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# ANTECEDENTS OF TRUST AND THEIR EFFECTS ON PURCHASE INTENTION OF SKINCARE PRODUCTS THROUGH INSTAGRAM APPLICATION

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## Abstract

This study aims to investigate the factors influencing trust and the purchase intention of skincare products through the Instagram application. The study employed a quantitative research methodology, collecting data via online questionnaires from 400 consumers who purchased skincare products through the Instagram application. Data analysis included statistical methods such as frequency, percentage, mean, standard deviation, and path analysis. The research findings indicated that trust was a significant factor influencing the purchasing intention of skincare products through the Instagram application with statistical significance at the .01 level. Additionally, e-commerce knowledge and perceived ease of use had an indirect influence on the purchasing intention of skincare products through the Instagram application with statistical significance at the .01 level. Perceived risk had an indirect influence on the purchasing intention of skincare products through the Instagram application with statistical significance at the .05 level.

**Keywords:** E-Commerce, Trust, Instagram, Skincare

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## Introduction

Modern technology has taken on a significant role in human daily life, particularly in online transactions and e-commerce, which have become a convenient and easy part of everyday life. Entrepreneurs must adapt to changing consumer behaviors, making online business operations increasingly necessary as they can reach a wide and rapid consumer base. The competition in the e-commerce market has intensified, requiring entrepreneurs to build market share and trust to attract consumers to their stores. According to the Electronic Transactions Development Agency (ETDA), Thais spend an average of 11 hours and 25 minutes a day on the internet, with 67.3% engaging in online shopping (Electronic Transactions Development Agency, 2020). Easier internet access and a lifestyle that increasingly relies on technology are key factors driving the growth of online commerce. The COVID-19 pandemic has further accelerated internet usage as people have had to conduct activities online instead of leaving their homes.

Entrepreneurs need online marketing knowledge and skills, as well as the ability to build store trust to reach and win over consumers. Adapting to technology and implementing appropriate strategies will help businesses thrive in the digital age. Social commerce is another avenue connecting people from all corners of society, blending e-commerce and social media. Instagram is a popular example of social commerce, with statistics from Statista showing increased usage (Statista, 2023). Instagram allows users to post personal photos and videos and emphasizes communication to connect with their created communities. Building an online customer base through Instagram presents a valuable opportunity for entrepreneurs. Entrepreneurs can compete in online business on Instagram due to the growing user base and direct access to target customers. Additionally, the app's features support business creation. E-commerce transactions do not involve direct contact with sellers but communicate through the internet using images and text. Sellers must build trust to instill consumer confidence and stimulate purchase intention. Trust has many facets and is crucial for gaining consumer trust and influencing purchase intention. The researcher identified factors affecting purchase intention, including e-commerce knowledge (Chiang & Dholakia, 2003), perceived reputation (Gefen, 2003), perceived risk (Pavlou, 2003), perceived ease of use, and trust.

This study aims to explore the influence of e-commerce knowledge, perceived reputation, perceived risk, and perceived ease of use on trust and their effects on consumers' purchasing intention of skincare products through Instagram. The findings are expected to be beneficial for optimizing business operations on Instagram or e-commerce platforms, maintaining existing customer bases, and more effectively targeting new customers.

## Literature Review

### Purchase Intention

Purchase intention refers to the consumer's intent or commitment to buy any product or service, which is a crucial factor influencing future purchase decisions. This purchase intention arises from the evaluation and perception of consumers regarding that product or service, such as satisfaction, positive attitudes towards the brand, and the store, which lead to purchasing behavior (Charoensereechai et al., 2022; Huang et al., 2024). Purchase intention also reflects the willingness of consumers to pay for goods or services, where the price they are willing to pay depends on their assessment of the value and benefits of the product (Parasuraman & Grewal, 2000; Das, 2014; Thamma et al., 2024).

### Factors Affecting Purchase Intention

1) Trust: Trust is related to the honesty, kindness, and competence of the seller. It is a major factor affecting customer satisfaction and loyalty in the context of e-commerce. When customers have confidence in the seller, they tend to feel secure and confident in conducting transactions online (Gefen, 2003).

2) E-commerce Knowledge: Knowledge of how to search for and purchase products through online stores, including payment and personal data protection policies, enhances confidence in online shopping. This knowledge and skill set empower users to feel capable of conducting safe online transactions (Ramanjaneyulu & Naseema, 2016).

3) Perceived Reputation: The perceived reputation of a store impacts consumer purchase decisions. A good reputation increases consumer confidence in their purchasing choices. A store's favorable reputation often builds trust and confidence in the goods or services offered (Chun, 2005; Helm et al., 2009).

4) Perceived Risk: The perception of risk related to uncertainty and the consequences of online purchases affects purchase decisions. A lower perceived risk enhances trust in the seller, as consumers feel safe and assured when engaging in online transactions (Kusumah, 2015).

5) Perceived Ease of Use: Perceived convenience in using an e-commerce platform increases satisfaction and reduces user concerns. Platforms designed to be user-friendly and with a friendly interface make consumers feel comfortable and confident in using the service (Fatmawati M & Ali, 2021).

### Antecedents of Trust

1) E-commerce Knowledge: Knowledge and skills in using e-commerce platforms increase confidence in online shopping. Users knowledgeable about using e-commerce websites or applications can identify and avoid risks, leading to increased trust in sellers (Salam et al., 2005; Jiang & Rosenbloom, 2005).

2) Perceived Reputation: A good reputation of the seller enhances consumer trust. Sellers with good reputations are more trusted by consumers because consumers believe such sellers are reliable and capable of providing good service (Chun, 2005; Khwunnak & Intanai, 2023).

3) Perceived Risk: Low perceived risk enhances trust in sellers. When consumers feel that the risk of purchasing goods or services from the seller is low, it leads to increased confidence and trust in the seller (Iqbal, 2019; Crespo et al., 2009).

4) Perceived Ease of Use: Ease of use reduces concerns and increases trust in the system and sellers. Websites or applications designed for ease of use reduce user confusion and worries, leading to increased trust (Jaradat & Faqih, 2014).

Therefore, trust acts as a mediating variable between various factors and consumers' purchase intention. Trust increases confidence in online transactions and is a crucial factor in consumers' decision to buy (McCole, 2002; Trí & Lộc, 2013).

### Hypotheses

H1: E-commerce knowledge affects the trust of skincare stores on the Instagram application.

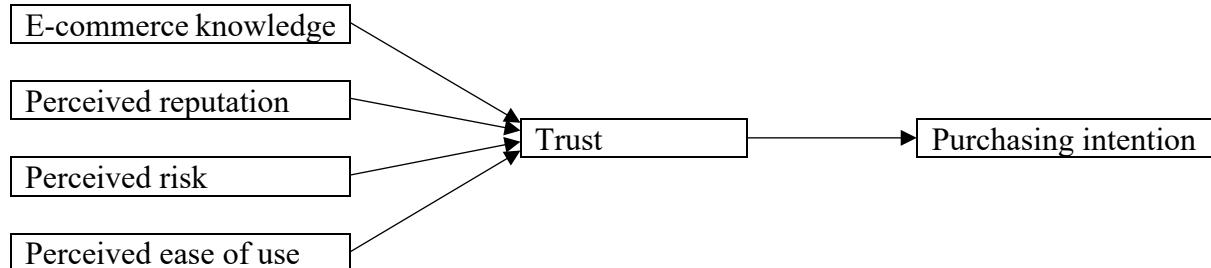
H2: Perceived reputation affects the trust of skincare stores on the Instagram application.

H3: Perceived risk affects the trust of skincare stores on the Instagram application.

H4: Perceived ease of use affects the trust of skincare stores on the Instagram application.

H5: The trust of skincare stores on the Instagram application affects the purchasing intention of skincare products through the Instagram application.

### Conceptual Framework



**Figure 1** Conceptual framework

## Research Methodology

The study on the antecedents of trust and their effects on consumers' purchasing intention of skincare products through the Instagram application employed a quantitative approach, using survey research and an online questionnaire via Google Forms as the data collection tool. The population for this study consisted of consumers who use skincare stores on Instagram, with the unit of analysis being individual consumers who purchase products from these stores. The sample size was determined using Cochran's formula (1977) at a 95% confidence level, resulting in a required sample size of 384. To ensure accuracy, the researcher collected data from an additional number of respondents, bringing the total sample size to 400, using a convenience sampling method targeting consumers who purchase skincare products through Instagram.

The data collection tool was an online questionnaire in Google Forms, divided into four main sections: 1) General information about the respondents, such as gender, age, occupation, monthly income, frequency of Instagram usage, and influencers in their decision to purchase skincare products through Instagram. 2) Factors influencing trust, including e-commerce knowledge, perceived reputation, perceived risk, and perceived ease of use. 3) Trust. 4) Purchase intention. Sections 2 to 4 utilized a 5-point Likert scale.

Data collection was conducted by distributing the online questionnaire via Line and Facebook links to the sample group of 400 respondents over a period of 30 days. The completeness of the responses was checked before categorizing the data for statistical analysis.

Data analysis was performed using statistical software. Personal factors were analyzed using frequency distribution, percentage, mean, and standard deviation. Path analysis was employed to test the hypotheses concerning the factors influencing trust and the effects on purchase intention.

## Results

The analysis of the survey data revealed that the majority of respondents were female, aged between 26-30 years old. Most of them were government employees or state enterprise workers with an income of 15,000 THB or less. Regarding the frequency of purchasing products through the Instagram application, most respondents purchased products once a month. In terms of the amount of money spent on skincare products per purchase, most respondents spent less than 1,000 THB. When making decisions to purchase skincare products, the majority of respondents made decisions independently.

### 1) Analysis of Factors Influencing the Trust of Skincare Stores through Instagram

The analysis results of factors influencing the trust of skincare stores on Instagram are shown in Table 1.

**Table 1** Overall level of opinions on factors influencing the trust of skincare stores on Instagram.

<b>Factors influencing the trust of skincare stores on Instagram</b>	<b>Level of agreement (n = 400)</b>		
	<b><math>\bar{x}</math></b>	<b>S.D.</b>	<b>Interpret</b>
1) E-commerce knowledge	4.66	0.59	Highest
2) Perceived reputation	4.18	0.65	High
3) Perceived risk	4.11	0.63	High
4) Perceived ease of use	4.02	0.55	High
<b>Total</b>	<b>4.24</b>	<b>0.51</b>	<b>High</b>

The study found that the overall level of opinions on factors influencing the trust of skincare stores on Instagram was high. Considering each factor, the highest average was e-commerce

knowledge, followed by perceived reputation, perceived risk, and the lowest average was perceived ease of use.

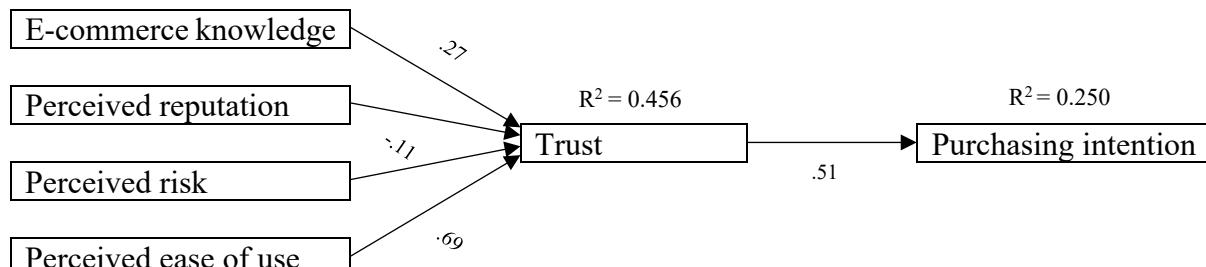
### Influence of E-commerce Knowledge, Perceived Reputation, Perceived Risk, Perceived Ease of Use, and Trust on Purchase Intention

The path analysis results of the influence of trust and its effects on the purchasing intention of skincare products through the Instagram application are shown in Figure 2 and Tables 2-3.

**Table 2** Path analysis results of factors influencing trust and purchase intention of skincare products through the Instagram application

Path Diagram	Path Coefficients	Standard Errors	t
Trust <--- E-commerce knowledge	.269**	.061	4.427
Trust <--- Perceived reputation	-.070	.053	-1.314
Trust <--- Perceived risk	-.111*	.055	-2.025
Trust <--- Perceived ease of use	.691**	.062	11.164
Purchasing intention <--- Trust	.506**	.044	11.370

\*p < .05, \*\*p < .01



**Figure 2** Path analysis of the influence of trust and its effects on the purchasing intention of skincare products through the Instagram application.

When considering the influence size of the trust path and its effect on the purchasing intention of skincare products through the Instagram application from Figure 2, with influence coefficient values classified by variables, the consumer's purchasing intention of skincare products through the Instagram application received the highest overall influence from trust (0.506), followed by perceived ease of use (0.300) and e-commerce knowledge (0.124), respectively. When considering the relationships from Figure 2, the analysis results showed that e-commerce knowledge, perceived reputation, perceived risk, perceived ease of use, and trust were interrelated. E-commerce knowledge, perceived reputation, perceived risk, and perceived ease of use were correlated with trust, with a correlation coefficient of 0.456, and trust was correlated with the purchasing intention of skincare products through the Instagram application, with a correlation coefficient of 0.250.

**Table 3** Influence Size of Trust and Its Effect on the Purchasing Intention of Skincare Products Through the Instagram Application

Factors	Influence of Purchasing Intention of Skincare Products		
	DE	IE	TE
E-commerce knowledge	-	.124	.124
perceived risk	-	-.055	-.055
perceived ease of use	-	.300	.300
Trust	.506	-	.506

From Table 3, the direct and indirect influence sizes on the purchasing intention of skincare products through the Instagram application were found to be as follows: Trust had a positive

direct influence on purchase intention, with an influence coefficient of 0.506 ( $p < .01$ ), meaning that higher trust of the store led to higher consumer purchase intention. E-commerce knowledge had an indirect influence through trust, with an influence coefficient of 0.247 ( $p < .01$ ), meaning that higher e-commerce knowledge increased trust and subsequently increased purchase intention. Perceived risk had an indirect influence through trust, with an influence coefficient of -0.109 ( $p < .05$ ), meaning that higher perceived risk reduced trust and subsequently decreased purchase intention. Perceived ease of use had an indirect influence through trust, with an influence coefficient of 0.600 ( $p < .01$ ), meaning that higher perceived ease of use increased trust and subsequently increased purchase intention.

### Hypothesis Testing Results

Hypothesis testing results for the Study on Antecedents of Trust and Their Effects on the Purchasing Intention of Skincare Products Through the Instagram Application are shown in Table 4.

**Table 4** Summary of Hypothesis Testing Results for the Study on Antecedents of Trust and Their Effects on the Purchasing Intention of Skincare Products Through the Instagram Application

<b>Hypothesis</b>	<b>Hypothesis testing results</b>	
	<b>Accept</b>	<b>Reject</b>
<b>Hypothesis 1:</b> E-commerce knowledge affects the trust of skincare stores on the Instagram application	✓	
<b>Hypothesis 2:</b> Perceived reputation affects the trust of skincare stores on the Instagram application.		✓
<b>Hypothesis 3:</b> Perceived risk affects the trust of skincare stores on the Instagram application.	✓	
<b>Hypothesis 4:</b> Perceived ease of use affects the trust of skincare stores on the Instagram application.	✓	
<b>Hypothesis 5:</b> Trust of skincare stores on the Instagram application affects the purchasing intention of skincare products through the Instagram application.	✓	

### Conclusion and Discussion

**E-commerce Knowledge:** Having e-commerce knowledge positively impacted the trust of skincare stores on the Instagram application. Stores with this knowledge could modernize and better respond to customers, such as using technology for communication and payment. This finding is consistent with Teskayan & Oottamakorn (2020) who found that e-commerce builds trust for online stores.

**Perceived Reputation:** The study found that perceived reputation might not affect the trust of skincare stores on Instagram. This could be because content on Instagram is often user-generated and may not always be verified. Therefore, consumers might view the information as unreliable (Sun, 2022). Additionally, the informal presentation and incomplete information lack trust and transparency (Lin & Lu, 2011)

**Perceived Risk:** Perceived risk influenced the trust of skincare stores on Instagram. Clear communication from stores could reduce risks and increase consumer confidence. This finding aligns with Siriluck Rotchanakitumnuai (2020), who found that financial, performance, and security risks affect e-commerce purchases (Gerber et al., 2014; Jaradat & Faqih, 2014; Crespo et al., 2009).

**Perceived Ease of Use:** Ease of use was a significant factor affecting the trust of skincare stores on Instagram, such as stable systems and user-friendly designs. This increased trust and made

it easier for consumers to decide to purchase products (Trí & Lộc, 2013; Huseynov et al., 2016; McCole, 2002).

Trust: Store trust affected consumers' purchasing intention of skincare products on the Instagram application. Trust is key to managing risks and building long-term trust. This finding is consistent with Pankham & Traisab (2021), who found that seller and store trust influenced consumer purchase intention (Trí & Lộc, 2013; McCole, 2002).

### Suggestions

- 1) Enhance E-commerce Knowledge through Training: Stores should invest in training and developing e-commerce knowledge to effectively use technology and platforms.
- 2) Build Consumer Confidence: Stores should communicate clear and transparent information about products and services to reduce perceived risks and increase confidence in online purchases.
- 3) Improve Usability and User Experience: Stores should focus on designing convenient and stable systems to meet consumer needs and increase store trust.
- 4) Create and Maintain Trust: Stores should prioritize building and maintaining trust by providing quality services and managing potential risks.

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**Data Availability Statement:** The raw data supporting the conclusions of this article will be made available by the authors, without undue reservation.

**Conflicts of Interest:** The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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