# Building Consumer Trust in Social Commerce: How Platform and Product Characteristics Shape Willingness to Buy Dietary Supplements

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**Received:** 25th May, 2026; **Revised:** 6th June, 2026; **Accepted:** 8th June, 2026; **Available Online:** 09th June, 2026

***ABSTRACT***
The rapid growth of social commerce has transformed the way consumers search for health information and purchase dietary supplements. However, because dietary supplements are credence goods whose quality and health claims cannot be verified before consumption, consumer trust becomes essential in reducing uncertainty and encouraging purchase decisions. This study examines how product characteristics and social commerce platform characteristics influence consumers' willingness to buy dietary supplements through the mediating roles of cognitive trust and affective trust. A quantitative, cross-sectional research design was adopted, and data were collected from 306 respondents with prior experience searching for or purchasing dietary supplements through social commerce platforms in India. The proposed model was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The findings indicate that all proposed relationships were significant. Perceived safety emerged as the strongest predictor of both cognitive and affective trust, followed by referrals and recommendations, while cognitive trust exerted a stronger influence on willingness to buy than affective trust. The study extends the social commerce literature by conceptualizing trust as a multidimensional construct and demonstrates how both platform- and product-related cues jointly shape consumers' purchase decisions for dietary supplements. The findings also provide practical guidance for marketers seeking to strengthen consumer trust and encourage purchase behaviour in social commerce environments.
**Keywords:** Social Commerce; Dietary Supplements; Cognitive Trust; Affective Trust; Health Benefits; Perceived Safety; Personalization; Referrals and Recommendations; Willingness to Buy.
**How to cite this article**: Raghuvanshi A, Kapoor D, Gupta R. Building consumer trust in social commerce: how platform and product characteristics shape willingness to buy dietary supplements. Int J Drug Deliv Technol. 2026;16(75s): 1181-1193. DOI: 10.25258/ijddt.16.75s.123
**Source of support:** Nil.
**Conflict of interest:** Nil

## INTRODUCTION

Consumer health consciousness has risen sharply worldwide, driving increased reliance on dietary supplements as part of everyday wellness routines (Akaraphun Ratasuk, 2024). The growing emphasis on preventive healthcare and self-care has encouraged consumers to increasingly incorporate dietary supplements into their daily health and wellness routines. Consumers primarily use dietary supplements to improve and maintain their overall health, prevent diseases, compensate for nutritional deficiencies, enhance immunity and energy, and support healthy ageing (Y. Wang et al., 2023). As the demand for dietary supplements continues to grow, the channels through which these products are marketed and purchased have also evolved. Consequently,

dietary supplement brands are increasingly utilizing social commerce platforms to communicate product benefits, engage consumers, and influence their purchase decisions. The growing integration of social commerce has transformed platforms such as Instagram into major marketing channels, where health influencers actively promote dietary supplements to large consumer audiences (Ricke &

Seifert, 2024). Consumers across Asia are increasingly purchasing dietary supplements and functional foods through social media platforms, highlighting the emergence of social commerce as an important channel for health-related purchasing decisions (statista, 2023). Social commerce platforms facilitate consumer decision-making by enabling users to exchange health-related information, share experiences, access recommendations, and evaluate products through online reviews (Lin et al., 2020). However, despite the abundance of information available through social commerce, consumers often find it difficult to independently evaluate the quality, safety, and health claims associated with dietary supplements, as these products possess credence attributes (Ricke & Seifert, 2024). Under such uncertainty, trust becomes essential for reducing consumers' concerns regarding product quality and health claims, whereas perceived risk may discourage their willingness to purchase dietary supplements (E. S. T. Wang, 2025a). Despite the growing popularity of dietary supplements on social commerce platforms, Existing research on dietary supplements has predominantly examined factors such as health consciousness and awareness (Royne et al., 2014), subjective norms (Bayır et al., 2023), perceived health benefits and safety (E. S. T. Wang, 2025),efficacy, price premium (Saygılı et al., 2025), influencer credibility, and purchase intention. While these studies have significantly enhanced understanding of dietary supplement consumption, they have largely focused on cognitive and health-related determinants. Comparatively, limited attention has been paid to the role of consumer trust, particularly the multidimensional nature of trust, in shaping consumers' willingness to buy dietary supplements in social commerce settings. It has largely ignored the effects of specific product characteristics and platform characteristics on willingness to buy. To address this gap, the present study develops an integrated framework to explain how consumers' cognitive and affective trust influence their willingness to buy dietary supplements through social commerce platforms. The findings of this study can assist dietary supplement brands in strengthening consumers' trust, enhancing their willingness to buy, and optimizing their social commerce strategies to create more effective and trustworthy shopping experiences. The rest of the paper is structured as follows: Section 2 reviews relevant literature and develops the hypotheses; Section 3 outlines the research methodology; Section 4 presents and discusses the findings; Section 5 highlights the theoretical and practical implications; and Section 6 and 7 concludes with the study's limitations and suggestions for future research and conclusion.

**Literature review**

**2.1 Social Commerce and Dietary Supplement Purchasing**

Social commerce enables information sharing, user-generated content, product reviews, recommendations, and online communities, making shopping more interactive and collaborative (Lin et al., 2020). The rapid growth of social commerce has transformed the way consumers search for health information and purchase dietary supplements. Consumer-generated content, including reviews, recommendations, and shared experiences, plays a significant role in shaping trust and purchase intentions toward health products (Ha et al., 2023). With the growing popularity of dietary supplements and the increasing influence of social media on consumers' health-related decisions, social media platforms have become an important channel for marketing and promoting dietary supplement products (Rizvi et al., 2019). To capitalize on this trend, dietary supplement brands increasingly use social media marketing to strengthen brand image and engage consumers, thereby enhancing purchase intentions (Lyreaksmey & Ratasuk, 2024). Dietary supplement brands increasingly use social media platforms to communicate product benefits, educate consumers, and strengthen customer engagement through influencer marketing and digital content (Devanaboyina & Khatri, 2026).Previous studies further indicate that informative, credible, and engaging social media content encourages consumers to rely on electronic word-of-mouth, which positively influences purchase decisions (Al-Dmour et al., 2025). Moreover, celebrity and influencer endorsements on social commerce platforms enhance consumers' perceived health value of dietary supplements, ultimately increasing their purchase intentions (Huang et al., 2025). Building on this literature, the present study develops an integrated framework to explain how consumers evaluate dietary supplements in the social commerce environment and how these evaluations shape their willingness to buy through cognitive trust and affective trust.

**2.2 Cognitive trust and Affective trust**

Trust reflects consumers' willingness to become vulnerable to another party based on positive expectations regarding its competence, reliability, and intentions (P. H. Kim et al., 2004). When consumers trust a business, they are more willing to accept vulnerability because they believe the business will act in their best interests (Martin et al., 2017). In social commerce, trust serves as a fundamental mechanism that facilitates consumers' cooperation with online sellers and platforms by reducing uncertainty associated with online transactions (Aguirre et al., 2015). Previous studies consistently identify trust as a

critical determinant of consumer behaviour in social commerce, suggesting that interactions, user-generated content, information quality, and social relationships foster trust, which subsequently enhances consumers' purchase intentions (Lăzăroiu et al., 2020; Lu et al., 2016a).

Rather than being a unidimensional construct, trust has been conceptualized as comprising two complementary dimensions: cognitive trust and affective trust (Massey et al., 2019; McAllister, 1995). Cognitive trust refers to a rational belief in the ability, competence, and reliability of a trustee based on available evidence (McKnight et al., 2002). whereas affective trust develops through feelings of care, goodwill, and emotional connection established during interactions (McAllister, 2017). Research further shows that cognitive trust often precedes and positively influences the formation of affective trust, indicating that rational evaluation lays the groundwork for emotional connection (Punyatoya, 2019). In the context of dietary supplements, where product quality, safety, and health claims cannot be readily verified before purchase, both cognitive and affective trust are expected to reduce consumers' uncertainty and strengthen their willingness to buy through social commerce platforms.

### 2.3 **Development of Hypotheses and Research Model**

Impact of personalisation on trust

Personalisation has become a defining feature of social commerce, enabling platforms to deliver customised product recommendations, content, and interactions that align with consumers' individual preferences (Murray & Häubl, 2009). By providing relevant and tailored information, it reduces uncertainty and enhances consumers' perceptions of the platform's competence, reliability, and credibility, thereby strengthening cognitive trust. Recent studies have shown that personalised digital experiences improve consumers' rational evaluations of online platforms and significantly enhance trust in social commerce environments (X. Wang et al., 2026). Furthermore, personalisation creates a consumer-centric shopping experience in which individuals feel recognised, understood, and valued. Such customised interactions foster emotional attachment and perceptions of care, contributing to the development of affective trust. Empirical evidence suggests that personalised interactions encourage stronger emotional engagement and trust, leading consumers to establish deeper relationships with online platforms (Hassan et al., 2025a). Consistent with the distinction between cognitive and affective trust proposed by (Johnson & Grayson, 2005a), personalised experiences are therefore expected to strengthen both dimensions of trust in social commerce.

H1a: *Personalisation has an impact on cognitive trust.*

H1b: *Personalisation has an impact on affective trust.*

Impact of referrals and recommendations on trust

Recommendations and referrals enable consumers to exchange product-related experiences and advice, helping other consumers make purchase decisions (Goyal et al., 2021). Recommendations and referrals have consistently been recognised as important antecedents of consumer trust across various online channels, including e-commerce (Ba & Pavlou, 2002), social commerce (Hajli et al., 2014), sharing economy (Ert et al., 2016a) and online health communities (Yan & Tan, 2014). It provides diagnostic information regarding product quality and performance, reducing information asymmetry and enabling consumers to make more informed evaluations, thereby strengthening cognitive trust (Wu et al., 2023a). By facilitating meaningful interactions and shared experiences among consumers, referrals and recommendations strengthen feelings of connectedness, which contribute to the development of affective trust (Lu et al., 2016b). Therefore, we hypothesize:

H2a: *Referrals and recommendations have an impact on cognitive trust.*

H2b: *Referrals and recommendations have an impact on affective trust.*

Impact of health benefits on trust

Health benefits represent the primary value proposition of dietary supplements, as consumers generally purchase these products to improve health, prevent nutritional deficiencies, and enhance overall well-being (Assadourian et al., 2025a).When consumers perceive that a dietary supplement offers genuine health benefits, they are more likely to evaluate it as effective, competent, and capable of delivering its promised outcomes. Such positive evaluations reduce uncertainty regarding product performance and strengthen consumers' cognitive trust (Tzeng & Ho, 2022a). perceived health benefits reassure consumers that the product contributes to their health and well-being, creating confidence and positive emotional feelings toward the product. Research on functional foods also suggests that when consumers perceive clear and meaningful health rewards, they develop stronger trust and more favourable attitudes toward health-oriented products (Siegrist et al., 2008; Żurek et al., 2026). Therefore, perceived health benefits are expected to enhance both consumers' cognitive and affective trust.

H3a: *Health benefits have an impact on cognitive trust.*

H3b: *Health benefits have an impact on affective trust.*

Impact of perceived safety on trust

Perceived safety is a critical consideration in consumers' evaluation of dietary supplements because

these products are directly associated with health and are consumed with the expectation of improving well-being. Consumers are more likely to rely on products that they perceive as safe and free from potential health risks (Siegrist, 2008a). Furthermore, perceptions of product safety reduce consumers' uncertainty regarding possible adverse effects and reinforce beliefs that the product is reliable and capable of delivering its intended health benefits, thereby strengthening cognitive trust (E. S. T. Wang, 2025c). Beyond rational evaluations, perceived safety also provides consumers with psychological reassurance and peace of mind by alleviating anxiety associated with product consumption. Such feelings of security encourage consumers to develop emotional confidence and attachment toward the product, facilitating the development of affective trust (Johnson & Grayson, 2005b). Therefore, perceived safety is expected to enhance both consumers' cognitive and affective trust.

H4a: *perceived safety has an impact on cognitive trust.*

H4b: *perceived safety has an impact on affective trust.*

Impact of cognitive trust on willingness to buy

Cognitive trust reflects consumers' rational confidence in a product's competence, reliability, and ability to fulfil its promised benefits. When consumers perceive that a product and its seller possess the necessary ability and integrity, they become more confident in their purchase decisions and exhibit stronger intentions to buy (Alfina et al., 2014). In online purchasing environments, cognitive trust also reduces consumers' perceptions of uncertainty and risk by assuring them that the platform and product are dependable, thereby encouraging favourable purchase behaviour (Hong & Cha, 2013). Similarly, recent evidence from social commerce suggests that cognitive trust developed through platform familiarity, structured interactions, and predictable retailer behaviour facilitates successful commercial transactions and enhances consumers' willingness to purchase (Wu et al., 2023b). Research on emerging AI-based food products demonstrates that cognitive trust serves as a fundamental prerequisite for consumers' willingness to buy products whose quality cannot be readily verified before consumption (Xia et al., 2024). Therefore, cognitive trust is expected to positively influence consumers' willingness to buy dietary supplements.

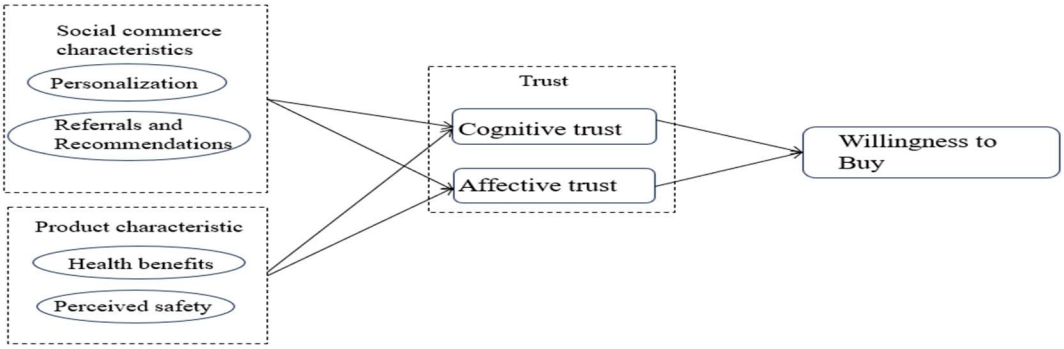
H5: *Cognitive trust has an impact on willingness to buy.*

Impact of affective trust on willingness to buy

Affective trust reflects consumers' emotional confidence that a seller or product genuinely cares about their interests and well-being, creating feelings of security and emotional attachment that extend beyond rational evaluations. When consumers develop such emotional bonds, they become less vulnerable to uncertainty and are more willing to commit to purchase decisions. Empirical evidence indicates that affective trust is more influential than cognitive trust in stimulating purchase intention, as emotional confidence is more readily translated into actual buying behaviour in online environments (J. Wang et al., 2023a). Recent research in multichannel live-streaming commerce further demonstrates that emotional trust developed through trust-transfer mechanisms significantly enhances consumers' purchase intentions by strengthening their emotional connection with sellers and platforms (Duong et al., 2025). Likewise, evidence from TikTok short-form commerce confirms that affective trust serves as a direct pathway through which consumers' emotional attachment and perceived similarity with content creators increase their willingness to buy (R. S. Chatterjee et al., 2026). Therefore, affective trust is expected to positively influence consumers' willingness to buy dietary supplements.

H6: *Affective trust has an impact on willingness to buy.*

**Figure 1: Research Model**




## 3. Materials and methods

### *3.1. Research design*

This research employed a quantitative approach utilizing a cross-sectional survey design with

structured questionnaire to collect data from study participants. The investigation adopted structural equation modelling as the analytical framework, implemented through Smart-PLS version 4.0 software. The PLS algorithm was used to estimate both the measurement and structural model. PLS-SEM results are based on the outcomes of a bootstrapped sample of 5000. A percentile bootstrap 95% confidence interval is also employed. This methodological choice was made because SEM enables the simultaneous examination of complex relationships among multiple independent and dependent constructs within a single analytical model (Leguina, 2015). PLS-SEM was chosen due to its suitability for predictive research models and its ability to handle complex relationships among multiple latent constructs.

**3.2. Data collection & sample selection**

Primary data for this study were collected using a structured questionnaire administered through an online survey. The questionnaire comprised two sections: the first captured respondents' demographic information, while the second measured the study constructs using previously validated measurement scales adapted from the existing literature. All items were assessed on a five-point Likert scale ranging from 1 ("Strongly Disagree") to 5 ("Strongly Agree"). The survey targeted individuals who had prior experience purchasing or searching for dietary products through social commerce platforms. A convenience sampling technique was employed to recruit respondents, and only completed and valid responses were retained for the final analysis. The collected data were subsequently analyzed using SmartPLS 4 to evaluate both the measurement model and the structural model. The measurement items used in this study were adapted from previously validated scales reported in the existing literature to ensure their reliability and validity. Minor modifications were made to the wording of the items to suit the context of social commerce while preserving their original meaning. The measurement scale for Health Benefits was adapted from (Assadourian et al., 2025a). The construct was measured using three items. The scale for Personalization was adapted from (Bakar et al., 2025) and measured using three items. Recommendations and referrals were adapted from (P. Chatterjee, 2011) and assessed through three items. The measurement scale for cognitive Trust and affective trust was adopted from (Johnson & Grayson, 2005) and consisted of three items. Finally, the scale for Willingness to Buy was adapted from (Siegrist et al., 2008) and operationalized using three items.

**Table 1. Characteristics of respondents**

| Variable | Cases (%) |
|---|---|
| ***Gender*** | |
| Male | 145 (47.4%) |
| Female | 161 (52.6%) |
| | |
| ***Age*** | |
| Less Than 20 | 62 (20.3%) |
| 20-30 | 118 (38.6%) |
| 30-40 | 96 (31.4%) |
| Above 40 | 30 (9.8%) |
| | |
| ***Education*** | |
| High School Diploma or Less | 66 (21.6%) |
| Under Graduate | 71 (23.2%) |
| | |
| Graduate | |
| Post Graduate | 79 (25.8%) |
| Doctorate | 58 (19.0%) |
| | 32 (10.5%) |
| | |
| ***Time Spent on social media in a day*** | |
| Less than 1 hour | 37 (12.1%) |
| 1-2 hours | 131 (42.8%) |
| 2-4 hours | 85 (27.8%) |
| More than 4 hours | 53 (17.3%) |

### 3.3. Data Analysis and Results

**Demographic profile:**

Table 1 presents the demographic characteristics of the 306 respondents included in the study. Of the total respondents, 161 (52.6%) were female and 145 (47.4%) were male, indicating a relatively balanced gender distribution with a slightly higher representation of females. In terms of age, the majority of respondents (38.6%) belonged to the 20–30 years age group, followed by those aged 30–40 years (31.4%), while respondents aged less than 20 years (20.3%) and above 40 years (9.8%) constituted smaller proportions. Regarding educational qualifications, graduates (25.8%) formed the largest group, followed by undergraduates (23.2%), high school diploma or less (21.6%), postgraduates (19.0%), and doctorate holders (10.5%). With respect to social media usage, most respondents (42.8%) reported spending 1–2 hours per day on social media, followed by 2–4 hours (27.8%), more than 4 hours (17.3%), and less than 1 hour (12.1%). Overall, the sample primarily comprised young, well-educated individuals with regular engagement on social media, making it appropriate for examining consumer behavior in the social commerce context.

***Measurement model***

The measurement model was assessed first. As shown in Table 2. The outer loadings of all indicators ranged from 0.772 to 0.860, exceeding the recommended threshold of 0.70, confirming adequate indicator reliability (Hair et al., 2019). The variance inflation factor (VIF) values for all indicators ranged from 1.366 to 1.844, well below the threshold of 5, indicating that multicollinearity is not a concern among the indicators and composite reliability (CR) values ranged from 0.838 to 0.876, comfortably above the 0.70 threshold, confirming that the constructs demonstrate strong internal consistency (J. Hair, 2009). Cronbach's alpha values across the six constructs ranged from 0.712 to 0.787, exceeding the minimum acceptable threshold of 0.70, thereby confirming internal consistency reliability (Ravand & Baghaei, 2016). The rho_A values ranged from 0.718 to 0.790, above the recommended cut-off of 0.70, further supporting the reliability of the measurement model. The average variance extracted (AVE) values ranged from 0.633 to 0.702, exceeding the minimum threshold of 0.50, thereby establishing adequate convergent validity for all constructs (J. Hair, M. Hult, M. Ringle, 2014). The results of the Fornell–Larcker criterion confirm adequate discriminant validity (see table 4.). Specifically, the square root of the AVE for each construct (diagonal values) exceeds its correlations with all other constructs, indicating that each construct shares greater variance with its own indicators than with other constructs (Dijkstra & Henseler, 2015). Therefore, discriminant validity is satisfactorily established. In our study all HTMT values were under 0.90, so there is no discriminant-validity problem (see table 3.). We assessed model fit with the standardized root mean square residual (SRMR). A value less than 0.10 is considered a good fit(Cho et al., 2020). The model demonstrated an acceptable fit, with an SRMR value of 0.066 and an NFI value of 0.713, indicating satisfactory model fit.

*Structural model*

The $R^2$ value for AT (Attitude) was 0.434, indicating that the exogenous constructs collectively explained 43.4% of the variance in AT, which falls within the moderate range of explanatory power. The $R^2$ value for CT (Cognitive Trust) was 0.404, indicating that 40.4% of the variance in CT was explained by its predictors, also representing a moderate level of predictive accuracy. The $R^2$ value for WTB (Willingness to Buy) was 0.146, indicating that 14.6% of the variance in WTB was explained by the model, which is considered a weak but acceptable level of explanatory power. (Marcoulides, 2014) . All three $R^2$ values exceeded the minimum acceptable threshold of 0.10, confirming that the model possesses satisfactory predictive relevance for the endogenous constructs (Falk, R. F., & Miller, N. B. ,1992).

**Table 2. Construct reliability and validity**

| Indicator | Loading | VIF | Cronbach's Alpha | rho_A | Composite Reliability | AVE |
|---|---|---|---|---|---|---|
| AT1 | 0.804 | 1.472 | | | | |
| AT2 | 0.794 | 1.455 | | | | |
| AT3 | 0.843 | 1.548 | 0.746 | 0.751 | 0.855 | 0.663 |
| CT1 | 0.806 | 1.517 | | | | |
| CT2 | 0.850 | 1.714 | | | | |
| CT3 | 0.856 | 1.799 | 0.787 | 0.789 | 0.876 | 0.702 |
| HB1 | 0.791 | 1.384 | | | | |
| HB2 | 0.829 | 1.666 | | | | |
| HB3 | 0.832 | 1.575 | 0.752 | 0.753 | 0.858 | 0.668 |
| PER1 | 0.817 | 1.366 | | | | |
| PER2 | 0.772 | 1.376 | | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| PER3 | 0.798 | 1.448 | 0.712 | 0.718 | 0.838 | 0.633 |
| PS1 | 0.816 | 1.446 | | | | |
| PS2 | 0.850 | 1.779 | | | | |
| PS3 | 0.796 | 1.535 | 0.759 | 0.761 | 0.861 | 0.674 |
| RR1 | 0.794 | 1.519 | | | | |
| RR2 | 0.846 | 1.583 | | | | |
| RR3 | 0.843 | 1.668 | 0.772 | 0.779 | 0.868 | 0.686 |
| WTB1 | 0.849 | 1.606 | | | | |
| WTB2 | 0.860 | 1.844 | | | | |
| WTB3 | 0.787 | 1.523 | 0.779 | 0.790 | 0.871 | 0.693 |

**Table 3. Discriminant validity**

| **HTMT** | **AT** | **CT** | **HB** | **PER** | **PS** | **RR** | **WTB** |
|---|---|---|---|---|---|---|---|
| AT | | | | | | | |
| CT | 0.851 | | | | | | |
| HB | 0.648 | 0.597 | | | | | |
| PER | 0.632 | 0.557 | 0.614 | | | | |
| PS | 0.728 | 0.656 | 0.566 | 0.457 | | | |
| RR | 0.572 | 0.632 | 0.639 | 0.760 | 0.429 | | |
| WTB | 0.426 | 0.455 | 0.349 | 0.308 | 0.695 | 0.274 | |

**Table 4. Fornell–Larcker Criterion.**

| | **AT** | **CT** | **HB** | **PER** | **PS** | **RR** | **WTB** |
|---|---|---|---|---|---|---|---|
| AT | 0.814 | | | | | | |
| CT | 0.647 | 0.838 | | | | | |
| HB | 0.486 | 0.460 | 0.817 | | | | |
| PER | 0.466 | 0.419 | 0.449 | 0.796 | | | |
| PS | 0.552 | 0.510 | 0.434 | 0.340 | 0.821 | | |
| RR | 0.435 | 0.495 | 0.482 | 0.561 | 0.332 | 0.828 | |
| WTB | 0.329 | 0.361 | 0.265 | 0.231 | 0.540 | 0.216 | 0.833 |

**Table 5. Hypotheses Results**

| **Path** | **Original sample (O)** | **Standard deviation (STDEV)** | ***T*-statistics (\|O/STDEV\|)** | ***P* values** | **Decision** |
|---|---|---|---|---|---|
| H1a:PER→CT | 0.134 | 0.026 | 5.191 | 0.000 | SUPPORTED |
| H1b:PER→AT | 0.193 | 0.054 | 3.555 | 0.000 | SUPPORTED |
| H2a:RR→CT | 0.262 | 0.054 | 4.809 | 0.000 | SUPPORTED |

| | | | | | |
|---|---|---|---|---|---|
| H2b: RR→AT | 0.112 | 0.053 | 2.108 | 0.035 | SUPPORTED |
| H3a: HB→CT | 0.0150 | 0.053 | 2.817 | 0.005 | SUPPORTED |
| H3b: HB→AT | 0.183 | 0.062 | 2.9350 | 0.003 | SUPPORTED |
| H4a: PS→CT | 0.326 | 0.052 | 6.223 | 0.000 | SUPPORTED |
| H4b:PS→AT | 0.365 | 0.054 | 6.803 | 0.000 | SUPPORTED |
| H5: CT→WTB | 0.256 | 0.084 | 3.053 | 0.000 | SUPPORTED |
| H6: AT→WTB | 0.048 | 0.024 | 1.968 | 0.049 | SUPPORTED |

Regarding personalization, it was found to positively and significantly influence both CT (β = 0.134, t = 5.191, p = 0.000) and AT (β = 0.193, t = 3.555, p = 0.000), thereby supporting H1a and H1b respectively. Similarly, RR positively and significantly influenced both CT (β = 0.262, t = 4.809, p = 0.000) and AT (β = 0.112, t = 2.108, p = 0.035), thereby supporting H2a and H2b respectively. Regarding HB, it was found to positively and significantly influence both CT (β = 0.150, t = 2.817, p = 0.005) and AT (β = 0.183, t = 2.935, p = 0.003), thereby supporting H3a and H3b respectively. Likewise, PS emerged as a strong positive and significant predictor of both CT (β = 0.326, t = 6.223, p = 0.000) and AT (β = 0.365, t = 6.803, p = 0.000), thereby supporting H4a and H4b respectively, with PS showing the strongest influence among all antecedents on both mediating constructs. Turning to the mediating mechanisms, CT was found to positively and significantly influence WTB (β = 0.256, t = 3.053, p = 0.000), thereby supporting H5, indicating that cognitive trust plays a meaningful role in driving purchase willingness. Similarly, AT positively and significantly influenced WTB (β = 0.048, t = 1.968, p = 0.049), thereby supporting H6, although the relatively small effect size suggests that affective/attitudinal trust exerts a comparatively weaker direct influence on WTB than its cognitive counterpart.

**4. Discussion**

For personalization (H1a, H1b), both paths were significant as well. Tailoring recommendations or content to individual needs raised both trust dimensions. This matches evidence that personalized e-commerce experiences build confidence. A recent study showed personalization positively influences customer satisfaction and hence indirectly supports trust-building (Endarwati et al., 2024). In our study, when the platform suggests supplements based on a user's profile or past behavior, customers likely feel understood and valued, which increases their trust in the platform. Thus, personalization emerged as a strong trust enabler. The supported hypotheses reveal that trust was the central driver of willingness to buy in our social-commerce setting. In particular, both cognitive trust and affective trust had strong positive effects on consumers' intention to purchase supplements. This finding aligns with past research. for example, (D. J. Kim et al., 2008; Senali et al., 2024) show that in social commerce contexts "both cognitive trust and emotional trust are found to have a significant positive effect on purchase intention". In our study, this means that when users believe the online pharmacy is competent and reliable and feel cared-for and secure, they are much more willing to buy. For instance, clear product information and safety assurances (cues to cognitive trust) combined with reassuring seller behavior (cues to affective trust) likely made customers comfortable enough to proceed with a purchase. The next set of hypotheses (H3a, H3b) concerned health benefits. Both were supported: perceiving stronger health benefits in the supplement increased both cognitive and affective trust. This is plausible because supplements with credible health claims are seen as higher-quality and lower-risk, bolstering trust. It echoes findings from product-quality studies. Assadourian et al., (2025), Tzeng & Ho, (2022b) found that "product quality affects purchase decisions through trust". In our context, a supplement advertised with clear nutritional or scientific backing serves as a quality signal, which boosts consumers' belief in the seller (cognitive trust) and makes them feel safer (affective trust). Perceived safety emerged as the strongest predictor of both cognitive trust and affective trust. This finding suggests that safety considerations play a dominant role in consumers' evaluation of dietary supplements purchased through social commerce platforms. Unlike ordinary consumer products, dietary supplements are directly related to consumers' health, making product safety a primary concern during purchase decisions. Since consumers are often unable to verify the safety, quality, or potential side effects of dietary supplements before consumption, they rely on safety cues provided through social commerce platforms, such as clear ingredient information, quality certifications, regulatory compliance, and transparent product descriptions. Recommendations and referrals produced very strong effects on both trusts. As social proof, reliable peer reviews were a key trust builder. In the dietary-supplement context, credible reviews likely alleviated doubts about product efficacy (raising cognitive trust) and reassured users emotionally (raising affective trust). These paths were among the strongest in the model.

**5. Implications**

**5.1 Theoretical implications**

This study contributes to the social commerce and consumer trust literature by empirically validating a dual-route trust framework in which cognitive trust and affective trust operate as distinct yet complementary mechanisms linking product and platform characteristics to consumers' willingness to buy dietary supplements. While prior research has largely treated trust as a unidimensional construct in social commerce settings, this study extends the conceptualization proposed by (Johnson & Grayson, 2005c)by demonstrating that cognitive and affective trust

are shaped by different combinations of antecedents and exert differential effects on downstream purchase behavior, thereby reinforcing the theoretical relevance of disaggregating trust in credence-good contexts such as dietary supplements. The finding that perceived safety emerged as the strongest predictor of both cognitive and affective trust extends existing trust theory by highlighting that in health-related product categories, safety-related cues carry greater diagnostic weight than conventional relational or informational cues, a pattern consistent with the credence-attribute perspective advanced by (Tzeng & Ho, 2022c) but not previously tested within a dual-trust structural framework. This suggests that trust formation in high-risk, high-involvement product categories may follow a distinct hierarchy of antecedents compared to low-risk consumer goods, an important theoretical refinement for the social commerce literature.

Furthermore, the study advances the understanding of personalization and referral mechanisms as parallel drivers of both cognitive and affective trust, thereby integrating insights from social exchange theory with trust-transfer perspectives (Ert et al., 2016b). By demonstrating that referrals and recommendations exert one of the strongest effects in the model, this research empirically substantiates the role of social proof as a diagnostic trust cue in health-product decision contexts, extending prior applications of this mechanism beyond conventional e-commerce and hospitality settings. Finally, by confirming that cognitive trust exerts a stronger influence on willingness to buy than affective trust, this study contributes nuance to the trust–behavior literature, suggesting that in categories involving verifiable health claims, rational evaluation may outweigh emotional attachment in shaping purchase decisions, offering a boundary condition to prior findings that affective trust is the dominant driver of purchase intention (J. Wang et al., 2023b).

### 5.2 Practical implications

The findings offer several actionable insights for dietary supplement brands and social commerce platform managers seeking to strengthen consumer trust and purchase willingness. Given that perceived safety emerged as the most influential antecedent of both cognitive and affective trust, brands should prioritize the visible communication of safety-related cues, including clear ingredient disclosures, third-party quality certifications, and regulatory compliance information, directly within social commerce product listings and influencer content, as such cues appear to carry the greatest diagnostic value for health-related purchase decisions (Siegrist, 2008b). Because personalization significantly enhanced both cognitive and affective trust, platform managers and brands should invest in recommendation algorithms and content-targeting strategies that tailor product suggestions and health information to individual consumer profiles, purchase history, and expressed health goals, as personalized engagement appears to simultaneously build rational confidence and emotional connection with consumers (Hassan et al., 2025b). The strong effect of recommendations and referrals on trust underscores the strategic importance of user-generated content and peer review systems in dietary supplement marketing. Brands should actively encourage verified customer reviews, testimonials, and referral programs, and collaborate with credible health influencers, since peer-driven social proof appears to reduce uncertainty around product efficacy more effectively than brand-generated claims alone (S. T. Wang & Huang, 2025). Additionally, the significant role of perceived health benefits suggests that marketing communications should clearly and credibly articulate the specific health outcomes a supplement delivers, supported by scientific or nutritional evidence where possible, as vague or unsubstantiated health claims are unlikely to generate the trust required to drive purchase behavior in this category (Assadourian et al., 2025c). Finally, since cognitive trust showed a stronger effect on willingness to buy than affective trust, brands should not rely solely on emotionally driven marketing appeals; instead, marketing strategies should be balanced with a strong emphasis on competence-based cues, such as certifications, expert endorsements, and transparent product information, to more effectively convert consumer trust into actual purchase decisions.

## 6. Limitations and Future Research Directions

This study has certain limitations that should be acknowledged. The cross-sectional design captures trust and purchase behavior at a single point in time, limiting causal inference, while the use of convenience sampling restricts the generalizability of findings to the broader population of dietary supplement consumers. Reliance on self-reported survey data also raises the possibility of common method bias. Additionally, the study was conducted within a single national context and focused exclusively on dietary supplements, which may limit generalizability across other cultures and product categories. The structural model explained only 14.6% of the variance in willingness to buy ($R^2 = 0.146$), indicating that other relevant factors remain unexamined, and although perceived risk was conceptually central to the study, it was not directly modeled as a construct. Future research should therefore adopt longitudinal or experimental designs to establish causality, employ probability-based sampling for greater representativeness, and replicate the model across different cultural and product contexts. Explicitly incorporating perceived risk as a mediator or moderator alongside cognitive and affective trust would offer a more complete understanding of the trust–risk dynamic. Future studies could also examine additional antecedents such as price fairness, brand credibility, and platform quality, test demographic moderators such as age and health consciousness, and adopt mixed-methods approaches to gain deeper insight into the psychological mechanisms underlying consumer trust and purchase behavior in social commerce settings.

**Funding Statement-** This research received no specific grant from any funding agency.

**Conflict of Interest-**The authors declare no conflict of interest.

**Ethics Approval-**Informed consent was obtained from all participants.

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