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The Influence of Believability, Credibility and Trust on Social Shopping Intention in Vietnam: The Mediating Role of Subjective Norms

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Abstract

This study examines the psychological mechanisms shaping social shopping intention (SSI) by analysing the roles of believability, credibility and trust while assessing the mediating effect of subjective norms. Given quantitative approach, measurement scales were adapted from prior research and refined for the study context. Survey data from 376 Vietnamese Generation Z consumers were analysed using PLS-SEM with SmartPLS to test the proposed relationships. Credibility influences SSI only indirectly through subjective norms, highlighting the importance of perceived social consensus. In contrast, trust acts as a strong direct antecedent of SSI, independent of social pressure. Believability shows a weaker yet dual effect, influencing SSI both directly and indirectly via subjective norms. Marketing executives should leverage social proof and community endorsement to strengthen credibility while facilitating platform trust through security and transparency to encourage purchasing. The study clarifies the distinct roles of trust-based constructs and social influence, thereby advancing understanding of social commerce behaviour among digitally connected Generation Z consumers.

1. Introduction

The exponential diffusion of the Internet and social media has transformed enormously the retail industry, accelerating the evolution of online shopping into socially embedded forms of exchange. Social commerce, which integrates e-commerce functionalities with social media platforms, has redefined how consumers communicate, share information and make purchasing decisions (Busalim and Hussin, 2016; Bowen et al., 2021). This transformation is occurring at an unprecedented scale: global e-commerce sales are projected to exceed USD 4.3 trillion in 2025, with sustained growth expected in subsequent years (Gelder, 2025). Simultaneously, Generation Z has emerged as the largest and most digitally native consumer cohort, accounting for 32% of the global population and an expanding share of worldwide consumption (Spitznagel, 2020; Watty, 2025; Tang et al., 2026). Despite the growing prominence of social commerce, its behavioural foundations remain insufficiently understood. Existing studies report a positive association between social commerce features and purchase intention; however, empirical findings are fragmented and, at times, inconsistent (Chen et al., 2022; Wang et al., 2025). While several scholars denote the persuasive role of CGRs and eWOM, others highlight the contingent nature of their effects, depending on source characteristics, platform context or consumer traits (Boateng and Okoe, 2015; Rouibah et al., 2021). Thus, there is limited consensus on how information-related cues translate into social shopping intention (SSI).

Prior research has examined believability, credibility and trust as separate antecedents of online purchase intention. Although each construct has been shown to matter, treating them in isolation obscures their joint influence within socially rich digital environments, where consumers are simultaneously exposed to multiple information cues (Cassar *et al.*, 2021; Roh et al., 2022). This fragmented approach mirrors earlier inconsistencies in adjacent literatures and constrains theory development regarding trust formation in social commerce contexts (Wang et al., 2022; Atito et al., 2023). Further, although social commerce is shaped by social interaction, the role of subjective norms

remains underexplored. While consumers particularly Generation Z actively seek validation and guidance from peers, influencers and online communities, subjective norms are rarely examined as a mediating mechanism linking CGRs and eWOM to SSI (Francis and Hoefel, 2019; Chen et al., 2022). This gap limits understanding of the normative processes through which social influence is internalised and converted into behavioural intention. Also, empirical evidence from emerging economies remains scarce, particularly, Vietnam provides an important context due to its rapid digitalisation, high social media penetration and increasing reliance on key opinion leaders (Nguyen et al., 2024; Rouibah et al., 2021). Despite these characteristics, limited research has examined the psychological drivers of SSI among Vietnamese consumers, particularly Generation Z.

Addressing these gaps, our study draws on theory of planned behaviour and information acceptance model to develop and empirically test an integrated model examining believability, credibility and trust in CGRs and eWOM as antecedents of subjective norms and SSI among Generation Z in Vietnam. In doing so, the study advances social commerce concept by clarifying trust-based and normative mechanisms and extends existing knowledge to an underexplored emerging-market context. As such, the study is guided by the following research question:

1. *How do believability, credibility and trust differentially influence social shopping intention among Generation Z?*
2. *To what extend does subjective norm act as a full versus partial mediator across these relationships?*

Our study contributes to social commerce research in several ways. First, by integrating TPB and IAM, it develops a unified framework explaining how believability, credibility and trust shape SSI through subjective norms, thereby addressing the fragmented treatment of these constructs in prior work (Wang et al., 2022). Second, it advances understanding of normative mechanisms by positioning subjective norms as a mediating process through which information cues embedded in CGRs and eWOM translate into behavioural intention (Chen et al., 2022; Francis and Hoefel, 2019). Third, the study extends the social commerce literature to an emerging Asia Pacific context, providing empirical evidence from Vietnam where rapid digitalisation and high social media engagement amplify peer influence and community validation in online purchasing (Nguyen et al., 2024; Atito et al., 2023).

2. Theoretical background and hypothesis development

2.1. Theory of planned behaviour (TPB)

According to Ajzen (1991), TPB explains individual behaviour as a function of behavioural intention, which is shaped by attitudes toward the behaviour, subjective norms and perceived behavioural control. Central to TPB is the premise that intentions emerge from the interaction between external informational stimuli and internal cognitive evaluations. Accordingly, intention is more likely to translate into action when individuals evaluate the behaviour positively, perceive supportive social expectations and believe they possess adequate control over its execution.

Owing to its parsimony and adaptability, TPB has been applied across behavioural, managerial and consumer research contexts. Importantly, the framework allows scholars to incorporate additional antecedents of intention beyond the three core components, provided these extensions enhance explanatory power (Ajzen, 2020). Nevertheless, this modular approach has been increasingly questioned. Critics argue that treating TPB constructs as independent may oversimplify decision-making, as attitudes, norms and control perceptions often co-evolve and interact in practice (Leong et al., 2022). In response, recent studies have shifted toward examining the antecedents shaping the core TPB mechanisms rather than adding parallel predictors.

Building on this perspective, the present study focuses on subjective norms as an indispensable mechanism linking social information to intention formation. This focus is particularly salient in social commerce, where consumption decisions are socially embedded and visibility heightens sensitivity to others' opinions. WOM) and CGR function as salient normative cues, reflecting perceived expectations and behaviours of significant others (Yuniarty *et al.*, 2020). Further, emerging extensions of TPB incorporate trust to capture the credibility and reliability of social information, further refining the model's relevance for digital consumption contexts (Hamid *et al.*, 2022).

2.2. Information acceptance model (IAM)

IAM postulates that individuals adopt information when it is perceived as useful, positioning perceived usefulness as the central mediating mechanism in the acceptance of advice (Sussman and Siegal, 2003). Rather than assuming direct effects, IAM suggests that argument quality and source credibility influence behaviour indirectly through perceived usefulness. Thus, individuals evaluate whether information is relevant and applicable before accepting it. This mechanism is salient in digital environments characterised by information abundance where consumers rely on diagnostic cues like credibility, believability and informativeness to filter content (Chen et al., 2022; Busalim and Hussin, 2016). Another study further indicates that credible eWOM enhances perceived usefulness and purchase intention, reinforcing the indirect pathway proposed by IAM (Bilgen and Zoghi, 2017).

IAM is especially relevant in social commerce, where user-generated content is embedded in interactive and socially visible platforms. High-quality arguments and credible sources increase perceived usefulness, thereby legitimising information and shaping subsequent evaluations (Cassar et al., 2022). Moreover, social media interactions amplify this process by embedding informational cues within broader social contexts where visibility and peer engagement influence interpretation (Boateng and Okoe, 2015; Bowen et al., 2021). In this regard, IAM complements the TPB by explaining how external information is cognitively processed before influencing intention (Ajzen, 1991). While TPB accounts for attitudinal and normative drivers, IAM clarifies how information becomes influential.

In social shopping contexts, useful information also signals collective approval, thereby shaping subjective norms. Credibility and believability of CGRs and eWOM enhance trust and reinforce perceived social expectations (Gautam et al., 2022). Accordingly, this study integrates IAM with TPB by positioning

credibility and believability as antecedents of subjective norms rather than direct predictors of intention, thereby extending TPB through an explicit informational mechanism linking social influence on SSI.

2.3. Believability

Believability refers to the extent to which consumers perceive CGRs and eWOM as realistic, plausible and convincing, reflecting an initial and intuitive judgment formed upon first exposure. Prior research operationalises believability through message quality, relevance, clarity and emotional neutrality (Filieri and McLeay, 2014). In social commerce environments characterised by information overload, believability thus serves as a crucial screening mechanism that determines whether information is attended to or dismissed. Empirical evidence indicates that higher believability enhances purchase intention, engagement and information sharing on social media platforms (Mulcahy et al., 2024). Further, believability is formed during early encounters with information, when affective responses and heuristic processing dominate evaluation (Cassar *et al.*, 2021). These early judgments then shape cognitive evaluations and influence normative beliefs and behavioural intentions in socially embedded contexts.

CGRs and eWOM also represent key informational cues guiding online purchase decisions (Cheung and Thadani, 2012). While CGRs provide experiential insights through ratings, reviews and comments, eWOM, defined as online statements made by current, former or potential customers, amplifies these signals through social diffusion (Hennig-Thurau et al., 2004). Importantly, such messages also function as social signals shaping normative perceptions. When perceived as believable, they legitimize others' opinions and behaviours, thereby reinforcing subjective norms (Liu and Lapinski, 2024). Believable information thus facilitates the internalisation and diffusion of favourable norms, enhancing persuasive impact (Livingston et al., 2024). However, compared with credibility, its normative role remains underexplored. The following hypothesis is thus put forward:

H_1

Believability of CGRs and eWOM positively influences subjective norms.

2.4. Credibility

Credibility refers to the perceived trustworthiness and expertise of an information source and reflects a more deliberate evaluation than believability, which focuses on message plausibility (Cheung et al., 2012). Whereas believability arises from intuitive and affective judgments, credibility involves reflective processing, including comparisons with prior knowledge and social expectations (Cassar *et al.*, 2021). This distinction is critical, as information may initially appear believable yet be discounted if the source lacks expertise or integrity. Empirical evidence shows that credible sources strengthen favourable psychological outcomes, including perceived norms and behavioural intentions (Dang, 2022). In social commerce, credibility is particularly salient because transactions occur in trust-based digital environments where uncertainty is high and source reliability is inevitable (Tseng, 2022).

Moreover, credibility functions as a conduit through which informational content is transformed into normative influence. Beyond assessing message quality, it signals social proof and collective endorsement, thereby legitimising consumption choices and reinforcing normative expectations (Cheung et al., 2009; Cheung and Thadani, 2012). In socially visible digital marketplaces, credible CGRs and eWOM not convey accuracy but also indicate shared acceptance. Consequently, they strengthen subjective norms by shaping perceptions of what others deem appropriate. This effect is amplified in interactive formats such as livestreaming, where perceived authenticity and professionalism enhance credibility and reinforce shared beliefs (Wang et al., 2025). Likewise, credibility aligns with descriptive norms and increases sensitivity to social pressure (Wang and Brown-Devlin, 2022; Cheng et al., 2021), shaping SSI. Following such insights, we propose:

H_2

Credibility of CGRs and eWOM has a positive influence on subjective norms.

2.5. Trust

Trust reflects consumers' willingness to rely on information and recommendations based on expectations of honesty, competence and benevolence. Unlike believability and credibility, which are tied to specific messages or sources, trust is relational and cumulative, developing through repeated interactions and consistent experiences (Sung et al., 2021). In online contexts, this is often conceptualized as e-trust, capturing confidence in digital platforms, peer contributors and social media environments (Atito et al., 2023). Similarly, trust enhances key behavioural determinants, including attitudes, perceived control and purchase intention. In social commerce, trust consolidates evaluations of believability and credibility into a stable expectation of reliability, thereby reducing perceived risk and facilitating SSI (Aslan, 2023; Roh et al., 2022).

Moreover, trust represents a broader institutional belief in the reliability of online environments and serves as a foundation for transactional willingness (McKnight et al., 2002). While recent studies incorporate trust within TPB frameworks, they highlight its direct effects on intention, often neglecting its interaction with normative processes (Aslan, 2023; Nguyen et al., 2024). Notably, prior research models subjective norms as antecedents of trust (Kashif et al., 2018). However, in social commerce, trust in CGRs and eWOM also operates as a salient social cue that signals collective reliability and legitimacy. Accordingly, trust is likely to shape subjective norms by reinforcing perceptions of socially endorsed behaviour. Based on this reasoning, the following hypothesis is proposed:

H_3

Trust in CGRs and eWOM positively influences on subjective norms.

2.6. Subjective norms

Subjective norms capture individuals' perceptions of social pressure from salient referents involving friends, family, influencers and online communities to engage in a behaviour (Putri et al., 2024; Chhabra et al., 2026). In social commerce, these norms are particularly salient due to the visibility of peer evaluations and the centrality of social media in shaping consumption discourse. Consumers actively rely on reviews, ratings and endorsements to infer collective approval and legitimacy (Sintia et al., 2023). Accordingly, subjective norms function as a key mechanism translating social information into behavioural intention, especially among digitally native consumers who are highly responsive to peer validation. Prior studies recognise their mediating role across contexts (McKnight et al., 2002; Parveen *et al.*, 2025; Putri et al., 2024). Building on IAM and TPB, this study conceptualises subjective norms as a central mechanism through which informational cues shape SSI. Both frameworks highlight that decision-making is socially embedded; thus, subjective norms act as an intermediary linking information evaluation to intention formation. Empirical evidence supports this view, showing that subjective norms mediate relationships between eWOM-related constructs such as usefulness, trust and credibility as well as purchase intention (Parveen *et al.*, 2025). Moreover, subjective norms are constructed through ongoing social interaction rather than fixed individual beliefs (Chhabra et al., 2026; Zhao et al., 2023).

Within this framework, believability represents an important antecedent of subjective norms. As an early-stage, intuitive judgment, believability shapes how consumers engage with and interpret social information (Jiang et al., 2024). When CGRs and eWOM are perceived as believable, they legitimise others' opinions and behaviours, thereby reinforcing perceptions of social approval. Conversely, low believability or misinformation may distort normative perceptions and trigger resistance (Oktavianus and Bautista, 2023). Despite its relevance, believability has rarely been examined in conjunction with subjective norms within mediation models. Addressing this gap, the present study posits that subjective norms transmit the influence of believability on SSI.

Credibility, in contrast, reflects a more deliberate evaluation of information sources and encompasses perceptions of trustworthiness, expertise and integrity (Chih et al., 2013; Metzger and Flanagin, 2013). Unlike believability, credibility involves reflective processing and provides a more stable basis for decision-making in social commerce (Ngo et al., 2024). However, prior research has largely treated credibility as a direct predictor of intention, overlooking its role in shaping normative perceptions. Emerging evidence suggests that credibility can act as an antecedent of normative beliefs within extended TPB frameworks (Aisha et al., 2024). Although findings remain mixed, credible CGRs and eWOM are likely to signal socially endorsed choices, thereby strengthening subjective norms and, in turn, SSI (Maleknia et al., 2025).

Trust represents a broader, relational construct reflecting consumers' willingness to rely on online information under uncertainty (McKnight et al., 2002). It develops through repeated interactions and consistent informational quality, fostering favourable cognitive and emotional responses (Putri et al., 2024). Prior studies consistently link trust to positive shopping outcomes, including intention and habitual engagement (Hsu et al., 2024). Importantly, trust also operates through social influence mechanisms, with evidence indicating that its effects on behaviour are mediated by subjective norms

and related constructs (Zhao et al., 2023; Parveen *et al.*, 2025). In social commerce, trust in CGRs and eWOM enhances the perceived legitimacy of collective opinions, thereby reinforcing normative pressures that encourage purchasing (Xie and Madni, 2023).

Given these arguments, subjective norms function as a crucial bridge between informational cues and behavioural intention. They generate social proof, enabling individuals to infer appropriate behaviour from others' experiences and collective endorsement (Masur et al., 2021; Leong *et al.*, 2021). This role is particularly pronounced in high-uncertainty contexts and early-stage interactions, where consumers depend on social cues to guide decisions (Long et al., 2024). Moreover, subjective norms reflect both interpersonal influence and broader awareness of prevailing trends, further shaping consumer intentions (Pradana et al., 2024). Their influence has intensified in digitally mediated environments, especially during periods such as the COVID-19 pandemic, when reliance on online information increased (Nguyen et al., 2022). As such, we advance a unified mediation perspective in which subjective norms transmit the effects of believability, credibility and trust on SSI. The following hypotheses are proposed:

H_4

Subjective norms mediate the relationship between the believability of CGRs and eWOM and SSI.

H_5

Subjective norms have a mediating effect in the relationship between credibility of CGRs and EWOM and SSI.

H_6

Trust in CGRs and eWOM influences SSI via the mediating role of subjective norms.

H_7

Subjective norms have a positive influence on SSI.

Following the aforementioned, our research model is encapsulated in Fig. 1.

3. Methodology

This study adopts a quantitative approach to empirically test the proposed relationships. Such a design is appropriate for social commerce and consumer behaviour research as it enables systematic measurement of latent constructs and examination of causal relationships within a theoretical framework (Hair et al., 2022). Measurement scales were adopted and adapted from prior validated studies, ensuring conceptual consistency, contextual relevance and linguistic clarity. The use of established scales enhances reliability, supports cumulative knowledge development and enables comparability across studies (Churchill, 1979; Hinkin, 1998). Minor wording adjustments were introduced

to align with the research context while preserving construct validity following established scale adaptation guidelines (DeVellis, 2017; Hair et al., 2019). The final instrument comprised 19 observed variables across five constructs: believability, credibility, trust, subjective norms and SSI (see Appendix 1).

Data was collected through an online questionnaire between November and December 2025 using a cross-sectional design. All items were measured on a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5), a format widely used for capturing attitudinal variation with reliability (Hair et al., 2019). Prior to full deployment, the questionnaire was pre-tested with 10 participants, including five Generation Z consumers and five academic experts, to ensure clarity and conceptual accuracy. Minor refinements were made based on their feedback.

The study focuses on Generation Z consumers in Ho Chi Minh City, Vietnam, a context characterized by rapid social commerce growth. A total of 925 survey invitations were distributed via Qualtrics, yielding 490 responses. After data screening, 376 valid responses were retained (response rate: 40.65%). The dataset showed no missing values or data quality issues. Non-response bias was assessed using wave analysis (Armstrong and Overton, 1977). Independent-sample t-tests between early (n = 191) and late respondents (n = 185) revealed no significant differences, supporting data robustness for the analysis.

4. Findings

Our study adopts an empirical research design and employs Structural Equation Modelling (SEM) to test the proposed relationships. Following data collection, non-compliant responses were excluded and Partial Least Squares Structural Equation Modelling (PLS-SEM) was applied for analysis. PLS-SEM is widely used in management and behavioural research due to its suitability for prediction-oriented studies and complex research models, particularly when strict distributional assumptions are relaxed (Hair et al., 2022). Compared with covariance-based SEM, PLS-SEM offers greater flexibility in applied research contexts. The analysis was conducted using SmartPLS to evaluate both the measurement and structural models.

4.1. Demographic information

The final sample comprised 376 respondents (see Table 1), predominantly women (79.79%, n = 300), followed by men (20.21%, n = 76) and other genders (0%, n = 0). Although female respondents are overrepresented, this distribution is consistent with evidence that women engage more actively in social shopping. Over 90% of participants were born between 1997 and 2005, aligning with the study's focus on Generation Z and younger Millennials. Consistently, students formed the largest occupational group (73.40%, n = 276). All respondents reported prior social commerce experience, with Facebook (97.78%) and TikTok (93.35%) emerging as the most influential platforms, underscoring their central role in shaping young consumers' shopping behaviour.

Table 1
Sociodemographic respondent characteristics.

Content	Quantity	Rate (%)
Gender		
Male	76	20.10
Female	300	79.79
Other	0	0
Year of birth		
Before 1997	2	0.53
1997–2001	148	39.36
2002–2005	221	58.78
After 2005	5	1.33
Job		
Student	276	73.40
Freelance business	43	11.44
Office staff	50	13.30
Other	7	1.86
Ever bought something through social media		
Have	376	100
Are not	0	0
Which platform most influences your purchase decisions		
Tiktok	351	93.35
Facebook	368	97.87
Instagram	212	56.36
Shopee live	343	91.22
Other	92	24.47

4.2. Evaluation of measurement model

4.2.1. Cronbach's Alpha reliability coefficient

The reliability of the measurement scales was assessed using Cronbach's Alpha and composite reliability (CR). The results in Table 2 indicated that all Cronbach's Alpha values exceeded the acceptable threshold of 0.7, ranging from 0.786 to 0.907. Additionally, all CR values were above 0.7, confirming satisfactory composite reliability across the scales. Specifically, the TR scale demonstrated the lowest reliability (Cronbach's Alpha = 0.786; CR = 0.861), whereas the CR scale showed the highest reliability (Cronbach's Alpha = 0.907; CR = 0.935). These findings suggest that all measurement scales employed in the study exhibit high reliability.

4.2.2. Assessment of convergent validity

Based on the data presented in Table 2, the Average Variance Extracted (AVE) values of the research constructs range from 0.608 to 0.783. Since all values exceed the recommended threshold of 0.5 (Hair et al., 2022), it can be concluded that the measurement scales demonstrate satisfactory convergent validity. These results in Table 2 indicate further that the outer loadings of the indicators are all above 0.7, ranging from 0.738 to 0.924, confirming their statistical significance and appropriateness within the proposed model.

Table 2
Reliability and convergent validity of measurement scales.

BE	Cronbach's alpha	Outer loading	CR	AVE
	0.838	**0.770–0.840**	**0.891**	**0.672**
CR	0.907	0.853–0.924	0.935	0.783
SN	0.811	0.824–0.867	0.888	0.726
SSI	0.836	0.773–0.850	0.890	0.670
TR	0.786	0.738–0.805	0.861	0.608

4.2.3. Assessment of discriminant validity

This study employed the Fornell-Larcker criterion to assess the discriminant validity of the latent constructs in the measurement model. As presented in Table 2, the square root of the AVE for each latent variable is greater than the correlation coefficients between that variable and any other constructs in the model. These results (see Table 3) confirm that discriminant validity is established, thereby ensuring the reliability and distinctiveness of the measurement constructs used in this research.

Table 3
Fornell-Larcker ratio.

BE	BE	CR	SN	SSI	TR
	0.820				
CR	0.254	0.885			
SN	0.343	0.674	0.852		
SSI	0.590	0.280	0.430	0.819	
TR	0.587	0.300	0.316	0.574	0.780

4.3. Assessment of structural model

4.3.1. Assessment of path coefficients

The results show that all Inner VIF values are between 1.110 and 1.945, lower than the threshold of 3 (Hair et al., 2019). This proves that the correlation between latent variables is within the allowable range, not significantly affecting the estimated results of the model. Thus, the SEM model meets the requirement of non-multicollinearity, ensuring stability and reliability when testing the relationship between latent variables.

To evaluate the structural model, the research team employed the bootstrap technique with 5,000 resamples. The results presented in Table 4 indicate that most of the relationships in the model are statistically significant, as evidenced by P-values less than 0.05 and positive standardized regression coefficients (Original Sample). This suggests that the variables tend to change in the same direction, implying that an increase in one variable leads to a corresponding increase in the related variable. The larger the coefficient, the stronger the relationship (see Fig. 2). Accordingly, the hypotheses that are supported include: BE → SN, BE → SSI, CR → SN, SN → SSI and TR → SSI. Specifically, the relationship SMI → PE exhibits the strongest effect with a coefficient of 0.622 while SP → FE shows the weakest effect with a coefficient of 0.166. However, the link between knowledge of CR and SSI lacked statistical significance (β = -0.082, p = 0.171). Also, the study did not find a significant relationship between TR and SN (β = 0.033, p = 0.457).

Table 4
Path coefficients.

Hypothesis	Original sample	T statistics	P values	Conclusion
BE -> SN	0.166	3.060	0.002	Supported
BE -> SSI	0.331	6.445	0.000	Supported
CR -> SN	0.622	16.117	0.000	Supported
CR -> SSI	-0.082	1.369	0.171	Not supported
SN -> SSI	0.270	4.559	0.000	Supported
TR -> SN	0.033	0.744	0.457	Not supported
TR -> SSI	0.319	6.455	0.000	Supported

In the proposed research model, the variable SN functions as a mediating factor, linking the relationships between influencing factors such as Believability (BE), CR and TR with SSI — the primary dependent variable. The results of the bootstrapping analysis reveal that the pathways from BE to SN and from CR to SN are both statistically significant ($p < 0.05$), indicating a positive impact of BE and CR on the mediating variable SN (see Table 5). Furthermore, the path from SN to SSI also demonstrates a high level of statistical significance ($p = 0.000$), suggesting that SN exerts a positive influence on SSI. However, the indirect effect from TR through SN to SSI yields a p-value greater than 0.05, whereas the direct path from TR to SSI is statistically significant ($p = 0.479$). This indicates that SN does not serve as a mediator in the relationship between TR and SSI.

Table 5
Specific indirect effects.

Hypothesis	Original sample	T statistics	P values	Conclusion
BE -> SN -> SSI	0.045	2.617	0.009	Supported
CR -> SN -> SSI	0.168	4.382	0.000	Supported
TR -> SN -> SSI	0.009	0.708	0.479	Not supported

4.3.2. Assessment of coefficient of determination R^2

The coefficient of determination (R^2) serves as a crucial indicator in regression analysis, reflecting the extent to which independent variables can explain the variance in the dependent variable. A value of R^2 approaching 1 indicates a high level of model fit and strong explanatory power. In this study, the adjusted R^2 values for the two variables, SN and SSI, range from 0.25 to 0.5, suggesting a relatively limited explanatory capacity. An R^2 value below 0.5 implies that the model accounts for less than half of the variance in the dependent variable. However, this is relatively common in research fields such as social sciences, consumer behaviour and other complex human phenomena and does not necessarily undermine the validity of the model. According to Hair et al. (2019), in behavioural research, particularly

when examining attitudes, beliefs, intentions and purchasing behaviours R^2 values ranging from 0.2 to 0.4 are generally considered acceptable as human behaviour is influenced by numerous unobservable or unmeasurable factors. Additionally, studies based on TPB typically report R^2 values between 0.2 and 0.45 (Ajzen, 1991). Therefore, the current model retains practical relevance and may serve as a foundation for future research directions.

4.3.3. Assessment of effect size (f^2)

The data illustrates that the f^2 effect sizes of the independent variables on the dependent variables are as follows. Based on Cohen's (1988) criteria, the effects of BE on SN and SSI, CR on SN and SSI, SN on SSI and TR on SN and SSI are all at a medium level (0.15–0.35), while some effects like BE on SN, BE on SSI, SN on SSI, TR on SSI, are low (0.02 - <0.15). The effect of CR on SSI is very weak (f^2=0.007), suggesting the indirect effect to be dominant over the direct one. Similarly, the effect of TR on SN is minimal (f^2=0.001); however, the effect of TR on SSI is medium (f^2=0.121), indicating the role of trust in the theoretical model. In contrast, the relationship between CR and SN showed a strong impact, with the f^2 coefficient reaching 0.677 – far exceeding the threshold of 0.35 and reflecting the significant influence of these variables on the research results.

5. Discussion

It is feasible to state that the results underscore the pivotal role of credibility (CR) in shaping subjective norms (SN) and indirectly social shopping intention (SSI). Credibility exhibits a strong and significant effect on subjective norms and its indirect effect on SSI via SN is also substantial. This finding indicates that credibility functions as a foundational social mechanism rather than a purely individual-level cue. In social shopping environments, credible information such as user reviews and peer comments gains influence by signalling collective approval, thereby strengthening perceived social pressure. This pattern aligns with the TPB, which posits that subjective norms are reinforced by socially endorsed and reliable information sources.

Notably, the direct effect of credibility on SSI is not statistically supported, which contrasts with prior studies reporting a direct credibility-intention link (Cheung and Thadani, 2012; Bilgen and Zoghi, 2017; Amarullah et al., 2022). This discrepancy may be attributable to differences in sample composition and research context. More importantly, it suggests that credibility affects SSI only through its capacity to shape group-level normative perceptions. Thus, credibility should be understood as operating through collective validation rather than individual persuasion.

Believability (BE) also demonstrates a significant role in the model. It exerts both direct effects on SSI ($\beta = 0.331$, $p = 0.000$) and indirect effects via subjective norms ($\beta = 0.045$, $p = 0.008$), while also positively influencing SN ($\beta = 0.166$, $p = 0.002$). Although its effect sizes are smaller than those of credibility, these results are consistent with prior research identifying believability as a determinant of purchase intention (Cassar *et al.*, 2021). Therefore, the findings indicate that information persuasion operates through dual

pathways, particularly believability shapes immediate evaluative judgments, whereas credibility amplifies social validation and normative pressure.

In contrast, trust (TR) exhibits a strong direct effect on SSI (β = 0.319, p = 0.000) but no significant indirect effect through subjective norms. This pattern suggests that trust functions as an individual-level driver of purchase intention, independent of perceived social pressure. In e-commerce contexts, trust in the platform or seller can directly reduce perceived risk and motivate purchase decisions without reliance on collective endorsement. The null relationship between trust and subjective norms further implies that trust and norms operate in parallel, occupying distinct but complementary positions within the decision-making process.

Finally, the model explains 46.6% of the variance in SSI, indicating substantial explanatory power. Collectively, credibility, believability, trust and subjective norms play important roles in predicting SSI, with subjective norms and credibility emerging as particularly influential. Consistent with prior studies (Noor et al., 2020), the findings reaffirm that social pressure and community influence are central drivers of participation in social commerce.

5.1. Theoretical implications

This study advances theory by clarifying the role of credibility in SSI through integrating information perception with social normative perspectives. Contrary to prior work that treats credibility as a direct antecedent of purchase intention (Amarullah et al., 2022; Bilgen and Zoghi, 2017), the findings show that credibility does not directly influence SSI. Instead, its effect is fully mediated by subjective norms. Thus, credibility functions not as a cognitive cue but also as a normative mechanism that shapes perceptions of socially endorsed behaviour. In turn, this extends TPB research by showing that subjective norms are not merely predictors of intention but key mediating mechanisms through which information evaluations become socially embedded (Ajzen, 2020; Leong et al., 2022).

The study also sharpens the distinction between trust and believability, which prior literature often conflates (Metzger and Flanagin, 2013; Mulcahy et al., 2024). Trust emerges as a direct, individual-level risk-reduction mechanism that strongly predicts SSI but does not shape subjective norms. This supports prior work suggesting that trust reflects personal assurance grounded in platform reliability, consumer protection and system quality rather than social expectations (Aslan, 2023; Zhao et al., 2023). By contrast, believability exerts both a direct and an indirect effect through subjective norms. Therefore, believable information informs individual judgment while also reinforcing perceptions of collective acceptance. Compared with trust, believability is more socially embedded and better captures the bridge between information quality and normative influence (Berry et al., 2018; Cassar *et al.*, 2021; Mulcahy et al., 2024).

Furthermore, the study advances theory by integrating IAM with TPB to explain how information perceptions translate into behavioural intentions in social commerce. IAM highlights information quality and source credibility in information adoption (Sussman and Siegal, 2003) whereas TPB explains

behavioural intention through attitudinal and normative processes (Ajzen, 1991). By linking believability and credibility with subjective norms, our study proposes a more complete framework of social commerce intention formation. In doing so, it challenges the common assumption that trust and credibility are interchangeable predictors (Elmousa et al., 2024; Tseng, 2022). Instead, credibility operates mainly through a normative pathway, trust acts as a direct behavioural driver, and believability connects informational evaluation with social influence.

Such contributions are especially relevant to the Asia-Pacific context. Social commerce across Asia-Pacific markets is shaped by dense digital interaction, peer visibility and relatively strong collectivist orientations, which amplify the salience of social approval and conformity in online decision-making (Liu and Lapinski, 2024; Pradana et al., 2024). In markets namely Vietnam, Indonesia, China and Thailand, consumers often rely on peer endorsement, eWOM and community validation when evaluating sellers, platforms and products (Rouibah et al., 2021; Yuniarty *et al.*, 2020). Accordingly, the strong mediating role of subjective norms found here suggests that credibility-based information in Asia-Pacific social commerce is unlikely to influence intention unless it first acquires social legitimacy. This insight extends regional social commerce scholarship by explaining why normative endorsement may be more consequential than credibility alone in socially networked consumption environments (Guo and Li, 2022; Putri *et al.*, 2023; Nguyen et al., 2024).

5.2. Managerial implications

The findings offer several practical implications for managers operating in social commerce. First, credibility does not directly influence SSI, contradicting prior studies (Amarullah et al., 2022; Bilgen and Zoghi, 2017). Instead, its effect is fully mediated by subjective norms. Thus, credibility functions primarily at the collective level. Accordingly, firms should shift from targeting isolated consumers to cultivating community-wide legitimacy. Managers should therefore encourage authentic user-generated content, promote credible peer reviews and collaborate with trusted influencers. Such practices generate visible social endorsement and strengthen normative pressure, thereby enhancing purchase intention. Second, the distinct roles of believability and trust require differentiated managerial strategies. Believability influences SSI both directly and indirectly through subjective norms, implying that marketing communication should be persuasive while also aligned with shared community expectations (Cassar *et al.*, 2021). In contrast, trust exerts a strong direct effect without normative mediation. Therefore, firms should invest in mechanisms that reduce perceived risk, including secure payment systems, transparent policies, responsive customer service and reliable platforms. Finally, Vietnam's rapidly expanding digital economy provides favourable conditions for social commerce. Firms should in turn combine community-based reputation strategies with trust-building investments while leveraging influencers, livestreaming and short-form video marketing.

6. Conclusions

This study advances understanding of social commerce by examining how credibility, believability, trust and subjective norms jointly shape SSI among Generation Z consumers. The findings demonstrate that

credibility influences purchase intention only indirectly through subjective norms, highlighting the crucial role of social approval and collective endorsement in digital purchasing decisions. In contrast, trust operates as a direct driver of intention, underscoring its importance as an individual-level mechanism for reducing perceived risk, while believability exerts both direct and normative effects. These results refine existing behavioural theories by clarifying the distinct yet complementary pathways through which information perceptions and social pressures affect consumer decision-making. Despite these contributions, several limitations remain. First, the reliance on convenience sampling and a cross-sectional design constrains causal inference and generalizability. Future research could adopt probability sampling and longitudinal designs to capture dynamic changes in social shopping behaviour. Second, the empirical focus on Generation Z consumers in Ho Chi Minh City limits the geographical and demographic scope. Extending the analysis to other regions and age cohorts in Vietnam would strengthen external validity. Finally, future studies using QCA may deepen theoretical insights by modelling trust as a multidimensional construct across platforms, vendors and communities, examining interactional dynamics in social commerce or exploring credibility across diverse contextual settings. Such extensions would further enrich the evolving literature on social shopping behaviour.

Declarations

Conflict of interest: The authors declare that they have no conflict of interest.

Ethical approval: The above study was approved by the Ho Chi Minh City University of Technology (HUTECH) Ethics Committee, as it meets the requirements of the National Statement on Ethical Conduct in Human Research (NHMRC 2023). All research procedures were carried out in accordance with relevant guidelines and regulations.

Informed consent: Informed consent was obtained from all individual participants involved in the study.

Author Contribution

T.T.T., L.M.T.T., K.N., H.N.N., T.P.L.N., and T.A.T.C. contributed equally to the conception and design of the study. T.T.T., K.N., and L.M.T.T. developed the theoretical framework and research model, while H.N.N., T.P.L.N., and T.A.T.C. contributed to instrument development and refinement. All authors participated in the adaptation of measurement scales, questionnaire design, and data collection procedures. T.T.T., H.N.N., and T.A.T.C. conducted data screening and statistical analyses using SmartPLS, while T.T.T., L.M.T.T., and T.P.L.N. contributed to data interpretation and validation of findings. All authors contributed equally to drafting the manuscript, developing the literature review, methodology, results, discussion, and conclusions sections. Figures, tables, and supplementary materials were prepared collaboratively by all authors. All authors critically reviewed, edited, and approved the final manuscript for submission and agree to be accountable for all aspects of the work.Initial mapping used:T.T.T. = Thi–Trang TranL.M.T.T. = Ly–Minh–Tri TranK.N. = Khoa NguyenH.N.N. = Hoang–Nhut NguyenT.P.L.N. = Thi–Phuoc–Loc NguyenT.A.T.C. = Thai–Anh–Tai Chau

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Figures

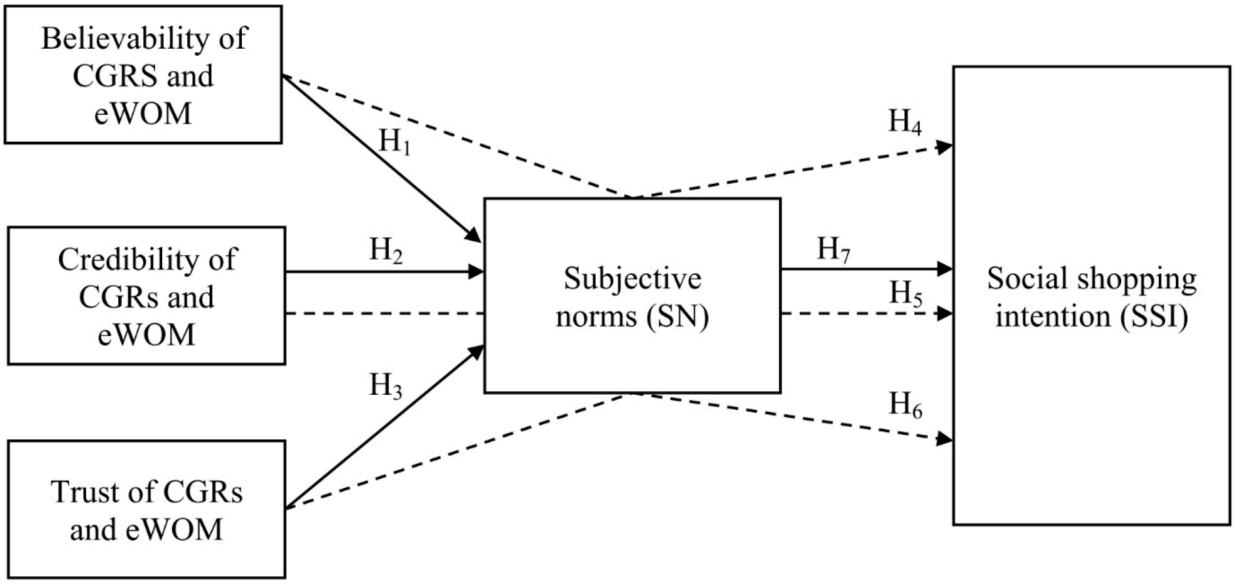


Figure 1

Proposed research framework (Source: Author's work)

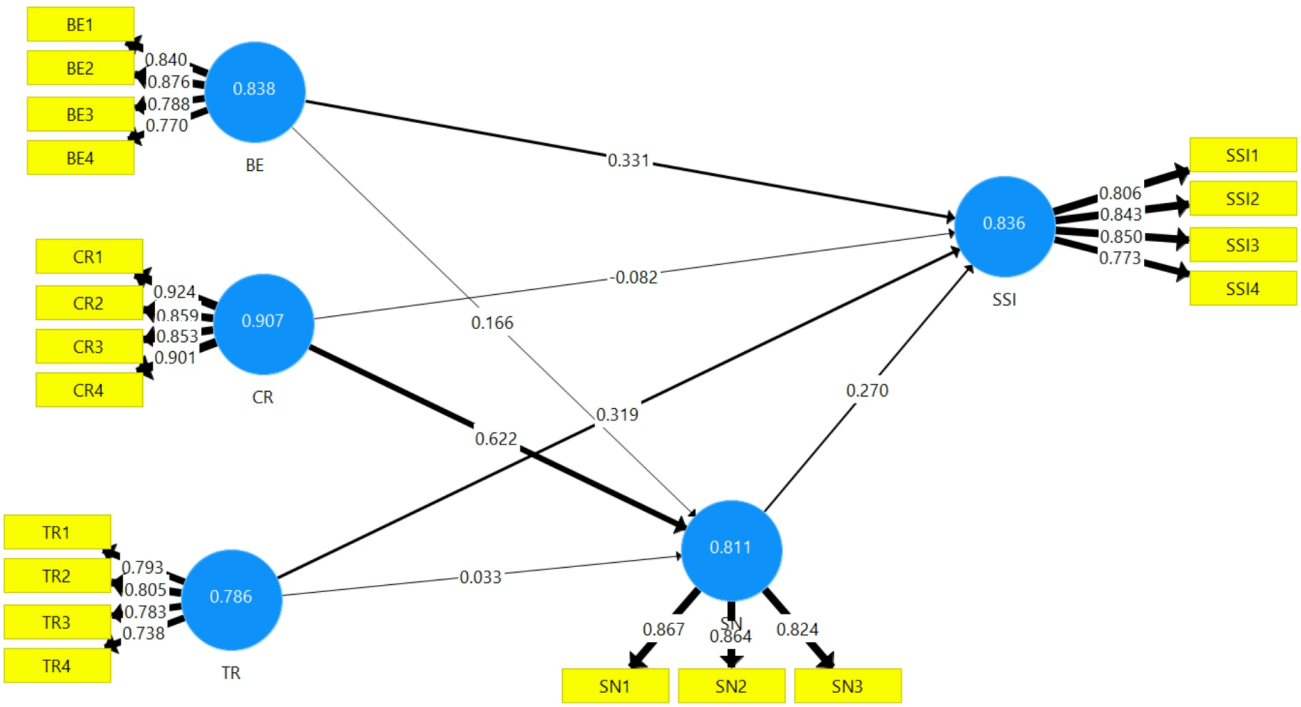


Figure 2

Results of PLS SEM structural model analysis (Source: Author’s work)

Supplementary Files

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- Appendix1.docx