

Beyond the Like Button: Predicting How Risks Impact Trust on Instagram S-Commerce

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Abstract. Social commerce (s-commerce) integrates social media with e-commerce, creating new opportunities for consumers and businesses. However, the success of s-commerce depends heavily on perceived risks and trust, which influence consumer decisions. Despite growing research, the interaction between different types of risks: financial, security, and time risks and various trust dimensions, such as merchant competence and merchant integrity, remains underexplored. This study addresses this gap by proposing a predictive model to examine these relationships, focusing on Instagram-based shopping. A quantitative approach was used, with an online survey administered to 267 university students across three UAE universities, analyzed using Structural Equation Modeling (SEM-PLS). The findings show that all three perceived risks significantly impact both merchant competence and merchant integrity, with security risks having the strongest effect on competence. The study underscores the importance of addressing these risks to build trust in s-commerce platforms. However, the sample's limitation to Generation Z students in the UAE suggests the need for broader research.

Keywords: S-commerce · Trust · Perceived Risk · Merchant Competence · Merchant Integrity · SEM-PLS · Instagram Shopping

1 Introduction

Social commerce (s-commerce) has emerged as a transformative approach to online shopping, where consumers engage in transactions on social media platforms or other online communities that incorporate social interactions. This rapidly growing field combines the social interaction aspect of social media with e-commerce, creating new opportunities for both businesses and consumers. However, as with traditional e-commerce, the success of s-commerce platforms is significantly influenced by two critical factors: perceived risks and trust [1]. These factors are crucial for consumer decision-making processes, as the digital nature of s-commerce introduces a unique set of risks that could potentially deter users from engaging with these platforms.

Perceived risks in s-commerce encompass various concerns that consumers have when transacting online, including privacy risks, financial risks, performance risks, and social risks. As noted by Torki Biucky et al. [2], these risks arise from the uncertainty

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associated with sharing personal information, making payments, and relying on the online platform to deliver the promised goods or services. These risks, if not adequately managed, can result in a lack of consumer confidence, reducing the likelihood of adoption and continued use of s-commerce platforms.

On the other hand, trust plays a critical role in mitigating these risks. Consumers' trust in s-commerce platforms influences their willingness to share personal information, make payments, and engage in social interactions on the platform. Tseng [5] emphasizes that trust can be broken down into several dimensions, such as system trust (trust in the technological infrastructure), institutional trust (trust in the platform or company behind the transactions), and interpersonal trust (trust in other users or community members). Effective trust-building mechanisms are essential for reducing perceived risks and promoting positive consumer behavior in s-commerce settings.

Previous studies have established that perceived risks and trust are central to the adoption and use of s-commerce platforms, but the relationship between these two constructs remains underexplored. While much research has incorporated perceived risks and trust into broader models of technology acceptance and s-commerce adoption, few studies have investigated the complex relationship between these factors. As pointed out by Farivar et al. [3] and Al-Kfairy et al. [4], understanding how different types of perceived risks (e.g., financial, privacy, performance) affect various dimensions of trust (e.g., system trust, institutional trust, interpersonal trust) is a critical gap in the literature. This paper proposes a predictive model to explore and analyze the relationship between perceived risks and trust in the context of s-commerce, aiming to provide deeper insights into how these constructs interact and influence consumer behavior. Through the development of this model, we aim to enhance understanding of trust-building strategies and risk mitigation in s-commerce environments. Accordingly, the research question of this study:

what perceived risks significantly impact user trust in Instagram shopping?

The remainder of this paper is structured as follows: Sect. 2 presents the literature review, offering an overview of existing studies on perceived risks and trust in the context of social commerce. Section 3 outlines the research methodology, including the design of the survey instrument, sampling procedures, and measurement approach. Section 4 provides the data analysis and findings using Structural Equation Modeling with Partial Least Squares (SEM-PLS). Section 5 discusses the results in light of prior research. Section 6 presents the theoretical and practical implications of the study, while Sect. 7 concludes the paper by outlining its limitations and suggesting directions for future research.

2 Literature Review

The relationship between perceived risks and trust has been a central theme in social commerce (s-commerce) research. While many studies have incorporated these constructs in models of s-commerce adoption and technology acceptance, few have explored the complex relationships between them. Additionally, research has largely ignored how different types of perceived risks (e.g., privacy risks, financial risks, performance risks) interact with different trust dimensions (e.g., institutional trust, system trust, interpersonal trust)

in the s-commerce context. This literature review summarizes current research, identifies gaps in the literature, and points out the need for further exploration into how these constructs relate to one another in s-commerce environments.

Numerous studies have incorporated perceived risks and trust within technology acceptance models, especially in the context of s-commerce adoption. Indeed, previous research highlights how trust shapes s-commerce experiences. For example, Esmaeili's team [1] showed that privacy and financial risks make customers wary of social commerce platforms. Meanwhile, Torki Biucky's studies [2] used the Technology Acceptance Model (TAM) model to prove trust can ease these concerns. But while these studies confirm trust helps overcome risks, they oversimplify trust as one big concept - missing how different risks might affect specific aspects of trust.

Trust is the hub that holds social commerce together; it helps users feel safe enough to participate. For instance, Tseng's research [5] shows that when people worry about privacy, they rely heavily on system trust. However, the study doesn't explore how financial concerns might shake institutional trust, or if product risks damage buyer-seller trust. Farivar's team [3] agrees trust softens risk's impact, but like others, they lump all 'trust' together instead of pinpointing which risks threaten which specific trust layers.

In addition, Al-Kfairy's work [4] examines usability, risks, and trust in social commerce, but it lacks an important detail, which is about how certain concerns (such as privacy issues) undermine system trust or how financial considerations could erode platform trust. Although Soleimani's research [10] likewise emphasizes the impact of risk on s-commerce, it approaches trust as a single concept rather than dissecting the ways in which various risks affect distinct forms of trust. This leaves a critical gap in understanding how risk types can shape various trust factors.

The complexity of the relationship between perceived risks and trust in s-commerce is also highlighted by studies like Mendoza-Tello et al. [13], which examined cryptocurrencies within s-commerce platforms. The study shows that trust plays a critical role in influencing user intention and adoption, especially when risks, such as security concerns, are prevalent. However, the study did not explore how these risks affect different trust dimensions (e.g., institutional trust vs. system trust), which is a significant limitation.

Finally, Sharma et al. [18] apply the concept of trust to s-commerce but do not specify how perceived risks affect specific dimensions of trust. The literature often lacks depth in examining how trust interacts with various types of perceived risks in the context of s-commerce, leaving an important gap in understanding how to design effective strategies for trust-building and risk mitigation in these platforms.

In conclusion, while substantial research has been conducted on the roles of perceived risks and trust in s-commerce, the complex relationships between these constructs remain underexplored. Most studies treat perceived risks and trust as broad, unidimensional factors, without addressing how different types of perceived risks (e.g., privacy, financial, performance) affect specific dimensions of trust (e.g., system trust, institutional trust, interpersonal trust). This gap in the literature highlights the need for further research into the nuanced interactions between perceived risks and trust dimensions in the s-commerce environment, offering insights that could lead to more effective strategies for reducing risks and building trust.

3 Methodology

This study adopts a post-positivist philosophical paradigm to investigate the proposed research hypotheses, through a quantitative approach. This approach acknowledges the strengths and limitations of existing theories, recognizing that scholars' contributions are influenced by both their insights and potential biases. To measure users' trust in s-commerce, specifically on the Instagram platform, we developed an online survey. The survey was hosted on Google Forms, a platform chosen for its convenience, speed, and ability to easily import data for analysis.

The survey instrument was designed based on relevant literature in the field. We adapted existing trust-related constructs from e-commerce theories and customized them to suit the context of Insta-shopping. The survey included demographic questions such as gender, age, education, and occupation, providing a detailed breakdown of the respondent characteristics. The research questions, aligned with the research model, were organized into blocks that included the following variables and their associated items:

- Financial Risk (4 items)
- Security Risks (4 items)
- Time Risks (4 items)
- Merchant Competence (4 items)
- Merchant Integrity (3 items)

A five-point Likert scale was used to measure responses, with values ranging from 1 (Strongly disagree) to 5 (Strongly agree), where a score of 3 indicated a neutral stance. To target a relevant sample, we employed convenience sampling, focusing on Generation Z due to their high engagement with technology and social media. The respondents were university students from three institutions across different emirates of the UAE. Participants were recruited through e-learning platforms, social media groups, LinkedIn profiles, and email invitations.

To enhance the response rate and sample size, the snowball sampling technique was also used. Inclusion criteria for participants were as follows: (a) familiarity with Insta-shopping, either as buyers or sellers in the UAE; (b) being over the age of 18; and (c) willingness to provide feedback on their experiences and perceptions of Insta-shopping. A total of 267 valid responses were collected over a period of two months. After data collection, the responses were manually reviewed to ensure there were no biases or incomplete entries, and all responses were found to be complete and suitable for analysis. The research model that shows the research variable and the associated relationships is shown in Fig. 1.

In addition, the hypotheses associated with the research model are stated below:

- H1: Financial Risk has a significant effect on perceived Merchant Competence in Instagram-based social commerce.
- H2: Financial Risk has a significant effect on perceived Merchant Integrity in Instagram-based social commerce.
- H3: Security Risks have a significant effect on perceived Merchant Competence in Instagram-based social commerce.
- H4: Security Risks have a significant effect on perceived Merchant Integrity in Instagram-based social commerce.

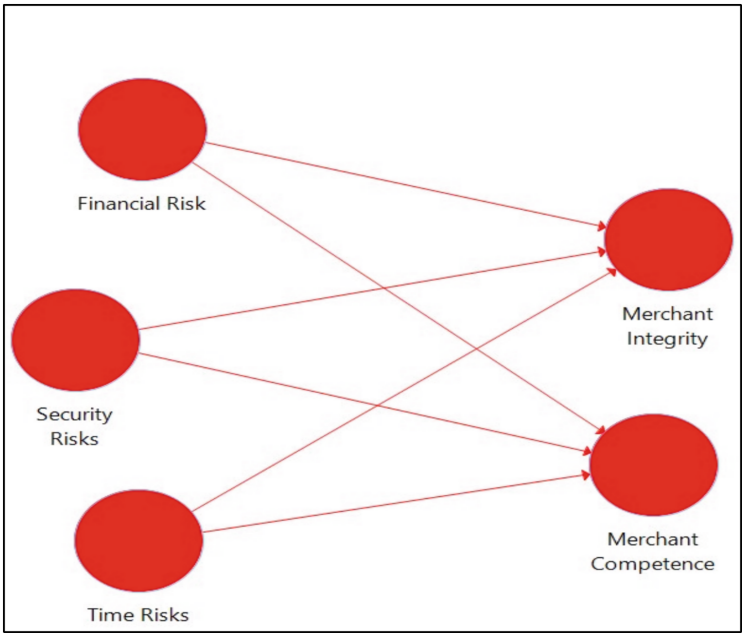


Fig. 1. Proposed Research Model

- H5: Time Risks have a significant effect on perceived Merchant Competence in Instagram-based social commerce.
- H6: Time Risks have a significant effect on perceived Merchant Integrity in Instagram-based social commerce.

4 Data Analysis and Findings

To examine the research model and related assumptions, the researcher used the SEM-PLS technique. A powerful statistical method for analyzing complex relationships between latent variables is structural equation modeling using partial least squares (SEM-PLS). Since SEM-PLS is a variance-based method that does not depend on big sample sizes or the presumption of a normal data distribution, it is especially useful when working with relatively small sample sizes [24]. This approach is ideal for application in social science and marketing research since it enables researchers to estimate several relationships inside a model at once. The outer model and the inner model are two crucial steps in SEM-PLS [24]. The measurement of latent variables and the evaluation of the correlation between the constructs and the observed indicators (items) are the focus of the outer model. In order to verify that the constructs are appropriately represented by the indicators, this step entails assessing the validity and reliability of the measurement model, usually using factor loadings, composite reliability, and average variance extracted (AVE).

Conversely, the inner model concentrates on the structural connections between latent variables. It evaluates the model's path linkages, enabling researchers to gauge

the importance and potency of both direct and indirect impacts between constructs. Path coefficients, R-squared values, and the significance of these coefficients are commonly used to assess the inner model in SEM-PLS. Using SEM-PLS is appropriate given the study's small sample size. This method is appropriate for studying complex models with little data because it employs a bootstrapping strategy to determine the significance of path coefficients, which makes it robust to small sample sizes. The flexibility of SEM-PLS in handling both measurement and structural models, combined with its suitability for small sample sizes, makes it an ideal choice for this study.

Firstly, and starting with the item loadings, the results show that all items are valid, by scoring an item loading greater than the threshold of 0.6 [24]. This suggests that the survey items demonstrate validity, and ready for further tests. Secondly, the reliability and validity of the constructs are assessed. Table 1 presents the reliability and validity metrics for various constructs related to perceived risks and trust in the context of s-commerce. Cronbach's Alpha values indicate good internal consistency for all constructs, with Financial Risk (0.886) and Time Risks (0.876) showing particularly high reliability, while Security Risks (0.783) and Merchant Integrity (0.784) still maintain acceptable values. The Average Variance Extracted (AVE) values, ranging from 0.475 to 0.573, indicate that while some constructs meet the minimum threshold of 0.50 for convergent validity (e.g., Merchant Competence at 0.573), others, such as Security Risks (0.475), are slightly below the desired threshold. This suggests that while the constructs generally show strong internal consistency, some may need further refinement to improve their convergent validity and overall measurement quality.

Table 1. Constructs' Reliability and Convergent Validity.

Component	Cronbach's Alpha	AVE
Financial Risk	0.886	0.544
Security Risks	0.783	0.475
Time Risks	0.876	0.544
Merchant Competence	0.885	0.573
Merchant Integrity	0.784	0.531

Thirdly, the researcher assessed the discriminant validity of the research constructs. Table 2 presents the discriminant validity of various constructs, evaluated using the Fornell and Larcker (1981) criterion [24]. According to this criterion, discriminant validity is established if the square root of the Average Variance Extracted (AVE) for each construct is greater than its correlations with other constructs. The square root of AVE values for each construct (shown on the diagonal) are compared to the correlations between constructs. For example, the square root of the AVE for Financial Risk is 0.737, which is higher than its correlations with other constructs, such as Security Risks (0.627), Time Risks (0.654), Merchant Competence (0.393), and Merchant Integrity (0.356), indicating good discriminant validity. Similarly, Security Risks shows a square root of

AVE value of 0.689, which is greater than its correlations with other constructs, confirming its discriminant validity. Time Risks with an AVE square root of 0.738 also demonstrates distinctiveness from the other constructs, as its correlations are lower. For Merchant Competence and Merchant Integrity, the diagonal values of 0.757 and 0.730, respectively, are higher than their correlations with other constructs, indicating that both have adequate discriminant validity as well. Overall, the results meet the Fornell and Larcker (1981) criterion, as the square root of AVE for each construct is higher than the correlations with other constructs, confirming strong discriminant validity across all constructs.

Table 2. Constructs' Discriminant Validity

Construct	Financial Risk	Security Risks	Time Risks	Merchant Competence	Merchant Integrity
Financial Risk	0.737	0.627	0.654	0.393	0.356
Security Risks	0.627	0.689	0.674	0.535	0.495
Time Risks	0.654	0.674	0.738	0.507	0.477
Merchant Competence	0.393	0.535	0.507	0.757	0.412
Merchant Integrity	0.356	0.495	0.477	0.412	0.730

Table 3 presents the results of the path testing for various predictors and their influence on the criterion variables, Merchant Competence and Merchant Integrity. The table shows the Beta values, t-statistics, p-values, and whether the hypotheses were supported. The Beta values indicate the strength and direction of the relationships, with all relationships showing positive effects, suggesting that as Financial Risk, Security Risks, and Time Risks increase, both Merchant Competence and Merchant Integrity are positively influenced. The t-statistics for all paths are well above the threshold of 1.96, indicating that the relationships are statistically significant. The p-values for all paths are 0.000, confirming that these relationships are highly significant and not due to chance. As a result, all hypotheses are supported, demonstrating that each type of risk has a significant positive impact on the respective merchant attributes, indicating strong empirical support for the proposed relationships in the model.

5 Discussion

The hypothesis that Financial Risk significantly influences Merchant Competence is supported in this study with a beta of 0.393, a t-statistic of 9.654, and a p-value of 0.000. This result aligns with findings from Farivar et al. [3], where financial risks were found to influence consumer perceptions of merchant capabilities. Consumers tend to link the

Table 3. Path Testing (Beta, t-statistics, p-value, and hypothesis supported)

Predictor	Criterion	Beta	t-statistic	p-value	Hypothesis Supported?
Financial Risk	Merchant Competence	0.393	9.654	0.000	Yes
Financial Risk	Merchant Integrity	0.356	7.599	0.000	Yes
Security Risks	Merchant Competence	0.535	13.863	0.000	Yes
Security Risks	Merchant Integrity	0.495	10.969	0.000	Yes
Time Risks	Merchant Competence	0.507	13.078	0.000	Yes
Time Risks	Merchant Integrity	0.477	10.571	0.000	Yes

financial stability of a platform with the competence of the merchants using it. This suggests that when consumers perceive high financial risk, they question the ability of merchants to deliver reliable services, thus affecting their overall perception of merchant competence.

Similarly, the hypothesis that Financial Risk impacts Merchant Integrity is supported with a beta of 0.356 and a significant t-statistic (7.599). These findings are consistent with Torki Biucky et al. [2], where financial risks led to reduced trust in the integrity of e-commerce platforms. In s-commerce, financial risks such as payment security concerns can undermine trust in the platform's ethical practices and fairness. This result is in line with the assertion that consumers need assurances that their financial transactions are handled securely to trust the integrity of merchants.

The relationship between Security Risks and Merchant Competence was found to be highly significant (beta = 0.535, t-statistic = 13.863). This is supported by studies such as Tseng [5], who emphasized that perceived security risks can severely impact consumer trust in the competence of merchants, as these risks are directly associated with the platform's security measures. When consumers fear breaches or lack of proper security protocols, they are more likely to doubt the platform's ability to manage transactions effectively and efficiently, which reflects on their perception of merchant competence.

As predicted, Security Risks also affect Merchant Integrity significantly (beta = 0.495, t-statistic = 10.969). This finding is consistent with Farivar et al. [3], where security issues were seen as a critical determinant of merchant integrity. Concerns over security breaches or fraudulent activities naturally raise questions about the trustworthiness of merchants. If consumers perceive that a merchant's platform is vulnerable to security issues, their perception of that merchant's integrity becomes compromised, even if the merchant acts ethically.

The hypothesis that Time Risks affect Merchant Competence is supported by a significant beta of 0.507 and a high t-statistic of 13.078. This result resonates with Sharma et al. [18], who found that time-related concerns, such as delays in service delivery or inefficiencies lead to diminished trust in a merchant's competence. Perceived delays or inefficiencies can seriously harm a merchant's ability to execute on promises, which in turn affects their perceived competence in a time when customers expect rapid service.

Lastly, there is support for the hypothesis that Time Risks affect Merchant Integrity (beta = 0.477, t-statistic = 10.571). This outcome is consistent with Hsu et al. [19], who emphasized that delays in product delivery or transaction processing can cause customers to doubt the dependability and moral character of retailers. Customers may perceive the merchant's integrity as compromised if time risks indicate inefficiency. This finding underscores the importance of timely and efficient service in maintaining trust.

6 Conclusion and Implications

This study contributes to the growing discourse on the behavioral dynamics of s-commerce by focusing on one of its most critical yet underexplored relationships; the interplay between perceived risks and trust. Drawing on empirical data from Instagram-based shopping experiences, the findings offer a deeper understanding of how consumers form trust judgments based on different types of perceived risks: financial, security, and time. The results reveal that all three types significantly influence both merchant competence and integrity, with particularly strong associations found between security risks and competence, and between financial/time risks and integrity. What emerges is a clearer picture of how digital consumers, especially Gen Z, mentally navigate uncertainty while shopping on socially interactive platforms. These insights bring theoretical clarity to a subject that has largely been treated in a fragmented manner. This research not only affirms the essential role of trust in s-commerce but also reveals the nuanced pathways through which risks shape trust formation, offering a more predictive and contextual understanding of online consumer behavior.

Theoretically, this study introduces a novel predictive model that distinguishes between types of perceived risks and maps their influence on specific dimensions of trust within the s-commerce context; an approach not yet addressed in existing literature. While many previous studies have examined perceived risks and trust independently, or as part of broader acceptance frameworks, very few have attempted to isolate and empirically test the causal pathways between them. By doing so, this research adds to the conceptual foundations of s-commerce by validating the differential impact of risk dimensions on distinct forms of trust, namely merchant competence and integrity. This contribution is especially important for scholars aiming to refine or extend trust-based models in online environments, as it bridges the gap between general risk/trust frameworks and context-specific consumer behavior. As such, the proposed model is both a theoretical innovation and a practical diagnostic tool that can inform future scholarly investigations into risk perception, trust formation, and behavioral intention in digital commerce environments.

From a practical standpoint, this study carries several implications for stakeholders, including decision-makers, marketers, platform developers, and end users. For businesses operating in the s-commerce ecosystem, particularly on Instagram, the findings offer guidance on how to tailor risk-reduction strategies to the specific trust dimensions that influence customer loyalty and engagement. For example, addressing security risks through visible privacy policies and secure payment mechanisms may enhance perceptions of merchant competence, while ensuring transparent pricing and responsive customer service may foster trust in merchant integrity. Platform developers at Instagram can also leverage these insights to refine algorithms and features that amplify

trustworthy sellers and flag those that exhibit risk signals. Moreover, policymakers and regulators concerned with digital commerce can use this model to craft more targeted consumer protection policies, especially for younger generations who are increasingly active in s-commerce. Ultimately, this research empowers users by demystifying the underlying psychological mechanisms that govern their online decisions, helping them become more informed and confident participants in the digital economy.

7 Limitations and Future Work

While this study provides valuable insights into the role of perceived risks and trust in s-commerce, several limitations must be acknowledged. First, the sample was restricted to Generation Z university students in the UAE, which limits the generalizability of the findings to other demographic groups or geographic regions. Future research could extend this study by including diverse demographic groups to understand the broader applicability of the model. Additionally, while the study used SEM-PLS to test the hypotheses, it would be beneficial to incorporate other advanced techniques, such as latent growth modeling or multigroup analysis, to examine the dynamic nature of risk perceptions over time or across different consumer segments.

Another limitation is the focus on Instagram as a single s-commerce platform. Future studies could compare various social media platforms to identify platform-specific risk and trust dynamics. Additionally, exploring other types of perceived risks, such as social risks, could offer a more holistic view of how risks impact consumer behavior in the broader s-commerce landscape. Finally, the current research could be expanded by integrating consumer behavioral intentions and post-purchase behavior, including customer loyalty and satisfaction.

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