

## **Effect of Perceived Trust on Buying Decision of Fashion Products via Facebook: New Evidence from Jordan**

**By**

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### **Abstract**

This study aimed at resolving the effect of online perceived trust via Facebook on online buying decision from fashion products in Jordan. The target population is young Jordanian Facebook users between 18 and 35 years old reached 1501000 people (Department of Statistics, 2021). The non-probability sampling technique by Snowball Method. The recommended sample size was 386 which increased to 515. The quantitative method is the most appropriate of this study and is also part of descriptive research. The questionnaire is tool of collecting the primary data and the Five Points Likert Scale used. The questionnaire was designed via Google Drive and distributed to the target sample using whatsapp and other social platforms. The study concludes a strong effect of perceived trust OPT on the online buying decision OPD of young Jordanians via Facebook. In light of the above, the study recommends that businesses concentrate on electronic social platforms to attract new customers, monitor competitors, and customer engagement. In addition, a need for a national non-profit training center for SMM to provide the sufficient human resources for local and regional demand.

**Key Words:** Perceived Trust, Buying Decision, Online Purchase, Fashion Industry, Youth People, Facebook, Jordan.

### **Introduction**

Successful businesses recognize that confining their brands in small and limited markets may be a barrier to entry into new markets and achieving growth and profitability (Seo & Park, 2018). Such brands need to connect with modern forms of international advertising, meet customers' needs distinctively and outperform competitors (Ashley & Tuten, 2015). Therefore, many organizations have strengthened communication systems with target customers, adopted competition-based price strategies, and diversified from international business methods even during the economic recession (Tung et al., 2017). They also employed modern technologies in serving customers and expanded the place of distribution of such brands (Paquette, 2016).

The Internet is the tool that achieved previous goals and accelerated growth in different industries and sectors. Communication theory suggests that the Internet facilitates people's lives, raising the capabilities of collecting and storing information in a short time, effort, and money (Pratama, Nirwanto & Firdiansjah, 2019). Communication between most individuals has become fast and easy (Kaplan & Heinlin, 2010) due to changing communication methods between consumers, enterprises, and marketers (Patria, 2018). The Internet has provided several platforms and virtual sites that have provided opportunities for research, organization, and producing information and has increased the interaction and capacity to provide

**Published/ publié in *Res Militaris* (resmilitaris.net), vol.13, n°3, March Spring (2023)**

information on request (Godey et al., 2016). These platforms played a middleman role in the physical distribution of goods, reaching a wide range of audiences worldwide (Al Kailani & Kumar, 2011). Social media has also emerged as one of the Internet-based communication tools that increased peer communication and affected the decisions of individuals with similar interests, opinions, and feelings (Alalwan et al. 2017). Social media is a valuable set of information sources on any subject and issue of interest to society (Kohli, Suri & Kapoor, 2014).

Social media contains a range of electronic applications to achieve previous goals as social blogs, microblogs, podcasts, photos, video, content, virtual world, e-gaming sites, news sites, and forums. (Erdogmus & Cicek, 2012). These applications changed the form and methods of interaction and exchange of interests between individuals in different sectors. There has been a change in education, sports, friendship, medicine, engineering, economics, and meeting (Arshad, 2019). Businesses have developed online communication strategies, reengineering goals, and internal performance indicators (Zarella, 2010).

From the marketing perspective, social media has become one of the most prominent mechanisms for accessing and influencing the public, an effective tool for the growth of enterprises, and improved interaction between marketers and customers (Alalwan et al. 2017). In addition to influencing purchasing intentions and decision-making mechanisms (Grubor, Djokic & Milovanov, 2017). Social media also enable sharing experiences with others (Kozinets et al., 2010). Integrating social media with marketing is easy to reach a large audience, have high brand awareness and reputation, and raise sales and profit indicators (Kaplan & Haenlein, 2010). Social media has become one of the most important competitive strategies, and its role in building brand loyalty, spreading positive eWom word of mouth, and improving customer targeting rate has expanded (Tiago & Veríssimo, 2014). And develop the process of communication and relationships with customers (Erdogmus & Cicek, 2012).

Finally, social media marketing (SMM) is the promotion process of products via social media sites (Xie & Lee, 2015). It focuses on content, communication, web traffic, awareness, and brand dissemination (Kim & Ko, 2012). It also plays an active role with the consumer in controlling the brand and increasing opportunities to chat with others (Vijayalakshmi, Lin, & Laczniak, 2018). SMM enables connecting brands with consumers, regardless of time and place constraints, and has generated interactive bilateral communication (Kim & Ko, 2012). The literature and experiments confirm that SMM triggers purchasing decision-making, improved satisfaction, loyalty, trust, and brand commitment (Cheung, Pires, & Rosenberger, 2020).

## **Research Significance**

- The importance focuses on bridging the theoretical and scientific gap and provides sufficient knowledge in the field of study. It will provide an integrated framework among marketing, communication, and technical visions.
- The study provides insights and a deep understanding of consumer behavior via Facebook. It will provide new evidence for marketing and communication managers and decision-makers in the companies.

## Literature Review

Social media has become one of the most prominent communication tools of the twentieth century due to its role in the success and continuity of organizations and institutions. It builds new visions and additional capacities for enterprise survival and sustainability in competitive markets (Taneja & Toombs). Social media has become a source of knowledge about products and an effective tool for sharing purchasing experiences and watching and evaluating the reviews of others before buying (Trusov et al., 2009). The marketing benefits of social media features and designing the overall change in the marketing philosophy (Trusov et al., 2008). Social media have allowed product development and fulfill customer needs precisely (Ashman, Solomon, & Wolny, 2015).

Social media has impacted businesses' performance according to customer feedback, suggestions, claims, and evaluations. This interactive relationship may proactively develop products and change content. It improves organizational function and all associated processes as communication, business value, and managing the relationship with stakeholders (Marketingpower.com, 2022). The multichannel of obtaining information via email, chat rooms, blogs, discussion forums, digital audio, photos, and films has provided further opportunities for gathering valuable information and building and maintaining relationships with consumers (Evans, 2010). Social media builds the relationship between consumer and brand and facilitate dialogue and respect for the brand and eWOM (Zhang, Bernard & Chowdhury, 2011). These tools have developed consumers' skills to become opinion leaders and influencers based on their expectations and experiences and influence the purchase decision later (Taneja & Toombs, 2011).

Studies confirm that SMM enabled users to order fashion products and orient contact with brands (Labrecque, 2014). It also provided an understanding of the factors influencing consumer behavior, the buying decision of fashion products, satisfaction, market coverage, and recommendations about the marketing content (Park & Kim, 2003). We also add that SMM has targeted consumers accurately, effectively the fashion market segmentation, feedback of viewers, and quick following to global fashion fads (Kohli, Melewar & Yen, 2014). SMM is an educational style for audiences and fashion lovers and a quick resolution of brand problems (Xiang & Gretzel, 2010).

In conclusion, SMM developed the user's experience, discovered information, and reduced clashes and misunderstandings with the brand (Kim & Ko, 2012). The literature also proved that SMM promoted communication and expanded social participation among friends and followers of fashion products (Fotis, 2015). At the level of relations between marketers, retailers, distribution channels, and consumers: they have become more connected among others (Woolley & Risen, 2018). Information indicates that SMM is an increasingly important source for fashion retailers, and the blogs impacted the buying decision of three fashion styles worldwide: casual clothing, occasions clothing, and fitness clothing (Hutchinson, 2020). In another study, Facebook, Pinterest, Instagram, Tumbler, and Twitter were the most used sites by consumers to buy professional clothing (Rituraj, 2019).

SMM has focused on building CRM with fashion stores, manufacturing, and retaining consumers rather than focusing on mass marketing campaigns. SMM has become a base of competitive-oriented strategies to improve the brand image and enhance loyalty (Coon, 2010). In addition to the benefits of interactive face-to-face selling and its contribution to rapid positive outcomes in marketing communication campaigns (De Souza & Frith, 2010). SMM

enabled legitimacy to casual Look (youth clothing), thereby improving market sales indicators (Gruen, Osmanbekov, & Czaplewski, 2006) and enhancing moral value (Zahoor & Qureshi, 2017). SMM is a tool that has improved the company's reputation and behavioral intentions for customers and has had a positive impact on post-purchase behavior (Villarroel et al., 2018). SMM has provided the retailer with opportunities to create and publish stories, and positive fashion experiences (Kumar et al., 2013), build positive communication, and improve customer relationship management (Malthouse et al., 2013).

Fashion marketers benefited from tracking data, attention, coverage, and focus groups (Dorado, 2011). In addition to designing marketing communication plans in terms of message, targeting, and language and adjusting them to meet customers' needs, pricing strategies, and appropriate promotions (Brake, 2009). We also emphasize that smart devices help customers make successful deals, provide information on the latest global fashion trends, facilitate social participation, and get instant updates on fashion products (Hutchinson, 2017). SMM succeeded in creating a "positive buzz" for fashion products in global and local markets, and consumer targeting became accurate. SMM has also become an effective tool for tracking the latest fashion trends worldwide (Rituraj, 2019). Studies consider celebrity shows of casual Style a daily social media event. It contains comments, drawings, designs, videos, and TV shows (Kurutz, 2011). These events provide opportunities for self-expression, and the follower becomes a critic and challenger of fashion worldwide (Mohr, 2013).

Notwithstanding the last discussion, the issue of trust remains a factor that threatens the future of social platforms because it heavily depends on self-belief and personal perspective (Rachbini, 2017). There is a correlation between trust and dangerous situations and the elements that enhance his expectations and prospects (Ratnasingam, 1998; Rousseau, 1998). Trust is related to uncertainties about unknown practices (Kim & Ko, 2012). Modern marketing patterns have increased ambiguity and uncertainty in marketing practices (Al-Nsour et al., 2021). In the case of SMM, the consumer's faces multitasking that reduce freedom of action, so the consumer must be more careful about new sellers, new technology, hackers, and questionable sellers (Mahliza, 2020).

Over time, perceived risks associated with purchasing products from a particular location or seller increased (Muda et al., 2016). It also took the form of product suitability, information, and level of privacy (Al-Nsour, 2021). Studies confirm that the perceived risks in electronic marketing are higher than in traditional marketing due to limited communication between consumers and products (Mahliza, 2020). The fear of making online purchases reduces the purchase and may prompt consumers to look for trustworthy sellers (Nagi et al., 2015).

Trust is essential in consumer markets, the key to purchase, and the long-term relationship with the customer (Al-Nsour et al., 2021). The consumer needs trust due to the integrity and efficiency of sellers and buying decisions (Budyastuti & Iskandar, 2018). As a result, trust positively impacted the purchase decision, and the strong positive relationship proved (Hayuningtyas & Widiyanto, 2015). Working to reduce online perceived risk is based on the positive behaviors of sellers and fulfilling their obligations to the consumer (Budyastuti & Iskandar, 2018). Increasing trust produces new marketing opportunities via social platforms (Putra et al., 2017). Online perceived trust affects customers' future transactions (Pavlou and Fygenson, 2006). Finally, studies show that trust is affected by the consumer's interaction on the site or app (Thakur, 2018). It is emotional contact with the brand, so the communication process convinces the consumer of the current and future purchase (Muda et al., 2016).

## Measurement and Sampling

### *Measurement*

The quantitative method is the most appropriate of this study. It based on collecting and numbering data, implementing statistics and conclusions (Creswell, 2013). The current study is also part of descriptive research. The questionnaire tool of collecting the primary data and the Five Points Likert Scale used (Strongly Disagree, Disagree, Neither Agree Nor Disagree, Agree, Strongly Agree) . The questionnaire was designed via Google Drive and distributed to the target sample using whatsapp and other social platforms.

### *Sampling*

The target population is young Jordanian Facebook users between 18 and 35 years old, estimated at 30% of the population in Jordan for 2021 reached 1501000 people (Department of Statistics, 2021).The non-probability sampling technique by Snowball Method. The five online stores in the fashion market in Jordan: Fordeal, Jollychic, Noon Shopping, Vova, and Dokanati were units of analysis according to the pilot study. The recommended sample size was 386 which increased to 515. The initial sample reached 100 active users, and 65 of them responded to the call of invitation. Each one nominated other names of acquaintances and friends with the same qualities and characteristics. The researcher announced via Facebook for volunteers to the study. The withdrawing and selecting process for 55 days at a rate of 10 respondents per day from 25-10-2021 until 10-1-2022. The collection process focused on the events and holidays such as Christmas, Black Friday, end-of-year offers, and regular weekly website discounts.

## Descriptive Statistics and Testing Data

### *Data Description*

- Independent Variable IV: Social Media Perceived Trust. It consists of 4 items. The level of the two items was moderate, and the others were poor. The arithmetic mean is (3.318) and the standard deviation is (1.094). The perceived trust via social media is moderate based on 46.2% of respondents. The interval confidence of responses was between  $1.094 \pm 3.318$ .
- Dependent Variable DV: e-purchase decision. It consists of 6 items, all of which are moderated. The arithmetic mean (3.185) and standard deviation (1.133). The e-buying decision of young Facebook shoppers is moderate by 40.8% of respondents. The interval confidence of responses is  $1.133 \pm 3.185$ .

### *Testing Data*

Cross Loading (Individual Item Value) measures the distribution of items to other latent variables in the Measurement Model (Sam, 2013), and the statistical rule says the acceptable value is higher than 0.7 (Fornell & Lacker, 1981). All Items have values over 0.7, so it is accurate and statistically accepted. Cronbach's Alpha is a measure of internal consistency between Scale Items, and its statistically accepted since values between the permitted level of 0.7 - 0.95 (Hair et al., 2014) and there is an internal consistency between scale items. Construct Reliability is a more comprehensive measure of internal consistency between scale items (Brunner & Süß, 2005), and the composite reliability value is an indicator, as discussed earlier. The Average Variety Extracted test measures the size of the variability in the measurement construct, so it aims to see how many explained differences in the underlying construct or latent variable (Henseler, Ringle, & Sarstedt, 2014). The minimum value is 0.5, and values above 0.7

are considered very well. AVE values are higher than 0.5 for all variables in the construct and they are statistically acceptable.

**Table 1:** *Results of Composite Reliability, Average Variance Extracted, and CR*

Construct	Items	Individual Item Validity	CR	AVE	Cronbach's Alpha
V (Perceived Trust)	V1	0.808	0.932	0.695	0.885
	V2	0.908			
	V3	0.871			
	V4	0.860			
Y(Online Purchase Decision)	Y1	0.767	0.933	0.701	0.914
	Y2	0.843			
	Y3	0.868			
	Y4	0.851			
	Y5	0.838			
	Y6	0.852			

## Research Results

Path analysis is a method of decomposition relationships between latent (independent) variables and measuring their impact. Statistical indicators to examine model fit are standardized beta and t-statistics (Coffman & MacCallum, 2005). The P-value less than 0.05 (Probability of Errors) is statistically acceptable and explains the direct relationship between the two variables. The standardized beta is also an indicator of the direction of the relationship, and the indication (-) means a negative relationship between the two variables. Table 2 below shows the direct impact of perceived trust on online purchase decisions, and we find a positive direction in the relationship between them. A P-value below 0.05, and the hypothesis was empirically proved in this study according to the positive relationship between online perceived trust OPT and OPD got (Beta = 0.145, P- Value = 0.00). On the other hand,  $f^2$  is the complementary test of the P-value (Fidler et al., 2005), which measures the impact of the independent variable on the dependent variable (Kline, 2004). Results indicate a strong effect of online perceived trust OPT on the online buying decision OPD of young Jordanians via Facebook ( $f^2 = 0.43$ ).

**Table 2:** *Path Direct Effects of First Hypotheses*

H	Relationship	Std. Beta	Std. Error	T-Value	P-Value	Decision	$f^2$	Decision
H <sub>1</sub>	OPT → OPD	0.145	0.005	27.021	0.00	Supported Positive Relationship	0.43	Large Effect Size

Significant at  $P_0^* < 0.01$ .

Significant at  $P_0^{**} < 0.05$ .

The  $R^2$  Coefficient of Determination is a statistical measure for explaining variation in the DV because of the IV, and many researchers use it for path analysis (Hair et al., 2014). Table 3 indicates the  $R^2$  determination coefficient test in online purchase decisions due to the variation in online perceived trust OPT. The structural model explained 49.1% of the differences between the two variables ( $R^2 = 0.491$ ). According to the statistical rule, the OPT variant has a high power to explain the differences in online purchase decisions OPD. The positive relationship between online perceived trust OPT and OPD proved (Beta = 0.145, P-Value = 0.00),

Effective prediction depends on the  $R^2$  determination coefficient and the  $Q^2$  indicators. According to the results of Blindfolding, Predictive Relevance is the measure of predicting the deleted part in the model to be calculated.  $Q^2$  shows the possibility of restructuring data collected by the structural model and performance indicators (Chin, 2010). The statistical rule says the existence of Predictive Relevance if the value of  $Q^2$  is higher than 0.00. Accordingly, table 3 shows that acceptance of the analysis of differences in online purchase decision OPD ( $Q^2 = 0.383$ ) due to online perceived trust OPT, as previously is higher than 0.35, which means A high predictability of the online purchase decision. Finally, Smart-PLS calculates the value of The Goodness of Fit test to evaluate the general model performance (Measurement Model and Structural Model) (Wetzels et al., 2009). Table 3 above shows GOF test results, and we find high predictability of the general model (Measure & Structure).

**Table 3:  $R^2$  &  $Q^2$  results**

Construct	$R^2$	Result	$Q^2$	Decision	Goodness of Fit	Decision
Online Purchase Decision	0.491	Large Power	0.383	Large Predictive Relevance	0.31	Substantial

## Discussion and Recommendation

The arithmetic mean of online perceived trust among Jordanian shoppers is moderate ( $M = 3.31$ ) by 46.2% of shoppers. Facebook provides a high shopping experience and brand recall to 51.6% of young shoppers ( $M = 3.42$ ) and 45.9% of brand interest ( $M = 3.34$ ). In contrast, e-stores on Facebook provide moderated purchasing benefits to 36.6% of shoppers ( $M = 3.12$ ). Encourage moderated access to information according to half of the shoppers ( $M = 3.38$ ). Trust is associated with risky and dangerous situations in an individual's personality, so he is looking for new elements that enhance his expectations and opinions (Al-Nsour, 2020). Uncertainties, unknowns, and emergency events decrease trust (Kim & Ko, 2012). Trust is also essential in consumer markets because it is the key to the current purchase and future relationship (Gody et al., 2016). Trust indicators include stable and frequent transactions (Hayuningtyas & Widiyanto, 2015). The consumer needs trust in most purchasing decisions, and it reflects the efficiency of the seller in stimulating buying (Budyastuti & Iskandar, 2018). As a result, trust positively impacted the purchase, and the strong positive relationship between trust and purchase decision proved (Hayuningtyas & Widiyanto, 2015). Online consumer trust shapes consumer self-belief in the quality of products and purchasing intentions toward the brand (Paquette, 2016).

In light of recent technological advancements and new marketing trends, the uncertainty in marketing practices has increased (Dowling & Staelin, 1994). In the case of SMM social media marketing, many consumers face risks that reduce free purchasing and actions (Kim & Ko, 2010). Consumers must act consciously and cautiously towards new sellers, applications and technology, hackers, and fake sellers (Mahliza, 2020). Over time, the perceived risk of purchasing from particular sites or sellers increased (Muda et al., 2016). Trust also takes the form of product and information fit and privacy (Al-Nsour, 2021). Studies confirm that the perceived risk in e-marketing exceeds traditional marketing due to limited communication between consumers and products (Mahliza. 2020). The fear of online transactions reduces the purchase process and drives consumers to search for trustworthy sellers (Hong, 2015). Trust also means emotional and behavioral contact with the brand and affects current and future purchases (Muda et al., 2016).

The low perceived trust in the current study is consistent with previous studies, which showed that a high level of perceived trust requires a higher level of online privacy (El-Khouli, 2013). The multi-sources of information require extensive research and quality before sharing or transmitting it to others (Lee & Choi, 2019). Electronic openness, unrestricted freedom online, easy access to information, inaccurate or unreliable information, and the spread of fake, poor, and incomplete information were features of SMM that negatively affect perceived trust (Drahošová & Balco, 2017).

By Evidence, online perceived trust is the entry point for rational purchasing behavior. The e-consumer evaluates brands, smart purchasing, and improves the experience (Bicen & Cavus, 2012). We add that online perceived trust enhances the brand image, accurately identifying customer needs and preferences (Zablah et al., 2012). OPT disseminates products, makes better purchasing transactions with acceptable prices, and triggers impulsive buying (Howard & Park, 2012). OPT increases the consumers' participation in sharing information and purchasing (Pett, 2012). In light of the above, the study recommends that businesses concentrate on electronic social platforms to attract new customers, monitor competitors, and customer engagement. In addition, developing a national plan in the fashion industry to establish large, medium, and small online stores with more human, financial, technical, organizational, and legislative support. There is also a need for a national non-profit training center for SMM to provide the required human staff to fulfill the local and regional demand for qualified marketers.

## **Conclusion**

The current study provides a conceptual framework and confirms the relationship between OPT and OPD. So the study provides practical evidence to explain the complexity and misunderstanding in such a relationship. Based on a broad review of theoretical literature, the study gathers evidence and contradictory theories in one place. The framework reduces conflicts in understanding, interpreting, and matching variables with each other. In addition to providing strongly interrelated and interdisciplinary cognitive and theoretical aspects among communication, marketing, and technology. This framework improves the variables in one place. Therefore, the theoretical implication of this study focuses on the application theories of marketing communication and the configuration of the results in the fashion industry and young people in Jordan. International studies in the cultural, civilizational, and economic contexts confirm theoretical credibility. Matching theoretical contributions with practical results are the reason for organizations and community development. The study provided some marketing knowledge based on technology and internet applications. It also reduced the gap between academics and practitioners regarding the importance of social platforms in marketing. The daily volume of marketing, technical, and communication research leads to more confusion and understanding of the effects of this subject on young people. Thus, the perceived trust in the fashion industry needs more empirical evidence to resolve the behavioral relationship between young people and fashion products. Many fashion studies after the international financial crisis in 2008 were exploratory. These studies concentrate on redefining stakeholders



and the relationship between culture and organizational structure and linking them within a contemporary cultural context rather than traditional directions in marketing.

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