DIJEMSS: Dinasti International Journal of Education Management and Social Science
E-ISSN: 2686-6331
P-ISSN: 2686-6358
https://dinastipub.org/DIJEMSS dinasti.info@gmail.com +62 811 7404 455
DINASTI PUBLISHER
**DOI:** https://doi.org/10.38035/dijemss.v7i4.6598
https://creativecommons.org/licenses/by/4.0/
**Received:** 18 March 2026 | **Revised:** 08 April 2026 | **Accepted:** 10 April 2026

# Trust Transfer in Social Commerce: The Role of Platform Trust and Seller Trust in Shaping Consumer Behavior in Indonesia

**Dede Suleman[1], Wiwin Wianti[2], Devy Sofyanty[3], Raden Ati Haryati[4], Nurzalinar Joesah[5], Lukman Hakim[6]**
[1]Universitas Bunda Mulia, L2314@lecturer.ubm.ac.id
[2]Universitas Bina Sarana Informatika, wiwin.win@bsi.ac.id
[3]Universitas Bina Sarana Informatika, devy.dyy@bsi.ac.id
[4]Universitas Bina Sarana Informatika, r.ati.rah@bsi.ac.id
[5]Universitas Bina Sarana Informatika, nurzalinar.njh@bsi.ac.id
[6]Universitas Bina Sarana Informatika, Lukman.lmh@bsi.ac.id

Corresponding Author: L2314@lecturer.ubm.ac.id[1]

**Abstract:** This study aims to analyze the mechanism of trust transfer in social commerce in Indonesia by examining the influence of trust in the platform and trust in the seller on purchase intention. Based on Trust Transfer Theory, this study develops a model explaining how platform trust transfers to seller trust and influences purchase intention. Data were collected through a survey of 318 consumers who had transacted through social commerce platforms between December 2025 and January 2026. The analysis was conducted using Structural Equation Modeling based on Partial Least Squares. The results show that trust in the platform has a positive and significant effect on trust in the seller. Trust in the seller is proven to be a major determinant of purchase intention and partially mediates the relationship between trust in the platform and purchase intention. The indirect effect through trust in the seller is greater than the direct effect of trust in the platform. These findings confirm that in Indonesian social commerce, the formation of interpersonal trust is a key mechanism linking institutional trust to purchasing behavior.

**Keywords:** Social Commerce, Trust Transfer, Trust In The Platform, Trust In The Seller, Purchase Intention

## INTRODUCTION

The development of digital technology has driven the transformation of e-commerce models towards social commerce, namely the integration of social activities and commercial transactions within a single digital ecosystem (Dewayani & Loreño, 2025; Duc & Mujahida, 2024). Indonesia is one of the largest social commerce markets in Southeast Asia, supported by high internet penetration and intensive social media use (Agung et al., 2021; Andry et al., 2021; Putlia & Thioanda, 2020; Felix et al., 2026). Industry reports indicate that the value of social commerce transactions in Indonesia continues to increase along with the adoption of direct shopping features on content-based platforms and short videos (Google, Temasek, &

Bain & Company, 2023). This growth reflects changing consumer behavior, which increasingly relies on digital social interactions as a basis for purchasing decisions.

Furthermore, the implementation of e-commerce has been proven to significantly improve sales performance and expand market reach, particularly for micro and small enterprises, through increased digital literacy and the adoption of online platforms (Iskandar et al., 2025). In this context, consumer behavior in digital environments is also influenced by several key factors, such as trust, perceived ease of use, and perceived risk, which play an important role in shaping online purchase intentions (Suleman et al., 2019). In addition, electronic word-of-mouth (eWOM) and online reviews have been shown to significantly affect consumer purchasing decisions, especially in social commerce environments where information exchange occurs rapidly among users (Suleman et al., 2023).

In this context, trust is a key determinant in driving online transactions. The absence of physical interaction and high levels of information uncertainty make consumers highly dependent on perceived trustworthiness in both the platform and the seller. The literature shows that trust plays a significant role in reducing perceived risk and increasing purchase intentions in digital environments (Gefen, Karahanna, & Straub, 2003; Kim & Peterson, 2022 ). In *social commerce* , trust has a dual dimension because consumers interact not only with individual sellers but also with the platform institutions that facilitate the transactions.

Theoretically, the relationship between trust in a platform and trust in sellers can be explained through Trust Transfer Theory. This theory states that trust formed in an entity can be transferred to other entities with strong structural links or associations (Stewart, 2003). In the context of *social commerce* , platforms function as institutions that provide security systems, consumer protection mechanisms, and brand reputation. Positive perceptions of these aspects enable consumers to transfer institutional trust to sellers operating within the platform. Recent empirical research shows that trust transfer mechanisms play a significant role in shaping purchase intentions in *social commerce ecosystems* (Lu, Fan, & Zhou, 2016; Hajli, 2015; Christian et al. (2026). Furthermore, according to Fransisca and Pardede (2026), reviews from content creators serve as a credible source of information that reduces uncertainty and strengthens consumer trust. These reviews also influence consumers' attitudes and evaluation processes, thereby shaping their perceptions and ultimately encouraging purchase intentions, particularly in highly interactive platforms such as TikTok.

Despite the extensive research on trust in digital commerce, there remains an empirical gap in understanding how trust in platforms and trust in sellers interact simultaneously in the context of emerging markets like Indonesia. Most previous studies tend to focus on a single form of trust or examine the direct relationship with purchase intention without explicitly exploring mediating mechanisms from a Trust Transfer perspective. However, the characteristics of the Indonesian market, marked by the rapid growth *of social commerce* and the heterogeneity of digital business actors, provide a relevant context for reexamining the validity of this theory.

Based on this background, this study aims to develop and test a conceptual model that explains the influence of trust in the platform and trust in sellers on purchase intentions in *social commerce* in Indonesia using a Structural Equation Modeling approach. By integrating the Trust Transfer perspective into the Indonesian empirical context, this study is expected to provide theoretical contributions in the form of strengthening the mechanism of building trust across entities as well as practical contributions for platform managers and sellers in designing strategies to increase digital transaction conversions.

## Literature Review and Hypothesis Development

### Trust in *Social commerce*

Trust is a key foundation in online transactions because consumers face uncertainty, information asymmetry, and the risk of opportunism (Gefen et al., 2003). In the context of digital commerce, trust is defined as the belief that another party will act competently, honestly, and not harm the consumer's interests (Mayer, Davis, & Schoorman, 1995). In social commerce , the trust structure becomes more complex because it involves two main entities: the platform as an institution and the seller as an individual actor.

Previous research has shown that institutional trust in a platform reflects consumers' perceptions of system security, data protection, payment mechanisms, and brand reputation (McKnight, Choudhury, & Kacmar, 2002). Meanwhile, trust in sellers relates to perceptions of the credibility, integrity, and benevolence of the individual or store offering the product (Kim & Peterson, 2022). These two forms of trust are interrelated, particularly in *social commerce environments* that integrate social interactions and economic transactions.

### Trust Transfer Theory

*Trust Transfer* Theory explains that trust established in one entity can be transferred to another entity with which it has a structural association or connection (Stewart, 2003). In digital ecosystems, platforms serve as institutional mechanisms that reduce uncertainty through oversight systems, consumer protection policies, and security technologies. Trust in these institutions can be transferred to third parties operating within them, including merchants.

Empirical studies in the context of online marketplaces show that platform trust significantly contributes to the formation of trust in vendors or sellers (Lu et al., 2016). This mechanism occurs because consumers assume that sellers operating on trusted platforms have gone through a selection process or adhere to certain standards. Therefore, in the context of social commerce in Indonesia, platform trust is predicted to be a crucial determinant in building *seller trust* .

*H1: Trust in the platform has a positive effect on trust in sellers in social commerce in Indonesia.*

### Trust in Seller and Purchase Intention

Trust in a seller plays a direct role in shaping purchase intentions because consumers assess whether the seller will fulfill transaction promises, deliver products as described, and handle complaints fairly. The literature shows that trust is consistently a significant predictor of *purchase intention* in digital environments (Gefen et al., 2003; Kim & Peterson, 2022). In *social commerce* , content-based interactions, user reviews, and direct communication reinforce the relevance of interpersonal trust.

Thus, the higher the level of consumer trust in the seller, the greater the likelihood of consumers making a purchase.

*H2: Trust in sellers has a positive effect on purchase intentions in social commerce in Indonesia.*

### Trust in the Platform and Purchase Intention

Beyond sellers, trust in a platform can also directly influence purchase intentions. Institutional-based trust theory explains that institutional structures such as secure payment systems, refund guarantees, and internal regulations can reduce transaction risk (McKnight et al., 2002). In situations where consumers lack direct experience with sellers, trust in the platform can be a key signal influencing purchasing decisions.

Several studies have shown that *institutional trust* has a direct influence on *purchase intention* in *e*-commerce (Pavlou, 2003). Therefore, in the context of Indonesian *social commerce,* which relies heavily on platform features, this direct relationship is worth testing.

*H3: Trust in the platform has a positive effect on purchase intention in social commerce in Indonesia* .

**The Role of Trust Mediation for Sellers**

*Trust Transfer Theory* implies that the influence of institutional trust on consumer behavior is largely mediated by the formation of interpersonal trust (Stewart, 2003). In other words, consumers may not only purchase because they trust the platform, but also because that trust has reinforced positive perceptions of the seller.

The mediation model allows testing whether the effect of platform trust on *purchase intention* occurs directly or through *seller trust* as the primary psychological mechanism. If mediation is significant, then the theoretical contribution of this study lies in validating the trust transfer mechanism in the context of *social commerce* in developing countries.

*H4: Trust in sellers mediates the influence of trust in platforms on purchase intentions in social commerce in Indonesia.*

Overall, the proposed conceptual model integrates institutional and interpersonal trust within a simple yet theoretically robust SEM framework. This approach allows for systematic testing of trust transfer mechanisms and provides an empirical contribution to the trust literature in *social commerce* , particularly in the context of Indonesia's rapidly growing digital market.

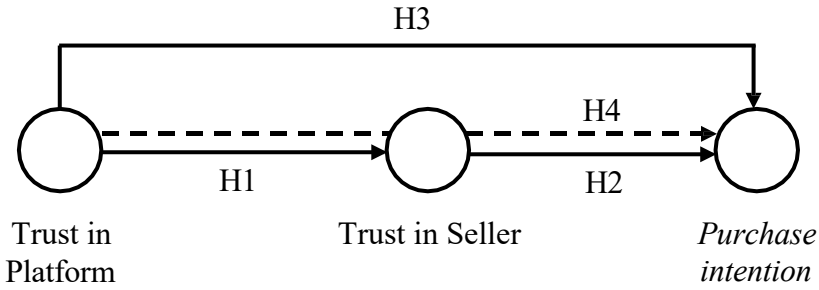



**Figure 1.** Research Model

## METHOD

This study uses a quantitative approach with an explanatory survey design to test the causal relationship between constructs in a Trust Transfer Theory -based model . The approach used is Structural Equation Modeling based on Partial Least Squares because this method is suitable for predictive models involving latent constructs and mediating relationships and does not require strict multivariate normality assumptions. The research design is cross-sectional because data collection was carried out over a specific period.

The study population comprised Indonesian consumers who had made purchases through social commerce features in the past six months. Respondents who met the criteria were individuals aged at least 17 years and had experience transacting through platforms such as TikTok Shop and Shopee Indonesia. The sampling technique used purposive sampling with a non- probability sampling approach because only respondents with relevant transaction experience could provide answers relevant to the research context. Data collection was conducted online through a Google Form-based questionnaire distributed through social media

and digital communities between December 2025 and January 2026. A total of 342 responses were collected. After a data cleaning process to remove incomplete responses and answers showing inconsistent patterns, 318 data points were obtained suitable for analysis. This sample size meets the minimum requirement for PLS-SEM analysis.

The research instrument used a structured questionnaire with a five-point Likert scale ranging from strongly disagree to strongly agree. Trust in the platform was measured using indicators reflecting perceptions of system security, reliability, and institutional integrity adapted from McKnight, Choudhury, and Kacmar (2002). Trust in the seller was measured using indicators of credibility, competence, and benevolence referring to Mayer, Davis, and Schoorman (1995) and Gefen et al. (2003), Karahanna, and Straub. Purchase intention was measured using indicators of purchase propensity, repurchase likelihood, and willingness to recommend adapted from Pavlou (2003) and Kim and Peterson (2022). Prior to full-scale distribution, a pilot test was conducted with 30 respondents to ensure item clarity and test the instrument's initial reliability.

Data analysis was conducted in two main stages, namely measurement model evaluation and structural model evaluation. In the measurement model evaluation stage, convergent validity was examined through factor loading values and Average Variance Extracted , while discriminant validity was tested using the Fornell Larcker criteria and the heterotrait monotrait ratio . Internal reliability was assessed through Composite Reliability and Cronbach Alpha . In the structural model evaluation stage, the significance of the relationship between constructs was tested through path coefficients, t-values, and p-values obtained through a bootstrapping procedure with 5000 subsamples. The R-squared value was used to evaluate the explanatory power of the model, while the mediation effect was tested through the significance of the indirect influence between trust in the platform and purchase intention through trust in the seller.

Respondent participation was voluntary and anonymous. At the beginning of the questionnaire, respondents were provided with information regarding the purpose of the study, guaranteed data confidentiality, and the right to discontinue participation at any time. Consent was provided online before respondents continued completing the questionnaire, and all collected data was used solely for academic purposes.

## RESULTS AND DISCUSSION

### Respondent Profile

A total of 318 respondents who met the criteria were analyzed in this study. The distribution of respondent characteristics shows a relatively representative composition of active *social commerce users* in Indonesia.

**Table 1.** Respondent Profile (N = 318)

| Characteristics | Category | Frequency | Percentage (%) |
|---|---|---|---|
| Gender | Man | 142 | 44.7 |
| | Woman | 176 | 55.3 |
| Age | 17–24 years | 124 | 39.0 |
| | 25–34 years | 136 | 42.8 |
| | 35–44 years | 46 | 14.5 |
| | > 44 years | 12 | 3.7 |
| Last education | High school/equivalent | 98 | 30.8 |
| | Diploma | 54 | 17.0 |
| | Bachelor | 142 | 44.7 |

| | | | |
|---|---|---|---|
| | Postgraduate | 24 | 7.5 |
| Most Used Platforms | TikTok Shop | 182 | 57.2 |
| | Shopee Live | 136 | 42.8 |
| Purchase Frequency per Month | 1–2 times | 158 | 49.7 |
| | 3–5 times | 114 | 35.8 |
| | > 5 times | 46 | 14.5 |

Interpretation shows that the majority of respondents are women at 55.3 percent, indicating the dominance of female users in *social commerce activities* . The 25 to 34 age group is the largest group at 42.8 percent, followed by the 17 to 24 age group at 39.0 percent. This indicates that the younger generation and early adults are the main segments of *social commerce users* in Indonesia. In terms of education, the majority of respondents have a bachelor's degree at 44.7 percent. The most frequently used platform is TikTok Shop at 57.2 percent, indicating the dominance of short video-based platforms in *social commerce transactions* . Most respondents make purchases one to two times per month, indicating a fairly regular transaction intensity.

**Descriptive Statistics of Research Variables**

Descriptive statistics are used to describe the tendency of respondents' answers to each research construct.

**Table 2.** Descriptive Statistics of Research Constructs

| Variables | Number of Items | Mean | Standard Deviation | Minimum | Maximum |
|---|---|---|---|---|---|
| Trust in the Platform | 4 | 4.12 | 0.63 | 2.25 | 5.00 |
| Trust in Seller | 4 | 4.05 | 0.68 | 2.00 | 5.00 |
| Purchase Intention | 3 | 4.18 | 0.59 | 2.33 | 5.00 |

The average platform trust score of 4.12 indicates that respondents generally have a high perception of the security, integrity, and reliability of social commerce platforms . A standard deviation of 0.63 indicates relatively moderate variation in responses, suggesting that respondents' perceptions tend to be homogeneous.

Trust in sellers had an average score of 4.05 with a standard deviation of 0.68. This score indicates that the majority of respondents believe in the credibility and competence of sellers operating on social commerce platforms . While slightly lower than trust in the platform, this score remains in the high category.

Purchase intention had the highest mean value of 4.18 with a standard deviation of 0.59. This indicates that respondents have a strong tendency to make purchases through social commerce , including intentions to repurchase and recommend to others.

Overall, the descriptive statistics show that all three main variables have a high level of perception. These findings provide initial indications that the social commerce environment in Indonesia is supported by a relatively strong level of trust and a tendency towards positive purchasing behavior, making it worthy of further analysis through evaluation of measurement and structural models in the next stage.

**Evaluation of Measurement Model**

Convergent validity was evaluated through the *outer loading value, Average Variance Extracted* , and internal reliability through *Composite* Reliability and *Cronbach Alpha* . The criteria used refer to Hair et al. (2022) who stated that the outer loading value should be above 0.70, *Average Variance Extracted* above 0.50, and *Composite Reliability* above 0.70.

**Table 3.** *Outer Loading* and Convergent Validity

| Construct | Indicator | Outer Loading |
|---|---|---|
| Trust in the Platform | KP1 | 0.821 |
| | KP2 | 0.846 |
| | KP3 | 0.874 |
| | KP4 | 0.803 |
| Trust in Seller | KJ1 | 0.812 |
| | KJ2 | 0.865 |
| | KJ3 | 0.847 |
| | KJ4 | 0.826 |
| Purchase Intention | NB1 | 0.884 |
| | NB2 | 0.901 |
| | NB3 | 0.872 |

*outer loading* values above 0.80, thus meeting convergent validity criteria. This indicates that each indicator makes a strong contribution to reflecting its respective latent construct.

**Table 4.** Reliability and Average Variance Extracted

| Construct | Cronbach Alpha | Composite Reliability | AVE |
|---|---|---|---|
| Trust in the Platform | 0.869 | 0.910 | 0.716 |
| Trust in Seller | 0.876 | 0.914 | 0.726 |
| Purchase Intention | 0.885 | 0.929 | 0.814 |

*The Cronbach's Alpha* and *Composite Reliability* values for all constructs were above 0.80, indicating excellent internal consistency. The *Average Variance Extracted value* for each construct was above 0.70, far exceeding the minimum threshold of 0.50, thus concluding that the model has strong convergent validity.

Discriminant validity was evaluated using the Fornell Larcker criteria and the Heterotrait Monotrait ratio.

**Table 5.** Fornell Larcker Criteria

| Construct | KP | KJ | Note: |
|---|---|---|---|
| Trust in the Platform | 0.846 | | |
| Trust in Seller | 0.652 | 0.852 | |
| Purchase Intention | 0.598 | 0.741 | 0.902 |

The diagonal values represent the square root of the AVE. All diagonal values are greater than the correlation between constructs in the same row and column. This indicates that each construct has good discrimination and is empirically distinct from one another.

**Table 6.** Monotrait Heterotrait Ratio

| Construct Relationship | HTML |
|---|---|
| KP – KJ | 0.741 |
| KP – NB | 0.682 |
| KJ – NB | 0.801 |

All HTMT values were below the conservative threshold of 0.85, indicating acceptable discriminant validity. This indicates that platform trust, seller trust, and purchase intention are conceptually and empirically distinct constructs.

**Structural Model Evaluation**

Hypothesis testing is performed by examining the path coefficient, t-statistic, and p-value. A relationship is considered significant if the p-value is less than 0.05.

**Table 7.** Structural Model Test Results

| Relationship between constructs | Path Coefficient | t Statistics | p Value | Decision |
|---|---|---|---|---|
| Trust in Platform → Trust in Seller | 0.652 | 15,874 | < 0.001 | Supported |
| Trust in Seller → Purchase Intention | 0.563 | 10,942 | < 0.001 | Supported |
| Trust in Platform → Purchase Intent | 0.228 | 4,317 | < 0.001 | Supported |

The results show that trust in the platform has a positive and significant effect on trust in sellers, with a coefficient of 0.652. This value is considered strong, indicating that a one-unit increase in trust in the platform is followed by a 0.652-unit increase in trust in sellers. The very high t-statistic indicates strong stability of the estimate. These findings provide empirical support for the trust transfer mechanism in the context of Indonesian social commerce .

Trust in sellers has a positive and significant effect on purchase intention, with a coefficient of 0.563. This large coefficient indicates that seller trust is a major determinant in forming purchase intention . In other words, the higher the level of consumer trust in the seller, the greater the tendency to make a purchase.

Platform trust also has a direct influence on purchase intention, with a coefficient of 0.228. While significant, this effect is smaller than the effect of seller trust on purchase intention . This indicates that platform trust's influence on purchasing behavior largely operates through the mechanism of building trust in the seller.

The R squared value is used to evaluate the predictive ability of the model.

**Table 8.** R Square Value

| **Endogenous Variables** | **R Squared** |
|---|---|
| **Trust in Seller** | 0.425 |
| **Purchase Intention** | 0.571 |

An R-squared value of 0.425 indicates that 42.5 percent of the variation in seller trust can be explained by platform trust. This value is considered moderate to strong in consumer behavior research.

The R-squared value for purchase intention of 0.571 indicates that 57.1 percent of the variation in purchase intention can be explained by the combination of trust in the platform and trust in the seller. This indicates that the model has substantial explanatory power.

Mediation testing was conducted by analyzing the significance of the indirect effect between trust in the platform and purchase intention through trust in the seller.

**Table 9.** Mediation Test Results

| Indirect Path | Coefficient | t Statistics | p Value |
|---|---|---|---|
| Trust in Platform → Trust in Seller → Purchase Intention | 0.367 | 8,921 | < 0.001 |

The indirect effect of 0.367 was obtained by multiplying the path coefficient between platform trust and seller trust by the path coefficient between seller trust and purchase intention. A high t-statistic and a p-value below 0.001 indicate that the mediation effect is statistically significant.

Because the direct effect of platform trust on purchase intention remained significant after the mediator was included in the model, the mediation was partial. However, the indirect effect of 0.367 was larger than the direct effect of 0.228. This suggests that the primary mechanism by which platform trust influences purchase intention occurs through the formation of trust in the seller.

Substantively, these findings reinforce the Trust Transfer Theory argument that institutional trust not only works directly in shaping purchasing behavior, but primarily through the internalization of that trust among individual actors operating within the platform system. In the context of Indonesian *social commerce* , consumers tend to transfer their trust in the platform system to sellers, and this interpersonal trust becomes a key driver of purchasing decisions.

**Discussion**

The findings of this study provide strong empirical support for *Trust Transfer Theory* in the context of *social commerce* in Indonesia. The results indicate that trust in the platform has a significant and strong influence on trust in sellers. This finding supports Stewart (2003), who proposed that institutional trust can be transferred to entities structurally associated with it. In the context of digital marketplaces , Lu, Fan, and Zhou (2016) found that trust in the platform increases trust in vendors through reputational association mechanisms. Similarly, research by Fang, Chiu, and Wang (2011) showed that institutional trust acts as a quality signal that strengthens trust in sellers in online transactions. The results of this study strengthen these findings in the context of developing markets with highly interactive social commerce characteristics such as Indonesia.

The significant influence of seller trust on purchase intention is also consistent with the literature that places trust as a primary determinant of online purchasing behavior. Gefen, Karahanna, and Straub (2003) demonstrated that vendor trust has a direct influence on purchase intention by reducing perceived risk. Kim and Peterson's (2022) meta-analysis of various e-commerce studies also confirmed that trust is the most consistent and powerful predictor of purchase intention . In the context of social commerce , Hajli (2015) found that social interaction and trust simultaneously increase purchase intention . This study extends these findings by demonstrating that, in the Indonesian context, seller trust has a greater influence than platform trust on purchase intention.

The direct effect of platform trust on purchase intention was also proven significant, although smaller than the mediation pathway through seller trust. This finding aligns with the institutional-based trust theory proposed by McKnight, Choudhury, and Kacmar (2002), which states that institutional structures can reduce uncertainty and increase readiness to transact. Pavlou (2003) also found that institutional trust directly influences purchase intention in an e-commerce environment . However, compared to Pavlou's research, which places institutional trust as the primary determinant, the results of this study indicate that in the context of social commerce , interpersonal trust in sellers plays a more dominant role. This can be explained by the characteristics of social commerce , which emphasize personal interaction, two-way communication, and individual seller representation.

Mediation analysis shows that trust in sellers partially mediates the relationship between platform trust and purchase intention, with a larger indirect effect than the direct effect. This finding is consistent with Lu et al. (2016) who showed that the effect of platform trust on purchase intention operates largely through seller trust . Kim and Park's (2013) research in the context of social commerce also found that trust in sellers is the primary mechanism linking social factors and purchase intention. Thus, this study strengthens previous literature by providing additional empirical evidence that trust transfer is not merely a theoretical phenomenon, but has real behavioral implications in consumer purchasing decisions.

In terms of theoretical contribution, this study extends the generalization of Trust Transfer Theory in the context of developing countries with high levels of social commerce penetration . Most previous studies were conducted in the United States, Europe, or China, so validation in the Indonesian context adds value to the global literature. Furthermore, this study demonstrates that in the social commerce ecosystem , the relationship between institutional trust and purchase intention is multi-layered, with seller trust playing a central psychological role. These findings enrich the discourse on the multi-level structure of trust in digital commerce.

From a practical perspective, comparative results with the literature indicate that platforms need not only build institutional reputations but also create mechanisms that enable sellers to build interpersonal credibility. Hajli's (2015) study emphasized the importance of social interaction in building trust, making interactive features such as reviews, live streaming, and quick responses strategic elements. For sellers, these findings emphasize that communication quality, product transparency, and service consistency are key factors in determining successful transaction conversions. Therefore, strategies to strengthen the social commerce ecosystem need to be implemented simultaneously at the institutional and interpersonal levels.

Overall, this study not only confirms previous findings regarding the role of trust in e-commerce and social commerce but also provides evidence that trust transfer mechanisms function robustly in the Indonesian context. By positioning *seller trust* as a key mediator, this study provides a more integrated perspective on how trust is built and transformed into purchase intentions in an increasingly complex digital environment.

## CONCLUSION

This study aims to examine the Trust Transfer mechanism in the context of *social commerce* in Indonesia by analyzing the relationship between trust in the platform, trust in the seller, and purchase intention. The results of the Structural Equation Modeling analysis show that trust in the platform has a positive and significant effect on trust in the seller, indicating a trust transfer mechanism from the institutional level to the interpersonal level. Furthermore, trust in the seller is proven to be a major determinant of purchase intention, with a stronger influence than the direct influence of trust in the platform.

Mediation findings indicate that trust in sellers partially mediates the relationship between platform trust and purchase intention, with the indirect effect being greater than the direct effect. This confirms that in Indonesian social commerce , institutional trust serves as an initial foundation, but purchase decisions are primarily driven by consumers' belief in the seller's credibility and integrity. Thus, the trust transfer mechanism is a central psychological process in shaping digital purchasing behavior.

Theoretically, this study extends the validation of Trust Transfer Theory in the context of emerging markets with high social commerce penetration . Practically, the results emphasize the importance of simultaneously strengthening trust at two levels: strengthening the platform's system and reputation, and enhancing the credibility and quality of seller service. An integrated approach, combining institutional and interpersonal aspects, is key to increasing conversion and sustainability of the *social commerce ecosystem* in Indonesia.

## REFERENCES

Christian, M., Pardede, R., Yulita, H., Muzammil, O. M., Darifah, S., & Gularso, K. (2026). Social and psychological drivers of green behavior: The case of recycled bag adoption among urban youth. In J. Han-Yong (Ed.), Sustainable development of water and environment (ICSDWE 2024). Environmental Science and Engineering. Springer. https://doi.org/10.1007/978-3-032-08652-5_35

Fang, Y. H., Chiu, C. M., & Wang, E. T. G. (2011). Understanding customers' satisfaction and repurchase intentions: An integration of IS success model, trust, and justice. *Internet Research, 21* (4), 479–503. https://doi.org/10.1108/10662241111158335

Gefen, D., Karahanna , E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly, 27* (1), 51–90. https://doi.org/10.2307/30036519

Google, Temasek, & Bain & Company. (2023). *e- Conomy SEA 2023 report* . Google, Temasek Holdings, & Bain & Company.

Hair, J.F., Hult, G.T.M., Ringle, C.M., & Sarstedt, M. (2022). *A primer on partial least squares structural equation modeling (PLS-SEM)* (3rd ed.). Sage.

Hajli , M. N. (2015). Social commerce constructs and consumer's intention to buy. *International Journal of Information Management, 35* (2), 183–191. https://doi.org/10.1016/j.ijinfomgt.2014.12.005

Kim, D.J., & Peterson, R.T. (2017). A meta-analysis of online trust relationships in e-commerce. *Journal of Interactive Marketing, 38* , 44–54. https://doi.org/10.1016/j.intmar.2017.01.001

Kim, S., & Park, H. (2013). Effects of various characteristics of social commerce on consumers' trust and trust performance. *International Journal of Information Management, 33* (2), 318–332. https://doi.org/10.1016/j.ijinfomgt.2012.11.006

Lu, Y., Fan, Y., & Zhou, M. (2016). Social presence, trust, and social commerce purchase intention: An empirical research. *Computers in Human Behavior , 56* , 225–237. https://doi.org/10.1016/j.chb.2015.11.057

Mayer, R. C., Davis, J. H., & Schoorman , F. D. (1995). An integrative model of organizational trust. *Academy of Management Review, 20* (3), 709–734. https://doi.org/10.5465/amr.1995.9508080335

McKnight, D.H., Choudhury, V., & Kacmar, C. (2002). Developing and validating trust measures for e-commerce: An integrative typology. *Information Systems Research, 13* (3), 334–359. https://doi.org/10.1287/isre.13.3.334.81

Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce, 7* (3), 101–134. https://doi.org/10.1080/10864415.2003.11044275

Stewart, K. J. (2003). Trust transfer on the World Wide Web. *Organization Science, 14* (1), 5–17. https://doi.org/10.1287/orsc.14.1.5.12810

Agung, H., Marta, RF, & Christanti, C. (2021). The impact of Shopee's digital marketing strategy on purchase impulsive product health during pandemic in Indonesia. *Communication, 12* (2), 122–131. https://doi.org/10.36080/comm.v12i2.1500

Andry, JF, Bernanda , DY, Lee, FS, Deny, D., Mastan, IA, & Geasela , YM (2021). Online shopping ethics in the technology era information . *Journal Community Service and Entrepreneurship , 5* (2). https://doi.org/10.30813/jpk.v5i2.2982

Dewaani , EKU, & Loreño , D.T. (2025). AI personalization, brand experience, and religiosity in Indonesian Muslim e-commerce. *Global Review of Tourism and Social Sciences, 2* (1), 63–77. https://doi.org/10.53893/grtss.v2i1.450

Duc, LDT, & Mujahida , S. (2024). Determinants of consumer preference for local brands: A comprehensive review of recent literature. *Global Review of Tourism and Social Sciences, 1* (1), Article 1. https://doi.org/10.53893/grtss.v1i1.318

Felix, A., Ingrid, M., Melcelyn, M., Kembau, A. S., & Putra, J. A. (2026). Membedah daya tarik produk lokal: Pengaruh minat beli dan customer experience pada ekosistem Tokopedia. JATI: Jurnal Mahasiswa Teknik Informatika, 10(1). https://doi.org/10.36040/jati.v10i1.16712

Fransisca, J., & Pardede, R. (2026). The effect of trustworthiness on purchase intention mediated by attitude towards food creators and attitude towards online food creator

reviews among TikTok users in Jakarta. *Enrichment: Journal of Multidisciplinary Research and Development, 3*(12). https://doi.org/10.55324/enrichment.v3i12.633

Iskandar, Y., Suleman, D., Jaman, U. B., Yuwono, F. S. P., & Ananda, T. A. (2025). Implementasi e-commerce untuk peningkatan penjualan pada UMKM ibu rumah tangga di Kadudampit, Sukabumi. *Jurnal Pengabdian Kepada Masyarakat Abdi Putra*, 5(2), 144–149.

Putlia , G., & Thioanda , NN (2020). The emergence of digital influencers is changing behavior consumers on promotions product , selection products and decisions purchase generation Millennials : A study of Ria SW's YouTube account . *Journal Strategy and Application Management Business , 3* (1), 39–50. https://doi.org/10.36407/jmsab.v3i1.136

Suleman, D., Ali, H., Nusraningrum, D., & Ali, M. M. (2019). Perceived ease of use, trust and risk toward attitude and intention in shopping for online fashion products in Indonesia. *Archives of Business Research*, 7(4), 240–253.