Role of Social Commerce Forums in Establishing Purchase Intention: A Nexus Between Credibility, Trust and E-Commerce Satisfaction

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Abstract

Social media is persuading to consumers in field of social commerce (S-Commerce) by providing goods or services and fulfill their demands in a very short period of time. Electronic-satisfaction (e-satisfaction) and credibility have distinctive activities of social media that motivate and successively build the trust at various stages of purchase intentions. For better understanding it is necessary to recognize the factors of social commerce such as referrals, reviews & ratings because they have a strong influence on buying behaviour of e-commerce consumers. A quantitative and descriptive approach has been projected through simple random sampling. A cross-sectional data of 250 participants were collected by a survey questionnaire from social commerce users examined through Partial Least Square-Structural Educational Modeling-3 (PLS-SEM-3). A social support theory has supported relationship on trust through social media activities, surface credibility, and presumed credibility as well as e-commerce satisfaction. Interestingly trust, surface and presumed credibility considerably significant impact on e-commerce and social commerce satisfaction that leads to develop purchase intention. The current study theoretically contributes novel indicator, presumed credibility in the social commerce industry and practically it promotes specific websites that triggers trust.

Keywords: Social commerce, E-commerce satisfaction, Trust, Purchase intention, Surface and Presumed credibility

1 Introduction

Today's world has become a global village due to extended use of internet. As the internet usage is increasing rapidly, social media is also expanding and redefining social contacts & communications. New communities are being established worldwide due to growth of social media. This fact has increased the value of social commerce forum for individuals as well as businesses.(N. Hajli & Sims, 2015; X. Lin, Wang, & Hajli, 2019; Zailskaitė-Jakštė & Kuvykaitė, 2016). The contribution of consumers is very important for businesses because unless consumer is not involved no transaction is possible to take place. In the age of social media, consumers can rate and rank products as well as praise or criticize

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products very easily. So, this factor has a pivotal role in marketing process of businesses. To engage the online community businesses, use the social commerce strategy and persuade users to share what they experienced on social commerce forum regarding the product (Sheikh, Yezheng, Islam, Hameed, & Khan, 2019).

In many studies, various social constructs were observed and empirically authenticated to maintain the importance of consumers for expansion of businesses. Among these constraints trust is an important medium that leads to the active participation of users in S-Commerce (Wang, Tajvidi, Lin, & Hajli, 2020). Although various studies included aspects of trust in social media which shows its importance, the core objective of these studies is concerned with the decision-making process of social commerce consumers (Busalim, 2016) rather than the purchase intention. In current study we have linked trust to e-satisfaction and then purchase intention. Trust has been used as a mediator in this study.

As regard to point of view of consumer, making a new purchase decision is multifaceted in cases where there is an opinion of increasing risk due to the lack of trust (Siegrist, Gutscher, & Earle, 2005). Due to this nature, companies are required to increase the trust aspect in their business model, as this is an important landmark to achieve as a part of their strategy for marketing. It is vital to note that research on how consumers on S-Commerce forums take on intending to purchase in a non-western cultural setting remains scarce. Surface credibility is another factor that could impact trust and user satisfaction. User satisfaction is an important factor that can imitate loyalty, involvement and intentions to buy. In a study conducted on e-loyalty in online grocery business, it was observed that satisfaction supports the much required relationship between businesses and consumers (Faraoni, Rialti, Zollo, & Pellicelli, 2019). Consequently, a satisfied consumer is more willing to buy on S-Commerce forums rather than unsatisfied consumer. Therefore, an association among the various s-commerce constructs such as surface credibility, presumed credibility, satisfaction, trust, social media factors and buying intention can confer to the research on S-Commerce forums.

Along with surface credibility, another credibility factor presumed credibility has been introduced to test its impact on trust and user satisfaction. Presumed credibility can be difficult to study, not only because there are so many facets to an s-commerce forum but because of a host of factors outer of the forum. One outer facet is users how they presume, how they esteem singular parts of credibility, and their varying objectives when utilizing the s-commerce forum, just as settings in which they do as such. All these facets can differ considerably from one person to another and all manipulate credibility presumptions. The impact of presumed credibility on trust and satisfaction is poorly treated in research studies; where most of the credibility; factors focused on information quality. However, recognizing the relationship between the presumed credibility, satisfaction, trust, social media elements and intention to buy can add to the Social Commerce studies, as well as provide both theoretical and practical indications.

The present study bridges the gap by considering how consumers' involvement in social commerce forums increases trust, and how presumed credibility affects trust and e-commerce satisfaction and then leads to consumer's intention to purchase. This concept

brings us to the idea of suggesting relevant constructs that set up trust and purchase intention. The current study examines how social media, through its activities, influences trust as well as analyses the role of surface credibility and presumed credibility, aspects of credibility on trust and e-commerce satisfaction. Next, the relationship between trust and e-commerce satisfaction is studied, followed by its association with purchase intention.

2   Literature Review

The current study is backed by social support theory, which is focused on the fact that instrumental, informational and emotional support can motivate the users in reflecting a positive behaviour. In various studies in S-Commerce research, this theory has been used for evaluating the impact of various aspects on users' behaviour. For example, (Kavanagh, 2011) determined that a customer's intention to utilize social commerce forums is based on website quality & social support. These two factors have positive effect on consumer's intention. In another study, (M. N. Hajli, 2014) analyzed the positive impact of social support through information sharing on trust. When a customer got social support, it motivates him and develop his trust (X. Lin et al., 2019). Moreover, emotional support has also positive impact in developing customer's satisfaction (M. N. Hajli, 2014), which in turn might affect the buying intentions in S-Commerce forums. Consequently, the current study recognizes that the under-pinning theory of social support is basically created through activities on social media like; comments, likes reviews and ratings which definitely affect the trust in these forums. Furthermore, quality of social commerce is assessed through social credibility and presumed credibility.

2.1   Social Media Activities

Social media activities include blogs, comments, feedback, ratings & reviews, etc. on S-Commerce forum (Fuchs & Trottier, 2017). By using interactive web technologies, social media can be productive in sharing of information and its management for virtual communities (Fuchs & Trottier, 2017). Social media can be used in various perspectives like sharing of photos & videos, personalized messages through messengers as well as product's reviews, ratings and recommendations (Fuchs & Trottier, 2017). Due to interactivity feature of social media, control of information has been shifted from businesses to customers(Mangold & Faulds, 2009). Moreover, social media forums are becoming the most popular and powerful medium for connectivity of individuals. This is the reason why social commerce has emerged as a new forum for online buying and selling.

2.2   Trust

A customer's decision can be affected by the belief he kept about the particular forum, so trust has a great significance in customer buying decision. This belief is mostly developed based on information he received about a product from other users of the same forum. Furthermore, in research model trust has been used as a mediator between 'social commerce constructs' and 'intention to buy' as recommended by (N. Hajli, Shanmugam, Powell, & Love, 2015). As activities on social media are divided into kinds of forums, most of the studies examined the effect of these activities on trust only in a specific forum such as "Facebook, YouTube, WhatsApp, Wikis, etc."

Likely, in a study conducted by (N. Hajli, Sims, Zadeh, & Richard, 2017) it has been recognized that trust related to social commerce forums has improved the customer's behaviour regarding information gathering and social presence. This in turn increases the 'intention to buy'.

2.3   Surface credibility

In different studies relating to credibility, it has been found that there are three trust dimensions like stability, credibility and quality (Al Qundus, 2019; Bianchi, Andrews, Wiese, & Fazal-E-Hasan, 2019). In addition, credibility can be examined from different aspects including presumed credibility "users believe a platform based on the general assumptions they hold", reputed credibility "Users believe because of a reference.", surface credibility "Users believe based on simple inspection of the forum" and earned credibility "Users believe based on their past experiences with a forum" (Fogg, Cuellar, & Danielson, 2019). Thus Surface credibility shows the degree to which an individual accepts something due to design and appearance of the site. Surface credibility affects trust and customer satisfaction, which in turn develop purchase intention.

2.4   Presumed Credibility

(Al Qundus, 2019) recognized three trust scales, encompassing credibility, stability and quality. These three scales are associated as they have an impact on each other. Credibility could be examined from different aspects containing presumed credibility "users believe a platform based on the general assumptions they hold", reputed credibility "Users believe because of a reference.", surface credibility "Users believe based on simple inspection of the forum" and earned credibility "Users believe based on their past experiences with a forum" (Fogg et al., 2019). Presumed credibility shows the degree to which an individual accepts something due to general presumptions.

These suppositions assist individuals with assessing the believability of s-commerce sites(Fogg et al., 2019). It is an overall supposition; a brand we've known about is sounder; an obscure brand is less valid. Four out of five clients say that having the option to believe the data on a site is vital to them. You don't accept from somebody you don't trust. This depicts how individuals learn made by a person, out of supposition such as, when an article is distributed on a BBC site page, it accompanies the notion that the proofreader is an eminent columnist in a respectable association and, all things considered, is trusted to report just believable data. Presumed credibility affects trust and customer satisfaction, which in turn develop purchase intention.

2.5   E-Commerce satisfaction

It is the fulfillment of the consumer over an e-commerce site used as a mediator between SMA and buying intention. This variable has different aspects encompassing design of website, the level of privacy provided and most importantly the security of the financial transactions on the website. Additionally, quality of service along with quality of information has a significant role in increasing satisfaction (Z. Lin, Chen, & Filieri, 2017; Nisar & Prabhakar, 2017; G. Sharma & Lijuan, 2015). Various results can be obtained from these studies such as a satisfied consumer will not only repurchase but also recommend the site to

others. Which would increase the buying over e-commerce sites. On the other hand, a dissatisfied customer would negatively affect the purchase intention.

Likewise in another study by (Nisar & Prabhakar, 2017) discovered that quality of service on e-commerce site is associated with satisfaction of consumer and ultimately affect 'intention to buy'.

2.6   Intention to buy
It can be defined as a person's readiness to purchase a specific product or service. It is the dependent variable in the research model on which the effect of various other constructs has been observed. In a study conducted by (N. Hajli et al., 2017), it was found that various factors such as social media interactions, trust and satisfaction of consumer have a strong impact on intention to buy. Moreover, it has been recognized by (Chen, Lu, & Wang, 2017) that the consumer learns more from ratings and reviews and establishes and impartial evaluation about a social commerce forum which promotes buying intention.
Additionally, the perception of consumer about social commerce forum, anticipated advantage and ease of use can affect intention to buy. (Hu, Huang, Zhong, Davison, & Zhao, 2016).

3   Research Questions
This study addresses the following research questions;
(1). Do social media activities performed on S-Commerce forum affect consumer's trust?
(2). Does surface credibility of S-Commerce forum influence trust and e-commerce satisfaction?
(3). Does presumed credibility of S-Commerce forum influence trust and e-commerce satisfaction?
(4). What is the role of trust in e-commerce satisfaction?
(5). How significant is e-commerce satisfaction in predicting purchase intention?

4   Research Objectives
The current research has following research objectives;
(1). To examine social media activities performed on S-Commerce forum affect consumer's trust?
(2). To asses surface credibility of S-Commerce forum influence trust and e-commerce satisfaction?
(3). To evaluate presumed credibility of S-Commerce forum influence trust and e-commerce satisfaction?
(4). To examine the role of trust in e-commerce satisfaction?
(5). To measure the significance of e-commerce satisfaction in predicting purchase intention.

5   Hypothesis Development
In the light of literature the following hypotheses have been generated.

5.1 Social Media Activities and Trust

The social media activities facilitate interactions among the customers of the social commerce about the products offered or services provided. A study by (Yue et al., 2017) has demonstrated that customer's comments, reviews and ratings etc. enhance the information about the products offered by s-commerce site. Additionally, this interaction provides relevant information to online consumers before buying on s-commerce forum.

Furthermore, the consumers through reviews and ratings on already used product or service gave better suggestion and recommendation to others which can develop trust(Attar, Shanmugam, & Hajli, 2020). Therefore, in current study the first hypothesis examines the positive relationship between social media activities and user's trust.

H1. Social media activities in S-Commerce and user's trust are positively associated.

5.2 Surface Credibility, Trust and E-Commerce Satisfaction

The common beliefs among the users about the S-Commerce sites may affect their way of using these sites, as they may or may not believe the information given on these sites. The credibility of specific social commerce forum develop trust and therefore these two constructs are considered as interrelated (Bianchi et al., 2019; S. Sharma & Crossler, 2014). Even though credibility features and trust have a positive relationship, but it lacks research. For example, attaining credibility by presenting good quality information, and design features may involve users on the forums.

Surface credibility is acquired from the instant impression of a consumer while using the s-commerce forum. Although this impression is not considered as long term but it is important to consider the short term effect of surface credibility in developing trust and satisfaction which in turn increase buying intention(Attar et al., 2020). Aiming at these important factors, surface credibility is associated with trust and e-commerce satisfaction, and consequently, the following hypotheses are developed.

H2. Surface Credibility in S-Commerce and user's trust are positively associated.
H4. Surface Credibility and e-commerce satisfaction are positively associated.

5.3 Presumed Credibility, Trust and E-Commerce Satisfaction

Presumed credibility is derived from the common assumptions held by a user about the particular site. These assumptions necessarily have an effect on trust of user (Bianchi et al., 2019; S. Sharma & Crossler, 2014). Nonetheless, credibility features and trust have a positive association, but it lacks research. For instance, achieving credibility by offering good quality information, and design features may engage users on the forums.

Notwithstanding, These suppositions assist individuals with assessing the believability of s-commerce sites(Fogg et al., 2019). It is an overall supposition; a brand we've known about is sounder; an obscure brand is less valid. Aiming at these facets, presumed credibility is associated with trust and e-commerce satisfaction, and consequently, under mentioned hypotheses is being presented.

H5. Presumed Credibility in S-Commerce and user's trust are positively associated.
H6.Presumed Credibility and e-commerce satisfaction are positively associated.

5.4   User's trust and e-commerce satisfaction

Trust in S-Commerce research is known by joining it with various aspects of influence on S-Commerce forums. The trust has been employed as a mediator between social commerce variables and 'intention to buy' in the social commerce proposed model originated by (N. Hajli et al., 2015) to observe the association between social commerce variables and buying intentions. These studies have examined the same relationship as showed in the given model of the current study.

Moreover, on social commerce forums, trust is affected by various aspects such as credibility, efficiency, service quality and most importantly the reliability. A positive association between trust and e-satisfaction was recognized in numerous researches (Nisar & Prabhakar, 2017). . Consequently, the related hypothesis is being proposed.

H3. User's trust and e-commerce satisfaction are positively associated.

5.5   E-Commerce satisfaction and intention to buy.

Customer of e-commerce site is said to be satisfied when he has acquired what he needed from that particular site. When these customers are satisfied, they purchased more from these sites (Nisar & Prabhakar, 2017). The user involvement and development of purchase intention is based on the level of satisfaction they achieved. In this way a customer accepts the social commerce forum (Ramli, Bakar, & Aziz, 2016).

Thus in social commerce, the high satisfaction level increased buying intention (Chou, Chen, & Lin, 2015). Finally, the last hypotheses have been developed by demonstrating the relationship of e-commerce and 'intention to buy.'

H7. E-commerce satisfaction and user's purchase intention are positively associated.

Figure1
Research model
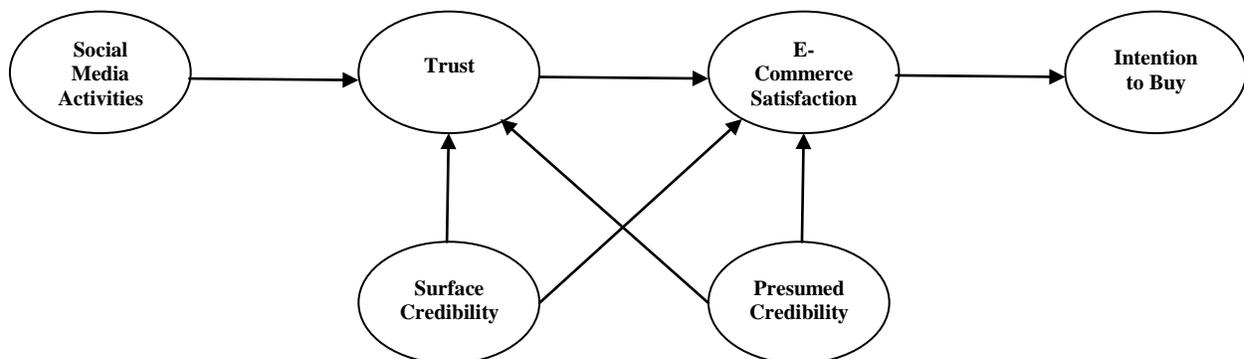
6   Methodology

6.1   Questionnaire and Pre-Test

The scale items of a survey questionnaire relating to various constructs were taken from approved, authenticated scales of past studies. All of them consist of multi-item measures. For measuring social media activities, trust and e-commerce satisfaction, scales were adapted from a study of (Azam, Qiang, & Abdullah, 2017). Presumed credibility, surface credibility measurement scales were adapted from a study of (Attar et al., 2020). Based on a study by (Reiter, McHaney, & Connell, 2017) scale were adapted for Intention to buy. The survey questionnaire includes 5-point widely employed Likert scale. The respondents demonstrate how much they agree or disagree with a statement (1 "strongly disagree" to 5 "strongly agree"). Additionally, demographic variables such as gender, education level, and s-commerce forum's preference are also the part of this questionnaire. A pilot was also organized using experienced professionals, who have experience of shopping on s-commerce forums. Minor alterations were made to the survey instrument based on their recommendations.

6.2   Sample Design and Data collection

Data were collected from users of social commerce medium of buying. These users have a related experience of shopping from one of these forums such as Daraz, Facebook and WhatsApp. The next level of e-commerce is the social-commerce (-commerce) which is the combination of social media and e-commerce. So, choosing above mentioned sites provided valid research data. Furthermore, these forums appeared to be most effective forums for current research because of their diverse nature. As for the importance of these forums is concerned it would be worth mentioning that 'Facebook' is the widely used social commerce forum worldwide having over 2.8 billion users actively using it (www.statista.com, 2021) and 45 million active users in Pakistan up to January 2021. Further, Daraz has been emerged as a big e-retailer in Pakistan having more than 5 million users per month and delivers over 1.5 million packages every month (brecorder.com). Similarly, WhatsApp is also being popular among social network users for consumer interaction through personalized messages, images and videos 'WhatsApp.com'. It is also offering a WhatsApp Business app for s-commerce users. In essence, above mentioned forums are the most relevant and effective forums for current study because of having strong user base in Pakistan and globally.

A self-administered questionnaire was selected for data collection. Active users of s-commerce forums have been employed to become a part of this survey. The questionnaires were developed using a Google form, and the links to the survey were distributed to about 250 participants holding an account with at least one S-Commerce forum through random sampling. These users from various cities of Pakistan (Lahore, Islamabad, Faisalabad, Multan, and Sahiwal) have a shopping experience over s-commerce forums, and they were good respondents. It was clearly mentioned in the questionnaire that the responses were voluntary, and privacy would be maintained. After getting responses, 200 valid responses have been included in our analyzing process.

7   Findings and Analysis
       For studying and testing hypotheses, the PLS-SEM technique has been utilized by applying the most popular software SmartPLS-3 because it is believed to be the latest assessment technique (Rasoolimanesh & Ali, 2018). The estimation of various constructs has been done by applying structural equation modeling where subject matter has been tested with the most efficient technique of PLS-SEM. This technique is considered very effective and provide accurate results (J. F. Hair, Hult, Ringle, Sarstedt, & Thiele, 2017). Furthermore, this technique is considered very flexible for assessment of model (Ringle, Wende, & Will, 2005). As for as the normality issue and sample size is concerned, PLS-SEM is preferred for data analysis (J. Hair, Hult, Ringle, & Sarstedt, 2016) So, the current study has used PLS-SEM for avoiding normality of data and sample size. Additionally, the technique of algorithm and bootstrapping has been utilized to test construct validity and reliability through factor loadings (Rasoolimanesh & Ali, 2018)The bootstrapping technique has also provided path coefficients and various levels of significance to test hypotheses. Further, the assessment of measurement model and structural model was made.

7.1   Common Method Bias
       In this study data has been collected from social media users in a specific location. As the data is collected from single source, there is a chance of common method bias (CMB). In an study conducted by (Kock (2015), it is suggested that the issue of common method bias can be found by applying full collinearity test. Thus, in the current study, full collinearity test has been run to estimate CMB and variance inflation factor (VIF) values has been calculated. Additionally, by examining these results, it is found that VIF values of all the latent constructs are lower than the 3.3. Therefore, the issue of common method bias did not exist in the data.

7.2   Measurement Model Assessment
       In the current study, estimation of measurement model and convergent validity has been made by appraising the items' loadings, composite reliability (CR) and average variance extracted (AVE). The following tables and figures have showed that factor loadings of various items of constructs are above the prescribed 0.60 value. Likewise, all the values of CR showed a favorable condition by surpassing the prescribed 0.70 limit. Additionally, AVE's values are above the prescribed 0.50 value (J. F. Hair et al., 2017). Furthermore, HTMT ratio has been calculated and except some values, divergent validity is held in the data.

Table 1
Convergent Validity

Constructs	Items	Loadings	Alpha	CR	AVE
E-Commerce Satisfaction	ECS1	0.698	0.77	0.853	0.593
	ECS2	0.818			
	ECS3	0.819			
	ECS4	0.739			
Intention to Buy	IB1	0.883	0.748	0.858	0.67
	IB2	0.863			
	IB3	0.696			

Presumed Credibility	PC1	0.86	0.901	0.926	0.715
	PC2	0.862			
	PC3	0.834			
	PC4	0.831			
	PC5	0.842			
Surface Credibility	SC1	0.826	0.817	0.879	0.646
	SC2	0.778			
	SC3	0.858			
	SC4	0.749			
Social Media Activities	SMA1	0.867	0.922	0.945	0.81
	SMA2	0.903			
	SMA3	0.911			
	SMA4	0.919			
Trust	TR1	0.878	0.771	0.866	0.684
	TR2	0.817			
	TR3	0.784			

Table 2
Discriminate Validity (HTMT Ratio)

	ECS	IB	PC	SMA	SC	TR
ECS						
IB	0.558					
PC	0.720	0.725				
SMA	0.688	0.563	0.232			
SC	0.892	0.708	0.638	0.597		
TR	0.896	0.825	0.463	0.840		0.842

Figure 2
Measurement Model
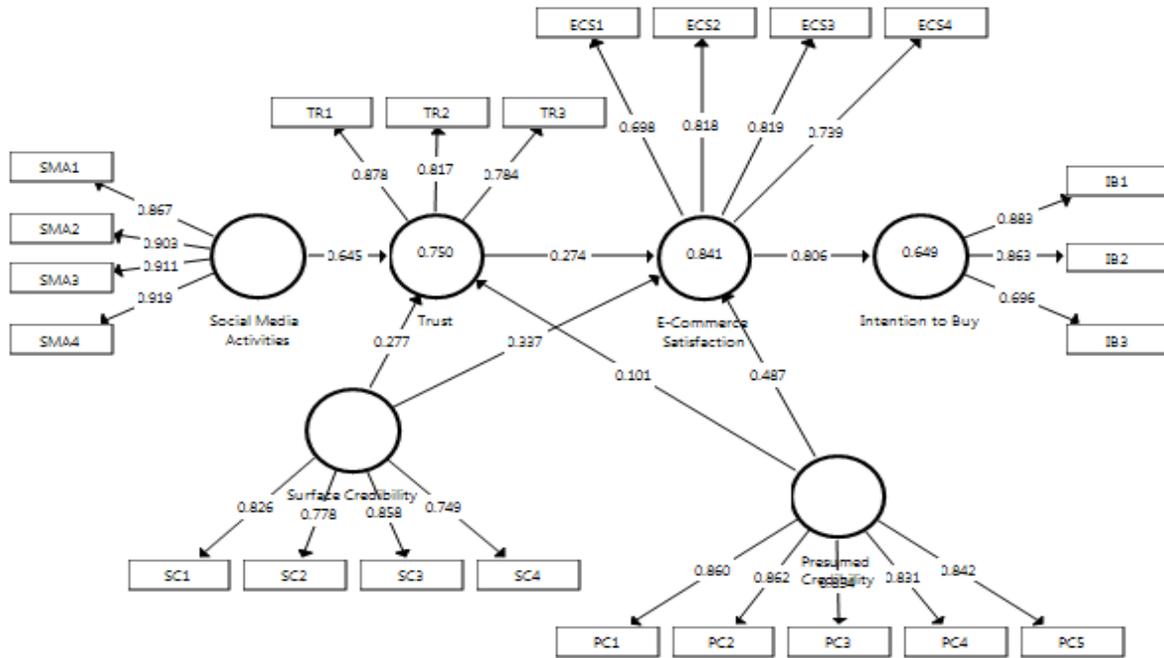

7.3   Structural Model Assessment

The technique of bootstraping through Smart PLS-3 has been used to assess the structural maodel. For evaluating hypotheses, path coefficients, t values and standard errors have been calibrated to check the relationships of various constructs of the model. The values calibrated by bootsraping as appeared in the tables and figures below have showed that ECS has a significant positive impact on IB (beta = 0.806, t value = 14.86, LL = 0.675, UL = 0.867). So, the H1 is supported. Further, PC showed a positive impact on ECS (beta = 0.487, t value = 7.607, LL = 0.372, UL = 0.582). Next, relationship of PC and TR has not been supported. In H4 the SMA and TR are positively associated and supported (beta = 0.645, t value = 0.9.06, LL = 0.522, UL = 0.755) and H5 is also held supported because of significant values (beta = 0.337, t value = 6.09, LL = 0.256, UL = 0.44). likewise, the association of SC and ECS in H6 is positive (beta = 0.277, t value = 4.015, LL = 0.164, UL = 0.386). Lastly, the hypotheses of TR and ECS hold true due to significant values (beta = 0.274, t value = 5.729, LL = 0.199, UL = 0.352).

Table 3
Path Analysis

	Relationships	Beta	SD	t values	p values	LL	UL	Decision
H1	ECS -> IB	0.806	0.054	14.868	0	0.675	0.867	Supported
H2	PC -> ECS	0.487	0.064	7.607	0	0.372	0.582	Supported
H3	PC -> TR	0.101	0.064	1.574	0.058	0	0.22	Not Supported

H4	SMA -> TR	0.645	0.071	9.066	0	0.522	0.755	Supported
H5	SC -> ECS	0.337	0.055	6.095	0	0.256	0.44	Supported
H6	SC -> TR	0.277	0.069	4.015	0	0.164	0.386	Supported
H7	TR -> ECS	0.274	0.048	5.729	0	0.199	0.352	Supported

Figure 3
Structural Model Assessment
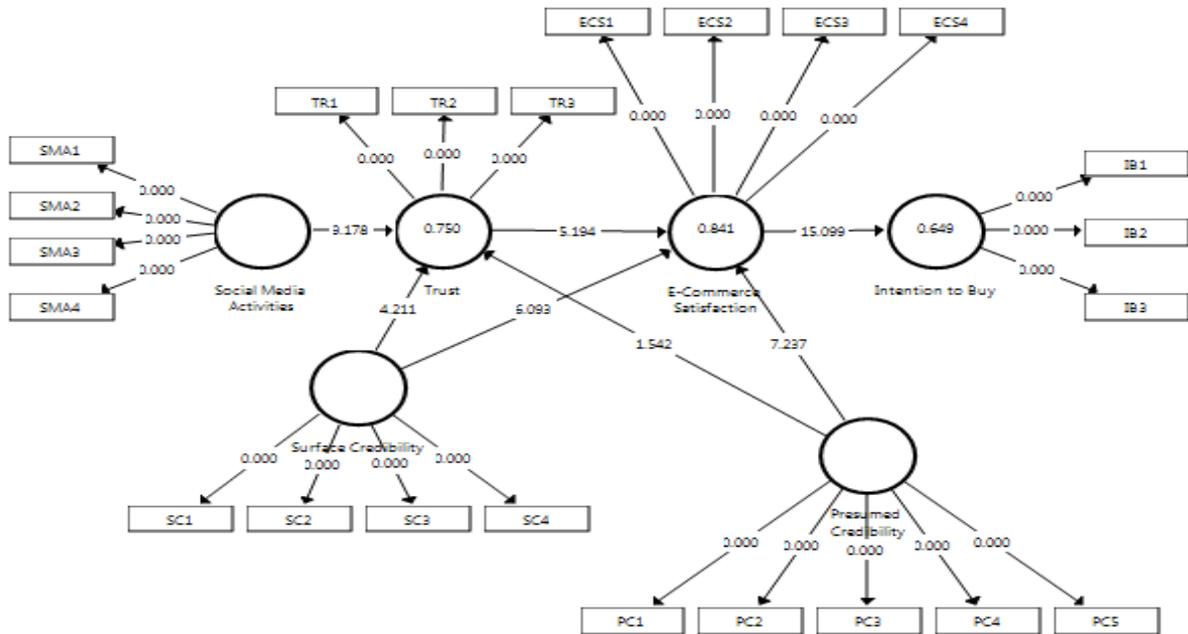
8   Discussion

The current study has been conducted to examine the effects of social media activities (SMA) in combination with presumed credibility & surface credibility on trust, satisfaction and ultimately on intention to buy (IB) with regard to s-commerce forum.

Firstly, the results show that presumed credibility and trust have a major effect on e-commerce satisfaction (ECS) in social commerce markets. Presumed credibility is another element that can influence trust and user satisfaction, as well as indicate that users are more likely to buy. In other words, a user's general assumption about a specific social commerce forum has the potential to increase trust and contribute to substantial purchases. Furthermore, the current study imparts to area of study relating to the field of S-Commerce by indicating that both surface and presumed credibility are good predictors of trust. There are numerous dimensions of credibility that have been described as important for establishing trust of online customers regarding S-Commerce (Attar et al., 2020). An important credibility factor presumed credibility is underexplored in prior research, which can be used to determine the overall assumption about a specific site for affecting trust and satisfaction related to s-com buying intention. In current study, the results of the research framework formulation,

demonstrate that trust, which is enhanced by presumed credibility, has a major impact on satisfaction and buying intention.

Secondly, as we projected and as stated in the previous study conducted by (Lin et al., 2017), e-commerce satisfaction has a major impact on buying intention. When a customer is happy about his or her e-shopping, he or she is more likely to return and buy again. Furthermore, in situations like COVID-19, most of the people are forced to do online work and many restrictions have been implemented regarding physical shopping, which leads to a spike in online purchases. The theoretical and practical implications are discussed in the following pages.

8.1 Theoretical implications
This study has provided various theoretical implications. Most important implication is that social media activities, presumed credibility and surface credibility have jointly affected trust & satisfaction positively. Furthermore, increased trust along with increased satisfaction has caused increased buying intention. As a result, this research validates and confirms the social support theory. Also, this research contributes to the body of information in the field of S-Commerce by creating an empirically based model. Likewise, by adding a novel indicator, presumed credibility, this study advances the research paradigm in the social commerce industry.

The research findings show that presumed credibility is a powerful forecaster of trust regarding social commerce forums. Resultantly, presumed credibility should be considered when developing social commerce forums, because it is critical in establishing trust. Additionally, current trust models for e-commerce through social media forums are biased towards customer decision-making (Busalim, 2016). This study discovered that presenting and observable model based on trust activates buying intention. Thus, the current research adds to the body of knowledge on e-commerce through social media forums, which promotes change in buying behaviour of online customers and greatly provides social gain.

8.2 Practical implications
An essential move toward understanding the factors that influence buying intentions in social commerce forums has been extended by the current study. It is very helpful for those who want to use social media sites in their e-commerce business. Improving a site's presumed credibility, for example, will help in achieving notable satisfaction for those customers who want to go for e-shopping. Thus, it would create more transactions.

To increase profit and enhance customer retention, E-Merchants on S-Commerce sites should promote trust by improving presumed credibility. Likewise, s-commerce businesses can boost s-commerce sites by employing social media elements like feedback, product's ratings, and referrals of satisfied customers, it would shift authority to buyers rather than sellers, giving buyers further independence and versatility while e-shopping. Social networking elements may enhance the buyer's experience and presumed credibility, resulting in increased buyer trust. This can increase buyer purchasing intentions, giving buyers enhanced independence in choosing the products and services they purchase, as well as

benefiting sellers in achieving buyer experience, retention, loyalty, and satisfaction. The businesses using s-commerce forums should motivate customers for e-shopping through incentives in form of extra discounts. These businesses should also promotes use of social media to build and enhance confidence (N. Hajli & Sims, 2015). Besides, having a dynamic and interactive social commerce site for these merchants would definitely attract customers and would help in growing their businesses.

Moreover, the results of our research show that presumed credibility has proved to be a crucial element that determines trust. Resultantly, e-commerce firms can devise plans to increase the general opinion about social commerce forums to encourage further interest in the device. As a result, e-tailers may want to concentrate on improving the interface and incorporating cutting-edge technology into forum growth. So that, the site would show native culture, which can enhance presumed credibility and lead to increased trust, causing increased buying intentions. It is clear from the findings, which show that the first general assumptions, also known as a consumer's presumed credibility on a specific website, triggers trust. Business providers, whose brands are still developing, on the other hand, will need to build a trusting relationship with their current and potential customers. As a result, when designing strategies to motivate their firms and improve their goods, they must emphasize presumed credibility and other constructs outlined in this research.

9 Conclusions

The current research has several limitations which can be taken by the future researchers to further contribute to this area of study. The research framework developed for this study is based on a number of assumptions, one of which is presumed credibility. The presumed credibility construct is investigated in this study, as well as its implications for trust and satisfaction. On the other hand, it has been observed that one more aspect of credibility, called social credibility, is rarely discussed and hold insufficient evidence. Future researchers should look at expanding our research model to include social credibility to see how it affects trust and satisfaction. Additionally, most of the survey respondents came from prominent s-commerce sites such as Facebook, WhatsApp, and Daraz. It would also be worthwhile to conduct research on various popular e-commerce forums namely, HomeShopping.pk, Yayvo.com, ShopHive.com, and Symbios.pk. Putting more emphasis only on online customers, also known as millennial shoppers, could improve the results. Since the respondents for this study were from Pakistan, future studies should consider using this model in a variety of cultural settings and countries. It would be fascinating to investigate empirically by taking respondents from different cultural backgrounds. Social commerce customers from various cultural backgrounds can respond variously to e-commerce transactions, resulting in different outcomes. Finally, we made analysis on a data which has been collected in a short time period from a small group of s-commerce customers. To further analyze the research framework, the future researcher should examine it longitudinally with a larger number of participants.

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