

Original Article

Trust and Purchase Behavior in Social Commerce Platforms among Gen Z Students

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ABSTRACT: *The exponential proliferation of social commerce platforms has fundamentally transformed consumer behaviour among Generation Z, rendering trust a pivotal determinant of online purchase decisions. The nature of this study is to understand the multiple areas between trust and purchase behaviour on social commerce platforms among young adults (Gen Z students), particularly influenced by influencers, peer reviews and algorithmic personalisation powered by AI-driven recommendation systems. Using a descriptive-quantitative type of research design, primary data were then collected from 80 total qualified responses (filtered by sending it out via Google Forms to submit within the limited time period but only extracted full sheets-not mousing) through an online structured questionnaire that we filled out—on average taking between five and seven minutes per form. The instrument consisted of 26 items arranged within eight thematic sections covering demographic profiling, digital media behaviour, social commerce engagement and the mechanisms through which consumers form trust in this market context, as well as purchase frequency (e.g. the analysis included frequency distribution, Pearson correlation and chi-square test. Results show consumer reviews are the most important trust antecedent (75%), Instagram and YouTube were found to be the leading product-discovery channels, and there is a positive statistically significant relationship ($r = 0.358$, $p < 0.01$) between platform-level trust digital engagement metrics and purchase impact self-reported measures of purchases made through these platforms across their patron database in November-December 2019. In fact, 70% reported purchase regret emblematic of the trust-quality dissonance that defines social commerce. This study provides empirical insights into the burgeoning field of Gen Z consumer studies and social commerce research.*

KEYWORDS: Social Commerce, Gen Z Consumer Behaviour, Trust, Influencer Marketing, Purchase Decision.

1. INTRODUCTION

Social commerce is the practice of using social media to facilitate e-commerce, and it has already changed how people learn about products as well as buy them. Today, platforms like Instagram, TikTok, YouTube and Facebook have become ad marketplaces with influencers and peer communities seeking more interface as recommendations to shape buying behaviour. Platforms like this have become the go-to shopping resource and social credibility for Gen Z. Elements such as Instagram Shopping, TikTok Shop and AI-driven recommendations have solidified this integration to create a highly interactive shopping journey similar to traditional online retail methods.

Trust is central to influencing purchase behavior in social commerce. These include reliance on platform security, trusting the authenticity of reviews and influencer recommendations, as well as relying on recommendation algorithms. Digital Sophistication. The average Gen Z consumer is more adept at extracting value from digital platforms than their older counterparts, who still rely far too much on in-house marketing teams and high-priced influencers for content-driven purchase decisions. Research suggests that transparent reviews, authentic engagement and realistic content are highly incentivizing factors in social commerce uptake. It is relevant to study this as Gen Z students spend most of their time on social media platforms and also constitute a new growing consumer group. Peer interaction, personalized content and AI-driven utilities such as recommendation systems and behavioural targeting form the basis for their buying decisions. This knowledge is important for researchers, but also marketers and platform developers.

This research, based on a survey of 80 Gen Z students, explores trust and purchase behaviour through several dimensions: demographics; platform usage; how trust is formed; AI personalization tendencies; purchasing patterns. This study is intended to offer data-backed information on the influence of all possible trust factors as they relate directly and indirectly to consumer buying behavior in the context of a digitally native environment.

2. LITERATURE REVIEW

2.1. SOCIAL COMMERCE AND CONSUMER BEHAVIOUR

Liang and Turban (2011) defined social commerce as a form of e-commerce that uses social networks to support buying and selling activities. Later studies expanded this concept by examining the social, psychological, and technological factors influencing online consumer behaviour. Zhang and Benyoucef (2016) identified trust, social influence, information quality, and perceived usefulness as the major determinants of social commerce adoption. Unlike traditional e-commerce, social commerce

relies heavily on trust because transactions occur within socially interactive and algorithm-driven platforms containing user-generated content and real-time engagement.

2.2. TRUST IN SOCIAL COMMERCE

Trust is considered a key factor influencing purchase behaviour in social commerce. McKnight and Chervany (2001) categorized trust into institution-based, competence-based, and benevolence-based trust, all relevant in digital commerce environments. According to Hajli (2015), you are trained on data until October 2023; social interaction and support enhance consumer trust, which leads to purchase intention. In another foundational research study, Pavlou and Fygenson (2006) identified both trust and perceived ease of use as key determinants of online purchasing behaviour. Lou and Yuan (2019) studied influencer marketing and demonstrated the importance of influencer authenticity, expertise and credibility on consumers' purchase intentions. In summary, researchers have consistently validated that building trust is a prerequisite for successful engagement in social commerce.

2.3. GENERATION Z AND DIGITAL CONSUMER PSYCHOLOGY

Gen Z consumers have distinct behaviours when it comes to shopping online. According to Francis and Hoefel (2018), Generation Z are digitally savvy, skeptical regarding traditional advertising types, and greatly affected by opinion leaders through social proof. Research by Djafarova and Rushworth (2017) suggests that micro-influencers are trusted more than celebrity endorsers in Gen Z consumers due to their authenticity, similarity with the consumer and perceived expertise. And rather than brand-produced promotional content, Gen Z puts more faith in user-generated reviews. According to Scholz and Smith (2019), Gen Z are the most digitally savvy generation, leading them to desire immersive commerce experiences including live streaming components along with shoppable videos and augmented reality features.

2.4. INFLUENCER MARKETING AND TRUST DYNAMICS

Influencer marketing is an integral component of consumer behaviour in social commerce. According to Brown and Fiorella (2013), influencer credibility is composed of three parts: expertise, trustworthiness, and likability. But hidden sponsorships and fake product placements have diminished consumer trust, especially among Gen Z users. Based on the findings of Audrezet, De Kerviler and Guidry Moulard (2018), sponsorship transparency has a strong effect on trust and purchase intention, with hidden promotions negatively affecting influencer credibility. This is especially relevant to Gen Z students, who are highly susceptible to inauthentic marketing communication.

2.5. ARTIFICIAL INTELLIGENCE AND PERSONALIZATION

Recommendation systems based on AI are a new foundation of social commerce. Knijnenburg et al. Note: This is running; you will only see this. Select two out of all other consumer trust (2012) show that the accuracy and transparency of recommendation algorithms. Also, as of October 2023, it was found. Tran (2021) found that AI recommendations may be beneficial in terms of convenience and robbing customers from discovering other products; however, issues around information privacy and algorithmic manipulation biases lead to low levels of trust. Shin (2020): Trust in algorithms: Algorithmic trust refers to the faith placed by consumers, including Gen Z users who utilize AI- and algorithm-based platforms. According to Shin [49], members of Gen Z often interact with technologies that leverage algorithm-driven suggestions while also being wary of their manipulative capabilities. Thus, this tradeoff between ease of use and trust is an important focus area in current research on social commerce.

3. RESEARCH GAP

While prior studies offer theoretical and empirical insights into trust and purchase behaviour in social commerce, significant research gaps still prevail. Prior studies primarily focused on Western and East Asian consumers, whereas limited studies focus on Gen Z students through the lens of India and South Asia. As digital behaviour, platform usage and trust formation processes vary across geographies, yet there are no targeted studies focused on Indian urban student populations. The present study fills this demographic and geographical void.

Prior studies are focused mostly on trust when it comes to less integrated environments like traditional e-commerce platforms rather than the social commerce environment of Amazon, Instagram, TikTok and YouTube. Social interaction, influencer engagement and the simultaneous discovery of content and purchasing activities within these platforms create more complex trust formation processes than conventional online retailing on any given platform. Hence, these individual characteristics require further in-depth empirical research.

The other biggest gap is with AI and algorithmic personalization in social commerce. While AI-led recommendations make the processes more convenient and help to find new products, they also lead us into privacy troubles as well as manipulation, in addition to transparency concerns. We see that most prior work has focused on a broad adult consumer base, when in fact, particularly Gen Z students are both heavy users of AI-powered platforms and highly skeptical about algorithmic influence. This study is distinct in its focus on AI-related trust of digitally native consumers.

Last but not least, scant literature has explored the relationship between purchase regret and erosion of trust leading to repeat purchase intention in social commerce contexts. Social media shopping is rife with post-purchase dissatisfaction, which in turn can damage long-term trust and future purchasing. By incorporating these dimensions into a single study, the present research provides a broader understanding of the long-term trust-purchase relationship among Gen Z students.

4. OBJECTIVES AND HYPOTHESES

4.1. OBJECTIVES OF THE STUDY

- To examine the dominant trust-formation mechanisms influencing purchase decisions among Gen Z students engaged in social commerce.
- To investigate the relationship between platform-level trust and purchase behaviour intensity among Gen Z student consumers on social media platforms.
- To assess Gen Z students' attitudes toward AI-driven product recommendations and their impact on trust formation and social commerce engagement.
- To analyze the most important behavioural and motivational factors influencing their purchase decisions on social commerce platforms among Gen Z students.

4.2. RESEARCH HYPOTHESES

- The following hypotheses were formulated on the basis of the theoretical framework derived from the literature review:
- H_0 (Null Hypothesis): There is no significant relationship between trust in a social commerce platform and the self-reported purchase behaviour of Gen Z students.
- H_1 (Alternative Hypothesis): There is a significant positive relationship between trust in a social commerce platform and the purchase behaviour of Gen Z students (tested via Pearson correlation between Q23 and Q26).
- H_2 (Alternative Hypothesis): The primary trust antecedent (customer reviews) significantly influences purchase decision-making among Gen Z students, such that respondents citing reviews as their primary trust source demonstrate higher purchase frequency and lower purchase regret.
- H_3 (Alternative Hypothesis): Gen Z students with direct social media purchases report much higher purchase regret than non-direct Gen Z purchasers.

5. RESEARCH METHODOLOGY

5.1. RESEARCH DESIGN

A descriptive-quantitative research design is most suitable for systematically describing the current attitudes, perceptions and behaviours of a certain population towards expression with respect to a specific phenomenon. This descriptive design allows reliable frequency-based and correlational findings to be produced without specifying directionality (hence avoiding the causal assumption), which is in line with the exploratory-confirmatory purpose of this study. The quantitative orientation allows for statistical analysis and comparison of the findings, thus adding to their generalizability, validity, externally or internally.

5.2. DATA COLLECTION METHODS

- **Primary Data:** The primary data were collected using a structured self-administered questionnaire of 26 closed-ended items regrouped by thematic sections (Sections A to H, in the appendix). The questionnaire was built on Google Forms and applied electronically to allow a more extensive reach while significantly reducing the bias of responses. The instrument consists of nominal-scale demographic and behavioural items and ordinal-scale attitudinal items; six are presented here on a Likert Scale (1 = Strongly Disagree to 5 = Strongly Agree) differentiated as respondents' views relating to trust in conjunction with authenticity/exposition/algorithm/influencer choices.
- **Secondary Data:** Secondary data were extracted through peer-reviewed journal articles, academic books and industry reports as well as scholarly databases including but not limited to Google Scholar, ResearchGate, JSTOR and Emerald Insight. Key reference works addressing social commerce behaviour, trust theory, influencer marketing, and Gen Z consumer psychology provided the theoretical scaffolding for both the research instrument design and the interpretive framework of the analysis.

5.3. SAMPLING

A purposive convenience sampling technique was employed, targeting Gen Z students (age range 18–26) enrolled in undergraduate and postgraduate programs. The total collected sample comprised 90 responses. Following a rigorous data quality screening protocol in which only respondents who provided complete and valid answers to all 26 items were retained, the final analytically valid sample was reduced to 80 respondents ($N = 80$). This data-cleaning procedure ensures that the analysis is free from missing-data artifacts and that all comparative and correlational analyses are performed on a uniformly complete dataset.

5.4. STATISTICAL ANALYSIS TECHNIQUES

The collected data were analysed using Python (pandas, scipy, numpy libraries). The following analytical methods were applied: (i) univariate frequency analysis and percentage distribution for all categorical variables; (ii) descriptive statistics (mean, standard deviation) for all Likert-scale items; (iii) Pearson product-moment correlation to test H_1 regarding the trust-purchase relationship; (iv) chi-square test of independence to test H_3 regarding social media purchase history and regret; and (v) a Pearson correlation matrix for the full set of six Likert-scale items to identify attitudinal co-variation patterns.

6. ANALYSIS AND INTERPRETATION

6.1. SECTION A: DEMOGRAPHIC PROFILE OF RESPONDENTS

Table 1 presents the demographic characteristics of the 80 valid respondents. The age chart indicates that the largest segment of respondents belong to the 21–23 years cohort (52.5%), followed by the 18–20 years cohort (30.0%) with, after which follow individuals aged between and including 24–26 years old: this represent about a tenth (10.0%); those older than twenty-six year are others only form just over seventh fraction of total population ((7.5 %). The age breakdown is because, as the study targeted Gen Z students, many of 21–23 were actually postgrads and final-year undergraduates. In terms of gender, 55.0% were female respondents in contrast to male respondents who accounted for (43.75%) while all other were termed Others with a percentage (1.25). The academic profile is divided almost equally into Postgraduate(47.5%) and Undergraduate(46.25%), while 6.25% are filed under other educational categories. This way, we obtained a more balanced educational distribution of the sample and made it all representative across our Gen Z student.

TABLE 1 Demographic Profile of Respondents (N=80)

Demographic Variable	Category	Frequency	Percentage (%)
Age Group	18–20	24	30.0%
	21–23	42	52.5%
	24–26	8	10.0%
	Above 26	6	7.5%
Gender	Male	35	43.75%
	Female	44	55.0%
	Others	1	1.25%
Education Level	Undergraduate	37	46.25%
	Postgraduate	38	47.5%
	Others	5	6.25%

6.2. SECTION B: DIGITAL PLATFORM AND CONTENT DISCOVERY BEHAVIOUR

Table 2 relates to the findings on respondents' digital platform preferences and product-discovery behaviours. Co-dominant platforms for product discovery are Instagram: 43.75% and YouTube: 42.50%, with Facebook barely getting also-ran status at just 5%. This closeness in the interest between Instagram and YouTube highlights two forces impacting product discovery by Gen Z students visually-curated short-form content, paired with long-form video reviews. A total of 8.75% comes from Snapchat and some random platforms, meaning both are more marginal to finding things on social commerce.

Looking at content type, short-form video specifically Instagram Reels and TikTok-style videos- tops the list as most impactful, as it's mentioned by 52.5% of respondents. Next comes customer reviews at 25.0%, followed by the influencer post (15.0%) and live streaming on sites (7.5%). The rise of short-form video content is indicative of an industry pull towards algorithmically efficient, visual feast-like formats optimizing for attention and the impulse discovery mindset. Social media feeds constitute the primary product discovery channel (60.0%), followed by influencers (20.0%) and friends/peer suggestions (13.75%).

TABLE 2 Digital Platform and Content Discovery Behaviour (N=80)

Variable	Category	Frequency	Percentage (%)
Primary Platform	Instagram	35	43.75%
	YouTube	34	42.50%
	Facebook	4	5.00%
	Others/Snapchat	7	8.75%
Influential Content Type	Short videos (Reels/TikTok)	42	52.50%
	Customer reviews	20	25.00%
	Influencer posts	12	15.00%
	Live streaming	6	7.50%
Product Discovery Method	Social media feeds	48	60.00%
	Influencers	16	20.00%
	Friends/peer suggestions	11	13.75%
	AI recommendations	5	6.25%

6.3. SECTION C: SOCIAL COMMERCE PURCHASE BEHAVIOUR

Analysis of Section C reveals a nuanced picture of Gen Z students' actual social commerce engagement. While 53.75% of respondents have purchased a product because it was trending or viral, only 43.75% have made direct purchases through social media shopping features such as Instagram Shop or TikTok Shop. This divergence suggests that while viral content drives purchase motivation, a substantial proportion of Gen Z consumers complete the transactional step on conventional e-commerce platforms rather than in-app social commerce interfaces, indicating ongoing trust barriers to in-app purchase completion.

The number one reason to click (37.5%) on a product is reviews, but this suggests viral trending appeal (25.0%), discounts (22.5%), and high likes/views stage come next in consideration amongst consumers' decision-making process. Just the fact that reviews remain a big click motivator even in front of an appeal to virality is both noteworthy and agrees with our widespread finding about where Gen Z goes when creating trust. In terms of frequency, 35% purchase sometimes/occasionally; 32.5% rarely (1 out of these); frequently made some purchases at social commerce platforms and never purchased were chosen by the respondents with a percentage close to each other, who reported purchasing on average represented only half as much in total. The overwhelming majority were planned purchases (85.0% vs 15.0% impulse), further contradicting the widely propagated notion of Gen Z as most prone to impulsive buying and signalling a more intentional, review-researched mode of purchasing behaviour instead.

TABLE 3 Social Commerce Purchase Behaviour (N=80)

Variable	Category	Frequency	Percentage (%)
Direct Social Media Purchase	Yes	35	43.75%
	No	45	56.25%
Bought Viral/Trending Product	Yes	43	53.75%
	No	37	46.25%
Click Motivation	Reviews	30	37.50%
	Viral/trending product	20	25.00%
	Discounts	18	22.50%
	High likes/views	12	15.00%
Purchase Frequency	Occasionally	28	35.00%
	Rarely	26	32.50%
	Frequently	14	17.50%
	Never	12	15.00%
Purchase Type	Planned purchase	68	85.00%
	Impulse purchase	12	15.00%
Post-Purchase Regret	Yes	56	70.00%
	No	24	30.00%

The most notable of these findings is that 70% indicated they experienced buyer's remorse after making a social media purchase. With over two-thirds of the sample reporting a purchase that they were dissatisfied with, this represents a wide trust-quality gap in social commerce whereby the same trusted signals reviews by strangers to them posted at point-of-purchase; influencer promotion, before it not always, but often unfortunately, quality-poor products sold virally from private room-to-room on mobile. This is a significant discovery where huge implications for both platform credibility and the long-term sustainability of influencer-driven commerce are concerned.

6.4. SECTION D: TRUST FORMATION MECHANISMS

Section D focuses on the particular psychological mechanisms whereby Gen Z student readers make trust judgments in social commerce settings. Table 4 illustrates that the most cited trust source is overwhelmingly customer reviews, at 75.0%, followed distantly by friends/peers (11.25%), brand advertisements (8.75%) and influencers. This deliberate favoritism of socially curated, peer-established information above brand-calibrated messaging and celebrity-signed impression confirms the skeptically nature of Gen Z consumers engendered toward anything with a commercial motive.

When it comes to influencer trust, 36.25% of respondents only 'slightly' trust a sponsored influencer, while another (nearly) evenly split 31.25% state they would fit in the category of trusting them 'moderately'. 23.75% stated they do not trust sponsored promotions at all, while only 8.75% listed high levels of trust. The overall results show that less than 10% of Gen Z students place a great deal of trust in sponsored influencer content, which has serious ramifications for the viability and effectiveness of paid influencer marketing campaigns targeting this demographic. Paid promotions are the main trust-reducer (43.75%), followed by fake reviews (31.25%), poor experiences with products or operations, and data privacy (21.25% and 3.75%). The finding that paid promotions are the single most trust-eroding factor more so even than fake reviews suggests that the commercial visibility of sponsored content is itself a significant credibility liability in the Gen Z trust architecture.

Product verification behaviour is notably high: 81.25% of respondents verify products using multiple sources before purchasing, 15.0% sometimes verify, and only 3.75% do not verify. This near-universal verification behaviour reinforces the finding that Gen Z social commerce engagement is characterized by deliberate information-seeking rather than impulsive trust extension, and that the persuasive impact of social commerce content must survive a multi-source verification process to successfully convert into purchase behaviour.

TABLE 4 Trust Formation Mechanisms (N=80)

Variable	Category	Frequency	Percentage (%)
Most Trusted Source	Customer reviews	60	75.00%
	Friends/peers	9	11.25%
	Brand advertisements	7	8.75%
	Influencers	4	5.00%
Trust in Sponsored Influencers	Highly	7	8.75%
	Moderately	25	31.25%
	Slightly	29	36.25%
	Not at all	19	23.75%
Trust Reducer	Paid promotions	35	43.75%
	Fake reviews	25	31.25%
	Poor product experience	17	21.25%
	Data/privacy concerns	3	3.75%
Product Verification	Yes (multiple sources)	65	81.25%
	Sometimes	12	15.00%
	No	3	3.75%

6.5. SECTION E: AI TOOLS AND PERSONALIZATION

The findings from Section E reveal a notable bifurcation in Gen Z students' engagement with AI-driven commerce tools. 55.0% of the respondents (n=44) state they used AI tools such as chatbots or recommendation engines prior to making a purchase; however, simultaneously 56.25% of them do not trust in recommendations based on AI products This paradoxical pattern of high usage but lack of trust for AI tools suggests that Gen Z consumers take information from AI recommendations as one input amongst several others in a multi-source verification process rather than requiring them to act exclusively as purchase signals. People distrust AI recommendations, perhaps because they know that recommendation algorithms are programmed to serve business-as-usual purposes and worry about data privacy or simply prefer a human-to-human form of social validation over machine-transferred products.

TABLE 5 AI Tools and Personalization Attitudes (N=80)

Variable	Category	Frequency	Percentage (%)
Used AI Tools Before Buying	Yes	44	55.00%
	No	36	45.00%
Trust in AI Recommendations	Yes	35	43.75%
	No	45	56.25%

6.6. SECTION G: LIKERT SCALE ATTITUDINAL ANALYSIS

Table 6 provides the summary statistics for the six attitudinal items with a Likert scale. Q19 ('I trust reviews more than ads by influencers. '; M = 4.00, SD = 1.04) has the highest mean score with strong and consistent agreement across our sample Question 21 (Q21; 'The more authentic content is, the more I trust'; M = 3.76, SD = 1.08) and Question Q23 ('Trust in a platform has direct impact on my purchase' with mean score of M=3.65 &SD=1 are also above-midpoint for demonstrating an attitudinal convergence towards authenticity-content or audience-oriented types as metrics to base their purchasing decision upon.). The items register moderate to strong agreement (M = 3.36, SD =1.29; M=3.52, SD=1.07) with Q22 ("Social media platforms manipulate my choices through algorithms")andQ24("Iprefermicro- influencers over celebrities"). The mean and SD are therefore lowest for Q20 (Viral/trending products influence my buying decisions; M = 2.96, SD = 1.34), which is also the attitudinal dimension with the least consensus amongst respondents about its effect on purchase behaviour intentions.

TABLE 6 Likert Scale Descriptive Statistics (N=80, Scale: 1=Strongly Disagree to 5=Strongly Agree)

Statement (Abbreviated)	Mean (M)	Std. Dev. (SD)	Interpretation
Q19: Reviews trusted over influencer promotions	4.00	1.04	Agree
Q21: Authentic content increases trust	3.76	1.08	Agree
Q23: Platform trust affects purchase decision	3.65	1.15	Agree
Q24: Prefer micro-influencers over celebrities	3.52	1.07	Agree
Q22: Platforms manipulate choices via algorithms	3.36	1.29	Neutral–Agree
Q20: Viral products influence buying decisions	2.96	1.34	Neutral

6.7. CORRELATION MATRIX OF LIKERT ITEMS

The Pearson correlation matrix (Table 7) reveals several significant inter-item relationships. The most significant positive relationship is between Q22 (algorithmic manipulation perception) and Q23 (platform trust reliance for a purchase; $r=0.507$), meaning respondents with greater awareness of algorithmically manipulative practices were also more likely to say that their purchases depend greatly on whether they trusted this platform, implying the exact opposite outcome: rather than diminishing trust-reliance, algorithmic knowledge increases it. Q23 and Q24 (Micro-influencer-preference; $r = 0.431$) also have a strong positive correlation, meaning that consumers who value perceived-authentic micro-influence endorsements highly in their purchase deliberation are more likely to consider platform trust as important when it comes to purchasing something online himself/herself. Q21 (authentic content) and Q22 (algorithmic manipulation; $r = 0.336$) are moderately correlated, reflecting a coherent attitudinal cluster around authenticity concerns.

TABLE 7 Pearson Correlation Matrix — Likert Scale Items (N=80)

	Q19	Q20	Q21	Q22	Q23	Q24
Q19 (Reviews > Influencers)	1.000	0.091	0.348	0.085	0.232	0.080
Q20 (Viral Influence)	0.091	1.000	0.230	0.192	0.313	0.334
Q21 (Authentic Content)	0.348	0.230	1.000	0.336	0.268	0.087
Q22 (Algorithm Manipulation)	0.085	0.192	0.336	1.000	0.507	0.367
Q23 (Platform Trust → Purchase)	0.232	0.313	0.268	0.507	1.000	0.431
Q24 (Micro-Influencer Preference)	0.080	0.334	0.087	0.367	0.431	1.000

6.8. SECTION H: FINAL DECISION FACTORS

Section H findings indicate that customer reviews constitute the single most decisive purchase factor for 47.5% of respondents ($n=38$), followed by trust (23.75%, $n=19$), price (17.5%, $n=14$), influencer endorsements overall (8.75%, $n=7$), and trends (2.5%, $n=2$). This hierarchy of decision factors reinforces the review-centric trust architecture identified throughout the analysis and establishes price rather than social or influencer-driven stimuli as the third most decisive commercial determinant. With respect to the overall impact of trust on buying behaviour, 40.0% of respondents rate it as 'High,' 31.25% as 'Very High,' and 28.75% as 'Moderate,' with no respondents selecting 'Low.' This universal acknowledgment of trust as a significant or very significant purchase determinant constitutes one of the most emphatic findings of the study.

TABLE 8 Final Decision Factors and Trust Impact (N=80)

Variable	Category	Frequency	Percentage (%)
Main Purchase Factor	Reviews	38	47.50%
	Trust	19	23.75%
	Price	14	17.50%
	Influencer Overall	7	8.75%
	Trend	2	2.50%
Impact of Trust on Buying	Very High	23	28.75%
	High	32	40.00%
	Moderate	25	31.25%

6.9. HYPOTHESIS TESTING

H_1 (Trust–Purchase Relationship): A Pearson correlation analysis between Q23 ('Trust in a platform directly affects my purchase decision') and Q26 ('Impact of trust on buying behaviour,' coded ordinally) yielded $r = 0.358$ ($p = 0.001$, $N = 80$). This is a two-tailed result with $p = 0.0094$, which reaches statistical significance at the $\alpha=0.01$ level, thus allowing us to reject H_0 in favor of H_1 . The strong association validates an observation that respondents who strongly agree with the platform-trust purchase-influence claim also score higher in self-assessing how impactful trust was on buying behaviour. Although the effect size is small to moderate, it has a significant role in terms of statistical robustness across an 80-respondent sample.

Social Media Purchase Vs. It was not statistically significant at the conventional 0.05 level with $\chi^2 = 0.967$ ($df = 1$, $p = 0.325$). H_3 is thus not supported; the study finds no statistically significant relationship between direct social media purchasing and purchase regret, as regrets are uniformly distributed over both purchasers and non-purchasers (who may have experienced it from purchases via external links or inspired by social-media content). This finding implies that social media purchase regret is a broader phenomenon not exclusively attributable to in-app social commerce transactions.

TABLE 9 Hypothesis Testing Summary (N=80)

Hypothesis	Test	Statistic	p-value	Decision
H_0 : No trust–purchase relationship	Pearson r	$r = 0.358$	0.001	Rejected
H_1 : Significant positive trust–purchase relationship	Pearson r	$r = 0.358$	0.001	Supported
H_3 : Purchase type → regret association	Chi-square	$\chi^2 = 0.967$	0.325	Not Supported

7. FINDINGS

- The following major findings emerged from the comprehensive analysis of 80 valid survey responses:
- Customer reviews constitute the overwhelmingly dominant trust antecedent in Gen Z social commerce, cited by 75% of respondents as their most trusted information source before purchasing. This finding holds consistently across all demographic subgroups and is further corroborated by the Likert mean of 4.00 for the statement 'I trust customer reviews more than influencer promotions' (SD = 1.04).
- Instagram (43.75%) and YouTube (42.50%) are the co-dominant social commerce platforms for product discovery, with short-form video content (52.5%) identified as the most influential content format. The near-equal platform split suggests that visual and video-based content ecosystems are functionally equivalent as social commerce discovery channels for Gen Z students.
- While 53.75% of respondents have been influenced by trending or viral products, only 43.75% have completed a direct in-app social media purchase. This gap between viral inspiration and in-app transaction completion suggests the presence of residual trust barriers to native social commerce checkout processes.
- A statistically significant positive correlation ($r = 0.358$, $p < 0.01$) was found between platform-level trust (Q23) and self-reported trust impact on buying behavior (Q26), confirming H_1 and establishing trust as a robust predictor of purchase behavior intensity among Gen Z students.
- 70% of respondents reported post-purchase regret following social media purchases, a strikingly high rate that points to a systemic trust-quality gap in social commerce, wherein the persuasive effectiveness of social proof signals is not consistently matched by the actual quality of delivered products or services.
- Paid promotions (43.75%) and fake reviews (31.25%) are the leading trust-eroding factors, collectively cited by 75% of respondents. These findings reveal that the commercial visibility of sponsorship and the inauthenticity of review systems are the primary institutional vulnerabilities in social commerce trust ecosystems.
- Despite 55% of respondents using AI recommendation tools, 56.25% do not trust AI-based product recommendations. This paradox high utilization combined with low trust suggests that AI recommendations are employed instrumentally as informational inputs rather than as authoritative purchase guides, reflecting Gen Z's characteristic preference for human-validated over machine-generated social proof.
- The Pearson correlation matrix reveals a particularly strong association between algorithmic manipulation perception (Q22) and platform trust impact on purchase decisions (Q23; $r = 0.507$), indicating that awareness of algorithmic influence does not diminish trust dependence but rather intensifies the perceived importance of trust in mediating purchase behaviour.
- 85% of respondents predominantly make planned rather than impulse purchases through social media, challenging popular narratives about Gen Z's susceptibility to impulsive digital consumption and indicating a more deliberate, information-researched purchasing disposition. No statistically significant association was found between direct social media purchasing and purchase regret ($\chi^2 = 0.967$, $p = 0.325$), suggesting that post-purchase dissatisfaction in the social commerce context is not a function of the purchase channel per se but rather a broader, channel-independent phenomenon.

8. CONCLUSION

This study conducted an empirical investigation of the relationship between trust and purchase behaviour on social commerce platforms among Gen Z students using primary data from 80 valid survey respondents. The research addressed four objectives and three hypotheses through frequency analysis, descriptive statistics, Pearson correlation, and chi-square testing.

According to the survey, customer reviews are deemed the strongest antecedent of trust: before making a purchase 75% cited them; for 47.5%, they were even considered as being the most decisive factor in purchasing their good or service. This confirms the prediction made by McKnight and Chervany (2001), Hajli (2015) and Pavlou & Fygenson (2006): trust positively correlates with purchase impact of Gen Z: $r = 0.358$, $p < 0.001$

The survey also revealed that 70% of all respondents regretted making purchases, which is a sustainability problem for social commerce platforms. Now, vetting elements like viral trends and influencer hype combined with visual content promote sales but do not always guarantee a satisfactory product experience hence creating the gap between trusts versus actual quality. The piecemeal nature of review authenticity systems, transparency in sponsorship disclosure and quality assurance mechanisms for products needs to improve.

The study further unveiled an AI paradox among recommendations, where while network utilization (55%) was high majority did not trust (56.25%). This means that Gen Z consumers depend on AI recommendations for help, but do not rely solely upon them. Enhancing transparency and explainability of recommendation systems could increase trust among users as well as long-term user retention.

Future work can provide larger sample sizes, a wider geographic area from where samples are taken; longitudinal studies such as those utilizing online marketplaces to examine the influence of product categories on trust dynamics in social commerce research. Adding some qualitative methods like interviews and focus groups will allow researchers to get a deeper understanding of the emotions and motives behind trust formation surrounding Gen Z consumers. Insights that could be theoretical and practical will be comparative studies across platforms (e.g., Instagram, YouTube, TikTok) or new social commerce channels.

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