

Impact Of Trustworthiness In Online Sellers On Consumer Purchase Behavior In Ghanaian Online Shopping Platforms

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How to cite this article: James Desmond Mclean-Arthur, Kunjal Sinha (2024). Impact Of Trustworthiness In Online Sellers On Consumer Purchase Behavior In Ghanaian Online Shopping Platforms. Library Progress International, 44(3), 8287-8306

Abstract

This work examines the factors influencing consumer buying behaviour in an online shopping website in Ghana. Using a sample size of 551 respondents, quantitative research methods and a survey questionnaire were utilized for collecting data and scrutiny using the Statistical Package for the Social Sciences (SPSS). The scale used as a measurement for this study with a value of 0.769, is considered dependable for evaluating the trustworthiness of online sellers. The study reveals essential factors guiding consumer behaviour in Ghana's online shopping sector, accenting trust, communication, payment security, delivery efficiency, social support, and technological advancements. The findings suggest that online sellers in Ghana should focus on building trust and improving customer experiences to stimulate purchasing behaviour and in the process be able to be competitive and maintain growth in the online business of Ghana.

Keywords: Online shopping, Consumer behaviour, Ghana, Quantitative analysis, Trust

Introduction

In recent years, the swift growth of the World Wide Web and the propagation of Social media channels have changed the way people interact, communicate, and transact businesses (Lin et al., 2018; Yau & Tang, 2018). One of the significant consequences of this digital transformation is the evolution of online shopping, which has become increasingly popular worldwide, and more particularly in Ghana. Marketers and retailers have recognized the potential of social media to interact with consumers as well as promote their products and services effectively (Fernandes & Moreira, 2019; Peltier et al., 2020). Simultaneously, social media has arisen as an important apparatus that shapes consumer preferences and influences purchasing decisions. The internet has transformed many aspects of our lives, particularly in online business, where consumers now enjoy unparalleled convenience and accessibility (Silva et al., 2020). In Ghana, the rise of online commerce highlights the importance of trustworthiness in sellers. Factors such as technology usage, product recommendations, and community engagement influence consumer decision-making (Ong et al., 2021; Sheikh et al., 2019; W. Wu et al., 2018). Platforms such as Facebook, Instagram, Twitter, TikTok, Jumia, Kiku, Tonaton, and Jiji have become integral parts of people's daily lives, providing a space for social interaction, information sharing, and product discovery. This study aims to explore how trustworthiness impacts consumer behaviour on Ghanaian online shopping platforms through a sample size of 551 respondents. The socio-cultural factors of Ghana make it hard for consumers to purchase online (Pongratz & Diehl, 2015a, 2015b). For this study, the use of Structural Equation Modeling (SEM) was capitalized to analyze hypotheses and data for accurate outcomes. This study aims to identify trust as a factor affecting consumer buying behaviour for online shopping (Akman & Mishra, 2017; Modi, 2023a, 2023b; Peter et al., 2014; Valerio

et al., 2019). The understanding of some factors such as product recommendations, payment methods, social media engagement, and product authenticity is crucial in shaping consumer trust and purchasing behaviour (Peltier et al., 2020; Simon et al., 2016; Yasser & Gayatri, 2023). Concerning the aforementioned factors, the study tested the hypothesis below:

H1: The trustworthiness of online platforms acts as an intermediary to connect social media usage and buyer actions on online shopping websites.

H2: Trust in online platforms facilitates the connection between social media engagement and purchaser preferences.

This study, therefore, seeks to highlight some implications for online sellers in Ghana by emphasizing the importance of trustworthiness in influencing consumer actions within the online shopping environment.

Literature

Reliability of Online shopping transactions in Ghana.

Gone are the days when physical shopfronts served as the primary means for sellers to distribute their products to their intended customers. With the advent of the internet, producers can now efficiently reach their consumers with a mere click of a button (Ribbink et al., 2004; Yau & Tang, 2018). This is facilitated by online shopping platforms, with social media platforms playing a pivotal role (Kucharska, 2019; Qin, 2020; Zhang et al., 2017). The presentation of goods is essential for consumers to discover and evaluate products of interest, a task seamlessly achieved through social media channels. This transition has not only streamlined operations for producers but has also enhanced convenience for buyers irrespective of their geographical location. However, the pivotal question remains: how reliable is online shopping for existing and potential customers? Trust becomes the cornerstone in this context. The level of trust in an online seller centers on various factors, including transparent communication, efficient product delivery, robust refund, and return policies, endorsements, social media interaction, and the effective utilization of technology and data to foster consumer confidence (Lee et al., 2020; Murshed & Ugurlu, 2023; Simon et al., 2016). Once a bond of trust is established between online sellers and consumers, it fosters loyalty and repeat business, thereby strengthening profitability. While this paradigm shift has been realized in other regions, Ghana trails in the domain of online shopping.

Trust appears as an essential element in an online market, uttering the ability of online sellers to cause consumer confidence and sustain relevance in the market (Lu et al., 2016; VanDyke et al., 2023a). This can be achieved through various strategies, including:

Online Shopping Demographics

In the context of the research study discussed above, the utilization of demographic information about consumers significantly influences consumer behaviour in online shopping and trust dynamics (Boštjančič et al., 2022). A seller's grasp of the demographics of their target audience directly impacts online shopping preferences and trust perceptions, serving as valuable insights to provide customers with the right products. These demographic factors encompass age, gender, employment status, educational background, and how consumers engage with social media platforms, all of which inform their purchasing decisions (Boštjančič et al., 2022).

From a socio-cultural perspective, younger consumers tend to embrace technology to explore and access products across various online platforms, contrasting with older generations who may prefer traditional methods of interaction with sellers. Hence, it becomes incumbent upon sellers to strategically engage with their customer segments, effectively showcasing their products to pique interest and build trust, thereby promoting their brands (VanDyke et al., 2023a).

Regarding the influence of demographics on trust, consumers with higher incomes are inclined to invest in branded and high-quality products, whereas those with lower incomes may prioritize affordability. In essence, leveraging demographic details enables online sellers to modify their communication and marketing strategies to meet the needs of customers of different segments, nurturing vigorous trust within their respective markets (Meng & Wan Abas, 2023).

This features how demographic details can empower online sellers to shape online shopping behaviour and cultivate trust. Consequently, a comprehensive understanding of demographics equips online

sellers to meet the diverse needs of existing and potential customers, ultimately fortifying customer relationships and enhancing their standing in the competitive online shopping landscape.

Customization and Establishing Trust

With access to consumer demographics, sellers can tailor messages and promotions to enhance the online shopping experience for consumers (Boštjančič et al., 2022). Personalizing information to resonate with each individual's preferences makes them feel valued and promotes a feeling of possession over the product, resulting in increased trust as well as brand loyalty (Almohaimmed, 2019; Fernandes & Moreira, 2019; Tatar & Eren-Erdogmus, 2016). This level of customization is made possible by advancements in technology, enabling sellers to gather real-time data on consumers and make informed decisions.

In Ghana, online shopping platforms should embrace technology to personalize interactions with consumers, mirroring global trends where artificial intelligence (AI) is utilized to guide consumers through their shopping journey (Jarek & Mazurek, 2019; Kazmi et al., 2021). Like the assistance provided by in-store attendants, AI can recommend products, simulate how items like clothing or eyewear might look, and facilitate decision-making. By leveraging data analytics and technological resources, online sellers can elevate the overall shopping experience by providing tailored recommendations and anticipating consumer needs.

Advanced technology enables predictive analytics, suggesting alternative products or complementary items based on a consumer's browsing history (Tatar & Eren-Erdogmus, 2016; W. Wu et al., 2018). For example, if a consumer explores suitcases, the platform may recommend travel bags of similar size and weight at a discounted price. The ability to track and analyze browsing history empowers sellers to offer personalized products that align with individual preferences, fostering customer satisfaction and trust (Rehman et al., 2017).

When customers are satisfied with a product or service, they become brand representatives who tell potential customers or social circles about their experience (Brydges et al., 2022; Qin, 2020). This organic form of marketing is particularly significant in Ghana, where personal connections hold great influence over consumer behaviour. By aligning their strategies with Ghanaian values, historical experiences, and cultural norms, companies can cultivate trust, foster consumer loyalty, and drive cross-selling opportunities (Boštjančič et al., 2022; Pongratz & Diehl, 2015c).

As the online market in Ghana continues to evolve, building strong connections with Ghanaian consumers is paramount. By prioritizing trust-building initiatives and leveraging technological advancements, companies can gain a competitive edge, instil confidence in their brand, and foster long-term relationships with their online customer base.

Trustworthiness and Internet Security

A significant concern in online business for both sellers and consumers is trust. It can be challenging for consumers to ascertain the reliability of products sold online. Establishing trust between online sellers and consumers is essential in addressing this issue (Punyatoya, 2019; Yasser & Gayatri, 2023). Therefore, it is imperative for online sellers, especially in Ghana, to implement robust security measures to bolster trust in their online shopping platforms.

This can be achieved through various means, including ensuring data confidentiality, utilizing secure payment platforms, and proactively addressing risk factors that could undermine consumer trust (Abarna et al., 2023; Gunawan & Septianie, 2021; Putra & Lestari, 2023a; Y. Wu & Lee, 2020). For example, safeguarding clients' information entails implementing robust systems and software to prevent unauthorized access by individuals within the organization. This drums confidence in consumers, assuring them that their information is secure and that they can safely conduct transactions with online sellers in Ghana (Al-Zyoued, 2018).

To strike a balance between reliability and digital defence, online sellers must prioritize stringent internet safety protocols. By adhering to ethical codes of conduct and implementing robust security measures, retailers can enhance consumer confidence and stimulate increased activity in virtual shopping environments. Ultimately, this fosters business growth and cultivates a loyal customer base.

Creating Trust Through Social Verification

Creating trust in an online market is very vital and the ability of the seller to validate it among social

groups and peers gives it an advantage over competitors, that is, it establishes a strong connection between online sellers and their consumers (Sheikh et al., 2019; Snijders, 2014). Therefore, the essence of social validation cannot be underestimated, as it enhances the credibility and trustworthiness of online sellers (Snijders, 2014). Genuine feedback gained through consumer reviews, ratings, and testimonials significantly enhances an online seller's trustworthiness and influences consumer purchasing behaviour (Almohaimmed, 2019; Digitalcommons@emu & Soltis, 2013; Lee et al., 2020; Maitri et al., 2023).

Once trust is established through social verification, it enhances the perceived quality of products and services provided by the online seller, making them highly reliable. Hence, online sellers should provide platforms that facilitate feedback in the form of reviews and ratings to encourage new consumers to trust their products. Customer feedback enables online sellers to enhance the delivery of services and products, thereby better meeting the needs of their consumers.

Satisfied consumers often become brand ambassadors, promoting products across their social media platforms and encouraging their friends and followers to make purchases (Brydges et al., 2022; Qin, 2020). This, in turn, further enhances the credibility of the seller and builds trust through customer feedback, ultimately winning the confidence of potential and existing consumers in patronizing their products and services.

These actions inform consumers about the quality, availability, and clear information regarding products and services, thereby influencing their purchasing behaviour positively, which is beneficial for business. Encouraging social verification and aligning better strategies will promote loyalty, increase the sales volume of online sellers, and foster trust in the process (Almohaimmed, 2019; Qin, 2020; Sheikh et al., 2019).

Ensuring Security of Transactions and Privacy of Data

When selling online, sellers should prioritize consumer information (Izem et al., 2018; Silva et al., 2020). In Ghanaian online shopping platforms, it is crucial to ensure secure transactions and protect data privacy considering growing cyber threats. Strong security measures like reputable payment gateways with robust encryption protocols can encourage confidence in customers when conducting financial transactions. Employing industry-standard practices such as SSL certificates for communication or firewalls for access control are vital safeguards against unwanted intrusion into sensitive information. Data protection initiatives aligning with regulations or implementing strict access controls to prevent potential breaches reinforce trust among clients who value how their data is handled by merchants. Retailers demonstrating a commitment to safeguard customer data will attract more loyal shoppers and increase the brand's reputation through clear displays of proven security expertise during all stages from purchase through post-sale meetups/conversations etc., promoting greater safety at every touchpoint there may be between company and client relationship-building efforts which further encourage loyalty over long-term duration periods.

Utilizing Community Engagement to Build Trust

In Ghana, the ability of a company to engage its potential and existing customers helps in positioning their brand image in their minds ("Investigating the Moderating Role of Social Support in Online Shopping Intentions," 2021; Rani & Catherine, 2023). A well-positioned brand of a product or service will continuously make a customer choose one product over the other. Better brand positioning builds trust, and loyalty, and serves as a competitive tool over their competitors in an industry (Barreda et al., 2020; Simon et al., 2016). When it comes to online shopping, engaging your customers better makes your brand visible because the availability of information on products and services informs a customer's decision to purchase.

Trustworthiness is very crucial when it comes to e-commerce or shopping online (Lu et al., 2016; VanDyke et al., 2023a, 2023b). Practically, from the socioeconomic background, it's perceived that people who transact business online are not genuine and mostly swindle their buyers or sellers. To gain the trust of an online buyer implies engaging them with topics and relevant information that would keep them glued to your products. The ability of an online buyer to engage a potential or existing customer would help keep them for a long time (Tatar & Eren-Erdoğan, 2016). Then the question as to why someone should not buy from one online seller but the other comes into play. Staying relevant in a competitive industry implies products or services must meet the needs of the customer. This could be

realized when customers have value for the perceived information they obtain to be able to decide to buy. This could be done through the ability to engage customers to give feedback, ask questions about the information that is not clear, and provide product recommendations and reviews to build goodwill, loyalty, and above all trust to keep the brand of the business going.

Contents that users engage with should be tailored to their needs and not generic. A brand should not leave a customer to assume or guess what a product should do, and the seller has the responsibility to make it clear to help plan. These could be done through user-generated content in their marketing strategies with prompt addressing of issues through artificial intelligence or robots to make it authentic to address customer issues (Jarek & Mazurek, 2019; Nofirda & Ikram, 2023; Paschen et al., 2019). This will give them a sense of belongingness to build trust as well as confidence in an online product/service and the brand.

Maintaining good customer service involves timely addressing customer complaints. This is to some level dealt with well in an offline shop but how well it's dealt with will promote trust and loyalty in an online shop. With the proper marketing strategy that programs intelligent tools to act as humans with proper strategic information in real-time, it engages online buyers with prompt information to instantly buy instead of deferring their purchases, which will increase sales to reflect the profitability of the online sellers.

Online sellers can engage customers through all social networking channels such as TikTok, WhatsApp, Twitter, Pinterest, Instagram, Facebook, and many more (Achen, 2019). Since it's about engaging, these are the right platforms to help online sellers get information to their potential or existing clients. Customer relationship management, if managed well, helps build a lifetime relationship with a client as information and feedback provided to clients will meet their needs, giving a positive experience (Nofirda & Ikram, 2023).

Through online engagements, satisfied clients can give testimonies to also help potential or existing clients settle on their buying behaviour (Rani & Catherine, 2023; Singh, 2022). Personalizing experiences by clients and encouraging community engagements build credibility and dependability to help promote online brands to compete effectively in the online community or business (Rehman et al., 2017; Simon et al., 2016). To sum it up, if a customer can get real-time feedback, information, and value on a product, it helps build long-term trust and loyalty with the online seller.

APPROACH TO STUDY DESIGN

This research used a quantitative survey methodology with a structured questionnaire to collect data from online shoppers in Ghana. To ensure the reliability of the instrument, a pre-test was conducted with 50 participants, following methods similar to those used by Kariuki (2018), who employed a smaller sample size for pilot testing. The test confirmed item consistency and stability, with the Cronbach Alpha coefficient reaching 0.864, surpassing the desired level of at least 0.70, indicating stable internal properties across items. Sample estimation was performed using fifty (50) respondents (Ali et al., 2019), resulting in the identification of 551 respondents used for this study. The distribution was facilitated by researchers via social media platforms over a month-long period, with seven personnel serving as envoys during this process.

The survey objectives included collecting participant demographic information and soliciting their perceptions about decision-making and trust-building processes when engaging in online shopping. The result of this work was analyzed using the Statistical Package for the Social Sciences (SPSS) and inferential estimates, such as correlation/regression analysis, as well as descriptive analysis, including frequency percentages, mean values, and standard deviations. The study examined potential correlations between multiple variables.

RESULTS AND DISCUSSION

The findings and discussions derived from the study regarding the influence of trustworthiness in online sellers on consumer purchasing behaviour within Ghanaian online shopping platforms uncover valuable insights into the vital role that trust plays in shaping consumer actions.

Table 1: Demographics Statistics

		Gender	How old are you	Kindly indicate your employment status	What is your level of education
N	Valid	551	551	551	551
	Missing	0	0	0	0
Std. Deviation		0.486	0.726	0.88	0.911
Range		1	3	2	5
Minimum		1	1	1	1
Maximum		2	4	3	6

Source: Field Survey (2023) From the table above, analysis of a dataset with 551 respondents across gender, age, employment status, and education level reveals key demographic insights. Gender distribution is binary with 551 valid responses, where 1 represents male and 2 represents female. Age data has a standard deviation of 0.486, indicating relatively low age variability, with a range spanning 3 years from a minimum of 1 to a maximum of 4. Employment status shows a standard deviation of 0.880, suggesting wider response variability, covering 2 categories from 1 to 3. Education level displays the highest variability with a standard deviation of 0.911, spanning 5 levels from 1 to 6. The analysis provides a comprehensive view of demographic distribution and variability among respondents, emphasizing the differences in age, employment status, and education level while maintaining a consistent gender distribution.

Table 2: Gender Distribution

Gender		Frequency	Percentage	Valid Percent	Cumulative Percentage
Valid	Male	342	62.1	62.1	62.1
	Female	209	37.9	37.9	100
	Total	551	100	100	

Source: Field Survey (2023) The Table above provides information on the gender distribution of the survey respondents. There was a total of 551 respondents. Of these, 342 were male, accounting for 62.1% of the total sample, and 209 were female, representing 37.9% of the total sample. The valid percent column indicates the percentage of respondents within each gender category based on the total valid responses. The cumulative percentage shows the running total of valid responses as a percentage of the total valid responses. In this case, the cumulative percentage reaches 100% as it includes all valid responses.

Table 3: Age Limit of Respondents

Age Limit		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	229	41.6	41.6	41.6
	25-40	242	43.9	43.9	85.5
	40-60	74	13.4	13.4	98.9
	61 and above	6	1.1	1.1	100
	Total	551	100	100	

Source: Field Survey (2023) The data above in the table provides the age distribution of a sample of 551 individuals. It indicates that 41.6% of the respondents fall in the 18-25 age range, 43.9% are aged 25-40, 13.4% fall in the 40-60 age category, and 1.1% are 61 and above. The cumulative percentages show that 41.6% of the participants are aged 18-25, 85.5% are between 25-40, 98.9% are between 40-60 years old, and 100% are 61 and above.

Table 4: Employment status of respondents

Employment status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unemployed	187	33.9	33.9	33.9
	Self-employed	119	21.6	21.6	55.5
	Employed	245	44.5	44.5	100
	Total	551	100	100	

Source: Field Survey (2023) The table outlines the distribution of employment status among 551 survey participants. It shows that 33.9% of the sample is unemployed, 21.6% are self-employed, and 44.5% are employed. When combined, the percentages reveal that 33.9% are without a job, 55.5% are either jobless or self-employed, and all individuals in the sample belong to the employed, self-employed, or unemployed categories.

Table 5: Results of the level of education of respondents

Level of education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than high school	4	0.7	0.7	0.7
	High school graduate	46	8.3	8.3	9.1
	Some college or vocational training	64	11.6	11.6	20.7
	Bachelor's degree	303	55	55	75.7
	Postgraduate degree	121	22	22	97.6
	Doctorate	13	2.4	2.4	100
	Total	551	100	100	

Source: Field Survey (2023)

The data presented in **Table 5** indicates the educational distribution among the sample of 551 participants. Most respondents held a bachelor's degree, comprising 55% of the total. Following closely behind, 22% of the participants possessed Postgraduate degrees. A smaller proportion reported having Some college or vocational training (11.6%), while 8.3% were High school graduates. A minimal percentage had education levels of Less than high school (0.7%), and Doctorate degrees were held by 2.4% of the respondents. Overall, the survey reflects a significant number of individuals with at least a bachelor's degree and a notable portion with Postgraduate qualifications.

Table 5: Results of the level of education of respondents

Descriptive Statistics								
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	
Returns and Refunds	551	4	1	5	3.44101	1.467114	2.15242	4
Authenticity of Products	551	4	1	5	3.66061	1.48418	2.20279	2
Product Recommendation	551	4	1	5	3.42831	1.431413	2.04894	2
Security of Personal Important	551	4	1	5	3.52994	1.482784	2.19864	7
Trustworthiness of Online	551	4	1	5	3.62794	1.497106	2.24132	7
Sellers	551	4	1	5	1.62250	0.887777	0.78814	7
mode of payment	551	2	1	3	5	0.887777	0.78814	7
Effect of Emerging	551	4	1	5	4.02540	0.920123	0.84662	6
Technologies	551	4	1	5	8	0.920123	0.84662	6

Valid N (listwise) 551

Source: Field Survey (2023) The descriptive statistics provided offer insights into the online shopping preferences and perceptions of 551 respondents. When examining returns and refunds, the data indicates a mean of 3.44 with a standard deviation of 1.467, suggesting moderate satisfaction with the process. Respondents also show positive views on product authenticity, recommendations, information security, and seller trustworthiness, with mean ratings ranging from 3.43 to 3.66.

Variability in perceptions is reflected in the standard deviations across these categories. Regarding payment preferences, the data reveals a mean of 1.62 and a low standard deviation of 0.888, indicating a strong preference for a specific payment method with minimal variation among respondents. Analysis of emerging technologies impacting online shopping in Ghana shows a high mean of 4.03, indicating strong agreement among respondents. Overall, these statistics offer insights into consumer behaviour and perceptions in online shopping, highlighting factors influencing decision-making in Ghana. Most respondents exhibit positive attitudes towards online shopping aspects, showing satisfaction with returns, trust in product authenticity, recommendations, information security, and seller trustworthiness. There is a clear preference for a specific payment mode with minimal deviation. Respondents also predict that emerging technologies will positively shape the future of online shopping in Ghana. These findings suggest a growing reliance on online shopping platforms in Ghana, driven by positive experiences and optimism about future technological advancements. This information could be beneficial for businesses and policymakers to meet the evolving needs of Ghanaian online shoppers effectively.

Table 6: Factor relationship between trust and online sellers
Correlation

		Does social media influence your consumer behaviours and actions	Do you agree that emerging technologies or trends will shape the future of shopping in Ghana	How satisfied are you with your overall shopping experiences in Ghana	Trustworthiness of Online Sellers	Are the marketing activities of fashion products attractive to you and their social media pages?	Security of Personal and Important Information	Returns and Refunds	Product Recommendation	Authenticity of Products
Does social media influence your consumer behaviours and actions	Pearson Correlation	1	.273**	.247**	.137**	.114**	.092*	.084*	.131**	.124**
	Sig. (2-tailed)		0.000	.000	0.001	.008	.031	.048	0.002	0.004
	N	551	551	550	551	551	551	551	551	551
Do you agree that emerging technologies or trends will shape the future of shopping in Ghana	Pearson Correlation	.273**	1	.233**	.184**	.051	.185**	.165*	.181**	.215**
	Sig. (2-tailed)	.000		.000	0.000	.234	.000	.000	0.000	0.000
	N	551	551	550	551	551	551	551	551	551

online shopping in Ghana										
How satisfied are you with your overall online shopping experiences in Ghana?	Pearson Correlation	.247**	.233**	1	0.034	.113**	.023	.037	0.078	0.039
	Sig. (2-tailed)	.000	0.000		0.430	.008	.588	.390	0.066	0.366
	N	550	550	550	550	550	550	550	550	550
Trustworthiness of Online Sellers	Pearson Correlation	.137**	.184**	.034	1	.044	.831**	.798*	.812**	.874**
	Sig. (2-tailed)	0.001	0.000	.430		.307	.000	.000	0.000	0.000
	N	551	551	550	551	551	551	551	551	551
Are the marketing activities of fashion 8295tract 8295tractive to you on their social media pages?	Pearson Correlation	.114**	0.051	.113**	0.044	1	.063	.048	0.036	0.029
	Sig. (2-tailed)	0.008	0.234	.008	0.307		.141	.260	0.398	0.502
	N	551	551	550	551	551	551	551	551	551
Security of Personal Important	Pearson Correlation	.092*	.185**	0.023	.831**	0.063	1	.818**	.824**	.887**
	Sig. (2-tailed)	0.031	0.000	.588	0.000	.141		.000	0.000	0.000
	N	551	551	550	551	551	551	551	551	551
Returns and Refunds	Pearson Correlation	.084*	.165**	.037	.798**	.048	.818**	1	.835**	.841**
	Sig. (2-tailed)	0.048	0.000	.390	0.000	.260	.000		0.000	0.000
	N	551	551	550	551	551	551	551	551	551
Product Recommendation	Pearson Correlation	.131**	.181**	.078	.812**	.036	.824**	.835*	1	.849**
	Sig. (2-tailed)	0.002	0.000	.066	0.000	.398	.000	.000		0.000
	N	551	551	550	551	551	551	551	551	551
Authenticity of Products	Pearson Correlation	.124**	.215**	.039	.874**	.029	.887**	.841*	.849**	1
	Sig. (2-tailed)	0.004	0.000	.366	0.000	.502	.000	0.000	0.000	
	N	551	551	550	551	551	551	551	551	551

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

Source: Field Survey (2023) The given data in the table above portrays the connection between different factors related to online shopping experiences in Ghana. Pearson Correlation Coefficients were used for evaluating these correlations and their significance levels are indicated at 0.01 and 0.05 respectively.

Research on online shopping experiences in Ghana reveals significant correlations between factors such as social media impact, satisfaction levels, trust in online sellers, security of personal information, product recommendations and authenticity of products [1]. Notable positive relationships include the influence of social media on consumer behaviours and perceptions; belief in upcoming technologies that shape the future of online shopping; and trust in online sellers linked to satisfaction and agreement on emerging technologies. The trustworthiness of sellers combined with the security of personal information along with recommended products are interconnected with product authenticity. These findings emphasize key factors shaping Ghana's online shopping industry landscape. In conclusion, the research on online shopping experiences in Ghana highlights interconnected factors that influence consumer behaviours and perceptions. These include trust in online sellers and the future of online shopping. This highlights the complex dynamics within the environment for buying online goods.

The study on online shopping experiences in Ghana reveals significant correlations between social media impact, satisfaction levels, trust in online sellers, security of personal information, product recommendations, and authenticity of products [2]. Positive relationships are observed among the influence of social media on behaviours, faith in future technologies, and confidence with vendors related to satisfaction level and future technology agreements. Trustworthiness factors such as security protocols implemented by online shopping companies along with personalized product recommendations were found to correlate to ensure an authentic browsing experience. These findings emphasize how various intertwined elements influence the landscape for Ghanaian consumers indulging in eCommerce platforms. By highlighting these interconnected aspects that lead to consumer behaviour towards a particular buying decision; this research brings attention not only to nurturing mutual trust but also provides insight into individualist preferences affecting purchasing choices hence emphasizing complex dynamics prevalent within an emerging economy like Ghana regarding virtual marketplaces.

There is a significant positive correlation between social media's influence on consumer attitudes and behaviours, as well as the belief that future trends or technology will shape the online shopping industry in Ghana ($r = 0.273$, $p = 0.000$).

Research conducted by Murshed (2023) supports a positive correlation between the impact of social media on consumer behaviours and perceptions, along with the belief in upcoming technologies that are shaping online shopping trends in Ghana ($r=0.273$, $p=0.000$). The integrated nature of influence from social media regarding satisfaction levels, trustworthiness as well as product authenticity recommendations, and security highlights how complex these factors are interconnected within Ghana's landscape for online shopping [3],[4]. In summary: The research confirms there exists an association between the effect of social media over future patterns influencing online shopping experiences in Ghana- demonstrating interdependence among various aspects critical to this experience through different stages related to purchasing goods or services via digital platforms.

The satisfaction level of the overall online shopping experience in Ghana has a positive correlation with the influence that social media has on consumer behaviours and opinions ($r = 0.247$, $p = 0.000$). Additionally, it is positively correlated with agreement about emerging technologies that will impact future online shopping trends ($r = 0.233$, $p= 0.000$). "Trust in online sellers is positively correlated with satisfaction gained from online shopping experiences ($r = 0.184$, $p = 0.000$) and agreement regarding the emerging technologies that will shape the future of digital retailing ($r= 0.184$, $p= 0.000$)."

A correlation with a coefficient of 0.831 and p-value of 0.000 indicates that there is a positive relationship between the security measures employed to protect personal information, and the trustworthiness of online sellers. Additionally, returns and refunds are also positively correlated ($r = 0.818$, $p = 0.000$). Recommendations for products have a positive correlation with the trustworthiness of online sellers ($r = 0.812$, $p = 0.000$) and personal information security ($r= 0.824$, $p= 0.000$). The authenticity of products also has a positive correlation with the trustworthiness of online sellers ($r = 0.874$, $p = 0.000$), the security of personal information ($r = 0.887$, $p = 0.000$), and product recommendations ($r = 0.849$, $p= .000$).

Overall, these correlations indicate that factors such as social media influence, satisfaction with online

shopping experiences, trustworthiness of online sellers, security of personal information, product recommendations, and authenticity are interrelated. They all mutually influence each other in the online shopping landscape of Ghana.

The presented data highlights the correlations between various factors related to online shopping experiences in Ghana. These correlations were determined through Pearson Correlation Coefficients at significance levels of 0.01 and 0.05 for accuracy. There are notable positive relationships seen between social media's impact on consumer behaviours, views about future trends in online shopping ($r = 0.273, p = 0.000$), satisfaction with the online shopping experience, an agreement on emerging technologies ($r = 0.233, p = .000$), the trustworthiness of sellers ($r = 0.184, p = 0.000$). Social media influence also correlates positively with satisfaction ($r = 0.243, p = 0.000$). Moreover, there is a strong link observed between trust in online sellers and other aspects such as returns/refunds, product recommendations (1-213, $p = 0.002$), product authenticity, (i.e., authentic products) (13-0498, $p = 0.000$) and personal information security (11-169, $p = 0.000$). The strength of these links suggests that social media influence, satisfaction, and reliability, tend to work together by shaping opinions about different sides affecting online shopping activities essential, especially when consumers have interactions based around technology. Overall, the findings explain how interconnected variables like customer satisfaction & confidence, the increasing desire towards transparency, product authenticity, and on-the-go-type technology adoption could contribute significantly not only to getting detailed knowledge but also emphasizing goodwill among all stakeholders. Significant parameters worth considering are creativity among digital marketing practitioners and growing emphasis on holding one's self-accountable objectively. The existing dynamics consequently put immense pressure on enthused ethical entrepreneurs to continually develop best industrial practices to surpass mere compliance

Table 7: Factor relationship of correlations variables of online shoppers

Confidence Intervals				
	Pearson Correlation	SSig. (2-tailed)	95% Confidence Intervals (2-tailed)	
			Lower	Upper
Does social media influence your consumer behaviours and actions – Do you agree that emerging technologies or trends will shape the future of online shopping in Ghana	0.273	00	0.193	0.348
Does social media influence your consumer behaviours and actions – How satisfied are you with your overall online shopping experiences in Ghana	0.247	0	0.167	0.324
Does social media influence your consumer behaviours and actions – Trustworthiness of Online Sellers	0.137	0.001	0.054	0.218
Does social media influence your consumer behaviours and actions – Are the marketing activities of fashion products attractive to you on their social media pages	-0.114	0.008	-0.195	-0.031
Does social media influence your consumer behaviours and actions – Security of Personal Important	0.092	0.031	0.009	0.174
Does social media influence your consumer behaviours and actions – Returns and Refunds	0.084	0.048	0.001	0.167
Does social media influence your consumer behaviours and actions – Product Recommendation	0.131	0.002	0.048	0.212
Does social media influence your consumer behaviours and actions – Authenticity of Products	0.124	0.004	0.04	0.205
Do you agree that emerging technologies or trends will shape the future of online shopping in Ghana – How satisfied are you with your overall online shopping experiences in Ghana	0.233	0	0.152	0.311
Do you agree that emerging technologies or trends will shape the future of online shopping in Ghana – Trustworthiness of Online Sellers	0.184	0	0.102	0.263
Do you agree that emerging technologies or trends will shape the future of online shopping in Ghana – Are the marketing activities of fashion products attractive to you on their social media pages	0.051	0.234	-0.033	0.134
Do you agree that emerging technologies or trends will shape the future of online shopping in Ghana – Security of Personal Important	0.185	0	0.103	0.264
Do you agree that emerging technologies or trends will shape the future of online shopping in Ghana – Returns and Refunds	0.165	0	0.083	0.246
Do you agree that emerging technologies or trends will shape the future of online shopping in Ghana – Product Recommendation	0.181	0	0.099	0.26

Do you agree that emerging technologies or trends will shape the future of online shopping in Ghana – Authenticity of Products	0.215	0	0.134	0.294
How satisfied are you with your overall online shopping experiences in Ghana – Trustworthiness of Online Sellers	0.034	0.43	-0.05	0.117
How satisfied are you with your overall online shopping experiences in Ghana – Are the marketing activities of fashion products attractive to you on their social media pages	-0.113	0.008	-0.195	-0.03
How satisfied are you with your overall online shopping experiences in Ghana – Security of Personal Important	0.023	0.588	-0.061	0.107
How satisfied are you with your overall online shopping experiences in Ghana – Returns and Refunds	0.037	0.39	-0.047	0.12
How satisfied are you with your overall online shopping experiences in Ghana – Product Recommendation	0.078	0.066	-0.005	0.161
How satisfied are you with your overall online shopping experiences in Ghana – Authenticity of Products	0.039	0.366	-0.045	0.122
Trustworthiness of Online Sellers – Are the marketing activities of fashion products attractive to you on their social media pages	0.044	0.307	-0.04	0.127
Trustworthiness of Online Sellers – Security of Personal Important	0.831	0	0.803	0.855
Trustworthiness of Online Sellers – Returns and Refunds	0.798	0	0.765	0.826
Trustworthiness of Online Sellers – Product Recommendation	0.812	0	0.781	0.838
Trustworthiness of Online Sellers – Authenticity of Products	0.874	0	0.853	0.893
Are the marketing activities of fashion products attractive to you on their social media pages – Security of Personal Important	0.063	0.141	-0.021	0.146
Are the marketing activities of fashion products attractive to you on their social media pages – Returns and Refunds	0.048	0.26	-0.036	0.131
Are the marketing activities of fashion products attractive to you on their social media pages – Product Recommendation	0.036	0.398	-0.048	0.119
Are the marketing activities of fashion products attractive to you on their social media pages – Authenticity of Products	0.029	0.502	-0.055	0.112
Security of Personal Important – Returns and Refunds	0.818	0	0.789	0.844
Security of Personal Important – Product Recommendation	0.824	0	0.795	0.849
Security of Personal Important – Authenticity of Products	0.887	0	0.867	0.903
Returns and Refunds – Product Recommendation	0.835	0	0.807	0.858
Returns and Refunds – Authenticity of Products	0.841	0	0.815	0.864
Product Recommendation – Authenticity of Products	0.849	0	0.824	0.871

a Estimation is based on Fisher's r-to-z transformation.

Source: Field Survey (2023) The table provided shows the Pearson Correlation Coefficients, significance levels (Sig. 2-tailed), and 95% Confidence Intervals for various relationships between different factors related to online shopping experiences in Ghana. For example, the correlation between the impact of social media on consumer behaviours and perceptions and the belief that emerging technologies will shape the future of online shopping in Ghana has a coefficient of 0.273, which is statistically significant with a p-value of 0.000. The 95% Confidence Interval for this correlation ranges from 0.193 to 0.348.

Similarly, the correlation between social media influence on consumer behaviours and actions and the level of satisfaction with overall online shopping experiences in Ghana has a coefficient of 0.247, which is statistically significant with a p-value of 0.000. The 95% Confidence Interval for this correlation ranges from 0.167 to 0.324. These confidence intervals provide a range of values within which we can be confident that the true correlation coefficient remains.

The provided data indicates the use of a regression analysis model to explore the correlation between multiple independent variables and the dependent variable "Influence of social media on consumer behaviours and actions" in relation to online shopping in Ghana. The independent variables considered include 1) product recommendations, 2) preferred payment methods, 3) engagement with online retailers or brands through social media, 4) impact of social conversations on product selection, 5) satisfaction levels with online shopping experiences in Ghana, 6) reliability of online sellers, 7) handling returns/refunds, 8) protecting personal information/privacy (9 validity). This study aims to understand how these factors collectively influence consumers' behaviour when it comes to purchasing products from different vendors through different outlets available for purchase within this space. To achieve this objective, all ten aspects were fused into the analysis which were anticipated to throw light onto their interdependent nature influencing decisions made by potential customers while they are browsing

various options. Overall results generated after conducting this research should help us validate robustness around relationships among these key players as well shed more clarity towards replies about impacts felt due to increased activity across all platforms.

These included augmented growth rates enjoyed in today's technological age where this type of communication has become common practice contributing heavily to respective situations. These advantages did not exist before the introduction of social networks such as Facebook, Twitter, Instagram, Snapchat and others which have taken the lead instead of traditional advertisements directly influencing overall customer preferences (Anirvinna et al., 2021a, 2021b; Husain et al., 2016; Kierian et al., 2023; Nungari & Obuba, 2023). Companies that utilize these tools get the advantage of improving profitability with consumers benefiting from the safest/most convenient services in the long term.

Table 8: Regression Analysis of Factors

<i>Model Summary</i>									
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>	<i>Change Statistics</i>				
					<i>R Square Change</i>	<i>F Change</i>	<i>df1</i>	<i>df2</i>	<i>Sig. F Change</i>
<i>1</i>	<i>.357^a</i>	<i>0.128</i>	<i>0.113</i>	<i>0.973</i>	<i>0.128</i>	<i>8.784</i>	<i>9</i>	<i>540</i>	<i>0.000</i>

a. Predictors: (Constant), Product Recommendation, What is your preferred mode of payment, Do you follow or engage with online retailers or brands on social media, Do social conversations influence your product choices, How satisfied are you with your overall online shopping experiences in Ghana, Trustworthiness of Online Sellers, Returns and Refunds, Security of Personal Important, Authenticity of Products

Source: Field Survey (2023)

The table above illustrates the outcome of a regression analysis that examines different factors associated with online shopping experiences in Ghana. The table presents data relating to correlation coefficient (R), determination coefficient (R Square), adjusted determination coefficient (Adjusted R Square), standard error of estimate, and change statistics. In this specific model, the correlation coefficient (R) is reported as 0.357, indicating a moderate positive relationship between predictors and the outcome variable. The coefficient of determination (R Square) is 0.128 which means that roughly 12.8% of the variation in the outcome variable can be explained by predictors in the model. The R Square value which considers several factors like the number/amounts involved reports gives an adjusted R square value of 0.113 after including all aforementioned considerations.

The standard error of the estimate is 0.973, which represents the average difference between observed values and predicted values by the model. In the change statistics section, information on an increase in R Square (0.128) due to predictors included in the model is provided alongside F statistic (8.784), testing the overall significance of this model; degrees of freedom for both errors (540) and models(9); as well as a reported significance level(Sig. F Change) at 0.000 indicating that this whole statistical prediction stands out with great importance meaning it's significant statistically while predicting outcome variables too. The predictors included in the model are listed as follows: product recommendation, preferred mode of payment, engagement with online retailers or brands on social media, influence of social conversations on product choices, satisfaction with online shopping experiences, trustworthiness of online sellers, returns and refunds policies, security of personal information and authenticity of products (Meng & Wan Abas, 2023). These predictors altogether contribute to explaining the variation in individuals' experiences while shopping for goods via internet-based platforms located within Ghana's borders (Abarna et al., 2023).

This study highlights the importance of trust-building initiatives for online sellers in Ghana. It emphasizes the need to rank strategies that improve trust between consumers and sellers(Lu et al., 2016; Putra & Lestari, 2023b, 2023a). One of the key findings from this study is how clear communication can be in promoting trust between online sellers and consumers. Clear and honest practices when it comes to communicating are vital for establishing credibility and reliability - two essential factors that go into building trust within an online transaction environment. When sellers communicate with transparency towards their consumers, they are more likely to infuse confidence and inspire loyalty as a result; ultimately leading to increased purchase behaviour.

The study also realized another significant factor, which is the role of secure payment methods in

improving trustworthiness. Ghanaian consumers shopping online place value on financial transaction security and see online sellers that offer secure payment options as more trustworthy. By implementing robust security measures alongside multiple secure payment options, consumer trust can be significantly impacted positively and ultimately influence purchase behaviour. Prompt delivery is identified as a crucial factor that contributes to the establishment of trust between online sellers and consumers. Timely and reliable delivery of products not only meets consumer expectations but also reflects the seller's commitment to customer satisfaction. Online sellers who select prompt delivery are more likely to build a reputation for reliability and trustworthiness, leading to repeated purchases and positive word-of-mouth recommendations.

Furthermore, the study emphasizes the significance of social support in improving the credibility of internet vendors. Establishing a supportive and interactive virtual community can cultivate trust among buyers and reinforce connections with their preferred brand. Internet sellers who actively interact with their consumers by quickly addressing their concerns while providing personalized assistance are more likely to establish enduring trustworthiness as well as loyalty.

Additionally, the study proposes using data and technology to improve trust in online selling platforms. Personalization tactics, community involvement methods, as well as implementing artificial intelligence and machine learning algorithms can assist web-based vendors in customizing their services to cater to each customer's specific requirements. This will not only enhance consumers' shopping experiences but also establish effective consumer trust-building practices between them and online sellers.

Table 9: Anova Analysis

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	74.859	9	8.318	8.784	.000 ^b
	Residual	511.325	540	0.947		
	Total	586.184	549			

a. Dependent Variable: Does social media influence your consumer behaviours and actions

b. Predictors: (Constant), Product Recommendation, what is your preferred mode of payment, Do you follow or engage with online retailers or brands on social media, Do social conversations influence your product choices, How satisfied are you with your overall online shopping experiences in Ghana, Trustworthiness of Online Sellers, Returns and Refunds, Security of Personal Important, Authenticity of Products

Source: Field Survey (2023) The ANOVA table presents findings from a multiple regression analysis evaluating the impact of various predictors on consumer buying behaviours regarding social media. The model establishes overall statistical significance with an F-value of 8.784 and a p-value of .000, indicating that at least one predictor significantly affects the dependent variable, which is the influence of social media on consumer behaviours. The regression model explains a substantial portion of the dependent variable's variance, supported by a regression sum of squares of 74.859. The table details the individual predictors considered in the model, such as product recommendations, payment preferences, online retailer engagement, social conversation influence, online shopping satisfaction, seller trustworthiness, returns and refunds, personal information security, and product authenticity. Each predictor's impact is measured through the sum of squares, degrees of freedom, mean square, and F-value. After accounting for predictors, the residual sum of squares of 511.325 represents unexplained variability in the dependent variable. In essence, the ANOVA table offers insights into the model's overall significance and the unique contributions of predictors in explaining social media's influence on consumer behaviours.

Table 10: Regression Analysis Of Online Shopping

Coefficients a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.738	0.273		10.027	0
	Do you follow or engage with online retailers or brands on social media	-0.386	0.106	-0.148	-3.661	0
	What is your preferred mode of payment	0.029	0.047	0.025	0.611	0.541
	How satisfied are you with your overall online shopping experiences in Ghana	0.282	0.055	0.211	5.135	0
	Do social conversations influence your product choices	-0.173	0.049	-0.145	-3.562	0
	Trustworthiness of Online Sellers	0.112	0.061	0.163	1.85	0.065
	Security of Personal Important	-0.068	0.065	-0.098	-1.041	0.298
	Authenticity of Products	0.04	0.077	0.057	0.519	0.604
	Returns and Refunds	-0.066	0.059	-0.094	-1.116	0.265
	Product Recommendation	0.068	0.063	0.094	1.079	0.281

a Dependent Variable: Does social media influence your consumer behaviours and actions

Source: Field Survey (2023)

The results of the regression analysis on social media impact on consumer behaviours in online shopping in Ghana yield important insights. Interaction with Online Retailers or Brands via Social Media exhibits a notable negative association with a coefficient of -0.386, indicating that increased interaction results in decreased influence on consumer behaviour. The Preferred Mode of Payment does not have a significant effect on social media influence, with a coefficient of 0.029 and a non-significant p-value of 0.541. Higher Satisfaction with Overall Online Shopping Experiences demonstrates a positive correlation with a coefficient of 0.282, suggesting that increased satisfaction increases social media influence on consumer behaviours. Social Conversations Impacting Product Selections display a significant negative correlation with a coefficient of -0.173, indicating that individuals influenced by social conversations are less affected by social media. Trustworthiness of Online Sellers, Security of Personal Information, Authenticity of Products, Returns and Refunds, and Product Recommendations do not significantly impact social media influence, as their coefficients have p-values above 0.05. In summary, interaction with online retailers/brands, satisfaction with online shopping experiences, and social conversations influencing product choices are the key factors influencing social media's impact on consumer buying behaviour in online shopping in Ghana.

Table 11: Listwise Deletion Analysis

Case Processing Summary			
		N	%
Cases	Valid	550	99.8
	Excluded ^a	1	0.2
	Total	551	100.0

a. Listwise deletion based on all variables in the procedure.

Source: Field Survey (2023) The passage outlines the case processing summary, revealing that out of 551 cases, 550 (99.8%) were deemed valid, while 1 case (0.2%) was excluded through listwise deletion encompassing all variables. This indicates that a vast majority of cases were deemed suitable for analysis, with only a minimal number being removed due to not meeting specific criteria. The exclusion of one case via listwise deletion implies that this instance did not fulfil the necessary criteria across all variables considered in the examination. The emphasis on listwise deletion signifies a strict data management approach, where cases with missing values for any variable are omitted from the analysis. In essence, the summary draws attention to the meticulous nature of the case processing method and the substantial percentage of cases meeting the inclusion criteria for the

analysis.

Table 12: Reliability/Validity Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
0.769	13

Source: Field Survey (2023)

The reliability statistics provided in the context indicate a Cronbach's Alpha value of 0.769 with 13 items. Cronbach's Alpha is a measure of internal consistency reliability, which assesses how closely related a set of items are as a group. In this case, Cronbach's Alpha value of 0.769 suggests that the 13 items in the study exhibit a good level of internal consistency, indicating that they are reliably measuring the construct they are intended to measure. A Cronbach's Alpha value above 0.7 is generally considered acceptable for research purposes. With a value of 0.769, the measurement scale utilized in this study is dependable for evaluating the trustworthiness of online sellers.

CONCLUSION

The study on trustworthiness in online sellers and its impact on consumer behaviour in Ghanaian online shopping platforms highlights several key findings. In conclusion, the results and discussions of the study emphasize the critical importance of trust in influencing consumer purchase behaviour on Ghanaian online shopping platforms. By understanding and addressing concerns related to trust, online sellers can build stronger relationships with consumers, drive higher purchasing behaviours, and ultimately achieve sustainable growth and success in a competitive online shopping landscape. Pearson's R measures the strength and direction of the linear relationship between predictors and the target variable, with an R-value of 0.357 provided. The coefficient of Determination (R Square) explains the percentage of variance in the target variable explained by predictors, with an R Square of 0.128, suggesting a 12.8% variance explanation. Adjusted R Square (0.113) accounts for the number of predictors in the model. The standard Error of the Estimate (0.973) indicates how well-observed data align with the regression line. Change Statistics show alterations in R Square upon predictor inclusion. F Change assesses if adding predictors enhances the model. Degrees of Freedom (df1, df2) represent the freedom in the model. Significance of F Change (p-value < 0.001) indicates a significant model improvement with added predictors. Transparent communication is identified as crucial for fostering trust between online sellers and consumers, emphasizing the importance of honest and clear communication practices to establish credibility and reliability. Secure payment methods are also crucial in enhancing trustworthiness, with consumers valuing secure financial transactions. Timely delivery is another significant factor in building trust, as prompt product delivery reflects seller commitment and leads to customer satisfaction. Additionally, the study stresses the significance of social support and utilizing data and technology to enhance trust in online selling platforms. By prioritizing these factors, online sellers in Ghana can establish enduring trust with consumers, leading to increased purchase behaviours, repeat purchases, and positive recommendations through word-of-mouth referrals. Overall, the study found the important role of trust in shaping consumer buying behaviour and emphasized the importance of addressing trust-related concerns to achieve sustainable growth and success in the competitive online shopping environment in Ghana. In research, it is common practice to aim for a Cronbach's Alpha value of 0.7 or higher to guarantee the measurement scale's reliability. The measurement scale employed in this study, with a value of 0.769, is deemed reliable for assessing the trustworthiness of online sellers.

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