

Building Trust through Different Mean - Company Vs User-Generated Information

By

Dr.Omar (Mohammad Ali) Alqudah

Asst. Prof. Head of E-marketing Department, Faculty of Financial and Business Science,
Irbid National University, Irbid,
Email: dr_omar@inu.edu.jo

Abstract

Purpose

Using two theoretical lenses, the trust transfer theory and the generational cohort theory, this research aims to analyze the effects of user- and company-generated information in boosting trust of three different generational cohorts.

Design/Methodology

A sample comprised of 220 users of online social commerce websites was utilized. The data were collected through an online survey from consumers ranging between the ages of 15 to 55 years. The collected data were analyzed using SPSS 24.0 software, and

Findings

The Findings suggest that company generated information is influential than, user generated information. It was also found that Generation-X do build trust on Social Commerce through company generated information. Also, Generation-Z's trust on social commerce is more through the user-generated information. Word of mouth has become really important part of Social Media marketing, and reviews, online communities and recommendations are playing essential role. Although, Generation Y's trust in social commerce is boosted through company generated information which is opposite to the hypothesized statement.

Originality/Value

The findings suggest that the market/users must be segmented in different generational cohorts. This study contributes in analyzing the difference in generations when it comes to trusting the information.

Keywords: Social Commerce, Generational cohort theory, Generation X, Generation Y, Generation Z, trust transfer theory.

Introduction

Gaining trust of consumer is the key to sells. Trust is an essential element which leads clients to purchase. In the era of social networking websites, the various traditional practices are shifted to social practices. One of such practices is Commerce. The emerging concept of social commerce has paved its path successfully in building trust. The use of social networking sites, such as LinkedIn, Facebook, and Twitter, has opened opportunities for new business models for electronic commerce, often referred to as social commerce. (Liang & Turban, 2011). Due to the presence of vast majority of population on networking sites the various businesses are shifting to these social sites for their profitability and making them up to date. Moreover, trust in social commerce is promoted through two sources- user generated information and company generated information. User generated information is the review, rating and opinion

by old customers or influences. In the era of influencing, user generated information is the important determinant of consumers' trust. It is generally assumed that while online shopping, the most important factor for consumers to consider is user generated information; content and information shared by users on social media that include: reviews, comments, ratings, and feedback (Hajli et al., 2014). However, it differs from generation to generation; not all the three generations follow the same approach, some prefer user generated reviews whereas other rely on the information generated by the company itself. Kim and Park (2013) describe the company generated information as updated, complete and accurate information provided to costumers by the website. In the similar way, company generated information is another facet of building consumer trust. Several studies have suggested that user generated information has high influence on developing consumers' trust (Fileri, 2015; Han, 2014; Kaun and Bock, 2007; Bock et al., 2012), in contrast, (Chen et al., 2015; Beldad et al., 2010; Kim and Park, 2013) believed that the company generated information also influence on building trust of buyers, it is because of the different trust patters in different cohorts of generations. Hence, both the information possesses equal value depending on the different type of generation.

Jordan is successful model of developing countries in terms of economics, and politics (Naser, 1998). The growing IT could be the reason behind this development. [Sahawneh \(2003\)](#) has mentioned that, in Jordan B2B applications are mostly used for the transactions between Jordanian, and non-Jordanian Institutions. Jordan has grown its infrastructure in order to get set for its expansion in e-commerce. It has extended the use of e-commerce site for the government. [Al-Jaghoub and Westrup \(2003\)](#) have quoted that Jordan is approaching the level of development so that, it can compete in the global world. It is stepping ahead in the use of technology in the various sectors such as, telephone services, internet service providers, National Information Sector. For that, Social Media websites are spreading widely. It has become an essential part for the brands for, customers are really relying on the information provided by other users on Social Media. However, it differs from generation to generation. There are people who trust company-generated information more than user-generated information. It is important for brand, and companies to know which generation trusts user-generated information, and which generation trusts company-generated information. There is no research available for the Jordan to analyze trust pattern of different generations. Thus, the purpose of this research is to identify the trust patterns of different generations i.e. X, Y, and Z on the basis of their priority of choosing social commerce websites, influenced by user generated information vs. company generated information in Jordan.

Previous Research by Alnsour, 2018 was conducted in few areas of Jordan about the impact of social media on purchasing. This study has got the sample randomly from all over Jordan. Also, Alnsour in his study has mentioned to conduct research particularly on the facebook, twitter, and other social platforms. The previous research don't compare the user-generated, and company generated information. Rather, it is based on only company-based or user-based information. The study will contribute to the understanding or purchase behavior of the Generation-X, Y, and Z.

In this study the independent variables which include user generated information and company generated information has positive relation with the dependent variable- trust in social sites. In this direct relation the generation-X, Y, Z works as moderator to analyze the relation between user generated information and trust in social commerce, and company generated information and trust in social commerce.

This study aims at analyzing the importance of user-based and company based generated information in building trust. Moreover, this study also presents the role of

generation cohorts in boosting this trust. This study will make a notable contribution in Jordan context and its literature about boosting its client trust through different mean - Company vs User-Generated Information. This research also aims to study the effects of generation X, Y, and Z on the relationships between user generated information and company generated information on consumer trust on social commerce websites. It aims to analyze whether there exists difference in trusting based on the source of information. It is considered important to understand the differences between generations for how they interact with online information provided by different sources. Hence, this study draws hypotheses, and study based on trust transfer theory (Stewart, 2003; Ng, 2013) and the generational cohort theory (Inglehart, 1977).

Literature review

Many studies have been conducted on identifying how specific generation acts online; however, no work has been done on comparison of the three generations on building trust relying on different sources of information. Thus, this study has filled that gap and provided with insights of distinctive trust patterns made on the basis of user generated and company generated information and about the trust gaining approach of different generations. Because of the non-identical age of the customers, the choices and priorities differ, therefore the approach of trusting the source of information also varies. Shi and Chow (2015) believed that trust is not mainly based on customers' reviews and provided information by the company, it is generated from social interactions and other social commerce websites. For instance, sometimes there is collaboration between two social commerce websites; the products of one website have been shown on the other websites through online ads or a direct link to move to that website, this also influences the trust of the customers. Thus, this study has shown that trust is transferred through both the method i.e. user to user and company to user, the only difference is how the different generations acquire it. By following the idea that people trust more on user generated information (Dabholkar and Sheng, 2012; Smith et al., 2005; Dellarocas et al., 2007), this study compared two sources of information i.e. user generated and company generated and identified that which generation builds trust on what source of information. This study has given new insights that what sources of information is more valuable in the context of social commerce according to the distinct generational cohort. Meriac et al., (2010), San-Martin et al., (2015), and PricewaterhouseCoopers, (2016) state that every generation does not act uniformly as their behaviors, values and attitudes are different in different age. Thus, the influence of age has been studied to find out the trust patterns in these generations. Hence the development of customers' trust on any social website depends on the information varies among customers of different generations. , before implementing the idea that people are more likely to believe on the information provided from the customers' review, the age must be taken into consideration.

2.1 User generated information:

User-generated-content (UGC) refers to the content published on social media by the internet users (Tsiakali, 2018). Hajli et al., (2014) has conducted a study on how trust develops in market, as per the findings of their study, the customers build trust on posted reviews and feedback of other customers in the social commerce websites. Similarly, Liu et al., (2011) state that these tools can enhance the trust of buyers when they purchase any product from social commerce website. Moreover, Linda (2010) also suggests the same, she argues that user generated information is trustworthy and reliable because the comments and reviews are generated by the old customers themselves. Wang and Yu (2015) confirmed that consumers will collect product information though discussing a product's

quality, variety and price with their peers, and compare alternative opinions by reading positive and negative product reviews prior to making a purchase decision. Another study conducted in China focuses on cognitive and affective appraisals of purchase and opines that cognitive and affective appraisals are the main predictors of purchase intention. It further explains that learning from forums and communities plays a more important role in formulating affective appraisal and learning from ratings and reviews plays a more important role in determining cognitive appraisal (Chen, Lu & Wang, 2017). A recent Study by Kim & Kim (2018) revealed that consumer-generated social referrals regarding deals significantly boost sales in social commerce. Hence, it can be said that user generated information plays a major role in developing trust of customers on social commerce websites.

2.2 Company generated information:

Company generated information refers to the content about the particular product provided by the focal company itself in the social commerce websites. It includes product details, price, and material etc. Hernandez et al., (2009) argue that the criteria to measure the quality of any social commerce website is by looking at how much it is accessible to the users, the information provided is valid, and the provided content. Many studies have found that company generated information influences the trust of customers on any social commerce website (Chen et al., 2015; Beldad et al., 2010; Kim and Park, 2013), it decreases the uncertainty and customers do not hesitate to trust on social commerce websites. The results of the study by Kumar et al. (2016) indicate that FGC (Firm generated content) has a positive and significant effect on customers' behavior. This study further confirms that the effect of FGC is greater for more experienced, tech-savvy, and social media-prone customers. One study conducted in the context of CSR communications about hotels by Badenes-Rocha et al. (2019) states that CSR (corporate social responsibility) tweets generate CE (customer engagement) toward the hotel. Jami Pour (2020) has entitled Information quality as one of the six indicators of the scale for measuring the social commerce quality. It further states that companies usually provide product descriptions by sending advertising information, and consumers in turn make use of this information to decide and trust in online shopping.

2.3 Generational cohort theory:

Generational cohort theory states that the overall population of the world can be distributed on the basis of their birth year (Inglehart, 1977) hence it formats three generations i.e. X, Y, and Z. According to American Marketing Association, 2016b the X category is considered as pre-internet generation. Y category is known as the digital natives (Bilgihan, 2016), and Z is the youngest generation named as the digital collaborators (Kantar Millward Brown, 2016). The generational cohort theory states that groups of individuals who experienced the same social, economic, political, and cultural events would share similar values throughout their lives. Moreover, they would act similarly when making decisions in different aspects of life, particularly when making decisions as consumers. Thus, these groups define market segments, which is relevant in the design of marketing strategies (Fernández-Durán, 2015). Therefore, understanding the values and motivations of a generation has become essential to targeting particular consumers, as each generation is driven by unique ideas about the type of lifestyle they aspire to reach. (Lissitsa & Kol, 2019).

Generation X are the people aged between 35 and 55 years old, those who belong from pre internet period and they are more experienced than other generations. There are various studies who have sampled generations X, Y, and Z to conduct various studies. One

of such studies' results indicates clearly that there were positive relationships between sharing of contents through social media experiences on behavioral intentions of booking decisions and intention of electronic Word of Mouth. Social media communication was a decisive factor behind Generation Y and Generation X's choice of Umrah travel agency. (Muslima et al., 2019). The similar studies assert that life experience of Generation X increased with their age, making them more cautious with any interactions occurred in respect to new purchasing act. They have many needs and greater financial restraints, they often shop at value-oriented retailers (Willian & Pages, 2014). Generation X wants to hear the features of the product as well as an explanation of why these features are necessary (Himmel, 2018). They are both cynical and sophisticated about products, ads, and shopping. They find advertising utterly transparent in its aim, i.e., to get them to buy something (Willian and Pages, 2014).

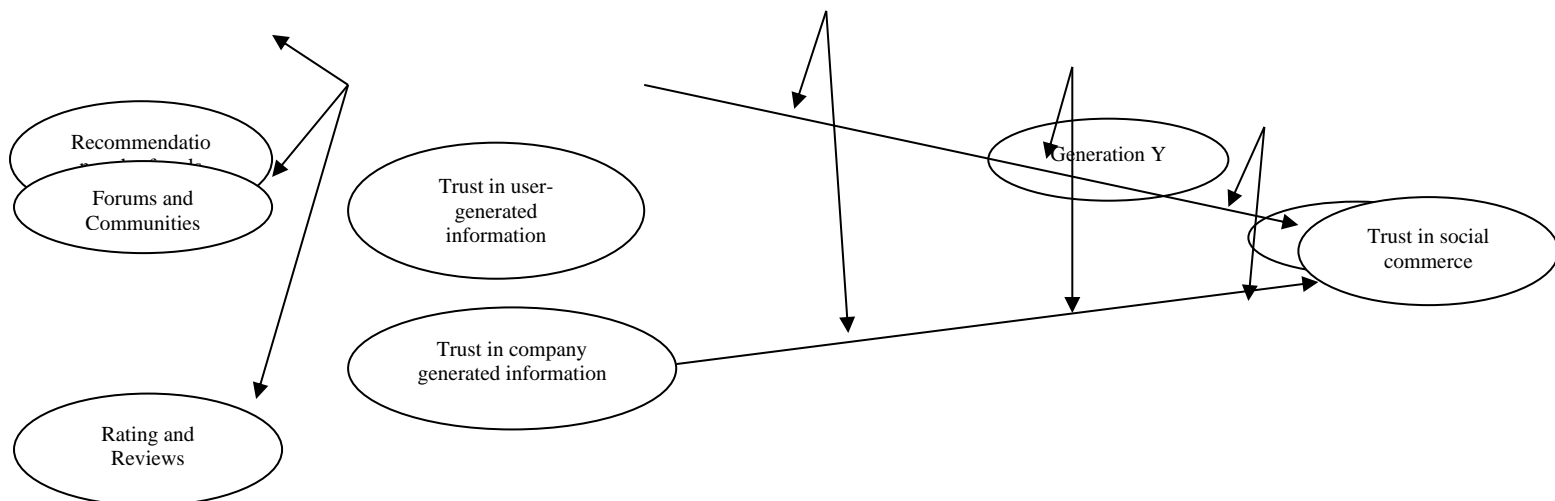
H1: For generation X, the trust in social commerce websites is transferred from the trust in company generated information rather trust in user generated information.

Generation Y: Generation Y is the largest cohort of internet user, Internet came into the existence in their time. Generation Y is called native to the digital era. Studies by (Irina, and Gabriela 2010) shows that this generation is highly interested in the videos posted on social media. They are influenced to go to the places after seeing users post on social Media. Previous research shows us that generation Y is more attentive to user-generated information (Kitchen & Proctor, 2015). Generation Y is very selective but, they pay attention to their social contacts than company, 2015). According to research by Lipowski & Bondos (2018), generation Y perceives the online channel as richer than the older generation. A study by Zhang, Omran and Cobanoglu (2017) conducted in foodservice sector asserts that Generation Y (21-35) are active users of social media and spread positive or negative service experiences within their online communities via either social networking sites, mobile technologies, or other methods of communication. Generation Y has found to be responding less to the TV media, and more on social media (Williams and Page, 2010).

H2: For generation Y, the trust in social commerce websites is transferred from the trust in user generated information rather trust in company generated information.

Gen Z meant 22 years old or younger. This market segment includes the most educated, mobile, and connected consumers to date (Chaney, Touzani, & Ben Slimane, K, 2017). Gen Z were born in the decade following the widespread emergence of the World Wide Web, from the mid-1990's to the early 2000's (Wood, 2013). Generation Z is really moving towards a living style which is full of technology, and social media. This generation is open to talk on media and has built the communities to provide credible information to each other. For that, Generation Z likes websites to be more open, where they can share the reviews. They tend to return on the websites which allow them to read, and write the review (Holstein, 2003) (Branwell, 2010). Moreover, Ads made via social media and shopping made by these ads are among the preferences of Generation Z (Özkan, 2017). According to Calvert, this generation is most vulnerable to media, due to lack of intellect (Calvert, 2008). This generation is so exposed to social media that they tend to have huge information about larger number of people. Their exposure helps them build trust in the posted content by other users.

H3: For generation Z, trust in social commerce websites is transferred from the trust in user generated information rather trust in company generated information



Methodology

To test the research model, this research has been conducted using the online survey, the participants were users of social commerce websites and online buyers. The sample was segmented into three generations; aged between 16 and 55 years. A total of 221 responses were collected from these three generations. The data were analyzed using SPSS software.

Data Collected is based on random data collection method. It was collected through survey which included both genders male and female age ranging from age 16-55. The Data was collected, and divided in three age groups shown in the table I. All the participants were those who purchased online product of any category. At the beginning, after being informed about the anonymity of questionnaire, there was question which asked the person has made online purchase. If it was answered yes, then it showed the remaining questions.

3.2 Convergent validity and construct reliability

To ensure the reliability and validity of the scale, construct validity was tested through the statistical software PLS (Ringle et al., 2015). The Construct validity was measured to check whether there are high correlations between measures of the same construct convergent validity – and low correlations between measures of constructs that are expected to differ – i.e. discriminant validity (Straub, 1989; Campbell and Fiske, 1959). Following the recommendations of Fornell and Larcker (1981), the convergent validity the reliability of each item was checked. Internal consistency is ascertained when Cronbach alpha values are higher than 0.70 (Nunnally and Bernstein, 1994; Nunnally, 1978). The composite reliability of each construct was also examined, and values higher than 0.60 were considered to be acceptable (Bagozzi and Yi, 1988; Fornell and Larcker, 1981), along with that AVE has to exceed 0.50 (Fornell and Larcker, 1981). It is better if the value is more than 0.70 (Hair et al., 2014).

Table I Data

Age	Data Collected
16-24	111
25-34	59
35-55	51

Table II *Reliability and convergent validity of the measurement model*

Variable	Item	Mean	SD	CR	AVE	CA
	RR1	2.74	1.105			
	RR2	3.06	1.016			
	RR3	2.95	1.058			
	FC1	2.87	1.001	0.579	0.277	0.761
Trust in user generated information	FC2	3.06	1.032			
	FC3	2.96	1.105			
	RRw1	2.97	1.018			
	RRw2	3.12	.927			
	RRw3	2.99	1.018			
	CI1	2.86	1.148			
Trust in company generated information	CI2	2.97	1.004	0.763	0.518	0.534
	CI3	3.17	1.122			
	T1	2.91	1.023			
Trust in Social Commerce	T2	3.14	.069	0.682	0.417	.584
	T3	2.82	1.071			
	T4	2.77	1.113			

Notes: CA, Cronbach's α ; CR, composite reliability; AVE, average variance extracted.

Measures

The survey was administrated to collect the data. The survey consisted of different variables. Those variables are adapted from previous study. The items included to measure those variables were made sure by the experts that those are valid, and understandable by the audience. Trust in user generated information was measured as second order reflective construct and measured in three dimensions. Trust from recommendation, and referrals, forums and virtual communities, and ratings and reviews-each had three items adapted from scales of Han and Windsor (2011) and Hajli et al. (2014). Trust in company generated information had three items and adapted from Scale of Kim and Park (2013). (See Table II). All the variables were measured on seven-point Likert scale- strongly agree to strongly disagree.

Results

4.1 Testing of Hypothesis:

We assessed the model by analyzing structural path coefficients, and the percentage of variance explained. . Using PLS didn't generate overall goodness-of-fit. Bootstrapping was performed to test the statistical results. From the empirical results we found that trust in user-generated, and company generated information do play role in boosting the trust in social commerce. Though, company generated information is more impactful in building trust on social commerce than user-generated information. User-generated information doesn't seem to contribute significantly to building trust. Further, to understand the impact of age (Generation X, Y, and Z) on the trust building we analyze the moderating effect of different generation cohorts.

4.2 Moderating Effect

For the analyses, multi-group analyses was conducted using the p value. After hypotheses testing, it has been found out that hypothesis 1 and hypothesis 3 have been accepted while the hypothesis 2 is rejected. Firstly, the people belonging from X generation do not trust

on user generated information rather their choice for purchasing depends on the information generated by the company. Their reliance on social commerce website is based on the product detailed information provided by the company.

Secondly, the generation Y; people who are known as digital natives and are very much familiar about the online world, the findings show that these people also trust the social commerce website on the basis of company provided information and do not trust on the customers' generated views. Surprisingly, we found that the generation Y that is named as digital natives do not believe on user generated information, this is the world of technology and everyone nowadays post the reviews and suggestions in an open social media platforms yet the generation Y avoid that and believe on the company generation information. But, the evidences say that there is strong trust of X-Generation cohort on company generated information than Y-Generation.

Finally, the last generation Z found out to be the only one that builds their trust on any social commerce website on the basis of user generated information. Thus, both the experienced generations follow the same pattern of trust development while the advanced generation Z relies on the user generated information. The possible factor behind that may be the amount of time these generations are spending on internet, the direct links with the company or the social interaction in the society.

Table Iii *Structural Model Results: Path Co-efficient*

Hypothesis	Beta	SE	T-Value	P-Value
H1	0.292	0.071	4.795	0
H2	0.423	0.068	6.195	0
H3	0.021	0.067	0.32	0.375

ME*=Moderator Effect

Discussion

This study aims at finding which type of information user-generated information or company generated information is important in boosting trust in social commerce. The study compared how trust in these two sources of information is transferred to trust in social commerce by testing different generation cohort as moderating effect to find out the intervening effect of generations in enhancing trust in social commerce sites. The findings revealed that trust in company-generated information is more important in boosting trust in social commerce contexts than trust in user-generated information is.

People of different ages have different ideas, beliefs and mindset however, Generational theory posits that generational cohorts develop similar attitudes and beliefs (Bilgihan, 2016). Different age groups have similarities. Thus, the role of age as a moderator variable was studied by considering Generations X, Y and Z in order to determine how trust in social commerce is impacted for these generations by trust in user-generated vs company-generated information. Although, several studies have determined the impact of different age groups to study the trust in user generated information and company generated information, but few studies have highlighted the influence of generation X on social commerce trust. There is abundant of literature available on the Generation Y and Z, but there is still part of study needed to study the impact of Generation X thus, this study will contribute by shedding light on Generation X and their trust on social commerce. Along with this, company generated information is underestimated in the terms of building trust on social commerce sites and a lot of admiration

and acceptance is given to user generated information. Hence, this study will also verify the effect of user generated information and company generated information on building trust on social commerce sites.

The findings of this study suggest that two generations X and Y are unsure about the reliability of the information provided by different platforms such as Facebook, Instagram, personal blogs, public groups, and pages etc. The interesting finding is about the customers of Y generation; they are the internet natives yet are hesitant to believe the content provided on the social platforms, might be because they are also aware about cybercrime, privacy issues and the fake accounts that are giving the good reviews for the sake of money. Thus, for them, this type of information is not trustworthy and reliable. This study has unfolded that the generation Y drives their trust on company generated information even more than that of generation X; according to Palmer, (2009), Y generation is known as the internet experts hence their views are more valuable than both the other generations. Furthermore, it is accepted that generation Y has contributed in the evolution of social websites as an integral source of product information through online reviews (Mangold and Smith, 2012), but this research's findings rejected the above idea because here the generation Y believes more in company driven information even greater than the generation X, it could be due to the influence of such factors that may include offline information such as prior experiences or the familiarity with the company or brand which are offering to buy their products online.

Furthermore, the youngest generation Z builds their trust on the basis of peer or customer reviews while both the old generations i.e. X and Y believe on company information. It might be because the generation Z is not familiar with the world without internet, they are born with this technology and consider internet as more reliable source, therefore, they are not hesitating to build their trust on the information provided by the internet users on different platforms such as Facebook, Instagram, personal blogs, public groups, and pages etc.

The unexpected results of Generation Y's trust on company generated information gives the future directions to study the phenomenon in depth and analyze the underlying factors that build on trust in social commerce, as well as other factors that are not related to the online information, such as previous experience or familiarity with the brand etc. It would be stimulating to know which factors constitute customers' trust.

Implication

Finally, this study has undoubtedly opens up the new horizons for the marketers who offers the same kind of information for the customers of every age, after this study, these marketers have identified the value of every information generated source as every person prioritize different sources to trust, according to the generation from which they belong. This study provides an empirical proof that every generation depends on the different source of information rather only one. Moreover, these companies and brands who also offer online shopping have got the insightful ideas about developing their content and information on social commerce websites in such a way that it grabs the attention of the customers of every age group. For X and Y generations, the company required to provide all the information i.e. ratings, reviews, and recommendations etc. on their websites. Moreover for generation Z, the user generated information must be taken into consideration. Meanwhile, if a company wants to attract all kind of customers, then it should need to develop balanced criteria on the social commerce websites.

Here is one important aspect to understand, after understanding the influence of company-user generated information it is that, user-generated information is not really in control, but the companies who target Generation-X can actually control the information. User-generated information isn't really controllable. In a nutshell, companies need to focus not only on one source of information but these should work on improving both the information sources to attract the customers from every age group, or set up the source of information according to their target population and gain the utmost trust of their customers in order to market their products in the world of online business.

Limitation

Moreover, the platform is open for other researchers to contribute to find the unknown elements of this study which have not been studied yet. For instance, it has not been studied that whether the positive reviews on any product influence more or the negative reviews in building trust on the basis of specific source of information. Casalo et al., (2015) highlighted that the type of content of the customers' review can influence the consumers' purchase of the product. Also, the role of influencers on developing trust of all three generations is not present in this study, for instance, how professional (celebrities, doctors and scholars) and unprofessional (bloggers, local people etc.) social media users can influence the trust of the customers on user generated and company generated information. The bloggers in this age has got the huge chunk of market especially bloggers on Instagram are growing real fast. The future research can also include the influencers/bloggers in the list of user-generated content. This is bring the attention of producers towards the bloggers, and help them grow influence the target market.

Also, the products are categorized into need, and wants. There is difference in marketing strategies for both of these. To bring influence, and make people change their daily use (need based) product will take more than just user-generated content for even the Z-Generation category. The research can be done to find out the impact of Product category on Z-Generation.

This research has is based on the generations, and further research could be enhanced to understand each generation in terms of product category. Same generation might trust information from both sources depending on the product/service category. The trust can also be influenced by other factors such as, personality, affordability and choice of users. In future research could be conducted to understand the external factors which affect the trust level of generation X, Y, and Z. There is huge gap in the research on trust building in different generation, and the role of E-Commerce in Trust building in Jordanian context. This same research could also be applied to bigger data set.

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Appendix-A

Table Ii

Scale
Trust in user-generated information – adapted from the scale of Han and Windsor (2011) and Hajli et al. (2014)
RR1 Overall, the recommendations and referrals on this social commerce website are trustworthy
RR2 I feel the recommendations and referrals on this social commerce website are generally frank
RR3 I feel the recommendations and referrals on this social commerce website are generally reliable
FC1 Overall, the forums and communities on this social commerce website are trustworthy
FC2 I feel the information from forums and communities on this social commerce website is generally frank
FC3 I feel the information from forums and communities on this social commerce website is reliable
RRw1 Overall, the ratings and reviews on this social commerce website are trustworthy
RRw2 I feel the ratings and reviews on this social commerce website are generally frank
RRw3 I feel the ratings and reviews on this social commerce website are reliable
Trust in company-generated information – adapted from the scale of Kim and Park (2013)
CI1 This social commerce website provides accurate information on the item that I want to purchase
CI2 This social commerce website provides reliable information
CI3 This social commerce website provides sufficient information when I try to make a transaction
Trust in social commerce – adapted from the scale of Kim and Park (2013)
T1 This social commerce website is trustworthy
T2 This social commerce website wants to be known as a company that keeps its promises and commitments
T3 This social commerce website will keep its promises
T4 I believe in the information that this social commerce website provides
Notes: RR, recommendations and referrals; FC, forums and virtual communities; RRw, ratings and reviews;
CI, trust in company-generated information; T, trust in social commerce