



Article

Harnessing Swift Guanxi in SMEs: Exploring Trust and Purchase Intention on Social Commerce Platforms

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Abstract: Extant empirical studies investigate social commerce purchase intention from the perspective of swift guanxi dimensions while neglecting to explain how the purchase intention is influenced. This study proposed and tested a research model to unveil the relationship between swift guanxi dimensions (mutual understanding, reciprocity favor, and relationship harmony), trust in the seller and purchase intention while considering the mediation effect of trust in the seller in social commerce settings. Data from 421 social commerce youth consumers in Tanzania were used in PLS-SEM analysis to test the research model. Results revealed that except for reciprocity favor, swift guanxi dimensions positively influence purchase intention. The swift guanxi dimensions also positively influence trust in the seller. Further trust in the seller mediates the relationship between swift guanxi dimensions and purchase intention. This study recommends that social commerce micro, small, and medium traders embrace swift guanxi to drive consumer purchase intention. Swift guanxi dimensions foster a rapid and affirmative connection with the consumers, enhancing their trust in the seller. In turn, trust in the seller significantly enhances the likelihood of purchase intention, since the consumers feel safer and more confident in their buying journey. Therefore, by leveraging swift guanxi dimensions, social commerce sellers can effectively build business relationships based on a strong foundation, which not only drives immediate consumer purchases but also fosters enduring consumer devotion.

Keywords: social commerce; swift guanxi; purchase intention; small and medium enterprises (SMEs); Tanzania



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1. Introduction

The increasing digital consumer behavior drives enterprises to integrate digital channels such as social networks in businesses [1]. As a result, social networks, also termed social commerce (SC) platforms have been extensively integrated into small and medium enterprise (SME) business models and marketing activities [2–4]. Platforms such as Facebook, Instagram, WhatsApp, and X are used for different purposes including widening business networks [5,6] and communication to maintain business transaction relationships [3]. As such, the platforms offer extensive SC opportunities, allowing business transactions between users [7]. SC involves how consumers interact and socialize within a certain social network site to do shopping [8].

Nonetheless, SC has been perceived as risky because it involves SMEs, which are less trusted and have less institutional protection transaction mechanisms [9–11]. SC platforms lack intermediaries and guarantee policies that might convince a consumer to purchase confidently [12]. For example, there is a lack of financial intermediaries that guarantee refunds to the consumer in case of a failure to fulfil business agreements. Also, there is a lack of policies that enforce the consumer’s liabilities to the seller in case of a failure to fulfil business agreements. Consequently, consumers sometimes lack trust in the sellers, making them hesitate to purchase on SC platforms [13]. However, considering the importance of

purchase intention for the success of SC sellers [14], building trust and driving consumers' intention to purchase is essential [15].

One core advantage that SC platforms offer is an enhancement of a seller–consumer relationship [3]. The interactivity opportunities on SC platforms between the seller and the consumer allow relationships and trust building, subsequently developing trust and driving intention to purchase [16,17]. From Blau's (1964) [18] and Homans's (1958) [19] view of social exchange theory (SET), seller–consumer communications and interactions as a form of the exchange process result in trust building, and purchase intention. In a collectivistic culture, the seller–consumer exchange process in SC is well demonstrated by swift guanxi, which is essential to drive business transaction behavior [20]. As such, in Tanzania, a collectivistic culture just like China [21], SC consumers and firms rely on swift guanxi to offset the perceived disadvantages of the transaction environment. Swift guanxi is concerned with relationships that bond the parties who are in business exchange through reciprocal exchange of favor, relationship harmony and mutual understanding [16,22]. Thus, relationships based on enhanced online swift guanxi dimensions such as mutual understanding, relationship harmony, and reciprocity favor foster intention to purchase [16,23,24].

Furthermore, since SC is perceived as risky, purchase intention tends to be influenced by the consumer's trust [15,25,26]. Based on trust transfer theory (TTT) [27], trust can be further solidified and transferred to a consumer from a seller. According to TTT [27], trust is transferred depending on the established consumer's experience with the seller's commitment to keep and fulfil the transactional agreements and avoid unnecessary conflicts. Additionally, trust is transferred when a consumer has good memories about the seller's commitment to fulfilling promises, for example small gifts, free deliveries, price discounts and other reciprocity favors that occurred during online seller–consumer transaction relationship building. When a consumer has good experiences and memories about the seller, it enhances the consumer's confidence in the seller. This confidence subsequently drives purchase intention. As such, trust transferred through swift guanxi may demonstrate a critical role in driving trust in the seller, and this trust mediates the relationship between swift guanxi dimensions and purchase intention. Therefore, SC traders have the advantage of fostering swift business relationships and driving consumer purchase intention through swift guanxi [23,24].

Given that swift guanxi is an important phenomenon in the context of SC [24], there is an undoubted need for more empirical investigations for both theoretical and practical benefits. Although scholars such as Lin et al. [16], Mensah et al. [23], and Wu [24] confirm the influence of swift guanxi on purchase intention, how swift guanxi affects purchase intention has not yet been extensively studied. Therefore, understanding how swift guanxi influences purchase intention and its path remains crucial. SC is increasingly becoming a priority for most consumers [28]. It is currently prioritized because it offers purchase conveniences and easy access to product information [28,29]. Due to the increasing adoption and usage of SC in the SME sector [2–4], the pace of relationship and trust building can significantly affect business outcomes such as purchase intention due to the perceived SC purchase risks [9]. As confirmed by Cheng and Lin [14], purchase intention is key to the success of SC stores. Thus, in this era, where social networks redefine purchase behavior, it is important to develop seller–consumer relationships to foster consumers' trust that in turn can drive purchase intention [15]. Driving purchase intention is important to keep SMEs vibrant since they are essential for many nations and personal economy [30]. SMEs play a significant role in economic growth, and poverty reduction, thereby dominating the economic life of most people [31]. For example, in Tanzania, the business sector is occupied by more than 90 percent of SMEs, which is contributing to the country's GDP by 35 percent [32]. The sector has substantial economic implications for the people since it provides extensive business opportunities and consumption options.

As such, the proposed model in this study aimed to integrate SET and TTT in investigating the relationship between swift guanxi dimensions (mutual understanding, reciprocity favor, and relationship harmony), trust in the seller and purchase intention

while considering the mediation effect of trust in the seller in SC settings. SET suggests that as one party (seller) offers perceived positive benefits to the other engaged party (consumer) in the exchange process, the relationship is established, the consumer tends to establish initial trust in the seller and intention to purchase is influenced. Such perceived positive benefits may be achieved through swift guanxi dimensions. Simultaneously, according to TTT, the continuous positive interactions and relationship experiences (the consumer's positive perceptions of the actions demonstrated in swift guanxi dimensions) reinforce the initial trust, deepening the consumer's trust in the seller, and the deepened trust in the seller influences purchase intention. Together, the theories explain how swift guanxi dimensions (reciprocity favor, mutual understanding, and relationship harmony) enhance trust in the seller, thereby influencing purchase intention. By integrating SET and TTT, we explain the relationship mechanism and investigate the mediation role of trust in the seller as also recommended by Wang et al. [15] to further unveil the influence of consumers' trust in affecting the purchase intention in the SC literature. The specific focus was to:

- (i) Examine the influence of swift guanxi dimensions on purchase intention.
- (ii) Investigate the influence of swift guanxi dimensions on consumers' trust in the seller.
- (iii) Investigate the mediation influence of trust in the seller on the relationship between swift guanxi dimensions and purchase intention.

This study contributes to the research stream by unveiling the interplay of SET and TTT in explaining the role of swift guanxi in influencing trust in the seller and driving purchase intention in SC. This study proposes that swift guanxi dimensions are important resources in fostering seller–consumer transaction relationships, which results in trust in the seller and purchase intention. Thus, understanding ways to drive and maintain purchase intentions in SC is crucial since purchase intention is an important pillar for the success of SC sellers [14]. In this respect, this study is of great importance to SMEs because they are the major users of SC platforms for conducting their businesses as also argued by Ahmad et al. [2], Bellaaj [3] and Chatterjee and Kumar Kar [4]. SME SC sellers may refer to this study to develop effective strategies to drive purchase intention considering that SC remains relevant to its target market across global contexts [33–35].

The rest part of this paper is structured as follows. Section 2 discusses the theoretical underpinning of this study. Section 3 follows by discussing hypothesis formulation and the current research model. Section 4 presents the study methodology. Then, data analysis and results are presented in Section 5. Section 6 provides a discussion of the key findings, contributions, suggestions for future research and conclusion.

2. Theoretical Underpinning

2.1. Social Exchange Theory

Social exchange theory (SET) depicts that social behavior is an outcome of the exchange process [18,19]. The key purpose of the exchange process is to examine and weigh the relationship's benefits and costs or risks [18,19]. In the process of weighing, parties in the exchange process opt to continue with the relationship if the benefits outweigh the risks or costs. As such, SET is built on fundamental rules that the parties in the relationship must comply with for a successful exchange relationship [36]. The rules are focused on enhancing loyalty and trust between the parties in the relationship [36,37]. One of the crucial rules is reciprocity [36]. Reciprocity means that individuals feel obliged to pay back what others have done for them [36,38]. In SC, reciprocity is when there are perceived positive benefits from the consumer's and SC seller's interactions [39]. In SC, reciprocity is achieved when the seller communicates and ensures matters such as price discounts, gifts, free delivery, and extra possible services to a consumer [16]. At the same time, a consumer feels obliged to offer positive ratings and reviews about a seller in return and be willing to purchase from the seller [16,23]. Through the positive benefits, business relationships between the partners may be guaranteed [39,40].

Another rule of SET is based on the commitment to the negotiated rules and other exchange rules, as also argued by Ahmad et al. [36]. Parties in the social exchange may

negotiate rules, terms and conditions to reach interdependent goals [36]. Therefore, the negotiated rules require parties in the relationship to be committed to implementing the rules as negotiated and agreed upon. Commitment to the negotiated rules enables the enhancement of mutual understanding and relationship harmony, which is important in driving purchase intention [23,38]. Mutual understanding induces business transactions based on the agreed rules. Mutual understanding describes matters related to seller–buyer respect, valuing each other’s needs, and reaching mutually beneficial agreements related to details of business transactions [16,20]. Failure to respect and value each other’s demands such as delivery, agreed price, product quality and quantity induces a consumer to fail to make a purchase decision [41]. Further, the rules that focus on relationship harmony are concerned with respecting each other and being committed to avoiding conflicts [16]. Harmonious relationships may increase consumers’ purchase intention because consumers tend to be involved with parties that respect them [20]. Such relationships reduce the perceived disadvantages that a consumer may have during making decisions [16,42].

Therefore, in this study, we drew on Blau’s (1964) view of SET, focusing on interpersonal communication and interaction between SC sellers and consumers as a form of exchange. Also, this study built on SET principal rules to explain the consumer purchase intention outcome because of the seller–consumer social relationship built on the SET rules in the SC settings. From the perspective of SET, *guanxi* comes into existence when one part does something beneficial for the other part [37,38]. SC platforms offer avenues for seller–consumer social interaction and communication that are used by retailers to enhance business [28]. The principal rules of SET can softly be implemented through swift *guanxi* dimensions in SC platforms. If the seller–consumer relationship is built on the foundation of SET rules implemented via swift *guanxi* dimensions, driving consumers’ purchase intention becomes effective [38]. Purchase intention is effectively influenced because consumers tend to have confidence in their strong swiftly established online business relationships [16,20].

2.2. Trust Transfer Theory

This study draws on trust transfer theory (TTT) [27] to understand the process of transferring trust from the seller to the consumer through swift *guanxi* dimensions. According to TTT, trust can be transferred across parties, say in the context of this study, from the seller to the consumer. Trust, which is referred to as one’s decision to believe in another party [15], is transferred in two different ways: cognitive and communication processes [27,43,44]. The cognitive process involves mutual relationship knowledge and experience that one part (consumer) has about the other part (seller) [45,46]. Therefore, reflecting on TTT, in the context of swift *guanxi*, trust will be transferred to a consumer depending on the consumer’s established experience or cognition that a seller is always committed to keeping and fulfilling transactional agreements, that is, committed to mutual understanding [20]. Also, trust will be transferred if a consumer keeps in mind that the seller is always endowed to avoid unnecessary conflicts with a consumer, that is, keeping the relationship harmonious [23]. On the other hand, trust is transferred depending on the contextual relationship of the involved parties [47]. That means depending on the situation or context in which the trustor (consumer) encounters the trustee (seller) [27,48]. Further, the communication trust transfer happens through social interaction and communication [43,44]. From the perspective of the communication trust transfer process, in swift *guanxi*, regular interactions with a consumer may solidify trust in the seller if a consumer perceives valuable benefits from the interaction process [39]. Therefore, valuable benefits are revealed through reciprocity favor. Reciprocity favor may be observed through regular seller–consumer interactions to make follow-ups, give updates, give special offers, and give recognition to a consumer through positive ratings as a loyal customer, and verifying commitment to implement agreements such as free delivery and price discounts [20,23,39].

Therefore, SET and TTT are cross-fertilized in this study to provide a comprehensive framework to understand the influence of swift *guanxi* dimensions on trust in the seller and

purchase intention, with subsequent trust in the seller acting as a mediator. SET elucidates the initial process of relationship solidification in influencing purchase intention, and initial trust building when one part (consumers) perceives something valuable from the seller through the swift guanxi dimensions [36,37]. TTT describes that as the relationship progresses, continuous positive interactions and relationship experiences (positive cognitions of the exchange process) reinforce the initial trust, leading to deeper trust [27,43,44]. The perceived benefits continue to outweigh the perceived transaction disadvantages, and trust deepens. Thus, in this study, SET and TTT interdependently explain the way initial trust is formed quickly, the way it evolves through ongoing interactions and established good relationship experience, and its ultimate influences on purchase intention. This understanding is crucial for SC sellers aiming to establish and maintain trust in rapidly formed relationships in the SC contexts, thereby driving purchase intentions and nurturing long-term business transactions.

3. The Research Model and Hypothesis

3.1. The Influence of Swift Guanxi Dimensions on Purchase Intention

This study focuses on understanding the relevance of swift guanxi in the context of non-luxury fashion products such as apparel, watches, sneakers and casual shoes in SC. Non-luxury fashion products are characterized by their affordability and extensive availability. Therefore, consumers may have multiple alternatives online sellers and brand to choose from and are price-sensitive during purchase. Availability of multiple alternative choices make consumers perceive significant differences and thus, they may intensively search for varieties [49]. Furthermore, since non-luxury fashion products do not typically rely on exclusivity and prestige like luxury products, to make a purchase, consumers may need to be persuaded for perceived product value and credibility. To reduce product perceived value and credibility dissonance that may happen after purchase [49], consumers may need to purchase from a credible source. Therefore, making the role of seller–consumer relationships and trustworthiness facilitated by swift guanxi more significant in influencing consumer purchase intention [24].

Swift guanxi is composed of three dimensions, that is mutual understanding, relationship harmony, and reciprocity favor [16,20,23,38,39,50]. This study examines individual dimensions of swift guanxi rather than swift guanxi as a second-order construct to ascertain a specific significant influence of each dimension on purchase intention on SC. Therefore, allows coming up with clear implications to the SC sellers that help the good allocation of resources to an individual swift guanxi dimension depending on the importance of dimension in driving purchase intention. Further, investigating individual dimensions provides room for articulating the implication of each dimension to the theory.

Mutual understanding demonstrates the state of appreciating and valuing the demands of each party involved in the relationship, especially when it comes to business transaction details [16,20]. In the presence of mutual agreement on transaction details such as price, delivery concerns, quality guarantee and other transaction requirements a consumer becomes able to make a purchase [16,23]. The kind of mutual agreement reached between the parties creates a base for a positive involvement in the business transaction. Grounded in the principal rule of SET [18,19], observation and commitment to fulfilling agreed rules positively influence the achievement of interdependent goals [36,37]. Thus, mutual understanding has the potential to positively influence consumer purchase intention in SC platforms [23]. Subsequently, it is proposed that:

H1: *Mutual understanding positively influences consumer purchase intention in SC.*

Business transactions involve an exchange of favors as a form of reciprocal obligation among parties. Reciprocal obligations involve a commitment to numerous activities that are perceived as valuable by one part (consumer) to influence that part to be involved in the relationship [39]. Commitment to free delivery, price discounts, and providing small

gifts to consumers are considered as reciprocity favor that influence a consumer to pay back through purchase from the seller [16,23]. Reciprocity favors create the basis for the formulation of relationships and drive future interactions and transactions [39,40]. For instance, if a seller provides favors to the consumer such as price discounts and small gifts may hype the consumer's willingness to do business with the seller [51]. As revealed in SET, individuals feel obliged to pay back what others have done for them [36]. This implies that reciprocal favors increase opportunities for transactions. Hence, reciprocity favors can positively influence the intention of consumers to purchase [16,23,38]. Therefore, it is hypothesized that:

H2: *Reciprocity favor positively influences purchase intention in SC.*

Business relationships require good means for the involved parties to avoid unnecessary conflicts. Establishing a strong harmonious relationship results in involved parties respecting each other and avoiding any conflict and risks that may be caused during the business transaction [38,42]. The concern is important in the SC context, where online buyers care for sellers who avoid business conflicts and risks [23]. Ou et al. [20] found that consumers are inclined to purchase from sources where relationships are based on respect. Thus, harmonious relationships positively influence purchase intention in social commerce [16,23]. Therefore, we propose that:

H3: *Relationship harmony positively influences purchase intention in SC.*

3.2. The Influence of Swift Guanxi Dimensions on Trust in the Seller

Building the consumer's trust in SC remains vital for business success because trust remains a challenge in SC [52]. However, consumer trust may be influenced through swift guanxi dimensions. The trust-building process is explained well by SET and TTT as used in this study. Reflecting on SET [18,19], the implementation of swift guanxi dimensions by the seller creates grounds for relationship solidification and initial trust building as a result of perceived valuable benefits from the seller [36,37]. Further, from the perspective of TTT, as a relationship progresses, the continuous positive interactions and positive consumer experiences reinforce the initial trust, which leads to deeper trust [27,43,44]. Therefore, this discussion, implies that in the SC settings, the prior established historical mutual understanding that the consumer has experienced from the seller may influence the consumer's trust in the seller. If a consumer has a good experience with the seller that always protects and respects their relationship, a consumer tends to have confidence in the seller, thereby building trust. The established trust will be further transferred to the consumer cognitively due to the already established good experience in the memory of the consumer, or through social interaction when the consumer and the seller reach good mutually beneficial agreements. Thus, it is hypothesized that:

H4: *Mutual understanding positively influences trust in the seller in SC.*

Also, one core dimension of swift guanxi which consolidates trust is reciprocity favor. Based on SET [18,19] and TTT [27,43,44], as a consumer keeps experiencing positive interactions and the seller's commitment to reciprocity favor such as price discounts and free deliveries, trust in the seller is established and consolidated. As consumers consistently interact with the seller and obtain useful information and valuable suggestions such as price discounts, special offers and free deliveries, they are more likely to feel cared for and connected to the seller, thus developing stronger trust [37]. In addition, reciprocity favors such as positive ratings and appreciation that the consumer may receive on social networks from the seller may consolidate trust since the consumer feels valued by the seller. Reciprocity characteristics make the consumer trust and build a strong business relationship with the seller. Thus, we hypothesize that:

H5: *Reciprocity favor positively influences trust in the seller in SC.*

Further, establishing a strong harmonious relationship among parties may result in mutual respect and conflict avoidance [20,50], which may lead to trust in the seller. According to SET [18,19], trust is essential for building and maintaining relationships [53]. A good experience that the consumer has regarding the seller's commitment to avoid conflict makes a consumer confident. As such, as SC seller keeps maintaining harmony with the consumer, trust is established and consolidated. When consumers perceive relationship harmony, they tend to trust the seller and perceive less disadvantages of involving in business with the seller [20]. Trust will be established based on the prior cognition and experience of mutual respect and conflict avoidance that the seller offers to the consumer. Therefore, it is hypothesized that:

H6: *Relationship harmony positively influences trust in the seller in SC.*

3.3. The Mediation Role of Trust in the Seller

Extant studies, such as Lin et al. [16] Mensah et al. [23], and Wu [23], suggest that swift guanxi positively influences purchase intention in SC. However, the mechanisms underlying the influence of swift guanxi dimensions and purchase intention, have not been extensively explored. The extant literature provides that the consumers' established experience of the seller's commitment to mutual understanding, reciprocity favors, and relationship harmony reduce perceived disadvantages associated with transaction environments [16,20]. As such, the reduced disadvantages may enhance perceived trust in the seller, and this trust mediates the relationship. Wang et al. [15] emphasize the importance of trust in facilitating consumer purchase intention in the SC environment, further reinforcing the investigation of the mediation effect of trust.

As an aspect of swift guanxi, mutual understanding reduces the perceived disadvantages associated with the transaction environment. The reduction in perceived disadvantages can enhance the consumer's trust in the seller. Viewed from the perspective of SET [18,19], when consumers feel that sellers understand and align with their needs, this fosters a sense of reliability and predictability, thereby enhancing trust. The established trust then mediates the relationship between mutual understanding and purchase intention, since consumers are more likely to make a purchase when they have more trust online [47]. Therefore, it is hypothesized that:

H7: *The relationship between mutual understanding and purchase intention in SC is mediated by trust in the seller.*

Further, when sellers consistently fulfil promises, such as providing free delivery and offering an agreed price discount, they establish a pattern of reciprocity that can enhance consumer trust. The established trust, in turn, becomes an essential factor in determining purchase intention. As supported by SET [18,19] the concept of reciprocal favor in SC settings proposes that consumers feel obligated to reciprocate positively if they perceive that a seller has acted in their favor [23,38]. In line with SET and TTT [27], these reciprocal actions not only reduce perceived disadvantages but also build a strong foundation of trust. Based on SET valuable actions of the seller can lead to consumer response and can foster consumers' commitment to the exchange relationship [54]. Thus, trust in the seller mediates the relationship between reciprocal favor and purchase intention. Consumers are more inclined to purchase from sellers who have proven excellent trustworthy experiences [20]. Therefore, we hypothesize that:

H8: *The relationship between reciprocity favor and purchase intention in SC is mediated by trust in the seller.*

Another dimension of swift guanxi that involves harmonious relationships between the consumer and the seller can also enhance trust in the seller in SC settings. Relationships that are based on conflict avoidance, positive communications, and gestures of generosity, such as personalized attention and acknowledging consumer feedback can contribute to a positive perception of the seller, thus reducing perceived disadvantages and enhancing trust. From the perspective of TTT [27], as the relationship between the seller and the consumer becomes more harmonious, trust is solidified. Hence, the established trust acts as a mediator between relationship harmony and purchase intention. The trust established in that context is crucial in SC—where consumers cannot physically inspect products and control the transaction environment, they rely on the truthfulness and reputation of the seller [55]. Therefore, relationship harmony can contribute to the development of trust. The established trust positively influences purchase intention. According to SET [18,19], consumers become willing to purchase from the seller who fulfils the established ground rules of the relationship and perceive benefits from the relationship. Therefore, it is hypothesized that:

H9: *The relationship between relationship harmony and purchase intention in SC is mediated by trust in the seller.*

Therefore, Figure 1 builds on the above theoretical and empirical literature to present a research model. The research model demonstrates the influence of swift guanxi dimensions on purchase intention, trust in the seller, and the mediation effect of trust in the seller.

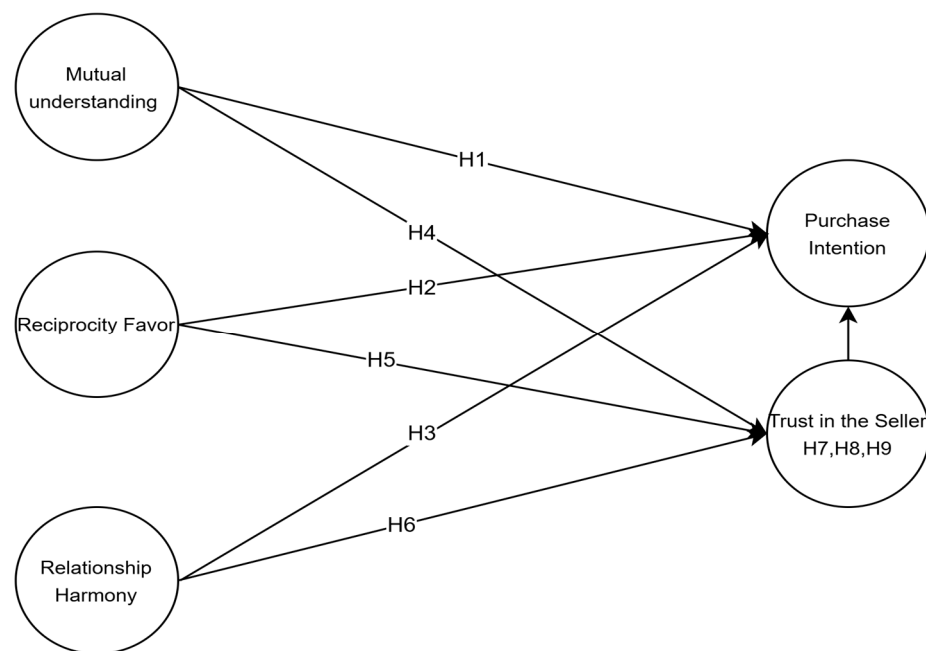


Figure 1. The Research Model.

In the research model, the influence of swift guanxi dimensions on purchase intention is represented by H1, H2, and H3, respectively. H4, H5, and H6 represent the influence of swift guanxi dimensions on trust in the seller, respectively. H7, H8, and H9 demonstrate the mediation impact of trust in the seller in the relationship. The model relies on the empirical and theoretical literature to demonstrate circumstances whereby purchase intention can be influenced in SC settings. The first circumstance is through a one-way step, whereby swift guanxi dimensions can influence purchase intention directly. The second circumstance is through a two-way step, whereby trust in the seller is first influenced, and then this trust mediates the relationship. Social exchange theory (SET) and trust transfer (TTT) are adopted in constructing the model. SET explains the applicability of swift guanxi dimensions in influencing purchase intention and the initial stage of trust building. Simultaneously,

TTT explains the process of consolidation of the established initial trust to mediate the relationship between swift guanxi dimensions and purchase intention.

4. Method

4.1. Pilot Study Briefings

To ascertain the actual participants of this study, the following process was considered. We performed a pilot study which involved the business owners. The main theme was to obtain a brief understanding of SC utilization in the sector and the motives behind using SC. Eight owners of the enterprises were identified to be involved in the pilot study. The exceptional requirement to be involved in the pilot study was a capital investment which does not exceed Tsh. 800 million, and employees who do not exceed 99 employees. An online focus group discussion (FGD) by means of Google Meet was conducted. An online FGD enhanced the geographical flexibility of the participants. Also, this made the participants feel more comfortable sharing their responses online, thereby enhancing full participation. Native Swahili language was used to enhance effective communication and engaging discussion. The FGD took three hours and seven minutes, which allowed each participant to give their opinions. It was revealed that all the participants used SC platforms. The motive behind the use of SC was to cope with changing buying behavior, where people are now turning to the modern way of shopping through SC platforms.

The discussion also revealed that SC platforms enable them to receive regular orders because some consumers are impulse shoppers and some purchase frequently to resell in the form of consumer-to-consumer (C2C) SC. Therefore, they ensure posting frequently on their different SC platforms to attract consumers' attention and keep the consumers informed about the new products. Also, the business owners disclosed that although they post and sell to consumers via different SC platforms, they always create consumers' social network communities (specifically, Consumers' WhatsApp groups). These communities are used by the sellers to regularly post products and do advertisements. Then, individual consumers from the communities contact the seller via whichever convenient SC platform for purchase.

Thereafter, researchers requested the eight entrepreneurs to add the researchers to the already created Consumers' WhatsApp groups for this research. After being added to the groups, researchers developed a questionnaire which was distributed within the groups to capture the demographic characteristics of buyers, the most frequent SC platforms used by the buyers, and the nature of products purchased frequently. Within the eight groups, 56 feedback from the customer revealed that 100 percent of the consumers are youth as defined in this study, most frequently purchasing non-luxury products via WhatsApp, Instagram and Facebook. The entire process informed the researchers that SC consumers who are youth can be easily reached through online surveys that can be conducted in WhatsApp groups already established by SC sellers.

The next step was to contact different SME owners that are selling non-luxury fashion products such as apparel, watches, sneakers and casual shoes requesting them to allow the researchers to join consumers' social network communities established by the SME owners. Researchers disclosed to the sellers that the purpose of joining the communities was to conduct this study. After joining the communities, the researchers had a chance to involve relevant respondents in this study. The researchers communicated the purpose of this study to the consumers. Consumers were requested to willingly participate in this study. Before conducting the main survey, within the groups, the researchers first tested the consistency and reliability of the questionnaire. A total of 43 questionnaire responses helped in making final refinements to the questionnaire as also described in the data collection section.

4.2. Research Design and Context

This study adopted a survey design to study the SC purchase intention of youth using Tanzania as an area of study. This design allows the collection of data from a diverse group of individuals to study behavior, establish relationships of variables and make inferences

about the population [56]. An initial pilot study that involved 56 participants revealed that Tanzanian youths purchase non-luxury fashion items such as apparel, watches, sneakers and casual shoes. Therefore, the main online survey involved youth who are purchasing these products sold by SMEs via SC platforms. The literature reveals that SMEs are the major users of digital channels including SC platforms in conducting their businesses online [2–4]. Therefore, conducting the current study in the geographical context where SMEs are dominant provides reliable insights. However, differences in capitalization, employment, and sales among firms make an absence of a unified definition of SMEs [57]. As such, in Tanzania, SMEs are defined and categorized as micro, small, and medium enterprises with 1 up to 4 employees and Tsh. 5 million, 5 up to 49 employees and above Tsh. 5 to 200 million, and 50 up to 99 employees and above Tsh. 200 to 800 Million, respectively [58]. However, since this study adopted an online survey, there was potential for collecting incomplete responses. To avoid this drawback, we made our survey short but engaging with compulsory questions, used simple language, and further conducted a pilot study for the questionnaire that revealed higher accuracy.

The study area was selected due to its potential to provide enriched findings on consumer purchase intention in SC. In Tanzania, SMEs contribute to the country's GDP by 35 percent, and the sector occupies above 90 percent of the number of firms. This indicates that the sector touches the economic life of many people. As such, most consumers extensively consume from this sector. Consequently, the context is reliable for this kind of study amid the proliferation of SC usage in businesses and the rise of digital consumer behavior. The SC market of Tanzania is experiencing significant growth. For example, the market value is estimated to reach about USD 2.12 billion by 2027 [59]. The growth estimate is attributed to the huge population of youth. According to the definition of youth in Tanzania, 34.7 percent of the population are youth between 15 and 35 years old [60]. Youth are more tech-savvy, innovators and early adopters of new technologies, including SC platforms. The literature reveals that the majority of youth own resources, smartphones, knowledge, and willingness to use digital technology including SC [61], making them the right candidates for studies related to SC behaviors. Therefore, researching their purchase intentions based on relationships and trust-building variables provides valuable insights into the present and future trends in SC. As such, these avails conducting this study due to the availability of huge potential respondents, thus warranting reliable inference of results with reliable implications for the SC sellers and SC research stream. To achieve the objectives of this study, only youth who have the qualifications were purposively selected for this study. We selected participants based on their SC usage experience, age, platform usage frequency, type of SC they use, and their monthly disposable income.

4.3. Sample Descriptions

As described in the pilot study briefings section, the pilot study process helped to ascertain the actual sample of this study. The pilot study process enabled the researchers to have a chance to involve relevant population representatives. As recommended by Hair et al. [62], G power software version 3.1.9.4 [63] was used to estimate the required minimal sample. Sample size estimation considered effect size 0.15, alpha 0.05 and 0.95 power, number of predictors 4 to be 129 respondents. Also, we considered the PLS-SEM criterion requiring at least 5–10 respondents to respond to one construct item for the reliability of the results [64]. The actual sample size exceeded the minimum requirement and hence favored our 95 percent confidence. Thus, the sample size involved in this study was 421, supporting the model's complexity. The sample characteristics are presented in Table 1.

Table 1. Sample Demographic Information.

Dimension	Item	Frequency	Percentage
Age	15–20	65	15.4
	21–25	143	34.0
	26–30	132	31.4
	31–35	81	19.2
Gender	Male	224	53.2
	Female	197	46.8
Disposable income (Tsh */month)	300,000–500,000	65	15.4
	500,000–1,000,000	94	22.3
	1,000,001–1,500,000	105	25.0
	1,500,001–2,000,000	91	21.6
	>2,000,000	66	15.7
Education	High School or Low Certificate or Diploma	30	7.1
	Bachelor’s degree	188	44.7
	Bachelor’s degree	166	39.4
	Postgraduate	37	8.8
SC usage frequency	Daily	312	74.1
	A few times a week	68	16.1
	Once a week	29	6.9
	A few times a month	12	2.9
Type of social media	WhatsApp	223	53.0
	Instagram	133	31.6
	Facebook	65	15.4
SC purchase frequency	Daily	68	16.2
	Weekly	161	38.2
	Monthly	192	45.6

Note(s): * 1 USD ≈ 2625 Tsh.

4.4. Data Collection and Analysis Method

In the context where this study was conducted, few natives speak English while the majority speak Swahili. Therefore, researchers prepared two versions of the questionnaire to capture responses. One version was for English and the other one was for Swahili language. The process of preparing and validating the two versions of the questionnaires followed the forward-backwards translation method and a pilot study. At first, the researchers prepared an English version questionnaire. Afterwards, the researcher whose native language is Swahili translated the English version questionnaire into Swahili. Next, a bilingual expert from the Mzumbe University, Department of Languages and Communication Studies back translated the Swahili version into English. Then, a comparison of the two versions was performed by the bilingual expert in collaboration with the native researcher. Thereafter, necessary modifications were made by the same bilingual expert in collaboration with the same native researcher. The process yielded comprehensive versions of two questionnaires to be used in the main survey. A pilot study, which received 43 responses, helped in making final refinements to the questionnaire. Finally, a comprehensive online survey questionnaire link for both Swahili and English versions was created and distributed. Providing options for questionnaire versions gave the respondents freedom of choice of language while responding to the survey questionnaire.

From January 2024 to March 2024, an online self-administered survey questionnaire was distributed to the respondents conveniently within the WhatsApp groups to ascertain a sufficiently large sample size. However, the questionnaire purposively screened out irrelevant respondents. Thus, data were collected from respondents who are youth and have related SC experience. Before collecting responses, prospective participants were asked about their SC usage experience, age, platform usage frequency, type of SC they use, and their monthly disposable income. Additionally, although the survey questionnaire was

shared in the social network communities of consumers who purchase non-luxury fashion products, researchers reconfirmed the relevance of the respondents. The questionnaire requested the respondents to indicate whether they buy apparel, watches, sneakers or casual shoes from their respective SC sellers. Those who said no were automatically dropped. Those who said yes and met the above criteria as also presented in Table 1 were considered for full participation. As such, purposive sampling [61,65] was used to find the actual participants in this study.

No gifts or prizes were given to the participants, which may have induced any respondent to participate in this study without their willingness and readiness. Further, even though the most used SC platforms were identified during the pilot study, respondents were granted the freedom to report only one most frequently used SC platform during the main survey. WhatsApp, Instagram, and Facebook were the only platforms mentioned. A total of 426 responses were obtained. A rigorous data-cleaning process confirmed 421 responses valid for PLS-SEM analysis. Demographic information as presented in Table 1 was analyzed using Microsoft Excel 2016. Data analysis involved the use of Smart PLS4-SEM [66]. PLS-SEM approves its ability to outperform partial least squares in terms of parameter consistency, reliability, validity, and model fit indices [67]. Also, in achieving better prediction analysis, PLS-SEM explains well the constructs’ relationships for complex models [62,67–71]. The integration of theories in this study involves complex constructs and relationships. Therefore, the complexity of our theoretical model and this study’s objective to predict trust in the seller and purchase intention based on multiple predictors, makes PLS-SEM a real choice. A sample size of 421 supports the complexity of the model and makes PLS-SEM suitable for data analysis to provide stable estimation and meaningful insights as also used by Mensah et al. [23]. In addition, PLS-SEM’s efficiency in estimating mediation effects is crucial for exploring the mediating role of trust in the seller, which is a key aspect of our theoretical integration. Therefore, PLS-SEM aligns with our study’s complex theoretical framework, the need for prediction, and the mediation effect assessment [62,67–69]. Further, it is widely accepted and used in business and marketing research [68] such as by Horng and Wu [72], Lin et al. [73], Liu et al. [74] and Mensah et al. [23].

4.5. Measurement Items, Validity, Reliability, Collinearity, and Common Method Bias

For common method bias assessment, first, measurement items were carefully adapted from the extant literature and improved by the professionals acquainted with the knowledge of the interest of the current study [28]. Statistically, the collinearity statistics (variance inflation factor—VIF) of the outer model were assessed. All VIF values were below 5, indicating that there was no multicollinearity problem (see Table 2). As recommended by Hair et al. [67] the common method bias through VIF values of the inner model was further assessed. All VIF values were lower than 3, indicating freedom from common method bias [67] (see Table 3).

Table 2. Constructs Measurement Items, Reliability, and Collinearity Assessment.

Construct	Item	Loadings	VIF	
Mutual Understanding Lin, et al. [16] Mensah, et al. [23]	CR (rho_a) = 0.923; Cronbach’s alpha = 0.922; AVE = 0.762			
	MU1	I and the seller on the social commerce platform can understand each other’s needs.	0.869	2.963
	MU2	I and the seller on the social commerce platform can understand each other’s points of view.	0.872	3.074
	MU3	I and the seller on the social commerce platform can listen to each other and reach a good conclusion	0.865	2.751
	MU4	I and the seller on the social commerce platform can follow the flow of our conversations	0.885	3.330

Table 2. Cont.

	MU5	I and the seller on the social commerce platform show interest in each other’s opinions about a product	0.872	3.039
Relationship Harmony Lin, et al. [16] Mensah, et al. [23]		CR (rho_a) = 0.895; Cronbach’s alpha = 0.893, AVE = 0.823		
	RH1	I and the sellers on the social commerce platform always maintain our agreements	0.901	2.422
	RH2	I and the seller on the social commerce platform always avoid conflict.	0.922	3.182
	RH3	I and the sellers on the social commerce platform respect each other	0.899	2.656
Reciprocity Favor Lin, et al. [16] Mensah, et al. [23]		CR (rho_a) = 0.880; Cronbach’s alpha = 0.874; AVE = 0.798		
	RF1	I and sellers on the social commerce platform provide positive ratings and comments to each other.	0.894	2.367
	RF2	I and sellers on the social commerce platform help each other to get mutual satisfaction.	0.914	2.594
	RF3	I have a friendly interaction with my seller on the social commerce platform	0.871	2.173
Trust in the Seller Hajli, et al. [28]		CR (rho_a) = 0.893; Cronbach’s alpha = 0.885; AVE = 0.812		
	TTS1	I trust promises made by my vendor on social commerce platforms	0.868	2.231
	TTS2	My seller is honest on the social commerce platform	0.927	3.174
	TTS3	Based on my experience with my vendor’s social commerce platform, I know they care about customers	0.908	2.599
Purchase Intention Lin, et al. [16] Liu, et al. [74]		CR (rho_a) = 0.918; Cronbach’s alpha = 0.915; AVE = 0.797		
	PI1	I would prefer to purchase a product or service from the seller on the social commerce platform.	0.884	2.839
	PI2	I would like to recommend to my friends and family to purchase a product from the seller on the social commerce platform.	0.895	2.995
	PI3	If there is a product that I want to purchase, I would like to buy it from the seller on the social commerce platform.	0.908	3.155
	PI4	Given an opportunity, I would consider purchasing the product represented on my seller’s social commerce platform	0.882	2.840

Note: CR = composite reliability; AVE = average variance extracted; VIF = variance inflation factor.

Table 3. Inner Model Collinearity Statistics for Common Method Bias Assessment.

	VIF
Mutual Understanding -> Purchase Intention	1.866
Mutual Understanding -> Trust in the Seller	1.786
Reciprocal Favor -> Purchase Intention	2.323
Reciprocal Favor -> Trust in the Seller	2.098
Relationship Harmony -> Purchase Intention	2.356
Relationship Harmony -> Trust in the Seller	2.239
Trust in the Seller -> Purchase Intention	1.929

Note: VIF = variance inflation factor.

The measurement items used in this study were measured at a 5 Likert scale (1—strongly disagree to 5—strongly agree) (see Table 2). However, before adopting the items for the main survey, a pilot study, which involved 43 respondents for testing the items, revealed the reliability of the items. Due to their reliability in the context, the items were adopted for the main survey. The quality of this study’s measurement model was assessed, and the outer loadings were above a minimum threshold of 0.708, indicating that the indicators have relatively good reliability (see Table 2). Composite reliability (Rho_a) and Cronbach’s alpha were assessed to confirm the internal consistency of the model. The results indicated compliance with the required minimum threshold of above 0.800 as portrayed in Table 2. The AVE [67] results ranged from 0.762 to 0.823, signifying adherence to the accepted threshold of above 0.500 interpreted as relatively with good convergent validity (see Table 2).

Further, discriminant validity was assessed, and HTMT [67] was below the maximum threshold of 0.900, ranging from 0.560 to 0.785 (see Table 4). Discriminant validity assessment showed that each construct is discrete from others in a structural model. However, the Fornell–Larcker criterion for assessing discriminant validity was not considered in this

study due to its weaknesses compared to HTMT especially when used for complicated models, as also argued by Hair et al. [67] and Simba et al. [75].

Table 4. Discriminant Validity.

Constructs	MU	PI	RF	RH	TTS
MU					
PI	0.572				
RF	0.658	0.560			
RH	0.689	0.572	0.785		
TTS	0.616	0.619	0.715	0.682	

5. Results

Model explanation power (R^2) was evaluated. R^2 values were 0.482 and 0.399 for trusts in seller and purchase intention, respectively (see Table 5). This indicates that the tested research model explains a substantial amount of variance in trust in the seller, and purchase intention, respectively. Further, Q^2 was observed to assess the predictive relevance of the model constructs. The Q^2 values were all above 0, indicating a strong predictive relevance of the constructs in the research model (see Table 5). Thereafter, hypotheses were tested. The estimations were calculated with 10,000 subsamples, and all model paths were considered significant at the level of ≤ 0.05 . Results are portrayed in Figure 2 and Table 6.

Table 5. Model Predictive and Explanation Power.

Constructs	Q^2	Prediction Summary		Explanation Power
		RMSE	MAE	R^2
Purchase Intention	0.338	0.819	0.603	0.399
Trust in the Seller	0.468	0.733	0.567	0.482

Note: Q^2 = predictive relevance, $RMSE$ = root mean squared error, MAE = mean absolute error, and R^2 = coefficient of determination.

5.1. The Influence of Swift Guanxi Dimensions on Purchase Intention

The hypothesis testing revealed a positive significant influence on H1 and H3 except for H2. In specific, the relationship between mutual understanding and purchase intention was positive and significant ($\beta = 0.223, t = 3.705, p = 0.000$), hence supporting H1. Implying that the likelihood of a consumer intending to make a purchase increases when there is a high level of mutual understanding between the seller and the consumer. H2 was not supported ($\beta = 0.091, t = 1.190, p = 0.117$), that is, the relationship between reciprocity favor and purchase intention is insignificant. This signifies that the reciprocating favors from the seller such as gifts and price discounts do not substantially influence the consumer’s intention to make purchases. The influence of relationship harmony on purchase intention was found to be positive and significant ($\beta = 0.136, t = 2.002, p = 0.023$), hence H3 supported. This result means that the greater the consumer perceives a harmonious relationship with the seller, the likelihood of an intention of a consumer to purchase from the seller increases.

5.2. The Influence of Swift Guanxi Dimensions on Trust in the Seller

Mutual understanding was found to positively and significantly influence trust in the seller ($\beta = 0.205, t = 3.451, p = 0.000$); this marks H4 being supported. The result suggests that trust in the seller increases when a consumer perceives a high level of mutual understanding. The relationship between reciprocity favor and trust in the seller was revealed to be positive and significant ($\beta = 0.341, t = 5.309, p = 0.000$), hence H5 was supported. Implying that if the consumer perceives the seller’s commitment to the reciprocity favor, consumers are more likely to trust the seller in return. H6 was supported, whereby the relationship harmony and trust in the seller were found positively and significantly associated ($\beta = 0.246, t = 3.861, p = 0.000$). This means that if there is a sense of harmony and conflict avoidance between the seller and the consumer, the consumer tends to trust the seller.

5.3. The Mediation Role of Trust in the Seller

Trust in the seller was found to positively and significantly influence purchase intention ($\beta = 0.294, t = 4.576, p = 0.000$). The mediation effect of trust in the seller on the relationship between mutual understanding and purchase intention was positive and significant ($\beta = 0.060, t = 2.821, p = 0.002$), hence H7 was supported, indicating that seller–consumer mutual understanding leads to increased trust in the seller, which in turn triggers the consumer’s intention to make purchases. The relationship between reciprocity favor and purchase intention was found to be positive and significantly mediated by trust in the seller ($\beta = 0.100, t = 3.338, p = 0.000$), hence H8 was supported, signifying that the consumer’s purchase intention occurs if the seller’s reciprocity favor to the consumer builds trust in the seller. Finally, H9 was also supported, whereby trust in the seller positively and significantly influences the relationship between relationship harmony and purchase intention ($\beta = 0.072, t = 2.849, p = 0.002$), suggesting that a harmonious relationship between the seller and consumer leads to increased trust in the seller, which in turn influences the consumer’s intention to make purchases. All results are presented in Figure 2 and Table 6.

Table 6. Constructs Path Coefficient.

Hypothesis	beta	t-Statistics	p-Values	Decision
H1: MU-> PI	0.223	3.705	0.000	Supported
H2: RF -> PI	0.091	1.190	0.117	Not Supported
H3: RH -> PI	0.136	2.002	0.023	Supported
H4: MU -> TTS	0.205	3.451	0.000	Supported
H5: RF -> TTS	0.341	5.309	0.000	Supported
H6: RH -> TTS	0.246	3.861	0.000	Supported
H7: MU -> TTS -> PI	0.060	2.821	0.002	Supported
H8: RF -> TTS -> PI	0.100	3.338	0.000	supported
H9: RH -> TTS -> PI	0.072	2.849	0.002	Supported

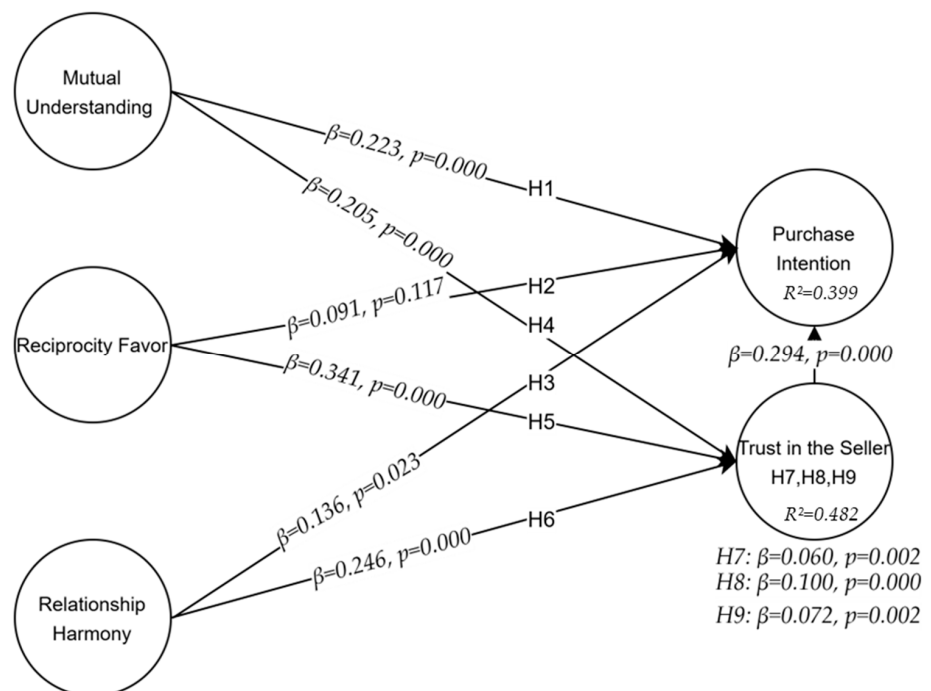


Figure 2. Description of Model’s Construct Relationships.

6. Discussion, Contribution, Suggestions for Future Research and Conclusions

6.1. Discussion

This study investigated the influence of swift guanxi dimensions on trust in the seller, purchase intention, and the mediation effect of trust in the seller in SC. As per the reviewed literature, to the best of the knowledge of the researchers, this study becomes among the early empirical studies to investigate the mediation impact of trust in the sellers in SC based on swift guanxi perspectives. Trust is advocated as a critical determinant of purchase intention in social commerce [15,24,26,73].

6.1.1. The Influence of Swift Guanxi Dimensions on Purchase Intention

Swift guanxi dimensions and trust in the seller are important ingredients in making SC transactions successful [24,76]. The results reveal mutual understanding as a positive determinant of social commerce purchase intention. This implies that a positive attachment between the seller and consumer which is based on transactional mutual agreement such as product quality, price, and delivery concerns drives consumer SC purchase intention. As also emphasized by Lin et al. [16] and Mensah et al. [23] the absence of mutual understanding may deter a consumer from deciding on purchase intention. Therefore, SC seller that ensures mutual understanding initiatives such as favorable payment options, and consumer protection are more likely to drive consumers' intention to purchase than those which does not. Our findings extend the previous investigations in the domain that empirically established the positive significant relationship between mutual understanding and purchase intention such as Lin et al. [16] and Mensah et al. [23]

Additionally, reciprocity favor is recognized as a critical ingredient in swift guanxi to influence purchases. The influence works perfectly especially when directed from a seller to a buyer [23]. However, the findings in the current study portray an insignificant influence of reciprocity favor on purchase intention. The results suggest that reciprocity favor offered by the seller such as small gifts to the buyer, and price discounts are not considered by the consumers as critical determinants for them to be involved in a purchase. The fact that online consumers lack trust in online sellers, reciprocity favors are considered enticements for the consumers. It is perceived as an enticement to be involved in future purchases from the seller regardless of the product quality in comparison to the required consumption standards. If a consumer does not have a good historical experience about the seller's commitment to reciprocity favors, upon being offered by the seller a consumer may have a bad perception of being enticed to purchase from the seller. As such, a consumer finds a good way of avoiding such a business relationship to escape from any kind of consequences that may follow. In this respect, reciprocity favor should not be directly intended to drive purchases, rather should focus on building the consumer's trust, thereby driving the intention to purchase. Thus, our findings contradict the findings of Lin et al. [16] and Mensah et al. [23], who empirically established that reciprocity favor positively affects purchase intention in SC.

This study establishes that relationship harmony positively and significantly predicts purchase intention. The findings demonstrate that the presence of a favorable transaction environment that is free from business conflicts influences purchase intention. Thus, we support the previous studies such as Lin et al. [16] and Mensah et al. [23], which established that business communication and processes that are based on conflict avoidance (harmonious relationship) contribute to the elimination of perceived disadvantages hence the purchase intention of the consumer. This implies that SC sellers have the advantage of driving and sustaining purchase intention if the transaction environments are perceived by the consumer as free from conflicts. SC sellers who are committed to enhancing consumer satisfaction rather than just making sales are more likely able to avoid conflicts and drive consumers' intention to purchase.

6.1.2. The Influence of Swift Guanxi Dimensions on Trust in the Seller

The direct influence of swift guanxi dimensions on trust in the seller was positive and, subsequently trust in the seller positively influenced purchase intention. In the SC context, trust is transferred from the seller to the buyer cognitively; for instance, the seller's established historical ability to fulfil agreements. Also, it is transferred through social interaction and communication, for example positive ratings, price discount agreements, delivery concern agreements and reviews of the consumer from the seller. This means that the seller's ability in conflict avoidance, fulfilment of agreements, and spreading joy to the buyer through, price discounts, free delivery, and small gifts make consumers establish trust in the seller. Trust in the seller subsequently influences purchase intention because it ascertains confidence to be involved in the business relationship. Consumers become willing to be involved in business transactions even though they are unable to control the transaction environment. Thus, the findings contend that trust is an important ingredient in influencing social commerce purchase intention. We therefore support the extant literature such as Lin et al. [73], Meilatinova [25], Wang et al. [15], Wang et al. [77], and Zhao et al. [26], which establishes that trust in online business ventures influences purchase intention.

6.1.3. The Mediation Role of Trust in the Seller

We followed the mediation test steps proposed by Zhao et al. [78] to test our proposed mediation paths. All direct effects paths to the mediation construct were positive and significant, and therefore warranted the mediation test. The mediation effect of trust in the seller on the relationship mechanism was confirmed as positive and significant. Our results revealed that the influence of mutual understanding and relationship harmony on purchase intention is complementarily mediated by trust in the seller, respectively. That is, trust in the seller partially mediates the relationships between mutual understanding and relationship harmony on purchase intention, respectively. Trust in the seller was found to have a full mediation effect on the relationship between reciprocity favor and purchase intention. This is because the direct relationship between reciprocity favor and purchase intention was found to be insignificant. This indicates that online buyers react positively (developing purchase intention) to seller's gestures such as price discounts, and small gifts only if they have developed trust in the seller. Online consumers avoid being induced directly to buy products that are even below standard to fulfil their needs just because of reciprocity favor gained from the seller. Therefore, the reciprocity favor initiatives to the consumers may have an impact on purchase intention only if they can affect trust in the seller, and that trust influences purchase intention. This implies that SC sellers are supposed to invest in reciprocity favors that are more concerned with trust building rather than driving purchase intention directly.

6.2. Theoretical Contribution

This study integrates SET and TTT to investigate how swift guanxi influences trust in the seller and purchase intention in the SC context. This study focused on the influence of reciprocity favor, mutual understanding, and relationship harmony. The results reveal nuanced dynamics that refine the adopted theories and offer new insights into trust building in SC business relationships. Contrary to SET's arguments on reciprocity rule, the results revealed that reciprocity does not directly influence purchase intention. Instead, trust in the seller was revealed to fully mediate the relationship between reciprocity favor and purchase intention. SET conventionally argues that reciprocity directly influences interdependence outcomes like purchase intention. The findings of this study refine SET by demonstrating that in swift guanxi contexts in SC, reciprocity primarily influences trust in the seller, which in turn develops trust in the seller and drives purchase intention. This indicates a two-step process, where reciprocity actions start by building trust in the seller, and then drive purchase intention.

Further, the results revealed that mutual understanding and relationship harmony both influence purchase intention directly and indirectly; with trust in the seller acting

as a partial mediator. This means that mutual understanding and relationship harmony can have an influence both through trust and independently, emphasizing their strong influence in swift guanxi contexts in SC. This signifies the importance of commitment to the agreed ground rules of the business relations, positive cognition of the exchange process, and positive interactions as recognized by SET and TTT. Focusing on the mediation results, trust in the seller fully mediates the effect of reciprocity favors on purchase intention. Also, it partially mediates the influence of relationship harmony and mutual understanding. This differentiation adds an understanding to the theory that the mediating power of trust in the seller varies with different antecedents. Therefore, trust is an important ingredient in SC [15,25,26,77]. This study provides additional insights that emphasize the trust role in the SC context.

6.3. Practical Contribution

This study provides its implications for the SME sector. This study describes the power of swift guanxi in influencing trust in the sellers and purchase intention on SC. SMEs that are conducting business on SC platforms are encouraged to embrace swift guanxi as the key ingredient for successful SC transactions. SC takes over the traditional offline business in the SME sector. Therefore, the pace of relationship building can significantly affect business outcomes, such as purchase intention. In the context where trust in online sellers is still a problem, swift guanxi remains a good approach to soften business relationships and drive purchase intention. SC transactions should be built on good initiatives that enhance trust in the seller and encourage consumers to transact with confidence. SC traders should focus on eliminating any kind of business transaction process that can deter consumer's trust. There should be avoidance of business conflicts that may affect consumers' intention to deal with SC sellers. For example, sellers should not take advantage of payment before product delivery and make a consumer regret purchasing online. Sellers should be consumer centric, being more concerned with consumer satisfaction than just making instant sales. As such, sellers should be committed to protecting consumers by ensuring refunds or possible replacements in case the consumer is not satisfied upon receiving and inspecting the online purchased product. In addition to this, sellers should ensure that they provide enough reliable information. It is important to provide product descriptions and demonstrations that may guide a consumer to make a good decision. The information provided by the seller should be focused on comprehensively addressing the consumer's needs rather than just attracting the consumer to purchase a product. This will help to build trust and avoid unnecessary seller-consumer conflicts. This enables keeping the consumers loyal and trusting the seller. Further, SC sellers may ensure offering a free home try-on program or home product inspection before the actual purchase. Therefore, mutual understanding and relationship harmony will be enhanced by keeping the customer satisfied.

Additionally, SMEs should focus on enhancing efficiency in product delivery. This will avoid any misunderstandings that may be caused by delivery delays. As such, instead of opting for competitive strategies and techniques, sellers in a certain product line in certain manageable geographical locations may opt for explicit cooperation such as value-chain partnerships. This partnership may focus on optimizing product distribution routes. The partnership may involve agreements about commissions for performing a certain action. For example, if a consumer orders and pays for a product from a seller who is far from the consumer's destination, or the seller is out of stock, a nearby seller can be contacted by a fellow seller to deliver the product to the consumer. Thereafter, sellers settle their financial matters as per the partnership agreement. This will help to enhance mutual understanding and relationship harmony between the sellers and the consumers. However, while SC traders are embracing swift guanxi dimensions, caution should be taken that reciprocity does not guarantee inducement to purchase intention. Rather consumers will be induced by reciprocity to purchase only if they have trust in the seller. Therefore, initiatives that focus on reciprocity should be more focused on building trust first before expecting the materialization of purchase intention.

6.4. Limitations and Suggestions for Future Research

Just like other empirical studies, this study has its limitations regardless of its worthwhile implications. Its findings are based on the data collected from a single country in Africa. Thus, the interpretation of the findings should also consider this limitation. However, this limitation provides research avenues for other scholars. Therefore, future studies can consider involving other non-Chinese geographical contexts to investigate the interplay of the variables investigated in this study and the limitations of applying Swift guanxi in the context. We also, encourage future studies to conduct a cross-cultural study comparing Swift guanxi influences in Tanzania versus China. Our encouragement is based on the reason that even though both countries are collectivistic cultures they differ in their level of collectivistic culture. China has a more collectivistic culture than Tanzania. Therefore, having insights highlighting the influence of swift guanxi on purchase intention by comparing the two contexts may be of interest. Further, due to the absence of a unified definition of SMEs [57], a similar study in the geographical settings where the definition of SMEs differs from that of Tanzania may be interesting. Given the potential of SMEs [30,31] and the proliferation of SC platform usage, a comprehensive understanding of the purchase intention of consumers remains a critical concern. In consideration of youths as a target market of SC, we encourage future studies to consider experimental and longitudinal designs to understand this domain extensively. Conducting experimental studies may establish actual causation between the variables while a longitudinal study design helps to track temporal effects over some time. Further, future studies are encouraged to test the interplay of other possible theories and cultural variables that can explain more paths of the studied relationship in this study. Given the importance of trust in the SC context, cultural factors may affect trust. For example, in Tanzania, transactions based on traditional markets and seller–consumer direct interactions hold strong cultural importance, thus making SC newness a challenge for building trust in the seller. Additionally, in Tanzania, trust is associated with ethical standards rooted in religious matters that emphasize honesty and fairness. Any doubt of lack of fairness and honesty may deter trust and purchase on SC. Thus, having empirical studies that investigate cultural factors and their impact on trust in the seller and purchase intention is of critical importance

6.5. Conclusions Remark

Prior scholars have established evidence about the pivotal role of SMEs on both individual and national economies. Thus, this study argues that extra empirical works are required to keep the sector vibrant. For example, in the context of emerging economies, the economy and livelihood of people are more determined by the SME sector [30] including Tanzania, where 99 percent of the firms are SMEs. As digital technology keeps disrupting the sector, an understanding of numerous aspects of the domain based on empirical evidence will help to keep the sector active and maintain the livelihood of people. Also, as consumers keep changing their consumption behavior due to digital technology, building on research will provide managerial implications that help sellers and managers cope with the pace in driving purchase intentions. As such, this study not only unveils the theoretical interplay of the studied variables but also casts a light on the best ways of driving purchase intentions, which is critical for the survival of SMEs. Because SMEs are the major users of the platforms in conducting their businesses [2,3], this study provides highlights that are essential for driving purchase intention and sustaining mutually beneficial transactions.

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