, 2003).

This is because followers tend to imitate their role model – influencer, which can be also recognized through the theory of communication learning by Bandura (1977), which theorizes that one learns through watching what others do.

According to the theory if applied to social media networks, it can be described through the people that are imitating others based on what they saw (Bandura,

1977), which it could be also a picture from an influencer enjoying lavish lifestyle, that they would then soon afterwards try to copy the pose, the place and find similar stuff in order to recreate something that they perceived as good.

The picture from the influencer can be also of new iPhone, which upon seeing, big part of the followers would put themselves into action to imitate them by buying the cell phone, because they perceived it as exclusive when they first saw it as part of the leader's content.

According to Kotler (2000), when marketing companies construct strategies, they scope for influencer that can be suitable for their plans and try to either employ him/her or target through their strategy with messages.

However, although influencers are still considered powerful, they might be slowly losing the game (4.5 % less in 2019 and 8 % the year before-2018), found one study from InfluencerDB company, which is specialized for statistical analytics (as cited in Williams, 2019).

This is why some are suggesting that it is better to implement micro-influencers in the marketing strategies and although that would mean lower levels of advertisement exposure to audience, users will find bigger value in the interaction with them and because of it will perceive them with higher credibility (Hedreen, 2019).

Even if influencers are slowly losing, they at this moment still hold their place and power on the SNS.

Interesting fact is that every fourth teenager out of ten perceive that influencers are more comprehending, accepting and sympathetic towards them than their friends according to Google in 2016 (O'Neil-Hart, Blumenstein, 2016).

When it comes to Americans, in every 5 people one has bought a product or a service because an influencer has recommended it versus 10 percent that were influenced by celebrities, long known before the influencer-era. The same report shows that through Instagram 34% of users and through Facebook 23% of users have purchased product and/or service as result of influencers reviews and recommendations (Augustine, 2019).

Another analysis shows that influencers are considered to be almost exactly trustworthy as friends when it comes to recommendations for product or service (Katieaka, 2016).

One survey even gave results that people in the age range from 18 to 25 are two times more susceptible to reviews from influencers and trust them more in comparison with family or friends, when it's about vacation details (as cited Forrester, 2019).

"Over half (58%) of the 2,000-plus surveyed online in February 2019 believe Facebook, Instagram, and online bloggers are more trustworthy than their family, indicating the extent to which influencers impact the buying decisions of consumers" (Forrester, 2019, para. 2).

This is the reason why 72% of companies' brands have given jobs in 2018 to influencers as part of their marketing strategy or more known as part of influencer marketing (Arnold, 2018).

For instance, companies that decided to employ influencers in 2015 got for each one dollar invested, 6.50 dollars plus, according to study done by Tomoson LLC (*"Influencer Marketing Story"* 2015).

It is expected that companies' investment in influencers will continue and its destined to rise this 2019 year, according to the Hootsuite internet blog site (Newberry, 2019).

3.1.3. TRUST

"Electronic commerce is about business. Businesses are built on relationships and relationships are built on trust, especially in today's virtual competitive world. Trust is an essential ingredient for electronic commerce in creating loyal and very satisfied customers" (Ratnasingham, 1988, p.1).

"Where there is trust there is the feeling that others will not take advantage of me" (Porter, Lawler, Hackman, 1975, pp. 497).

Trust is the most fundamental element and central issue in every relation, and it is crucial and necessary factor for the purchase intention to arise in people, so they would act upon it (Hajli, 2012).

For example, people that want to book a vacation through touristic agency, they have to believe that the company is trustworthy and reliable, especially because they will invest and get more involved with buying the service, and by doing that they are exposing themselves to vulnerability. Trust as factor is precondition for purchasing online, and it can only happen if the website supplies security and if it is credible in the eyes of the consumers (Dornas, De Mesquita, Patrocinio, 2014).

Another study (Yang, Jun, 2002) came up to the same results.

Trust is a product of the relations that people and companies have, thus, meaning it cannot appear in a short span of time, but through time while investing in the relationships. The investment in the relations lowers the risk from the perspective of the consumers and therefore, boosts up their confidence to make a decision to buy (Ganesan, 1994).

This is why, another study (Rousseau, Sitkin, Burt, Camerer, 1998) claimed that trust is connected to the psychological aspects of the people and their eagerness to embrace vulnerability because of their optimistic assumptions of the others.

In order consumers to feel safe about their decision and attach their credit card's information or any other private data, they research on the Internet and make selection and conclusions to trust the company or not, and based on that they make purchase decisions. Thus, online digital marketing can only thrive if trust is a component in the mix (Urban et. al., 2000).

According to Garbarino and Johnson (1999) trust is a necessary element for regular consumer to be loyal and do re-purchases again and again.

According to Kotler (2000) loyal consumers are more important than new consumers because new ones are harder to satisfy and therefore, the attraction will cost more in comparison and it might cost even more to get new consumer to be on the level of a loyal profitable one.

Essentially three stages are of necessity in order e-commerce to occur: 1) people to trust the company and its internet site, 2) the ability of people to rely on the data offered by the internet site, and 3) consumers to trust the products/services and their delivery. But trust can also occur if the internet site is virtual community of many consumers that share opinions in form of feedbacks about the product and/or service of the company, because of reduction of perceived risk on consumers behalf (Urban et. al, 2000).

It actually means that social networking sites can naturally provide sphere of trust because of the presence of the communities and communication exchange.

But even if so, there are many things that endanger the trust of the users of SNS, such as privacy issues.

PRIVACY THEORIES

Trust is a term used for describing the individual's confidence that the social network "will follow a generally accepted set of values, norms and principles" (Lee, Yen & Hsiao, 2014, p.353).

Hence, trust is bound with privacy issue, since in the virtual plane exists risk of someone using somebody else's personal data.

Therefore users/customers have problem with when it comes to privacy concerns on SNS.

Privacy worries represents top reason for users to leave Facebook, found one study, which stated that half of its respondents, which have not still deleted their account on Facebook, were already thinking of calling it quit couple of times in the past with the social media giant (Stieger, Burger, Bohn & Voracek, 2013).

There are many theories regarding privacy issue: nonintrusion theories, which postulate that one has privacy when is at liberty of someone intruding it; seclusion theories, which define privacy when someone is left at solitude; control theories, which theorize that one has privacy when he/she is able to control his/her private information; and limitation theories, which explain that one individual has privacy if others have limited access to his/her private information. However, none of these theories represents privacy in true light, as it confuses it with other terms such as individual's freedom (nonintrusion theories); individual's isolation (seclusion theories); individual's self-government/self-rule (control theories) and confidentiality (limitation theories) (Tavani, 2007).

It is also not possible to limit all information, but one should have at least limitation control of his/her own non-public personal information (NPI) in contrast with public personal information (PPI). But some certain situations offer difficult conditions almost not possible for limitation of NPI, such as if a politician is taken as an example, knowing that his/her job represents a public function, means that the politician cannot expect that NPI cannot be breached. For such public jobs it cannot be expected that someone can have NPI and control the access to the information (Tavani, 2007).

While criticizing the other theories, Tavani (2007) claims that Moor's theory from 1990 and 1997, which they later together broadened in 2001 - the Restricted Access/Limited Control (RALC), is combined theory of all the theories in order to be more effective in theorizing, and it does not mistake privacy with any other term (Tavani, 2007)

According to RALC privacy happens when the private information of people is safely kept - not controlled, not violated, not intruded or obtained and accessed by other people (Moor, 1997; Tavani, 2007).

The theory describes two states of privacy: naturally private situation when there is natural blockade that prevents someone getting more information on other individual, and normatively private situation when privacy is guaranteed by laws, policies or norms (Tavani, Moor, 2001).

The RALC theory as also control and limitation theories of privacy, emphases the need of information privacy, which is interpreted as the private information flow in computer databases (Tavani, 2007).

Therefore, RALC theory is important when dealing with privacy issues on social media networks.

However, even RALC is disapproved as Fuchs (2011) noted that all privacy related theories are entirely aiming at positive elements, while neglecting the negative elements.

If all private information is concealed due to privacy, it could cause authorization and support of problems such as domestic brutality, criminals deceiving others, carrying acts of terrorism or illegal interests etc., and therefore, it is necessary to know when the privacy should be guaranteed. Getting information from others is relevant in capitalism, where people form bonds with each other and have the

necessity of trust, which without it no trading would be possible. Therefore, as consequence of necessity for trust even companies are trying to acquire big amounts of data-information and consequently are obsessed with knowing what their employees do and what their clients want and do (Fuchs, 2011).

By describing the modern-day capitalism society that we live in, the researcher Fuchs (2011) stresses out the point that rich corporations' information (not public corporations), such as income etc., in the majority of the countries are protected by law (economic privacy), whereas the information of the poor citizen is brutally harvested.

In the light of this realization, Fuchs (2011) proposes socialist theory of privacy where everything should be vice versa.

The theory, which is continuation of RALC theory, emphasis that companies and corporations should be closely observed, more information should be provided by them and for them in order to be fully transparent, whereas citizens' privacy should be safely guarded, thus, meaning their online information privacy should also not be violated. Therefore, the theory privacy goes beyond boarders for the sake of creating law regulations that are essential for defending information privacy of users, consumers, employees etc. (Fuchs, 2011).

In the real world, however, exists information imbalance because corporations and marketers know what kind of information is exactly taken (loss of privacy) from the users and consumers, who are not actually aware. If that was revised and if the people had choice in the matter, then privacy would be have been established and saved (Confer, Heuple, 2017).

FACEBOOK AND INSTAGRAM PRIVACY ISSUES

Facebook has had numerous times already problems due to privacy issues by now.

The biggest and most resent scandal, for which Facebook was fined 5 billion dollars by the US Federal Trade Commission, is with the political consulting firm Cambridge Analytica, when the network gave private information of 87 million users, without their awareness. The data that were harvested from people's private profiles on Facebook was taken without approval of the users and used for political advertisement intentions (Forest, 2019).

According to one research (Acquisti, Gross, 2006) exactly this kind of action is condemned by the users as they recognize a breach in their privacy when their profile information is accessed by others that are not friends to them, as this beforehand is described and should be regulated by the settings and privacy policy of Facebook.
There are three ways as to how companies can collect data of their interest in order to find more information on users/consumers: 1) through the profile of the

users; 2) through the social graph, which means through the user's friends; and 3) through traffic data, which refers to the data that social media networks collect, which is usually stated in their privacy policy, according to Bonneau, Anderson and Danezis (2009).

Other than that Facebook has admitted to "leaking" all private data of users from their profiles to companies such as Amazon and Yahoo, also said that during 2015 was registering everything, as call logs and SMS messages, from the phones of the users that had Google's Android system, which are in fact traffic data (Forest, 2019).

Another case was that Facebook was using the GPS data from the phones of the users in order to suggest which friends the users should add based on which location they were. The company, according to the media, confirmed twice that it used the location, but afterwards denied it after having lots of negative feedback from users on other social network sites and retracted saying that it was only a part of short test (Hill, 2016).

Even if Facebook is not using the whereabouts data to suggest "People you may know", it certainly has information about every user's location, as it is written in the company's data privacy policy.

As it is stated in the data privacy policy, the network has every right to accumulate information such as battery status, GPS location, videos, photos, time zone, etc. from phones, computers and other devices that are nearby (Facebook, 2019a).

This is also stated in the data privacy policy of Instagram (2019a), which also, as previous mentioned, is owned by Facebook.

Other than accumulating information that are not published on Facebook and Instagram on behalf of the users, the networks are also accumulating photos, videos or posts, which users have uploaded, and have every right to use them when they require as it is mentioned in both of their "Terms of Use" (Facebook, 2019e; Instagram, 2019b).

It practically means that by creating online profile on both the networks, one must accept those terms of use.

This is also written in the company's Statement of Rights and Responsibilities of Facebook (2019d), which states that users of their services are giving and transferring the rights of usage of all photos, videos, and literally any content that was published on their behalf on the network, directly to the company.

On this way the social media giant has right to advertise itself by using any content from the users without their knowledge or permission (Kosoff, 2015).

"Our goal is to deliver advertising and other commercial or sponsored content that is valuable to our users and advertisers. In order to help us do that, you agree to the following:

1. You give us permission to use your name, profile picture, content, and information in connection with commercial, sponsored, or related content (such as a brand you like) served or enhanced by us. This means, for example, that you permit a business or other entity to pay us to display your name and/or profile picture with your content or information, without any compensation to you. If you have selected a specific audience for your content or information, we will respect your choice when we use it.
2. We do not give your content or information to advertisers without your consent.
3. You understand that we may not always identify paid services and communications as such." (Facebook, 2019d, para.9).

The statement is devious in a way, since the first part says that users are permitting for their data to be used from the company by just being their users, and the second part says that Facebook will not give the data without approval from their consumers.

Essentially, means that users have already given permission and consent by using their services, and that the pure act of creating a profile is equal to giving rights to the company.

It cannot be said that this kind of information is transparent since it is not easily understandable, complicated and its foundation causes more confusion than clarity.

Group of users in 2011 have already sued Facebook, because without their knowing, the photos of their user-profiles have been a part of an advertisement for a brand to which they clicked "Like" on the network, which apparently automatically gives consent according to the rules of company (Barnett, 2011).

As it seems, what have the users agreed upon is not always transparent to them.

According to one study (Van Alsenoy, Verdoodt, Heyman, Ausloos & Wauters, 2015) it is not uncommon for users not to be informed about the regulations of one social media network due to their lack of understanding the way that the terms of use are written.

Big percentage of the users also have not read the Terms of Service they have agreed upon, when opening an account on Facebook and Instagram. Some users even if they feel comfortable because of existent detailed information regarding rules and regulations for using the social media networks, they are not interested in reading it, or they tried reading it but don't understand it, or third option - even if they read it and understand it, they don't care (Helberger, 2013).

The number of people that are active on Facebook and Instagram is enormous, and because of this fact the user might decide to stay active on the SNS, even if his/her estimations are that privacy was breached.

It would seem like that he/she is giving a chance for the privacy policies to be improved, but as time would pass, the user might also stop caring about the

privacy issue. Going by the principle "since everyone is doing it, it must be reasonable".

Therefore, this might explain the people that don't care about data and privacy policies.

Anyhow, it is interesting to know that Facebook also keeps track of people that are not users of the network, but that at some point of time were on some sites of it that are accessible to the wider public. The company leaves the web-cookies to serve their purpose to keep track on which sites the non-users are going, beside the users that are anyways all the time tracked, and thus all in order to extract more data about the interests of the non-users and later incorporate it while creating successful ad campaign (Marshall, 2016).

As Williams (2016) stated, these cookies without any agreement upon, track people that are not using Facebook and while doing that they are gathering data of sexual orientation, if they are Christians or Buddhists and data that defines their political perspective.

These web-cookies have function on monitoring and tracking people, providing marketers rich amount of data as browsing history information to identify the user/consumer and personalize/customize the advertisements that he/she is going to get. This means that marketers through using cookies can also prevent duplications of ads and get more clicks (attention) on the advertisements, since these have been already based on the users'/consumers' interests (Turban et.al., 2016).

However, some people are not particularly fond of these web-cookies.

That is the reason why in 2015 the Belgian Privacy Commission sued Facebook and won on the 16th February of 2018. The Data Protection Authority of Belgium disciplined Facebook to oblige the Belgian and European privacy laws, when it uses social plug-ins, pixels and cookies. This is however not the end of the case, because Facebook still does not play by the rules, even after it lost the case in front of the court (The Data Protection Authority, 2019).

This is just one case for Facebook from many others in Europe.

For example, WhatsApp messenger (which is also property of Facebook) is being prosecuted from the European data regulator because of connecting data with Facebook without properly asking the users. Other than that, a Berlin regional court ruled against Facebook because the privacy policy and data policy are in contradiction with the German consumer law, which gives the sense that technically they are indeed illegal (Gibbs, 2018).

Across the Ocean, Facebook in 2016 was also in an eavesdropping scandal involved about a feature that was only in the USA available. It was asking users to allow access to the microphone and the feature allowed users to identify a song while recording it. It, however, was believed that the company listened to users' conversations through their microphones on their phones. Facebook declined it, and BBC did an experiment with smartphones to find out if

eavesdropping is achievable without allowing the battery to drain, and they succeed it (Kleinman, 2016).

"Security experts managed to create an app that could listen in to conversations for prolonged periods without draining the phone's battery" (Kleinman, 2016, para.18).

Yet another Facebook scandal has happened three years ago.

A hacker found a way to read private messages from users without breaking into an account. When a user sends a link in private message, the link is saving up all the information on the URL that it was posted, meaning all private messages could have been read from anyone trying to access it. Afterwards Facebook has made promise that they will work to improve the private Messenger so no privacy breaches would happen in future (Beall, 2016).

Anyhow, data mining is yet another issue to discuss when thinking of online privacy on social media networks. The extraction of enormous set of data with statistical algorithms in order to discover new information through otherwise undisclosed patterns is known as data mining. Algorithms can be divided into supervised, such as classification algorithm, which learns from model-training-data to know what to search through the given data, and unsupervised algorithm such as clustering algorithm that has no need of model-training-data to create its own model of what to search and has purpose of finding similarities between the examined data. These algorithms are providing information, which can help in targeting people for marketing purposes, to aid in the psychology field while observing human behavior online, determine and eliminate spam etc. (Barbier, Liu, 2011).

There are even companies that make profit from data mining by reselling the processed information to other companies that want to have more data about the users/consumers and their opinions about products and services. This is because through data mining people can also observe how the information travels through the social media network. Few SNS, among them Facebook and Twitter, have Application Programmer Interfaces (APIs), which grants permission to straightforward information from users to the crawlers, which are program and are widely known also as web-spiders that collect up-to-date information and store it in order for it later to be used. Normally SNS are limiting the daily amount of the harvested data, but others can provide the spiders unlimited information even without APIs (Barbier, Lui, 2011).

These data aggregators (gatherers of information) – algorithms are constructing data banks with any information about the users' identities, what they do, what have they been doing and what are they interested in. Fake accounts can be also made professionally by aggregators, many at a time, which can also provide bigger access to private information of the users. This can be even done faster, if the aggregators send friend requests to users that have large number of friends, which most probably have already people they do not know in their own network and therefore exists high chance of accepting the request. This leads to open

access of many users who have settings on posts, photos, videos etc. set to authorize "Friend of Friend" to have granted access. Thus, without any difficulty in execution, puts everyone that is linked in jeopardy of having privacy violated (Bonneau et. al., 2009).

Bonneau et.al. (2009) have recognized also a problem in the logging in on Facebook, because it acknowledges other pages to lead to it, after which users are asked to enter their e-mail and password to access their profile, meaning they can be caught in "cross-site phishing" attacks.

Another problem on Facebook are the third-party apps, which when one wants to use is required to give access to all of his/her information (Felt, Evans, 2008).

Such application was the most recently very popular FaceApp, which functions through artificial intelligence and alters photos of users and ages them in the pictures. Many have risen the red flag for it, because in order to use the app the user should give full rights of the uploaded photos to the company that owns the app. Secondly even more important, the analyzed data could be abused in 3D printing to make a facemask, which criminals can use to bypass cameras, security and with that also biometric identification. Thirdly, nevertheless also important, with the photo data someone through using deepFake program can develop fake videos, on which for example it could be seen that a user does prohibited activities, which he/she in the reality actually did not (Aulakh, 2019).

Beside that, Facebook grants entry of apps to harvest and acquire on illegitimate way personal information of the users, even if they have previously set their settings to limit and restrict them (Felt, Evans, 2008).

As a consequence, to all of these scandals, people are starting to lose their trust in Facebook and Instagram.

One research provided results, which illustrate that the trust of users in Facebook, compared with other social networks, is sinking every year, and with each scandal more and more (Dolan, 2018).

NBC News (Weisbaum, 2018) also confirmed the same information by citing many other research studies that have been done.

A poll from Fortune and Harris Poll made in USA in October 2018 with around 2000 participants showed that Americans have the least trust in Facebook for handling their data compared to all other online websites (as cited in Vanian, 2018).

The Business Insider (Hamilton, 2019) has made also one research recently in March this year, reveling that privacy issues of Facebook provide explanation to why the users do not trust the network.

Cases that Instagram has with fake accounts and real users that buy "Likes", Followers etc. also lowers people's trust.

Last year (2018) one Instagram Influencer that was charging other users of the network money for an online course for the social media, was called out from people as a scam when the course did not take place. Some students went so far by expressing their dissatisfaction and uncovering that the Instagram influencer for sure beforehand payed off money to third parties in order to get credibility in people's eyes (McNeal, 2018).

Because of these problems, Instagram has announced that has already started deleting fake likes, comments and followers (Yurieff, 2018).

But this is not the only problem that Instagram has, as the network authorized a marketing company HYP3R to harvest information data, which was property to millions of users. Upon the discovery of the website Business Insider Deutschland, Instagram decided to block and delete HYP3R from the network, but after much damage to the privacy of the users (Price, 2019).

However, people do not have equal trust or distrust in Facebook and Instagram, as one research found that users believe that Instagram is more trustworthy, most probably because it is a separate network although in same ownership (Hamilton, 2019).

Trust is a valuable factor, since it can influence also consumer's security or fear to make a transaction/pay online since it is necessary to provide data which may be harvested on illegal way.

This is specifically known as social spear phishing - when thieves are targeting users and taking unlawfully every personal data of them that has been shared across the Internet (Turban et. al., 2016).

Aggregators can also aid in spear-phishing (Bonneau et. al., 2009).

The illegally acquired information as users' identity, social security numbers, credit card numbers, home address etc. are afterwards used by the criminals for their own personal and financial gain or is being sold to other criminals who will take advantage of them and steal money and by that also committing crimes (Turban et.al., 2016).

Some of the private information that are given and written from people on Facebook such as birthdate, sexual orientation, religious views, home address, workplace etc., it is not anticipated from the users that they would not be able to control the people that are accessing it (Walther, Van Der Heide, Kim, Westerman, Tong, 2008).

Interestingly Facebook beside having all of these problems, announced that is going to release its own cryptocurrency named Libra that should, according to the plan of the company, allow more transactions to occur on the network between the users and businesses and with it Facebook will get more profit by bringing commercials on its platform. The plan of introducing new Facebook cryptocurrency, has had many people concerned because it opens severe

problems or wounds in relation to existing privacy issues, unlawful cash laundering, security of the customers etc. (Duffy, 2019a; 2019b).

The Europeans are being advised also from European Commission about using Facebook by announcing that if they want their private data kept safely, they should quit using the services of the social media network (Gibbs, 2015).

To summarize, privacy data issues of social media platform are a main factor why people would not use nor purchase goods though SNS.

Thus meaning, companies' businesses cannot thrive online if privacy issues are met.

If there are no problems with privacy, consumers would be enough confident to put their trust in the hand of the SNS, and enroll in trading activities, which require sharing vulnerable information.

Therefore, trust and commitment to protection and safeguarding users' data are essential in marketing for prosperous relations between consumers and companies, as this is also in the same direction what the theory of Commitment-Trust of Morgan and Hunt (1994) theorizes.

However, the more are the marketers devoted to employing these relationship-committing strategies by invading privacy to have consumers as loyal customers, the more they groom consumers that are unwilling to allow their privacy to be disturbed (Miyazaki, 2008).

This is, as previously mentioned, because marketers are lacking efficient bounding communication skills (Kotler, 2004), which are necessary to build emotional strong relationships with the consumers (Johnson, Grayson, 2005).

This essentially means, that marketers should improve their communicating with consumers. They are in need of new inventive approach that can facilitate the creation of conditions where consumers trust the marketers and the social networks as provider of transactions-services.

Only such climate in the online SNS world can groom consumers as loyal customers.

ADDITIONAL FACTORS INFLUENCING TRUST

Many people that feel like that Facebook's and Instagram's term of use together with its data policy and privacy policy are in violation of their private data, do not trust the networks, as discussed above.

However, not all of the users feel distrust, and some studies and researches have shown that trust is embedded in personality traits.

This is also supported by the report of Australian Bureau of Statistics (2000), according to which, personality type of an individual influences the social trust him/her has.

Another researcher Osatuyi (2015) has also contemplated that people's trust and their performance intention are very well connected with the personality.

The inclination to trust or even named by some - trust trait is basically leaning towards acknowledgement of people's behavior in a positive or negative way (DeNeve, Cooper, 1998).

Johnson (2005) when testing the personality traits with the IPIP-NEO, which is personality measurement with 300 item-questions based on NEO-PI-R from Goldberg (1999), obtained data that showed that people which have elevated levels of trust consider others as good, truthful, honorable, reliable and sincere.

However, those that had lower levels of trust consider people to be egoistical, greedy, self-centered, dishonest, deceitful, insincere, hazardous and troubling (Johnson, 2005).

Optimists are also more prone to believe and trust the majority of people in contrast with the pessimists, who choose to rely exclusively to the one's they feel close. The positive thinkers also tend to get more involved in activities and contributions on the forums and communities, whereas the negative thinkers retreat in their own world and don't get engaged in participation, which means they cannot enjoy the benefits from it. However, not all negative thinkers are choosing not to take risk from time to time and trust others. There are also people that have optimistic views and are believing that they are commanding their own destiny (as all positive thinkers), but don't trust others, and these are optimistic distrusters. However, according to other studies the statistical data demonstrates large figure of optimistic distrusters and very low number of pessimistic people that trust others (Uslaner, 1999).

How much people trust is a good barometer-answer for how much the societies are ethically and morally reliable (Putnam, 2000).

According to Couch, Adams and Jones (1996) trust is relevant in everyday life because it gives people empowerment capacity to interact in complicated social orders.

When an individual decides to trust, actually decides to gamble and this carries risk - either will win or be defeated (Uslaner, 1999).

Trust depends on the relations one has with others, as it was shown in one study that people that are in happy relationships with their partners are more prone to trust them (Jones, Couch, Scott, 1997).

The same results were also obtained in the past from Rempel, Holmes and Zanna (1985), who found that love is also a factor that affects trust.

Social trust is the nucleus element of social capital and therefore is frequently utilized as essential barometer in measuring (Delhey, Newton, 2002).

Social capital is mirroring the scheme of values, particularly social trust for which social relations and the connectivity that binds them are substantial. Forums and communities that promote optimism, beneficial values, strong relations and with it trust among members, claim more influential norms for people to assist each other and to do mutual exchange of goods and favors (Uslaner, 1999).

According to Putnam (1995) the more an individual takes part in the social communities, the more trust he/she has and motivation to provide more contribution and to collaborate.

The less people trust, the less they enroll in community activities. Trust is the driving force that makes people be involved in activities, to collaborate, to be ethical and honest, to be understanding of others and achieve agreements with others. The concern is that nowadays the level of trust that people have in one another is much lower when comparing to the past (Urslaner, 1999).

This is most probably because we live in capitalism society.

The people who are more successful, are educated, rich, have high social status, can afford to have more pleasures in life, are joyful, happy and therefore, they are defined as winners. When the winners gamble with trust, they will not lose that much as the poor people that have low level of education, low salaries, low social status, and cannot afford to have pleasures in life etc. (Delhey, Newton, 2002).

Intriguingly is the fact that a paradox lives among people – those that have the greatest urgency for something, let's say a product, are the last ones to buy it (Rogers, 2003).

This is most probably why poor people rarely risk trusting as according to Uslaner (1999) the financial revenue/income is powerful factor that affects trust.

The researcher Rogers (2003) also confirmed this in his book, saying that people that are accepting faster ideas from others are more educated, are on the higher places on the social status scale and all in all are above the average point of social and economic rank.

As example, level of education has been also found in America to be meaningfully influential factor that determines trust (Putnam, 2000), but this does not apply to other western states.

Yet distrust can also appear by people that have suffered traumatic experiences, which basically means that social trust is the output of the background knowledge of an individual (Delhey, Newton, 2002).

This was also confirmed by Mayer, Davis and Schoorman (1995), who stated that the degree of trust, beside the level of consenting with others, depends on personality traits, cultural environment, past knowledge and practical wisdom.

Gender can also be a factor as to why someone is trusting or distrusting (Patterson, 1999).

In this direction, some researchers detected that people arrange themselves in groups on grounds of genetically biological origin, maturity and gender (Turner, Hogg, Oakes, 1987).

If several people bear social resemblance between each other, as example same race, culture, ethnicity etc. they also can affect their interpersonal trust, and can probably lead to feelings such as superiority in comparison with other diversified groups (McAllister, 1995).

American women in some situations have lower critical level of trust then men, but same does not apply to states situated on the West part of the world (Patterson, 1999), with the exception of Switzerland (Delhey, Newton, 2002).

However, if one individual mostly comes in contact with others that are truthful, reliable and credible, it's for him/her justifiable to trust people. It is also reasonable for someone that is surrounded with greedy, selfish, hostile and rude people, not to trust in them or try to invest in the relations with them (Uslaner, 1999).

Interestingly some experimental studies have established that people that are part of a group generally see every one of that group as truthful, reliable, sincere and collegial coordinated (Messick, Brewer, 1983).

In contrast the people that are in a group are more inclined to observe others that are not included in the group as untruthful, lying, unfaithful, disloyal, irresponsible, unreliable and not willing to cooperate (Brewer, 1979).

This is most probably due, as discussed above, that users/consumers can get support and empowerment from anyone inside in the group (McAllister, 1995).

As example, one user can support another user underneath a photography with just posting a positive comment. The comment is then estimated by the user that posted the photography as trustworthy or not. If the user thinks that the comment came from trustworthy person, then the support that he/she perceives is getting from the other person is significant to them. This is also in the same direction of what the source credibility theory proposes.

The theory theorizes that users/consumers are easier influenced from a source/person/user that they think is credible and trustworthy (Hovland, Janis, Kelley, 1953; Ohanian, 1990).

For a source to be credible he/she must be professional and worth of trust (Hovland et.al, 1953; Desarbo, Harshman, 1985; Applbaum, Anatol, 1972).

These two attributes are not the only thing that makes source credible, as new studies show that it's also important if the source is perceived as attractive (Ohanian, 1990; Goldsmith, Lafferty, Newell 2000).

According to one study (Walther, Van Der Heide, Kim, Westerman, Tong, 2008) users of Facebook judge others based on what they post on their profile and if they had many posts from their friends that promote optimistic social attitude, they were perceived as much more attractive.

Guided by this, users also judge companies based on what information is posted about them.

In situation where products or services are being sold from companies that still haven't broken the business ice to become known, it is normal for the people not to know if they offer truly quality products and services. In this situation the decision of buying those products or services represents a risky decision for the consumer, because it could be a good decision, but it could be also a complete waste of money.

This is why when choosing a product or a service, is of great importance, who is the source providing the information since his/her recommendations, reviews, ratings, referrals etc., can influence the decision of people evaluating which product/service it should be bought, what kind of product/service it should be, from where, and so on (Wang, Chang, 2013).

In some situations, users are distrusting because of the existence of not valid user accounts, through which anybody can pay and therefore acquire fake ratings and good reviews (Hajli, 2015).

There are real users who are paying money to third parties with fake profiles to generate likes, comments, followers etc. on their online profiles do it in order to establish influential authority. The problem for marketers is the possibility of hiring someone that is not a true influencer and therefore their marketing strategy would have lower success rate ergo the amount of returned of investment (ROI). The problem, however, for other consumers is that they will rely on someone's recommendations, someone that is not credible in the information they post.

Nevertheless, it is also interesting that users do pick from who they get the information and recommendation from (Wang, Chang, 2013).

The picking depends on trust.

According to McAllister (1995) trust is composited by two dominant components: knowledge-trust (cognition), which is based on person's assumption for other's reliability and dependability, and emotion-trust (affections), which is based on the principle social exchange – "I will scratch you back, if you scratch mine" plus the individual's interest about others well-being.

Rempel, Holmes and Zanna (1985) have also divided trust into more elements, all strongly related: predictability, which grasps the individual's foreseeing the action of others postulated on information accessed; dependability, which is described as one person's having confidence in others in order to rely (again based on known information); and faith, which is postulated on the feeling that one is emotionally safe to believe in someone.

Other researchers (Johnson-George, Swap, 1982) have also explored segments of trust by dividing it on two elements – reliability represented as one's entrust in someone founded on known information and emotions trust specified as one individual believing another individual, because of him/her providing care while

showing unselfishness and concerning about the health, happiness and welfare of the other.

If we unify all of the elements of trust postulated by these researchers, we would then have knowledge-trust (cognition) from McAllister (1995) as main unity from predictability and dependability from Rampel et. al. (1985) and reliability from Johnson-George et.al. (1982); and emotion-trust (affections) from McAllister (1995) as main unity from faith from Rampel et. al. (1985) and emotions trust from Johnson-George et.al. (1982).

Basically, we could say trust is based from mainly two elements, as McAllister (1995) outlined, and see it through the prism of SNS.

The knowledge-trust as what information have people that give them trust or distrust SNS in terms of purchase, and emotion-trust as dependent on the feelings and personality of individuals, as McAllister (1995) also mentioned.

When we select who is worthy of trust to us, we base the decision on our knowledge (Lewis, Weigert, 1985).

How much we know about someone, when we decide to put faith in others, can differ from complete insight and acquaintance and apprehension of information to complete darkness (Simmel, 1964).

The same can be applied to companies as consumers have to "make a jump of faith" when they purchase and conduct transactions, which worried people pay special caution to make sure they do the right decision and often base it on gotten information from others. Hence, companies should try to minimalize the perceived risk and put legitimate safeguards (Johnson, Grayson, 2005).

Therefore, Edell and Burke (1987) illustrated that the attitude of consumers is derived from their point of view and understanding of the commercials, and it's based on the information they obtained and their eagerness to have confidence in the companies represented in the ads.

The second type of trust, emotion-based trust is established on the grounds of deep-seated feelings of individuals about others, which are originated from the connections and relations they have with them (Lewis, Weigert, 1985).

This is why marketers make special offers to persuade new consumers by suggesting goods or services that would lower the fees of payment and facilitate transactions without extra bonus for them. By doing this, they build relations with the consumers based on positive feelings as happiness, which leads to fruitful trust. Emotion-trust is built up on communicating and collaborating between consumers and companies, and therefore is crucial and vital for the intermediate relations. (Johnson, Grayson, 2005).

Some researchers (McAllister 1995; Lewis, Weigert, 1985) have stated that emotion-trust can only come into the light of existence if knowledge-trust was there first.

But even if they derive one from other and are strongly related as they are, emotion-trust and knowledge-trust are differing analytically (Johnson, Grayson, 2005).

In any case, the emotional relations are the key for trust (McAllister, 1995).

In this direction, Wang and Chang (2013) identified that consumers when evaluating if they should buy risky products or services they turn only to their closest circle of friends, as it does have more influence with their information and recommendations when comparing with someone from their wider circle of friends.

This means that consumers consider the source of information in their closer circle of friends more reliable than a source that they, for example, have as acquaintance or if he/she appears only as virtual friend on the network that one uses and so on.

Users that are the slowest at accepting new ideas, such as buying some invention-product, actually search for advices from their closest, because they perceive them as the most credible in their opinions (Rogers, 2003).

This was also stated by the researcher Uslaner (1999), according to whom people actually tend to lower risks when trusting by forming strong ties with their close circle.

According to Rogers (2003) people mostly form close-friend relations to those that are physically close with their home-place of living, and if they are alike in many social characteristics.

In order to explain the connection that social commerce constructs have with purchase intention, comes the necessity of utilizing the social capital theory, since according to Lin, Cook and Burt (2001) capital means investing in something that one expects to get back or increase earnings, and social refers to the social bonds that people do online.

Users believe and rely more on closer circle people, and it is why actually the fundamental measurement for social capital relations is trust (Australian Bureau of Statistics, 2000).

People in order to develop relationships founded on trust with others, they have to know and feel that they are able to rely and depend on them (Zucker, 1986).

Going from this and using the social capital theory, it can be considered that the online relations and activities that people form, maintain and do, can be seen as something that can contribute to profits (Turban et. al., 2016).

According to Phua and Ahn (2016) there are two kinds of bonds that people form: bridging-weak ones and bonding-strong ones.

As example, weak bond can be the one that people form when they accept friend request from acquaintance, and a strong one is the one that they form with friends, family etc.

The weak relations are unbound, relaxed, spontaneous, unofficial that have purpose to transmit new concepts as opinions, views, beliefs, thoughts and information, whereas strong relations are tight relationships through which people connect on emotional levels with firm trust. These relations can be also seen through the features of the social media networks, such as likes, shares etc., as weak social capital bonds are those when a user gives "likes" to one page of company, but if situation occurs that the same user sees that the company has also "likes" that are his/her friends, then that is defined as strong capital bond between the user and the company itself. These "likes" from others and also from friends, are giving in total a sort of insurance to the users and based on it they increase their trust and purchase intention (Phua, Ahn, 2014).

However, friends that have already clicked the "like" button to a product or company, can be also considered as opinion leaders that signalize good idea, as example good product that users can trust due to their friendship (Rogers, 2003).

The social capital relations can be also characterized into two types based on the people's characteristics and what kind of relationship is formed between them. People that communicate with each other and are very much alike are homophilous, and those that are not at all alike are heterouphilious. When people are homophilous they are efficient at supporting each other and through that they build strong rewarding relations, but without people that are heterouphilious we as people would not be challenged, prompted with new ideas and get in contact with new information that otherwise are not able to be accessed when one only communicates with similar people (Rogers,2003).

Granovetter (1973) for instance, has managed to prove his theory that weak bonds are strong - while conducting his study the researcher identified very small number of percent (17%) of people that managed to secure working job through the help of close circle friends or cousins in comparison with the statistic figure of those who are employed because of information from people they don't have close relationships with.

Intriguing is also the fact that when people come in contact with strangers, they generally trust those that are similar to them (Uslaner, 1999).

This is also confirmed by Rogers (2003), according to whom when people are deciding which idea to embrace, such as purchasing products, always seek for advices from people that have many things in common with and that have already purchased the product.

As a summary, there are numerous reasons to why this research study turns to using these constructs including trust for the proposed model, as it can be seen throughout the previous and following discussion their necessity of being a part of any model or marketing strategy.

3.1.4. PERCEIVED USEFULNESS

As Davis (1989) pointed out, determining if one will use something or not depends on that if he/she thinks it will assist in what they are doing.

This means that every individual seeks for the usefulness when doing something, and since usefulness can be relative, meaning that it depends on the person's perception and evaluation, it is referred to as perceived usefulness (Davis, 1989).

The term perceived usefulness was submitted from Davis in 1989 together with the term ease of use as part of Technology Acceptance Model (TAM), which had purpose of recognizing what is necessary for people to appreciate the value of the technology.

Ease of use from the TAM model (Davis, 1989) was not included as a term to explore in the research of this master thesis, since the topic refers to people that are active users, and if someone is already using social media networks on a daily basis as a habit, in will be very easy for that person to use the SNS.

Perceived usefulness is much more important for this survey, since even if one finds that something is easy to use, if he/she does not find it valuable, he/she would not utilize it (Dzandu, Boateng, Agyemang, Quansah, 2016).

Even according to the study of the researcher Davis (1989) perceived usefulness has been proven to be more relevant than ease of use while using the TAM model.

The purpose of using the perceived usefulness is mainly because many researchers (Peng, Wang, Cai, 2008; Rohaizan, Fatimah, 2011; Moslehpour, Pham, Wong, Bilgiçli, 2018) have proved that it affects the online purchase behavior.

When thinking of online purchase, consumers are always paying attention what they are gaining from using the Internet such as information of products and services, cheaper prices, higher quality of products, variety in choice and so on.

This means that by doing so people give value when evaluating all information and searching for advantages. The perceived usefulness or value might be greater, lower or non-existent.

As many studies have pointed out (Rust, Zeithaml, Lemon, 2004; Dornas, De Mesquita, Patrocinio, 2014) consumers establish relations with companies in the moment when they find usefulness in their proposals.

Simple branding as first and main plan of marketing strategies is not enough to be remembered on behalf of the consumers (Rust, Zeithaml, Lemon, 2004).

Therefore, perceived usefulness is important issue that needs special attention when building marketing strategies.

Perceived usefulness is based on consumers' evaluations about some certain brand's usefulness based on ROI (return on investment) (Rust, Zeithaml, Lemon, 2004).

ROI is the main principle and ultimate goal that also marketers have in mind when creating strategies.

According to Lee, Yen and Hsiao (2014) the perceived usefulness is one of the main elements that push and affect consumers' attitudes and behavior.

It is also main foundation and base of the relations that consumers form with companies, which can lead to worthful results in loyalty of the buyers and their trust in those firms (Sirdeshmukh, Singh, Sabol, 2002)

Another study (Agustin, Signh, 2005), which defined perceived usefulness as relational value, had also acquired results that confirm its deep connection of trust and loyalty.

Loyal consumers are those that have positive attitude and feelings of strong fondness to commit repurchase (Gremler, Brown, 1999; Assael, 1992).

Many authors (Dornas, De Mesquita, Patrocinio, 2014) consider that there can only be loyalty if consumers implicate themselves with feelings, but in order for that to happen they have to subjectively perceive usefulness in the relations with the companies.

Therefore, as one of the main factors, perceived usefulness must be included when constructing a model intended to represent the consumer behavior.

In this direction, in this master thesis perceived usefulness will refer to how much the users/consumers believe that Facebook and Instagram are useful in the buying process.

3.1.5. PERSONALITY

Every consumer has a specific personality with characteristic patterns of behavior, feelings and thinking which influences his/her decision in the buyer's process. This is because personality defines the individual's perception of reality.

In this direction, one psychology study has proven that the personality type of people affects their decisions when they are under stress, which again is because of their perception of their surroundings (Byrne, Silasi-Mansat, Worthy, 2015).

Personality type is also an influential and relevant factor that shows why people are making different decisions from one another (Akbulut-Bailey, Looney, Poston, 2013).

In this direction, one study found that consumers' personality traits have an impact on their decisions to buy online, whereas customizing the websites by

personalization can aid in increase of the probability of purchase (Barkhi, Wallace, 2007).

Therefore, personality is very important factor as it can signalize marketers in which direction is best to build a strategy for targeting in order to be successful in the business.

Personality is counted as a background influential criterion of the individuals' behavior, especially if the actions are projected and prepared in advance, although it is not much considered in the TPB (Ajzen, 2011).

It essentially means that it's also antecedent criterion of the Theory of Reasoned Action (TRA), since TPB developed of TRA.

Both of the theories are aiding in the understanding of the psychological attitudes part of people and are trying to predict future actions by answering why consumers act the way they do - as part of their reasons and as part of their plan, which by unity paints a picture of their personality traits.

The personality-character that one possesses is foreseen by one's beliefs and actions, and this is affirmed by many social psychology studies (Digman, 1990)

Personality is dictated by one's attitude, belief and performance (Devaraj, Easley, Crant, 2008, p.94.)

This is also, as Conner and Abraham (2001) described, what the Personality theory theorizes.

It also represents a personal factor that influences the purchase process (Kotler, 2000).

"Personality can be useful in analyzing consumer behavior, provided that the personality types can be classified accurately and that strong correlations exist between certain personality types and product of brand choices" (Kotler, 2000, p.93).

In this direction, many other studies (Alan, Kabadayi, Gunduz, 2017; Karl, Peluchette, Hall, 2007; Dobre, Milovan-Ciuta, 2015; Chen, Lee, 2008, Bosnjak, Galesic, Tuten, 2007; Donthu, Garcia, 1999; Moslehpour, Pham, Wong, Bilgiçli,2018) have found that personality traits are having significant impact on the consumers' purchase intentions.

The personality traits are determining the online buying intentions in a manner that consumers are being led by their emotions and not their rational thinking. Three traits out of the Five Factor model, more specifically people that have high degree of agreeableness, neuroticism and openness to experience are more prone to buy online, thus meaning that these types were found as prior factors determining the online purchase, according to Bosnjak et.al. (2007).

Another study of Karl et. al. (2007) found that each of the consumers that buy product or services on the Internet, have dissimilar aspects that they try to satisfy, and those are connected with their personality characteristics type.

In this direction, the study of Chen and Lee (2008) discovered that depending on which personality type consumers have, some pay attention to certain aspects as to have pleasure more and some pay attention to the usefulness that they could get from the purchased product or service online.

Another study (Tsao, Chang, 2010) went deeper with exploration and found that people that find pleasure as the prior need to be satisfied when online shopping are leaning towards higher grade of extraversion, openness to experience and neuroticism.

Usefulness is also the most important element when online buying, as it was found that people that are more agreeable, extrovert, opened to experience and own lower grade of neuroticism are more prone to buy if they find the product to be valuable (Roy, Sethuraman, Saran, 2016).

Therefore, personality also defines one individual's perception of usefulness, since if one does not find usefulness, how can be pleasure found?

Personality traits are actually the source of the force that is creating a push for one individual to perform a behavior (Bermúdez, 1999).

If marketing companies are successful at determining what kind of personality trait they should give to a product and service, then the purpose of marketing will be satisfied, as people buy what they like – what it represents them.

This is why, according to the self-concept theory, is important how one sees himself/herself, as it is an enormous companion and essential part to one's personality (Kotler, 2000).

Marketing agencies are focusing exactly on this because they believe that consumers in order to buy one product, they must identify themselves with it, which means that their choice is based on their personality traits. Thus, means not only buying stuff we need, but also goods that are based on our self-concept or self-image.

As Kotler (2000) said, marketing companies are creating brand images to products and services in order to target people that identify with it.

The brand images, that are a part of the marketers' strategies, and are presented to the public through tv-commercials, billboards etc., are reflection of characteristics that portray brand personality (Aaker, 1996).

Brand image is so important in marketing strategies, that even studies as the research of Rappaport (2007) have gotten results that people even if they do not find the product or service attractive or trustworthy, they would buy it only if the image related to it, which was represented in the advertisements, was good enough for them.

Branding is perhaps most relevant while doing marketing, because consumers perform buying decisions as a consequence of having exactly "that one" brand in their memory (Keller, 1993; Dick, Chakravati, Biehal, 1990).

The personality characteristics are affecting the evaluation of which are good or bad brands for products and services based on their advertisement-image. In particular, it was found that conscientious consumers are choosing brands that represented themselves as worth of trust, and extroverted consumers are choosing brands that represented images of socializing in their marketing agenda (Casidy, Tsarenko, Anderson, 2009).

A brand of product is actually determined by characteristics, lifestyle and personality traits of people (Aaker, 1996).

This is also the reason why we identify with brands when purchasing.

Therefore, SNS, because of this exact reason, use cookies in order to track the users' interests, and by that harvesting valuable information which identifies and uncovers set of distinguished components of one's personality traits. This basically means that the function of the cookies is to "allow" consumers to leave footprints of their identities online.

Some studies as Wang (2013) have even confirmed that many users of Facebook use the network for self-representation.

Therefore, some use brand products and services in their posts on their online profiles as to do self-confirmation of their identity and what they represent (Chu, Kim, 2011; Honisch, Strack, 2012).

What we do online is what represents us. The digital technology, the computers know us better, perhaps more than anyone and even a "like" can offer an insight of our character that is more accurate than our friends, found one study (Youyou, Kosinski, Stillwell, 2015).

"Likes" and other online activities in which users enroll can successfully predict the personality traits (Kosinski, Stilwell, Graepel, 2013).

Personalization is important plan for improving the shopping experience since it boomerangs in the form of more satisfied consumers and higher levels of revenue for the companies (Kaptein, Markopoulos, de Ruyter, Aarts, 2010).

This is exactly because of identifying with the online content, which marketing strategies should be aiming for, but not breaching privacy, as previously mentioned. Instead marketers and SNS should be transparent to the users for any activity regarding their private information, since there are other ways of getting close to consumers and building relationships with them.

It is quite clear that personalization works because of people identifying themselves in the advertisements, in their content, what they represent etc. If it was not working then why the privacy issues, the selling-reselling of data and existence of all these online algorithms to target people?

Nevertheless, as my father says, you cannot sell products to those that are not interested in buying, therefore, you need to aim in attracting consumers that wish to buy and represent them what they like.

This is why, it is important to know which types of personality traits are more inclined to be buyers on the social media networks.

This can be easier explained also through marketing segmentation, which is a method for planned approach to customers, that serves in identifying and segregation of set of individuals based on similarities into groups, that are meant to be the target of the future marketing strategies.

Segmentation can be done by geographic (geographic location and culture), demographic (age, gender, family, education, job, income, etc.), psychological (personality traits, attitudes, opinions etc.), psychographic (interests, needs, lifestyle etc. – derived from psychological) and behavioral traits (separation because of responding to certain products) (Tynan, Drayton, 1987, p. 306).

Segmentation is relevant and crucial because it helps targeting consumers, whereas defining which personality traits are more susceptible to purchase online can contribute in achieving higher revenue, because it will offer a direction of what kind of strategies should the marketers conduct.

Therefore, this research study includes personality as part of the proposed extended social commerce acceptance model.

FIVE FACTOR MODEL – THE BIG FIVE

The system for examining people's personalities, which is used by most of the researchers is the Five-Factor-Model (Goldberg, 1990).

The classification in the personality system comes on five traits and those are Neuroticism, Extraversion, Openness, Agreeableness and Conscientiousness (Goldberg, 1990).

Every single one of these traits contains dimension that is bipolar, which means, as example, that extraversion has its own bipolar dimension introversion, which is also part of the main trait (extraversion) for describing someone's character (Correa, Bachmann, Hinsley, Gil de Zúñiga, 2013).

It is the perfect model to explore the issues of the online world because it can predict the behavior of people more correctly than any other intellectual framework or approach (Devaraj et. al., 2008).

Even today as in the past, it is still considered as the best way to uncover specific set of personality characteristics of human being (Goldberg, 1990).

Therefore, in order to provide marketing segmentation on the social networking sites (Facebook and Instagram), this study chose the Five Factor Model for conducting the research.

NEUROTICISM

Neuroticism is described as emotional instability in humans, which manifests on that way that for instance, people that are taking in everything that is happening to them and around them as a negative thing. They are fill with concerns, worries, have doubts in themselves, have low level of hope for better tomorrow, are angry, fearful, moody, envious, jealous, feel guilt when doing something, have many regrets, are shaming themselves, are tense and stressful, dissatisfied with everything and everyone and so on. The opposite of neuroticism is emotional stability which is characteristic for people that are calm, stabile with their emotions, reacting stable even under stress situations while working or similar, are standing firm with their feet on the ground, optimists, have a strength in character that helps them overpower their mistakes and handle hard periods in life etc. (Rolland, 2002, Goldberg 2008).

People that have higher grade of emotional instability are avoiding using computers on a regular basis, according to Saleem, Beaudry and Croteau (2011).

And these results would seem logical because of the adjectives that describe them, but other studies beg to differ.

One study found that people with higher grade of neuroticism tend to do online purchase more in comparison to others exactly because of all the negative emotions they feel. Their explanation is that they recognize online purchasing as a way to find pleasure and productiveness through searching information, considering variety of alternatives of price and quality of products, finding the item that pays off the most, thus meaning they reach satisfaction very smoothly. All included, the people with higher grade of this trait are involving themselves in online purchase because of trying to substitute their dissatisfaction and negative feeling with happiness caused by new items and their delivery (Tsao, Chang, 2010).

Another study (Zywica, Danowski, 2008) also confirmed the same thing, and pointed out that they desire to be the center of attention in others' eyes, which means they have the tendency to purchase more expensive products that differ from others' style or identity.

However, one study found that Facebook users that have higher grade of emotional instability are indeed having worries about using the SNS because of its privacy policy, which they consider as a problem (Sumner, Byers, Shearing, 2011).

In this direction, according to one study of Evans and Revelle (2008) people that tend to score high on emotional instability do not trust others.

Therefore, this study assumes that people with high grade of neuroticism do not trust and would not intend to buy through Facebook and Instagram.

EXTRAVERSION

Extraversion possess those people that are taking in everything that is happening to them and around them as a positive thing. These people have the need of socializing with many others, want to work in a team, are of help to others, are full of energy, talkative, full of enthusiasm, have confidence, are bold in every decision they make, are adventurous etc. Opposite of extraverts are inverts which do not prefer to work in a team, tend to be closed off and be in their own world, are not talkative, not full of enthusiasm, not a fan of people, in most situations are manifesting distrust in others, they enjoy being alone, only stay in touch with small group of people etc. (Rolland, 2002, Goldberg 2008).

According to Saleem et. al. (2011), people that have scored high on extraversion are trying to be the most advanced when it comes to using technology in comparison with others.

Therefore, it is not surprising that they embrace innovations and perceive no risk in online purchases (Khare, Khare, Singh, 2010).

In this direction, one study (Sumner et. al., 2011) that explored the privacy issues came to the results that extroverts are at all not worried about the privacy policy of Facebook.

This is also most probably because (Thielmann, Hilbig, 2014; Evans, Revelle, 2008) found, extraverts are more prone to trust others.

Therefore, this research study assumes that people with high grade of extraversion are trusting and would be willing to purchase on Facebook and Instagram.

OPENNESS TO EXPERIENCE

Openness to experience is related to people that are thriving and loving being a part of new experiences. These people are interested in many things, have many hobbies, are tending to be creative in everything they do, are doing artistic things and are gifted for it, are sophisticated, intelligent intellectuals, are analytical in perceiving the world, experience no anxiety, and tend to do everything with pleasure. The opposite of openness to experience have people that do not want to have any part of new experiences. These people are not interested in many things, don't have many hobbies, are not tending to be creative when doing something, are not interested in art, they enjoy the safe-zone known environment and would not trade it for anything new, they enjoy defined stiff and fix routine, are conservative etc. (Rolland, 2002, Goldberg 2008).

People that are more opened to experience use computer on a regular basis according to Saleem et. al. (2011).

These people are driven to do online purchase by the feelings they get from the pleasantries included in the shopping experience and pay attention to both elements - pleasure and usefulness to be part of the purchased products (Tsao, Chang, 2010; Chen, Lee, 2008; Matzler, Bidmon, Kräuter, 2006).

Thus, meaning they tend to be participants in the online purchasing.

Although the description is that people with higher degree are analytical in perceiving the world (Rolland, 2002, Goldberg 2008), some studies (Junglas, Spitzmüller, 2006) have found that they do not care about their privacy regarding their location.

One study found that they tend to trust more friends than others (Freitag, Bauer, 2016), which could only mean that they are selective and analytical about their trust.

However, as mentioned above, they tend to enroll in online purchasing on websites, which are no strangers to privacy and security issues, therefore, this research study assumes that openness to experience is positive correlated with trust and purchase intention on the SNS – Facebook and Instagram.

AGREEABLENESS

Agreeableness possess those people that are behaving carefully with others and tend to nurture the relationship they have with others. They are companionate with others, tend to help, kindness is a virtue they have, easy trusting anyone, not selfish, warm people, flexible and adaptable to others, cooperative and agreeable with people's opinions, generous, fair and extremely polite. The opposite of people that are having agreeableness as a trait, are those that are not careful behaving with others nor try to nurture the friendships or connections they have with others. They are not experiencing any empathy for others, in the contrary they tend to be hostile, enjoy contradicting others and inflicting their opinions and beliefs, are not flexible and therefore difficult, rude, unfriendly, not cooperative, extremely competitive and not fair players etc. (Rolland, 2002, Goldberg 2008).

People that have scored high in agreeableness pay more attention to the visual design on the online websites for buying and enjoy communicating with others in the online world, according to Karl et. al. (2007).

Other studies have found that the more people are agreeable, the more they are inclined to search for the most useful product or service to buy (Tsao, Chang, 2010).

Since Internet is the best provider of varieties of products, it's the perfect place for agreeable consumers (Chen, Lee, 2008).

People that score high in agreeableness tend to trust strangers, according to one study by Freitag and Bauer (2016).

According to Costa and McCrae (1992) and many other authors, trust is considered to be a virtue of the agreeableness trait.

Other researchers, however, have recognized trust as not being a result from someone having agreeableness as a part of personality, although it is a characteristic of that trait (Mooradian, Renzl, Matzler, 2006).

People that have higher points of agreeableness are not worried about the Facebook privacy policy (Sumner, Byers, Shearing, 2011) and have no worries about their location being known (Junglas, Spitzmüller, 2006).

Therefore, this study assumes that people with high grade of agreeableness are trusting and would be willing to purchase on Facebook and Instagram.

CONSCIENTIOUSNESS

Conscientiousness is the last trait in the so-called Big-Five, nevertheless important as the rest of them.

Conscientious people are serious people that control themselves and their behavior, have purpose to achieve success in everything they do, they work hard for it, very often can be workaholics, and that is why they are finding their own tasks to keep them on the direction they want to go. They pay attention to how they organize themselves, if they have thought through every situation before hand, try to be perfectionists, respect the rules, laws and defined procedures in the society. The opposite of conscientious people are people that are not serious, do not try to control their behavior, have no intention in accomplishing anything, are lazy, not organized, far from perfectionists, do not respect rules and laws in the society, are messy and so on (Rolland, 2002, Goldberg 2008).

Interestingly one study (Conner, Abraham, 2001) established connection between people that have conscientiousness as a personality trait from the Five Factor Model and their intentions, which, according to the research, are always leading to performance.

People that are scoring higher grade on conscientiousness, as stated by Barrick, Mount and Li (2013), are always trying to be more effective when completing a task.

This means that if online social networks are giving the possibility to people to be more effective and to spend their time more productive while shopping, users with high grade of conscientious will be part of the consumers purchasing online.

In this direction, past researchers have described these customers as cautious in their understanding of the online information and precise when deciding which

item they should choose to buy, in order to satisfy their need for the product or service to be identified with their social status of prestige (Karl et. al. 2007).

When it comes to using computers, conscientious customers are utilizing them on a regular basis, especially the female population, stated one study from Saleem et. al. (2011).

Additionally, one research (Junglas, Spitzmüller, 2006) found that people with higher grade of conscientiousness do not worry about their privacy regarding their location being known.

To summarize, as internet gives more possibility by itself than traditional offline shopping when considering the advantages that drive effectiveness, for instance as no need of losing time to go to a local store, more variety in choices of products, cheaper offers and discounts etc., therefore, this study assumes that users of Facebook and Instagram with higher degree of conscientious will trust SNS and have a positive attitude toward online purchasing through the same noted networks.

4. METHODOLOGY

4.1. RESEARCH METHODOLOGY

Research Methodology gives the theoretically logical foundation about the appropriate manner of how one research should be administered and organized in order to acquire knowledge in the scientific field of interest. It has purpose of providing research methods that offer understanding how and why was a certain research approach chosen to answer the elected scientific problem (Saunders, Lewis, Thornhill, 2016).
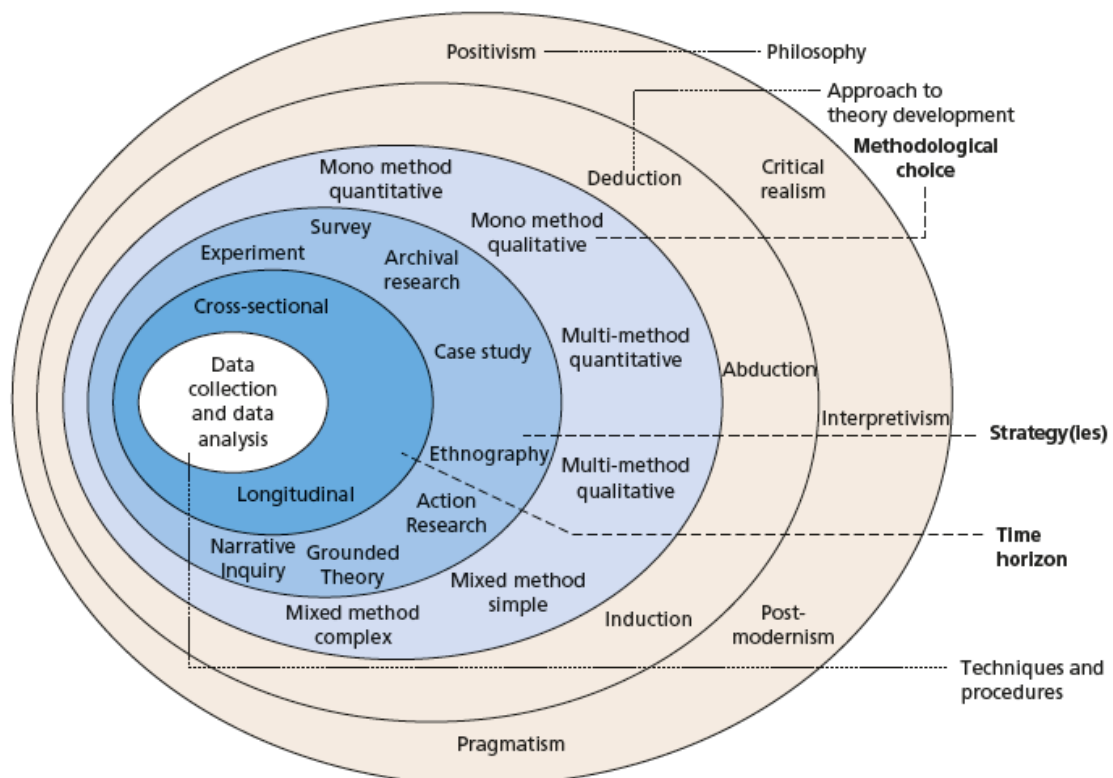
Figure 4: The research onion

Source: Saunders, Lewis, Thornhill (2016), p.124

4.1.1. RESEARCH METHOD

Research method can be defined as solution to the research problem that includes comprehensive, accurate and logical analysis of the causes and outcomes of action in the circumstances where the problem of interest occurs.

The method involves and offers possibility to choose from or combine two techniques of collecting information and analysis based on the type of desired data.

Quantitative method is used when the researcher is in need of numerical and statistical data, and therefore, are applied techniques that can only obtain that kind of information, such as the questionnaire. The analyzing of the data is also done on a manner that generates only compressed data in form of numbers, such as graphs and statistics. Qualitative method is employed when there is requirement of non-numerical data, which includes words, pictures, other visual material etc. It is done by utilizing techniques that collect that kind of data, such as the interview. The analyzing of the data is done through analysis that is specifically meant for providing non-numerical information. Mixed method means using of both quantitative and qualitative methods as a combination mixture procedure for acquiring data for the subject of interest (Saunders, et.al., 2016, pp.165-173).

For the satisfactory purposes of this research study and due to the chosen research problem, which requires numerical information and higher probability to execute generalization of the data, this thesis used quantitative method.

4.1.2. RESEARCH APPROACH

Research approach is the planned and executed manner of conducting the method, which can be deducted, inducted and abducted (Saunders, et.al., 2016).

Deductive approach begins with overview and research throughout the existing academic literature to determine and recognize theories necessary for the research problem. This can be very helpful in building up theoretical framework, that will show the broader relations between the variables of one subject, and conceptual framework, which will show the relations between specific variables of interest. After all of this is completed, the researcher can test the theories with acquired data. Inductive approach begins with assembling information necessary for the research problem at hand and analyzing with the purpose of creating new theory. Abductive approach begins with finding unexpected evidence about specific matter, which is taken as the main substance in creating new theory or expanding an old one, while seeking to answer more about the occurrence (Saunders, et.al., 2016, pp. 145-149).

This master thesis used deductive research approach, where the subject of interest was found in the academic literature, which is also summarized in the previous chapters.

A theoretical model was developed based on the many previous studies discussed and empirical study was executed for testing. The generated results from this study were used for conclusions while combining evidence of other studies.

4.1.3. RESEARCH DESIGN

The research design is following a form, which is depending on the manner of how the researcher has formulated the subject question of interest. It essentially means that the design depends on the sole purpose of conducting a study.

Explorative research design incorporates questions that are aiming to provide better understanding of the nature of a specific theme. It involves asking questions starting with "What" or "How". It might, at certain research studies, prove as worthless in terms of results. This design consists of researching academic literature, administering interviews with professionals in the field of interest by employing in-depth individual or focus group manner of conduction, which are not formed structurally and are dependent on the interviewed person. Descriptive research design is utilized when there is a need of making precise profile of people, situations or specific events. It involves asking questions starting with "What", "Who", "When", "Where" or "How". The design can be also applied as extension to the previous mentioned - exploration design or as a beginning of explanatory design (such as descripto-explanatory research studies). Explanatory research design, as the name itself hints, is meant to explain the domino effect in relations between the variables of interest. It involves asking questions starting with "Why" or "How". This design can incorporate qualitative or quantitative method. Evaluative research design is used to determine if and to what extent something functions well in practice. It involves asking questions starting with "What" as in "To what extend" and "How". The answers of this kind of studies can offer an estimation about the effective performance of business strategies, organizational strategies, programs, processes or policies. Some studies with this type of design could contribute the academic literature with new theories. Studies can also incorporate more designs as they must not hold only one of the above mentioned, which again is depending on the purpose of the research (Saunders, et.al., 2016, pp.174-176).

This study has evaluative research design because it aims to provide an estimation of the proposed extended model of social commerce acceptance in order to fill out the gap in the literature and contribute to creating more effective and efficient ways for marketing on SNS to thrive.

4.1.4. RESEARCH QUESTIONS AND HYPOTHESES

RESEARCH QUESTIONS

As already noted, purpose of this research is to establish better model of understanding on what drives the consumer behavior into purchase decision and while doing it to offer segmentation of the users/consumers to provide direction for future marketing strategies.

The research questions are oriented on the literature overview of the previous discussed studies and researches in quest of finding and testing suitable model that can be of use to marketers' strategy.

As a result, the following researched questions were formed:

RQ 1: What kind of influence do the social networking sites Facebook's and Instagram's creation and co-creation tools of e-WOM together with the users on the network have on the purchase intention and trust by other users?

RQ 2: Is the trust in the social networking sites Facebook and Instagram important for the purchase intention to arise in people?

RQ 3: Does the perceived usefulness of the social networking sites Facebook and Instagram affect the trust and purchase intention of products?

RQ4: Which personality traits are making people more susceptible to purchasing online on the social networking sites Facebook and Instagram?

RQ5: Which personality traits are influencing the level of trust in people?

HYPOTHESES

This research study provides and tests hypotheses that are based on the research questions, the acquired academic literature and the proposed extended model for social commerce acceptance.

As a result, the following hypotheses were formed:

Social commerce constructs

H1: Social commerce constructs (creation, co-creation tools, family, friends, influencers and unknown people on Facebook and Instagram) have positive effect on purchase intention

H2: Social commerce constructs (creation, co-creation tools, family, friends, influencers and unknown people on Facebook and Instagram) have positive effect on trust

Trust

H3: Trust (seen through privacy issues on Facebook and Instagram) has positive effect on purchase intention

Perceived usefulness

H4: Perceived usefulness (seen as perception of productivity of Facebook and Instagram) has positive effect on purchase intention

H5: Perceived usefulness (seen as perception of productivity of Facebook and Instagram) has positive effect on trust

Personality

H6: Extraversion has positive effect on purchase intention

H7: Agreeableness has positive effect on purchase intention

H8: Openness to experience has positive effect on purchase intention

H9: Neuroticism has negative effect on purchase intention

H10: Conscientiousness has positive effect on purchase intention

H11: Extraversion has positive effect on trust

H12: Agreeableness has positive effect on trust

H13: Openness to experience has positive effect on trust

H14: Neuroticism has negative effect on trust

H15: Conscientiousness has positive effect on trust

4.1.5. RESEARCH STRATEGY

Every research must have its own research strategy, which is determined by the planned activities necessary to accomplish the goal of answering the research questions.

Strategies can differ since they depend on the chosen research questions. They can use quantitative method and be conducted in the form of experiment or survey, whereas strategies that use qualitative method can be conducted in the form of archival and documentary research, case study, ethnography, action research, grounded theory and narrative inquiry (Saunders, et.al., 2016, pp.174-176).

SURVEY

A strategy that involves survey incorporates logically arranged and systematical manner of collecting data in large sample from people and as any other strategy main purpose is to get reliable and valid information, which through analyzing can provide genuine results about the population. It mainly identifies with deductive approach of researching, but it can be also utilized for exploratory research (Saunders, et.al., 2016, pp.181-183).

The procedure's beginning is marked with determination of the objectives of the study, which are crucial in designing and constructing the survey frame. The

already formulated research questions and the hypothesis based on the literature overview, are the foundation for building up the survey's questions. Essentially the survey's corpus is the structured questionnaire, which has purpose of testing the hypothesis. After its conduction the provided data should be examined and distributed through conclusion report. The necessity for this kind of strategy occurs when there are no adequate data for making generalizations in the conclusions' part of the study. The questionnaire is verified instrument, which is established for the purpose of checking knowledge, opinions, attitudes etc. (Showcat, Parveen, 2017, pp.3-4).

The participants are usually asked with questions that begin with "What", "Who", "Where", "How much" and "How many" (Saunders, et.al., 2016, p.181).

It can be administered through telephone, mail, Internet and on a personal face-to-face manner (De Leeuw, Hox, Dillman, 2008, p.114).

The questionnaire can be used as sample survey, where data are gathered from small fraction-units of the population, which is highly economical and not time-consuming comparing to census survey, where data are accumulated from all existent units of the resident population. The survey also can differ based on time-consuming factor as cross-sectional, where data is collected at only one specific time point, and longitudinal, where data is collected through extended time period. Questionnaires are treated as measuring instruments with high degree of validity (internal and external), if the data sample used is valid for representation of whole population (Showcat, Parveen, 2017, pp.4-5).

The questions of the survey can be: a) Open (used when there is a need of more comprehensive responses); b) Closed: list (the participants choose answers to questions from a list); category (answers are offered as categories), ranking (the participants rank answers of question in a certain order); rating (answers that are usually with Likert-scale); quantity (the participants give a number as an answer); matrix (the participants give answers to more questions at once) (Saunders, et.al., 2016, pp.453-461).

This research study used a sample cross-sectional questionnaire, with 55 questions in total, which were closed-list, closed-category and closed-rating questions, because of the magnitude of variables wished to be covered.

The questionnaire that this study used can be found in the chapter APPENDIX.

MEASURMENTS FOR THE SURVEY

The measurement item-questions for social commerce constructs and purchase intention were self-constructed and based on studies from the accessed literature and theories.

The measurement item-questions for trust were adapted from Tuunainen, Pitkänen, Hovi (2009) and Naef, Schupp (2009).

The measurement item-questions for perceived usefulness were adapted from Davis (1989); Pavlou, Fygenson (2006); and Athapaththu, Kulathunga (2018).

As for personality measurement, there are couple of tests that can be administered on people in order to classify them in groups of personality traits using the Five-Factor-Model. The biggest measurement ever - the International Personality Item Pool (IPIP - which is international project since many of researchers have participated in creating it) that contains more than 3000 questions (Oregon Research Institute, 2019) from which many variants of questionnaires were made.

Many researchers have developed smaller measurements such as the NEO-PI-R – (Costa, McCrae, 1992)-60 questions, BFI - (John, Srivastava, 1999)–44 questions, IPIP-FFM - (Goldberg, 1999) - 50 questions, and (Saucier, 1994)-40 questions-Big Five Mini-Markers.

However, none of these can be applicable to this research, since this master thesis has assignment in testing out more things then just personality traits, and in order for the respondents to be kept sort of entertained, not bored and the survey not to take too much of their time, which could result in them abandoning the questionnaire in middle of filling it out, it was chosen a shorter measurement to be applied.

Perhaps the shortest professional measurement is the Ten-Item Personality Inventory (TIPI) and the Five-Item Personality Inventory (FIPI). However, since many researchers have used these, it is widely known that poor results are proceeding them. Even the TIPI, which has more item-questions than FIPI, according to Kline (2000) and Wood and Hampson (2005) lacks sufficiently satisfying results in alpha, Confirmatory Factor Analysis (CFA) and/or Exploratory Factor Analysis (EFA) when analyzing.

Using self-descriptive items is not a good idea, because of aiming to acquire answers to the research questions in a proper manner, satisfying the psychological aspect, so therefore a psychological expert measurement is of necessity.

The Mini-IPIP (Donnellan, Oswald, Baird, Lucas, 2006) with 20-item questions was acquired and adopted without alteration as the best fit for this master thesis, since is the shortest form of the IPIP from Goldberg in 1999, with 50 item-questions, which would have been too long to answer for the respondents since there are other subjects that this research has purpose of covering.

4.1.6. DATA SOURCES AND DATA COLLECTION

Research study can be done by using secondary and/or primary information data (Saunders, et.al., 2016).

Secondary information is a sample of data, which was accumulated by others for other specific research goal, but it can be acquired for additional analyses in order to obtain further knowledge on the subject and interpretation, which can offer further conclusions on the matter. The secondary type of data can be in the form of documents (text; non-text), as survey (continuous; censuses; ad hoc; regular), and as multiple source (longitudinal; snap shots). The utilization of secondary information data can aid the main corpus of the research, supply longitudinal and area-based data, and provide comparison to end-results. At times this kind of data would not match accurately the purpose of the study and it's not a necessity to fulfill. Mainly the secondary data is not timely up-to-date and the acquiring requires investigation, which includes exploration, examination and assessment of the availability of the data necessary for the research. The included secondary data should be reliable and not containing any bias in measurement, but the researcher always has to bear in mind that this type of data is not absolutely reliable and might consist of bias, which is still more preferably than nothing (Saunders, et.al., 2016, pp.316-353, 727).

Primary information is assembled by firsthand for the research study when there is lack or insufficiency of secondary data. The manner of obtaining this kind of data offers several techniques to choose from, such as observations, questionnaires and interviews (Saunders, et.al., 2016, pp.388-435, 724).

This study incorporates primary and secondary information data in its research corpus. The secondary data from other academic literature sources such as existent theories, concepts and documentation results on the matter was theoretically analyzed as a preliminary part of the study. The data were helpful for preparation for of the survey, which obtained the primary data.

5. DISCUSSION (Findings of the study)

5.1. SAMPLE DESCRIPTION

This research contains data from an online survey conducted mostly in Europe using the online survey software, Qualtrics.

It was carried out through sharing and allowing access of a link, that was guiding the participants to the online questionnaire. The participants were recruited via Facebook, Instagram and e-mails.

All of the participants were appropriate for answering to the research questions, since they are all active users of the two largest social media networks, Facebook and Instagram, which was also outlined as a necessity in the questionnaire's instructions part.

It was explicitly said to the respondents, that it is voluntary participation and if they choose to participate and answer all the questions from the survey, 0.50 cents from every filled-out questionnaire will be provided from me on their behalf in humanitarian organization. However, it was also said that if they decide they want to discontinue the survey at any point, they should feel free to do so.

The survey lasted approximately one week. The Questionnaire contained 55 questions in total (see APPENDIX). The participants couldn't give more than one answer to each question on the Questionnaire.

The questions were closed choice questions because of the number of variables wished for the questionnaire to cover (variables of the proposed model) and since those are not taking much time from the respondents in comparison with the other type – open questions.

The total number of respondents in the online survey was 378, of which 51.6% or 195 were males, and female respondents were 48.4% or 183. The majority of respondents belonged to an age group of 26-35 years (62.5%), followed by those of 18-25 years (20.6%) and 36-45 years (13.7%). The highest number of respondents reported having a bachelor's degree (41.7%), followed by those having a master's degree (27.4%) and high school degree (24.3%). Only five respondents reported finishing only primary school, and only six participants told they are having a PhD degree. Fourteen said they belong to the category marked as "other". For a detailed description of the sample, see Table 2.

Table 2:
Sample description

	n	%
Gender		
Male	195	51.6
Female	183	48.4
Age group		
under 18	4	1.1
18 - 25	78	20.6
26 - 35	237	62.5
36 - 45	52	13.7
46 - 55	3	.8
55 +	5	1.3
Highest level of education		
Primary school	5	1.3
High school	92	24.3
Bachelor's degree	158	41.7
Master's degree	104	27.4
PhD degree	6	1.6
Other	14	3.7

5.2. DESCRIPTIVE STATISTICS

Descriptive statistics is a procedure that has purpose of supplying the researcher with data about how the variables are distributed (George, Mallery, 2019).

Table 3: Descriptive Statistics

	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Purchase Intention	1.740	0.527	-0.090	0.125	-1.212	0.250
Social Commerce	2.784	0.595	0.169	0.125	0.578	0.250
Perceived Usefulness	2.812	0.803	0.568	0.126	0.177	0.251
Trust	3.408	0.569	0.184	0.126	0.322	0.251
Personality Mini	2.722	0.328	-0.361	0.126	0.163	0.251

Table 3 shows the descriptive statistics of the acquired data from the research study.

For this purpose, and for the other following analyses, the items 31, 32, 33, 34, 41, 42, 43, 44, 45, 50, 51, 52, 53, 54, and 55 were reverse coded in SPSS. Listwise deletion method was also used to treat missing values in the data set.

Mean is the measurement of average center inclination of the data set (George, Mallery, 2019).

This table shows that the average purchase intention of the respondents is mean of 1.740 and the average trust of the respondents is mean of 3.408.

Standard deviation is measurement of the average fluctuation situated around the distribution's mean (George, Mallery, 2019).

Highest standard deviation is observed for the variable perceived usefulness (0.803). This speaks that the answers of the respondents in the questionnaire are not significantly polarized.

"A normal distribution is symmetric about the mean or average value. In a normal distribution, 68% of values will lie between plus-or-minus (±) 1 standard deviations of the mean, 95.5% of values will lie between (±) 2 standard deviations of the mean, and 99.7% of values will lie between (±) 3 standard deviations of the mean" (George, Mallery, 2019, p. 113).

Judging from the values of the mean and standard deviation it can be concluded that the data are normally distributed.

The standard error in the descriptive statistics is meant for the mean of distribution data, however it might also be applicable to other measurements. It's mostly exploited for calculating balance stability or measuring the error in the distributed data, while its foundation is given from the standard deviation (George, Mallery, 2019).

The values of standard errors of skewness and kurtosis should variate between minus 2 and 2 in order for the distribution to be normal (*"When Amos will not"*, 2019)

The values of the standard errors in the table above meant for kurtosis and skewness are small, therefore that shows normal distribution, greater balance stability in the data or small error in the sampling.

Skewness and kurtosis are measurements that show the normality of the data distribution. The first measurement - skewness calculates the distortion of the symmetry in the provided research data and kurtosis calculates how much the distribution of the acquired data is peaked or flat. Both values of skewness and kurtosis if they are in-between -1 and +1 are treated as excellent, however values that lie in the range of -2 to +2 are also acceptable and considered as normal (George, Mallery, 2019).

Thus, to summarize the sample data of the present study is normal and is safe from the presence of outliers and other irregular anomalies.

5.3. RESEARCH QUALITY

VALIDITIY

Every research study needs to provide validity, which is determined by the level of measures' suitability and applicableness, by the precision of the results' analysis and ability to offer generalization. Three facets of validity need to be satisfied: measurement, internal and external (Saunders, et.al., 2016).

Internal validity is achieved if the research study through usage of end-results shows causal relation of two identified variables, which is important characteristic of explanatory research studies (not meant for exploratory or descriptive studies). External validity is acquired if the gathered results can be also applicable beyond in other conditions or groups. In certain situations, it might be of requirement to replicate the research in some other context so it would be possible to achieve statistical generalizability. Measurement validity has the purpose of determining if the measures used in the study were adequate for the intent. It may be achieved through more variation types of validity: content, criterion-predictive, construct, convergent and discriminant. Content (face) validity existence is determined by the proper coverage of the research questions-variables in interest. Criterion-predictive validity is the ability of the research questions to give precise predictions of the subject of interest. Construct validity is achieved if the questions intended to measure a construct are indeed assessing its presence (Saunders, et.al., 2016, pp. 202-204).

Convergent validity is part of construct validity together with discriminant validity and its accumulated if there are related instruments, which are measuring together one construct, as it previously is expected in the research. Thus, means that this kind of validity if encountered gives results that the instruments are with high degree correlated (Ursachi, Horodnic, Zait, 2015).

Discriminant validity is accumulated if it is concluded that the instruments meant to measure different constructs (should correspond with previous assumptions), are not in correlation (Saunders, et.al., 2016).

In order to asses measurement validity, this study used questionnaire that was based on academic literature overview, which provided theories that are applicable and support this research. Therefore, the developed questionnaire, which was mostly adapted, was previously confirmed as valid measurement for the intended constructs by many studies. The questionnaire was also checked as a preliminary caution if it is transparent and understandable to be offered as such by sending it through e-mail on selected 35 people for them to express their opinion and criticize if needed. After that faze and small corrections made based on the previous pointers from people while keeping the strong foundation

acquired from the literature, it was officially released for the public. The main aim was to get as much as possible respondents to answer the questionnaire in order to achieve acceptable validity in results, which was acquired through 378 participants.

This research in order to be also supported by construct validity – convergent and discriminant, conducted factor analysis.

Factor analysis is a procedure that decreases the sample data to extract and signify lower sum of important factors to show correlation-relations between variables in order to provide the research with data that are most significant for interpretations (George, Mallery, 2019).

Therefore, it can be used as a measure to validate if the measurements used in the questionnaire served their expected purpose.

There are two different types of factory analysis: a) exploratory factor analysis, referred as short EFA, which is conducted when the study does not hold any concrete assumptions for how many and what kind of factors or constructs there might be in the background of the research; and b) confirmatory factor analysis, referred as short CFA, is mostly used when the study has firm postulated structure of theories thus, it offers testing of theories and evaluations to which extent is a certain model fit for a specified purpose (Thompson, 2004).

As this research study offers a model, it was chosen CFA to be the validation procedure, which was performed in SPSS AMOS and it generated the output related to standardized factor loadings, Composite Reliability (CR) of the Constructs, and Correlation analysis.

Figure 5: Confirmatory Factor Analysis (CFA)
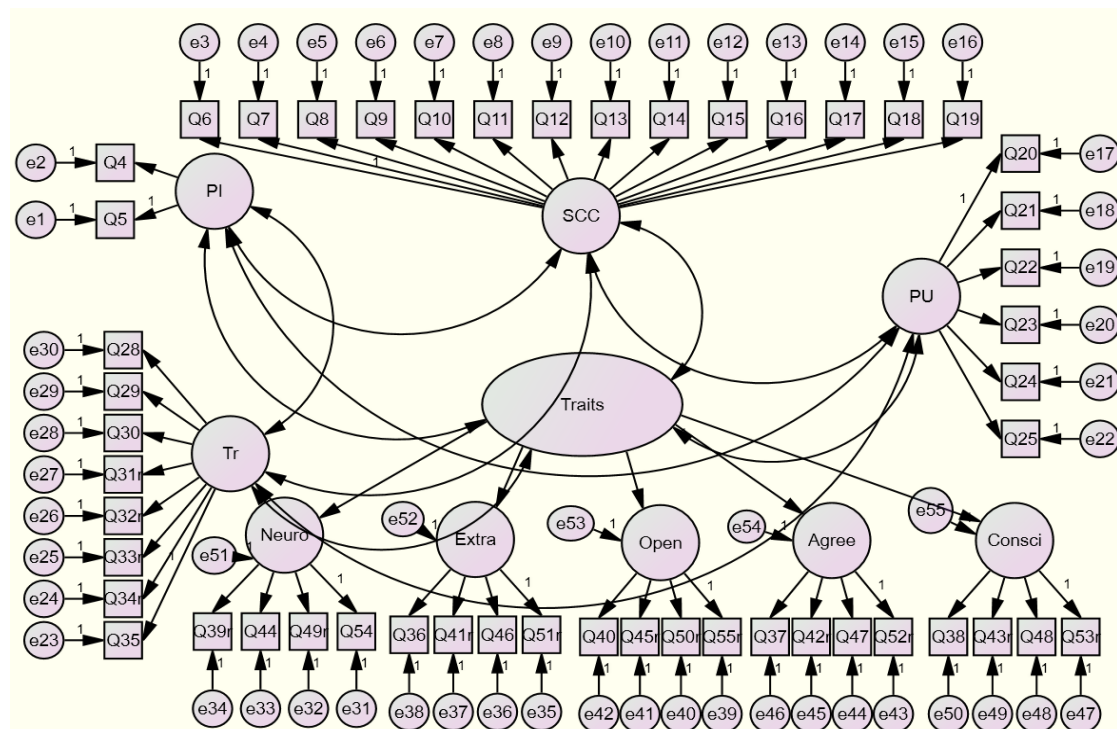
Table 4 Standardized Regression Weight

			Standardized Factor Loadings	P-value
Neuro	<---	Traits	.044	0.640
Extra	<---	Traits	.680	< 0.05
Open	<---	Traits	.614	< 0.05
Agree	<---	Traits	.688	< 0.05
Consci	<---	Traits	.076	0.371
Q5	<---	PI	.816	< 0.05
Q4	<---	PI	.586	
Q6	<---	SCC	.598	
Q7	<---	SCC	.369	
Q8	<---	SCC	.743	
Q9	<---	SCC	.792	
Q10	<---	SCC	.801	
Q11	<---	SCC	.821	
Q12	<---	SCC	.687	< 0.05
Q13	<---	SCC	.500	
Q14	<---	SCC	.566	
Q15	<---	SCC	.469	
Q16	<---	SCC	.329	
Q17	<---	SCC	.561	
Q18	<---	SCC	.651	
Q19	<---	SCC	.188	
Q20	<---	PU	.750	
Q21	<---	PU	.656	
Q22	<---	PU	.739	< 0.05
Q23	<---	PU	.735	
Q24	<---	PU	.772	
Q25	<---	PU	.792	
Q35	<---	Tr	.263	
Q34r	<---	Tr	.369	
Q33r	<---	Tr	.390	
Q32r	<---	Tr	.296	< 0.05
Q31r	<---	Tr	.252	
Q30	<---	Tr	.822	
Q29	<---	Tr	.574	
Q28	<---	Tr	.623	
Q54r	<---	Neuro	.340	
Q49	<---	Neuro	.510	< 0.05
Q44r	<---	Neuro	.373	
Q39	<---	Neuro	.603	
Q51r	<---	Extra	.623	

			Standardized Factor Loadings	P-value
Q46	<---	Extra	.558	< 0.05
Q41r	<---	Extra	.589	
Q36	<---	Extra	.271	
Q55r	<---	Open	.583	< 0.05
Q50r	<---	Open	.599	
Q45r	<---	Open	.609	
Q40	<---	Open	.467	
Q52r	<---	Agree	.736	< 0.05
Q47	<---	Agree	.397	
Q42r	<---	Agree	.688	
Q37	<---	Agree	.429	
Q53r	<---	Consci	.677	< 0.05
Q48	<---	Consci	.507	
Q43r	<---	Consci	.575	
Q38	<---	Consci	.424	

Standardized factor loadings (coefficients) are showing that if an item has a factor loading of 0.4 than it 40 % contributes in measuring the variability in the constructs and the rest of 60 % is the error term.

There are different schools of thoughts and opinions regarding the deletion and retention of item factor loadings, therefore, the criteria for acceptance and deletion of items varies from one case to another.

This study applied the criteria for deleting items having standardized factor loadings less than 0.4, as according to the study of Ertz, Karakas and Sarigollu (2016) are considered as insignificant.

As it can be seen, all items loaded significantly on their relevant construct, with the exceptions of the factor loadings of question-items Q7, Q16, Q19, Q31, Q32, Q33, Q34, Q35, Q36 and Q47, which are less than 0.4 so these items were deleted from the CFA model.

It can be also seen that the personality dimensions neuroticism and conscientiousness loaded insignificantly on the overall construct of personality with standardized factor loading of 0.044 and 0.046. Therefore, these dimensions of personality were entirely removed by the CFA model as they are not representing well the construct personality trait in this sample of data.

Figure 6: CFA after item deletion
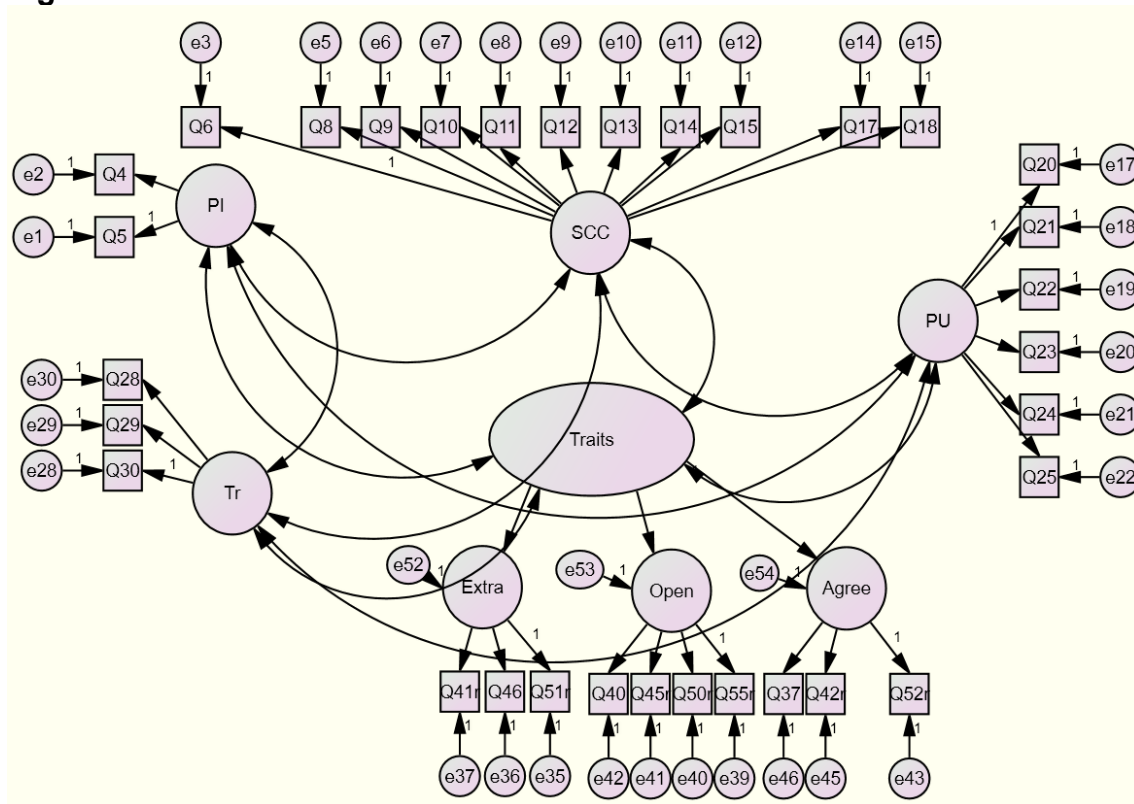
Table 5: Standardized Regression Weights: (Group number 1 - Default model)

			Standardized Factor loadings	P-Value
Extra	<---	Traits	.599	<0.05
Open	<---	Traits	.709	<0.05
Agree	<---	Traits	.659	<0.05
Q5	<---	PI	.797	<0.05
Q4	<---	PI	.600	
Q6	<---	SCC	.578	
Q8	<---	SCC	.740	
Q9	<---	SCC	.803	
Q10	<---	SCC	.815	
Q11	<---	SCC	.836	
Q12	<---	SCC	.677	<0.05
Q13	<---	SCC	.478	
Q14	<---	SCC	.563	
Q15	<---	SCC	.457	
Q17	<---	SCC	.560	
Q18	<---	SCC	.633	
Q20	<---	PU	.745	
Q21	<---	PU	.657	

			Standardized Factor loadings	P-Value
Q22	<---	PU	.735	<0.05
Q23	<---	PU	.732	
Q24	<---	PU	.779	
Q25	<---	PU	.796	
Q30	<---	Tr	.511	
Q29	<---	Tr	.866	<0.05
Q28	<---	Tr	.909	
Q51r	<---	Extra	.653	
Q46	<---	Extra	.506	<0.05
Q41r	<---	Extra	.587	
Q55r	<---	Open	.557	
Q50r	<---	Open	.627	
Q45r	<---	Open	.628	<0.05
Q40	<---	Open	.443	
Q52r	<---	Agree	.798	
Q42r	<---	Agree	.671	< 0.05
Q37	<---	Agree	.361	

Table 6: CFA Ratio Analysis

	CMIN/Df	RMSEA	NFI	CFI
Ratios	3.297	0.078	0.734	0.795

The standardized factor loadings of all items are greater than 0.4 and significant after item deletion, but item Q36 has factor loading less than 0.4. However, there is no more need of deleting since the model fits in the acceptable range.

As shown in the table the value of CFI (comparative fit index), which shows the contrast between the existent model and null-model without no correlations between variables, is 0.795, which is approximately 0.8 and makes this model acceptable, which is also supported by Hu and Bentler (1999).

The value of CMIN/Df (chi-square-extend/degree of freedom) is stated from the program itself (AMOS) only in case when there is chi-square distribution (measure for comparison of the expected and received data), which is done as presumption that the model is accurate (*"When Amos will not",* 2019).

As it can be seen in the table, CMIN/Df is less than 5 so it also shows that the model is a good fit, which is supported by some researches as Schumacker and Lomax (2004).

The value of root-mean-square error of approximation, or shortly RMSEA is 0.078, which is less than 0.1 so we can say that it is also in the acceptable range (Browne, Cudeck, 1993).

To summarize, all values shown above are in acceptable range indicating that the model of this research study is a good fit, so there is no need to remove and delete items further.

Table 7: Convergent and Discriminant Validity

	Composite Reliability (CR)	Average Variance Extracted (AVE)	Traits	Purchase Intentions	Social commerce	Perceived Usefulness	Trust
Traits	0.694	0.432	**0.657**				
Purchase Intention	0.660	0.498	-0.055	**0.705**			
Social Commerce	0.892	0.438	0.031	0.484	**0.662**		
Perceived Usefulness	0.880	0.551	-0.014	0.620	0.504	**0.742**	
Trust	0.818	0.612	-0.341	0.422	0.376	0.468	**0.783**

The table 7 above has all elements that are necessary through the CFA to determine the convergent validity and discriminant validity of all items in this research study.

Composite reliability, or short CR, is actually similar but less biased when compared to Cronbach's alpha (explained in reliability below) and it's a procedure that measures how much the scale items/variables are internally compatible by showing the value of their shared variance, which is utilized as a barometer.

Shared variance is the value of how much one construct is capable of determining another construct, whereas the average variance, or short AVE, gives the value of how much one hidden construct can determine the other constructs to which its hypothetically is connected.

The CR is in range from 0.660 to 0.892, which means that the research is reliable, since it has values higher than 0.60 and lower than 0.90 (Hamid, Sami, Sidek, 2017).

The minimum criteria for acceptable AVE is greater than or equal to 0.5, but there are different school of thoughts, as Fornell and Larcker (1981) who had opinion as long as your model is good fit, composite reliability of the items is greater than or equal to 0.6 and AVE of the constructs is greater than 0.4, then the constructs are showing convergent validity.

This means items measuring same variables are highly correlated with each other and they are measuring what they intended to measure.

The last 5 columns on the right side of the table show the correlations of that variable with other variables, and the values that are in bold are showing the square root of AVE.

According to Fornell and Larcker (1981) if the square root of AVE has higher value then the rest of correlation values, then discriminant validity of the constructs is supported.

This essentially means that the items measuring different variables are not much correlated with each other.

To summarize, this study is supported by measurement validity.

RELIABILITY

A research study that can be replicated and possesses consistency in the results is reliable. If these terms are met, then the research has good quality. However, if validity is not acquired, reliability is not enough to draw conclusion that the research has good quality (Saunders, et.al., 2016, pp. 202-203).

There are three manners of checking reliability of a research and those are: test re-test, internal consistency and alternative form. The first one (test re-test) refers to recollecting data with exact same questionnaire and recreating the situations' conditions as much as it is achievable. The disadvantage of this manner is that it can cause difficulties because it might prove problematic to convince the participants to provide answers twice on the same survey. The internal consistency is the second manner and it checks the correlations between the respondents' answers of the questions. The most used method for this is Cronbach's alpha, which calculates the consistency of the answers to a certain unit of questions by comparing them on a scale with the intention to evaluate a specifically one concept (Saunders, et.al., 2016, p.451).

The value of Cronbach' alpha is on a scale from 0 to 1 (Saunders, et.al., 2016).

Values of 0.6 to 0.7 is a commonly acknowledged guideline that signalizes good reliability. When the coefficient is 0.8 or higher means very good degree of reliability, but values that are above 0.95 is possible to signify redundancy (Ursachi, Horodnic, Zait, 2015).

Table 8: Cronbach Alpha Reliability (1)

Variable	Cronbach Alpha
Purchase Intention	0.615
Social Commerce Constructs	0.879
Perceived Usefulness	0.878
Trust	0.708
Personality Mini Traits: Neuroticism Extraversion Openness Agreeableness Conscientiousness	0.511 0.600 0.646 0.658 0.628

The Cronbach's alpha coefficient for reliability of the variables in this research varies from 0.511 to 0.879. All variables show acceptable level of reliability, with the exception of the personality trait neuroticism, whose value is 0.511.

There can be many potential factors that affect the coefficient value and they are: internal, which are in connection with the survey' questionnaire (the amount of question-items, scale types, magnitude-length of the questionnaire etc.), and external, which have only indirect impact that influences the relations between the internal variables of the measurement instrument (Ursachi, Horodnic, Zait, 2015).

It essentially means that in this study the coefficient is influenced by external indirect factors, especially because the item-questions were referring to individual's personality traits.

Since the participants were asked to self-evaluate themselves, that only gives the information as who they see themselves and perhaps not in full assessment who they really are. This is because one sees himself/herself from subjective perspective and not that often estimates "the whole picture" of their character. It might have seen difficult for one to describe himself/herself judging upon the questions since one has to think through and measure up the level of expression of his/her trait elements (Goldberg, 1972).

It could be also that the respondents were only describing themselves according to how they are acting or feeling in the moment, and not how they are throughout their entire life up to the point of answering the survey.

Some researchers have also tried deleting a questionnaire item in other researches when it was proven to be low correlated, in order for the coefficient

Cronbach's Alpha to have higher power of reliability (Kopalle, Lehman, 1997), but this can only produce results with errors (Ursachi, Horodnic, Zait, 2015).

Nevertheless, since it's a variable describing emotional instability trait as part of the personality, it cannot be excluded, although it shows poor reliability in this primary set of data.

This is also supported from many researchers, such as George and Mallery (2019) that outlined the need of some item-questions that define variables not to be excluded because of theoretical grounds and practical reasons.

Anyhow, since the Mini-IPIP measurement for personality was completely adopted without alteration, and as such was proven through five studies by its creators Donnellan, Oswald, Baird and Lucas (2006) and additional studies by others with high acceptable level of Cronbach's alpha coefficient and convergent and criterion-predictive validity, therefore, it is safe to say that the internal structure and factors of the questions are valid and reliable.

It is valuable to mention that the table of Cronbach's alpha was calculated in SPSS without deletion of items that were suggested by the CFA, and as discussed previously, studies can claim also reliability if they check the composite reliability to be with acceptable values, which this research has already provided (see in validity).

However, in order to double-check, this study has also calculated Cronbach's alpha with the recommendations from the CFA, and as it can be seen in the table, this study is indeed supported by reliability.

Table 9 Cronbach Alpha Reliability (2)

Variable	Cronbach Alpha
Purchase Intention	0.615
Social Commerce Constructs	0.891
Perceived Usefulness	0.878
Trust	0.789
Personality Traits	0.716

5.4. PEARSON CORRELATION ANALYSIS

For the purpose of acquiring first insight of the relationships between the variables of interest, this research study conducted Pearson's correlation analysis, which calculates the variables' strength and connectivity.

Results have shown that social commerce and perceived usefulness are significantly positively related to trust, meaning that the higher the social commerce and perceived usefulness, the higher the trust.

Regarding the relationships between personality traits, results have shown a significant negative correlation between openness and trust. In other words, an increase in the degree of openness to experience is followed by a decrease in trust. Other personality traits seem to be unrelated to trust.

Results have shown that purchase intention correlates positively with social commerce constructs and perceived usefulness. In other words, people who perceive Facebook and Instagram as useful for buying products have a higher intention to purchase something through these social networks than those who do not find them useful. Also, the more likes, shares, and good comments the products have, the higher is people's purchase intention.

Moreover, purchase intention is positively related to trust, meaning that people who believe Facebook and Instagram are trustworthy have a higher purchase intention than those who do not trust these networks.

Finally, no significant relationships between purchase intention and personality traits were found (Table 10).

Table 10: Pearson Correlation Analysis (1)

	Purchase Intention	Social Commerce	Perceived Usefulness	N	E	O	A	C	Trust
Purchase Intention	1	**.381****	**.488****	-.008	.036	-.089	.015	.014	**.431****
Social Commerce		1	.478**	-.032	.109*	-.006	.135**	.000	**.389****
Perceived Usefulness			1	.169**	.138**	-.085	.157**	-.063	**.351****
N				1	-.059	-.039	.071	-.095	-.071
E					1	.240**	.297**	.001	.054
O						1	.283**	-.033	**-.176****
A							1	.123*	.039
C								1	.030
Trust									1

N – neuroticism; E – extraversion; O – openness; A – agreeableness; C – consciousness
** Correlation is significant at 0.01 level
 *Correlation is significant at 0.05 level

As it can be seen, this correlation is done in SPSS and without the conditions required for SPSS AMOS, when the CFA was done. Therefore, this study also includes Pearson correlation analysis done with the preconditions from CFA.

Table 11: Pearson correlation analysis (2)

		Purchase_ Intention	Trust	Social_Co mmerce	Percevied_ Usefulness	Personality _Traits
Purchase_Intention	Pearson Correlation	1	.448**	.387**	.488**	-.045
	Sig. (2-tailed)		.000	.000	.000	.389
	N	379	376	379	377	375
Trust	Pearson Correlation	.448**	1	.448**	.473**	-.175**
	Sig. (2-tailed)	.000		.000	.000	.001
	N	376	376	376	376	375
Social_Commerce	Pearson Correlation	.387**	.448**	1	.482**	.050
	Sig. (2-tailed)	.000	.000		.000	.336
	N	379	376	379	377	375
Percevied_Usefulne ss	Pearson Correlation	.488**	.473**	.482**	1	.044
	Sig. (2-tailed)	.000	.000	.000		.393
	N	377	376	377	377	375
Personality_Traits	Pearson Correlation	-.045	-.175**	.050	.044	1
	Sig. (2-tailed)	.389	.001	.336	.393	
	N	375	375	375	375	375

The second Pearson correlation analysis (Table 11) basically confirmed the same results provided by the first one. In the table 11, personality traits are put all together (extraversion, openness and agreeableness) and show significant but negative relationship with their level of trust for purchasing products online. The strength of that relationship is weak (r = -0.175, p-value <0.01). This is most probably due to the trait openness to experience because it showed in the first Pearson correlation analysis (Table 10) that is negatively significant, as it showed also in the two linear regression analysis that were conducted and are explained below.

5.5. REGRESSION ANALYSIS

Linear simple regression analysis was performed in order to test the relationships among variables in the proposed model of social commerce acceptance.

Linear Regression is a procedure that aids the research studies get more precise logical conclusions that possess certain degree of probability. Using it would also provide prediction from one variable's value (independent-predictor) to another variable's value (dependent-criterion) based on the acquired data in the research (George, Mallery, 2019).

Table 12: Regression Analysis (1)

Relationship	R-Square	Unstandardized Beta β	Standard Error	P-value	Decision
Social Commerce Construct…>Purchase Intention	0.153	0.346	0.042	0.000	Accepted
Social Commerce Construct…>Trust	0.157	0.379	0.045	0.000	Accepted
Trust…> Purchase Intention	0.191	0.405	0.043	0.000	Accepted
Perceived Usefulness…>Purchase Intention	0.238	0.320	0.030	0.000	Accepted
Perceived Usefulness…>Trust	0.121	0.247	0.034	0.000	Accepted
Neuroticism…> Purchase Intention		-0.010	0.046	0.831	Rejected
Extraversion…> Purchase Intention		0.045	0.047	0.339	Rejected
Openness….> Purchase Intention	0.013	-0.087	0.043	0.044	Accepted
Agreeableness…> Purchase Intention		0.026	0.048	0.586	Rejected
Conscientiousness….> Purchase Intention		0.005	0.042	0.912	Rejected
Neuroticism…> Trust		-0.075	0.048	0.121	Rejected
Extraversion…> Trust		0.070	0.049	0.154	Rejected
Openness….> Trust	0.052	-0.186	0.045	0.000	Accepted
Agreeableness…> Trust		0.076	0.051	0.136	Rejected
Conscientiousness….> Trust		0.004	0.045	0.930	Rejected

The R square in the regression analysis is a measure that shows how much there is fluctuation for the dependent-criterion variable, which is explained by the independent-predictor variable. The p-value gives the probability values of the

relationship and helps in determining the significance. In order for the relationship between variables to be significant the p-value must not go over 0.05. The Beta (β) coefficient has a function of showing the strength and direction of the connection between variables. It goes between minus 1 and plus 1. If the coefficient is positive means that a high amount in the independent variable would result in growth of the amount of the variable of interest. If Beta (β) is negative means that low amount in the independent variable would result in reduction of the amount of the variable of interest. Simpler said, if Beta coefficient is positive number, means that for one-unit growth in the independent-predictor variable the dependent-criterion variable will boost up as much as the amount - the number of the β is. Same goes for negative number of Beta coefficient, a decline of one unit in the independent-predictor variable will result in decline as much as the amount – the number of the β is (George, Mallery, 2019).

The conducted linear regression analysis in Table 12 shows that the effect of social commerce (β = 0.346, p-value < 0.05) on purchase intention is positively significant, therefore the hypothesis 1 is accepted

The results show that the effect of social commerce (β = 0.379, p-value < 0.05) on the respondents' level of trust is positively significant, therefore the hypothesis 2 is accepted.

The effect of trust on purchase intention (β = 0.405, p-value < 0.05) is positively significant, therefore the hypothesis 3 is accepted.

Table 12 also shows that the effect of perceived usefulness of Facebook and Instagram on users' purchase intention is positively significant (β = 0.320, p-value < 0.05). This shows that by keeping all other factors constant with one unit increase in perceived usefulness of Facebook and Instagram there is significant increase in their purchase intention by 0.320 units. Thus, the hypothesis 4 is accepted.

The effect of perceived usefulness (β = 0.247, p-value < 0.05) on users' level of trust is also positively significant, thus the hypothesis 5 is accepted.

The effect of personality traits on users' purchase intention and trust is insignificant for neuroticism, extraversion, agreeableness and conscientiousness with p-value greater than 0.05. Thus, hypotheses 6, 7, 9, 10, 11, 12, 14 and 15 are not accepted.

The effect of personality trait openness to experience on users' purchase intention (β = - 0.087, p-value < 0.05) and trust (β = - 0.186, p-value < 0.05) is negatively significant. It essentially means that with one unit increase in the degree of the personality trait openness to experience, there will be a significant decrease of 0.087 in users' purchase intention and 0.186 in their trust level. Despite its significance the direction of this relationship is different from the hypothesis, which means that the hypotheses 8 and 13 are not accepted.

It is important to mention that this linear regression is done without the recommendations from CFA, therefore a second linear regression was made according to CFA.

Table 13: Regression Analysis (2)

Relationship	R-Square	Unstandardized Beta β	Standard Error	P-value	Decision
Social Commerce Construct…>Purchase Intention	0.150	0.306	0.862	0.000	Accepted
Social Commerce Construct…>Trust	0.201	0.572	1.706	0.000	Accepted
Trust…> Purchase Intention	0.201	0.277	0.811	0.000	Accepted
Perceived Usefulness…>Purchase Intention	0.238	0.320	0.840	0.000	Accepted
Perceived Usefulness…>Trust	0.224	0.503	1.936	0.000	Accepted
Extraversion…> Purchase Intention	0.010	-0.007	1.867	0.859	Rejected
Openness….> Purchase Intention		-0.007		0.073	Rejected
Agreeableness…> Purchase Intention		0.033		0.435	Rejected
Extraversion…> Trust	0.078	0.075	4.171	0.233	Rejected
Openness….> Trust		-0.352		0.000	Accepted
Agreeableness…> Trust		-0.050		0.456	Rejected

The Table 13 again confirms that the hypothesis 1, 2, 3, 4, 5 are accepted. The effect of personality traits (extraversion, openness and agreeableness) on users' purchase intention is insignificant with p-value greater than 0.05. Thus, means that 6, 7, and 8 hypotheses are rejected. The effect of the personality traits extraversion and agreeableness on users' trust is insignificant with p-value greater than 0.05. Thus, means that hypotheses 11 and 12 are rejected. As for the effect of personality trait openness to experience on consumers' trust (β= -0.352, p-value < 0.05) is negatively significant. This shows that with one degree-unit increase from the trait openness to experience, there will be significant decrease of 0.352 in their level of trust. Thus, the hypothesis 13 is rejected.

Essentially, both linear regressions show the same results of this sample data, just the second one does not include neuroticism and consciousness because of the recommendations from CFA in AMOS.

There is no need of multiple regression, since, according to George and Mallery (2019) it is a procedure that aids the researchers to get a clear insight on two or more independent-predicator variables' influence on one dependent-criterion variable, and both simple linear regression analyses have already shown results that cover the hypothesis as they are.

The proposed model of this study also suggests conducting moderation and mediation.

Moderation analysis is conducted to analyze correlations on which "moderator is a third variable that affects the zero-order correlation between two other variables" (Baron, Kenny, 1986, p. 1174), whereas mediator analysis is conducted to analyze when there is a necessity to know if one variable explains "the relation between the predictor and criterion" (Baron, Kenny, 1986, p. 1176).

However, these analyses in the sample data of this study will not show any significant results as in the overall data the effect of personality traits on purchase intention and trust is insignificant.

5.6. ADDITIONAL RESULTS REGARDING GENDER

In order to obtain a more detailed insight into trust and purchase intention, because of almost equal distribution of data considering gender (number of male and female respondents), which was not the same case for age and education items, independent t-tests were conducted and linear regression analysis.

A t-test is a practice procedure with purpose of examining the contrast in the data-sample means to acquire satisfactory proof, which states that there is difference of the calculated means of both samples. T-tests can be divided in three types: independent-samples, which is used for examining through comparison of means that are calculated from two dissimilar data-samples; paired-samples, which is commonly employed in practice when there is a need of comparison of more precisely similar units of data; and one-sample, which is utilized to see if the mean of a certain specific population is differing from a hypothesis-value (George, Mallery, 2019).

Independent samples t-tests were applied to examine gender differences. Results have shown no significant gender differences in trust, meaning that males and females had roughly equal trust in Facebook and Instagram. On the other hand, significant gender differences in purchase intention were found, with males having a significantly higher purchase intention than females.

Table 14: Gender differences in trust and purchase intention

	Male		Female		t
	M	SD	M	SD	
Trust	3.43	.56	3.39	.58	.537
Purchase intention	1.79	.51	1.68	.54	.039*

** Significant at 0.01 level
 * Significant at 0.05 level

Figure 7:

Figure 8:

Gender and trust
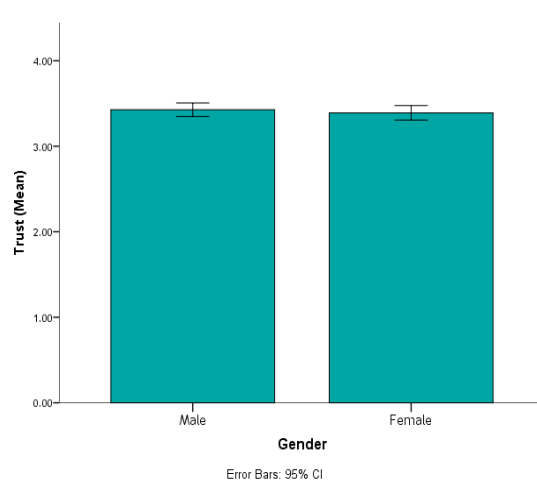
Gender and purchase intention

Table 15: Gender Regression Analysis (1)

Relationship	R-Square	Constant	β	p-value	Decision
Gender…..> Purchase intention	0.011	1.907	-0.112	0.039	Accepted
Gender…..> Trust	0.001	3.463	-0.036	0.537	Rejected

The linear regression analysis showed that the effect of gender on purchase intention is negatively significant (β = - 0.112, p-value < 0.05).

The regression equation will be:
Purchase intention = constant + (β) gender
Purchase intention = 1.907 – 0.112 gender
Male = 1; Female = 2
Therefore, the effect of males on purchase intention is:
Purchase intention = 1.907 – 0.112(1) = 1.795
The effect of females on purchase intention is:
Purchase intention 1.907 – 0.112(2) = 1.683

Thus, males show variation of 1.795 and females show variation of 1.683 on purchase intention.

The effect of gender on trust is positive but insignificant (β = 0.537, p-value < 0.05). This means that respondents' gender shows no significant variation on their trust level.

It is valuable to mention that the gender regression analysis above was not done with the preconditions from AMOS, therefore, a second gender regression analysis was also conducted (Table 16).

Table 16: Gender Regression Analysis (2)

Relationship	R-Square	β	Constant	p-value	Decision
Gender…..> Purchase intention	0.011	-0.112	1.907	0.039	Accepted
Gender…..> Trust	0.025	-0.271	3.751	0.002	Accepted

The table 16 shows that the effect on gender on their purchase intention is negatively significant (β= -0.112, p-value <0.05). Thus, is same as the previous regression analysis, with males showing variation of 1.795 and females showing variation of 1.683 on purchase intention.

The difference is the regression analyses is that, the effect of gender on trust in table 16 (regression with preconditions from AMOS) is negative but significant (β= -0.271, p-value <0.05). Thus, respondent's gender shows a significant negative variation on their trust level. This shows that transition from males to females reduces the variability in their trust level by 0.271 units.
The regression equation will be like:
Trust= constant + (β) gender
Trust= 3.751+ (-0.271) gender
For males:
Trust= 3.751 – (0.271) (1) = 3.48
For females:
Trust= 3.751 – (0.271) (2) = 3.209

5.7. RESEARCH QUESTIONS AND HYPOTHESES DISCUSSION

In this part the research questions with the hypotheses are discussed regarding the results of the conducted analyses.

Before the discussion it is valuable to mention that this study found that most of the respondents 58.6% have not bought a product, whereas 32.2 % will definitely buy in future and 45.8% would consider buying from Facebook and Instagram. These data show that Facebook and Instagram are a good online place for marketing and confirm their relevancy in the business.

RQ 1: What kind of influence do the social networking sites Facebook's and Instagram's creation and co-creation tools of e-WOM, together with the users on the network have on the purchase intention and trust by other users?

H1: Social commerce constructs (creation, co-creation tools, family, friends, influencers and unknown people on Facebook and Instagram) have positive effect on purchase intention

H2: Social commerce constructs (creation, co-creation tools, family, friends, influencers and unknown people on Facebook and Instagram) have positive effect on trust

Essentially, this research question, as the rest of them, refers to the proposed model of social commerce acceptance. In particular, the question is referring to social commerce constructs and their influence on the users of Facebook and Instagram regarding their purchase intention and trust.

As mentioned in the theoretical part of this study, there are many studies that support the social commerce constructs, meaning as they are defined in this study.

The hypothesis H1 is representing the RQ1 and based on the acquired and analyzed data from this research it can be concluded that social commerce constructs are indeed influencing on users' purchase intention in frames of Facebook and Instagram.

Additionally, to the RQ1, was added the hypothesis H2, which was representing the influence of social commerce constructs on trust, which was also confirmed by the end-results.

Both hypotheses speak of the importance of social commerce constructs, which confirmed that creation and co-creation tools as well as users as part of Facebook and Instagram are influencing the trust and the purchase intention.

The answer to the RQ1 essentially means that social commerce constructs are important part that has to be included in the marketing strategy, when building and sustaining relationships with consumers.

This research additionally discovered that users rely more on family and friends' opinions regarding purchase.

The results show that 30.4 % of the respondents agree and 12.3 % strongly agree that family has strong influence on them when buying products on Facebook and Instagram.

Regarding friends' opinions for buying products on Facebook and Instagram, 50.8 % of the respondents agree and 9.7% strongly agree that they are reliable. The majority of the respondents (53.1%) agree and 7.1% strongly agree that they would consider buying a product on Facebook and Instagram if it's recommended by friends.

Out of N=378, a total of 285 (74.6%) trust more friends' opinions on a product than influencers' opinions, and total of 195 respondents or 51.1% would not consider buying a product if it is recommended by an influencer.

Most of the respondents (40.8%) are neutral about trusting unknown people's reviews and recommendations on a product.

Additionally, 56% of the respondents answered that good comments for products on Facebook and Instagram influence their purchase intention, whereas negative

comments, as logically expected, have higher power with 78.3% saying it does influence their decision not to buy a product.

These results stress the need that marketers should focus their strategies on engaging with the users of the networks and pay attention not just to acquire new consumers but also to those that have already purchased by them. Through that they can positively influence on consumers' feedback on the social networks and increase the revenue of the businesses.

RQ 2: Is the trust in the social networking sites Facebook and Instagram important for the purchase intention to arise in people?

H3: Trust (seen through privacy issues on Facebook and Instagram) has positive effect on purchase intention

The hypothesis H3 was representing the RQ2, and the results confirmed that trust is influencing the purchase intention of the users on Facebook and Instagram.

Therefore, as previously mentioned in the theoretical part, and the results of this study, it can be concluded that the trust seen through privacy and security on the social networking sites is relevant factor that influences the purchase intention.

To summarize, marketers and social networking sites must behave ethically and not breach the privacy at any given point of time with their users/consumers in order for them to feel safe and trusting, which is the essential ingredient in building knowledge/emotion-trust that creates long-lasting loyal consumer relationships.

This kind of relationships on a long run will pay off much more in revenue in comparison to situation where marketers and SNS invade privacy and make consumers vulnerable and unsecure.

RQ 3: Does the perceived usefulness of the social networking sites Facebook and Instagram affect the trust and purchase intention of products?

H4: Perceived usefulness (seen as perception of productivity of Facebook and Instagram) has positive effect on purchase intention

H5: Perceived usefulness (seen as perception of productivity of Facebook and Instagram) has positive effect on trust

The results in this study, as expected, accepted the hypothesis H4, which was representing the RQ3.

Additionally, H5 was added to RQ3, in order to know if perceived usefulness has influence on trust, which through analysis was affirmed.

This question was relevant because it proved that perceived usefulness not just from the products, but also from the social networking sites is important for any

intention of buying to develop in the users. It means that if the users are perceiving one network as useful in the purchasing process, they would have the intention of buying through it. The results confirm also that if the users consider the network as useful for buying products, they would trust it.

This study proves that perceived usefulness in the buying process through both SNS (Facebook and Instagram) is one of the crucial factors influencing on purchase intention and trust in users. It is a valuable information that can be of use as a factor to pay attention when creating a marketing business strategy.

RQ4: Which personality traits are making people more susceptible to purchasing online on the social networking sites Facebook and Instagram?

H6: Extraversion has positive effect on purchase intention

H7: Agreeableness has positive effect on purchase intention

H8: Openness to experience has positive effect on purchase intention

H9: Neuroticism has negative effect on purchase intention

H10: Conscientiousness has positive effect on purchase intention

The question RQ4 was represented by H6, H7, H8, H9 and H10, which were referring to the personality traits represented by Mini-IPIP and purchase intention.

The sample data of this research study did not find any significant correlations between the five distinct dimensions of personality traits and purchase intention.

The answer to this research question would have given a more effective and efficient direction to marketers in creating and building marketing strategies namely for Facebook and Instagram. The results if provided, would have given information about which people are the most inclined to buy in order to better target users through marketing and acquire them to become loyal customers.

Although the results of this research study have not provided answer to this question, this does not mean that if this study is replicated the same results would duplicate, as some people are prone to disclose themselves more than others, and everyone has different degrees of the personality traits, thus meaning that the acquired data depends on the people that are respondents of the survey.

RQ5: Which personality traits influencing the level of trust in people?

H11: Extraversion has positive effect on trust

H12: Agreeableness has positive effect on trust

H13: Openness to experience has positive effect on trust

H14: Neuroticism has negative effect on trust

H15: Conscientiousness has positive effect on trust

The question RQ5 was represented by H11, H12, H13, H14 an H15. According to the end-results of this study, from all of the traits, it was found that only openness to experience has a significant, but a negative relation to trust, which essentially means that people that have higher degree of that trait, are less prone to trust Facebook and Instagram.

This was not expected, therefore, the hypothesis for openness to experience was rejected.

The assumption for creating the hypothesis was led due to the description (mentioned in personality theoretical part) that people with higher degree are more acceptant towards new things and experiences, which essentially means that they tend to enroll in new activities. Trust in this research study was seen from perspective of privacy and security issues on social networking sites and studies have already found that people with higher level of openness are prone to do online purchase on websites (Tsao, Chang, 2010; Chen, Lee, 2008; Matzler, Bidmon, Kräuter, 2006) although websites as Amazon and search engines as Google are not an exception when it comes to scandals with privacy and security issues (Forest, 2019).

These results might be due to people's selecting whom to trust less or more, or because of other underlaying factors that determine trust, as income, place of living etc., that were also previously mentioned.

Nevertheless, also these results show the importance of trust as factor that needs to be treated with caution.

The most that brings concern to people when discussing about Internet-sites is the privacy, which should not be at any point breached unethically. For this reason, companies that provide services as social media networks must be advanced, refined and have transparent privacy policy, to behave ethically towards their users, to protect their interests and private information, and comply with the laws and regulations (Sharma, Baoku, 2012).

The urgency for this was also confirmed by this research study, which succeeded in providing evidence that trust indeed has significant influential power to lead into the development of buying intentions by users/consumers.

Therefore, this is an issue that needs to be solved ethically by marketers including the SNS – Facebook and Instagram.

6. LIMITATIONS

This study, as every research, has had some limitations.

One of the limitations is that this study used quantitative research method as a way of gathering and analyzing numeric data. This means that because of the subject of interest and the many factors desired to be analyzed, the survey contained questions that were with limited amount, closed-choice, and on a Likert scale from five points, because a bigger amount or different form would have jeopardized the process of collecting information. The limitation is that more questions would have provided more data, open-ended instead of close-choice questions would have provided perhaps more valuable information that would have been worthy for this study, and Likert scale with seven points would have provided better accurate data for examination. This should be incorporated if possible, for acquiring more accurate sample data results. It was, however, not possible for this research study to do that, because the questionnaire was containing 55 questions, and the purpose was to test a proposed model for social commerce acceptance, as previously mentioned.

Future studies should conduct further investigation by using qualitative research, which could provide perhaps different dimension of other factors that could be underlaying for the marketing area of research in terms of social commerce on SNS.

Another limitation of this study is that the results cannot be taken as generalization although are valid and reliable, as N=378 and one sample of data can differ from another. This study just offers the probability calculated from the acquired data. For any research study to make proper generalization in the conclusions must be replicated already and confirmed with other samples of data.

The conduction of this study contributes with results that outline the need for additional future investigation to address the topic of social commerce on SNS and perhaps include also other factors that might be crucial for understanding the online consumer behavior, which could be of service when developing marketing strategies.

7. CONCLUSION

This research study was conducted in an effort to supply a functional and practical model that fully uncovers and grasps the main factors that influence the online consumer behavior and the acceptance of social commerce on the SNS-Facebook and Instagram, while aiming to create marketing target strategy direction. Main objective was to shed more light on the factors that cause higher probability for purchase intention to develop in the users, in order to contribute a solution that can be of use in the marketing strategy domain. It was inspired from the present difficulties that exist in the digital social media marketing, such as knowing consumers, anticipating and understanding their actions. This trio (knowing, anticipating and understanding) can help in establishing strategies for more efficient, effective and organized online communication, which would lead to creating strong, friendly and loyal social commerce relationships between businesses and consumers that results in higher revenue of return on investment than the investment itself.

In order to achieve these goals, this study has proposed a model by adopting constructs originally from other models and theories, which are previously mentioned.

The proposed extended model for social commerce acceptance is constructed by: 1. Social commerce constructs: a) ratings ("Likes") & referrals ("Share"), which have the role of co-creation features of e-WOM; b) reviews ("Good Comment/Bad Comment) & recommendations (only Good Comments), which have the role of creation features of e-WOM; c) Forums and Communities (Family, Friends, Influencers, Unknown people), which represent the users that engage in e-WOM activities from perspective of one individual; 2. Trust (represented as current issue on SNS because of privacy invading); 3. Perceived usefulness (represented from users' perspective about the usefulness of the SNS); and 4. Personality (represented through the five traits from the Big Five model).

The constructs of the proposed model are seen through the prism of a mix of theories: 1. Social commerce constructs through social support, social influence, theory of diffusion of innovation, social capital and theory of communication learning; 2. Trust through multiple theories for privacy with greatest influence of the socialist theory of privacy; 3. Perceived usefulness as part of TAM (Technology Acceptance Model), which is extension to TRA (Theory of Reasoned action); and 4. Personality as background part of TRA and TPB (Theory of Planned Behavior), Personality theory and Marketing segmentation strategy.

The proposed model was tested, and the overall results of this study showed that there is a good market that intends to buy products from Facebook and Instagram in future. Respondents prefer their friends and family opinions more than unknown people and influencers' opinion in buying products from Facebook and Instagram. The gender has significant effect on people's purchase intention and

their level of trust. Males show more variability than females regarding their purchase intention and trust level. Perceived usefulness and social commerce constructs have significant effect on people's trust and purchase intention. Trust has also positive effect on purchase intention. From the Five factor model only people that had high degree of openness to experience showed significant but negative effect on their level of trust in the SNS – Facebook and Instagram.

The contribution of this study is that all investigated aspects previously mentioned can be of use when creating marketing strategy, as it covers variety of aspects which can provide future direction for marketing research area and offer guidance in future creation of business plans.

This kind of research studies can offer a valuable insight, but they are complex. Sciences like chemistry and physics are easily calculated and accurate whereas the same thing cannot be said for consumer behavior. Therefore, marketing research in social commerce on SNS cannot give the precise answers and predictions for the future, which is constantly changing as some are claiming that the era of Web 3.0 is on the brink of beginning. On the other hand, the constant technological advancement yearns the need for an up-to-date research like this one, because without knowing the consumers, marketing would not be an area where business prospers. Therefore, it is especially important that marketing research is conducted from the consumers' perspective because "the customer is always right".

8. ABSTRACT

As digital marketing is in constant development, marketers endure new challenging situations on the social media. Therefore, the purpose of this research study was to focus on the social commerce on Facebook and Instagram in order to uncover the most important factors of consumer behavior that lead to purchase intention and that can be of use when creating marketing target strategy.

This study through using a mixture of theories from the academic literature, lays out and tests a proposed extended model of social commerce acceptance model with social commerce constructs (as creation and co-creation tools for e-WOM and people that engage in e-WOM activities), trust (as crucial issue seen through the prism of privacy breaching), perceived usefulness (as the users' perception of utility of SNS in purchase process) and personality (as users/consumers' traits seen through the Big Five model).

The overall data of this study show that there is a good market inclined for involving in social commerce activities on SNS. Social commerce constructs and perceived usefulness have significant influence on users' trust and purchase intention. People that trust Facebook and Instagram are inclined to buy through the SNS. From all personality traits, it was only found that users, which have higher degree of openness to experience tend not to trust Facebook and Instagram.

For marketers the acquired data of this research provide a direction for improving their advertising targeting-communication strategies on the SNS for more powerful influence on the purchase intention and the decisions of users/consumers. For researchers this study is offering a scheme for future guidance in conducting other examinations and analyses in the marketing field.

Keywords: Digital marketing, social commerce, social networking sites, Facebook, Instagram, marketing segregation strategy

9. ABSTRACT (GERMAN)

Da das digitale Marketing sich ständig weiterentwickelt, stehen Marketingfachleute vor neuen Herausforderungen in den sozialen Medien. Ziel dieser Forschungsstudie ist sich auf Social Commerce auf Facebook und Instagram zu fokussieren, um die wichtigsten Faktoren des Konsumentenverhaltens aufzuklären, die zu Kaufabsichten führen und bei der Erstellung von Marketingstrategien hilfreich sein können.

Diese Studie wendet eine Mischung von Theorien aus der akademischen Literatur an; schlägt vor und testet ein erweitertes Modell des Social-Commerce-Akzeptanzmodells. Das vorgestellte Modell analysiert Social-Commerce-Konstrukten (als Schöpfungs- und Mitschöpfungsinstrumente für E-WOM und Menschen, die sich mit E-WOM Aktivitäten beschäftigen), Vertrauen (als zentrales Problem, das durch das Prisma der Verletzung der Privatsphäre betrachtet wird), wahrgenommene Nützlichkeit (die Wahrnehmung des Nutzens von SNS im Kaufprozess durch die Benutzer) und Persönlichkeit (als Benutzer- / Verbrauchereigenschaften, die durch das Big Five-Modell betrachtet werden).

Die Gesamtheit an analysierten Daten dieser Studie zeigt, dass ein guter Marktanteil dazu neigt, sich an Social-Commerce-Aktivitäten auf SNS zu beteiligen. Social-Commerce-Konstrukte und die wahrgenommene Nützlichkeit haben einen erheblichen Einfluss auf das Vertrauen und die Kaufabsicht der Probanden. Menschen, die Facebook und Instagram vertrauen, neigen dazu über SNS einzukaufen. Von allen analysierten Persönlichkeitsmerkmalen wurde festgestellt, dass Probanden, die einen höheren Grad an Offenheit für Erfahrungen aufweisen, Facebook und Instagram eher nicht vertrauen.

Die erfassten Daten dieser Studie bieten für Vermarkter eine Möglichkeit, ihre Werbeziel-Kommunikationsstrategien auf SNS zu verbessern, um einen stärkeren Einfluss auf die Kaufabsicht und die Entscheidungen von Verbrauchern zu haben. Für Forscher bietet diese Studie ein Schema für zukünftige Forschungsrichtungen bei der Durchführung von anderen Forschungen und Analysen in diesem Marketingbereich.

Schlüsselwörter: Digitales Marketing, Social Commerce, Websites sozialer Netzwerke, Facebook, Instagram, Marketing-Segregationsstrategie

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APPENDIX

Questionnaire for the Survey

Questionnaire Instructions

Thank you for taking time to participate in this survey, which examines your way of using Facebook and Instagram.

This survey is being conducted in partial requirement of my master's thesis on the University of Vienna.

The research's purpose is to analyze the purchase intention of users on Facebook and Instagram.

Your response to this survey, or any individual question on the survey, is completely voluntary and you may discontinue at any time, if you wish to do so. If you choose not to participate there will be no consequences.

This survey takes max. 10 minutes to complete.

Your responses are confidential and anonymous and are only to be used for the purpose of this survey. You may skip any questions you feel uncomfortable answering.

1. What is your gender?
   a) male   *b)* female

2. How old are you?
   a) under 18   *b)*18-25   *c)*26-35   *d)*36-45   *e)*46-55   *f)*55+

3. What is your highest level of education?
   a) primary school   *b)* high school   *c)* university bachelor's degree
   d) university master's degree   *e)* university PhD degree   *f)* other

PURCHASE INTENTION

4. Have you ever bought a product through Facebook and Instagram?
   a) yes   *b)* no

5. Would you consider buying product through Facebook and Instagram?
   a) yes   *b)* maybe   *c)* no

SOCIAL COMMERCE CONSTRUCTS

How much do you agree with the following?

6. I will consider buying a product if it has good comments on Facebook or Instagram
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

7. I will not buy product if it has bad comments on Facebook or Instagram
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

8. I will consider buying a product if it has many "Likes" on Facebook or Instagram
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

9. I will consider buying a product if friends have clicked "Like" on it
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

10. I will consider buying a product on Facebook or Instagram if it has many "Share"
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

11. I will consider buying a product if friends have clicked "Share"
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

12. I will consider buying a product on Facebook or Instagram if online Forums and Communities are advising to buy
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

13. I will not buy a product on Facebook or Instagram if online Forums and Communities are advising not to
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

14. I rely on my family's opinions when buying products on Facebook or Instagram
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

15. Friends' opinions for buying or not buying product are reliable
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

16. I trust unknown people's reviews and recommendations on a product
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

17. I will consider buying a product on Facebook and Instagram if an Influencer recommends it
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

18. I will consider buying a product on Facebook and Instagram if it's recommended by friends
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

19. I trust more friend's opinions on a product than Influencer's opinions
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

PERCEIVED USEFULNESS

Adapted from Davis, F. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. MIS Quarterly,13(3), 319-340. doi:10.2307/249008; Athapaththu, J.C., & D. Kulathunga (2018) Factors Affecting Online Purchase Intention: Effects of Technology and Social Commerce" International Business Research,11(10); Pavlou, P., & Fygenson, M. (2006). Understanding and Predicting Electronic Commerce Adoption: An Extension of the Theory of Planned Behavior. MIS Quarterly, 30, 115-143. doi: 10.2307/25148720

How much do you agree with the following?

20. I find Facebook and Instagram useful for buying products
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

21. I find Facebook and Instagram useful for getting product information
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

22. Facebook and Instagram give me inspiration to buy products
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

23. Facebook and Instagram are helping me discover new products
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

24. Facebook and Instagram are helping me to evaluate products
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

25. Facebook and Instagram are improving my shopping experience and productivity
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

TRUST

26. Have you read Facebook's or Instagram's terms of use?
   a) Yes   *b)* No

27. Have you read Facebook's or Instagram's privacy policy?
   a) Yes   *b)* No

Adapted from: Tuunainen, V. K., Pitkänen, O., & Hovi, M. (2009). Users' Awareness of Privacy on Online Social Networking Sites - Case Facebook. Bled eConference.

How much do you agree with the following sentence?

28. I believe that Facebook and Instagram are protecting my private information
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

29. I trust Facebook and Instagram not to use my data for any reason
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

30. I feel that Facebook and Instagram are trustworthy enough to buy product through them
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

31. I worry about my privacy and the security of my data on Facebook and Instagram
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

32. I worry that if I buy products on Facebook and Instagram my credit card numbers will be stolen from criminals
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

33. I think that identity theft can happen very easy through Facebook and Instagram
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

34. I worry that some user's profiles are fake
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

Adopted from Naef M., & Schupp, J. (2009). Measuring Trust: Experiments and Surveys in Contrast and Combination. SSRN Electronic Journal.
doi: 10.2139/ssrn.1367375.

35. How much do you agree with the following sentence?
   In general, you can trust people
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

PERSONALITY Mini-IPIP

Adopted from: Donnellan, M. B., Oswald, F. L., Baird, B. M., & Lucas, R. E. (2006). The Mini-IPIP Scales: Tiny-Yet-Effective Measures of the Big Five Factors of Personality. Psychological Assessment, 18(2), 192-203

How much do you agree with the following?

In general, I…

36. Am the life of the party
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

37. Sympathize with others' feelings
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

38. Get chores done right away
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

39. Have frequent mood swings
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

40. Have vivid imagination
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

41. Don't talk a lot
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

42. Am not interested in other people's problems
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

43. Often forget to put things back in their proper places
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

44. Am relaxed most of the time
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

45. I am not interested in abstract ideas
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

46. Talk to a lot of different people at parties
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

47. Feel others' emotions
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

48. Like order
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

49. Ger upset easily
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

50. I have difficulty understanding abstract ideas
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

51. Keep in the background
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

52. Am not really interested in others
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

53. Make a mess of things
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

54. Rarely feel sad
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

55. Do not have a good imagination
a) strongly agree   *b)* agree   *c)* neutral   *d)* disagree   *e)* strongly disagree

SPSS and SPSS AMOS Calculations

```
RECODE Q41 Q42 Q43 Q44 Q45 Q50 Q51 Q52 Q53 Q54 Q55 (1=5) (2=4) (3=3)
(4=2) (5=1) INTO Q41r Q42r
    Q43r Q44r Q45r Q50r Q51r Q52r Q53r Q54r Q55r.
EXECUTE.
DATASET ACTIVATE DataSet1.

SAVE OUTFILE='D:\Purchase_intention_part_1.sav'
  /COMPRESSED.
DATASET ACTIVATE DataSet1.

SAVE OUTFILE='D:\Purchase_intention_part_1.sav'
  /COMPRESSED.
COMPUTE Purchase_Intention=MEAN(Q4,Q5).
EXECUTE.
COMPUTE
Social_Commerce=MEAN(Q6,Q7,Q8,Q9,Q10,Q11,Q12,Q13,Q14,Q15,Q16,Q17,Q18,Q
19).
EXECUTE.
DATASET ACTIVATE DataSet1.

SAVE OUTFILE='D:\Purchase_intention_part_1.sav'
  /COMPRESSED.
COMPUTE Perceived_Uselfulness=MEAN(Q20,Q21,Q22,Q23,Q24,Q25).
EXECUTE.

SAVE OUTFILE='D:\Purchase_intention_part_1.sav'
  /COMPRESSED.
COMPUTE Neuroticism=MEAN(Q39,Q44r,Q49,Q54r).
EXECUTE.
COMPUTE Extraversion=MEAN(Q36,Q41r,Q46,Q51r).
EXECUTE.
DATASET ACTIVATE DataSet1.

SAVE OUTFILE='D:\Purchase_intention_part_1.sav'
  /COMPRESSED.
COMPUTE Openness=MEAN(Q40,Q45r,Q50r,Q55r).
EXECUTE.
COMPUTE Agreeableness=MEAN(Q37,Q42r,Q47,Q52r).
EXECUTE.
COMPUTE Concientiousness=MEAN(Q38,Q43r,Q48,Q53r).
EXECUTE.
DATASET ACTIVATE DataSet1.

SAVE OUTFILE='D:\Purchase_intention_part_1.sav'
  /COMPRESSED.
COMPUTE
Personality_Mini=MEAN(Neuroticism,Extraversion,Openness,Agreeableness,
Concientiousness).
EXECUTE.
DATASET ACTIVATE DataSet1.

SAVE OUTFILE='D:\Purchase_intention_part_1.sav'
  /COMPRESSED.
FREQUENCIES VARIABLES=Purchase_Intention Social_Commerce
Perceived_Uselfulness Trust
    Personality_Mini
  /FORMAT=NOTABLE
```

```
    /STATISTICS=STDDEV MEAN SKEWNESS SESKEW KURTOSIS SEKURT
    /ORDER=ANALYSIS.

COMPUTE Trust=MEAN(Q28,Q29,Q30,Q31r,Q32r,Q33r,Q34r,Q35).
EXECUTE.
DATASET ACTIVATE DataSet1.

SAVE OUTFILE='D:\Purchase_intention_part_1.sav'
   /COMPRESSED.
DATASET ACTIVATE DataSet1.

SAVE OUTFILE='D:\Purchase_intention_part_1.sav'
   /COMPRESSED.
DESCRIPTIVES VARIABLES=Purchase_Intention Social_Commerce
Perceived_Uselfulness Trust
    Personality_Mini
   /STATISTICS=MEAN STDDEV KURTOSIS SKEWNESS.

RELIABILITY
  /VARIABLES=Q4 Q5
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA
  /STATISTICS=SCALE.
```

Reliability

Notes

Output Created		10-SEP-2019 14:18:20
Comments		
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	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
	Syntax	RELIABILITY /VARIABLES=Q4 Q5 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	Processor Time	00:00:00,03
	Elapsed Time	00:00:00,02

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	378	99.0
	Excludeda	4	1.0
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.615	2

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
3.48	1.110	1.053	2

```
RELIABILITY
 /VARIABLES=Q6 Q7 Q8 Q9 Q10 Q11 Q12 Q13 Q14 Q15 Q16 Q17 Q18 Q19
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /STATISTICS=SCALE.
```

Reliability

Notes

Output Created		10-SEP-2019 14:19:39
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=Q6 Q7 Q8 Q9 Q10 Q11 Q12 Q13 Q14 Q15 Q16 Q17 Q18 Q19 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	Processor Time	00:00:00,03
	Elapsed Time	00:00:00,03

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	370	96.9
	Excluded^a	12	3.1
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.879	14

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
38.93	69.022	8.308	14

```
RELIABILITY
 /VARIABLES=Q20 Q21 Q22 Q23 Q24 Q25
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /STATISTICS=SCALE.
```

Reliability

Notes

Output Created		10-SEP-2019 14:20:27
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=Q20 Q21 Q22 Q23 Q24 Q25 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	Processor Time	00:00:00,03
	Elapsed Time	00:00:00,03

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	369	96.6
	Excluded a	13	3.4
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.878	6

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.83	23.354	4.833	6

RELIABILITY
  /VARIABLES=Q26 Q27 Q28 Q29 Q30 Q31 Q32 Q33 Q34 Q35
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA
  /STATISTICS=SCALE.

Reliability

Notes

Output Created		10-SEP-2019 14:21:44
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
	Syntax	RELIABILITY /VARIABLES=Q26 Q27 Q28 Q29 Q30 Q31 Q32 Q33 Q34 Q35 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	Processor Time	00:00:00,00
	Elapsed Time	00:00:00,04

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	372	97.4
	Excluded a	10	2.6
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.466	10

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
26.43	14.418	3.797	10

RELIABILITY
  /VARIABLES=Q36 Q37 Q38 Q39 Q40 Q41r Q42r Q43r Q44r Q45r Q46 Q47 Q48 Q49 Q50r Q51r Q52r Q53r Q54r Q55r
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA
  /STATISTICS=SCALE.

Reliability

Notes

Output Created		10-SEP-2019 14:24:20
Comments		
Input	**Data**	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	**Definition of Missing**	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=Q36 Q37 Q38 Q39 Q40 Q41r Q42r Q43r Q44r Q45r Q46 Q47 Q48 Q49 Q50r Q51r Q52r Q53r Q54r Q55r /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	**Processor Time**	00:00:00,02
	Elapsed Time	00:00:00,02

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	**Valid**	359	94.0
	Excludeda	23	6.0
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.626	20

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
54.3900	43.484	6.59427	20

```
RELIABILITY
 /VARIABLES=Q28 Q29 Q30 Q31r Q32r Q33r Q34r Q35
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /STATISTICS=SCALE.
```

Reliability

Notes

Output Created		10-SEP-2019 14:44:12
Comments		
Input	**Data**	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	**Definition of Missing**	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=Q28 Q29 Q30 Q31r Q32r Q33r Q34r Q35 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	**Processor Time**	00:00:00,00
	Elapsed Time	00:00:00,00

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	373	97.6
	Excludeda	9	2.4
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.708	8

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
27.2842	20.795	4.56019	8

```
REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Purchase_Intention
 /METHOD=ENTER Perceived_Uselfulness.
```

Regression

Notes

Output Created		10-SEP-2019 15:10:56
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Purchase_Intention /METHOD=ENTER Perceived_Uselfulness.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,03
	Memory Required	2916 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removeda

Model	Variables Entered	Variables Removed	Method
1	Perceived_Uselfulnessb	.	Enter

a. Dependent Variable: Purchase_Intention
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.488a	.238	.236	.46087

a. Predictors: (Constant), Perceived_Uselfulness

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.885	1	24.885	117.160	.000b
	Residual	79.650	375	.212		
	Total	104.534	376			

a. Dependent Variable: Purchase_Intention
b. Predictors: (Constant), Perceived_Uselfulness

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.840	.087		9.709	.000
	Perceived_Uselfulness	.320	.030	.488	10.824	.000

a. Dependent Variable: Purchase_Intention

```
REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Trust
 /METHOD=ENTER Perceived_Uselfulness.
```

Regression

Notes

Output Created		10-SEP-2019 15:11:20
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Trust /METHOD=ENTER Perceived_Uselfulness.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,05
	Memory Required	2916 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removeda

Model	Variables Entered	Variables Removed	Method
1	Perceived_Uselfulnessb	.	Enter

a. Dependent Variable: Trust
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.347a	.121	.118	.53385

a. Predictors: (Constant), Perceived_Uselfulness

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.620	1	14.620	51.297	.000b
	Residual	106.589	374	.285		
	Total	121.209	375			

a. Dependent Variable: Trust
b. Predictors: (Constant), Perceived_Uselfulness

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.716	.101		27.018	.000
	Perceived_Uselfulness	.247	.034	.347	7.162	.000

Dependent Variable: Trust

```
REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Purchase_Intention
 /METHOD=ENTER Social_Commerce.
```

Regression

Notes

Output Created		10-SEP-2019 15:12:17
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Purchase_Intention /METHOD=ENTER Social_Commerce.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,02
	Memory Required	2916 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removed a

Model	Variables Entered	Variables Removed	Method
1	Social_Commerce b	.	Enter

a. Dependent Variable: Purchase_Intention
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.391a	.153	.150	.48617

a. Predictors: (Constant), Social_Commerce

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.044	1	16.044	67.880	.000b
	Residual	89.106	377	.236		
	Total	105.150	378			

a. Dependent Variable: Purchase_Intention
b. Predictors: (Constant), Social_Commerce

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.776	.120		6.487	.000
	Social_Commerce	.346	.042	.391	8.239	.000

a. Dependent Variable: Purchase_Intention

```
REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Trust
 /METHOD=ENTER Social_Commerce.
```

Regression

Notes

Output Created		10-SEP-2019 15:12:32
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Trust /METHOD=ENTER Social_Commerce.
Resources	Processor Time	00:00:00,05
	Elapsed Time	00:00:00,05
	Memory Required	2916 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Social_Commerce^b	.	Enter

a. Dependent Variable: Trust
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.396^a	.157	.154	.52277

a. Predictors: (Constant), Social_Commerce

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.998	1	18.998	69.514	.000^b
	Residual	102.211	374	.273		
	Total	121.209	375			

a. Dependent Variable: Trust
b. Predictors: (Constant), Social_Commerce

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.353	.129		18.186	.000
	Social_Commerce	.379	.045	.396	8.338	.000

a. Dependent Variable: Trust

```
REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Purchase_Intention
 /METHOD=ENTER Trust.
```

Regression

Notes

Output Created		**10-SEP-2019 15:13:38**
Comments		
Input	**Data**	**D:\Purchase_intention_part_1.sav**
	Active Dataset	**DataSet1**
	Filter	**<none>**
	Weight	**<none>**
	Split File	**<none>**
	N of Rows in Working Data File	**382**
Missing Value Handling	**Definition of Missing**	**User-defined missing values are treated as missing.**
	Cases Used	**Statistics are based on cases with no missing values for any variable used.**
Syntax		**REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Purchase_Intention /METHOD=ENTER Trust.**
Resources	**Processor Time**	**00:00:00,02**
	Elapsed Time	**00:00:00,03**
	Memory Required	**2916 bytes**
	Additional Memory Required for Residual Plots	**0 bytes**

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Trust[b]	.	Enter

a. Dependent Variable: Purchase_Intention
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.437a	.191	.189	.47415

a. Predictors: (Constant), Trust

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.877	1	19.877	88.416	.000b
	Residual	84.080	374	.225		
	Total	103.957	375			

a. Dependent Variable: Purchase_Intention
b. Predictors: (Constant), Trust

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.359	.149		2.413	.016
	Trust	.405	.043	.437	9.403	.000

a. Dependent Variable: Purchase_Intention

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Trust
 /METHOD=ENTER Neuroticism Extraversion Openness Agreeableness Concientiousness.

Regression

Notes

Output Created		10-SEP-2019 15:15:33
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Trust /METHOD=ENTER Neuroticism Extraversion Openness Agreeableness Concientiousness.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,05
	Memory Required	4148 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Concientiousness, Extraversion, Neuroticism, Openness, Agreeableness[b]	.	Enter

a. Dependent Variable: Trust
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.228a	.052	.039	.55534

a. Predictors: (Constant), Concientiousness, Extraversion, Neuroticism, Openness, Agreeableness

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.212	5	1.242	4.029	.001b
	Residual	113.182	367	.308		
	Total	119.395	372			

a. Dependent Variable: Trust
b. Predictors: (Constant), Concientiousness, Extraversion, Neuroticism, Openness, Agreeableness

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.703	.259		14.325	.000
	Neuroticism	-.075	.048	-.080	-1.556	.121
	Extraversion	.070	.049	.078	1.430	.154
	Openness	-.186	.045	-.221	-4.093	.000
	Agreeableness	.076	.051	.083	1.494	.136
	Concientiousness	.004	.045	.005	.088	.930

a. Dependent Variable: Trust

REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Purchase_Intention
/METHOD=ENTER Neuroticism Extraversion Openness Agreeableness Concientiousness.

Regression

Notes

Output Created		10-SEP-2019 15:16:15
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Purchase_Intention /METHOD=ENTER Neuroticism Extraversion Openness Agreeableness Concientiousness.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,02
	Memory Required	4148 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removeda

Model	Variables Entered	Variables Removed	Method
1	Concientiousness, Extraversion, Neuroticism, Openness, Agreeableness b	.	Enter

a. Dependent Variable: Purchase_Intention
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.112a	.013	-.001	.52587

a. Predictors: (Constant), Concientiousness, Extraversion, Neuroticism, Openness, Agreeableness

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.286	5	.257	.930	.462b
	Residual	101.489	367	.277		
	Total	102.775	372			

a. Dependent Variable: Purchase_Intention
b. Predictors: (Constant), Concientiousness, Extraversion, Neuroticism, Openness, Agreeableness

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.785	.245		7.293	.000
	Neuroticism	-.010	.046	-.011	-.214	.831
	Extraversion	.045	.047	.053	.958	.339
	Openness	-.087	.043	-.111	-2.018	.044
	Agreeableness	.026	.048	.031	.545	.586
	Concientiousness	.005	.042	.006	.110	.912

a. Dependent Variable: Purchase_Intention

```
FREQUENCIES VARIABLES=Q1 Q2 Q3
 /BARCHART FREQ
 /ORDER=ANALYSIS.


CORRELATIONS
 /VARIABLES=Purchase_Intention Social_Commerce Perceived_Uselfulness Personality_Mini Trust
 /PRINT=TWOTAIL NOSIG
 /MISSING=LISTWISE.
```

Correlations

Notes

Output Created		10-SEP-2019 21:42:20
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing data for any variable used.
	Syntax	CORRELATIONS /VARIABLES=Purchase_Intention Social_Commerce Perceived_Uselfulness Personality_Mini Trust /PRINT=TWOTAIL NOSIG /MISSING=LISTWISE.
Resources	Processor Time	00:00:00,00
	Elapsed Time	00:00:00,00

Correlationsc

		Purchase_Intention	Social_Commerce	Perceived_Uselfulness	Personality_Mini	Trust
Purchase_Intention	Pearson Correlation	1	.384**	.485**	-.026	.437**
	Sig. (2-tailed)		.000	.000	.614	.000
Social_Commerce	Pearson Correlation	.384**	1	.473**	.061	.397**
	Sig. (2-tailed)	.000		.000	.236	.000
Perceived_Uselfulness	Pearson Correlation	.485**	.473**	1	.114*	.348**
	Sig. (2-tailed)	.000	.000		.027	.000
Personality_Mini	Pearson Correlation	-.026	.061	.114*	1	-.065
	Sig. (2-tailed)	.614	.236	.027		.209
Trust	Pearson Correlation	.437**	.397**	.348**	-.065	1
	Sig. (2-tailed)	.000	.000	.000	.209	

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

c. Listwise N=375

```
RELIABILITY
 /VARIABLES=Q39 Q49 Q44r Q54r
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /STATISTICS=SCALE.
```

Reliability

Notes

Output Created		11-SEP-2019 13:53:59
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
	Syntax	RELIABILITY /VARIABLES=Q39 Q49 Q44r Q54r /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	Processor Time	00:00:00,03
	Elapsed Time	00:00:00,01

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	372	97.4
	Excludeda	10	2.6
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.511	4

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12.1452	5.860	2.42080	4

RELIABILITY
 /VARIABLES=Q36 Q46 Q41r Q51r
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /STATISTICS=SCALE.

Reliability

Notes

Output Created		11-SEP-2019 13:55:26
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
	Syntax	RELIABILITY /VARIABLES=Q36 Q46 Q41r Q51r /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,01

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	367	96.1
	Excludeda	15	3.9
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.600	4

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
11.2289	6.292	2.50833	4

RELIABILITY
 /VARIABLES=Q40 Q45r Q50r Q55r
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /STATISTICS=SCALE.

Reliability

Notes

Output Created		11-SEP-2019 13:56:30
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
	Syntax	RELIABILITY /VARIABLES=Q40 Q45r Q50r Q55r /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	Processor Time	00:00:00,03
	Elapsed Time	00:00:00,02

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	370	96.9
	Excludeda	12	3.1
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.646	4

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10.1865	7.166	2.67688	4

```
RELIABILITY
 /VARIABLES=Q37 Q47 Q42r Q52r
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /STATISTICS=SCALE.
```

Reliability

Notes

Output Created		11-SEP-2019 13:59:41
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
	Syntax	RELIABILITY /VARIABLES=Q37 Q47 Q42r Q52r /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,01

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	370	96.9
	Excludeda	12	3.1
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.658	4

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10.4568	6.124	2.47470	4

```
RELIABILITY
 /VARIABLES=Q38 Q48 Q43r Q53r
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /STATISTICS=SCALE.
```

Reliability

Notes

Output Created		11-SEP-2019 14:00:51
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
	Syntax	RELIABILITY /VARIABLES=Q38 Q48 Q43r Q53r /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,02

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	367	96.1
	Excludeda	15	3.9
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.628	4

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10.3978	6.934	2.63329	4

```
CORRELATIONS
 /VARIABLES=Purchase_Intention Social_Commerce Perceived_Uselfulness Neuroticism Extraversion
  Openness Agreeableness Concientiousness Trust
 /PRINT=TWOTAIL NOSIG
 /MISSING=LISTWISE.
```

Correlations

Notes

Output Created		11-SEP-2019 14:23:41
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing data for any variable used.
	Syntax	CORRELATIONS /VARIABLES=Purchase_Intention Social_Commerce Perceived_Uselfulness Neuroticism Extraversion Openness Agreeableness Concientiousness Trust /PRINT=TWOTAIL NOSIG /MISSING=LISTWISE.
Resources	Processor Time	00:00:00,05
	Elapsed Time	00:00:00,02

Correlations

		Purchase_Intention	Social_Commerce	Perceived_Uselfulness	Neuroticism	Extraversion	Openness	Agreeableness	Concientiousness	Trust
Purchase_Intention	Pearson Correlation	1	.381**	.488**	-.008	.036	-.089	.015	.014	.431**
	Sig. (2-tailed)		.000	.000	.872	.486	.084	.771	.781	.000
Social_Commerce	Pearson Correlation	.381**	1	.478**	-.032	.109*	-.006	.135**	.000	.389**
	Sig. (2-tailed)	.000		.000	.539	.036	.911	.009	.995	.000
Perceived_Uselfulness	Pearson Correlation	.488**	.478**	1	.169**	.138**	-.085	.157**	-.063	.351**
	Sig. (2-tailed)	.000	.000		.001	.008	.103	.002	.226	.000
Neuroticism	Pearson Correlation	-.008	-.032	.169**	1	-.059	-.039	.071	-.095	-.071
	Sig. (2-tailed)	.872	.539	.001		.257	.450	.173	.067	.174
Extraversion	Pearson Correlation	.036	.109*	.138**	-.059	1	.240**	.297**	.001	.054
	Sig. (2-tailed)	.486	.036	.008	.257		.000	.000	.978	.298
Openness	Pearson Correlation	-.089	-.006	-.085	-.039	.240**	1	.283**	-.033	-.176**
	Sig. (2-tailed)	.084	.911	.103	.450	.000		.000	.522	.001
Agreeableness	Pearson Correlation	.015	.135**	.157**	.071	.297**	.283**	1	.123*	.039
	Sig. (2-tailed)	.771	.009	.002	.173	.000	.000		.018	.458
Concientiousness	Pearson Correlation	.014	.000	-.063	-.095	.001	-.033	.123*	1	.030
	Sig. (2-tailed)	.781	.995	.226	.067	.978	.522	.018		.566
Trust	Pearson Correlation	.431**	.389**	.351**	-.071	.054	-.176**	.039	.030	1
	Sig. (2-tailed)	.000	.000	.000	.174	.298	.001	.458	.566	

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

c. Listwise N=373

Descriptives

Notes

Output Created		10-SEP-2019 15:02:07
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User defined missing values are treated as missing.
	Cases Used	All non-missing data are used.
Syntax		DESCRIPTIVES VARIABLES=Purchase_Intention Social_Commerce Perceived_Uselfulness Trust Personality_Mini /STATISTICS=MEAN STDDEV KURTOSIS SKEWNESS.
Resources	Processor Time	00:00:00,03
	Elapsed Time	00:00:00,02

Descriptive Statistics

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Purchase_Intention	379	1.7401	.52742	-.090	.125	-1.212	.250
Social_Commerce	379	2.7841	.59498	.169	.125	.578	.250
Perceived_Uselfulness	377	2.8122	.80299	.568	.126	.177	.251
Trust	376	3.4084	.56853	.184	.126	.322	.251
Personality_Mini	375	2.7219	.32760	-.361	.126	.163	.251
Valid N (listwise)	375						

FREQUENCIES VARIABLES=Q1 Q2 Q3
 /BARCHART FREQ
 /ORDER=ANALYSIS.

Frequencies

Notes

Output Created		10-SEP-2019 15:27:52
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=Q1 Q2 Q3 /BARCHART FREQ /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00,88
	Elapsed Time	00:00:00,72

Statistics

		What is your gender?	How old are you?	What is your highest level of education?
N	Valid	378	379	379
	Missing	4	3	3

Frequency Table

What is your gender?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	195	51.0	51.6	51.6
	Female	183	47.9	48.4	100.0
	Total	378	99.0	100.0	
Missing	System	4	1.0		
Total		382	100.0		

How old are you?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	under 18	4	1.0	1.1	1.1
	18 - 25	78	20.4	20.6	21.6
	26 - 35	237	62.0	62.5	84.2
	36 - 45	52	13.6	13.7	97.9
	46 - 55	3	.8	.8	98.7
	55 +	5	1.3	1.3	100.0
	Total	379	99.2	100.0	
Missing	System	3	.8		
Total		382	100.0		

What is your highest level of education?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	primary school	5	1.3	1.3	1.3
	high school	92	24.1	24.3	25.6
	university bachelor's degree	158	41.4	41.7	67.3
	university master's degree	104	27.2	27.4	94.7
	university PhD degree	6	1.6	1.6	96.3
	other	14	3.7	3.7	100.0
	Total	379	99.2	100.0	
Missing	System	3	.8		
Total		382	100.0		

Bar Chart
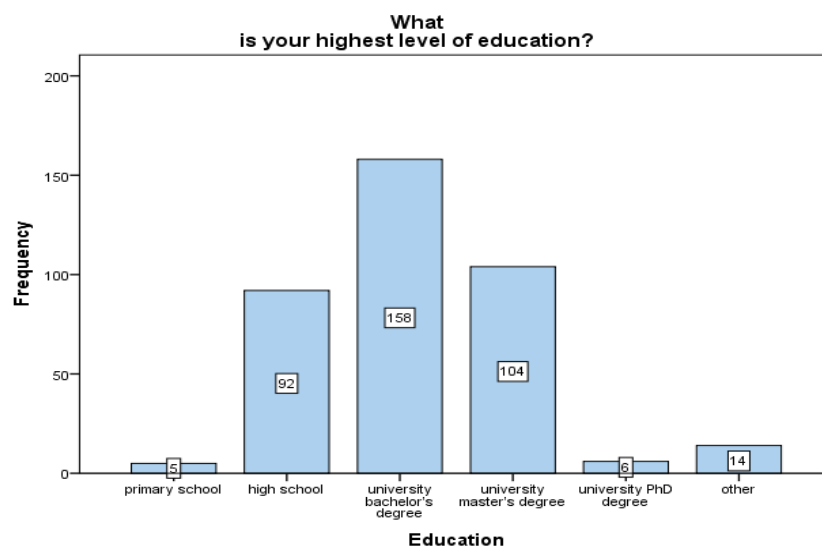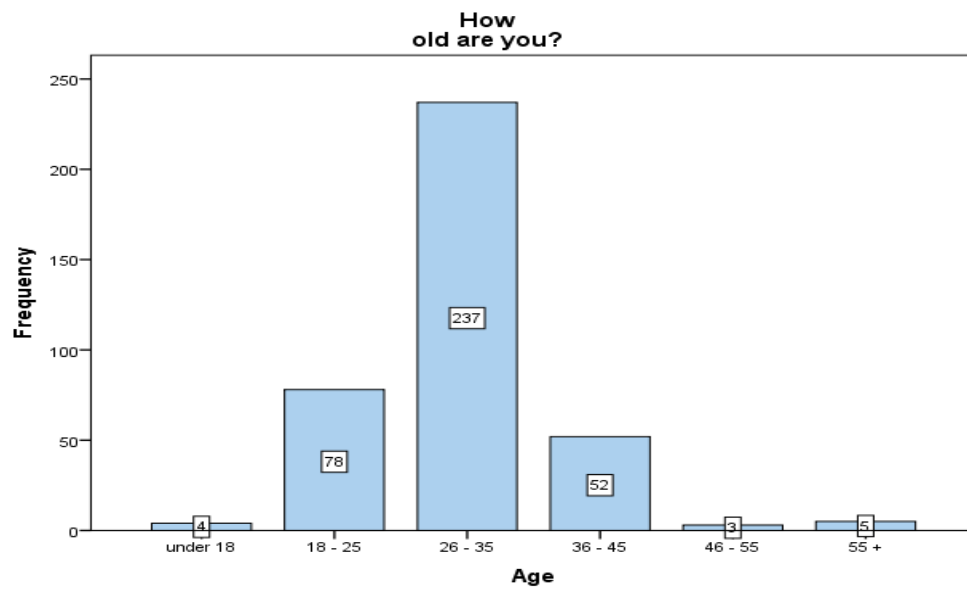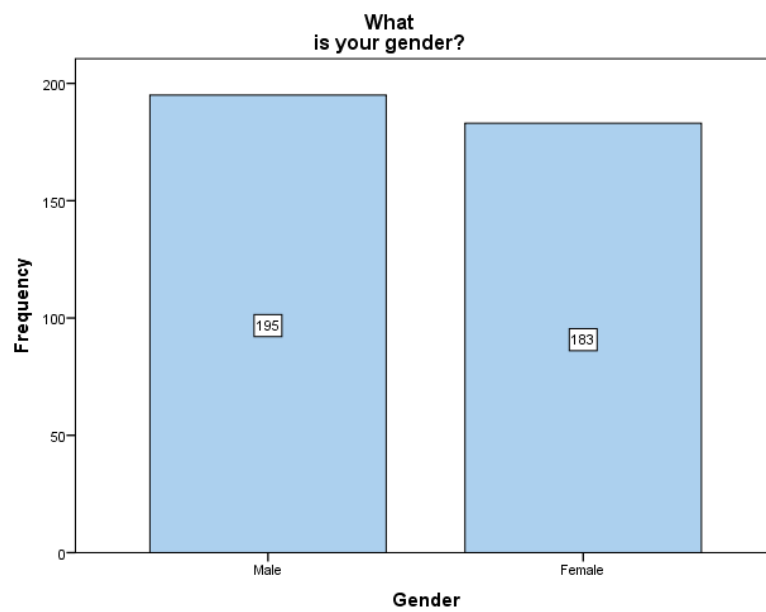
What is your gender?

How old are you?

What is your highest level of education?

```
FREQUENCIES VARIABLES=Q14
  /STATISTICS=MEAN
  /ORDER=ANALYSIS.
```

Frequencies

Notes

Output Created		12-SEP-2019 13:30:45
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=Q14 /STATISTICS=MEAN /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00,00
	Elapsed Time	00:00:00,03

How much do you agree with the following sentence?
I rely on my family's opinions when buying products on Facebook or Instagram

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	47	12.3	12.5	12.5
	Agree	116	30.4	30.9	43.5
	Neutral	114	29.8	30.4	73.9
	Disagree	70	18.3	18.7	92.5
	Strongly disagree	28	7.3	7.5	100.0
	Total	375	98.2	100.0	
Missing	System	7	1.8		
Total		382	100.0		

```
FREQUENCIES VARIABLES=Q9 Q11 Q15 Q18 Q19
  /ORDER=ANALYSIS.
```

Frequencies

Notes

Output Created		12-SEP-2019 13:43:40
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=Q9 Q11 Q15 Q18 Q19 /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00,00
	Elapsed Time	00:00:00,02

Statistics

		How much do you agree with the following sentence? I will consider buying a product if friends have clicked "Like" on it	How much do you agree with the following sentence? I will consider buying a product if friends have clicked "Share"	How much do you agree with the following sentence? Friends' opinions for buying or not buying product are reliable	How much do you agree with the following sentence? I will consider buying a product on Facebook and Instagram if it's recommended by friends	How much do you agree with the following sentence? I trust more friend's opinions on a product than Influencer's opinions
N	Valid	376	376	376	377	376
	Missing	6	6	6	5	6

Frequency Table

How much do you agree with the following sentence?
I will consider buying a product if friends have clicked "Like" on it

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	21	5.5	5.6	5.6
	Agree	92	24.1	24.5	30.1
	Neutral	155	40.6	41.2	71.3
	Disagree	86	22.5	22.9	94.1
	Strongly disagree	22	5.8	5.9	100.0
	Total	376	98.4	100.0	
Missing	System	6	1.6		
Total		382	100.0		

How much do you agree with the following sentence?
I will consider buying a product if friends have clicked "Share"

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	23	6.0	6.1	6.1
	Agree	88	23.0	23.4	29.5
	Neutral	149	39.0	39.6	69.1
	Disagree	89	23.3	23.7	92.8
	Strongly disagree	27	7.1	7.2	100.0
	Total	376	98.4	100.0	
Missing	System	6	1.6		
Total		382	100.0		

How much do you agree with the following sentence?
Friends' opinions for buying or not buying product are reliable

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	37	9.7	9.8	9.8
	Agree	194	50.8	51.6	61.4
	Neutral	102	26.7	27.1	88.6
	Disagree	36	9.4	9.6	98.1
	Strongly disagree	7	1.8	1.9	100.0
	Total	376	98.4	100.0	
Missing	System	6	1.6		
Total		382	100.0		

How much do you agree with the following sentence?
I will consider buying a product on Facebook and Instagram if it's recommended by friends

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	27	7.1	7.2	7.2
	Agree	203	53.1	53.8	61.0
	Neutral	106	27.7	28.1	89.1
	Disagree	28	7.3	7.4	96.6
	Strongly disagree	13	3.4	3.4	100.0
	Total	377	98.7	100.0	
Missing	System	5	1.3		
Total		382	100.0		

How much do you agree with the following sentence?
I trust more friend's opinions on a product than Influencer's opinions

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	114	29.8	30.3	30.3
	Agree	171	44.8	45.5	75.8
	Neutral	65	17.0	17.3	93.1
	Disagree	18	4.7	4.8	97.9
	Strongly disagree	8	2.1	2.1	100.0
	Total	376	98.4	100.0	
Missing	System	6	1.6		
Total		382	100.0		

```
FREQUENCIES VARIABLES=Q17
  /ORDER=ANALYSIS.
```

Frequencies

Notes

Output Created		12-SEP-2019 14:01:20
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=Q17 /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,01

Statistics

How much do you agree with the following sentence?

I will consider buying a product on Facebook and Instagram if an Influencer recommends it

N	Valid	376
	Missing	6

How much do you agree with the following sentence?
I will consider buying a product on Facebook and Instagram if an Influencer recommends it

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	6	1.6	1.6	1.6
	Agree	48	12.6	12.8	14.4
	Neutral	127	33.2	33.8	48.1
	Disagree	119	31.2	31.6	79.8
	Strongly disagree	76	19.9	20.2	100.0
	Total	376	98.4	100.0	
Missing	System	6	1.6		
Total		382	100.0		

```
FREQUENCIES VARIABLES=Q16
  /ORDER=ANALYSIS.
```

Frequencies

Notes

Output Created		12-SEP-2019 14:07:09
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=Q16 /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00,03
	Elapsed Time	00:00:00,01

Statistics

How much do you agree with the following sentence?
I trust unknown people' reviews and recommendations on a product

N	Valid	376
	Missing	6

How much do you agree with the following sentence?
I trust unknown people' reviews and recommendations on a product

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	12	3.1	3.2	3.2
	Agree	95	24.9	25.3	28.5
	Neutral	156	40.8	41.5	69.9
	Disagree	83	21.7	22.1	92.0
	Strongly disagree	30	7.9	8.0	100.0
	Total	376	98.4	100.0	
Missing	System	6	1.6		
Total		382	100.0		

FREQUENCIES VARIABLES=Q26 Q27
/ORDER=ANALYSIS. **Frequencies**

Notes

Output Created		12-SEP-2019 14:26:47
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=Q26 Q27 /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,01

Statistics

		Have you read Facebook's or Instagram's terms of use?	Have you read Facebook's or Instagram's privacy policy?
N	Valid	375	375
	Missing	7	7

Frequency Table

Have you read Facebook's or Instagram's terms of use?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	134	35.1	35.7	35.7
	No	241	63.1	64.3	100.0
	Total	375	98.2	100.0	
Missing	System	7	1.8		
Total		382	100.0		

Have you read Facebook's or Instagram's privacy policy?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	137	35.9	36.5	36.5
	No	238	62.3	63.5	100.0
	Total	375	98.2	100.0	
Missing	System	7	1.8		
Total		382	100.0		

```
FREQUENCIES VARIABLES=Q4 Q5
 /ORDER=ANALYSIS.
Frequencies
```

Notes

Output Created		12-SEP-2019 14:31:38
Comments		
Input	Data	D:\Purchase_intention_part_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
	Syntax	FREQUENCIES VARIABLES=Q4 Q5 /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00,00
	Elapsed Time	00:00:00,01

Statistics

		Have you ever bought a product through Facebook and Instagram?	Would you consider buying product through Facebook and Instagram?
N	Valid	378	379
	Missing	4	3

Frequency Table

Have you ever bought a product through Facebook and Instagram?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	154	40.3	40.7	40.7
	No	224	58.6	59.3	100.0
	Total	378	99.0	100.0	
Missing	System	4	1.0		
Total		382	100.0		

Would you consider buying product through Facebook and Instagram?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	123	32.2	32.5	32.5
	Maybe	175	45.8	46.2	78.6
	No	81	21.2	21.4	100.0
	Total	379	99.2	100.0	
Missing	System	3	.8		
Total		382	100.0		

```
FREQUENCIES VARIABLES=Q6
  /NTILES=4
  /ORDER=ANALYSIS.
```

Frequencies

Notes

Output Created		20-SEP-2019 17:52:59
Comments		
Input	Data	Purchase_intention_12.09.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=Q6 /NTILES=4 /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,02

Statistics

How much do you agree with the following sentence?

I will consider buying a product if it has good comments on Facebook or Instagram

	Valid	378
	Missing	4
Percentiles	25	2.00
	50	3.00
	75	3.00

How much do you agree with the following sentence?

I will consider buying a product if it has good comments on Facebook or Instagram

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	27	7.1	7.1	7.1
	Agree	158	41.4	41.8	48.9
	Neutral	143	37.4	37.8	86.8
	Disagree	35	9.2	9.3	96.0
	Strongly disagree	15	3.9	4.0	100.0
	Total	378	99.0	100.0	
Missing	System	4	1.0		
	Total	382	100.0		

FREQUENCIES VARIABLES=Q7

/NTILES=4

/ORDER=ANALYSIS.

Frequencies

Notes

Output Created		20-SEP-2019 17:53:45
Comments		
Input	Data	Purchase_intention_12.09.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
	Syntax	FREQUENCIES VARIABLES=Q7 /NTILES=4 /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00,00
	Elapsed Time	00:00:00,03

Statistics

How much do you agree with the following sentence?

I will not buy product if it has bad comments on Facebook or Instagram

N	Valid	378
	Missing	4
Percentiles	25	2.00
	50	2.00
	75	3.00

How much do you agree with the following sentence?

I will not buy product if it has bad comments on Facebook or Instagram

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Strongly agree**	**59**	**15.4**	**15.6**	**15.6**
	Agree	**178**	**46.6**	**47.1**	**62.7**
	Neutral	**112**	**29.3**	**29.6**	**92.3**
	Disagree	**25**	**6.5**	**6.6**	**98.9**
	Strongly disagree	**4**	**1.0**	**1.1**	**100.0**
	Total	**378**	**99.0**	**100.0**	
Missing	**System**	**4**	**1.0**		
	Total	**382**	**100.0**		

```
SAVE OUTFILE='D:\Purchase intention.sav'
  /COMPRESSED.
RECODE Q39 Q49 (1=5) (2=4) (3=3) (4=2) (5=1) INTO Q39r Q49r.
EXECUTE.
DATASET ACTIVATE DataSet1.

SAVE OUTFILE='D:\Purchase intention.sav'
  /COMPRESSED.

SAVE OUTFILE='D:\Purchase\Purchase intention.sav'
  /COMPRESSED.
DATASET ACTIVATE DataSet1.

SAVE OUTFILE='D:\Purchase\Purchase intention.sav'
  /COMPRESSED.
DATASET ACTIVATE DataSet1.

SAVE OUTFILE='D:\Purchase\Purchase intention.sav'
  /COMPRESSED.
Warning # 5334.  Command name: SAVE
The SAVE command has succeeded.  However, due to contention for the
specified
file, the data have been saved to a file with a different name.
Saved to D:\Purchase\Purchase intention_1.sav.
COMPUTE Trust=MEAN(Q28,Q29,Q30).
EXECUTE.
COMPUTE
Social_Commerce=MEAN(Q6,Q8,Q9,Q10,Q11,Q12,Q13,Q14,Q15,Q17,Q18).
EXECUTE.
DATASET ACTIVATE DataSet1.
SAVE OUTFILE='D:\Purchase\Purchase intention_1.sav'
  /COMPRESSED.
COMPUTE Percevied_Usefulness=MEAN(Q20,Q21,Q22,Q23,Q24,Q25).
EXECUTE.
DATASET ACTIVATE DataSet1.
SAVE OUTFILE='D:\Purchase\Purchase intention_1.sav'
  /COMPRESSED.
```

```
COMPUTE Extraversion=MEAN(Q41r,Q46,Q51r).
EXECUTE.
COMPUTE Openness=MEAN(Q40,Q45r,Q50r,Q55r).
EXECUTE.
COMPUTE Agreeableness=MEAN(Q37,Q42r,Q52r).
EXECUTE.
DATASET ACTIVATE DataSet1.
SAVE OUTFILE='D:\Purchase\Purchase intention_1.sav'
  /COMPRESSED.
COMPUTE Personality_Traits=MEAN(Extraversion,Openness,Agreeableness).
EXECUTE.
DATASET ACTIVATE DataSet1.
SAVE OUTFILE='D:\Purchase\Purchase intention_1.sav'
  /COMPRESSED.
```

Regression

Notes

Output Created		21-SEP-2019 22:47:44
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.

Syntax		REGRESSION
		  /MISSING LISTWISE
		  /STATISTICS COEFF OUTS R ANOVA
		  /CRITERIA=PIN(.05) POUT(.10)
		  /NOORIGIN
		  /DEPENDENT Purchase_Intention
		  /METHOD=ENTER Percevied_Usefulness.

Resources	Processor Time	00:00:00,03
	Elapsed Time	00:00:00,27
	Memory Required	2916 bytes
	Additional Memory Required for Residual Plots	0 bytes

```
[DataSet1] D:\Purchase\Purchase intention_1.sav
```

Variables Entered/Removeda

Model	Variables Entered	Variables Removed	Method
1	Percevied_Usefulnessb	.	Enter

a. Dependent Variable: Purchase_Intention
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.488a	.238	.236	.46087

a. Predictors: (Constant), Percevied_Usefulness

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.885	1	24.885	117.160	.000b
	Residual	79.650	375	.212		
	Total	104.534	376			

a. Dependent Variable: Purchase_Intention
b. Predictors: (Constant), Percevied_Usefulness

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.840	.087		9.709	.000
	Percevied_Usefulness	.320	.030	.488	10.824	.000

a. Dependent Variable: Purchase_Intention

```
REGRESSION
 /MISSING LISTWISE
```

```
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Trust
/METHOD=ENTER Percevied_Usefulness.
```

Regression

Notes

Output Created		21-SEP-2019 22:48:28
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	\<none\>
	Weight	\<none\>
	Split File	\<none\>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Trust /METHOD=ENTER Percevied_Usefulness.
Resources	Processor Time	00:00:00,05
	Elapsed Time	00:00:00,06
	Memory Required	2916 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removeda

Model	Variables Entered	Variables Removed	Method
1	Percevied_Usefulnessb	.	Enter

a. Dependent Variable: Trust
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.473a	.224	.222	.75025

a. Predictors: (Constant), Percevied_Usefulness

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	60.740	1	60.740	107.908	.000b
	Residual	210.518	374	.563		
	Total	271.258	375			

a. Dependent Variable: Trust
b. Predictors: (Constant), Percevied_Usefulness

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.936	.141		13.705	.000
	Percevied_Usefulness	.503	.048	.473	10.388	.000

a. Dependent Variable: Trust

```
REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Purchase_Intention
 /METHOD=ENTER Social_Commerce.
```

Regression

Notes

Output Created		21-SEP-2019 22:49:45
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	\<none>
	Weight	\<none>
	Split File	\<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Purchase_Intention /METHOD=ENTER Social_Commerce.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,08
	Memory Required	2916 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Social_Commerce^b	.	Enter

a. Dependent Variable: Purchase_Intention
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.387^a	.150	.148	.48692

a. Predictors: (Constant), Social_Commerce

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.767	1	15.767	66.502	.000^b
	Residual	89.383	377	.237		
	Total	105.150	378			

a. Dependent Variable: Purchase_Intention
b. Predictors: (Constant), Social_Commerce

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.862	.111		7.789	.000
	Social_Commerce	.306	.038	.387	8.155	.000

a. Dependent Variable: Purchase_Intention

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Trust
 /METHOD=ENTER Social_Commerce.

Regression

Notes

Output Created		21-SEP-2019 22:50:51
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Trust /METHOD=ENTER Social_Commerce.
Resources	Processor Time	00:00:00,05
	Elapsed Time	00:00:00,05
	Memory Required	2916 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Social_Commerceb	.	Enter

a. Dependent Variable: Trust
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.448a	.201	.198	.76148

a. Predictors: (Constant), Social_Commerce

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.395	1	54.395	93.810	.000b
	Residual	216.862	374	.580		
	Total	271.258	375			

a. Dependent Variable: Trust
b. Predictors: (Constant), Social_Commerce

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.706	.174		9.806	.000
	Social_Commerce	.572	.059	.448	9.686	.000

a. Dependent Variable: Trust

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Purchase_Intention
 /METHOD=ENTER Trust.

Regression

Notes

Output Created		21-SEP-2019 22:52:22
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Purchase_Intention /METHOD=ENTER Trust.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,04
	Memory Required	2916 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removeda

Model	Variables Entered	Variables Removed	Method
1	Trustb	.	Enter

a. Dependent Variable: Purchase_Intention
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.448a	.201	.199	.47136

a. Predictors: (Constant), Trust

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.860	1	20.860	93.888	.000b
	Residual	83.097	374	.222		
	Total	103.957	375			

a. Dependent Variable: Purchase_Intention
b. Predictors: (Constant), Trust

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.811	.099		8.206	.000
	Trust	.277	.029	.448	9.690	.000

a. Dependent Variable: Purchase_Intention

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Purchase_Intention
 /METHOD=ENTER Extraversion Openness Agreeableness.

Regression

Notes

Output Created		21-SEP-2019 22:55:47
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Purchase_Intention /METHOD=ENTER Extraversion Openness Agreeableness.
Resources	Processor Time	00:00:00,03
	Elapsed Time	00:00:00,05
	Memory Required	3468 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Agreeableness, Openness, Extraversion^b	.	Enter

a. Dependent Variable: Purchase_Intention
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.098^a	.010	.002	.52520

a. Predictors: (Constant), Agreeableness, Openness, Extraversion

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.992	3	.331	1.198	.310^b
	Residual	101.783	369	.276		
	Total	102.775	372			

a. Dependent Variable: Purchase_Intention
b. Predictors: (Constant), Agreeableness, Openness, Extraversion

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.867	.148		12.631	.000
	Extraversion	-.007	.040	-.010	-.178	.859
	Openness	-.077	.043	-.099	-1.800	.073
	Agreeableness	.033	.043	.044	.782	.435

a. Dependent Variable: Purchase_Intention

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Trust
 /METHOD=ENTER Extraversion Openness Agreeableness.

Regression

Notes

Output Created		21-SEP-2019 23:00:01
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Trust /METHOD=ENTER Extraversion Openness Agreeableness.
Resources	Processor Time	00:00:00,05
	Elapsed Time	00:00:00,08
	Memory Required	3468 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removeda

Model	Variables Entered	Variables Removed	Method
1	Agreeableness, Openness, Extraversionb	.	Enter

a. Dependent Variable: Trust
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.280a	.078	.071	.82121

a. Predictors: (Constant), Agreeableness, Openness, Extraversion

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.196	3	7.065	10.477	.000b
	Residual	248.848	369	.674		
	Total	270.044	372			

a. Dependent Variable: Trust
b. Predictors: (Constant), Agreeableness, Openness, Extraversion

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.171	.231		18.043	.000
	Extraversion	.075	.063	.064	1.194	.233
	Openness	-.352	.067	-.278	-5.245	.000
	Agreeableness	-.050	.066	-.040	-.746	.456

a. Dependent Variable: Trust

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Purchase_Intention
 /METHOD=ENTER Q1.

Regression

Notes

Output Created		21-SEP-2019 23:10:41
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Purchase_Intention /METHOD=ENTER Q1.
Resources	Processor Time	00:00:00,03
	Elapsed Time	00:00:00,03
	Memory Required	2916 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	What is your gender?^b	.	Enter

a. Dependent Variable: Purchase_Intention
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.106^a	.011	.009	.52570

a. Predictors: (Constant), What is your gender?

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.180	1	1.180	4.271	.039^b
	Residual	103.912	376	.276		
	Total	105.093	377			

a. Dependent Variable: Purchase_Intention
b. Predictors: (Constant), What is your gender?

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.907	.085		22.503	.000
	What is your gender?	-.112	.054	-.106	-2.067	.039

a. Dependent Variable: Purchase_Intention

REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Trust
/METHOD=ENTER Q1.

Regression

Notes

Output Created		21-SEP-2019 23:11:30
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Trust /METHOD=ENTER Q1.
Resources	Processor Time	00:00:00,00
	Elapsed Time	00:00:00,07
	Memory Required	2916 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removed a

Model	Variables Entered	Variables Removed	Method
1	What is your gender?b	.	Enter

a. Dependent Variable: Trust
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.159a	.025	.023	.84168

a. Predictors: (Constant), What is your gender?

ANOVA a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.897	1	6.897	9.735	.002b
	Residual	264.240	373	.708		
	Total	271.137	374			

a. Dependent Variable: Trust
b. Predictors: (Constant), What is your gender?

Coefficients a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.751	.136		27.526	.000
	What is your gender?	-.271	.087	-.159	-3.120	.002

a. Dependent Variable: Trust

RELIABILITY
 /VARIABLES=Q4 Q5
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /STATISTICS=SCALE.

Reliability

Notes

Output Created		22-SEP-2019 00:15:45
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=Q4 Q5 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,02

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	378	99.0
	Excludeda	4	1.0
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.615	2

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
3.48	1.110	1.053	2

RELIABILITY
 /VARIABLES=Q6 Q8 Q9 Q10 Q11 Q12 Q13 Q14 Q15 Q17 Q18
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /STATISTICS=SCALE.

Reliability

Notes

Output Created		22-SEP-2019 00:17:08
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=Q6 Q8 Q9 Q10 Q11 Q12 Q13 Q14 Q15 Q17 Q18 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,01

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	371	97.1
	Excludeda	11	2.9
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.891	11

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
31.56	53.987	7.348	11

```
RELIABILITY
 /VARIABLES=Q20 Q21 Q22 Q23 Q24 Q25
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /STATISTICS=SCALE.
```

Reliability

Notes

Output Created		22-SEP-2019 00:17:49
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
	Syntax	RELIABILITY /VARIABLES=Q20 Q21 Q22 Q23 Q24 Q25 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,03

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	369	96.6
	Excluded^a	13	3.4
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.878	6

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.83	23.354	4.833	6

```
RELIABILITY
 /VARIABLES=Q28 Q29 Q30
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /STATISTICS=SCALE.
```

Reliability

Notes

Output Created		22-SEP-2019 00:18:18
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
	Syntax	RELIABILITY /VARIABLES=Q28 Q29 Q30 /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	Processor Time	00:00:00,02
	Elapsed Time	00:00:00,01

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	375	98.2
	Excludeda	7	1.8
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.789	3

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10.05	6.525	2.554	3

```
RELIABILITY
 /VARIABLES=Q41r Q46 Q51r Q40 Q45r Q50r Q55r Q37 Q42r Q52r
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /STATISTICS=SCALE.
```

Reliability

Notes

Output Created		22-SEP-2019 00:20:39
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
	Syntax	RELIABILITY /VARIABLES=Q41r Q46 Q51r Q40 Q45r Q50r Q55r Q37 Q42r Q52r /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=SCALE.
Resources	Processor Time	00:00:00,00
	Elapsed Time	00:00:00,01

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	367	96.1
	Excludeda	15	3.9
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
	10

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
26.6894	25.340	5.03393	10

CORRELATIONS
/VARIABLES=Purchase_Intention Trust Social_Commerce Percevied_Usefulness Personality_Traits
/PRINT=TWOTAIL NOSIG
/MISSING=PAIRWISE.

Correlations

Notes

Output Created		22-SEP-2019 00:21:08
Comments		
Input	Data	D:\Purchase\Purchase intention_1.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	382
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
Syntax		CORRELATIONS /VARIABLES=Purchase_Intention Trust Social_Commerce Percevied_Usefulness Personality_Traits /PRINT=TWOTAIL NOSIG /MISSING=PAIRWISE.
Resources	Processor Time	00:00:00,03
	Elapsed Time	00:00:00,04

Correlations

		Purchase_Intention	Trust	Social_Commerce	Percevied_Usefulness	Personality_Traits
Purchase_Intention	Pearson Correlation	1	.448**	.387**	.488**	-.045
	Sig. (2-tailed)		.000	.000	.000	.389
	N	379	376	379	377	375
Trust	Pearson Correlation	.448**	1	.448**	.473**	-.175**
	Sig. (2-tailed)	.000		.000	.000	.001
	N	376	376	376	376	375
Social_Commerce	Pearson Correlation	.387**	.448**	1	.482**	.050
	Sig. (2-tailed)	.000	.000		.000	.336
	N	379	376	379	377	375
Percevied_Usefulness	Pearson Correlation	.488**	.473**	.482**	1	.044
	Sig. (2-tailed)	.000	.000	.000		.393
	N	377	376	377	377	375
Personality_Traits	Pearson Correlation	-.045	-.175**	.050	.044	1
	Sig. (2-tailed)	.389	.001	.336	.393	
	N	375	375	375	375	375

**. Correlation is significant at the 0.01 level (2-tailed).