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An Integrated Model for Information Adoption&Trust in Mobile Social Commerce

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ABSTRACT

Despite the growing importance of mobile social commerce (ms-commerce), little research has been conducted on the effects of informational and social factors on users' post-adoption behavior. We, therefore, build on the understanding of mobile social commerce in the UK market and how it affects users' post-adoption behaviors. Our theoretical model leverages the information adoption model, social support theory, and social influence theory. Data was gathered from 377 ms-commerce users from the UK and analyzed via Partial Least Squares (PLS-SEM). The research findings show that both informational and social factors have a positive impact on information adoption in ms-commerce apps. Furthermore, information adoption has a positive impact on trust, which leads to ms-commerce purchase intention, ms-commerce continuance intention, and willingness to share an ms-commerce experience.

Introduction

Social commerce (s-commerce), a new paradigm of electronic commerce (e-commerce), has recently gained more attention from businesses and academia.[1] Social commerce is defined as "the delivery of e-commerce activities and transactions via the social media environment, mostly in social networks and by using Web 2.0 software."[2] Social media, web 2.0 technologies, and e-commerce are the main drivers behind the rise of s-commerce.[2] Amazon and Facebook are good examples of s-commerce platforms.[3] Over the last decade, social media applications have changed people's lifestyles and business activities,[4] and transformed the mobile digital age. More recently, mobile social commerce (ms-commerce) has been raised as a new form of e-commerce that allows users to reach shopping platforms in a mobile environment instead of using a desktop computer. The "social" component of ms-commerce refers to the sharing of products and services with related information via social apps for marketing purposes in addition to online transactions through mobile devices.[5] More explicitly, the difference between mobile social commerce over just mobile commerce comprises quicker, easier, and more frequent interactions and exchange of information between customers and businesses through social apps. WeChat is a good example of an ms-commerce platform in which the customers find everything in one app.[5,6]

Ms-commerce is an excellent way to utilize online shopping and other services, such as banking and paying bills. The emergence of ms-commerce has been driven by the development of digital payment infrastructure, logistics, smartphones, and internet penetration.[7] Ms-commerce is gaining more popularity and altering dynamics within e-commerce along the way. A recent report highlighted that retail sales derived from ms-commerce are anticipated to exceed 1.23 billion US dollars by 2024[8] and the percentage of people using mobile devices is on a dramatic increase. Furthermore, in 2020, 66.7% of UK shoppers adopted mobile commerce and its projected that the revenue from this adoption to reach £105.28billion by 2024.[8] In addition, it is predicted that mobile consumer spending will increase 181% in the UK by 2025[9] as the UK is one of the three largest ms-commerce markets globally.[10]

Using ms-commerce can provide users a quick, simple, and secure way to shop online.[1,11] Moreover, it also allows marketers to deal with their primary challenge, creating effectively personalized and interactive communication between businesses and consumers. While doing this, both sides are affected by informational or interactive factors, such as social and informational support (e.g.,[12,13]) Previous studies have also highlighted those customers in the ms-commerce environment can be affected by the product information provided and its social aspects

(e.g.,[14–16]) Existing mobile marketing studies have also provided a somewhat limited understanding of ms-commerce, particularly from a social perspective.[5] More specifically, existing studies examined the behavioral aspect to separately understand consumers' adoption, buying, and motivation to engage in s-commerce activities (e.g.,[14,17–28])

Scholars have recently focused on ms-commerce since ms-commerce is evolving differently than traditional s-commerce platforms. Yet, there is little known about the ms-commerce area.[1] Hence, recent studies called for more studies on the fusion of ms-commerce.[5,29,30] Saprikis and Avlogiaris[31] also noted that the number of research studies examining ms-commerce is relatively small. Most notably, few researchers have focused on its pre-adoption stage.[31] They also highlighted that based on the existing literature, one can conclude that there is a significant research gap in the pre-adoption stage of the ms-commerce investigation. As stated by Sun and Xu,[5] more research is needed to reveal further factors affecting ms-commerce from a global perspective. In similar vein, Liu et al.[32] have also highlighted that there is paucity research on ms-commerce, and thus, more research is needed regarding the effect of the capabilities of ms-commerce platforms on consumer behavior. Liu et al.[32] question whether s-commerce platforms have the same effects in mobile environments (i.e., ms-commerce) as well. Ms-commerce is sufficiently different from *m-* or s-commerce because the interactions between business and consumer are occurring more proximally and more personally (i.e., direct personal messages delivered to individual consumers via social apps with push notifications), rather than simply broadcasted on social media (s-commerce), or text/phone communication with individuals (m-commerce).

Liang et al.[16] also argued that the inclusion of social support in s-commerce research may uniquely contribute to understanding customers' behavior. It has been stated that even though the power of mobile activities is closely related to the information it provides and the social support it delivers, social support and its influence have been mostly disregarded.[33] From another perspective, Shang and Wu[34] have stated that ms-commerce apps are based on social interactions, which must be accounted for when discovering users' behaviors in the ms-commerce context, with little discussion about their post-adoption behaviors. Even though s-commerce has recently become a popular topic, the new emerging concept of ms-commerce has not been fully investigated.[1,35] Recent studies in ms-commerce have examined various consumer behavior such as avoidance behavior,[36] privacy paradox,[37] the effect of peer users'

conversion,[38] impulse buying behaviors,[39,40] resistance toward usage intention,[30] satisfaction, electronic-word of mouth and repurchase intention,[41] adoption of "Instagram checkout",[31] and redeeming and sharing behaviors[42] in ms-commerce platforms (see Appendix A). However, the role of pre- and adoption behavior remains a paucity especially the impact of developing trust.[35]

Along with these contexts above, informational, and social constructs are vital in ms-commerce context. They enable informed decision-making, build trust, facilitate user engagement, offer personalization, gather feedback for improvement, provide social proof, and foster a strong sense of community. Information adoption pertains to how individuals embrace, acknowledge, internalize, and utilize accessible information.[43] It enables informed decision-making, builds trust and credibility, empowers users to make choices, reduces risks associated with online transactions, enhances engagement through interactive content, and facilitates social interaction.[44–47] Social-related constructs in ms-commerce are also paramount as they exert social influence, build trust through social proof and credibility, foster community, enable personalized recommendations, enhance user engagement, gather valuable feedback, and facilitate word-of-mouth marketing.[48,49] Interactions with peers, sharing experiences, and seeking recommendations influence users' decisions leading to higher engagement and conversion rates.[50] User-generated content and testimonials validate the platform's credibility, building trust and encouraging confident purchases.

Considering the discussion above, we realized that none of the current research within ms-commerce had investigated the effects of pre-adoption dynamics on post-adoption dynamics within a single model. Building on this research gap, we have examined relationships between informational and social constructs pre- and post-adoption. The selection and modeling of these constructs is guided by the information adoption model, social influence theory, and social support theory. Therefore, we intend to examine the impact of social influence (normative influence), social support (informational and emotional support), and information-related dimensions on information adoption, which in turn influences trust as a post-adoption behavior. We also examine the effect of trust, which needs to be examined in ms-commerce,[51,52] on ms-commerce continuance intention, ms-commerce purchase intention and willingness to share an ms-commerce experience.

To achieve this, using data from 377 UK ms-commerce users, we applied Partial- Least-Squares Structural Equation Modelling (PLS-SEM) to test the model. To validate our theoretical model, we chose the UK, which is considered a maturely developed market. Considering the background provided, our research questions include:

(1) How do social and informational constructs affect information adoption?
(2) What is the role of trust in connecting pre and post adoption in the context of ms-commerce?

The outline of the paper is as follows. Section 2 reviews the theoretical background of this paper. Section 3 provides the research model and hypotheses. Section 4 outlines methodology. Section 5 presents the results of this study. In section 6, the discussion is framed by the existing literature.

Theoretical framework

Information adoption model

The impact of information on every individual varies; the same message may cause distinct consequences for recipients owing to their prior experience, beliefs, and perceptions.[53] To learn how people absorb the information they receive, past scholars have paid attention to the information adoption process.[54] Hence, based on the elaboration likelihood model (ELM), the dual-process theory is integrated into the information adoption model (IAM) to explain how a person has received information from the context of computer-mediated communication.[55] As a result of this integration, argument quality and source credibility give some cues for information adoption in the central and peripheral routes. Generally, IAM provides a proper robust basis for how users are impacted by information.[43] IAM is mostly used in social media contexts, electronic word-of-mouth studies, and discussion forum contexts (see ref.[56–60] Moreover, despite only a few studies in extant literature, IAM has been employed in social commerce.[45,61] Based on the literature review on social commerce done by Busalim and Hussin,[62] their theories list did not cover the information adoption model. To our knowledge, the IAM has yet to be examined in the context of ms-commerce. Therefore, following the IAM, our theoretical model includes information quality, credibility, and usefulness in determining users' post-adoption behaviors.

Social influence theory

Social influence points out how an individual is affected by other people's behavior and attitudes to obey society's action patterns.[63] This influence can be categorized as informational or normative social influence. Informational influence refers to confirming knowledge acquired from someone else as proof based on reality, while normative influence refers to complying with the rules or assumptions of other individuals or social groups.[64] The informational social influence takes place when considered by others to be real. In contrast, normative social influence comes about in the community regarding sustaining community conformity or revealing positive appraisals from other people.[65]

Even though social influence theory is rooted in psychology, it has mostly been investigated in different marketing contexts such as social commerce,[66] instant messaging,[67] travel purchase decisions,[68] adoption of social networking sites,[69] and acceptance by the employees of novel information systems.[70] Prior literature adopts social influence theory from a different lens; while some of them have examined informational influence,[71] some have examined social influence theory from social processes, including compliance, identification, and internalization.[72] In this study, we only examine the normative influence instead of informational influence since ms-commerce apps are not directly associated with "proof," and ms-commerce apps have more flexible environments that enable users to share their ideas. As stated by Horng and Wu[73] normative factors impact electronic word of mouth (eWOM) intentions more than informative factors, including opinion seeking, giving, and passing. Hence, we examine only normative influence from the lens of social influence theory to understand ms-commerce post adoption behaviors through information adoption.

Social support theory

Social support can be considered as the actions to meet the mental needs of a person due to producing sincerity and sensibility toward others (Maslow, 1954). That is, good experiences or events regarding supporting each other mostly help fulfill psychological needs and develop mental necessities and demands. The social support theory encompasses four categories: emotional support, instrumental support, informational support, and appraisal support.[74,75] In our study, we specifically focus on emotional and informational support as the main social support elements in ms-commerce. This aligns with prior s-commerce studies,[2,13,14,76–78] which

have effectively utilized social support to address diverse individual needs and foster stronger social bonds and resilience within communities, emphasizing these two forms of support. Furthermore, emotional, and informational support offer distinct advantages, even beyond their direct impact on individual behaviors.[2] In the context of an online community network,[79] people often seek to communicate with others to receive joint assistance. When they encounter challenges or need help, they can rely on each other to find solutions, recommendations, and emotional clarity. Informational support provides users with practical resources and knowledge, offering them information-based solutions and actions.[80] On the other hand, emotional support focuses on individuals' emotional well-being, alleviating their concerns and worries. The provision of social support in online networks such as ms-commerce enables users to engage in diverse information exchanges and maintain connections with others as friends. It plays a vital role in facilitating consumers' willingness to share information and offer emotional support to one another.[81] Through this exchange, users can both give and receive assistance, fostering a sense of community and interconnectedness.[14]

Although social support theory found home in health fields, especially with regard to psychological well-being, it has also been adopted and applied to other contexts. More recently, for instance, social support has been used to understand trust-related behaviors in time banking organizers (non-governmental organizations)[35] or to understand consumers' value co-creation activities in the sharing economy.[20] In the online community, it is also studied to illustrate that social support might assist people using online networks to reach more reliable information and solve problems with others.[82,83] Liang et al.[2] claim that to understand social influences in online communities, the main support mechanism is compromised emotional and informational support. Moreover, from Leong et al.,[84] we can see that the role of social support (emotional or informational) in relationship enhancement is well established, especially in the social commerce context. Similarly, existing literature examines social commerce behaviors through social support theory.[13,14,25,37,77,85] Consistent with these studies, we also used social support theory to understand users' ms-commerce post-adoption behaviors; this theory has not been used yet in the context of ms-commerce except for the study of Khaw et al..[86] The effects of social support constructs can vary in ms-commerce apps since ms-commerce is different than the traditional s-commerce platforms in terms of mobility or reaching more users.[32] Hence, it is important to apply social support constructs to provide more insights related to ms-commerce.

Research model and hypotheses

This study aims to investigate the effect of social support and social influence on ms-commerce information adoption as pre-adoption behaviors, and the impact of the information adoption on consumers trust, which, in turn, influences ms-commerce continuance intention, willingness to share ms-commerce experience, and purchase intentions as post-adoption behaviors. Figure 1 depicts the research model and the associated hypotheses.

The antecedents of information adoption

Information adoption refers to understanding how people adopt, accept, internalize, and use the information available.[57,87] Two important determinants of information adoption derived from Social Support Theory[74] are informational and emotional support. The concept of "informational support" pertains to sharing information, suggestions, offers, and endorsements that can enable users with the resources they require to assist them in solving their troubles; whereas emotional support refers to comprehending the user's feelings and the capacity to connect with other people.[2,88,89] Despite not influencing behavior directly, Liang et al.[2] argue that social support can keep users feeling emotionally and informationally satisfied. Previous research illustrates that users are likely to become more loyal, committed, and satisfied when they receive informational and emotional support from online communities.[45,90–94] Conversely, Hu et al.[66] have found that informational and emotional support positively impact normative and informational social influence.

Moreover, Elwalda et al.[33] emphasizes the importance of informational support and emotional support in adopting social commerce. Drawing on these studies, we assume that the determinants of social support positively affect information adoption, which has yet to be examined. The emotional and informational support users feel from others in ms-commerce apps can remove uncertainty or other barriers while searching for information. To achieve this, users create an emotionally supportive community to facilitate information provision.[91] As a result, the more informational and emotional support users feel, the less hesitant they will be to seek and adopt new information in ms-commerce apps. Hence, we hypothesize:

H1: Informational support is positively related to ms-commerce information adoption.
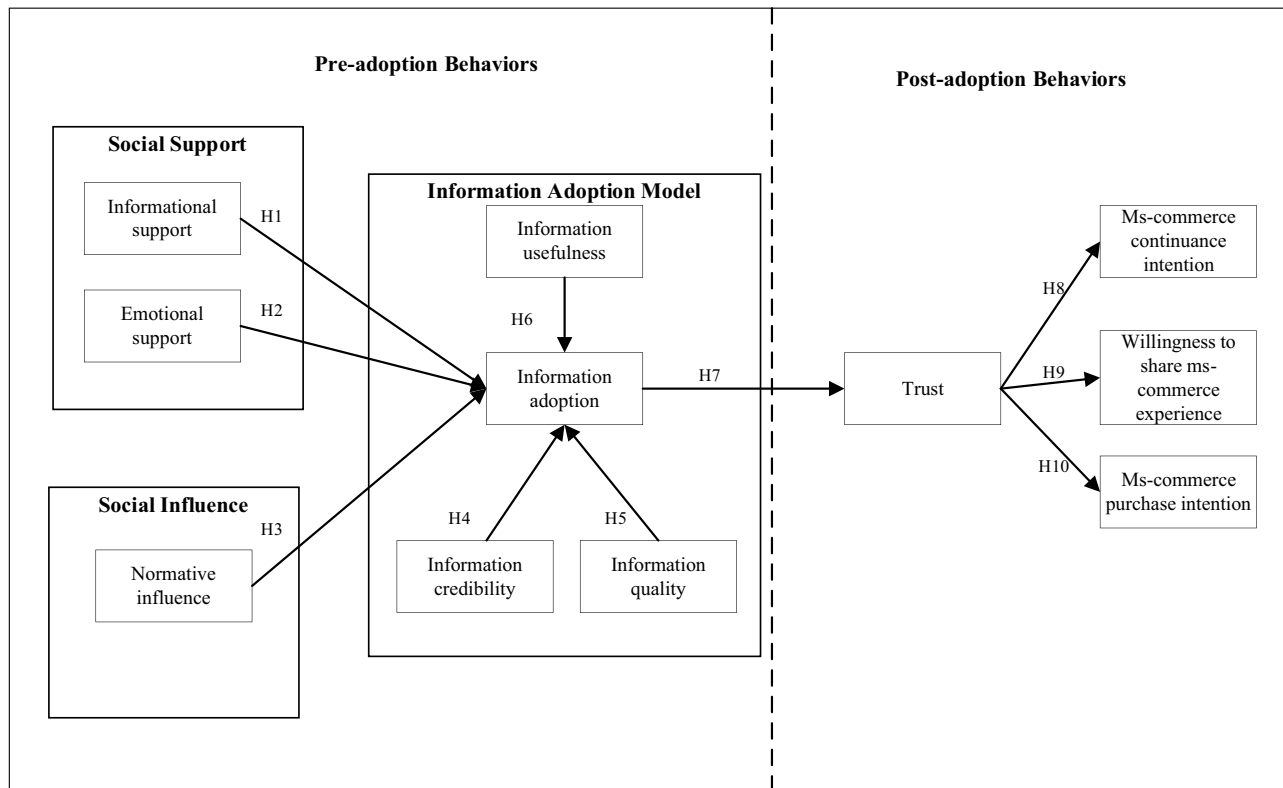
Figure 1. Proposed research model.

H2: Emotional support is positively related to ms-commerce information adoption.

Normative influence happens when users decide to get consent from others in a certain group.[95] Filieri[44] has postulated that normative influence represents crowd opinion information. It has also been found that normative influence interacts positively with a person's tendency to follow the rules.[96] When users think there is a high level of normative influence in the online community, their willingness to obey others' opinions increases. Normative influence plays a crucial role in shaping information exchange on social networking sites.[97] It affects others' attitudes, norms, and behaviors,[98] positively affecting knowledge-seeking and sharing.[99] Consistent with Elwalda et al[33] claim, users are more likely to trust online information obtained from approved groups. Previous research has shown that normative influence increases credibility[56] and enhances e-Wom engagement.[97] However, we assume that normative influence has the first direct effect on information adoption derived from ms-commerce apps. Thus, we hypothesize:

H3: Normative social influence is positively related to ms-commerce information adoption.

Information credibility refers to the degree of reliability of the information source.[33] Information credibility is about perceivers' judgments of the believability, competence, and trustworthiness of any message or information.[100,101] This study treats information credibility as the reliability or accuracy of the information obtained from ms-commerce apps. Information adoption in online communities is thought to be more likely to occur in communities with high source credibility.[87] Hajli[102] for example, determined that social media word of mouth credibility influences adoption of information and ultimately adoption of WOM on social media. Moreover, previous studies revealed that information credibility positively affects brand attitude,[103] attitude toward online reviews,[104] and purchase intention.[105]

Another critical determinant is information quality, which examines whether arguments embedded in informational messages have persuasive effects.[33,100] Previous studies have established the effect of information quality on purchase intention.[61,106] Moreover, despite examining information quality under different dimensions, Filieri and McLeay[107] found that information quality positively affects information adoption in the context of online reviews. In the context of a virtual reality, An et al.[108] have postulated that when information quality is considered low, someone could attempt

to obtain more information with additional effort. And then, after perceiving their information quality level as sufficiently high, they can adopt and use that information without any other requirement. Accordingly, when information credibility and quality exist, the user will likely adopt information derived from ms-commerce apps. Based on this, we posit that:

H4: Information credibility is positively related to ms-commerce information adoption.

H5: Information quality is positively related to ms-commerce information adoption.

Information usefulness is one of the key direct determinants of information adoption. It refers to the idea that accepting novel information will improve a person's performance. According to Cheung et al.,[57] users are more likely to adopt comments if they consider them useful in an online environment. Hussain et al.[109] noted that a user's perception of useful information influences the adoption intention of that information. Existing literature declares that users tend to use information when they think it is useful, positively affecting information adoption,[43,58,110–112] purchase intention[113] and engagement intention[114] in various contexts. Consistent with existing literature, we also assume that when users think information is useful, they will likely adopt the information obtained from ms-commerce apps. Hence:

H6: Information usefulness is positively related to ms-commerce information adoption.

The relationship between information adoption and trust

Information adoption is the process of deciding to use obtained information. When someone adopts specific information, they can have positive feelings toward websites, blogs, and social media platforms.[115] Trust, as an example, is one of those significant outcomes of the information adoption process. Shafieizadeh and Tao,[116] and Nicolaou et al.[117] emphasized that users' trust in a company is enhanced if they acknowledge that information provided about a product is authentic and relevant. Similarly, users can build trust toward online platforms, social media apps, or websites if they adopt the information they obtain from those systems. Elwalda et al.[33] study indicates that users might simultaneously adopt information when the information provided is correct and fits with users' needs. Even though there has yet to be

a consensus on the direction of the relationship between information adoption and trust, we claim that when users adopt information, they may feel more comfortable about spending time on the related platforms, which hence will enhance the trust relationship. The reason is that users are likely to feel less uncertainty or risk when they adopt and use information on the system, as opposed to disregarding that relevant information. Considering this discussion, we posit:

H7: Information adoption is positively related to trust toward ms-commerce apps.

The consequences of trust

Previous studies have highlighted that trust is a central factor in s-commerce as users rely on other users/community information, and support.[118–121] Trust plays a significant role in understanding user's behavioral intention and actual behavior.[118] Ms-commerce platforms can reduce users' uncertainty by offering a dynamic and highly interactive community where users can interact with other users. Anderson[120] argues that trust among users can be developed over time, which can affect their purchase decisions. In ms-commerce, users can make well-informed decisions based on the information provided by other users and online sellers, which helps increase their trust.[122] Hajli[45] found that information provided by users on s-commerce platforms e.g., ratings, reviews, and recommendations, have a positive effect on trust. However, Hew et al.[123] highlight that users will develop a risk barrier with the ms-commerce platform if they don't trust it, which will hinder their intention to use the platform.

The consequences of trust have been examined in various s-commerce contexts. For example, Kim and Park[124] found that trust is positively associated with users' purchase intentions and word-of-mouth intentions. Algharabat and Rana[85] found the trust generated from s-commerce community platforms including Facebook has a significant effect on consumers' flow experience and engagement. In a similar vein, Sharma et al.[125] found trust a significant driver for user engagement. Furthermore, Farivar et al.[126] found that trust in s-commerce platform members and s-commerce websites have a significant impact on users' purchase intention. Molinillo et al.[19] found that community trust in s-commerce has a positive effect on customer

engagement, which then influences their willingness to co-create value, stickiness intention, intention to share their positive experiences via eWOM, and repurchase intention. Therefore, we posit that:

H8: Trust is positively related to users' continuance intention in ms-commerce platforms.

H9: Trust is positively related to users' willingness to share experiences in ms-commerce platforms.

H10: Trust is positively related to users' purchase intention in ms-commerce platforms.

Methodology

Measures

This study used a survey-based method to collect the data. The initial questionnaire was built based on the proposed research model, considering the relevant literature. All items of the research model were adopted and modified to fit the context of this study. The 11 constructs in the model were measured using a multi-item approach. All items were measured on a five-point Likert scale, varying from strongly disagree (1) to strongly agree (5). The items of informational and emotional support and ms-commerce intention were adopted from Liang et al..[2] The items of normative influences were assessed using a scale from Taylor and Todd,[127] Rucker and Petty[128] and Li.[70] From Sussman and Siegal,[43] we adopted three items for information usefulness. From Sussman and Siegal[43] and Park et al.,[129] four items for information quality, and from Sussman and Siegal[43] and Prendergast et al.,[105] three items for information credibility, and lastly, from Sussman and Siegal[43] and Cheung et al.,[56] four items for information adoption were adopted. Trust was assessed with three items adapted from Lee and Turban.[130] Lastly, willingness to share ms-commerce was assessed using four items adapted from Liang et al..[2] The items of ms-commerce continuance intention were adapted from the study of Bhattacherjee[131] and ms-commerce purchase intention was assessed using three items were adapted from Coyle and Thorson[132] and Erkan and Evans.[58] Appendix B presents all the used measurement items in the study.

Data collection and sampling

This study used a purposive sampling technique, one of the most important forms of non-probability sampling in which the units are selected with a specified purpose.

The purposeful sampling technique is commonly used to determine samples based on certain criteria or a similar set of characteristics.[133] The data was collected from UK ms-commerce application users. The reason is that the UK has the third largest ms-commerce market in the world.[10] Moreover, our study sample is highly relevant and representative of the target population. According to a recent survey conducted by Statista in 2023, Generation Z in the UK demonstrated the highest adoption of digital payment methods, with nearly 50% of respondents stating they use digital or mobile wallets for making payments.[134] Given that our study primarily focused on users aged between 18 and 22, the findings align closely with the prevailing trend of digital payment adoption among this specific age group. As Generation Z has become a dominant consumer force, their digital payments have significant implications for businesses and policymakers.[135] Several popular social media platforms (e.g., Facebook) were also used to send the questionnaire link to the researchers' network. Data collection took three weeks, in which 377 valid responses were collected. Following Popa et al.,[136] data were tested for non-response bias by comparing the characteristics of early and late responses. The results showed that bias does not significantly influence the representativeness of the data and the results obtained.[136] A summary of the demographic characteristics of the respondents is provided below in Table 1.

Participants had knowledge of using ms-commerce apps including 377 users (230 males, and 147 females) mostly 18–22 years old, and had (or were currently enrolled in) bachelor's degrees (308 users) involved in the study. Moreover, they (313 users) have mostly used ms-commerce apps for 4 to 6 years or more.

Table 1. Sample profile (*n* = 377).

	Frequency	Percentage (%)
Age		
18–22	292	77.5
23–27	58	15.4
28–32	13	3.4
33–37	6	1.6
38–42	4	1.1
42 or above	4	1.1
Gender		
Female	147	39.0
Male	230	61.0
Educational degree		
Bachelors	308	81.7
Masters	61	16.2
PhD	8	2.1
How long have you been using ms- commerce applications?		
Less than 1 year	5	1.3
1 to 3 years	59	15.6
4 to 6 years	175	46.4
More than 6 years	138	36.6

Data analysis

Partial Least Square Structural Equation Modelling (PLS-SEM) was applied to analyze the data using SmartPLS4.The use of the PLS-SEM method in our study is motivated by several key advantages it offers. Firstly, PLS-SEM is well-suited for testing theoretical models for prediction or explanation purposes.[137] This makes it an ideal choice for examining the relationships between various constructs in our research model and understanding their impact on users' pre- and post-adoption behavior in the context of ms-commerce. Secondly, PLS-SEM proves beneficial when examining complex structural models that involve multiple constructs, as it effectively resolves problematic model identification issues.[138] Moreover, PLS-SEM has the capability to maximize the variance explained in the model, which is particularly valuable when dealing with complex and multi-faceted constructs.[138] Additionally, it can handle non-normally distributed data and accommodate studies with relatively small sample sizes. Therefore, PLS-SEM has been largely implemented in different literature, from marketing to information systems (e.g.[139–143]) We performed a two-stage approach; the measurement model assessment, which was used to examine the reliability and validity of each construct and its associated items, and the structural model assessment to examine the research model predictive power and hypotheses.

Results

Common method bias assessment

Before testing the measurement model, we checked for common method bias (CMB) to see whether CMB influences the validity of our results. Since the data was collected as a self-reported survey and all constructs were provided just in the survey, we followed the approach suggested by Kock[144] to check CMB. The inter-construct variance inflation factors (VIFs) test revealed that all constructs have a VIF value less than 3.3 (the values vary from 1.132 to 2.181). In addition, based on Harman's one-factor method, we conducted a principal component factor analysis, and the results show that the largest explained variance was 41.2%, less than the 50% suggested by Podsakoff et al..[145] This demonstrates that CMB is not a significant issue in this study.

Measurement model assessment

We examined the constructs' internal reliability, convergent and discriminant validity as shown in Table 2. The Cronbach's Alpha of all constructs ranged from 0.716 to 0.945 and the Composite Reliability (CR) ranged from 0.825 to 0.956, thus demonstrating a satisfactory level of reliability.[138] We determined the convergent validity by testing the outer loadings and the Average Variance Extracted (AVE). As illustrated in Table 2, all the outer loadings of the items were sufficiently strong, with only one dropping below 0.700. Also, the AVE values of all items ranged from 0.543 to 0.915, which shows a good convergent validity.[137,138]

Structural model assessment

We first assessed the model's explanatory power (R^2). The R^2 results show that the variance explained in information adoption, trust, ms-commerce purchase intention, willingness to share, and ms-commerce continuance intention are 0.453, 0.056, 0.062, 0.055, and 0.018. We also look at the standardized root means square residual (SRMR) to ensure that the model fit is achieved. The SRMR value is 0.057, which indicates a satisfactory level based on Henseler et al .[148]

Second, we conducted hypotheses testing using the PLS-SEM generated estimates. We used a bootstrapping test with 10,000 subsamples and a one-tailed test.[138] The hypotheses findings are depicted in Table 5 and Figure 2. The findings indicate that according to the path coefficient, informational support (β = 0.185, T = 3.662), emotional support (β = 0.116, T = 2.387), and normative influence (β = 0.094, T = 2.469) have a significant positive effect on ms-commerce information adoption, supporting H1, H2, H3. Furthermore, as hypothesized, information credibility (β = 0.092, T = 1.583), information quality (β = 0.133, T = 2.515), and information usefulness (β = 0.292, T = 5.186) had a significant effect on information adoption, which supports H4, H5, and H6. Information adoption also had a significant positive effect on trust toward ms-commerce platforms (β = 0.236, T = 3.763), supporting H7. Finally, trust was found to have a significant direct effect on users' ms-commerce continuance intention (β = 0.135, T = 2.466), willingness to share their ms-commerce experience (β = 0.235, T = 4.278), ms-commerce purchase intention (β = 0.249, T = 4.288), supporting H8, H9 and H10.

Discussion

The aim of this study is to understand users' post-adoption behaviors in ms- commerce apps including ms-commerce continuance intention, ms-commerce purchase intention, and willingness to share the ms-commerce experience through the lens of the Information Adoption Model, Social Support Theory,

Table 2. PLS factor loadings, validity and reliability for constructs.

Factors	Items	Loading	Rho_A	Composite Reliability (CR)	Cronbach's Alpha	Average Variance Extracted (AVE)
Ms-Commerce Informational Support	IS1	0.824	0.802	0.878	0.794	0.706
	IS2	0.862				
	IS3	0.835				
Ms-Commerce Emotional Support	ES1	0.902	0.934	0.946	0.924	0.813
	ES2	0.933				
	ES3	0.890				
	ES4	0.881				
Ms-Commerce Normative Social Influence	NS1	0.649	0.726	0.825	0.716	0.543
	NS2	0.713				
	NS3	0.843				
	NS4	0.731				
Ms-Commerce Information Usefulness	IU1	0.892	0.889	0.929	0.885	0.814
	IU2	0.886				
	IU3	0.928				
Ms-commerce Information Credibility	IC1	0.871	0.830	0.886	0.808	0.721
	IC2	0.886				
	IC3	0.778				
Ms-Commerce Information Quality	IQ1	0.892	0.835	0.882	0.822	0.653
	IQ2	0.841				
	IQ3	0.832				
	IQ4	0.726				
Ms-Commerce Information Adoption	IA1	0.795	0.846	0.896	0.844	0.683
	IA2	0.870				
	IA3	0.858				
	IA4	0.779				
Trust	TR1	0.838	0.931	0.928	0.886	0.810
	TR2	0.936				
	TR3	0.921				
Ms-Commerce Continuance Intention	CI1	0.964	0.927	0.956	0.908	0.915
	CI2	0.949				
Ms-Commerce Purchase Intention	PI1	0.808	0.768	0.866	0.768	0.683
	PI2	0.826				
	PI3	0.845				
Willingness to Share Ms-Commerce Experience	WSE1	0.891	0.914	0.916	0.878	0.733
	WSE2	0.923				
	WSE3	0.870				
	WSE4	0.727				

Additionally, we evaluated discriminant validity using the Heterotrait-Monotrait Ratio (HTMT) criteria,[146] Fornell and Larcker[147] criterion, and cross loading (see Appendix C). As depicted in Tables 3 and 4, all ratios are below 0.85 (Henseler et al., 2015), and the square root of the AVE exceeds correlations with any other construct,[147] confirming discriminant validity.

and Social Influence Theory. We hypothesized that ms-commerce information usefulness, information credibility, information quality, informational support, emotional support, and normative influence positively affect information adoption. Moreover, we assume that there exists the effect of information adoption on trust, which then directly impacts post-adoption behaviors. To sum up, this study brings a novel understanding by combining the three theories mentioned above, which were not examined together before, to understand users' post-adoption behaviors related to ms-commerce apps.

The results of our study reveal a positive impact of both informational and emotional social support on information adoption in ms-commerce apps, providing support for H1 and H2. While existing literature tends to focus on the effect of social support on behavioral intentions,[19,149,150] our study takes a unique approach by separately examining informational and emotional support. This finding underscores the significance of users' ability to access reviews and comments on products and services, as well as engage in interactions with

other users. Such access empowers users to make well-informed decisions.[88] Furthermore, when users receive both informational and emotional support from their peers on the ms-commerce platform, it fosters a dynamic and supportive environment that encourages them to adopt and utilize the information available, prompts users to sustain their relationships with other peer users, and develop trust in the platform.[2,77]

We found that normative social influence positively affects information adoption, supporting H3. Chou et al.[151] reported that seeking approval from other group members or most users has a significant impact on the decision-making process. Hence, users are more likely to adopt the information when there is a clear consensus on the information shared. This result is in line with Cho and Chan[152] and Chou et al.[151] (2015). Moreover, Hsu et al.[153] stated that normative social influence positively impacts electronic word-of-mouth review adoption. Hence, this claim also supports our findings. Similarly, Zhu and Chen[154] also documented normative social influence plays an important role in

Table 3. Discriminant validity (Heterotrait-Monotrait Ratio -HTMT).

	Ms-commerce continuance intention	Ms-commerce emotional support	Ms-commerce information credibility	Ms-commerce information quality	Ms-commerce information usefulness	Ms-commerce information adoption	Ms-commerce informational support	Ms-commerce purchase intention	Ms-commerce normative social influence	Willingness to share ms-commerce experience	Trust
Ms-commerce continuance intention											
Ms-commerce emotional support	0.611										
Ms-commerce information credibility	0.287	0.418									
Ms-commerce Information quality	0.257	0.414	0.820								
Ms-commerce information usefulness	0.358	0.412	0.682	0.712							
Ms-commerce information adoption	0.368	0.466	0.594	0.625	0.665						
Ms-commerce informational support	0.558	0.567	0.530	0.566	0.571	0.620					
Ms-commerce purchase intention	0.288	0.447	0.692	0.642	0.599	0.593	0.547				
Ms-commerce normative social influence	0.225	0.228	0.289	0.345	0.212	0.353	0.400	0.291			
Willingness to share ms-commerce experience	0.595	0.737	0.493	0.548	0.548	0.525	0.615	0.541	0.256		
Trust	0.145	0.241	0.255	0.223	0.314	0.257	0.199	0.296	0.147	0.248	

Table 4. Discriminant validity (Fornell & Larcker criterion).

	Ms-commerce continuance intention	Ms-commerce emotional support	Ms-commerce information credibility	Ms-commerce information quality	Ms-commerce information usefulness	Ms-commerce information adoption	Ms-commerce informational support	Ms-commerce purchase intention	Ms-commerce normative social influence	Willingness to share ms-commerce experience	Trust
Ms-commerce continuance intention	0.957										
Ms-commerce emotional support	0.564	0.902									
Ms-commerce information credibility	0.25	0.371	0.849								
Ms-commerce Information quality	0.226	0.363	0.669	0.808							
Ms-commerce information usefulness	0.319	0.374	0.589	0.610	0.902						
Ms-commerce information adoption	0.322	.416	0.498	0.527	0.576	.826					
Ms-commerce informational support	0.466	0.487	0.439	0.473	0.483	0.514	0.840				
Ms-commerce purchase intention	0.239	0.376	0.545	0.508	0.493	0.476	0.436	0.826			
Ms-commerce normative social influence	0.154	0.190	0.219	0.263	0.166	0.276	0.307	0.213	0.737		
Willingness to share ms-commerce experience	0.539	0.661	0.41	0.458	0.471	0.444	0.511	0.431	0.197	0.856	
Trust	0.135	0.224	0.215	0.203	0.287	0.236	0.181	0.249	−0.105	0.235	0.900

Table 5. Summary of structural model testing.

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Direct Effects					
H1: Informational Support -> Information Adoption	0.185	0.185	0.051	3.629	.000***
H2: Emotional Support -> Information Adoption	0.116	0.116	0.049	2.392	.009**
H3: Normative Social Influence -> Information Adoption	0.094	0.098	0.038	2.476	.007**
H4: Information Credibility -> Information Adoption	0.092	0.091	0.058	1.584	.057*
H5: Information Quality-> Information Adoption	0.133	0.134	0.053	2.509	.006**
H6: Information Usefulness -> Information Adoption	0.292	0.290	0.056	5.175	.000***
H7: Information Adoption -> Trust	0.236	0.239	0.063	3.730	.000***
H8: Trust -> Continuance Intention	0.135	0.139	0.055	2.486	.007**
H9: Trust -> Willingness to Share Experience	0.235	0.243	0.055	4.198	.000***
H10: Trust -> Purchase Intention	0.249	0.256	0.058	4.272	.000***

Note: PLS results of the research model (* denotes $p < .10$, **$p < .05$, and ***$p < .01$, one-tailed).
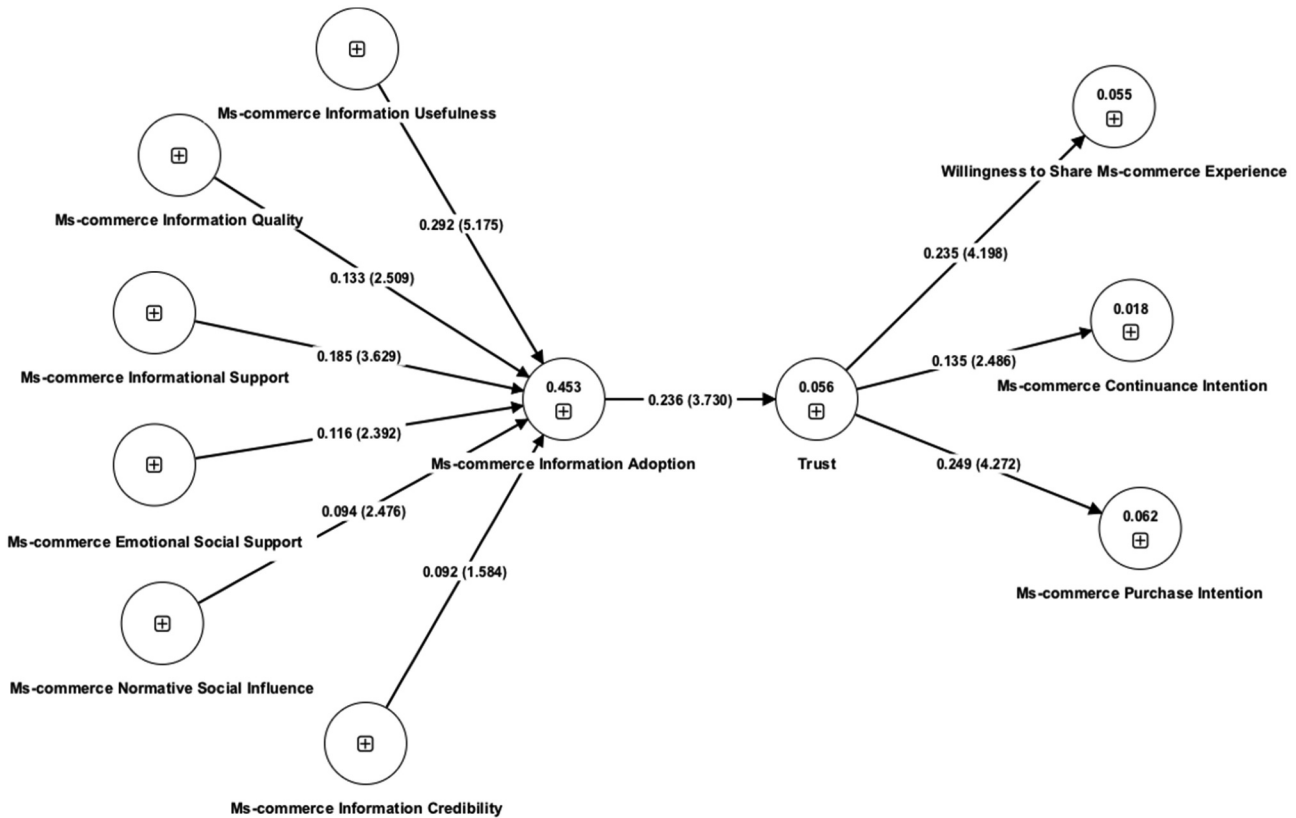
Figure 2. Validated research model.

electronic commerce use. However, since this relationship has first been examined in the ms-commerce context, these findings contribute to the literature.

Other notable findings are that information quality and information credibility directly affect information adoption, supporting H4 and H5. However, previous research ascertained that these constructs are not directly associated with information adoption. They stated that users need to find the information useful, which might turn into information adoption. However, ms-commerce apps are very fast in obtaining and using information; hence users may have no time to experience this process exactly. Our findings illustrate that when users find the information to be of high quality and credible, they are more willing to adopt the information, use it, and spread e-WOM.[155] Contrary to existing research, this study shows there is no need for additional constructs between information quality, information credibility, and information adoption. As we expected, information usefulness has been found to have a statistically positive effect on information adoption, supporting H6. These findings are consistent with

Erkan and Evans,[58] Hajli,[102] Elwalda et al.,[33] and Jiang et al..[59] This illustrates that if users perceive information to be useful, they are more likely to adopt, incorporate, or use the information in their decision-making processes. As an example, in our context, users will be more likely to adopt product information on ms-commerce apps if they perceive it as highly useful information for making informed purchases. This relationship has mostly been examined in the social media context, with only a few studies focused on the mobile context. Hence, our findings have brought additional understanding to the ms-commerce context.

We found a positive relationship between information adoption and trust in the ms-commerce context, supporting H7. This finding support Pan and Chiou's[156] argument that online information, especially by those perceived to have social relationship, are more credible and trustworthy. Therefore, when users trust ms-commerce platforms, they are more inclined to interact with them, share their experiences with others.[157] The results of this study are consistent with prior research that highlights the positive impact of information adoption, including eWOM (electronic word-of-mouth), on user trust. Notably, Delgosha et al.[158] have emphasized that trust holds a more critical role than other factors, such as perceived ease of use, in shaping post-adoption behaviors.

We also examined the effect of trust as a first post-adoption behavior on main post-adoption behaviors including continuance intention, willingness to share experience, and purchase intention. We suggest that trust is the first part to shaping users' advanced post-adoption behaviors. Considering this, H8 assumes that when users perceive the ms-commerce platforms are trustworthy, users intend to continue using the ms-commerce platforms. This finding is consistent with the other studies, which examined other contexts.[159–162] However, Susanto et al.[163] found no significant relationship between trust and continuance intention in smartphone banking services. This finding varies based on context because some contexts (e.g., financial services) might require more trust than other contexts (e.g., social media usage). In addition to continuance intention, we also found the effect of trust on the willingness to share the ms-commerce experience, supporting H9. Our finding is consistent with the studies investigating the relationship between trust and intention to share.[164] For example, in different context, Malik et al.[165] found that users' intentions to share photos were significantly correlated with their trust and activity on Facebook, which means that users who trust Facebook are more likely to share their photos on the site. Bigné et al.[166] stated that individuals are more likely to share content

and information with others when the information is trusted. Thus, users who trust the information on ms-commerce apps feel more comfortable and safer in their interactions and transactions, which can encourage them to share their experiences.

Lastly, the effect of trust on ms-commerce purchase intention was found to be positive, supporting H10. This finding illustrates that whether users will make purchases through a specific ms-commerce app depends on how much trust they have in the information provided by the app. Trust represents the accuracy and reliability of the information provided on the ms-commerce app. Hence, when the information, including product details, prices, payment methods, customer reviews, and overall platform security, is trustworthy, users tend to have more purchase intention. Our finding is also harmonious with existing literature.[22,167–169]

Contributions to theory

This study makes significant theoretical contributions to the fields of s-commerce and information systems literature. Firstly, despite the increasing popularity of ms-commerce, there is still limited understanding of the specific factors that influence users' information adoption in this context. For instance, the role and potential impact of social factors in ms-commerce have been subject to ongoing debate.[5] In this study, we address this gap by integrating two important social theories, namely the social support theory and the social influence theory. By doing so, we provide valuable insights into the role of social attributes in ms-commerce and their influence on users' information adoption. Furthermore, the integration of social support and social influence theories contributes to the advancement of the information adoption model, as we explore interpersonal factors to better comprehend the influence of various variables on the information adoption process among online users.[170] This study stands among the few that offer a comprehensive research model for understanding both pre- and post-adoption behaviors in the ms-commerce context. While some factors have been explored in previous research, the combination of the above-mentioned theories has not been thoroughly examined before. This contributes to the current literature and expands our understanding of how users interact with ms-commerce platforms and adopt information in their decision-making processes.

Secondly, our study investigates trust as a post-adoption behavior by revealing its relationship with pre-adoption behaviors. Trust has emerged as a significant factor influencing users' behavior in ms-commerce, as highlighted by Leong et al..[35] While we acknowledge the

importance of trust, we propose that it represents only the initial phase of the ultimate post-adoption behaviors. In our examination of post-adoption behaviors, we have covered three paramount outcomes specific to ms-commerce, which have not been studied together in the current literature. This contributes to ms-commerce literature by providing a comprehensive understanding of post-adoption behaviors in this context. By delving into the post-adoption phase and its association with trust, this study adds a new perspective to the current knowledge of ms-commerce. Through our analysis, we shed light on the crucial role trust plays in shaping users' behavior and decisions in the post-adoption stage of ms-commerce. This contributes to a deeper comprehension of the intricate interplay between trust and post-adoption outcomes in the ms-commerce environment.

In line with our theoretical contribution, one of the dependent variables we explored is the willingness to share experiences, which has received limited attention in the context of ms-commerce. Understanding users' intended behavior, particularly their inclination to share experiences, is crucial in comprehending their engagement in this context. In our study, we have developed a comprehensive theoretical model by integrating social support theory, social influence theory, and the information adoption model provide a deeper understanding of post-adoption behaviors in the ms-commerce context. To the best of our knowledge, our study is the first to combine these mentioned theories in the ms-commerce domain.

Moreover, while previous literature has extensively emphasized the significance of hedonic, utilitarian, and social factors as key antecedents to continued usage of mobile apps in the ms-commerce context and has investigated their effect on various behavioral intentions such as satisfaction, repurchase intention, and electronic word-of-mouth,[41] it is crucial to acknowledge that informational determinants have not received the same level of attention in these studies. Recognizing this gap, our research aims to address recent calls (e.-g.,[33,52,58,171,172] by exploring the impact of informational factors on the post-adoption process in the ms-commerce context.

Implications for practice

The findings of this study have significant practical implications for ms-commerce app developers and managers. First, the post-pandemic landscape has transformed online businesses and the retail industry, with a notable increase in the use of mobile phones for online shopping and payment. As ms-commerce is still in its early stages of development, it presents a promising growth opportunity for businesses in the near future. Our results highlight the crucial role of social factors, such as social support and social influence, in influencing ms-commerce users' decisions to adopt information. This insight serves as a foundational starting point for ms-commerce developers and managers to enhance and optimize their platforms. Therefore, to capitalize on the potential of social factors, ms-commerce developers should integrate interactive features that enable users to interact, share, and support one another. Implementing features that allow users to like, comment on, or share product-related content, such as reviews and recommendations, will foster a sense of social community within the app, where users can find information and seek help from other users. Additionally, creating relevant interest groups and forums can further facilitate meaningful interactions among users and help generate useful content.

Second, the study underscores the significance of information usefulness, credibility, and quality in driving users' adoption of information within ms-commerce apps. Therefore, ms-commerce managers are encouraged to prioritize the provision of accurate and up-to-date information about products and services. Encouraging users to attach essential details when sharing their experiences will enhance the credibility of the content generated in the app. Features like creating reviews and including proof of experience, along with fact-checking by sellers, will empower other users in their purchase decision-making process.

Third, by developing an ms-commerce app that offers accurate, high-quality, and dynamic information, users will develop trust in the ms-commerce environment. As demonstrated by our study, user trust in the app leads to sustained engagement, repeated purchases, and the willingness to share their experiences with others. Thus, building trust should be a key focus for ms-commerce managers, as it is a driving force behind positive post-adoption behaviors.

Overall, by incorporating these practical implications into their strategies, ms-commerce app developers and managers can create more engaging and trustworthy ms-commerce platforms that foster customer loyalty and attract new users. This will not only contribute to the success of individual ms-commerce apps but also pave the way for the growth and advancement of the ms-commerce industry.

Limitations and future research

In this research, we investigated users' post-adoption behaviors in the context of ms-commerce apps from social and informational perspectives. Future research,

however, may delve into additional perspectives, such as the hedonic perspective (e.g., enjoyment) or technical perspective (e.g., ease of use or perceived usefulness). Ms-commerce apps also have users' personal information; hence, future research can examine how privacy-related issues (e.g., privacy concern or privacy risk) affect users' post-adoption behaviors in the ms-commerce context. This might be necessary to understand the role of trust. As a supporting idea, we utilize three theories; however, research may build a model based on another kind of theory, such as Privacy Calculus Theory, to understand how the risks and benefits of disclosure of private user information affect trust toward ms-commerce apps and continuance intention. Another notable point is that we benefit from the survey instrument used to collect the data from real users in the UK. Thus, it would be useful if future research could conduct other methodologies to understand ms-commerce post-adoption behaviors. For example, semi-structured interviews can be performed to reveal novel factors affecting post-adoption behaviors in ms-commerce apps. As an alternative, the data might be gathered from different countries (East vs. West) to see the differences in whether they have different behaviors in ms-commerce.

Disclosure statement

No potential conflict of interest was reported by the author(s).

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Appendix A: Selected ms-commerce studies

Study	Antecedences	Consequences	Sample	Key findings
Hew et al.[30]	Usage barrier, value barrier, risk barrier, tradition barrier, image barrier and privacy concern	Mobile social commerce usage intention	209 users in Malaysia	With the exception of image barrier, all resistances positively correlated with usage intention.
Li et al.[36]	Violation of shared language, advertisement relevance, information overload, tie strength	Avoidance Behavior	334 WeChat users in South China	Customer avoidance behavior is adversely impacted by tie strength and advertisement relevance, while information overload and violation of shared language have significantly positive effects on avoidance behavior. Advertisement relevance enhances the positive relationship between avoidance behavior and violation of shared language but weakens the negative relationship between violation of shared language and avoidance behavior.
Chen et al.[39]	Visibility, accessibility, metavoicing, triggered-attending, social connecting, Identification with mobile brand page and identification with other mobile brand page users and brand identification	Impulse buying behavior	Interview with 27 ms-commerce users, 416 ms-commerce users in USA, 437 ms-commerce users in China	Identification with MBP and identification with other MBP users were possibly two of the most crucial factors influencing impulse buying on MS-commerce context.
Liu et al.[42]	Economic benefit, social presence of web, perception of others, social presence of sellers, informativeness of ratings and review, vividness of reviews, perceived coupon value, situational product involvement	Sharing Intention and redeeming intention	386 Dianping (ms-commerce app) users in China	Redeeming and sharing intentions are positively influenced by perceived coupon value and situational product involvement. Economic benefit, perception of others, informative ratings and reviews, and vividness of reviews positively affect perceived coupon value, whereas situational product involvement is positively affected by economic benefit, social presence of the web, informative ratings and reviews, and vivid reviews.
Hu et al.[41]	Convenience, customization, ease of use, enjoyment	Satisfaction, ewom, repurchase intention	155 ms-commerce users for Italy and 153 ms-commerce users for China	Utilitarian factors have a greater impact on user satisfaction among Italians than among Chinese. Easy use, flexibility, convenience (e.g., "on the go"), and usability are important factors determining Italian consumers' satisfaction. Chinese consumers would value the entertainment features offered by mobile apps.
Saprikis et al.[31]	Closeness, familiarity, risk, anxiety, innovativeness, compatibility, performance expectancy, effort expectancy, social influence and facilitating conditions	Behavioral Intention to "Instagram Checkout"	488 University Students in Greece	The strongest positive influence on Instagram checkout adoption intention is compatibility and performance expectancy. The effect of effort expectancy and facilitating conditions on behavioral intentions is not significant.

Appendix B: Measurement Items

Constructs	Measurements	References
Ms-commerce Normative Social Influence	NS1: It is important what other users (e.g., friends) think about how I perform in ms-commerce apps. NS2: Other ms-commerce users (e.g., friends) would think that I should use ms-commerce apps. NS3: Using ms-commerce apps helps me to have a good impression on other users (e.g., friends). NS4: I sense belonging with other users (e.g., friends) through ms-commerce apps.	Taylor and Todd[127;] Rucker and Petty,[128] and Li[70]
Ms-commerce Informational Support	IS1: I frequently gather information from users in MS-commerce apps. IS2: I often ask users from Ms-commerce for useful information to solve problems. IS3: I often consult users for useful information to choose the best alternative product or service available in Ms-commerce apps.	Liang et al.[2]
Ms-commerce Emotional Support	ES1: Users on ms-commerce apps help me. ES2: Users on ms-commerce apps comfort and encourage me. ES3: Users on ms-commerce apps listen to me talk about my feelings. ES4: Users on ms-commerce apps are concerned about my well-being.	Liang et al.[2]
Ms-commerce Information Usefulness	IU1: I think the information on Ms-commerce apps is useful. IU2: I think the information on Ms-commerce apps is informative. IU3: I think the information on Ms-commerce apps is helpful.	Sussman and Siegal[43]
Ms-commerce Information Quality	IQ1: I think Ms-commerce apps provide high quality information. IQ2: I think Ms-commerce apps provide clear information. IQ3: I think Ms-commerce apps provide understandable information. IQ4: I think Ms-commerce apps provide sufficient supporting arguments.	(Sussman and Siegal[43] and Park et al.[129]
Ms-commerce Information Credibility	IC1: I think the information on Ms-commerce apps is convincing. IC2: I think the information on Ms-commerce apps is strong. IC3: I think the information on Ms-commerce apps is credible. IC4: I think the information on Ms-commerce apps is accurate.* (low loading)	(Sussman and Siegal[43] and Prendergast et al[105]
Ms-commerce Information Adoption	IA1: Ms-commerce apps contribute to my knowledge about the product. IA2: The information on ms-commerce apps make easier for me to make purchase decision. IA3: The information on ms-commerce apps enhance my effectiveness in making purchase decision. IA4: The information on ms-commerce motivate me to make purchase decision.	Cheung et al[173] and Sussman and Siegal[43]
Trust	T1: The information based on Ms-commerce apps is unreliable. * (reverse) T2: The information based on Ms-commerce apps be trusted; there are too many uncertainties.* (reverse) T3: In general, I cannot rely on the information based on Ms-commerce apps to make a purchase. * (reverse)	Lee and Turban[130]
Willingness to Share Ms-commerce Experience	WSE1: I will provide my experiences and suggestions when other users want my advice on using Ms-commerce apps. WSE2: I am willing to share my own using the Ms-commerce apps experience with other users. WSE3: I am willing to recommend using the Ms-commerce apps experience to other users. WSE4: I will consider other users' use of the Ms-commerce apps experiences.	Liang et al.[2]
Ms-commerce Continuance Intention	CI1: My intention is to continue using ms-commerce apps. CI2: I intend to continue using ms-commerce apps rather than discontinue their use.	Bhattacherjee[131]
Ms-commerce Purchase Intention	PI1: It is very likely that I will buy the product on ms-commerce apps. PI2: I will purchase the product next time I need a product on ms-commerce apps. PI3: I will definitely try the product on ms-commerce apps.	(Coyle and Thorson,[132] 2001; Erkan and Evans[58]

Appendix C

Cross Loadings	Ms-Commerce Continuance Intention	Ms-commerce Emotional Social Support	Ms-commerce Information Credibility	Ms-commerce Information Quality	Ms-commerce Information Usefulness	Ms-commerce Information Adoption	Ms-commerce Informational Support	Ms-commerce purchase intention	Ms-commerce Normative Social Influence	Willingness to share ms-commerce experience	Trust
IA1	0.299	0.392	0.421	0.455	0.502	**0.795**	0.410	0.345	0.196	0.412	0.143
IA2	0.316	0.388	0.377	0.418	0.473	**0.87**	0.460	0.394	0.223	0.402	0.219
IA3	0.228	0.296	0.422	0.452	0.454	**0.858**	0.443	0.411	0.283	0.339	0.222
IA4	0.217	0.296	0.425	0.416	0.473	**0.779**	0.385	0.427	0.209	0.313	0.194
IU1	0.309	0.388	0.543	0.547	**0.892**	0.520	0.445	0.471	0.164	0.469	0.290
IU2	0.279	0.283	0.519	0.53	**0.886**	0.485	0.419	0.413	0.169	0.374	0.193
IU3	0.276	0.337	0.531	0.573	**0.928**	0.549	0.443	0.45	0.120	0.430	0.288
IQ1	0.226	0.314	0.563	**0.826**	0.487	0.466	0.435	0.383	0.197	0.347	0.196
IQ2	0.113	0.261	0.550	**0.841**	0.474	0.40	0.364	0.428	0.233	0.301	0.164
IQ3	0.231	0.329	0.538	**0.832**	0.551	0.474	0.391	0.436	0.241	0.461	0.157
IQ4	0.142	0.259	0.513	**0.726**	0.451	0.342	0.327	0.40	0.173	0.364	0.132
IC1	0.269	0.401	**0.871**	0.566	0.57	0.475	0.428	0.441	0.192	0.420	0.168
IC2	0.203	0.305	**0.886**	0.616	0.531	0.439	0.374	0.522	0.203	0.324	0.170
IC3	0.151	0.214	**0.788**	0.522	0.370	0.336	0.301	0.426	0.158	0.285	0.224
PI1	0.233	0.334	0.433	0.418	0.445	0.424	0.412	**0.808**	0.159	0.344	0.205
PI2	0.136	0.285	0.413	0.387	0.359	0.377	0.326	**0.826**	0.149	0.326	0.213
PI3	0.226	0.314	0.508	0.457	0.421	0.381	0.343	**0.845**	0.222	0.401	0.199
NS1	−0.049	0.062	0.248	0.278	0.096	0.187	0.127	0.194	**0.649**	0.048	−0.112
NS2	0.145	0.133	0.122	0.163	0.156	0.176	0.242	0.141	**0.713**	0.214	−0.106
NS3	0.138	0.119	0.129	0.17	0.087	0.224	0.228	0.165	**0.843**	0.109	−0.102
NS4	0.202	0.235	0.152	0.172	0.154	0.220	0.298	0.133	**0.731**	0.211	−0.002
CI1	**0.964**	0.540	0.218	0.202	0.294	0.297	0.443	0.224	0.147	0.524	0.140
CI2	**0.949**	0.540	0.266	0.234	0.319	0.320	0.450	0.234	0.149	0.506	0.118
IS1	0.433	0.402	0.323	0.294	0.369	0.390	**0.824**	0.292	0.283	0.390	0.102
IS2	0.456	0.454	0.322	0.362	0.404	0.404	**0.862**	0.326	0.200	0.465	0.146
IS3	0.304	0.378	0.444	0.509	0.436	0.490	**0.835**	0.459	0.286	0.432	0.197
ES1	0.540	**0.902**	0.340	0.314	0.358	0.409	0.467	0.316	0.193	0.609	0.217
ES2	0.566	**0.933**	0.337	0.337	0.319	0.410	0.464	0.364	0.174	0.612	0.199
ES3	0.441	**0.890**	0.320	0.327	0.313	0.323	0.378	0.346	0.146	0.559	0.221
ES4	0.470	**0.881**	0.343	0.333	0.358	0.342	0.436	0.331	0.169	0.599	0.172
WSE1	0.535	0.617	0.310	0.351	0.375	0.355	0.442	0.336	0.151	**0.892**	0.228
WSE2	0.473	0.573	0.368	0.424	0.418	0.395	0.446	0.391	0.188	**0.924**	0.235
WSE3	0.461	0.530	0.354	0.398	0.391	0.404	0.471	0.348	0.162	**0.869**	0.182
WSE4	0.352	0.556	0.409	0.427	0.473	0.395	0.405	0.441	0.186	**0.726**	0.137
TR1	0.088	0.150	0.156	0.101	0.206	0.111	0.094	0.181	−0.083	0.142	**0.847**
TR2	0.115	0.217	0.169	0.188	0.251	0.233	0.156	0.244	−0.086	0.234	**0.936**
TR3	0.151	0.222	0.244	0.230	0.301	0.257	0.214	0.236	−0.113	0.236	**0.915**