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The Mediating Effect of Trust on Consumers' Purchase Decision in Mobile Social Commerce

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Abstract

The convergence of social commerce and mobile commerce, harnessed by collaborative technological advancement and innovative users, which has transformed e-commerce platforms into effective instruments that support business strategies and provide consumers convenience. The ubiquitous nature of smartphones and the availability of real-time internet connections drive mobile social commerce. Online consumers are vulnerability to opportunistic exploitation if some parties withhold resources. Effective social interaction requires information transparency and trust. Consumers may depart from their routine buying decisions, which may or may not be the result warranted. Even so, in order to achieve the necessary level of success in online shopping, users must have confidence in their capacity to organise and execute a sequence of actions. This research examined three factors that affect consumers' purchase decision on mobile social commerce, namely social capital, situational influence and technology self-efficacy. A snowball sampling approach was applied in this research to gather responses from the e-consumers in Sabah, Sarawak and the Federal Territory of Labuan by means of WhatsApp, Wechat and email using a questionnaire. A total of 396 samples were analysed using SPSS and SmartPLS software. The assessment of the PLS-SEM structural model demonstrated that social capital and situational influence have a significant effect on consumers' purchase decisions, while trust partially mediates the relationships. Although technology self-efficacy has no direct impact on consumers' purchase decision, it is mediated by trust. This research provides information on the factors which directly affecting consumers' decision using mobile social commerce. Besides depending on AI-based techniques for early detection of fraudulent patterns and outliers for protection, consumers should take the initiative of self-protection during online shopping. Future studies should include psychological and personality characteristics, such as resilience and vulnerability to add to the body of knowledge on mobile social commerce.

Keywords: Mobile Social Commerce, Situational Influence, Social Capital, Technology Self-Efficacy, Trust.

Introduction

The concept of mobile social commerce arises from the fusion of two distinct technology domains: social commerce and mobile commerce and underscores the potential synergies inherent in innovative advancements. Social commerce is marketers' strategy in leveraging social media to influence consumers' purchase decisions (Hassan & Shahzad, 2022). Social commerce combines

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elements of social and commercial activities, focusing on the interaction of individuals, social networks, communities, and commercial activities in the value creation process (Yu, Tsai, Wang, Lai, & Tajvidi, 2020). Consumers information sharing and engagement form social capital to achieve understanding, shared norms and values within specific groups of people (Horng & Wu, 2020). Increasingly, consumers are using these sites to better understand products and services by interacting with other users (Li, Larimo & Leonidou, 2021). Within a community, peer pressure is frequently seen as one of the determinants of a consumers' purchase decision. Consenting to community influences establish the social affordance and social status in a situation (Weidlich & Bastiaens, 2019).

Consumers are at risk of vulnerability and opportunistic exploitation of social capital if some parties withhold necessary resources (Guan, Li, Lobo, & Wu, 2023). Such intentions can lead to adherence to normative beliefs even when consumers have different opinions. Current research on social capital has shown a positive relationship between information sharing on social networking sites and customers' purchase intentions (Horng & Wu, 2020; Ghahtarani, Sheikhmohammady, & Rostami, 2020). However, user engagement with mobile social commerce users is not evenly distributed, with participation in comments and discussions accounting for only a small fraction of users. Therefore, social capital may or may not necessarily reflect the popularity and credibility of mobile social commerce sites (Thamik & Wu, 2020).

As consumers become accustomed to smartphone technology, it becomes part of their habitual behavior and their interactions with online shopping businesses continue to evolve. Incorporating technology self-efficacy is most common and persuasive in navigating and completing online shopping tasks. To achieve the desired level of success in online shopping, users must be confident in their ability to organize and carry out a sequence of actions (Kim, Jang, Choi, Youn, & Lee, 2022). Each mobile commerce site can be personalized to each consumer's buying habits by presenting similar products and services with different brands and prices (Alalwan, Algharabat, Baadullah, Rana, Qasem, & Dwivedi, 2020).

Consumers' online shopping motivations reflect users' tendencies toward technology self-efficacy and their attitudes toward online socialisation activities. Negative sentiment may cause consumers to become increasingly reluctant to accept the channel if the inclination is low (Choudrie, Zamani, & Obuekwe, 2022). People with low self-efficacy lack confidence in their ability to conduct transactions online (Kim et al, 2022). Therefore, new alternatives are likely to be rejected due to a lack of confidence or skill when conducting online transactions.

Trust develops as interactions between individuals and their environments are formed. Current studies have shown that online trading involves a certain level of risk, but once trust is established the risk is significantly reduced (Lăzăroiu, Neguriţă, Grecu, Grecu, & Mitran, 2020). Trustworthy interactions between individuals lay the foundation for the development of trust. Still, trust is a challenging elements in the online context (Bouargan, Husaini, Jusniah, Ahmad, & Almunawar, 2021; Bugshan & Attar, 2020; Hassan & Shahzad, 2022). Trust is known to have a positive and significant impact on consumer purchasing decisions. However, it remains unclear how strong the element of trust is as a mediating effect on consumers' purchase decisions in mobile social commerce (Chetioui, Lebdaoui & Chetioui, 2021; Manzoor, Baig, Hashim & Sami, 2020).

Therefore, there remain a knowledge gap regarding the current approach to consumer purchase decision-making and mobile social commerce adoption, especially in Malaysia. Although trust has been recognized as important determinants of consumer purchase decision in

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the online environment, trust has not been thoroughly investigated on it effects towards mediating the relationship between the consumers' behavioral attitude and behavioral action in the context of mobile social commerce (Kitsios, Mitsopoulou, Moustake & Kamariotou, 2022; Lăzăroiu et al, 2020; Sofee, Aziz, & Mohamed, 2022).

Literature Review

Stimulus-Organism-Response Theory

Previous studies have continuously investigated the relationship between external stimuli, consumers' cognitive and emotional states, and their subsequent behaviour in online environments (Sohaib, Safeer, & Majeed, 2022; Zhang, Jiang, Turner, & Pahlevan-Sharif, 2022). This theory allows this study to examine consumers' cognitive and emotional states related to environmental stimuli and their possible effects on subsequent behaviour. This presents a simple and theoretically justified method to incorporate multiple environmental stimuli into mobile social commerce.

Stimulus-organism-response (SOR) theory explains that external stimuli triggered by situational signals can influence an individual's internal cognitions and emotions. These internal factors prompt us to respond with specific behaviours (Zhang et al., 2022). The SOR theory is applied in mobile social commerce to describe how consumer behaviour influences their purchase decision. Content and interaction characteristics of mobile social commerce will influence stimulus. Consumer information seeking and browsing are influenced by organism elements such as personal attributes, values, and self-oriented and social-oriented perspectives. The relationship between the independent variables (stimulus) and purchase decision (behavioural responses) is mediated by trust (Organism).

Social Capital in Mobile Social Commerce and its Effect on Purchase Decision

The benefits that users might gain from engaging with online communities integrated into social media affect how effective user engagement is. Through engagement, users can express their social norms and goals, which fosters a sense of connection within the virtual group. By information sharing, membership grants users special privileges to network resources. The ability to create wealth can be described as capital in a broad sense (Sietas, Widianingsih, & Ismawati, 2022). Consequently, it is evident how important social capital is in assisting individuals in gaining advantages from community resources. According to Ghahtarani et al. (2020), the idea of social capital defines and explains how social resources can integrate different elements of the social network to create value and accomplish shared objectives.

Both online and offline, social capital exhibits comparable characteristics through information sharing and resource sharing among community members. People with similar interests and aims can develop virtual social communities through social engagement and mutual understanding on mobile social platforms. In a virtual community, individuals' sense of belonging is continually fostered and developed as members becomes more familiar with each other, which lowers uncertainty and fosters trust (Shao & Pan, 2019).

Individuals in a virtual community are not only consumers; sellers can also be members. From the perspective of online sellers, information quality, system quality and service quality can lead to the effectiveness of social capital. Buyers and sellers discuss and exchange information

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during online transactions, allowing them to connect and organise. At the same time, by actively providing important and complete information of products, payments and delivery, sellers can reduce the chances of buyers making extra searches (Malak, Ferreira, Pessoa de Queiroz Falco, & Giovannini, 2021). Consumers will be more confident in their purchase decision if they have support from social capital. Therefore, it can be hypothesised that:

H1: Social capital in mobile social commerce has a positive effect on the consumers' purchase decision.

Situational Influence in Mobile Social Commerce and its Effect on Purchase Decision

Situational influences are observations that do not correspond with individual knowledge; they are a brief change in a customer's purpose, attitude, or preference towards a particular product or service that may eventually change their behaviours and long-term preferences (Bazi, Haddad, Al-Ahmad, Rees, & Hajli, 2022). Previous research has identified five elements of situational influences: physical surroundings, social surroundings, temporal perspective, task definition, and antecedent state (Hwang, Abbas, Joo, Choo, & Hyun, 2022; Kvalsvik, 2022).

Mobile shopping is likely to grow if consumers face a lack of a sales channel, such as a physical store, restrictions on movement such as the Movement Control Order during the Covid-19 pandemic, absence of other supply chains or availability of personal computers (Al Amin, Arefin, Hossain, Islam, Sultana, & Hossain, 2022). The social aspects of shopping, such as the presence of other customers or salespeople, can affect the decision to buy. The presence, characteristics, roles and interactions of the other people can make the use of mobile social commerce less stressful by providing situational solution or technological support. Social environment provides a sense of comfort and influences not only the completion of the transactions but also the success of online shopping (Bazi et al., 2022).

Holiday shopping and seasonal sales boost consumer buying behaviour. Consumers are excited by the festive atmosphere and discounts that encourage them to make purchases (Destari, Indraningrat & Putri, 2020; Jaller & Pahwa, 2020). Buying for personal use compared to buying as a gift for others differs in consumer behaviour; similarly, planned versus impulsive purchases provide distinct motivations for seeking information and shopping options. To accomplish a task, consumers must specify the task itself, such as the reason for purchasing the items, their intended usage, and the duration of use. It refers to the goals of customers in addressing a specific problem (Luceri, Bijmolt, Bellini, & Aiolfi, 2022). Momentary situations (cash in hand, exhaustion, illness) or moods (happy, pleasure, anxiety) are examples of antecedent states. A good mood leads to more satisfying judgements; on the other side, a negative mood leads to unfavourable decision consequences (Bazi et al., 2022). Consumers may feel impulsive inclinations when exposed to external stimuli or current states of being. As consumers are typically unable to control their antecedent states, the likelihood of impulse purchasing behaviour is considerable (Francke & Carrete, 2023).

Interaction with another person, whether a salesman, family member, or a random stranger, increases the consumer's confidence in making the proper choice at the moment of purchase (Zarei, Agudo-Peregrina, & Ponce-Cueto, 2020). Consumers' purchasing decisions are frequently influenced by their financial circumstances. The accessibility of funds in hand during purchases will enhance the purchasing desire of consumers. The rise in the availability of financial resources

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reduces the unpleasant feelings created by irritation with the inability to obtain affordable things (Tanveer, Kazmi & Rahman, 2022). Thus, it is hypothesised that: -

H2: Situational influence in mobile social commerce has a positive effect on consumers' purchase decision.

Technology Self-Efficacy in Mobile Social Commerce and its Effect on Purchase Decision

Albert Bandura's Social Cognitive Theory argued that individuals are proactive, self-reflective, and self-regulating entities that develop their own personalities and behaviour, rather than reactive beings influenced by subconscious inner urges or external stimuli. Bandura stated that the most prevalent human agency is individuals' views about their ability to control the events that affect their life; this ability is known as self-efficacy (Koutroubas & Galanakis, 2022). Extending Bandura's self-efficacy theory, technology self-efficacy in mobile social commerce is defined as users' belief in their skills to organise and execute transactions in mobile social commerce to achieve their goals. Individuals with a high sense of efficacy anticipate success scenarios that serve as motivators and promote productivity. Such abilities necessitate cognitive processing of vague and ambiguous information (Xue & Yu, 2023).

Self-efficacy is related to quality enhancement in information technology; such changes would boost users' behavioural intention to take advantage of the established system. Conversely, if the requisite level of self-efficacy is not met, especially in system features or by service providers, behavioural intentions undoubtedly will reduce. As a result, the fundamental connection between these elements should be connected to the technologies used for implementation; such relation demonstrates a positive effect of self-efficacy on behavioural intention to use the information system (Peña-García, Gil-Saura, Rodríguez-Orejuela & Siqueira-Junior, 2020). As a result, individuals will only consider mobile social commerce based on their ability to use it. According to Pan (2020), an individual's thoughts and opinions on accepting new technology are shaped by their level of self-efficacy. Thus, it is hypothesis that: -

H3: Technology self-efficacy in mobile social commerce has a positive effect on the consumers' purchase decision.

Trust and its Mediating Effect on the Consumers' Purchase Decision

Consumers are unable to assess how businesses use their shopping habit information on websites. Therefore, consumers may continue to deny business to allow further control over the interaction if consumers are unable to find ways of determining businesses are acting in their best interest (Lăzăroiu et al., 2020). Thus, online businesses employ a variety of techniques to increase consumer trust in their products and services, such as depending on reliable mobile social commerce sites. Consumers are willing to assume that content adheres to the standards of their trusted website if transactions are performed on those websites (Li, Mao, & Liu, 2022). Trust is connected to and is used to assess affective trust, which is concerned with both buyers' and sellers' emotional attachments and commitment to their mutual well-being. The interaction emphasis of mobile social commerce increases affective trust beyond traditional online platforms (Ebrahim, 2020).

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Haron, Abdul Subar, and Ibrahim (2020) identify trust as a mediator in the cultural context of Islamic banking in Malaysia. The study discovered that trust act as a partial mediator in the relationship between customer pleasure and customer loyalty. Khan and Fatma (2019) investigate the links between corporate social responsibility and brand loyalty by bridging the gap between brand experience and brand loyalty. Customer trust serves as a mediating role in the influence of corporate identity, image, and reputation on customer loyalty. The cultural environment in which trust develops influences its mediating effect in a social network community (Alalwan, Algharabat, Baabdullah, Rana, Raman, Dwivedi, & Aljafari, 2019).

Social interaction among members of the community encouraged intimacy and familiarity, establishing a sense of belonging, engagement, and commitment. The sense of security among community members promotes trust; the greater the trust, the greater the effect on users' intent to purchase from a social commerce site (Alalwan et al., 2019). Trust's mediating effect extends beyond connecting independent variables and provides a more in-depth comprehension of reality. Therefore, it is proposed that:

H4: Trust has a significant mediating effect on the relationship between social capital and the consumers' purchase decision.
H5: Trust has a significant mediating effect on the relationship between situational influence and the consumers' purchase decision.
H6: Trust has a significant mediating effect on the relationship between technology self-efficacy and the consumers' purchase decision

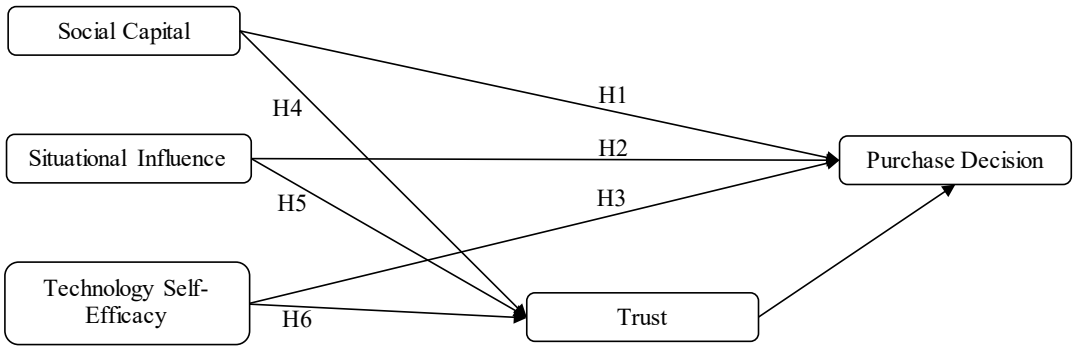

Figure 1: The Research Framework
Source: Author (2023)

Methodology

The scope of this study encompasses the Malaysian population residing in the regions of Sabah, Sarawak, and the Federal Territory of Labuan and employs a questionnaire survey as the primary method of data collection. The present survey instrument was developed using the Google Form software and subsequently distributed by means of electronic communication platforms,

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specifically WhatsApp, WeChat and email. Since this research is related to mobile social commerce, using an online survey questionnaire is most appropriate and preferably through mobile apps. The distribution of the questionnaire was facilitated through the inclusion of a hyperlink directing participants to the survey documents hosted on the Google Drive platform. The questionnaire is design based on closed-ended questions and by using a 5-points Likert scale. Given that the degree of English proficiency in rural areas is lesser than in urban areas, the questionnaire includes both Bahasa Malaysia and English. There are two pre-qualifying questions listed at the top of the questionnaire to eliminate respondents who are not eligible, that is their residency and experiences using mobile social commerce.

The study utilised the snowball sampling technique, where the participants are initially composed of family members and friends who were subsequently requested to extend invitations to their respective social networks. Identifying the appropriate population for sampling is essential for reducing undesirable outcomes such as inaccessible individuals in the sample, and having a large number of these individuals in the sample will result in incomplete data collection and failure to meet sample size requirements (Asiamah, Mensah, & Oteng-Abayie, 2017). According to the Department of Statistics Malaysia and Malaysian Communications and Multimedia Commission, e-commerce users in the three regions are approximately 1.62 million. The determination of this total sample size was based on the formula proposed by Krejcie and Morgan (1970) which is effective to calculate large sample population to get more accurate results (Sharma, Khosla, & Kumar, 2023), where at least 384 samples are required for one million populations. For this research, a total of 417 samples were collected but only 396 samples were accepted for data analysis. The rejected samples were not mobile social commerce users.

Findings

By using SPSS software, the normality of data is determined by examining the skewness and kurtosis, testing of multicollinearity, reliability test, and factor analysis. Table 1 shows that all the values are within the acceptable stipulated range**.** The skewness and kurtosis values indicates a symmetric distribution. VIF values of less than 10 suggest the absence of multicollinearity issues. The result shows high Cronbarch's alpha score demonstrating a high internal consistency reliability. Finally, KMO shows all measures of sampling adequacy are well above the acceptable level.

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Table 1: Normality Tests

`	Code	Skewness	Kurtosis	VIF	Cronbach's Alpha	KMO
Social Capital	SC1	-0.308	-0.447	4.076	0.913	0.852
	SC2	-0.234	-0.713	5.048		
	SC3	-0.266	-0.123	3.637		
	SC4	-0.452	0.089	3.125		
	SC5	-0.231	-0.122	3.105		
Situational Influence	SI1	-0.624	0.206	2.724	0.926	0.899
	SI2	-0.695	0.303	2.983		
	SI3	-0.733	0.484	4.023		
	SI4	-0.581	-0.279	3.967		
	SI5	-0.444	-0.389	4.527		
	SI6	-0.551	-0.635	3.053		
	SI7	-0.652	0.025	4.144		
Technology Self-Efficacy	TSE1	-0.970	0.640	3.724	0.860	0.802
	TSE2	-0.755	0.001	1.602		
	TSE3	-0.831	0.282	3.879		
	TSE4	-0.419	0.399	4.720		
	TSE5	-0.700	0.114	3.858		
Trust	TR1	-0.121	-0.193	3.970	0.945	0.919
	TR2	-0.201	-0.127	4.222		
	TR3	-0.095	-0.267	5.473		
	TR4	-0.273	-0.141	3.363		
	TR5	-0.221	0.049	5.489		
	TR6	-0.263	-0.164	4.513		
Purchase Decision	PD1	-0.292	-0.541	-	0.916	0.877
	PD2	-0.710	0.686	-		
	PD3	-0.535	0.272	-		
	PD4	-0.566	0.073	-		
	PD5	-0.378	-0.053	-		

Notes:
Skewness -1 to 1, Kurtosis -1 to 1, VIF < 10, Cronback alpha > 0.70, KMO 0 to 1

Source: Author (2023)

Reliability and Validity

SmartPLS-SEM Version 3 is used to assess the reliability and validity of the variables in the structural model. Indicator reliability examines the relationship between variables and their measure, outer loading of 0.708 or greater is recommended (Hair, Matthews, Matthews, & Sarstedt, 2017). As illustrated in Table 2, all outer loading in bold, exceeds the threshold value of 0.708. The convergent validity was examined by comparing the average variance extracted (AVE) values. All the AVE value exceeds the threshold of 0.50, indicating the desired convergent validity is achieved (Hair et al., 2017) as displayed in Table 2. Finally, the measurement model is tested for discriminant validity. Table 2 shows all the indexes. All the variables fulfil the criteria where each of the indicators shows a higher loading on its latent variable than on any other latent variables.

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Table 2: Outer Loading, Cross Loading, AVE

	Social Capital	Situational Influence	Technology Self-Efficacy	Trust	Purchase Decision	AVE
SC1	**0.866**	0.528	0.555	0.560	0.584	0.741
SC2	**0.874**	0.516	0.521	0.584	0.590	
SC3	**0.879**	0.586	0.580	0.580	0.573	
SC4	**0.861**	0.561	0.532	0.532	0.571	
SC5	**0.823**	0.594	0.582	0.582	0.602	
SI1	0.523	**0.787**	0.605	0.605	0.647	0.693
SI2	0.548	**0.816**	0.643	0.608	0.650	
SI3	0.516	**0.856**	0.743	0.597	0.633	
SI4	0.583	**0.860**	0.702	0.658	0.703	
SI5	0.601	**0.870**	0.740	0.676	0.708	
SI6	0.419	**0.777**	0.640	0.477	0.520	
SI7	0.568	**0.856**	0.708	0.591	0.682	
TSE1	0.499	0.681	**0.847**	0.554	0.572	0.654
TSE2	0.462	0.415	**0.565**	0.455	0.424	
TSE3	0.473	0.658	**0.861**	0.564	0.565	
TSE4	0.639	0.753	**0.873**	0.696	0.699	
TSE5	0.516	0.759	**0.853**	0.569	0.620	
TR1	0.636	0.620	0.619	**0.870**	0.676	0.786
TR2	0.577	0.564	0.566	**0.884**	0.653	
TR3	0.657	0.593	0.589	**0.908**	0.684	
TR4	0.554	0.657	0.644	**0.863**	0.667	
TR5	0.569	0.683	0.657	**0.913**	0.699	
TR6	0.622	0.732	0.688	**0.881**	0.762	
PD1	0.555	0.770	0.707	0.725	**0.856**	0.749
PD2	0.582	0.653	0.613	0.637	**0.860**	
PD3	0.542	0.679	0.615	0.635	**0.884**	
PD4	0.643	0.632	0.580	0.666	**0.857**	
PD5	0.617	0.644	0.601	0.706	**0.869**	

Source: Author (2023)

The Goodness of Fit

It is imperative to evaluate the degree of concurrence between a model and the corresponding data in the underlying investigation to establish a well-fitting model. From the SmartPLS software, the Goodness of Fit is evaluated using five indices as shown in Table 3, which revealed the measures of a relatively good model fit. SRMR shows a small difference between the observed and implied correlation matrices in the model, indicating an acceptable model fit. d_ULS and d_G values implied the discrepancies is small and the model fits well. As suggested by Hu and Bentler (1999), the rule of thumb values for NFI should be close to 0.90. As shown in Table 3, the NFI value is 0.797, which satisfy the good fit based on NFI benchmark.

Table 3: Goodness of Fit

	Saturated Model	Estimated Model	Threshold
SRMR	0.067	0.067	< 0.10
d_ULS	4.211	4.205	> 0.05
d_G	1.493	1.494	> 0.05
Chi-Square	3318.266	3318.046	
NFI	0.791	0.791	0 to 1

Source: Author (2023)

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The Structural Model

The bootstrapping technique is used to calculate the empirical t-value, which subsequently determines the significance of the path coefficient based on the standard error. If the empirical t-value exceeds the critical value, the coefficient is deemed significant. Following Hair et al. (2017), the two-tailed test of 1.96 (significance level = 5%) is used to obtain the critical value, while the p-value significance level should be lower than 0.05 (Wong, 2019). For the mediating effect of trust, the use of a 2-step procedure by performing bootstrapping to evaluate the statistical significance of the direct effect in the absence of the mediator, followed by an assessment of the significance of the indirect effect and correlation t-values using the path coefficient when the mediator is incorporated into the model. The magnitude of the mediator is assessed using the total effect and the variance accounted for (VAF). According to Hair, Hult, Ringle, and Sarstedt (2016), a VAF value of less than 20% indicates no mediating effect, a value of 20% to 80% indicates partial mediation and a value of above 80% indicates full mediation. Table 4 illustrates the findings which support the direct effects of social capital and situational influence on purchase decision, but do not support the direct effect of technology self-efficacy. Trust partially mediates the relationship of all three independent variables in purchase decision.

Table 4: Assessment of Path Coefficient and Mediation Effects

H	Relationship	t-value	p-value	VAF (%)	Findings
H1	Social Capital -> Purchase Decision	2.295	0.022	-	Supported
H2	Situational Influences -> Purchase Decision	3.691	0.000	-	Supported
H3	Technology Self-Efficacy Purchase Decision	0.558	0.577	-	Not Supported
H4	Social Capital -> Trust -> Purchase Decision	-	-	59	Partial Mediation
H5	Situational Influences -> Trust -> Purchase Decision	-	-	41	Partial Mediation
H6	Technology Self-Efficacy Trust -> Purchase Decision	-	-	53	Partial Mediation

Source: Author (2023)

Discussion

The fundamental of social capital is founded on the premise of social interaction and the regularity of bonding among individuals or groups. Social network connection enables individuals to gain access to the knowledge and resources embedded within their social relationships (Yang, 2021). Individuals tend to be more willing to interact and exchange information with those they are familiar with (Shao & Pan, 2019). More social engagement and exchange among consumers increases the likelihood of receiving appropriate product suggestions, which helps them make better purchasing decisions. These interactions among members of the community enhance user

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trust through lowering risk and information disparity. Effective social networks build trust and improve their purchase decision (Luo et al., 2020). The development of trust is aided by positive expectations of gains based on rational decisions, beneficial experiences, and contentment from regular interactions. Through shared responsibilities and expectations, trust discourages opportunistic behaviour and reduces disagreements in social relationships. Within the social network, trust becomes one of the crucial components for creating knowledge and information transfer.

Online shopping has provided consumers with a practical alternative for shopping, especially when it comes to physical surrounding factor (Bazi et al., 2022). The increasing demands of work commitments limit consumers' time for daily activities, making online shops more enticing as they offer an efficient shopping option that saves time. Online applications commonly use the sale indicator to convey the popularity of the products on offer, which can produce a perception of overwhelming demand among consumers. Social crowding can effectively heighten brand attachment as they promote connections between consumers and encourage information sharing (Consiglio, De Angelis & Costabile, 2018).

The result indicates that the effect of technology self-efficacy on the purchase decision is not supported, as it does not serve as a direct antecedent of users' behavioural intentions towards the usage of mobile social commerce. According to a study by Saprikis and Avlogiaris (2023), technology self-efficacy has an indirect effect on users' acceptance of mobile social commerce through perceived ease of use, usefulness and interactivity. Another study by Lee (2021) found that digital technology self-efficacy moderates the effects of technostress on FinTech usage intention, but does not have a direct effect. A third study by Cao, Li, Wang, and Ai (2022) found that live-streaming commerce self-efficacy mediates the effects of general self-efficacy and perceived value on customer engagement, but does not directly influence customer engagement. These studies suggest that technology self-efficacy is neither sufficient nor necessary for mobile social commerce adoption, and that other factors such as perceived value, social influence, and compatibility may have stronger effects on users' behavioural intention.

Based on the findings of the analysis, it can be concluded that trust plays a mediating role in the relationships between the independent variables and purchase decision. The concept of confidence in trust is predicated on the acceptance of a potential risk of loss in light of an expected favourable result. Still, trust shall not manifest itself in situations where the perceived risk outweighs the potential benefits. Consumers' consumption habits affect accessibility and satisfaction of their needs. Trust is a prerequisite for embracing confidence-related benefits in mobile social commerce. Purchase decision encompasses both emotional and rational factors, positively the influencing perception of contentment and contributing to fostering trust (Lăzăroiu et al., 2020).

Conclusion and Implication

The results of this study provide some insight into the factors influencing consumers' behaviour in Sabah, Sarawak, and the Federal Territory of Labuan when adopting mobile social commerce and making purchases. Considering the fact that online transactions have risen in popularity over the years, consumers remain concerned about the credibility of online sellers, as well as the quality of their products and services. Rather than making actual purchases, the majority of internet users

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merely browsed for information prior to making a decision. Consumers are increasingly relying on interaction with others to help them make the best decisions. Contemporary marketers and online retailers are continuously exploring novel and innovative approaches to tackle diverse challenges concerning consumers' behaviour and their responses to the internet as a channel for engaging in business transactions and buying products. Rather than just catering to consumers' demands to drive sales, the focus has shifted towards investigating how online businesses can gain competitive advantages by comprehending the impact of social interactions on consumer behaviour.

With the ease of communication between consumers across distance and time, it is anticipated that the regularity of interpersonal connections and the availability of networking resources will noticeably escalate. The widespread adoption of communication through the internet has led to concerns regarding the accuracy of information and the safeguarding of personal data. Numerous scholars have outlined and suggested the latest AI-based techniques for early detection of fraudulent patterns and outliers (A. Leite, Gschwandtner, Miksch, Gstrein, & Kuntner, 2020; Nilizadeh, Aghakhani, Gustafson, Kruegel, & Vigna, 2019). Despite the availability of diverse redress channels in Malaysia to cater to the grievances of consumers, it is imperative for consumers to take the initiative of self-protection instead of resorting to governmental agencies and non-governmental organisations for resolving disputes with online traders.

Limitation and Future Studies

In an attempt to simplify the model's complexity, this study only examines three independent variables to emphasise on the major elements of online purchases relevant to the current research. Yet, by doing so, the study has restricted the capacity to adequately comprehend the realities of online shopping. If additional variables had been included, the results potentially would have been significantly improved. Therefore, for future studies, the present research could include psychological and personality characteristics, such as resilience and vulnerability. Consumer resilience is the capacity to handle pressure when making purchase decision even in the presence of an excessive information (Mourelatos & Manganari, 2023). Whilst, consumer vulnerability is the sense of powerlessness that results from unequal commercial interactions or from consuming marketing information (Kursan Milaković, 2021). In conclusion, mobile social commerce provides a dynamic platform for investigating consumer behaviours and purchase outcomes, revealing how customers may adapt to changes in the online environment and the consequences of their decisions.

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