Palestine Polytechnic University

College of Graduate Studies and Scientific Research

Master of Science in Management Program

Understanding Consumer Responses to Website/page Transparency: An Application of the Stimulus–Organism–Response Model

Prepared by:

Hiba Habib Aziz Essa

Supervisor:

Diana Hassouneh

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Members of the discussion committee:

1. Dr. Diana Hassoune (supervisor and Examiner)
2. Dr. Abd Al-Razzaq Al-Aoqool (External Examine
3. Dr. Abd Al-Nasser Dana (Internal Examiner)

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Dedication

I present the fruits of this humble endeavor to the first and greatest role model, the master of the first and last generations, the teacher of all people, the Prophet Muhammad (peace and blessings be upon him), to his righteous companions, and to all those who follow them in goodness until the Day of Resurrection.

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Table of Contents

List of Tables

List of Figure

Operational Definitions

Experiment: Experiment in the given research design is a controlled research design where the researcher controls three independent variables, such as price transparency, clarity of return policy, and comprehensiveness of product information on Facebook shopping pages, and applies them to the dependent variable (purchase intention) as mediating variables (trust and attitude). This experimental method enables the establishment of cause-and-effect relationships between variables by subjecting individuals to the scenarios of a 2x2x2 between-subjects experiment.

Transparency: implies that the vendors are free to provide relevant, accurate, and accessible information, including costs, returns, exchange policies, and detailed product descriptions. This will enable consumers to easily trust the information and feel it is fair.

Price transparency: The extent to which consumers are able to access, comprehend, and make comparisons of the available price-related information on the social commerce pages. It is an indicator of the transparency and accessibility of product prices on Facebook shopping pages, which, in turn, affects consumer trust and purchase intention.

Return policy clarity: the extent to which the seller conveys the terms, conditions and procedures of returns and refunding of products in a clear manner. It shows how easily the policy is understandable and trustworthy. In this paper, the presence

of clear return policies is a transparency signal that can be used to minimize the perceived risk and build trust and purchase intention.

Product information Comprehensiveness: The degree of detail, organization, and thoroughness of the information about products contained on the selling page, such as the description, specifications, images, and usage information, is defined. This experiment, it quantifies the effectiveness of well-designed and informative product information to boost consumer confidence and favorable attitudes toward purchasing.

Online trust: the consumer has in the credibility, honesty, and reliability of the seller or social media platform. It is a mediating psychological construct in this research whereby transparency cues (price, policy, and information) increase the purchase intention.

Attitude: The representative consumer impression of shopping via social commerce platforms, positive or negative. Within this study, attitude is a mediator that reflects consumers' emotional and cognitive reactions to transparency cues, which in turn affect purchasing decisions.

Purchase Intention: Operationalized in the sense that the readiness and willingness of the consumer to buy a product is via social media, such as Facebook. It is the behavioral pattern of trust and attitude, influenced by perceived online seller transparency.

Social commerce: Means buying and selling products or services via social network platforms like Facebook and Instagram, where the features of social interaction, digital content, and transparency manipulate the consumer perceptions and trust.

Stimulus-Organism-Response (S–O–R) Model: A conceptual framework that was originally developed in the field of environmental psychology, explaining the effect of external stimuli in the environment on the internal cognitive and emotional state of individuals, and subsequently determines the behavioral reaction. The model is widely applied in marketing and consumer behavior studies to understand how environmental cues affect the psychological processes and decision-making outcomes.

Abstract

This study examines the influence of informational transparency indicators, price transparency, return policy clarity, and product information comprehensiveness on consumer trust, attitudes, and purchase intentions in social media-based commerce in Palestine. Based on the Stimulus–Organism–Response (S–O–R) framework, the study employs a 2×2×2 between-subjects experimental design, altering the three transparency dimensions on Facebook shopping pages. Data were gathered from university students possessing online shopping experience and analyzed through MANOVA and PLS-SEM methodologies. The results showed that cues of transparency have a big impact on consumers' plans to buy, but the effects are different for each dimension. Pricing transparency had the biggest direct effect on people's willingness to buy, while clear return policies and complete product information had an indirect effect through trust and attitude. It was confirmed that both trust and attitude were important mediating variables. Interaction analyses revealed that transparency cues do not function additively; rather, they can interact either competitively or compensatory depending on varying informational contexts. The study finds that making social media commerce, more open and honest boosts consumer trust and positive feelings, which in turn leads to more people wanting to buy. The study suggests that social media business owners and online marketers in Palestine should be more open about their prices, have clear return policies, and give customers all the information they need about their products in order to build trust and get people to buy from them.

Keywords: Experiment, Transparency, Price Transparency, Return Policy Clarity, Product Information Comprehensiveness, Online Trust, Attitude, Purchase Intention, Social Commerce, S–O–R Model.

1. Chapter One (General Framework of the Study)

1.1.Introduction

Over the past few years, the global market has undergone a significant shift in consumer behavior, with e-commerce becoming the norm and online stores increasingly serving as primary purchasing channels (Laudon & Traver, 2022). User experience has emerged as one of the most influential factors shaping consumer purchase decisions in digital environments. Likewise, consumer behavior in Palestine has changed considerably due to increased internet penetration and the growing reliance on social media as a major shopping platform (PCBS, 2023).

The internet penetration rate among Palestinian households has increased to more than 85 %, up from less than 60 % in 2015 (PCBS, 2023). Online shopping has become increasingly popular due to digital development, and approximately 25% of internet users made at least one online purchase in 2024, compared to less than 3% in 2017 (DataReportal, 2024; PCBS, 2019). The transition to digital purchasing is significantly influenced by the ease of e-commerce and increased confidence in social media as a reliable purchasing channel (Ramallah and Al-Bireh Chamber of Commerce, 2022; DataReportal, 2024). Despite this digital expansion most online transactions in Palestine are still conducted through social media platform, , such as Facebook and Instagram pages, rather than specialized e-commerce websites (PCBS, 2023; DataReportal, 2024).

In the Palestinian context, empirical study has emphasized the central role of trust, perceived risk, and information quality in shaping online purchasing behavior. Website design and privacy practices were found to significantly influence consumer trust in Palestinian e-commerce environments (Abdullah &

Saleh, 2019). Similarly, perceived risk and the lack of clarity in refund policies were shown to negatively affect consumer attitudes toward online shopping among Palestinian university students (Aljebrini, 2020). More recently, digital interface design and brand credibility were identified as significant predictors of purchase decisions among Palestinian students (Daana & Da'na, 2023). These findings collectively highlight the increasing importance of transparency, clarity, and credibility in the Palestinian digital marketplace.

Recent studies indicate that digital design and informational features are key stimuli that influence cognitive and emotional reactions of consumers as they make their purchases on the Internet, and that positive reviews and seller credibility are key factors that can stimulate online trust and risk perception and heighten purchase intention (van Urk, 2019). However, study on social media commerce remain limited, particularly regarding transparency cues, in developing economies such as Palestine, where social commerce is increasingly replacing formal e-commerce.

There is scant literature examining how varying transparency-related design signals coexist to shape consumers' psychological and behavioral reactions in social media commerce contexts, a gap this study seeks to fill.

This study adopts the Stimulus-Organism-Response (S-O-R) model as the theoretical framework to examine the effect of price transparency, the clarity of the return policy, and the comprehensiveness of product information on consumer trust, attitudes, and purchase intention, using an experimental design.

The model conceptualizes transparency cues as external stimuli (price, policy, and information) that elicit internal psychological responses (trust and attitude), which, in turn, lead to a behavioral outcome (purchase intention). To achieve

this, a between-subjects experimental design in a 2x2x2 format was used, allowing for systematic control over aspects of transparency on Facebook pages, the most widespread digital trading platform in Palestine (PCBS, 2023; DataReportal, 2024). Using this framework as a case study of Palestinian social commerce, the research aims to provide empirical data on the effects of digital transparency on consumer decision-making and trust-building in social commerce.

1.2. Problem Statement

Recent study has also highlighted the growing significance of digital transparency in shaping online consumer behavior, especially in fostering trust and purchase intention. For instance, Baki (2020) found that price transparency increases consumer trust and satisfaction, whereas van Urk (2019) found that transparency in product information lowers perceived risk and increases the intention to buy. On the same note, Yao and Wang (2024) found that perceptions of fairness and authenticity are enhanced in open online spaces, leading to greater consumer trust. In addition, Cakraputri et al. (2024), in their study based on the S-O-R model, found that transparency cues are external stimuli that elicit internal reactions (trust, attitude), which in turn result in behavioral responses (purchase intention).

With all these contributions, the current literature has failed to provide a complete insight into how the various dimensions of transparency, such as price transparency, clarity of return policy, and completeness of product information, can work together to determine the level of trust, attitude, as well as buying intentions of the consumers, particularly in the social media commerce

environment. Most past studies have focused on a single element of transparency in website or online trust in larger e-commerce settings, while social commerce platforms such as Facebook and Instagram are the leading platforms for buying behavior in small economies, such as Palestine (PCBS, 2023; DataReportal, 2024). In social commerce environments, transparency and trust-building mechanisms are considered critical factors influencing consumer decision making. Recent literature emphasizes that social media-based marketplaces often operate in relatively informal and less regulated structures compared to traditional e-commerce platforms, which may result in inconsistencies in information disclosure practices (Hajli, 2015). In developing markets, where consumer protection systems and regulatory enforcement are still evolving, variations in price disclosure, return policies, and product information clarity become more evident. Such inconsistencies increase perceived risk and uncertainty, making transparency a central determinant of trust formation and purchase intention in social media commerce contexts. it is absent or incomplete. Equally, prices are sometimes shown and sometimes missed, and return policies are inconsistently displayed across pages.

Theoretically, studies that have incorporated these three transparency cues into a single S-O-R model to determine the effects of external stimuli (price, policy, and information) on internal psychological (trust and attitude) and behavioral outcomes (purchase intention), empirical evidence remains relatively scarce. Practically, there is minimal empirical research on the extent to which Palestinian consumers perceive transparency signals, with these consumers largely depending on social media pages as platforms for sale through which they build trust and make online purchases.

Therefore, this study seeks to address this gap by examining the joint effects of price disclosure, transparency of the returns policy, and completeness of product information on consumer trust, attitudes, and purchase intention in Palestinian social media commerce.

As such, the main research question will be: to what extent do transparency signal (price, return policy, and product information) influence consumers' purchase intention in social media commerce, and how are these three factors mediated by trust and attitude?

This research aims to answer the following questions

1. How price transparency, clarity of return policy, and comprehensiveness of product information affect the purchase intention of a Palestine consumer?

2. How far can trust and attitude mediate the relationship between these informational cues and purchase intention?

3. Who is the interaction of these informational cues as to whether they have a synergistic or antagonistic effect on the mediating variables and the ultimate purchase intention?

1.3.Research Objectives

The main objective of this study is to provide an empirical study of how the three major informational cues, i.e., price transparency, transparency in return policies, and the comprehensiveness of the product information affects consumers online purchase intention. In addition, it will seek to expose the mediating effects of trust and attitude in this relationship.

More specifically, this study aims to achieve the following objectives:

- Examining the effects of price transparency, explicit return policy, and product information on online purchase intention.
- Testing the mediating role-played by trust and attitude in the relationship between transparency elements and purchase intention.
- Integration of the three aspects of transparency in creating purchase intention as part of the stimulus-organization-response (S-O-R) model.
- Creating a viable structure that social media sellers and business owners can adopt to build more transparent, credible pages by showing product price transparency, specifications, clear return policies, and product information, thereby building consumer confidence and purchase intention.

1.4. Research Importance

1.4.1 Academic Importance

From an academic perspective, this study contributes to the growing body of literature on digital transparency and consumer behavior by extending the Stimulus–Organism–Response (S-O-R) model to the context of social media commerce in a developing market. While previous research has examined transparency and trust primarily within formal e-commerce websites operating in developed economies (Baki, 2020), limited attention has been given to social media platforms functioning as direct sales channels.

This study advances theoretical understanding by integrating three transparency dimensions price transparency, return policy clarity, and product information comprehensiveness within a single experimental framework. By examining their combined and interactive effects on trust,

attitude, and purchase intention, the research enriches the conceptualization of transparency as a multidimensional construct rather than an isolated variable.

Furthermore, the study contributes to the Palestinian academic context, where empirical research on online consumer psychology and digital purchasing behavior remains limited (PCBS, 2023; Ramallah and Al-Bireh Chamber of Commerce, 2022). Thus, the research strengthens theoretical applications of the S-O-R model in informal, trust-based digital environments characteristic of developing economies.

1.4.2 Practical Importance

From a practical standpoint, this study provides actionable insights for Palestinian social media vendors, small business owners, and online page operators who rely on platforms such as Facebook and Instagram as primary selling channels (PCBS, 2023; DataReportal, 2024).

The findings offer clear guidance on how transparency practices can enhance consumer trust, shape positive attitudes, and ultimately increase purchase intention. Specifically, businesses are encouraged to:

- Clearly display product prices to reduce uncertainty and hesitation.
- Provide comprehensive and accurate product descriptions, including specifications and variations. Communicate clear return and exchange policies to minimize perceived risk.
- By adopting structured transparency strategies, sellers can improve credibility, customer satisfaction, and long-term digital sustainability.

The study therefore, presents a practical transparency framework tailored to the realities of Palestinian social media commerce.

1.4.3 Importance for Decision Maker and Policies Maker

At the policy level, this study provides valuable implications for governmental bodies, regulatory institutions, and organizations responsible for digital commerce development in Palestine.

Given that social media has become a primary sales channel rather than merely a promotional tool (PCBS, 2023), there is a need for clearer consumer protection regulations and digital governance mechanisms to standardize transparency practices. The findings can assist policymakers in:

- Developing digital consumer protection guidelines.
- Encouraging transparency standards for social media-based businesses.
- Promoting digital literacy initiatives for both sellers and consumers.
- Supporting structured online business environments to enhance trust in the digital marketplace.

By addressing transparency at both regulatory and business levels, decision-makers can foster a more secure, trustworthy, and sustainable social commerce ecosystem in Palestine and similar developing markets.

1.5.Research Hypothesis

Based on related previous studies relying on the Stimulus - Organism - Response (S -O -R) model, this study formulates a series to examine the direct, indirect (mediating), and interactive effect of informational transparency cues, i.e. pricing transparency, clarity of the return policy, and comprehensiveness of product information, on consumer trust, attitude and purchase intention within social media commerce.

H1: There is a significant positive effect of attitude on purchase intention.

H2: There is a significant positive effect of trust on purchase intention.

H3a: There is a significant positive effect of product information comprehensiveness on attitude.

H3b: There is a significant positive effect of return policy clarity on attitude.

H3c: There is a significant positive effect of pricing transparency on attitude.

H4a: There is a significant positive effect of product information comprehensiveness on trust.

H4b: There is a significant positive effect of return policy clarity on trust.

H4c: There is a significant positive effect of pricing transparency on trust.

H5a: There is a significant positive effect of product information comprehensiveness on purchase intention.

H5b: There is a significant positive effect of return policy clarity on purchase intention.

H5c: There is a significant positive effect of pricing transparency on purchase intention.

H6a: The effect of pricing transparency on purchase intention is mediated by attitude.

H6b: The effect of product information comprehensiveness on purchase intention is mediated by attitude.

H6c: The effect of product return policy clarity on purchase intention is

mediated : by attitude.

H7a: The effect of pricing transparency on purchase intention is mediated by trust.

H7b: The effect of product information comprehensiveness on purchase intention is mediated by trust.

H7c: The effect of product return policy clarity on purchase intention is mediated by trust.

H8: Pricing transparency and return policy clarity interact to influence purchase intention, such that the effect of pricing transparency on purchase intention differs depending on whether the return policy is clear or unclear.

H9: Pricing transparency and product information comprehensiveness interact

to influence purchase intention, such that the effect of pricing transparency on purchase intention differs depending on the level of product information comprehensiveness.

H10: Return policy clarity and product information comprehensiveness interact to influence purchase intention, such that the effect of return policy clarity on purchase intention differs depending on the level of product information comprehensiveness.

H11: Pricing transparency, return policy clarity, and product information comprehensiveness exhibit a three-way interaction on purchase intention, such that the joint effect of any two factors on purchase intention depends on the level of the third factor.

1.6. Research Borders

- **Spatial boundaries:** This study was conducted in Palestine and focused on social media-based commerce, particularly Facebook pages used for online selling. The empirical procedures were implemented at Palestine Polytechnic University and Palestine Ahliya University, representing the Palestinian higher education context.
- **Temporal boundaries:** The study was carried out during the academic year 2025–2026. Data collection and experimental procedures were conducted between October 2025 and January 2026 within university laboratories.
- **Humane boundaries:** This study is limited to students of Palestine Polytechnic University and students of Palestine Ahliya University in Palestine.

1.7. Research Structure

This study is divided into several chapters and sections as follows:

- **Chapter One** Framework of the Study: presents the following main points: Introduction; the statement of the problem and research questions; the objective of the study; its theoretical, practical, and societal perspectives; the research

hypotheses; the boundaries of the research; as well as the organizational structure of the study.

- **Chapter two** Theoretical Literature: presented to provide the theoretical background of the study and review the literature relevant to digital transparency and online consumer behavior. It begins with general definitions, development, and the primary benefits of e-commerce, focusing on its growing importance as one of the most potent forms of trade in modern economies. Then, the focus shifts to the Palestinian context, the current rates of e-commerce adoption, the role of social media as a key sales channel, and the hindrances to the evolution of e-business in Palestine. Additionally, the chapter examines the concept of online transparency on websites and social media pages, where factors such as price disclosure, clarity of return policy, and completeness of product information help build consumer confidence and shape purchase behavior. Finally, the chapter introduces the Stimulus-Organism-Response (S-O-R) theoretical framework of the research, which examines the correlation between transparency cues (stimuli) and internal consumer reactions (organism), and the purchase intention that follows the reactions. The theoretical background serves as the conceptual basis for the hypotheses and experimental design in the subsequent chapters.

- **Chapter three:** Study Methodology and Procedures: The proposed study design is based on the experimental design that follows the Stimulus-Organism-Response (S-O-R) paradigm to examine the effects of informational cues related to transparency on the Facebook shopping pages on consumer trust, attitude, and purchase intention. The data were collected through a 2x2x2 factorial experiment, which controlled three dimensions of transparency: price transparency, clarity of the return policy,

and comprehension of product information, under eight controlled conditions. The study was conducted in computer laboratories at Palestine Polytechnic University and Palestine Ahliya University, using a sample of students with online shopping experience. The constructs (transparency perception, trust, attitude, and purchase intention) were measured using an online survey. Group differences were tested using a factorial MANOVA, whereas structural relationships in the proposed model were assessed using PLS-SEM.

- **Chapter four:** Results of study: outlines and describes the results of testing of the proposed Stimulus-Organism-Response (S-O-R) model. It was launched by providing pre-analyses, including screening and descriptive statistics, to verify that the data were complete and normally distributed across the eight conditions of the experiment. This was followed by manipulation checks assessing participants' accuracy in detecting differences in transparency cues regarding price, return policy, and product information. The chapter also presents the findings from the factorial MANOVA, which was carried out to examine multivariate differences in trust and attitude across the experimental conditions, followed by ANOVA tests to examine the effects on purchase intention, the final behavioral outcome. Finally, the chapter concludes with the findings of the PLS-SEM analysis, which assessed the reliability and validity of the measurement model and examined the structural relationships to establish the direct and indirect effects of transparency cues on trust and attitude.

- **Chapter Five** Results and Recommendations: presents the empirical findings of the study on how informational transparency cues, namely, pricing transparency, policy clarity, and product information comprehensiveness, affect consumer trust, attitude, and purchase intention in social media commerce in Palestine. The results showed

that the three dimensions of transparency were important in shaping purchase intention, but to varying degrees and in different directions. The most immediate predictor of purchase intention was pricing transparency, and the ability to predict purchase intention was also influenced by understanding of the return policy and the comprehensiveness of product information, as a result of psychological processes, especially trust and attitude. The results also confirmed the mediating roles of both trust and attitude in the correlation between transparency cues and purchase intention. Additionally, it was found that transparency cues are not generally additive; in low-information situations, they can either counteract one another or have decreasing effects in combination, as observed. The findings provide empirical support for the S-O-R model, showing that digital transparency enhances consumer trust and positive attitudes, thereby increasing the tendency to act as an online buyer.

2. Chapter Two (Theoretical Framework)

2.1. Introduction

This chapter provides both theoretical and empirical context of the study as well as the conceptual framework that is necessary for the accomplishment of the study objectives. It explores the theories and empirical studies behind e-commerce, digital transparency, and online consumer behavior, the basis of the proposed interpretation of the role of transparency cues on trust, attitudes, and purchase intentions in social media commerce. The chapter begins by giving a definition of e-commerce, its evolution, and its benefits, particularly its increasing presence in Palestine as a key driver of digital and social commerce. It continues to address the concept of transparency in websites and social media, and how the aspects of transparency, such as the disclosure of prices, understandability of the return policy, and the provision of full product information, can influence the consumer decision-making and trust-building process. The chapter also encompasses the literature review of the previous empirical studies conducted on the relationships between transparency and consumer trust, as well as purchase behavior in the domestic and international settings, which indicates the research gap on the linkages between transparency and consumer trust and purchase behavior in the Palestinian market. Finally, it introduces the theoretical basis of the study, the Stimulus-Organism-Response (S-O-R) model, based on which the transparency cues (stimulus) trigger psychological (organism) reactions, which ultimately affect consumer purchase intentions (response).The theoretical discussions and empirical review, in turn, form an adequate basis for the hypotheses and experimental design in the following chapters.

2.1.1. Definition and Benefit of E-commerce and Social Commerce

E-commerce is the buying and selling of products, services, and information through digital media, primarily the Internet. It encompasses all business operations conducted online, which facilitate interaction between consumers and organizations because space and time are not constrained. Among the most notable Causes of digital transformation, e-commerce is changing the global market, making trade faster, more efficient, and free. Its key advantages include 24-hour access, lower costs, convenience, and better personalization for consumers based on data. Also, user satisfaction and confidence have been enhanced through secure payment systems, real-time communication, and package monitoring. One of the paradigms in the contemporary digital economy is e-commerce. (Qin, Wang, Deng, & Hao, 2025)

Social commerce, in turn, is one of the new forms of e-commerce that involve using social media like Facebook and Instagram as part of the online purchasing process. It enables users not only to view and buy goods but also to engage with sellers and other consumers in real time through comments, reviews, and direct messages. Social commerce focuses on social interaction, trust building, and peer influence, which create more dynamic consumer choices than in a more traditional e-commerce setting.

Whereas e-commerce is more transactional, efficiency-based, and structured, web-based, and formalized, social commerce is more relationship-based, user-generated content-driven, and community-trust-based. That is, e-commerce will facilitate purchases via official websites, and social commerce will enable purchases in the social media environment, integrating communication,

recommendations, and sales into a single area (Zhang, Benyoucef, and Zhao, 2022; Turban et al., 2021).

This difference is particularly important in Palestine, where the majority of online transactions occur on social media pages rather than official e-commerce sites (PCBS, 2023; DataReportal, 2024).

2.1.2. Characteristics of The Digital Environment and Online Consumer Behavior

The digital environment has revolutionized consumer interaction, communication, and purchasing. This room is typified by the ability to connect instantly, constant access to information, and easy comparison and evaluation of products, enabling consumers to make better decisions (Sepehrian et al., 2023). The online marketplace also has no constraints on time and physical space, unlike traditional retail, which is considered to reach only a limited number of sellers and products within its local marketplaces, allowing users to browse other options in other geographic regions (van Urk, 2019).

Technological innovation that offers personalized options, secure payment systems, and artificial intelligence-based tools has also contributed to user confidence and convenience (Baki, 2020). Here, consumers have ceased to be mere recipients of marketing messages; instead, they are now proactive and demand transparency, interactivity, and reliability throughout the purchasing process (Handoyo, 2024). The recent literature notes that the digital market focuses on personalization, clarity, and trust as key features of contemporary e-commerce, which have empowered online consumers and made them more knowledgeable and confident in their choices (Sepehrian et al., 2023).

2.1.3. Factors Influencing E-commerce Purchasing Decisions

A wide range of factors influences consumer-buying decisions in online environments. Maybe conventional purchase behavior, the choices made by online purchasers are guided by psychological, technological, and informational factors whose combination leads to trust, satisfaction, and purchase intentions. Trust, website quality& page on social media, transparency, and digital advertising and reviews are the most important factors shaping consumer perceptions and behaviors.

Online reviews and digital advertising are a critical aspect that influences the perception, attitude, and behavioral response of consumers to brands and products. Online adverts are significant in the establishment of awareness and emotional appeal, but online opinion, particularly made by previous buyers, is a good piece of social evidence that improves trustworthiness and reduces skepticism. Electronic word of mouth, or eWOM as it is also known, has turned out to be one of the best predictors of consumer trust and buying intention, especially among the younger age groups who have become extremely reliant on peer reviews and influencer referrals. All in all, online reviews and digital advertising offer both cognitive and affective message that influences consumers in their purchasing choices and create trust in the online shopping context, which accumulates slowly. (Filieri and McLeay, 2019). In the digital and mobile commerce setting, **Trust** is an essential factor in consumer behavior development. Trust is used as a psychological surrogate for face-to-face confidence in the online environment when there is no actual and personal

communication, and it has an impact on consumer perceptions of safety, credibility, and reliability. Users will be more willing to provide personal information, give in, and make financial transactions, and embrace information that is presented in digital mediums when they have the belief that an e-commerce platform is operating transparently and securely. Besides, trust is an essential intermediary between adoption and behavioral intention of information—once the consumers believe that the information they receive is truthful and consistent, their trust in the platform will increase, resulting in a prolonged engagement and long-term loyalty. Online trust has been found to be a crucial predictor of information quality, transparency, secure payment gateways, and brand reputation (Acikgoz, Busalim, Gaskin, and Asadi, 2024). **Website quality** is important in shaping consumers' perceptions and decisions during the online buying process. An effective site leaves a good first impression, which is important in shaping customer ratings of a web-based business's credibility and professionalism. Rasli, Khairi, Ayathuray, and Sudirman (2018) highlight that the major aspects of the quality of an e-business site include ease of navigation, accuracy of information, system reliability, loading time, and attractiveness. All these aspects determine customers' satisfaction and confidence in the online platform. The consumer is less likely to experience uncertainty and more likely to have increased confidence in his or her purchasing decision when a site is easy to use, aesthetically consistent, and provides valid, up-to-date information. Therefore, the quality of the website not only boosts customer satisfaction but also purchase intention and loyalty, and it is a key component of e-commerce companies' success. (Rasli et al., 2018). **Transparency** In e-commerce settings, transparency has emerged as a key factor in shaping consumer behavior and decision-making. The new generation of consumers demands that companies have open, accurate, and verifiable information regarding their products, prices,

and business practices. Yao and Wang (2024) state that transparency is a crucial factor in a platform's perception as credible and ethically responsible, thereby fostering trust and the desire to buy. By platforms sharing pertinent information about its operations or the environment, be it the sources used to create a product, its sustainability, or its carbon footprint, consumers find the brand more credible and socially minded. The research notes that increased transparency, in addition to diminishing consumers' perceived risk, leads to positive emotional reactions, which enhance brand commitment and intention to purchase. That is, the more perceivable the information on e-commerce sites is, the more likely consumers are to adopt purchasing behavior. Therefore, transparency is a precursor of both cognitive and affective information in the online shopping process that connects the clarity of information to moral and trust-oriented consumer judgments (Yao and Wang, 2024).

2.1.4. The Shift from Traditional to Digital Retailing

The last twenty years have witnessed an unparalleled revolution in the retailing industry, which has changed over the years and turned into highly digitalized, data-driven retailing ecosystems. This has been brought about by the changes in the interaction and the delivery of value by the businesses to their customers due to the changes in the technology, the world, and the consumer expectations, making it be redefined. According to Saifi and Nabi (2019), physical interaction, personal relationships, and localized transactions of traditional retailing depended on direct interaction and in-person communication as the most effective way to build consumer trust and loyalty. The digital age, however, has brought in a new ballgame; e-commerce and retailing have broken down spatial and time boundaries, and people can now shop at any place at any time.

According to Zhang and Hänninen (2022) point out, digital retailing is a pervasive system, which makes online platforms, mobile applications, and social commerce devices integrated to enable users to receive smooth and highly customized customer experiences. Sophisticated technologies, such as artificial intelligence, big data analytics, and cloud computing, have become the key resources that modern retailers rely on to understand consumer behavior, improve its products to consumers, and make their own work more efficient.

According to Granata (2021) it is not a technological but rather a behavioral shift since consumers are no longer passive receivers of marketing content or messages but participants that co-create value by interacting with the brands via digital platforms. The contemporary consumer is interested in the convenience and transparency, and individualized service that digital retailing can provide through the automation system, safe payment systems, and feedback mechanisms that are provided in real-time. In general, the shift to digital retailing is a challenge and an opportunity simultaneously it improves efficiency, accessibility, and customization, requiring, however, secure digital infrastructure and cybersecurity guarantees, as well as ongoing innovation to ensure consumer loyalty and trust in a competitive situation.

2.2.E-commerce in The Palestine

E-commerce in Palestine has emerged in recent years thanks to the increased Internet connectivity, the growth of smartphone usage, and the emergence of social media as a communication and marketing channel. This change has altered the pattern of the Palestinian consumer, shifting from offline, face-to-face shopping to online, social-based shopping. Palestinian online purchasing is

mostly hybrid, integrating formal e-commerce websites and informal transactions on Facebook and Instagram, where many small businesses and personal sellers promote their goods to consumers on a one-to-one basis. According to Qazzaz and Al Shobaki (2020), Palestinian customers prefer a semi-digital purchasing process, in which the online shopping experience of browsing and ordering is replaced with direct contact with sellers to ensure product quality and safety. This is attributed to fears of late delivery, limited payment method choices, and varying levels of trust in local online platforms. Qazzaz, Al Shobaki, and Naser (2022) argue that consumer trust is among the factors in the digital market in Palestine that affect purchase intention, which is usually facilitated through social interaction, peer reviews, and online experiences. Facebook pages are informal online storefronts used by businesses to include a lot of product information, prices, and customer reviews. This type of social commerce gives the customer the opportunity to communicate directly with the sellers, seek information via personal messages, and seek social validation via the comments and experiences of other customers. Qazzaz, Al Shobaki, and Naser (2022) discovered that Palestinian consumers would make more purchases when they feel that there is transparency in the information about the product, they find real reviews, and they find that the seller is responsive. The current state of e-commerce in Palestine can be seen as the time between conventional retailing and full digital maturity. Buying habits are cautious, and they depend on social, political, and security aspects; consumer fear of purchase; and trust, transparency, and social acceptance, which are of concern. Purchasing is reserved and is based on social, political, and security factors, including consumer fear of purchase, transparency, social acceptance, trust, and security, which is why it is crucial to consider local trust mechanisms in the development of e-commerce.

2.2.1. The Role of Social Media on Consumer Purchasing Behavior in The Palestinian Market

Social media, especially Facebook, has a dominant influence on digital consumption behavior in Palestine. Facebook is still the most widely used form of social interaction and business online, as it provides a simple market for product promotion and direct, face-to-face interaction with customers. As noted, online product reviews, influencer marketing, and word of mouth are effective tools that can persuade the Palestinian consumer to purchase online products (Qazzaz and Al Shobaki, 2020). Social networks form part of the information and persuasion mediums in this digital world. They enable the user to compare prices, view product photos, read online reviews, and even chat with sellers, making online shopping feel like a way to build trust and community. Moreover, the Facebook pages and Instagram stores also serve as unofficial e-commerce websites, making the distinction between offline and online shopping experiences less pronounced. This shift underscores the role of social interaction, transparency, and perceived trustworthiness in increasing consumer engagement and intention to purchase in the Palestinian market.

2.3. The Concept Of Digital Transparency On The Website

Website transparency may be understood as the readability, availability, and fullness of information provided to consumers on e-commerce websites so that they can make quality, confident purchases (Cakraputri, Sunitiyoso, and Suhaimi, 2024). Transparency of the digital marketplace is linked to numerous aspects, such as price transparency, transparency of the return policy, and the completeness of product information that constitute the principles of online trust

and consumer satisfaction (Baki, 2020; van Urk, 2019). Within the scope of the Stimulus-Organism-Response (S-O-R) model, the model suggests that transparency is a triggering factor that results in feelings of trust and perceived value, which, in their turn, influence the level of satisfaction and the intention to purchase in consumers. It means that open internet areas not only inform the consumers, but also affect their emotions, impressions, and loyalty. Tong and Su (2020) found that price transparency has a positive effect on brand attitude and perceived value, especially when consumers relate price transparency to honesty and product quality. The transparency does not only apply to prices but also to transparent and trustworthy information regarding the refund and return policy. The trust consumers have in websites grows, and the perceived risk decreases when the policy information available on them is visible and easy to understand (Baki, 2020; van Urk, 2019). Such clarity saves mental energy; the consumers feel safe and honored in the process of buying.

Transparency is also associated with the breadth of information available on a website about products, such as in-depth descriptions, accurate images, and user-verifiable reviews. (Sepehrian et al., 2023) found that cultural perceptions interact with product origin and pricing transparency, and that brand trust differs across cultural backgrounds. This means that transparency cannot be an objective notion; it will be at the mercy of consumers' needs and prior life experiences. Website transparency is an invention of web information and forms of relationships. It is used to provide data and demonstrate the seller's ethical and reliable actions. By utilizing open web design, visible prices, visible policies, and visible information, the digital environment can establish long-term consumer relationships, reduce perceived risk, and increase engagement in e-commerce (Cakraputri et al., 2024; Yao and Wang, 2024).

2.3.1 Dimensions of Website Transparency

There is a consensus among scholars that website transparency is a multidimensional concept that indicates the extent to which internet mediums reveal vital information to customers. The three dimensions of the literature that include price transparency, clarity of the return policy, and comprehensiveness of product information are joint determinants of how consumers assess trust, perceived value, and satisfaction in e-commerce settings (Cakraputri, Sunitiyoso, & Suhaimi, 2024).

2.3.1.1 Price Transparency

Price transparency refers to the extent to which an online platform is visible, understandable, and precise with the data of the price of products, and all other expenses, such as shipping, taxes, and service expenses, are transparent (Chu, Wang, & Li, 2025). Having information about the total costs consumers are aware of before purchasing will make them more likely to perceive the seller's actions as impartial, honest, and dependable. Tong and Su (2020) also found that transparent pricing positively affects consumer attitudes towards brands and perceived authenticity. On the same note, Qiu (2022) found that price transparency may support consumer trust and value perceptions but may vary across cultural norms and product categories in luxury markets. Perceptions of risk and feelings of building emotional confidence will be lower regarding price transparency, especially in online transactions, where customers cannot physically test product features (Chu et al., 2025; Tong and Su, 2020). As a result, transparent prices create a mental bond that increases the desire to purchase.

2.3.1.2 Return Policy Clarity

Policy clarity is the degree of openness that a site has on its refund, replacement, and warranty policies. This aspect is associated with transparency, which provides consumers with an idea of what to expect if a product does not perform as expected. Online transparency of the return policy, as noted by Baki (2020), has been identified as a good gauge of consumer online trust and satisfaction because consumers associate the clarity of the policy with the integrity and responsibility of the corporation. Likewise, van Urk (2019) found that the larger the platform's refund policy is, the easier it is to understand, the less doubt the consumer will have, and the greater the intention to repurchase will be. Another relevant aspect in perceived risk reduction and cognitive dissonance is return transparency, which is particularly important in high-perceived-involvement purchases such as electronics and travel services. It has been discovered that explicit return policies are among the signals of trust used by online platforms, which should employ them to compete more effectively in competitive markets (Handoyo, 2024).

2.3.1.3 Product Information Comprehensiveness

The third dimension is product information comprehensiveness, which refers to the extent to which a website provides detailed, accurate, and complete product information, including specifications, availability, pricing, images, and customer reviews. When product information presented clearly and accessibly in a user-friendly and trustworthy format, consumers feel more confident in their purchase decisions. Comprehensive product information reduces ambiguity and enables consumers to evaluate the suitability and value of a product before making a

transaction (Cakraputri et al., 2024). Full product disclosure aligns with other indicators of digital transparency, including high-quality images, interactive in-store product dispensers, and customer reviews, which drive user interest and satisfaction (Oesterreich et al., 2024). In this regard, the concept of product transparency does not focus solely on data provision; rather, it is a relational process that enables open communication and emotional reassurance at every level of the online shopping process.

2.3.2 The Impact of Website Transparency on Consumer Behavior

Online buyers are more assured of their purchasing decision in the event that the information they access on the internet is easily accessible in a friendly and reliable manner. This openness eliminates the element of uncertainty and makes consumers evaluate the quality and appropriateness of a product prior to buying it (Oesterreich et al., 2024). According to (Sepehrian et al., 2023), rich product description and feedback are potent component that makes consumers more confident about online stores and increases the perceived authenticity of the site. Likewise, van Urk (2019) highlighted that the credibility and tone of customer reviews are important factors that contribute to the establishment of trust in the online marketplace, particularly in the peer-to-peer or secondhand trading websites. High-quality images, interactive in-store product displays, and customer ratings to enhance user interest and satisfaction. In this respect, product transparency does not just entail data provision, but it is a relational process, which stimulates the freedom of communication and ensures emotional reassurance throughout the online shopping process of a consumer. Along with trust, transparency also adds value by providing a measure of the consumer's returns on benefits earned relative to expenditures. Chu et al. (2025) found that

higher price transparency leads consumers to perceive greater value, as it increases ambiguity and fairness in online transactions. Clients will feel they are paying a fair and reasonable rate when they are informed of what they are purchasing and why.

Transparency is also used to develop consumer satisfaction, which is among the mediators of trust and behavioral intentions. As Handoyo (2024) explained, effective communication will reduce uncertainty and cognitive dissonance after the purchase and increase satisfaction and word of mouth.

2.4. The Stimulus – Organism – Response (S-O-R) Model

The model of Stimulus Organism Response (S-O-R) was initially formulated in the field of environmental psychology, and it defines how the environmental stimulus triggers an internal emotional and cognitive state that, in turn, dictates the behavioral response. Though the model was initially developed in physical settings, it has been widely applied in online settings to examine how consumers respond to online stimuli (Baki, 2020).

Baki (2020) highlighted informational disclosure and accessibility (especially regarding price disclosure and return policies) as key stimuli that directly affect consumers' affective appraisal (trust and satisfaction) and, in turn, behavioral reactions (loyalty or repurchase intention). Such a perception can be attributed to the fundamental rationale of the S-O-R model, in which external informational stimuli elicit psychological processing, leading to behavioral consequences.

(Sepehrian et al., 2023) also expanded the model and demonstrated that factors of transparency, like product authenticity, information completeness, and fair pricing, are external stimuli that positively affect perceptions of honesty and fair

pricing. These cognitive and emotional (organism) then boost purchase intention (response), and the psychological process is strengthened by the S-O-R-model.

The Stimulus-Organism-Response (S-O-R) model describes the conceptification of behavior as a process by which external stimuli activate internal thoughts and emotions, which result in certain behavioral consequences. According to the model, the interaction of external factors of the environment and internal psychological processes systemically influences consumer decision-making and behavioral response.

On the Internet, such stimuli are tangible and informational elements, such as the site design, the product image, or the clarity of the policies, which act on the organism as internal psychological conditions of consumers. According to Baki (2020), these organism variables, in which trust, satisfaction, and perceived risk are the most critical ones in this context, mediate the way individuals process information and relate to digital marketplaces.

The current study will use the S-O-R model to identify the effect of transparency-related informational signals on consumer trust, attitude and purchase intention in social media (Facebook page) based commerce. In this context, the stimuli (S) are price transparency, clarity in return policy and comprehension of product information that may influence internal psychological responses in consumers. The organism (O) is the internal processes of the consumers towards the seller or platform, which are trust and attitude caused by their perceptions of these transparency signals. R (response) is an expression of buying intention which is a behavioral result of this internal assessment.

Using this causal, the S-O-R model is capable of offering a clear and systematic prism, with the help of which various types of digital transparency can be tested and studied in terms of their impact on the psychological processes and consumer behavior. This application can be specifically applied to the Palestinian social commerce environment, where Facebook and Instagram are the prevalent sales channels, and transparency is a significant challenge that can determine consumer trust and buying behavior.

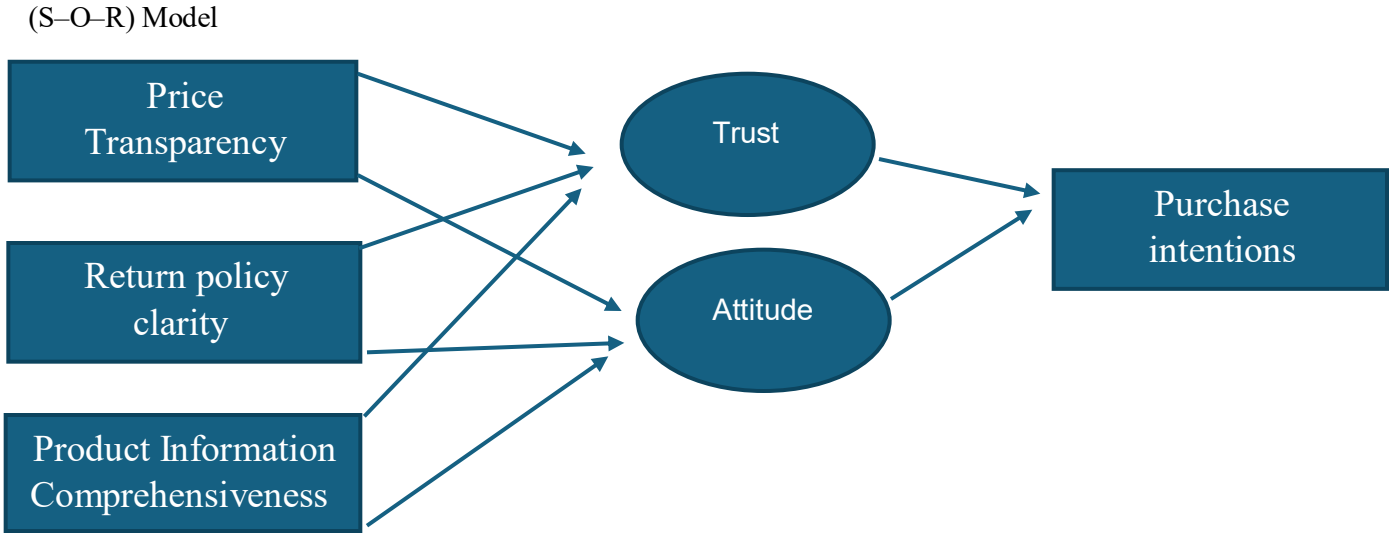
The justification of using the Stimulus–Organism-Response (S-O-R) model in this research is the fact that the model is empirically appropriate when investigating the psychological processes that underlie consumer behavior on the net. The S-O-R model, in contrast to purely cognitive models, including the Technology Acceptance Model (TAM) or the Theory of Planned Behavior (TPB), which emphasize a consumer's rational intention understand the consumer response to online stimuli more comprehensively because it is shaped by cognitive and affective reactions (Baki, 2020).

Van Urk (2019) demonstrated the model's applicability by examining the effects of informational and social cues on trust and perceived risk in online purchase decisions. Equally, Cakraputri, Sunitiyoso, and Suhaimi (2024) also supported the idea that the S-O-R framework is a powerful frame of analyzing the digital transparency because it best captures the way in which external informational indicators are converted into emotional and behavioral reactions in e-commerce situations.

Therefore, the current research uses this model to empirically test the influence of the transparency cues, which are price disclosure, clarity of the return policy,

and completeness of product information, on consumer trust, attitude, and purchase intention in Palestinian social-media commerce, in which transparency is currently a developing critical factor of consumer behavior.

Figure 2.1: Conceptual Framework of the Study Based on the Stimulus–Organism–Response



Source: Developed by the researcher based on the S–O–R framework.

2.5.Literature Review

Factors Influencing Consumer Trust and Loyalty in E-Commerce: A Case Study of Website PT. (Song, 2025)

The study aimed to identify and analyze the most important user needs to create a secure, accessible, and reliable hotel booking site, and the primary concern was to learn more about the expectations of the users as regards information privacy, clarity of information, easy navigation, and reliability of the system. The study intended to discover which aspects of the websites have the greatest level of user trust and user satisfaction, and how these aspects can lead to the user preference as far as making online reservations is concerned.

The research adopted a quantitative descriptive design, using a structured questionnaire to obtain users' perceptions of security, accessibility, and reliability on e-commerce websites. The data were then statistically analyzed to identify the variables with the greatest impact on consumer trust and loyalty toward online booking sites.

The result showed that data security was the paramount feature that the users were most concerned with and placed high expectations on the systems that can secure their personal and financial information in the course of conducting the study. In addition, the other features that the users highlighted were the presence of clear and well-organized information, such as room descriptions, costs, booking, and cancellations. The ease of navigation and user-friendliness are also mentioned as contributing to user satisfaction, generating trust, and increasing the possibility of making a reservation. Overall, the findings indicate that the effectiveness of any hotel-booking site depends upon the ability to provide users with an effective,

reliable, and trustworthy user experience that can contribute to their confidence in engaging in online purchases.

Less pains and more gains: An experimental study of the impact of price transparency of vacation packages on purchase intention. (Chu et al., 2025)

Chu et al. (2025) conducted an experimental study in order to determine how the varying levels of price transparency on vacation packages influence the consumer's buying intentions. Based on the Heuristic-Systematic Model (HSM), the researchers hypothesized that information diagnosticity mediates, and sense of power moderates, the association between price transparency and purchase decisions.

The results showed that low price transparency had a more significant positive impact on purchase intention than high price transparency because the consumers got less diagnostic information but more persuasive information in ambiguous prices. Besides, the moderating effects of sense of power indicated that the effect of transparency was higher among those with less perceived power. The research paper came to the conclusion that the effect of price transparency is multi-faceted psychologically, and companies ought to use moderate pricing techniques that ensure consumer confidence, as well as persuasive power in competitive tourism markets.

The relevance of this study to the current research because it advances understanding of the psychological complexity of transparency and the influence of informational cues (such as pricing clarity) on trust and decision-making. It supports the theoretical basis of the study at hand by showing the effect of transparency as a stimulus, which is followed by internal psychological processes,

a method that can be applied within the Stimulus-Organism-Response (S-O-R) model used in the given study.

Market power and transparency in open display advertising: a case study (Jeon, 2025).

The study aimed to research the effects of various payment systems, especially electronic payment systems and cash-on-delivery, on consumer purchasing behavior in the online shopping setting, and especially on the understanding of how perceived risk, trust, convenience, and security of transactions influence the consumer in deciding to make an online purchase.

The study employed a descriptive-analytical approach, which involved the thorough review of past research published within the period of 2001-2025, and subsequently the development of a structured questionnaire that was administered to a purposive sample of active online shoppers who are active. Statistical programs, such as Cronbach's alpha to determine reliability, descriptive statistics to describe respondents, and multiple regression and correlation analysis to understand the interaction of payment method and purchasing behavior, were used to analyze the collected data.

The result showed that electronic payment portfolios are very successful in enhancing purchase intention by adding convenience, minimizing the transaction time, and adding trust in the site, as compared to cash-on-delivery, which is the choice among consumers who feel there is more risk involved, or they simply lack confidence in online financial transactions. In addition, the credibility of the seller, the clarity of the refund and money-back policies, and the sense of safety of the payment gateways proved to be good predictors of the choice of payment methods.

The Role of Stimulus-Organism-Response (SOR) in E-Commerce Strategic Decision Making for Sustainability (Cakraputri et al., 2024)

The study aimed to examine how the Stimulus-Organism-Response (SOR) model can enhance the strategic decision-making process in e-commerce, which consequently leads to the increased sustainability of an organization. It also provided practical advice to help e-commerce businesses apply the S-O-R model in developing sustainable marketing strategies and understanding consumer reactions to sustainability-related stimuli, such as visual appeal, monetary stability, and both verbal and nonverbal communication. The analysis of the correlation between tangible and social stimuli, consumer interaction (organism), and customer loyalty and value (response) in the context of e-commerce and live streaming environments was also the goal of the study.

The result showed that consumer engagement was strongly influenced positively by physical (visual appeal, functional planning, and financial security) and social (verbal communication) factors, but not by nonverbal communication and service skills. Similar results were also found, revealing that consumer engagement plays a direct role in the generation of functional, recreational, and social values, which subsequently boost customer loyalty. The investigation proved that the utilization of the S-O-R model can enable the analysis of consumer behavior in the e-business setting to a greater degree and enable companies to take on sustainable digital practices on the basis of trust, engagement, and shared value.

The relevant study aligns with the ongoing research, as it confirms the efficiency of the S-O-R model in understanding the influence of transparency-related informational signals (e.g., price disclosure, clarity in the return policy, and product information) on psychological reactions (such as trust and attitude) and, hence, on purchase intention. Corroborating the mediating role of internal mental processes,

Cakraputri et al. (2024) provide strong empirical support for the application of the S-O-R model in social media-related businesses in the new market, such as Palestine.

The influence of website quality on buying interest consumer. (Thariq & Efawati, 2024)

The study aimed to to examine the extent to which the quality of websites, reflected in their usability, information quality, and service interaction with consumers, influences consumer purchase interest on the Rumah web platform. The outcome was that the quality of the websites had a strong, positive influence on consumer purchasing interest

The result showed that the quality of the websites has a positive and strong influence on the purchasing interest of the consumer. The respondents were very interested in learning more about Rumah web but a very high number of respondents were reluctant to make purchase of the product which was an indicator of lack of connection between interest and actual intention of making a purchase.

Although the current research was conducted within a traditional web environment, the results can also be applied to social commerce platforms such as Facebook and Instagram, as their usability and openness of information influence consumer trust and a desire to buy.

Purchasing in the digital age: A meta-analytical perspective on trust, risk, security, and e-WOM in e-commerce (Heliyon, 2024) **.**

The study aimed to present a meta-analysis to establish the overall strength of the relationship between four major factors (trust, perceived risk, safety, and word-of-mouth) and e-commerce purchasing behavior. The study aimed to address the gaps in the prior literature and give better and more precise estimations of the effects of these factors in a broad and diverse set of settings.

The result showed that the analysis revealed that the influence of all the examined factors was statistically significant on the e-commerce purchasing behavior. In particular, purchase intention is positively influenced by trust to the greatest extent. Perceived risk, on the other hand, was highly negatively influencing, i.e., the higher the perceived risk, the lower the purchase intentions among the consumers. Positive impacts on both security and e-WOM were also very high.

What Drives Individuals' Trusting Intention in Digital Platforms? An Exploratory Meta-Analysis (Oesterreich et al., 2024)

Established to identify and quantify the influences on the intention of people to trust digital platforms. The research followed a quantitative meta-analysis approach to consolidate the empirical findings that had been reported by previous researchers on the research topic of online trust formation in a bid to identify the most significant psychological, technological, and contextual predictors of trusting intentions of users. The results indicated a strong positive correlation between the antecedents of trust and individuals' intentions to trust digital platforms. Human-like trusting beliefs, user positive attitude, and platform assurance and credibility had the greatest impact; system-related variables, like security, privacy, and service quality, also demonstrated medium but significant effects. The popularity and vision of value also helped improve users' confidence. These findings reiterate the reality that trust in online spaces is multi-dimensional, and it is based on affective and system-based aspects. This supports the paper at hand since it focuses on the role of transparency cues (price and policy transparency) as a critical component of trust building in social commerce settings, particularly in a newly established market of this type.

Factors affecting the online purchasing behavior for young consumers: A case study. (Hasan & Habib, 2023)

The study aimed to discover and investigate empirically the main factors that affect the online shopping behavior of young consumers. The study developed in the form of a case study directed at this population in the environment of Dhaka, Bangladesh, a growing e-commerce market. The authors set out to examine the comparative effects of five key factors convenience, website design, trust, price, and social media influence on purchasing decisions of the young adults. The analysis of these determinants aimed at providing practical information on e-commerce-based businesses and marketers to redefine the needs and preferences of this crucial customer segment.

The result showed that the multiple regression analysis showed that the proposed model was significant and all the independent variables were able to explain the variance in the online purchasing behavior of young consumers. Website design, convenience, trust, and social media influence, among other hypothesized antecedents, all found to be significant positive predictors of online purchasing behavior. Confidence in the internet space and the power of social media also proved to be important determinants of the purchase intentions, thereby indicating that to the young shoppers in the particular environment, other attributes like usability, security, and social validation all played a bigger role in their intentions to buy online than purely price concerns.

The study sheds some valuable light on how digital trust and social influence might eventually influence the decision-making process of young consumers, an outcome that is especially pertinent in the present research environment, in which the research is conducted, about transparency and the construction of trust in the social media-based commerce.

Exploring the Factors Affecting Online Trust in B2C E-Commerce Transactions in India: (Alhashem et al., 2023)

The study aimed to examine the effect that the organizational-level characteristics, namely, trust, the confidence in alternatives, switching cost, and urgency imagery, have on the intra-organizational brand engagement (IOBE) and determine how it affects the quality of B2B buying decision-making when procuring software is involved. The research carried out to further the theoretical context of how internal buyer perceptions influence the role of the organizational brand in complex purchasing situations, and added to the B2B branding literature by connecting internal engagement and quality of decision-making.

The result showed that the strongest positive predictors of IOBE were trust and perceived urgency that consequently enhanced the quality of decisions. Conversely, the predictability regarding available substitutes and switching costs had less or no influence, indicating that relational and affective influences are more dominant in motivating internal engagement relative to solely economic measures.

Factors Affecting Online Shopping Behavior (Case study on Palestinian students) (Daana & Da'na, 2023)

The study aimed to determinants of e-commerce among the Palestinian students with a concentration on three primary variables: brand recognition, interface design of the web site and demographics of the consumer and how they would influence the choice of online shopping. The study aimed at investigating whether these variables help to explain the difference in online purchasing decisions by students of the university in Palestine considering the high rate of internet usage and e-commerce in the region.

The study employed a quantitative descriptive-analytical one. An online survey was administered to a sample of 176 students of the Palestinian polytechnic university, Faculty of Administrative Sciences and Information Systems, to collect data, stratified random sampling was used since the total population of 921 students responded positively to the survey. The five-point Likert scale was used to measure the variables. The reliability was determined by the alpha coefficient of Cronbach whose value was between 0.691 and 0.772, which is an acceptable internal consistency. In the analysis of the data, the study applied one-way analysis of variance (ANOVA) to test the differences between them based on the demographic variables, and multiple linear regression to test how the independent variables influence the e-commerce purchasing decisions

The results showed that positive influence of both the design of Web site interface and brand awareness on the purchase behaviors of students in e-commerce was statistically significant. Age had a positive impact on the purchasing decisions, whereas the impacts of gender, household income, as well as academic specialization are not statistically significant. The independent variables were able to explain a proportion of the variance in e-commerce purchasing decisions, which is a sign that there are other factors that can be used to explain the online purchasing behavior.

The study has suggested that organizations involved in the e-commerce market must aim at improving their website layouts as far as aesthetics and user selectivity are concerned, since this directly influences the decision to make purchases. It also gave more emphasis on the need to invest in brand building and efforts to improve consumer image in order to maximize the level of trust and minimize perceived risks. The study recommended further research to be conducted with wider samples of the Palestine society, as well as the study of other variables that

included the quality of e-services, perceived value, digital literacy, and the payment systems to enhance the scientific knowledge of e-commerce behavior in Palestine.

The Impact of Social Commerce on Online Purchase Intention: The Mediation Role of Trust in Social Network Sites (Aloqool & Alsmairat, 2022)

The study, aimed to "The Mediation Role of Trust in Social Network Sites" was to examine the effect of social commerce on the intention of online purchase and to analyze the mediation role of trust in social networking sites between social commerce and the intention of online purchase.

The study used a quantitative methodology and a questionnaire, which was sent through e-mail to social networking sites users in Jordan. 467 valid answers were gathered from people using various platforms including Facebook, Instagram and Snapchat. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) software with a version of SmartPLs 3.0. The hypotheses were tested .

The results showed that the constructs of social commerce have significant impacts on trust in SNS and online purchase intention. The results further indicated that trust is an important mediator between social commerce and online purchase intention. Furthermore, the researchers highlighted the role of recommendations, ratings and reviews, and online communities in influencing consumers' trust and buying decisions.

The relevance of this study to the current research as both the studies are focused on online consumer behavior and purchase intention in a social commerce setting. Moreover, both studies remind the role that trust and informational play in consumers' buying decisions via social media.

Online choice architecture: The good, the bad, and the complicated. (Sobolev & Lešič, 2022)

The study aimed to critically analyze how Online Choice Architecture (OCA), the digital design elements that inform the consumer decision-making process, may lead to either positive or negative implications for consumers, firms, and markets and specifically discusses defaults, prompts, personalization, friction, and dark patterns. To accomplish this goal, the authors used a conceptual method of synthesizing evidence, relying on the results of behavioral economics, human-computer interaction, consumer protection, and reports of competition authorities to study the OCA practices on digital platforms and their behavioral and market-level impact. The findings of the study reveal that some features of OCA, such as useful defaults, reminders, transparent ranking systems, and personalized suggestions, can achieve better user welfare by helping the user reduce cognitive load, simplify the choice, and increase the efficiency of decision-making.

The results showed that point to the common practice of harmful OCA methods, such as too many notifications, privacy-invasive defaults, manipulative framing, scarcity signals, urgency messages, and other dark patterns, which can serve to bias decisions, undermine privacy, overspend, and foster market competition by nurturing users towards less than optimal decisions or trapping them in ecosystems. Such results in the present study support the contribution of transparency cues (price, policy visibility, and product information) as ethical design tools that facilitate trust and informed decision making in social media commerce, especially focusing on the growing markets such as Palestine.

Adopting B2B E-Commerce Among Palestinian Companies During Coronavirus (COVID-19) (Abumandil et al., 2021)

The study aimed at analyzing how technological, organizational and environmental factors affect the intention of managers to adopt B2B e-commerce and the moderating value of trust concerning the Technology-Organization-Environment (TOE) model and Diffusion of Innovation (DOI) model.

The study employed a quantitative research design, which used survey questionnaires, which were distributed to 39 Palestinian companies listed in the Palestine Exchange (PEX).

The results showed that technological, organizational, and environmental elements positively affected the intention to adopt B2B e-commerce significantly. With respect to the moderating effect of trust, it was found that, trust, moderated significantly the relationship between technological factors and B2B e-commerce adoption but the moderating effect on organizational and environmental factors was not significant.

Analysis of factors affecting customer trust in online hotel booking website usage. (Baki, 2020)

The study aimed to discuss the prominent issues that affect customer trust in internet-based hotel reservation sites. The study, in particular, aimed to determine the role of the following features of websites, including the quality of information, the quality of the systems, the quality of services, the security, and the privacy, in the establishment of consumer trust regarding online hotel booking. Another objective of the study was the role of trust as a key element of consumers' intention to use online hotel booking websites, with trust being a key concern in online tourism services, with perceived risk and uncertainty levels being relatively high.

The paper aimed to shed some light on trust-building processes that are especially applicable to e-commerce contexts involving the service industry by targeting the hospitality industry.

Factors Influencing Consumers' Attitude Towards E-Commerce Purchase Decision Through Online Shopping for University Students in Palestine (Aljebrini, 2020)

The study aimed to discover the factors that affect the attitude of Palestinian university students towards e-commerce purchase decision-making.

The study employed a quantitative descriptive-analytical design based on a self-administered questionnaire that was given to 195 students enrolled at the university in the West Bank. Data analysis was done using SPSS.

The results showed that the socio-demographic factors and online shopping experience did not have a significant effect on online shopping attitudes. But the factors concerned with trust and perceived risk, especially those involving credit card risk, a lack of trust in the vendor, and the inability to obtain a refund on the product, and the uncertainties about getting the paid product, were found to have strong correlations with the consumer attitudes. The analysis suggested improving trust processes, description of products, clarification of the policies of returns, and additional protection of security procedures in the Palestinian e-commerce platforms.

This study is closely connected with the present research because it emphasizes the primary importance of trust, perception, and clarity of information in the developing attitude of online consumers in the Palestinian environment. Nevertheless, similarly Aljebrini (2020), who studied the impact of factors on attitudes in general, the current study builds on this research area as it

experimentally evaluates multidimensional transparency signals (price transparency, clarity of the return policy, and the understanding of product information) in the framework of the S-O-R equation and the direct and indirect influence of transparency signals on the purchase intentions.

The Effect of Price Transparency on Brand Perception and Purchase Intention. (Tong & Su, 2020)

The study aimed to test the influence of price transparency (which consists of the provision of consumers with specific cost information) on the perceptions of product quality, perceived value, brand attitude, and their intention to purchase the product, and whether product price and country of origin (Made in USA) moderate these effects.

The study employed to experimental quantitative, design based on the 2 X 2 X 2 fractional factorial design in which 210 participants were recruited using (MTurk) , and were randomly assigned to be exposed to one of the scenarios of advertisement, which was manipulated by three independent variables, namely transparent and non-transparent pricing, high and low product price, and (Made in USA) U.S . And non-U.S. product information. Following the exposure to the given scenario, the participants would respond to a structured questionnaire that would measure their perceptions and attitudes; it produced 191 valid responses to analyze.

The result showed that price transparency produced a strong positive influence on perceived quality, perceived value, and brand attitude, which meant that consumers perceive the products more positively when companies provide information on their costs. In addition, the research established that there was a strong interaction between the price transparency and Made in USA, indicating that, when cost

information is made transparent, the perceived quality is more enhanced when the product is made in USA. A triple interaction between transparency and levels of prices and country of origin also revealed that the transparent pricing is especially effective in developing positive brand attitudes in the high-end American-made products and low-end non-American-made products.

This fact corresponds with the current research topic, which is expected to boost consumer confidence and purchase intent with price transparency and information disclosure, particularly in the current social commerce market like Palestine, where similar transparency signals are under-researched.

The effect of review valence, seller type, and product involvement on the formation of online trust, risk, and intentions when buying second-hand products online. (van Urk, 2019).

The study aimed to evaluate the impact of the nature of the seller (company or individual), and the tone of the online reviews (positive or negative). As well as the level of attachment between the consumer and the product (high and low), on consumer trust in online shopping, online risk perception, and purchase intentions in the process of purchasing used products offered by e-commerce websites. The research also aimed to know the interaction of these variables on purchase intentions, especially in the Dutch used goods market.

The experimental design used in the study was 2x2x2 that controlled three independent variables, such as, the type of seller (company and individual), the valence of reviews (positive and negative) and the product involvement (high and low) to identify the effects of each variable and the combined effects on the three outcomes (online trust, perceived risk, and purchase intention). A simulated e-

commerce environment was used to gather data from 243 participants to replicate real online shopping experiences.

The result showed that online review valence has the strongest effect on establishing trust in online products and risk perception, rather than the type of seller.

The findings indicated that favorable reviews lead to a higher level of trust and a lower level of risk perception, whereas unfavorable reviews result in a lower level of trust and a higher level of perceived risk. It also noted in the study that the type of seller (individual or company) did not have a significant effect on the trust levels or purchase intention, and the attachment of the consumer to the product did not play a big role, as the highest trust levels were achieved when the attachment was high. Besides, the results showed that consumers who have a positive attitude towards buying used products are more likely to have more trust and more purchase intentions than those who do not, which explains why there is a need to establish a clear online review system that builds trust and lowers the perceptions of risk when shopping online.

This causal chain would be in good agreement with the Stimulus-Organism-Response (S-O-R) model used in the present study, where external stimuli of transparency (e.g., the price disclosure, the explanation of the return policy, the provision of product information) are considered the triggers that influence internal psychological responses (trust and attitude), and cause behavioral consequences (purchase intention). Therefore, van Urk's findings reinforce the argument for using the S–O–R framework to investigate the effects of transparency signals as online trust indicators in social media commerce in Palestine.

Factors Affecting Buyers' Trust in E-Commerce in Palestine (Abdullah & Saleh, 2019)

The study aimed to examine the determinants of trust in e-commerce among Palestinian consumers by adopting a multidimensional model of trust which incorporated integrity, capability, and good faith. The research was aimed at investigating the effects of five major variables: the trends in the design of the websites, the reliability of the order fulfillment, the trends in privacy and security, the customer satisfaction, and the perceptions of the governmental factors.

The study employed a quantitative method of analysis, as the sample of respondents with experience or interest in e-commerce in Palestine was chosen randomly to record the collected data on a questionnaire and the five-point Likert scale. The correlation coefficient and linear regression models were used to analyze the data that were obtained.

The results showed that website design, privacy and security, customer satisfaction, and governmental factors had a significant positive effect on e-trust, and reliability of order fulfillment did not have a significant effect. The research also established the fact that the belief in the online environment is multidimensional and conditioned by a mixture of technical, organizational, and behavioral aspects.

The given research is connected to the present study by the fact that it deals with the determinants of trust in the Palestinian settings. Nonetheless, it used trust as a direct dependent variable, and the present studies are, however, different as they incorporated transparency signals (price, return policy, and product information) in the S-O-R model and evaluated the impact of these signals in influencing trust,

attitudes, and eventually, purchasing intentions in the framework of e-commerce using social media.

Impact of misleading/false advertisement to consumer behavior.(Nuseir, 2018)

The study aimed to analyze how widespread and misleading advertising activities affect consumer perceptions, brand trust, and purchasing behavior, with special emphasis on the identification of the psychological and behavioral processes under which the false promotional strategies can alter the consumer decision-making process.

The study employed a quantitative research approach by administering a structured questionnaire to a sample of consumers who have been exposed to various types of misleading advertisement, including exaggerated claims, concealed charges, partial information, and distorted images.

The result showed that obtained examined with the help of descriptive statistics, reliability tests, correlation analysis, and multiple regression that will help the investigator identify the strength and the significance of the relations between the deceptive advertising cues and other consumer outcomes. It identified that misleading advertising causes a significant reduction in the level of consumer trust, perceived risk of purchase, and post-purchase dissatisfaction at a relatively high level, and that consumers who are less literate in advertising are more prone to false promotional messages.

Analysis of website quality, brand awareness, trust, and its impact on customer loyalty. (Sastika et al., 2016)

The study aimed to determine the effects of site quality and brand awareness on consumer trust and customer loyalty in online shopping in Bandung, Indonesia. In particular, it aimed to determine how the various aspects of quality of the websites

in terms of information accuracy, interactivity, and usability, and brand awareness in terms of brand recall, brand recognition, and top-of-mind awareness influence the extent of consumer trust and the relationship between customer loyalty and consumer trust mediated by the latter. The design adopted in the study was a quantitative descriptive verification study design, in which a structured questionnaire was administered to 405 online shoppers.

The results showed that the quality of the website and brand awareness have a strong positive influence on consumer trust, which, in turn, strongly mediates their relationship with customer loyalty. These findings, about the current research, indicate the critical mediating role of trust in converting perceptions of information quality and clarity into behavioral intentions. Like the present study, where the authors analyze the impacts of informational transparency (price clarity, return policy, and product information) on trust, attitude, and purchase intention during social media commerce, Sastika et al. (2016) establish that the clarity, accuracy, and transparency of online content are decisive factors in establishing consumer trust and increasing purchase behaviors.

The barriers that hinder the adoption of e-commerce by small businesses: Unique hindrance in Palestine (Abualrob & Kang, 2016).

The study aimed to establish external and internal factors (government instability, occupation restrictions, logistical obstacles, perceived losses, perceived uncertainty, and perceived complexity) as influencing resistance to the adoption of e-commerce among the business owners.

The study employed a quantitative approach, and it was based on a survey that was sent to 161 Palestinian small business owners. The proposed hypotheses were tested in the Technology-Organization-Environment (TOE) framework, the

Innovation Resistance Model, and the Diffusion of Innovation theory using Structural Equation Modeling (SEM) with the use of SmartPLS.

The results showed that the greatest hindrances affecting resistance to the adoption of e-commerce were political instability, restrictions on occupancy, and logistical impairments. Uncertainty perceived and complexity perceived also exerted a significant indirect effect on perceived risk.

Table 2.1: Similarities and differences with previous studies and their relationship to the current study

Author & Year	Main Variables	Key Findings	Similarities with Current Study	Differences from Current Study	Detailed Relevance to the Current Study
Jeon (2025)	Payment systems, refund policy clarity	Clear refund policies enhance trust	Supports return policy clarity dimension	Focused on payment methods	Strengthens relevance of policy transparency tested experimentally in current study.
Song (2025)	Information clarity, security, trust	Clear information increases trust and loyalty	Emphasizes clarity and reliability	Not based on S-O-R; not experimental	Reinforces importance of information clarity dimension.
Chu et al. (2025)	Price transparency, diagnosticity	Transparency effects may be non-linear	Experimental approach; transparency focus	Tourism context; single dimension	Supports interaction and compensatory findings observed in current study.
Cakraputri et al. (2024)	S-O-R model, engagement, loyalty	Validates S-O-R behavioral pathway	Uses same theoretical framework	Did not examine transparency specifically	Provides direct theoretical justification for S-O-R application in current study.
Thariq & Efawati (2024)	Website quality, purchase interest	Website quality positively influences interest	Emphasizes clarity and usability	Focused on interest not intention; non-experimental	Supports informational clarity dimension but lacks multidimensional transparency framework.

Author & Year	Main Variables	Key Findings	Similarities with Current Study	Differences from Current Study	Detailed Relevance to the Current Study
Oesterreich et al. (2024)	Digital trust antecedents	Trust multi-dimensional (affective + system-based)	Supports multi-dimensional trust	Does not test transparency directly	Theoretically strengthens argument that transparency cues may activate cognitive and affective trust processes.
Heliyon (2024)	Trust, perceived risk, security (Meta-analysis)	Trust strongest positive predictor of purchase intention	Confirms structural importance of trust	Meta-analysis, not context-specific	Provides aggregate empirical validation for mediator selection in current study.
Daana & Da'na (2023)	Website design, brand recognition (Palestine)	Interface design influences purchase decisions	Palestinian student sample	No transparency or mediation analysis	Supports local digital commerce research but lacks experimental transparency focus.
Alhashem et al. (2023)	Trust, security, switching costs	Trust strongest determinant of behavior	Emphasis on trust antecedents	No transparency testing	Strengthens theoretical argument that trust is primary pathway toward intention.
Hasan & Habib (2023)	Trust, website design, price	Trust strongly predicts online purchase	Emerging market youth focus	No experimental or interaction testing	Reinforces centrality of trust among young consumers in developing markets similar to Palestine.
Aloqool & Alsmairat (2022)	Social commerce features, trust, purchase intention	Trust mediates social commerce effects	Social commerce context; mediation	Focused on social interaction cues	Aligns with trust mediation but differs by examining informational

Author & Year	Main Variables	Key Findings	Similarities with Current Study	Differences from Current Study	Detailed Relevance to the Current Study
					transparency rather than social engagement signals.
Sobolev & Lešič (2022)	Online choice architecture, transparency	Transparency reduces cognitive bias	Emphasizes ethical digital design	Conceptual, not empirical	Theoretically supports transparency as ethical and cognitive stimulus within digital environments.
Abumandil et al. (2021)	TOE factors, trust, B2B adoption	Trust moderates adoption intention	Palestinian context; importance of trust	Institutional B2B context	Reinforces contextual importance of trust but lacks consumer-level psychological analysis.
Tong & Su (2020)	Price transparency, perceived value, purchase intention	Price transparency enhances perceived quality and intention	Directly studies price transparency	Single transparency dimension only	Supports one dimension of the current model while the present study expands transparency into three interacting dimensions.
Aljebrini (2020)	Attitude, trust, perceived risk (Palestinian students)	Risk significantly influences attitude	Palestinian student sample	Non-experimental; no multidimensional transparency	Supports role of risk reduction, which current study addresses via policy clarity and information

Author & Year	Main Variables	Key Findings	Similarities with Current Study	Differences from Current Study	Detailed Relevance to the Current Study
					comprehensiveness.
van Urk (2019)	Review valence, seller type, trust, risk	Trust mediates the impact of reviews on purchase intention	Experimental design; mediation logic	Social cues, not informational transparency	Methodologically supports mediation testing; conceptually differs by focusing on social rather than informational signals.
Abdullah & Saleh (2019)	Website design, privacy, trust (Palestine)	Trust significantly predicts online behavior	Palestinian setting; focus on trust	Did not test the transparency experiment or apply S-O-R	Establishes empirical importance of trust in Palestine, which the current study extends by identifying transparency cues as its psychological antecedents.
Nuseir (2018)	Misleading advertising, trust, and consumer behavior	Deceptive information reduces trust and purchase behavior	Highlights the importance of information credibility	Focused on deceptive practices, not proactive transparency	Demonstrates negative consequences of opacity, indirectly reinforcing the value of structured transparency cues tested experimentally in this study.
Abualrob & Kang (2016)	E-commerce adoption barriers	Environmental instability hinders	Palestinian context:	Organization (B2B) focus; not	Justifies why transparency mechanisms are

Author & Year	Main Variables	Key Findings	Similarities with Current Study	Differences from Current Study	Detailed Relevance to the Current Study
	(political instability, risk, complexity)	adoption in Palestine	highlights trust deficit	consumer behavior	necessary in Palestine to compensate for structural uncertainty.
Sastika et al. (2016)	Website quality, brand awareness, trust, loyalty	Trust mediates between website quality and loyalty	Emphasizes trust as a mediator	Focused on loyalty, not purchase intention; no transparency manipulation	Provides foundational evidence that trust converts digital perceptions into behavioral outcomes, supporting the mediating structure of the present S-O-R model.

Research Gap and Contribution of the Current Study

Though previous studies have unanimously found that trust was one of the primary factors influencing online purchase intention, transparency has either been considered as an individual aspect, namely price transparency, or included in the umbrella constructs like quality of the websites. Very little literature has combined various transparency cues in a cohesive theoretical framework, and none has focused on their combined, mediating, and interactive impacts in the Palestinian social media commerce.

This study is relevant to the literature in the sense that it has conceptualized transparency as a multidimensional construct of price transparency, the clarity of the return policy, and the comprehensiveness of product information, which, together, is divided into the Stimulus-Organism-Response (S-O-R) framework. It

has a 2x2x2 experimental design, which enables the capture of the direct, indirect, and interaction effects and therefore provides a more comprehensive and context-specific insight into the relationship between digital transparency and trust, attitude, and purchase intention within emerging social commerce markets.

3 Chapter Three (Methodology)

3.1 Introduction

This chapter explains the research methodology used to examine how transparency-related informational cues on Facebook shopping pages influence consumers' trust, attitude, and ultimately their purchase intention. Based on the Stimulus-Organism-Response (S-O-R) model, the research design follows a controlled experiment approach to determine cause-and-effect relationships between the controlled stimuli and the psychological and behavioural responses. A 2 × 2 × 2 factorial experiment was conducted by manipulating Pricing Transparency, Return Policy Clarity, and Product Information Comprehensiveness at two levels (exists vs. does not exist), producing eight experimental conditions with standardized stimuli and consistent product layout. The chapter provides information on participant recruitment and assignment process, the study setting, data collection, the measures of trust and attitude, and the analytical approach to achieve methodological rigor, such as the manipulation checks, the factorial MANOVA to test the differences between groups ,in terms of trust and attitude, and PLS-SEM that was based on SmartPLS that would assess the measurement model and determine the direct and indirect paths in the proposed conceptual model.

3.2 Study Design

To test the hypotheses and their implications, it was designed an empirical experiment based on the suggested S-O-R model. We used an experimental design that employed a 2 × 2 × 2 factorial experimental design, resulting in providing subjects with eight different experimental treatment conditions. The experimentation involved manipulating types of informational cues regarding the transparency of the product page. These three cues were manipulated using two levels (presence or absence). Each of the three cues represents important aspects of webpage/product

transparency that were manipulated through the experiment: Pricing Transparency; Return Policy Clarity; and Product Information Comprehensiveness.

After admitting participants into the experimental constraints, each participant provided details regarding their current level of Trust and Attitude towards purchasing on their manufacturer/seller's Facebook page, alongside the variable Purchase Intention.

Table 3.1: **Study Factors**

Abbreviation	**Construct**	**# of items**
PT	Pricing Transparency	3
RPC	Return Policy Clarity	4
PIC	Product Information Comprehensiveness	3
T	Trust	3
A	Attitude	3
PI	Purchase Intention	3

Source: Developed by the Author.

Table 3.2 Scenario conditions

Overview conditions	**Pricing transparency**	**Return policy clarity**	**Product information comprehensiveness**
1. PT-/RPC-/PIC-	Not exist	Not exist	Not exist
2. PT-/RPC-/PIC+	Not exist	Not exist	Exists
3. PT-/RPC+/PIC-	Not exist	Exists	Not exist
4. PT-/RPC+/PIC+	Not exist	Exists	Exists
5. PT+/RPC-/PIC-	Exists	Not exist	Not exist
6. PT+/RPC-/PIC+	Exists	Not exist	Exists
7. PT+/RPC+/PIC-	Exists	Exists	Not exist
8. PT+/RPC+/PIC+	Exists	Exists	Exists

Source: Developed by the Author

3.3 Stimuli materials

Eight experimental conditions were created to emulate a realistic shopping experience on Facebook, who evaluates the information presented before making any judgments about purchasing. The experimental stimuli were designed to reflect the typical Arabic language Facebook shopping context familiar to users and to reduce the chance of language bias impacting the interpretation of the page's content by presenting the questionnaire and the stimuli in Arabic.

The research utilized a 2 × 2 × 2 factorial design to develop the 8 experimental conditions, which were achieved by manipulating three independent variables related to transparency at 2 different levels each (either exist or not exist): (1) pricing transparency (i.e., the existence of obvious price information on the page); (2) return policy clarity (i.e., the existence of a clear return/exchange policy statement or the absence of any information regarding a return/exchange policy); (3) product information comprehensiveness (i.e., the existence of more complete and detailed product descriptions or the absence of detailed product information).

To improve real-world accuracy and generalizability across common consumer purchases, all subjects were shown the same set of four items across all conditions: AirPods (wireless earbuds), smartwatches, wireless charging pads, and headphones. The four products were consistently formatted and placed on the Facebook Shop page, with the same layout across all experimental conditions; however, only the three transparency cues (price information, return policy information, and product information completeness) were manipulated within each assigned condition.

By format and layout, I mean that, regardless of any manipulation of the transparency elements, the overall structure and design of the webpage remained consistent across all experimental stimuli, while the three transparency elements were manipulated (present vs. absent) to create eight experimental conditions. During data collection, each experimental treatment would be assigned to a unique classroom, thereby limiting participants' exposure to only one stimulus page and preventing them from viewing alternative versions. After viewing the Facebook Shop webpage, participants filled out the standardized questionnaire regarding their organism variables (i.e., trust and attitude) and their purchase intentions; these responses were based exclusively on the webpage they had just viewed.

3.4 Study Instruments

To develop the instrument used in this research, we used an empirically validated measure from previous studies of online consumer behaviour in developing and structuring our own survey. This way, we ensured consistency with previous scientific evidence regarding technology adoption and online shopping; in other words, the constructs being measured can be properly assessed by items that reflect previously identified constructs from established research. We also based our instrument on the premise that consumers use the quality of the information they receive from the Internet and the type of system they are using (Chen & Cheng, 2009; Davis, 1989; Gefen et al., 2003). Lastly, the constructs in our instrument were also based on previous studies that have shown that the quality of information provided on the website affects how consumers respond when making online purchases (Fadhlan Thariq & Yen Efawati, 2024; Saleem et al., 2022).

For the Pricing Transparency, items were developed to capture individuals' perceptions of how clear and visible price-related information is to them; for

example, how comprehensible the total price and its components appear when they make a purchasing decision. This operationalization of Pricing Transparency was driven by experimental research showing that the manner in which an individual perceives the presence or absence of Pricing Transparency can affect a consumer's likelihood to buy something in a complex or context sensitive manner, including instances where a consumer perceives a low level of Pricing Transparency might create an increased likelihood to purchase the same product for a certain segment of consumers (Chu et al., 2025). In addition, the Pricing Transparency formulation is supported by research which has found that the effectiveness of Pricing Transparency is affected and/or enhanced through other cues within the marketplace such as country-of-origin labeling and price point (Su & Tong, 2020), and is also supported through research demonstrating that pricing transparency effectiveness may be impacted by situational and contextual factors (Cady Qiu ADVISOR et al., 2022).

The measurement of Return Policy Transparency was created using items measuring the level of clarity, understanding and confidence that return policy information evokes in consumers. It is demonstrated that Return Policy Cues repeatedly reduce Uncertainty and have a significant influence on a consumer's purchase decision through Trust Building. This operationalization of RT supports the earlier argument that characteristics of Return Policies determine purchase decisions via the intermediary of Consumer Trust (Oghazi et al., 2018) and is consistent with the overall viewpoint of website Quality (Baki, 2020), the features of a web platform improve Trust and facilitate certain Behaviors.

The assessment Product Information Comprehensiveness was created using Items measuring the Perceived Completeness, Adequateness, and Usefulness of

Product Descriptions and Specifications. This is in line with the Information Quality Viewpoint of E-commerce models, as products with higher-quality information are better evaluated by consumers and therefore have less ambiguity when considered for Purchase (Chen & Cheng, 2009). Recent data also supports that Website Quality Associated with the Informational Dimension of a website has a strong positive relationship with both Buyer Interest and Purchase-related Intentions (Fadhlan Thariq & Yen Efawati, 2024; Saleem et al., 2022).

In the mediating relationship between policy cues and attitudes towards purchases, the value of online sellers' credibility and trustworthiness was evaluated primarily through Trust as one of the mediator variables. Trust has long been considered an essential factor influencing consumers' behavioral intentions in e-commerce (Gefen et al., 2003). It follows, therefore, that the mediation aspect of these relationships is supported by the existing literature, which documents how return policies and similar policy cues influence purchase decisions by establishing trust (Oghazi et al., 2018). Furthermore, substantial research examines the relationship among consumers' levels of trust, concerns about privacy, and their willingness to participate in online transactions (Shim et al., 2004; Slyke et al., 2006).

Purchase Intention was defined as the dependent variable in accordance with well-established measures of purchase intention widespread in consumer behavior, and was supported by findings from the online shopping literature emphasising the impact of informational cues and the quality of information on Purchase Intention (Chen & Cheng, 2009; Chu et al., 2025; Saleem et al., 2022; Su & Tong, 2020).

In addition to the construct measures, the questionnaire included four demographic questions to describe the study sample: (1) sex, (2) faculty/college, (3) study level (Bachelor's or Diploma), and (4) academic year.

3.5 Ethical Approval

Prior to data collection, ethical approval was obtained for this study, and all procedures were conducted in accordance with well-established protocols for research with human subjects. Participation in this study was completely voluntary. Before participating, all eligible students received a detailed explanation of each aspect of the study, including the research purpose, study procedures, and their rights as participants. Each participant signed an informed consent form that indicated they understood the study and agreed to participate. Participants were informed of their right to decline to participate in the study or to withdraw at any time without academic or personal consequences. Additionally, to ensure the confidentiality of participants' responses, no identifying information was collected. All participant responses were kept confidential and compiled into aggregate form before analysis, in a manner that protected participants' identities. Participants were assigned to only one experimental treatment condition to minimize additional burden and eliminate contamination of the other treatments. Given that this study involved only viewing a sample Facebook Shop product page and completing a standard questionnaire, the risks associated with this research were minimal. Data were stored securely, and only individuals with restricted access could view them. Data collected as part of this study will be used solely for academic research.

3.6 Pre-test

Before launching the main experiment, a pre-test (pilot study) was conducted with 30 university students to ensure that the study materials and procedures were functioning as intended under realistic administration conditions. Pre-testing is a standard step in questionnaire-based experimental research because it helps confirm that participants interpret the items as intended, that the response scales are clear and culturally appropriate, and that the overall survey experience is practical (e.g., completion time, instructions, and flow) (Koo & Yang, 2025).

In this study, the pre-test served four practical objectives. First, it evaluated the clarity and linguistic equivalence of the Arabic questionnaire, ensuring that the wording reflects the intended meaning of each construct without introducing ambiguity or unintended cues. This approach aligns with recommended best practices for adapting instruments across languages and cultural contexts, prioritizing conceptual clarity over literal translation ("ITC Guidelines for Translating and Adapting Tests (Second Edition)," 2018). Second, it examined whether participants could easily follow the experimental procedure, including understanding the task instructions, reviewing the Facebook shopping stimulus page, and completing the questionnaire without confusion. Third, it provided an early indication of whether the three transparency manipulations (pricing transparency, return policy clarity, and product information comprehensiveness) were noticeable and meaningful to respondents—an essential condition for any factorial experiment because weak manipulations can reduce internal validity even if the statistical model is correctly specified (Balza et al., 2022; Koo & Yang, 2025).

During the pre-test, participants were exposed to the same experimental format used later in the main study: they viewed one version of the stimulus page

and then completed the questionnaire measuring Trust, Attitude, and Purchase Intention, along with the perception items corresponding to the transparency cues. After completion, participants were invited to provide feedback regarding item clarity, wording naturalness, and whether any question felt confusing or repetitive. Feedback from this stage resulted in minor refinements to improve readability and reduce interpretation variability (e.g., small wording adjustments and clearer instructions), which strengthened the instrument prior to full implementation. Such iterative improvement through pre-testing is consistent with recommended methodology for improving item interpretability and minimizing measurement error before hypothesis testing (Balza et al., 2022; "ITC Guidelines for Translating and Adapting Tests (Second Edition)," 2018).

Finally, the pre-test dataset was used only for instrument refinement and procedural verification, and it was treated separately from the final experimental dataset to preserve the integrity of the main analyses. The finalized version of the instrument used in the primary study is presented in Appendix 1.

3.7 Procedure

For this study, eight fixed-page stimuli were designed before the experiment began. The 2 x 2 x 2 factorial design was used to create eight conditions for the participants to test. To ensure a standardized exposure to the participants while at the same time limiting outside influences, data collection occurred on campus in unoccupied classrooms that had internet access. The participants were recruited from the university population as a volunteer sample, and they were randomly assigned to rooms where scenarios would be presented to them.

The random assignment process involved a form of stratified (or restricted) randomization. This procedure ensured a relatively uniform distribution and approximately equal numbers of males and females in each experimental room. This methodology was implemented to help reduce the likelihood that differences in results observed across experimental conditions were due not to the independent variable tested but to demographic differences between the groups (*Allocation | NC3Rs EDA*, n.d.; Kang et al., 2008).

When participants entered their assigned room, they could see one page of their experimental condition on the device and were told to review it in detail. After reviewing their assigned page, participants completed a questionnaire designed to measure post-stimulus variables, with all responses based solely on the page they viewed. The experimental design included eight experimental cells; to ensure equal sample sizes and reliable estimates, a target sample of 30 participants per cell (for a total of approximately 240) was set for recruitment. The "30+ per condition" sample size goal is viewed as a rule of thumb based on Central Limit Theorem reasoning (not a firm requirement) (Kwak & Kim, 2017).

University students (young consumers) constituted all of the sample for this study, as this is a group most likely to be active in making online purchases; based on data reported by Eurostat on individual e-commerce activities, the younger adult groups will continue to be major contributors to e-commerce transactions (*E-Commerce Statistics for Individuals - Statistics Explained - Eurostat*, n.d.). Prior to implementing the full study, a small-scale pilot study was conducted to refine the stimuli, clarify the instructions to be provided to participants, and facilitate the administration of the online questionnaire.

3.8 Data Validation

3.8.1 Treatment of Missing Data

Missing data is a serious problem in data analysis; moreover, it can significantly affect research findings and conclusions (Eekhout et al., 2012). The potential influence of missing data becomes especially severe when using complex statistical tools, including, but not limited to, structural equation modeling (SEM), since missing data may prohibit the researcher from properly computing necessary fit indices (Vicente, 2023).

Furthermore, research indicates that a missing-data proportion of less than 5% is generally acceptable in most quantitative studies, assuming the missing-data mechanism is random (Vicente, 2023). There are quite a few methods for handling missing data when the proportion is low. For example, mean substitution can be a useful strategy for continuous data. On the other hand, for nominal data, a different approach may be required, or cases can simply be removed from analysis when they are not genuinely used or when doing a multi-group comparison.

In this study, to verify this, the rational range of responses to the questions was determined; the minimum and maximum values of participants' responses to the examined variables were also calculated. Based on the results presented in Table 3.1, there are no errors in data entry, as the maximum and minimum values of the individuals' responses fall within the logical range of the reaction for all study variables, and there is no missing data. Confirming this, the results in Table 3.3 indicate that there are no missing values for any of the questions.

Table 3.3: Summary of Study Variables by Types, Frequency of Valid and Missing Data, and Minimum and Maximum Responses.

Variables	Variable Type (Domain Score)	Frequency		Minimum	Maximum
		Valid Data	Missing Data		
Gender	Qualitative (1 - 2)	242	0	1	2
Faculty	Qualitative (1 - 9)	242	0	1	9
Education level	Qualitative (1 - 2)	242	0	1	2
Years of study	Qualitative (1 - 6)	242	0	1	6
PT1	Qualitative (1 - 5)	242	0	1	5
PT2	Qualitative (1 - 5)	242	0	1	5
PT3	Qualitative (1 - 5)	242	0	1	5
CRP1	Qualitative (1 - 5)	242	0	1	5
CRP2	Qualitative (1 - 5)	242	0	1	5
CRP3	Qualitative (1 - 5)	242	0	1	5
CRP4	Qualitative (1 - 5)	242	0	1	5
CPI1	Qualitative (1 - 5)	242	0	1	5
CPI2	Qualitative (1 - 5)	242	0	1	5
CPI3	Qualitative (1 - 5)	242	0	1	5
I1	Qualitative (1 - 5)	242	0	1	5

I2	Qualitative (1 - 5)	242	0	1	5
I3	Qualitative (1 - 5)	242	0	2	5
A1	Qualitative (1 - 5)	242	0	2	5
A2	Qualitative (1 - 5)	242	0	2	5
A3	Qualitative (1 - 5)	242	0	2	5
PI1	Qualitative (1 - 5)	242	0	2	5
PI2	Qualitative (1 - 5)	242	0	1	5
PI3	Qualitative (1 - 5)	242	0	1	5

Source: Developed by the Author Using SPSS Output

3.8.2 Removing Outliers

An outlier is defined as an observation—or set of observations—that is distinctly different from the rest of the data and seems to contradict the general trend or pattern, according to Vicente (2023). Because outliers could violate distributional assumptions and exert undue influence on statistical estimates and tests, it is important to identify and account for outliers so as not to mislead conclusions. Outliers can be defined as either univariate or multivariate in nature (Vicente, 2023). Multivariate outliers are most often detected through standardized scores (e.g., z-scores) and/or distances from the mean. While there is not a universally accepted definition of univariate outlier, a general rule of thumb for medium to large samples ($n > 300$) is that $|skew| < 2$ and $|kurtosis| < 7$ indicate a reasonable assumption of normality for a univariate variable; values well outside of these may indicate

problematic nonnormality and the existence of possible outliers (Kim, 2013). The results in Table 3.4 confirm there are no univariate outliers, as all absolute skew values are less than 2 and the absolute kurtosis values are less than 7.

Table 3.4: Univariate Outliers of the Study Variables

	Skewness		**Kurtosis**	
	Value	**Std. Error**	**Value**	**Std. Error**
PT1	0.069	0.156	-1.676	0.312
PT2	0.113	0.156	-1.668	0.312
PT3	0.226	0.156	-1.51	0.312
CRP1	0.162	0.156	-1.512	0.312
CRP2	0.043	0.156	-1.572	0.312
CRP3	0.028	0.156	-1.56	0.312
CRP4	0.053	0.156	-1.576	0.312
CPI1	0.104	0.156	-1.51	0.312
CPI2	0.272	0.156	-1.314	0.312
CPI3	0.084	0.156	-1.393	0.312
I1	-0.64	0.156	-0.352	0.312

I2	-0.687	0.156	-0.011	0.312
I3	-0.63	0.156	-0.273	0.312
A1	-0.694	0.156	-0.285	0.312
A2	-0.636	0.156	0.04	0.312
A3	-0.521	0.156	-0.186	0.312
PI1	-0.635	0.156	0.538	0.312
PI2	-1.165	0.156	1.015	0.312
PI3	-1.179	0.156	1.534	0.312

Source: Developed by the Author Using Smart-PLS Output

3.9 Data Analysis Method

The study hypotheses were assessed using both structural equation modeling (SEM) and a parametric test of multivariate analysis. Both Smart-PLS 2024 (version 4) and SPSS version 26 were used. Data analysis was distributed among three tools, which are

1. An independent sample t-test was used for manipulation checks.
2. Analysis of Variance (ANOVA) are used to test whether categorical independent variables cause significant differences in the means of dependent variables.
3. Structural Equation Modelling (SEM) is used to test the path in the of the S–O–R model.

3.9.1 Structural Equation Modelling (SEM)

Researchers often begin with univariate and bivariate analyses, focusing on describing one variable at a time (e.g., means, standard deviations) or examining a single relationship between two variables (e.g., correlations, group differences). This approach is useful, but it becomes limited the moment the research question becomes a "chain" of relationships—especially when several predictors operate together and the outcome is shaped by intermediate psychological mechanisms (like trust and attitude) rather than a direct path alone. At that point, the study requires a multivariate modeling framework that can test several relationships simultaneously within a coherent system, rather than running disconnected analyses one after another (Chuah et al., 2021; Sarstedt, Hair, et al., 2022).

Over the last decade, Structural Equation Modeling (SEM) has become one of the most widely used second-generation analytical approaches because it allows researchers to test complex causal structures in a single model, including direct and indirect (mediated) effects, while accounting for measurement error in latent constructs (Ringle et al., 2023; Sarstedt, Hair, et al., 2022). SEM is especially valuable for studies like ours because we do not only want to know whether transparency cues matter, but how they matter—meaning whether they influence purchase intention through internal organism states such as trust and attitude, consistent with the S-O-R logic (Bui et al., 2025).

There are two main traditions for SEM: covariance-based SEM (CB-SEM) and partial least squares SEM (PLS-SEM). CB-SEM is mainly used when the goal is strict theory confirmation, and it usually requires stronger distributional assumptions and larger sample sizes to achieve stable estimation. In contrast, PLS-SEM is often preferred when the goal is prediction-oriented modeling, when the

research model is relatively complex, or when researchers work with typical behavioral science measurement formats such as Likert-scale indicators that may not perfectly satisfy multivariate normality(Becker et al., 2023; Hair et al., 2019). For these reasons, and because our study focuses on testing a conceptual S-O-R model using multiple latent constructs measured through multi-item scales, PLS-SEM is the most suitable SEM framework for evaluating our proposed model(Becker et al., 2023; Hair et al., 2019, 2021).

In this study, the SEM model is represented through two connected parts. The first is the structural model (inner model), which represents the hypothesized relationships between the study's predictors (Pricing Transparency, Return Policy Clarity, Product Information Comprehensiveness) and the organism variables (Trust and Attitude), and finally the response variable (Purchase Intention). The second is the measurement model (outer model), which specifies how each latent construct is measured through its observed indicators (questionnaire items). This two-part structure is one of the major strengths of PLS-SEM because it allows hypothesis testing while simultaneously confirming that the constructs themselves are measured reliably and validly(Hair et al., 2019, 2020). Figure 3.1 illustrates the PLS-SEM measurement and structural models.

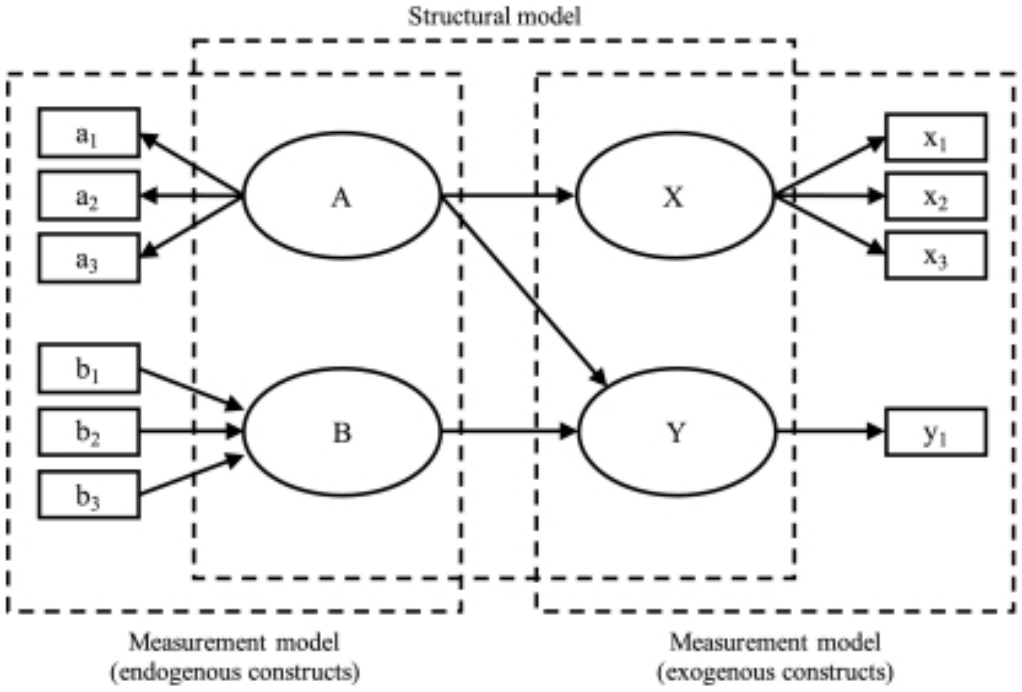


Figure 3.1: Simple Illustration of a PLS-SEM Model; Adopted from Russo & Stol (2022)

Based on our questionnaire design, the model in this study is specified as a reflective measurement model, meaning that the observed items are treated as manifestations of the underlying construct (e.g., if trust increases, agreement with trust items should increase accordingly). This reflective structure is appropriate for constructs such as transparency perceptions, trust, attitude, and purchase intention, because the indicators are expected to move together as expressions of the same concept rather than forming the concept by combining independent components (Hair et al., 2019, 2020, 2021). Table 3.5 presents the study constructs and their indicators.

Figure 3.2 presents the PLS-SEM model for the study, which simulates the study's conceptual framework.

3.9.1.1. PLS-SEM Evaluation

Two steps of the analytical procedure were performed to evaluate the study model: measurement evaluation (validity and reliability of the measures) and structural model evaluation (evaluation of the study hypothesis).

3.9.1.1.1. Measurement Model Evaluation

The measurement model is evaluated in three main stages: internal consistency, convergent validity, and discriminant validity (Hair et al., 2021). First, internal consistency is verified using both Cronbach's alpha and composite reliability, with values exceeding 0.70 being acceptable (Hair et al., 2021)

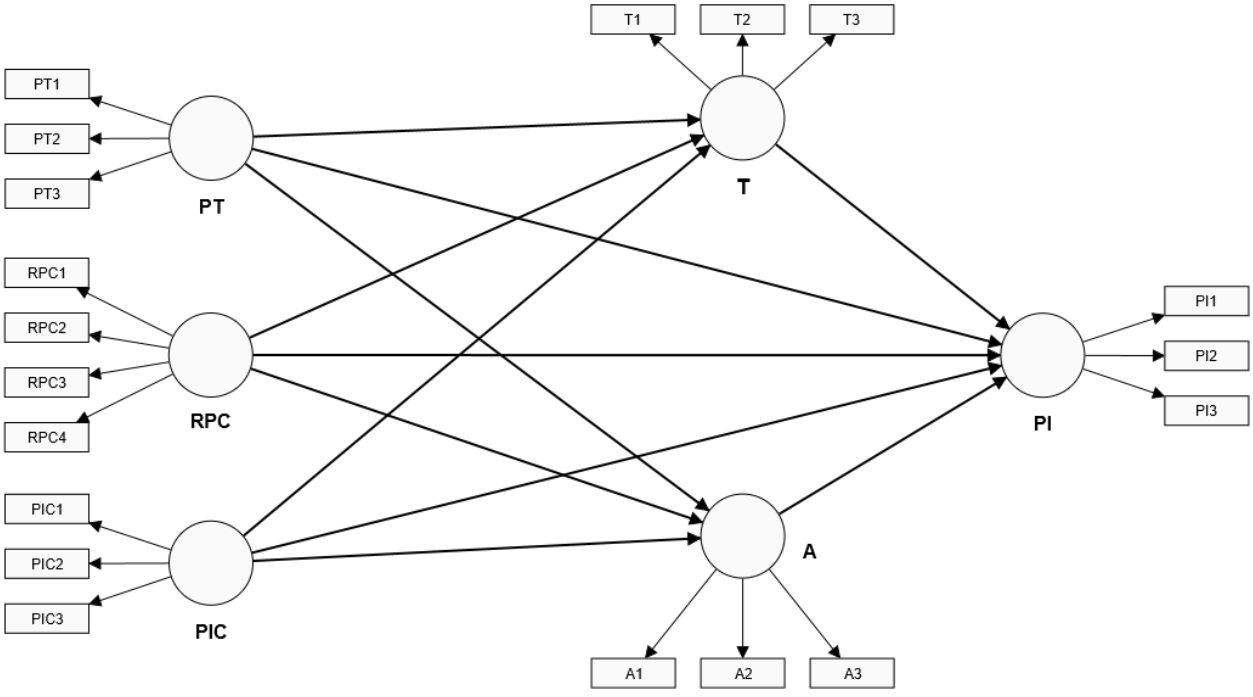


Figure 3.2: **PLS-SEM of the study**

Convergent validity is measured by outer loadings, which must be higher than 0.50, and average variance extracted (AVE), which must exceed the same value (0.50), as stated by Fornell and Larcker (1981). Still, it was acceptable more than 0.40 if both Cronbach's alpha and the composite reliability coefficient of the same construct were more than 0.70.

For discriminant validity, cross-loadings are used, whereby each item must load more heavily on the construct it is intended to measure than on the other constructs. The Fornell-Larcker criterion is also applied, which states that the square root of the AVE value for any construct must be higher than any correlation between that construct and any other constructs. Finally, it is recommended to check the trait-to-trait correlation (HTMT) ratio; values should not exceed the acceptable upper limit of 1, according to Henseler et al. (2015).

3.9.1.1.2 Structural Model Evaluation

Hair et al. (2017) identified four basic tests for evaluating a structural model in PLS-SEM analysis. The first is the multicollinearity test using variance inflation factors (VIFs), which must be less than 5 to ensure there is no significant multicollinearity among the independent variables.

Second, the coefficient of determination (R^2) measures the proportion of variance explained by the independent variables. According to Cohen (1988), an R^2 value less than 0.02 is considered insignificant, while values of 0.02, 0.15, and 0.35 are considered indicative of a weak, medium, and strong effect, respectively.

Third, the predictive fit criterion (Q^2) is used to determine the model's predictive ability. A Q^2 value greater than zero is acceptable, as recommended by Chin (1998). Finally, the effect size (f^2) is measured to determine the relative impact of each independent variable in the model. According to Cohen (1988), values of 0.02, 0.15, and 0.35 represent small, medium, and large effects, respectively.

3.10 Reliability and Validity Evaluation (Measurement Model (Outer Model) Evaluation)

The first step of evaluating the study model was the measurement model, which established the validity and reliability of the instrument. Validity was evaluated using content, convergent, and discriminant validity, while reliability was evaluated using internal consistency.

3.10.1 Internal Consistency Reliability

Internal Consistency Reliability refers to the extent to which items in a particular construct are related, showing that responses across the indicators of the same latent variable are consistent. Furthermore, high internal consistency would signify that the items capture the same core concept in a reliable way. Consequently, for this study, internal consistency was evaluated via the two primary measures of reliability: composite reliability (CR) and Cronbach's alpha (CA) (J. Joseph F. Hair, G. T. M. Hult, C. M. Ringle et al., 2022).

Based on the traditional levels of reliability measurement, CA values that exceed 0.70 indicate acceptable internal reliability. Moreover, values that exceed 0.80 indicate good reliability. However, CR is more accurate theoretically and practically. In fact, CA is particular to a situation involving multiple items measuring a particular construct, such as structural equation modeling (SEM), even when the item loadings may differ. To demonstrate acceptable reliability, the CR should exceed 0.70 and have a desirable reliability of higher than 0.80 (Sarstedt, Ringle, et al., 2022). According to the results in Table 3.6, the CA & CR values for the construct ranged from 0.808 to 0.975, indicating adequate to good internal consistency.

Table 3.6: **Result of Cronbach's α (CA) and the Composite Reliability (CR) coefficients**

Abbreviations	Construct	CR	CA
A	Attitude	0.814	0.890
PIC	Product Information Comprehensiveness	0.923	0.951
RPC	Return Policy Clarity	0.962	0.972
T	Trust	0.833	0.900
PI	Purchase Intention	0.808	0.886
PT	Pricing Transparency	0.962	0.975

Source: Developed by the Author Using Smart-PLS Output

3.10.2 Validity

3.10.2.1 Content Validity

Content validity refers to the degree to which the items of a measurement tool adequately represent the full conceptual domain of the construct being measured, in terms of relevance, clarity, and representativeness. Establishing content validity is considered a fundamental early step in scale development and adaptation because it ensures that the instrument captures the intended meaning of each construct before moving into reliability testing and model estimation. In other words, content validity provides evidence that the questionnaire is measuring the "right content" for the research context, rather than simply producing statistically consistent results from poorly aligned items (Shrotryia & Dhanda, 2019; Yusoff, 2019; Zamanzadeh et al., 2015).

In the current study, content validity was ensured through a structured process that combined theoretical grounding with expert evaluation in a culturally appropriate way. First, the questionnaire items were drawn from established empirical scales previously used to measure the study's key constructs (perceived transparency cues, trust, attitude, and purchase intention). These items were then adapted to match the specific setting of the experiment, which involves Facebook-based shopping pages in an Arabic-language environment. This adaptation step was essential because the study does not examine transparency as an abstract idea, but rather as concrete cues presented visually and textually on a simulated Facebook Shop page (pricing visibility, clarity of return/exchange policy, and comprehensiveness of product description). Therefore, the wording of items needed to reflect the stimulus-based nature of the experiment and the realistic consumer decision-making context targeted in the study.

Because the experiment and questionnaire were administered in Arabic, linguistic and cultural equivalence was treated as part of content validity rather than a separate technical step. The translation and adaptation process followed best-practice recommendations for test and survey adaptation, emphasizing functional (conceptual) equivalence over word-for-word literal translation. This was achieved through careful Arabic wording selection, review of meaning consistency, and ensuring that the final items sound natural and appropriate for Palestinian university students who are familiar with Arabic Facebook shopping formats("ITC Guidelines for Translating and Adapting Tests (Second Edition)," 2018). Maintaining this equivalence is critical in experimental work, because weak translation can introduce interpretation bias and threaten internal validity by making participants respond to language ambiguity rather than to the manipulation itself.

Following the initial adaptation, the questionnaire was reviewed by subject-matter experts with relevant academic and methodological experience (e.g., consumer behavior, e-commerce marketing, and measurement design). The experts evaluated each item for relevance to the construct definition, clarity in Arabic phrasing, and appropriateness for the Palestinian context. Based on expert feedback, minor refinements were made to improve precision, reduce ambiguity, and align the item content with participants' realistic shopping experiences. This expert-driven evaluation approach is widely recommended in content validation work because it strengthens both content representativeness and interpretability of the instrument across the target population (Shrotryia & Dhanda, 2019; Yusoff, 2019; Zamanzadeh et al., 2015). The final refined instrument version used in the main study is provided in Appendix 1.

3.10.2.2 Convergent Validity

According to Cheung et al. (Cheung et al., 2024), convergent validity is the degree to which several indicators that are conceptually connected to the same latent construct exhibit strong correlations and consistently measure the same underlying construct. Additionally, it suggests that each latent variable's indicators share sufficient variance to accurately represent the construct they are intended to capture. Therefore, two criteria were used to quantify convergent validity in this study: outer loadings and the average variance extracted (AVE) (Hair et al., 2022).

3.10.2.2.1 Outer Loading

The outer loading or indicator reliability reflects the relationship between the constructs and indicators. According to the results in Table 3.7, the outer loadings of all indicators ranged from 0.818 (A3) to 0.975 (PI3). This shows that all indicators are acceptable (Hair et al., 2017).

Table 3.7: Outer loading of indicators

Construct and Indicators		Outer Loading
PT	**Pricing Transparency**	
PT1	It was easy to know the total amount I would pay from the beginning.	0.975
PT2	The Facebook page provided a clear breakdown of the price components (product price, delivery).	0.949
PT3	I felt that the way the price was displayed was transparent.	0.967
RPC	**Return Policy Clarity**	
RPC1	It is easy to find the return policy stated on the Facebook page.	0.939
RPC2	The terms of the return policy are clear and easy to understand.	0.956
RPC3	The return process seems smooth and convenient for the customer.	0.951
RPC4	I felt confident that I would be able to return the product easily if needed.	0.946
PIC	**Product Information Comprehensiveness**	

PIC1	The product descriptions are complete and include all necessary details to make a purchase decision.	0.934
PIC2	The Facebook page provided sufficient images or videos of the products.	0.918
PIC3	The information helps me evaluate how suitable the product is for my needs.	0.941
T	**Trust**	
T1	I believe the Facebook page is trustworthy.	0.845
T2	I am confident that the Facebook page will fulfill its promises.	0.890
T3	The Facebook page seems honest in its dealings with customers.	0.861
A	**Attitude**	
A1	Overall, I have a positive impression about buying from this Facebook page.	0.862
A2	I think buying from this Facebook page is a good idea.	0.880
A3	I like the idea of buying products from this Facebook page.	0.818
PI	**Purchase Intention**	
PI1	I intend to purchase from this website in the near future.	0.824

PI2	I am likely to choose this website when I need similar products.	0.851
PI3	I would recommend others to purchase from this website.	0.873

Source: Developed by the Author Using Smart-PLS Output

3.10.2.2.2 Average Variance Extracted

Average Variance Extracted (AVE) is one of the most commonly used indicators of convergent validity in SEM and PLS-SEM research. AVE reflects the average amount of variance that a construct explains in its indicators relative to the variance attributable to measurement error, and it is calculated as the mean of the squared outer loadings of the indicators associated with a construct. Table .3*8* shows that all six constructs achieved AVE values above the recommended threshold of 0.50, indicating satisfactory convergent validity. Specifically, Attitude (AVE = 0.729), Product Information Comprehensiveness (AVE = 0.866), Return Policy Clarity (AVE = 0.898), Trust (AVE = 0.750), Purchase Intention (AVE = 0.722), and Pricing Transparency (AVE = 0.929) all exceed the minimum criterion, which supports that each construct explains a substantial portion of variance in its observed measures. This meets the traditional convergent validity criterion proposed by Fornell and Larcker (1981) and aligns with contemporary PLS-SEM measurement evaluation guidelines(Hair et al., 2021).

Table 3.8: Result of average variance extracted (AVE)

Abbreviations	Construct	AVE
A	Attitude	0.729
PIC	Product Information Comprehensiveness	0.866
RPC	Return Policy Clarity	0.898
T	Trust	0.750
PI	Purchase Intention	0.722
PT	Pricing Transparency	0.929

Source: Developed by the Author Using Smart-PLS Output

3.10.2.3 Discriminant Validity

The degree of difference between a particular construct and the others is determined by discriminant validity. Three criteria, the Fornell-Larcker criterion, the heterotrait-monotrait correlation ratio (HTMT), and cross-loading indicators, have been proposed to assess discriminant validity.

3.10.2.3.1 Cross Loading

Cross-loading analysis is a basic process used as a method to determine discriminant validity in structural equation modeling (SEM), specifically in reflective measurement models. Cross-loading analysis is used to analyze the degree to which each observed indicator loads significantly on its latent construct rather than on any other construct in the proposed model. According to cross-loading data, each indicator's outer loading is highest for the assigned construct when compared

to the others. It is reasonable to conclude that the construct's various indicators are not tradeable at that stage.

Table 3.9 showed the cross-loading results indicate that all measurement items load highest on their respective constructs compared to other constructs. Additionally, all outer loadings are above the recommended threshold (0.70), supporting convergent validity. Although some cross-loadings between Attitude, Trust, and Purchase Intention are relatively high, each indicator still shows a clear dominance for its intended construct, suggesting acceptable discriminant validity based on the cross-loadings criterion.

Table 3.9: Result of cross loading

	A	PIC	RPC	T	PI	PT
A1	**0.862**	0.289	0.313	0.660	0.705	0.141
A2	**0.880**	0.325	0.295	0.624	0.676	0.171
A3	**0.818**	0.251	0.328	0.523	0.589	0.133
PIC1	0.259	**0.934**	0.146	0.312	0.219	-0.075
PIC2	0.341	**0.918**	0.157	0.336	0.273	-0.058
PIC3	0.336	**0.941**	0.150	0.413	0.302	0.005
RPC1	0.354	0.124	**0.939**	0.410	0.405	0.047
RPC2	0.322	0.140	**0.956**	0.420	0.345	-0.054
RPC3	0.297	0.146	**0.951**	0.353	0.288	-0.085

RPC4	0.393	0.202	**0.946**	0.448	0.378	-0.024
T1	0.554	0.329	0.345	**0.845**	0.564	0.067
T2	0.576	0.336	0.408	**0.890**	0.597	0.115
T3	0.699	0.334	0.372	**0.861**	0.676	0.178
PI1	0.640	0.229	0.249	0.582	**0.824**	0.108
PI2	0.638	0.241	0.363	0.590	**0.851**	0.314
PI3	0.688	0.264	0.346	0.637	**0.873**	0.227
PT1	0.187	-0.021	0.015	0.145	0.268	**0.975**
PT2	0.131	-0.060	-0.068	0.081	0.201	**0.949**
PT3	0.175	-0.046	-0.038	0.168	0.262	**0.967**

Source: Developed by the Author Using Smart-PLS Output

3.10.2.3.2 Fornell-Larcker Criterion

The Fornell-Larcker criterion has been considered a common method utilized to asses discriminant validity in structural equation modeling, especially in respect of the reflective measurement models. It was established by Fornell and Larcker (1981). The Fornell-Larcker criterion is the second criterion to test discriminant validity. This technique is applied to assess if a latent construct has higher shared variance with its relevant indicators or not, in comparison to any other construct in the model. In operational terms, such method is adopted to assess the square root of the average variance extracted (AVE) of every construct against its correlations with all the other latent constructs.

As presented in Table 3.10, the diagonal values (square root of AVE) for all constructs are consistently higher than their correlations with other constructs. Specifically, Attitude (0.854), Product Information Comprehensiveness (0.931), Return Policy Clarity (0.948), Trust (0.866), Purchase Intention (0.850), and Pricing Transparency (0.964) all exceed the corresponding off-diagonal correlations, confirming that the constructs maintain adequate distinctiveness. Although some constructs show moderate correlations consistent with the theoretical structure of the S-O-R model (e.g., Attitude with Trust = 0.708 and Attitude with Purchase Intention = 0.771), these values remain below the construct's square root of AVE, supporting discriminant validity. Overall, the Fornell–Larcker results provide evidence of satisfactory discriminant validity for the measurement model.

Table 3.10: Fornell-Larcker Criterion

	A	PIC	RPC	T	PI	PT
A	**0.854**					
PIC	0.339	**0.931**				
RPC	0.364	0.163	**0.948**			
T	0.708	0.385	0.434	**0.866**		
PI	0.771	0.289	0.378	0.710	**0.850**	
PT	0.174	-0.042	-0.027	0.142	0.257	**0.964**

Source: Developed by the Author Using Smart-PLS Output.

3.10.2.3.3 Heterotrait-monotrait Ratio of Correlations (HTMT)

The last criterion to assess discriminant validity is the Heterotrait-Monotrait Ratio of Correlations (HTMT). The Heterotrait-Monotrait Ratio of correlations (HTMT) is viewed as one of the strongest measures of discriminant validity in structural equation modeling, with a specific focus on PLS-SEM (Henseler et al., 2015; Ringle et al., 2023). The HTMT index seeks to estimate the ratio of correlations among indicators for different heterotrait constructs relative to the average correlations of indicators in the same monotrait construct. In terms of interpreting HTMT, there are two thresholds commonly referenced: values below 0.85, which suggest adequate discriminant validity, and values below 1, which may be acceptable when evaluating constructs with possible conceptual similarities (Henseler et al., 2015). while a more lenient threshold of 0.90 may be acceptable when constructs are theoretically related or conceptually close (Henseler et al., 2015).

Table 3.11 reports the HTMT results for assessing discriminant validity. Overall, the majority of HTMT values were below the commonly accepted threshold of 0.90, indicating that the constructs are sufficiently distinct from each other. Although the HTMT value between Attitude and Purchase Intention was relatively high (HTMT = 0.948), this can be viewed as acceptable within the context of the study because these two constructs are theoretically and behaviorally closely related, particularly in S-O-R models where evaluative responses (attitude) are expected to strongly align with behavioral intentions. In addition, the HTMT values between Trust and Purchase Intention (0.861) and between Attitude and Trust (0.851) remained within acceptable levels, supporting the conclusion that discriminant validity is generally adequate and the constructs retain a reasonable level of conceptual uniqueness in the current model.

Table 3.11: Heterotrait-monotrait ratio result

	A	PIC	RPC	T	PI	PT
A						
PIC	0.385					
RPC	0.409	0.171				
T	0.851	0.433	0.479			
PI	0.948	0.329	0.422	0.861		
PT	0.192	0.058	0.064	0.149	0.284	

Source: Developed by the Author Using Smart-PLS Output

4 Chapter Four (Data Analysis And Result)

4.1 Introduction

This chapter presents the empirical findings of the study and reports the statistical analyses conducted to test the proposed experimental S-O-R model. The results begin with preliminary screening and descriptive summaries to confirm data completeness and distribution across the eight experimental conditions, followed by manipulation checks to verify that participants perceived the transparency cues as intended. Next, a factorial MANOVA is used to assess multivariate differences in trust and attitude across the 2 × 2 × 2 conditions, with univariate follow-up tests reported to clarify the effects on each dependent variable separately. Factorial ANOVA findings for purchase intention are then presented as the final behavioral outcome. The chapter concludes with SmartPLS (PLS-SEM) results, including reliability and validity assessment of the measurement model and evaluation of the structural model through path coefficients, explained variance, effect sizes, and mediation analysis to determine how transparency cues influence purchase intention directly and indirectly through trust and attitude.

4.2 Participants

Participants were assigned to the eight experimental treatment conditions with nearly equal distribution. Although the goal was to have at least 30 participants per condition, two extra participants completed the procedure in one condition before recruitment ended. Their data were kept because they were valid, and the overall distribution remained almost balanced, which is acceptable for a 2 × 2 × 2 factorial design.

As shown in Table 4.1, Group 1 included 32 participants (13.2%), while each of the remaining groups (Groups 2–8) included 30 participants (12.4%). Overall, the sample size was 242 participants, with approximately equal allocation across the

eight factorial cells. This distribution supports the internal validity of the factorial experiment by ensuring comparable group sizes, thereby improving the stability of mean comparisons and enhancing the interpretability of interaction effects across the 2 × 2 × 2 design.

Table 4.1: Distribution of Participants across Experimental Conditions

Overview conditions	Frequency	Percent
1. PT-/RPC-/PIC-	32	13.2
2. PT-/RPC-/PIC+	30	12.4
3. PT-/RPC+/PIC-	30	12.4
4. PT-/RPC+/PIC+	30	12.4
5. PT+/RPC-/PIC-	30	12.4
6. PT+/RPC-/PIC+	30	12.4
7. PT+/RPC+/PIC-	30	12.4
8. PT+/RPC+/PIC+	30	12.4
Total	242	100

Source: Developed by the Author Using SPSS Output

4.3 Manipulation check

A total of 242 respondents completed the study and were included in the manipulation check analysis. Because the current research is based on an experimental manipulation of page transparency cues in a Facebook Shop context, it was essential to verify that participants noticed and perceived the intended differences across the experimental conditions. In experimental research, significant effects in the main model (e.g., transparency → trust/attitude → purchase intention) can only be meaningfully interpreted if the manipulations are successful. Therefore, a set of manipulation-check measures was administered to confirm that the three transparency dimensions were perceived as intended across the "exist" and "not exist" conditions.

Immediately after participants viewed the assigned Facebook Shop page stimulus, they were asked to respond to manipulation check items corresponding to the three manipulated transparency cues: price transparency, return policy clarity, and product information comprehensiveness. These measures were administered immediately after exposure to the stimulus to ensure that participants' responses captured their immediate perception of the page content before completing the main constructs (trust, attitude, and purchase intention). All manipulation check items were measured on a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree), with higher values indicating a stronger perception that the relevant transparency information was present, clear, and usable. To test whether each manipulation produced a statistically meaningful difference, independent-samples t-tests were conducted by comparing the mean scores between the "exist" and "not exist" conditions for each manipulated factor.

4.3.1 Price transparency manipulation check

The first manipulation check evaluated whether participants exposed to stimuli that included explicit pricing information perceived the page as more transparent regarding price. Price transparency is a central cue in online shopping environments because it influences how easily consumers can estimate costs and compare alternatives. Accordingly, the manipulation check items assessed the participant's perception that the price was clearly available and identifiable on the Facebook Shop page.

The results demonstrate a clear and strong difference between the experimental groups. Participants assigned to the price-absent condition reported extremely low perceived price transparency (mean = 1.43, SD = 0.47; n = 122), indicating that most respondents in that condition disagreed that price information was visible or clear. In contrast, participants assigned to the price-present condition reported very high perceived price transparency (mean = 4.30, SD = 0.64; n = 120), suggesting that the price cue was salient, easily detectable, and effectively communicated. This difference was statistically significant, $t(240) = -39.95$, p-value = 0.000 < 0.001, confirming that the price transparency manipulation was highly effective. In practical terms, the large difference between mean values (approximately 2.87 points on a 5-point scale) indicates that the two versions of the page produced clearly distinct perceptions of pricing transparency, as intended.

Table 4.2: Price transparency manipulation check

Condition	N	Mean	SD	t- value	p-value
Not exist	122	1.43	0.47	-39.95	0.000**
Exist	120	4.30	0.64		

**Indicates a significant difference at 1%; SD: Standard deviation; Source: Developed by the Author Using SPSS Output.

4.3.2 Return policy clarity manipulation check

The second manipulation check focused on the clarity and availability of return/exchange information. In online purchasing contexts, return policies often act as a reassurance mechanism for consumers because they reduce uncertainty and increase perceived control in case the product does not meet expectations. The purpose of this manipulation was therefore to create a clear contrast between pages that explicitly communicate return/exchange options and pages that provide no return-related information.

The results again indicate a strong and meaningful distinction between conditions. Participants in the return-policy-absent condition reported low perceived policy clarity (mean = 1.79, SD = 0.62; n = 122), reflecting that respondents generally did not perceive return/exchange guidance as available on the page. Conversely, participants in the return-policy-present condition reported high perceived clarity (mean = 4.31, SD = 0.75; n = 120), which suggests that the return policy cue was visible, understandable, and successfully interpreted as part of the page transparency content.

Before interpreting the t-test, Levene's test for equality of variances was examined. Levene's test was statistically significant ($p = 0.011$), indicating unequal variances across the groups. Therefore, Welch's t-test (equal variances not assumed) was considered the appropriate inference approach. The group difference was statistically significant, $t(230.21) = -28.41$, p-value $= 0.000 < 0.001$, confirming that the manipulation successfully produced the intended contrast in perceived return policy clarity. The magnitude of the difference (approximately 2.52 points) further indicates that return policy information was not merely "noticed," but perceived as clearly different between the two conditions, supporting the manipulation's internal validity.

Table 4.3: Return policy clarity manipulation check

Condition	N	Mean	SD	t- value	p-value
Not exist	122	1.79	0.62	-28.41	0.000**
Exist	120	4.31	0.75		

** Indicates a significant difference at 1%; SD: Standard deviation; Source: Developed by the Author Using SPSS Output.

4.3.3 Product information comprehensiveness manipulation check

The third manipulation check tested whether varying the amount of product-related details led participants to perceive differences in the completeness and informativeness of the product description. Comprehensive product information is a key transparency feature in e-commerce decision-making, as consumers rely on detailed information (specifications, descriptions, attributes, and relevant features) to reduce ambiguity and evaluate product suitability. In this study, this factor was

operationalized as a contrast between pages with more complete product descriptions and pages with minimal information.

The analysis showed that participants clearly distinguished between the two information conditions. In the low/absent information condition, perceived comprehensiveness was low (mean = 1.89, SD = 0.78; n = 122), indicating that participants generally disagreed that the page provided sufficiently detailed product information. In contrast, participants in the high/present information condition reported significantly higher perceived comprehensiveness (mean = 4.05, SD = 0.73; n = 120), demonstrating that the page content was experienced as richer, more complete, and better suited for evaluation. This difference was statistically significant, t(240) = −22.18, p-value = 0.000 < 0.001, confirming that the manipulation of information completeness worked as intended. The mean difference of approximately 2.16 points indicates a substantial perceptual separation between the "limited details" versus "comprehensive details" stimuli.

Table 4.4: Product information comprehensiveness manipulation check

Condition	N	Mean	SD	t- value	P-value
Not exist	122	1.89	0.78	-22.18	0.000**
Exist	120	4.05	0.73		

**Indicates a significant difference at 1%; SD: Standard deviation; Source: Developed by the Author Using SPSS Output.

4.3.4 Overall conclusion of manipulation checks

Collectively, the manipulation checks provide strong evidence that the Facebook Shop page stimuli achieved the intended experimental contrasts. Across all three transparency cues (price, return policy, and product information completeness), the "exist" groups consistently reported much higher perceptions than the corresponding "not exist" groups, and all differences were statistically significant at a p-value less than 0.001. This pattern confirms that participants perceived the manipulated cues as designed and that the experimental conditions meaningfully differed in the direction required for hypothesis testing. Therefore, the manipulations were considered valid, and the dataset was retained for the subsequent main analyses examining the effects of page transparency on trust, attitude, and purchase intention. The descriptive results and significance tests for all manipulation checks are summarized in Table 4.5.

Table 4.5 Manipulation check

Manipulation check construct	Condition	Mean	SD	t-value	p-value
Price transparency	Not exist	1.43	0.47	-39.95	0.000
	Exist	4.30	0.64		
Return policy clarity	Not exist	1.79	0.62	-28.41	0.000
	Exist	4.31	0.75		
information Product comprehensiveness	Not exist	1.89	0.78	-22.18	0.000
	Exist	4.05	0.73		

**Indicates a significant difference at 1%; SD: Standard deviation; Source: Developed by the Author Using SPSS Output.

4.4 Direct and indirect effect results

Before presenting the results of the structural model to test the study's hypotheses—which examine the direct relationships between transparency factors (price transparency, clarity of return policies, and comprehensive product information) and purchase intention, as well as the direct effect between these factors and mediating variables (trust and attitudes)—the model's strength, robustness, and suitability for analysis will first be evaluated by assessing its quality and statistical validity. Afterward, the hypothesis-testing results will be presented through an analysis of path coefficients and their statistical significance, including both direct and indirect effects, the nature of mediation, and the effect size for each path within the structural model. To detect the direct and indirect effects among the study variables, the structural study model is evaluated using multicollinearity, coefficient of determination, effect size, and predictive prevalence.

4.4.1 Multi-Collinearity Test

Before analyzing the structural model, it is necessary to investigate for collinearity among the predictor constructs. This ensures that our estimates are not biased by the use of covariates or predictor variables that are redundant or highly correlated. This diagnostic procedure has been performed using the VIF, which reflects how much the variance in the estimated regression coefficients is increased through multicollinearity. Preferred methodological literature also indicates that VIF values below 5.0 indicate that collinearity is not a concern and further indicate that

the constructs can be assumed to be independent from one another to produce adequate estimation (Hair et al., 2017).

As indicated by the results (Table 4.6), the VIF values for the predictors ranged from 1.002 to 2.278. As the VIF values were significantly less than 5, there is no evidence of problematic collinearity among predictors. Along with the previously discussed findings, common-method bias is also unlikely to affect structural model outcomes. The conclusion is made that the structural paths are interpretable without concern for multicollinearity distortions.

Table 4.6: Collinearity Assessment

Paths	**VIF**
A -> PI	2.078
PIC -> A	1.029
PIC -> T	1.029
PIC -> PI	1.204
RPC -> A	1.028
RPC -> T	1.028
RPC -> PI	1.258

T -> PI	2.278
PT -> A	1.002
PT -> T	1.002
PT -> PI	1.060

Source: Developed by the Author Using Smart-PLS Output

4.4.2 Coefficient of Determination (R^2)

The coefficient of determination (R^2), which is the most used index for evaluating a structural model, reflects the model's in-sample predictive ability. Specifically, R^2 describes the proportion of variance in an endogenous construct that is jointly explained by the related exogenous constructs (Henseler et al., 2014). R^2 can range from a low of 0 to a high of 1, with the value of R^2 increasing as accuracy improves. There are no defined cutoffs for an "acceptable" R^2 value, as appropriate cutoffs depend on the context, complexity of the model, and field of study. Cohen (1988) provided general rules of thumb for interpreting R^2, designating 0.02, 0.15, and 0.35 as thresholds for weak, moderate, and strong, respectively, while R^2 values less than 0.02 were generally dismissed.

As shown in Table 4.7, the endogenous constructs in this study demonstrated meaningful explanatory strength. Attitude (A) achieved an R^2 of 0.251, indicating a moderate level of explained variance based on its transparency-related predictors. Trust (T) showed a higher R^2 of 0.317, indicating moderate explanatory power, suggesting that a substantial portion of participants' trust perceptions was explained by the manipulated transparency cues. Most notably, Purchase Intention (PI)

achieved an R^2 of 0.666, which represents a strong level of explained variance. This indicates that the combined model—through the transparency stimuli and the organism mechanisms (Trust and Attitude)—explains nearly half of the variance in Purchase Intention, supporting the strength of the proposed S-O-R explanatory chain in predicting consumer purchasing intention within the Facebook shopping context.

Table 4.7: Result of R^2

Exogenous variables	R-square	Degree of explanation
A	0.251	Moderate
T	0.317	Moderate
PI	0.666	Strong

Source: Developed by the Author Using Smart-PLS Output

4.4.3 Effect Sizes (f^2)

In PLS-SEM, the f^2 values represent each predictor's relative effect on the R^2 of the endogenous variable by comparing the model with the predictor(s) to a model without the predictor(s). Standards are 0.02 for small, 0.15 for medium, and 0.35 for large (Cohen, 1988; Hair et al., 2022). Table 4.8 presents the effect sizes (f^2), indicating the practical contribution of each exogenous construct to the variance explained by the endogenous constructs. Overall, the findings show that Attitude (A) has the strongest substantive influence on Purchase Intention (PI), with a large effect size ($f^2 = 0.381$), confirming that attitude is not only statistically significant but also the most influential driver of intention in the model. In contrast, the direct effects of Product Information Comprehensiveness (PIC) and Return Policy Clarity (RPC) on

Purchase Intention were negligible, showing no meaningful effect ($f^2 = 0.000$ and $f^2 = 0.010$, respectively), which supports the conclusion that these transparency cues do not increase intention directly but operate mainly through psychological mechanisms. Notably, PIC and RPC demonstrated meaningful explanatory power for the organism variables: PIC showed a small effect on Attitude ($f^2 = 0.113$) and a medium effect on Trust ($f^2 = 0.154$), while RPC exerted a small effect on Attitude ($f^2 = 0.134$) and a medium effect on Trust ($f^2 = 0.211$), indicating that return policy clarity is particularly important for building trust. Furthermore, Trust had a small but relevant effect on Purchase Intention ($f^2 = 0.121$), reinforcing its role as a secondary predictor alongside Attitude. Finally, Pricing Transparency (PT) produced consistently small effects on Attitude, Trust, and Purchase Intention (f^2 range = 0.040–0.051), suggesting that while pricing clarity contributes to the model, its practical impact remains comparatively limited relative to the attitudinal and trust-based mechanisms.

Table 4.8: Result of effect size *(f^2)*

Paths	f^2	**Effect Size**
A -> PI	0.381	Large
PIC -> A	0.113	Small
PIC -> T	0.154	Medium
PIC -> PI	0.000	No effect
RPC -> A	0.134	Small
RPC -> T	0.211	Medium
RPC -> PI	0.010	No effect
T -> PI	0.121	Small

PT -> A	0.051	Small
PT ->T	0.040	Small
PT -> PI	0.045	Small

Source: Developed by the Author Using Smart-PLS Output

4.4.4 Predictive relevance (Q^2)

In addition to R^2, determining predictive relevance is equally important for assessing the model's out-of-sample validity. Predictive relevance is captured by Stone–Geisser's Q^2 statistic (Geisser, 1974; Stone, 1974), which is derived from a blindfolding procedure that systematically leaves out and predicts portions of the data at a designated omission distance (Chin, 1998). In essence, Q^2 measures how well the model replicates the manifest indicators for each endogenous construct relative to a mean-only model and is computed as $Q^2 = 1 - SSE/SSO$. Values greater than zero indicate predictive relevance for the construct's indicators; values equal to or less than zero indicate a lack of predictive relevance.

As shown in Table 4.9, the model demonstrates predictive relevance for the key endogenous variables, as all Q^2 values for the main constructs were positive. Specifically, Purchase Intention (PI) achieved the highest predictive relevance ($Q^2 = 0.472$), indicating strong out-of-sample predictive power and confirming that the model effectively predicts consumers' intention. Likewise, Trust (T) showed meaningful predictive relevance ($Q^2 = 0.232$), while Attitude (A) also demonstrated acceptable predictive relevance ($Q^2 = 0.180$), suggesting that the model can adequately predict these psychological outcomes. In contrast, PIC, RPC, and PT each had a Q^2 value of 0.000, as expected, because these constructs function as exogenous variables in the model and are not predicted by other constructs. Overall, the Q^2 results support the conclusion that the proposed S-O-R model has satisfactory

predictive relevance, particularly for Purchase Intention as the primary dependent construct.

Table 4.9: Result of Q^2

Study variables	SSO	SSE	Q^2 (=1-SSE/SSO)
A	726	595.511	0.180
PIC	726	726	0.000
RPC	968	968	0.000
T	726	557.289	0.232
PI	726	383.676	0.472
PT	726	726	0.000

Source: Developed by the Author Using Smart-PLS Output

4.4.5 Path Coefficient Significance Testing

At the final step of structural model assessment, we estimated the hypothesized relationships through assessing the path coefficients via nonparametric bootstrapping with 5,000 resamples as suggested by Hair et al. (2017) in order to allow for robust estimates of the path coefficients and statistical assessment of the path coefficients regarding significance. Figure 4.1 summarizes the total effect results, which include all direct, indirect, and mediating effects for all independent and dependent variables in the current study.

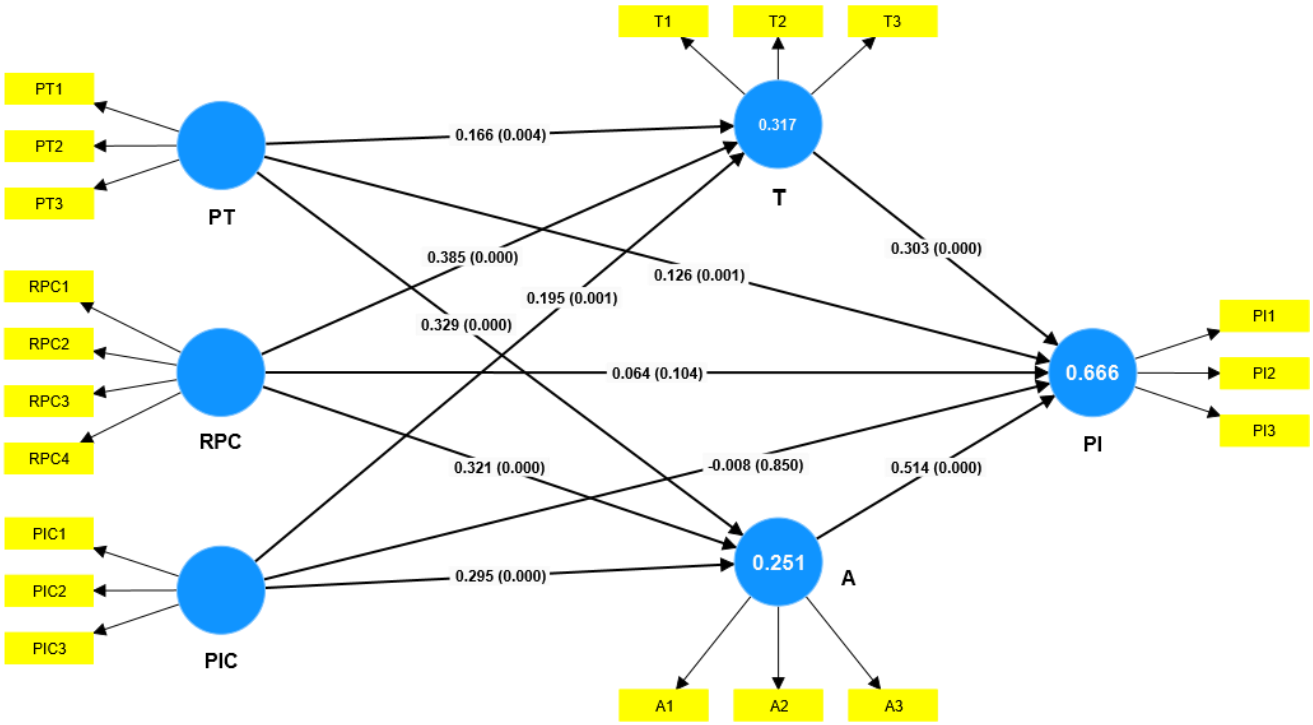


Figure 4.1. Structural Model Result.

4.4.5.1 Direct Effects Results

Table 4.10 presents the direct effects among the constructs in the structural model. The results demonstrate that Attitude (A) is the strongest predictor of Purchase Intention (PI), with a large, positive, and statistically significant effect (β = 0.514, t = 8.456, p-value = 0.000), which supported H_1. This indicates that more favorable attitudes toward the Facebook page are directly associated with a higher level of purchase intention.

Similarly the previous model, Trust (T) also showed a significant direct influence on Purchase Intention (β = 0.303, t = 5.288, p-value = 0.000), supporting H_2 and confirming that trust contributes meaningfully to behavioral intention when assessed alongside attitude and transparency cues.

Regarding the stimulus variables, Product Information Comprehensiveness (PIC) had significant positive effects on both organism constructs: Attitude (β = 0.295, p-value = 0.000) and Trust (β = 0.329, p-value = 0.000), supporting $H_{3,a}$ and $H_{4,a}$. However, PIC did not directly predict Purchase Intention (β = −0.008, p-value= 0.850), which does not support $H_{5,a}$, and suggests that PIC's influence on intention does not operate directly but rather operates through the internal psychological evaluations embedded in the S-O-R mechanism.

Similarly, Return Policy Clarity (RPC) significantly increased Attitude (β = 0.321, p-value = 0.000) and Trust (β = 0.385, p-value = 0.000), supporting $H_{3,b}$ and $H_{4,b}$. Yet its direct effect on Purchase Intention remained non-significant (β = 0.064, p-value = 0.104). This does not support $H_{5,b}$ and suggests that RPC exerts its influence on intention mainly through organism variables rather than directly.

In contrast to the earlier pattern, Pricing Transparency (PT) demonstrated statistically significant direct effects on all endogenous variables. PT significantly increased Attitude (β = 0.195, p = 0.001), improved Trust (β = 0.166, p-value = 0.004), and directly increased Purchase Intention (β = 0.126, p-value = 0.001), supporting $H_{3,c}, H_{4,c}$ and $H_{5,c}$. This indicates that pricing transparency plays a more active and stable role in shaping both psychological evaluations and behavioral intention in this dataset.

Table 4.10: Path Coefficient of the direct Hypotheses.

No.	Paths	Coefficient (β)	STDEV	t-value	p-value	Result
H_{1}	A → PI	0.514	0.061	8.456	0.000**	Supported
H_{2}	T → PI	0.303	0.057	5.288	0.000**	Supported
$H_{3,a}$	PIC → A	0.295	0.055	5.396	0.000**	Supported
$H_{4,a}$	PIC → T	0.329	0.052	6.321	0.000**	Supported
$H_{5,a}$	PIC → PI	−0.008	0.041	0.189	0.850	Not supported
$H_{3,b}$	RPC → A	0.321	0.054	6.004	0.000**	Supported
$H_{4,b}$	RPC → T	0.385	0.051	7.492	0.00**	Supported
$H_{5,b}$	RPC → PI	0.064	0.039	1.626	0.104	Not supported
$H_{3,c}$	PT → A	0.195	0.059	3.281	0.001**	Supported
$H_{4,c}$	PT → T	0.166	0.058	2.878	0.004**	Supported
$H_{5,c}$	PT → PI	0.126	0.038	3.293	0.001**	Supported

**Indicates a significant effect at 1%; STDEV: Standard deviation; Source: Developed by the Author Using Smart-PLS Output.

4.4.5.2 Indirect Effects (Mediating effects) Results

Beyond direct effects, the structural model was assessed for mediation by examining whether transparency cues influence Purchase Intention indirectly through Attitude and Trust. In S-O-R logic, indirect effects are essential because the

model assumes that environmental cues (stimuli) shape internal evaluations (organism) before producing intention (response).

Table 4.11 shows that all three transparency cues generated statistically significant total indirect effects on Purchase Intention. PIC demonstrated a significant indirect effect (β = 0.252, t = 5.754, p-value =0.00), indicating that product information increases intention primarily by strengthening initial internal evaluations. Likewise, RPC produced a significant positive indirect effect (β = 0.282, t = 6.770, p-value =0.000), confirming that return policy clarity enhances intention mainly through psychological pathways rather than direct motivation. Finally, PT also showed a statistically significant indirect effect (β = 0.151, t = 3.573, p-value = 0.000), indicating that pricing transparency not only affects intention directly but also exerts an indirect effect by shaping attitudes and trust.

Table 4.11: Path Coefficient of the Total Indirect Effect

No.	Paths	Coefficient (β)	STDEV	t-value	p-value
1	PIC → PI	0.252	0.044	5.754	0.000**
2	RPC → PI	0.282	0.042	6.77	0.000**
3	PT → PI	0.151	0.042	3.573	0.000**

**Indicates a significant effect at 1%; STDEV: Standard deviation; Source: Developed by the Author Using Smart-PLS Output.

While total indirect effects broadly confirm mediation, specific indirect effects clarify which mediator (Attitude or Trust) actually transmits the influence of each transparency cue to Purchase Intention.

Table 4.12 reveals that both Attitude and Trust function as meaningful mediators in this model. The PIC → Attitude → Purchase Intention pathway was significant (β = 0.152, p-value =0.000), and CPI → Trust → Purchase Intention was also significant (β = 0.100, p-value =0.000). This indicates that product information comprehensiveness increases purchase intention through two psychological channels: strengthening evaluative attitudes and improving trust, which support $H_{6,c}$ and $H_{7,c}$.

Similarly, RPC showed significant mediation through Trust (β = 0.117, p-value = 0.000) and Attitude (β = 0.165, p-value = 0.000), supporting $H_{6,b}$ and $H_{7,b}$ and confirming that clear return policies shape intention by improving internal confidence and overall evaluations of the Facebook page.

For pricing transparency, both mediation routes were also statistically significant. PT → Attitude → Purchase Intention was significant (β = 0.100, p = 0.002), indicating that pricing clarity strengthens intention partly by enhancing attitudes and supporting$H_{6,a}$. PT → Trust → Purchase Intention was also significant (β = 0.050, p = 0.017), supported $H_{7,a}$ although this pathway was weaker, showing that trust carries part of PT's influence, but attitude remains the more dominant psychological route.

Table 4.12: Path Coefficient of the Specific Indirect Hypotheses.

No.	Paths	Coefficient (β)	STDEV	t-value	p-value	Result
$H_{6,a}$	PT → A → PI	0.1	0.032	3.154	0.002**	Supported
$H_{7,a}$	PT → T → PI	0.05	0.021	2.395	0.017*	Supported
$H_{6,b}$	CPI → A → PI	0.152	0.032	4.811	0.000**	Supported
$H_{7,b}$	CRP → T → PI	0.117	0.027	4.274	0.000**	Supported
$H_{6,c}$	CRP → A → PI	0.165	0.033	4.953	0.000**	Supported
$H_{7,c}$	CPI → T → PI	0.1	0.026	3.912	0.000**	Supported

*Indicates a significant effect at 5%;**Indicates a significant relation at 1%;
STDEV: Standard deviation; Source: Developed by the Author Using Smart-PLS Output.

4.5 Interaction Effects Results

A 2 × 2 × 2 between-subjects factorial ANOVA was conducted to examine the effects of Pricing Transparency, Return Policy Clarity, and Product Information Comprehensiveness on Purchase Intention. The analysis tested the three main effects and all interaction terms using the Univariate Factorial ANOVA test. Purchase Intention was treated as the response outcome because it represents the final behavioral intention in the S–O–R model after exposure to the experimental transparency cues.

4.5.1 Assumption Testing and Preliminary Diagnostics of Univariate Factorial ANOVA

Before interpreting the ANOVA results, the homogeneity of variance assumption was assessed using Levene's test. According to the results presented in Table 4.13, Levene's test was statistically significant (p-value = 0.023), indicating that the assumption of homogeneity of variance was not fully met for Purchase Intention. Therefore, the ANOVA results were interpreted with caution. However, given the balanced factorial design and adequersd1eeer3ate sample sizes across groups, the analysis remains sufficiently robust for interpretation while acknowledging this assumption violation.

Table 4.13. Homogeneity of Variance Test for Purchase Intention

Test	Dependent Variable	F	Df	p-value	Decision
Levene's Test (Based on Mean)	Purchase Intention	F = 2.383	(7, 234)	0.023**	Variances not equal → interpret with caution

**Indicates a significant difference at 1%; STDEV: Standard deviation; Source: Developed by the Author Using SPSS Output.

4.5.2 Main Effects and Interactions

The overall factorial ANOVA model for Purchase Intention was statistically significant, F(7, 234) = 26.512, p-value = 0.000, indicating that the combination of the transparency cues (main effects and interaction terms) explained a meaningful proportion of variance in consumers' intention to purchase. The model accounted for approximately 44.2% of the variance in Purchase Intention ($R^2 = 0.442$, Adjusted $R^2 = 0.426$), representing a strong explained variance for an experimental behavioral

model and reflecting a substantial combined impact of the manipulated cues on intention outcomes.

At the main-effect level (main difference), all three factors demonstrated statistically significant effects on Purchase Intention. Specifically, Pricing Transparency (PT) had a significant effect, $F(1, 234) = 21.322$, p-value = 0.000, partial $\eta^2 = 0.084$, indicating that providing transparent pricing information increased purchase intention compared to when price transparency was absent. Similarly, Return Policy Clarity (RPC) showed the strongest main effect, $F(1, 234) = 49.357$, p-value = 0.000, partial $\eta^2 = 0.174$, confirming that presenting a clear return policy substantially increased consumers' intention to purchase. In addition, Product Information Comprehensiveness (PIC) had a statistically significant effect on purchase intention, $F(1, 234) = 16.449$, p-value = 0.000, partial $\eta^2 = 0.066$, suggesting that providing comprehensive product details also enhanced purchase intention.

Beyond the main effects, several interaction effects were statistically significant, demonstrating that the influence of one cue depended on the presence or absence of another. A significant Pricing Transparency × Return Policy Clarity (PT × RPC) interaction was detected, $F(1, 234) = 27.664$, p-value = 0.000, partial $\eta^2 = 0.106$, supporting H_8 and indicating that the effect of return policy clarity varied depending on whether pricing transparency was provided. Likewise, the Pricing Transparency × Product Information Comprehensiveness (PT × PIC) interaction was statistically significant, $F(1, 234) = 23.604$, p-value = 0.000, partial $\eta^2 = 0.092$, supporting H_9 and suggesting that the impact of product information differed across pricing transparency conditions. In contrast, the Return Policy Clarity × Product Information (RPC × PIC) interaction was not statistically significant, $F(1, 234) =$

1.760, p-value = 0.186, does not support H 10, and indicates no clear combined effect between return policy clarity and product information when considered independently of price transparency. Finally, the three-way interaction (PT × RPC × PIC) was statistically significant, F(1, 234) = 37.731, p-value = 0.000, partial η^2 = 0.139, supporting H_{11} and confirming that the combined effect of return policy clarity and product information on purchase intention changes across different pricing transparency conditions.

Table 4.14. Factorial ANOVA Effects on Purchase Intention

Source	F (1, 234)	p-value	Partial η^2
Pricing Transparency	21.322	**0.000	0.084
Return Policy Clarity	49.357	**0.000	0.174
Product Information	16.449	**0.000	0.066
Pricing Transparency × Return Policy Clarity	27.664	**0.000	0.106
Pricing Transparency × Product Information	23.604	**0.000	0.092
Return Policy Clarity × Product Information	1.760	0.186	0.007
Pricing Transparency × Return Policy Clarity × Product Information	37.731	**0.000	0.139
Corrected Model	21.322	**0.000	0.084

** Indicates a significant difference at 1%; SD: Standard deviation; Source: Developed by the Author Using SPSS Output.

4.5.3 Estimated Marginal Means and Mean Differences

To clarify the magnitude and direction of the significant main effect, estimated marginal means were inspected, and Bonferroni-adjusted comparisons were used.

- **Return Policy Clarity (Significant Main Effect)**

Purchase Intention was higher when a clear return policy existed (Mean = 4.406) compared to when return policy information did not exist (Mean = 3.919). This difference was statistically significant (Mean Difference = 0.486, p-value = 0.000), supporting the interpretation that return policy clarity strengthens purchasing intention, likely by reducing perceived risk and increasing perceived transaction safety.

- **Pricing Transparency (Significant Main Effect)**

Purchase Intention was also higher when pricing transparency existed (Mean = 4.322) compared to when it did not exist (Mean = 4.003). The difference was statistically significant (Mean Difference = 0.320, p-value = 0.000), indicating that clear price presentation positively influences intention by improving perceived fairness and reducing uncertainty about total cost.

- **Product Information (Significant Main Effects)**

Similarly, Purchase Intention increased when comprehensive product information was provided (Mean = 4.303) compared to when it was absent (Mean= 4.022). This effect was statistically significant (Mean Difference = 0.281, p-value = 0.000), suggesting that detailed product information helps consumers form stronger purchase intentions by enhancing confidence in their understanding of the product and reducing ambiguity in their product evaluation.

Table 4.15. Estimated Marginal Means for Main Effects

Factor	Condition	Mean	SE	p-value
Pricing Transparency	Not exist	4.003	0.049	**0.000
	Exist	4.322	0.049	
Return Policy Clarity	Not exist	3.919	0.049	**0.000
	Exist	4.406	0.049	
Product Information	Not exist	4.022	0.049	**0.000
	Exist	4.303	0.049	

**Indicates a significant difference at 1%; SD: Standard deviation; Source: Developed by the Author Using SPSS Output.

4.5.4 Interpretation of Significant Interaction Effects

4.5.4.1 Interaction Pattern for Pricing Transparency × Return Policy Clarity (PT × RPC)

The PT × RPC interaction indicates that Return Policy Clarity becomes far more influential when Pricing Transparency is absent.

When pricing transparency was absent, introducing a clear return policy produced a strong increase in purchase intention. Specifically, Purchase Intention increased from M = 3.577 (return policy absent) to M = 4.428 (return policy present), reflecting a large improvement of +0.851 points. However, when pricing transparency existed, the benefit of adding a return policy became much smaller. Purchase Intention increased only slightly from Mean = 4.261 to Mean = 4.383, showing a minor change of +0.122 points.

Overall, this pattern suggests that return policy clarity operates as a "compensatory cue"—it strongly boosts intention when pricing information is unclear, but adds little once pricing transparency is already available.

Table 4.16. Estimated Means for Significant Pricing Transparency × Return Policy Clarity Interaction

Dependent Variable	Pricing Transparency Condition	Return Policy does not exist (Mean)	Return Policy exists (Mean)	Mean Change
Purchase Intention	Pricing transparency does not exist	3.577	4.428	+0.851
	Pricing transparency exists	4.261	4.383	+0.122

Source: Developed by the Author Using SPSS Output.

4.5.4.2 Interaction Pattern for Pricing Transparency × Product Information Comprehensiveness (PT × PIC)

The PT × PIC interaction reveals that Product Information is most effective when Pricing Transparency does not exist, but its influence weakens—and even disappears—when pricing transparency exists.

When pricing transparency did not exist, providing comprehensive product information increased Purchase Intention from Mean = 3.694 to Mean = 4.311, representing a meaningful gain of +0.617 points. In contrast, when pricing transparency existed, adding product information did not improve intention. Instead, Purchase Intention slightly decreased from Mean = 4.350 (information absent) to Mean = 4.294 (information present), giving a small negative change of −0.056 points.

This pattern suggests that product information adds value mainly when consumers lack clear price transparency, while under high-transparency conditions, it becomes less necessary, possibly because the pricing cue already provides sufficient confidence to form a purchase intention.

Table 4.17. Estimated Means for the Significant Pricing Transparency × Product Information Comprehensiveness Interaction

Dependent Variable	Pricing Transparency Condition	Product Information does not exist (Mean)	Product Information exists (Mean)	Mean Change
Purchase Intention	Pricing transparency does not exist	3.694	4.311	+0.617
	Pricing transparency exists	4.35	4.294	-0.056

Source: Developed by the Author Using SPSS Output.

4.5.4.4 Interaction Pattern for the Three-Way Interaction (PT × RPC × PIC)

The significant three-way interaction shows that the effect of Return Policy Clarity depends simultaneously on the combined exist or does not exist of Pricing Transparency and Product Information. This means return policy clarity does not operate in a fixed way; its impact shifts depending on the overall "information environment."

The strongest return policy effect occurred in the lowest-information condition, where both pricing transparency and product information did not exist. In this case, Purchase Intention increased sharply from Mean = 3.010 to Mean = 4.378, producing the largest change of +1.368 points. This suggests that when consumers are missing both price clarity and product details, a clear return policy becomes a powerful substitute signal of safety and reassurance.

When pricing transparency was absent but product information existed, the return policy still increased intention, but much less strongly—from Mean = 4.144 to

Mean = 4.478 (+0.334). Here, product information already supplies some confidence, reducing the additional role of the return policy.

Interestingly, when pricing transparency existed, but product information did not exist, return policy clarity showed a negative effect. Purchase Intention decreased from Mean = 4.456 to Mean= 4.244 (−0.212). This suggests that in the presence of clear pricing but weak product information, adding return policy details may shift attention toward risk or uncertainty, slightly weakening intention rather than strengthening it.

Finally, when both pricing transparency and product information existed, return policy clarity produced a moderate increase in intention from Mean = 4.067 to Mean= 4.522 (+0.455). In this high-information condition, return policy clarity appears to play a supportive role rather than a compensatory one.

Taken together, the three-way interaction indicates that Return Policy Clarity is most influential when the consumer faces limited transparency cues, while its effect becomes weaker (and potentially inconsistent) once other informative cues already exist.

Table 4.18. Estimated Means for the Significant Three-Way Interaction (Pricing Transparency × Return Policy Clarity × Product Information Comprehensiveness)

Pricing Transparency Condition	Product Information Condition	Return Policy does not exist (Mean)	Return Policy exists (Mean)	Mean Change
Pricing transparency does not exist	Product information does not exist	3.01	4.378	+1.368

Pricing transparency does not exist	Product information exists	4.144	4.478	+0.334
Pricing transparency exists	Product information does not exist	4.456	4.244	-0.212
Pricing transparency exists	Product information exists	4.067	4.522	+0.455

Source: Developed by the Author Using SPSS Output.

4.6 Results Summary

The findings of this study indicate that the informational transparency cues on the Facebook page—Pricing Transparency (PT), Return Policy Clarity (RPC), and Product Information Comprehensiveness (PIC)—play a meaningful role in shaping Purchase Intention (PI), although they do not operate in exactly the same way. At the overall level, the results showed that Return Policy Clarity had the strongest total effect on purchase intention ($\beta = 0.346$, p-value = 0.001), followed by Pricing Transparency ($\beta = 0.277$, p-value = 0.001) and Product Information Comprehensiveness ($\beta = 0.244$, p-value = 0.001). This pattern confirms that these informational cues represent real and influential drivers of purchase intention within the overall model. However, when examining the direct paths in the structural model, the results revealed that Pricing Transparency was the only cue that exerted a statistically significant direct effect on purchase intention (PT → PI: $\beta = 0.126$, p

= 0.001), whereas Return Policy Clarity and Product Information Comprehensiveness did not show statistically significant direct effects on PI. This suggests that their influence on purchase intention occurs primarily through psychological mechanisms (mediation), rather than through an immediate direct push toward the final decision.

Regarding the mediation hypothesis, the results strongly supported the idea that Trust and Attitude function as the central psychological pathways through which informational transparency translates into purchase intention. Specifically, Attitude was the strongest predictor of Purchase Intention (A → PI: β = 0.514, p-value= 0.001), and Trust also demonstrated a significant direct effect on PI (T → PI: β = 0.303, p-value= 0.001). This means that consumers do not purchase merely because information is presented, but because that information shapes a favorable evaluation and builds enough confidence to move toward purchase. Mediation testing further confirmed that all three transparency cues generated significant total indirect effects on purchase intention (PIC: β = 0.252, RPC: β = 0.282, PT: β = 0.151; all p-value= 0.001). Importantly, the mediation process followed a two-channel structure: both Attitude and Trust contributed as mediators.

For CPI, both mediation paths were significant: mediation through Attitude (β = 0.152, p-value= 0.001) and mediation through Trust (β = 0.100, p-value= 0.001). For RPC, the same pattern emerged, with mediation through Attitude (β = 0.165, p-value = 0.001) and through Trust (β = 0.117, p-value = 0.001). For PT, mediation through Attitude was stronger (β = 0.100, p-value = 0.002) than mediation through Trust (β = 0.050, p-value = 0.017), indicating that pricing transparency increases purchase intention mainly by shaping a more positive attitude, and then—secondarily—by reinforcing trust.

With respect to the interaction among transparency cues and whether their combined effects are synergistic or competitive, the ANOVA results demonstrated that the relationship is not simply additive. Instead, the cues interact strongly, particularly when Pricing Transparency is involved. Significant interaction effects were found for PT×RPC, PT×PIC, and the three-way interaction PT×RPC×PIC (all p-values = 0.000). At the level of purchase intention specifically, a clear pattern emerged. When Pricing Transparency was absent, Return Policy Clarity acted as a powerful compensatory cue and substantially increased purchase intention (from 3.577 to 4.428, an increase of +0.851). By contrast, when Pricing Transparency was present, the incremental effect of the return policy was very limited (+0.122). Similarly, Product Information Comprehensiveness was far more effective when pricing transparency was absent (+0.617), but it almost lost its value and may even show a slight reversal when strong pricing transparency was already present (change of −0.056).

Most importantly, the three-way interaction revealed a broader "informational environment" logic. When transparency signals were collectively weak (i.e., the absence of pricing transparency and product information), Return Policy Clarity served as a strong safety mechanism, sharply increasing purchase intention (+1.368). When transparency cues were collectively abundant (pricing transparency and product information both present), the return policy shifted into a moderate supportive role (+0.455). In one specific scenario (pricing transparency present but product information weak), presenting a return policy was associated with a slight decrease in purchase intention (−0.212), suggesting that consumers may begin focusing on perceived risk rather than feeling fully reassured.

Overall, the results can be summarized as follows: transparency cues exert a strong influence on purchase intention, but they typically operate by first shaping Attitude and Trust (clear mediation). At the same time, transparency cues do not always produce stable synergy; in some cases, they become highly compensatory under low-information conditions, whereas in others they appear competitive or subject to diminishing returns when multiple transparency cues are provided simultaneously.

5. Chapter Five(Discussion and Recommendation)

5.1. Introduction

This chapter will provide a detailed interpretation and discussion of the empirical results in Chapter Four and relate them to the study's objectives, research questions, and theoretical framework. It is primarily aimed at examining the impact of informational transparency signals, that is, price, return policy transparency, and product information comprehensiveness on consumer trust, attitudes, and purchase intentions in the framework of social media commerce in Palestine. Moreover, the chapter explains how these findings can be used in the theoretical knowledge of digital transparency in consumer behavior and offers the practical guidance that the owners of the business and the marketers of social media can do to increase consumer trust and involvement.

5.2. Discussion

The findings indicate that informational transparency cues—pricing transparency (PT), return policy clarity (RPC), and product information comprehensiveness (PIC) play a meaningful role in shaping purchase intention within Facebook-based commerce. However, their influence does not operate uniformly, confirming that transparency is a multidimensional construct whose components function through different mechanisms. While RPC demonstrated the strongest total effect on purchase intention, followed by PT and PIC, only pricing transparency exerted a statistically significant direct effect in the structural model. This distinction highlights the importance of differentiating between total and direct effects when interpreting the role of transparency cues.

The significant direct impact of pricing transparency suggests that visible and clearly stated prices function as an immediate decision-making trigger. Transparent

frontend pricing appears to reduce ambiguity and facilitate faster transactional decisions, emphasizing the importance of clarity and simplicity in social media commerce environments.

In contrast, return policy clarity and product information comprehensiveness did not exhibit significant direct effects on purchase intention. Instead, their influence was primarily indirect, operating through trust and attitude. This finding reinforces the mediating role of internal psychological mechanisms within the Stimulus–Organism–Response (S-O-R) framework, where external informational stimuli shape internal cognitive and affective responses before influencing behavioral intention.

The mediation analysis confirmed that trust, as well as attitude, are the key psychological processes through which transparency cues are converted into behavioral reactions. Attitude turned out to be the best predictor of purchase intention ($\beta = 0.514$), which indicates that emotional and evaluative responses of consumers towards transparent contents are the decisive ones that influence the behavioral results. It aligns with previous empirical research (Cakraputri et al., 2024; van Urk, 2019), which has shown that positive affective responses enhance trust and loyalty in the context of online buying. Trust was also a strong predictor of purchase intention ($\beta = 0.303$), which supports the idea that it has been a pillar of social media commerce, where buyers have recognized the necessity of trusting institutional protection.

In addition, the interaction analysis revealed that the transparency cues did not affect the interaction in an additive way, but rather dynamically. In particular, the clarity of the returns policy and the comprehensiveness of product information played a compensatory role, which had a significant impact on the purchase intention when there was a lack of pricing transparency. However, at a point when pricing

information was already revealed, the incremental effects of these cues were reduced, or rather, reversed by a small margin. This tendency can also be described as a compensatory mechanism in the consumer decision-making process: when one type of transparency does not occur, the others become increasingly salient and effective.

The triangular interaction (PT, RPC, PIC) allowed gaining a better understanding of how consumers perceive the informational environment as a whole. In the present case, when all the cues were weak, RPC was an insurance measure that provided a great boost to purchase intention. On the other hand, the marginal utility of extra disclosure reduced when all the cues were high. This concurs with the findings of Chu et al. (2025), who noted that excessive transparency could lead to information overload, thus lowering the persuasiveness.

In the summary, the results prove the S-O-R model support that external stimuli (transparency cues) trigger internal cognitive and emotional processes (trust and attitude), which subsequently predetermine behavioral intentions (purchase). Transparency is, thus, a credibility signal as well as a psychological stimulus of consumers' confidence. In the social media business environment of Palestine, where unstable pricing, partial descriptions, and undefined policies are the norm, the research offers empirical data that the ability to increase the transparency of various aspects can provide a considerable boost to consumer interaction and intent to purchase.

5.3. Conclusion

The study provides experimental evidence that informational transparency cues price transparency, return policy clarity, and product information comprehensiveness contribute to shaping consumers' purchase intention in Palestinian social media commerce. However, their influence operates through different mechanisms rather than uniformly or exclusively through direct effects.

The study provides experimental evidence that informational transparency cues price transparency, return policy clarity, and product information comprehensiveness contribute to shaping consumers' purchase intention in Palestinian social media commerce. However, their influence operates through different mechanisms rather than uniformly or exclusively through direct effects.

In contrast, return policy clarity and product information comprehensiveness did not demonstrate significant direct effects on purchase intention. Instead, their influence occurred indirectly through trust and attitude. This indicates that these cues operate primarily as assurance mechanisms rather than immediate transactional triggers. Consumers appear to interpret clear return policies and detailed product information as signals that enhance credibility, reduce perceived risk, and shape favorable evaluations before influencing behavioral intention. Thus, their effect on purchase intention becomes significant only when mediated by internal psychological states.

The mediation findings further clarify this mechanism. Attitude emerged as the strongest predictor of purchase intention, followed by trust, confirming that behavioral intention in social media commerce is largely shaped by evaluative and confidence-based processes. Transparency cues therefore function as external stimuli that first influence consumers' cognitive and affective responses before translating into behavioral outcomes, consistent with the assumptions of the Stimulus–Organism–Response (S-O-R) framework.

Additionally, the interaction analysis revealed that transparency cues operate dynamically. When pricing transparency was absent, return policy clarity and product information became more influential, acting as compensatory signals. However, when pricing transparency was already present, the incremental contribution of additional cues diminished. This suggests that consumers evaluate transparency holistically and adjust their reliance on specific cues depending on the overall informational context.

Overall, the findings provide empirical support for the S-O-R model in the context of Palestinian social media commerce. Transparency does not uniformly or automatically drive purchase intention; rather, its effectiveness depends on whether it functions as a direct economic signal (as in the case of pricing) or as a psychological reassurance mechanism mediated by trust and attitude (as in the case of return policy clarity and product information). This nuanced understanding clarifies how different dimensions of transparency influence consumer decision-making in informal digital marketplaces.

5.4. Recommendation

Based on the findings, it is suggested to use the proposed measures to make Palestinian companies, entrepreneurs, and owners of social media pages achieve a better consumer trust and engagement through adopting the following recommendations:

1. The owners of social media businesses in Palestine should implement open communication policies by clearly stating the prices of their products, providing several facts, and making the refund policies clear to improve consumer trust.

2. Adopting clear price transparency: Embracing pricing transparency. Every item and service offered on Facebook and Instagram pages must also show the prices clearly, without using the inbox for price or a general price range. This transparency eliminates doubt, and the consumer confidence and intention to buy steadily rise.

3. Clear and accessible return policy: The sellers are supposed to properly define the refund and exchange processes in simple, reliable language. is a safety measure to provide against a weak consumer protection environment.

4. Providing comprehensive product information: Present all product details. must be detailed, including product specifications, materials, sizes, availability, and delivery options. Not only does rich, accurate information reduce risk, but it also conveys professionalism and respect to customers.

5. Use real-life images and customer testimonials. Real product images, valid customer reviews, and user ratings should be included on the pages. This builds credibility and enables buyers to make informed decisions, thereby enhancing trust and purchase intention.

6. Invest in relationship-building communication: Timely addressing customer questions and inquiries, staying on brand, and using promotional language that is not manipulative. Information transparency will be

complemented by emotional transparency, which involves honesty and accountability.

7. Encouraging digital literacy and increasing confidence: In Palestine, policymakers and online marketing educators should raise awareness among small-business owners of the psychological and behavioral significance of transparency in establishing long-term consumer relationships.

5.5. Implication for Future Research

Although the current study was devoted to Facebook-based commerce, in the future, the impact of transparency could be investigated in other social media, including Instagram, TikTok, and WhatsApp Business. In addition, research can also contain demographic moderators (age, gender, and experience) or culture affecting the perception of transparency in digital markets. Another possible study that can be conducted longitudinally is to determine whether recurring exposure to open communication enhances loyalty and word-of-mouth behavior.

The present study adopted a quantitative experimental design using a 2×2×2 factorial structure and PLS-SEM analysis to test both direct and mediated relationships within the S-O-R framework. While this design allowed strong causal inference and statistical testing of mediation effects, future research may benefit from employing qualitative or mixed-method approaches to gain deeper insights into how consumers interpret and emotionally respond to transparency cues in real-world settings.

Furthermore, future studies may examine additional mediating or moderating mechanisms beyond trust and attitude, such as perceived risk, perceived fairness, digital literacy, or emotional engagement. The role of social actors—such as

influencers, content creators, page administrators, or seller credibility—may also function as human mediators that strengthen or weaken the relationship between transparency and consumer responses in social media commerce environments.

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Appendix 1

Questionnaire English

Section 1: Facebook page Transparency

Please indicate your opinion about the Facebook page. To what extent do you agree with the following statements on a scale of 1 (Strongly Agree) to 5 (Strongly Disagree).

1 Pricing Transparency

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
It was easy to know the total amount I would pay from the beginning.					
The Facebook page provided a clear breakdown of the price components (product price, delivery).					
I felt that the way the price was displayed was transparent.					

2 Clarity of Return Policy

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

It is easy to find the return policy stated on the Facebook page.					
The terms of the return policy are clear and easy to understand.					
The return process seems smooth and convenient for the customer.					
I felt confident that I would be able to return the product easily if needed.					

3 Comprehensiveness of Product Information

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The product descriptions are complete and include all necessary details to make a purchase decision.					
The Facebook page provided sufficient images or videos of the products.					
The information helps me evaluate how suitable the product is for my needs.					

Section 2: Measuring Impact on Attitude

Please indicate your feelings regarding the Facebook page and the offers presented. To what extent do you agree with the following statements on a scale of 1 (Strongly Agree) to 5 (Strongly Disagree).

1 Trust

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I believe the Facebook page is trustworthy.					
I am confident that the Facebook page will fulfill its promises.					
The Facebook page seems honest in its dealings with customers.					

2 Attitude

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Overall, I have a positive impression about buying from this Facebook page.					
I think buying from this Facebook page is a good idea.					

I like the idea of buying products from this Facebook page.					

Section 3: Purchase Intention

Please indicate the extent of your agreement with the following statements regarding the likelihood of you taking the following actions from this website, on a scale from 1 (Very Likely) to 5 (Very Unlikely).

Statement	Very Likely	Likely	Neutral	Unlikely	Very Unlikely
I intend to purchase from this website in the near future.					
I am likely to choose this website when I need similar products.					
I would recommend others to purchase from this website.					

Section 4: Demographic Information

Gender:

- □ **Male**
- □ **Female**

College/Faculty:

- □ **College of Medicine, Science, and Health**
- □ **College of Applied Professions**
- □ **College of Humanities**
- □ **College of Arts and Design**

- □ **College of Administrative Sciences and Information Systems**
- □ **College of Interdisciplinary Studies**
- □ **College of Engineering and Technology**
- □ **College of Nursing College of Dentistry**
- □ **College of Information Technology and Engineering**

Current Study Level:

- □ **Diploma**
- □ **Bachelor's**

Degree Year of Study:

- □ **First Year**
- □ **Second Year**
- □ **Third Year**
- □ **Fourth Year**
- □ **Fifth Year**
- □ **Sixth Year**
- □ **Seventh Year**
- □ **Eighth Year**

Appendix 2

الاستبيان باللغة العربية

المحور الاول: شفافية الصفحة

يرجى الإشارة حول رأيك بالصفحة الالكترونية، إلى أي مدى توافقك مع العبارات التالية بدرجة من 1 (موافق بشدة) إلى 5 (غير موافق بشدة).

1 شفافية التسعير

العبارة	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
كان من السهل معرفة المبلغ الإجمالي الذي سأدفعه منذ البداية.					
قدمت الصفحة تفصيلاً واضحاً لمكونات السعر (سعر المنتج، التوصيل).					
شعرت أن طريقة عرض السعر كانت شفافة.					

2 وضوح سياسة الارجاع

العبارة	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
يسهل العثور على سياسة الإرجاع المعلنة بالصفحة.					
شروط سياسة الارجاع واضحة وسهلة الفهم .					
تبدو عملية الارجاع سلسة ومريحة للعميل .					
شعرت بالثقة في أنني سأستطيع إرجاع المنتج بسهولة إذا لزم الأمر.					

3 شمولية معلومات المنتج

العبارة	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
اوصاف المنتجات كاملة وتتضمن جميع التفاصيل الضرورية لأخذ القرار الشرائي.					
قدمت الصفحة صوراً أو فيديوهات كافية للمنتجات.					
تساعدني المعلومات في تقييم مدى ملائمة المنتج لاحتياجاتي.					

المحور الثاني: قياس الأثر على الاتجاه.

يرجى الإشارة إلى مشاعرك بخصوص الصفحة والعروض المقدمة، إلى أي مدى توافقك مع العبارات بدرجة من 1 (موافق بشدة) إلى 5 (غير موافق بشدة)

1. الثقة.

العبارة	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
اعتقد ان الصفحة جديرة بالثقة.					
لدي ثقة بان الصفحة ستفي بوعودها .					
تبدو الصفحة صادقة في تعاملاتها مع العملاء.					

2. الاتجاه.

العبارة	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
بشكل عام لدي انطباع إيجابي عن الشراء من هذه الصفحة.					
اعتقد ان الشراء من هذه الصفحة فكرة جيدة.					

تعجبني فكرة شراء المنتجات من هذه الصفحة.					

المحور الثالث : نية الشراء

يرجى الإشارة إلى مدى موافقتك على العبارات التالية بخصوص تقييم احتمالية قيامك، بالإجراءات التالية من هذه الصفحة (محتمل جدا) الى 5 (غير محتمل جدا).

العبارة	محتمل جدا	محتمل	محايد	غير محتمل	غير محتمل جدا
انوي الشراء من هذه الصفحة في المستقبل القريب					
من المرجح ان اختار هذه الصفحة عندما احتاج الى منتجات مماثلة					
انصح الاخرين بالشراء من هذه الصفحة					

المحور الرابع: المعلومات الديموغرافية:

1. **الجنس :**
   - □ ذكر
   - □ انثى
2. **الكلية :**

- □ كلية الطب والعلوم والصحة
- □ كلية المهن التطبيقية
- □ كلية العلوم الإنسانية
- □ كلية الفنون والتصميم
- □ كلية العلوم الإدارية ونظم المعلومات
- □ كلية الدراسات الثنائية
- □ كلية الهندسة والتكنولوجيا

- □ **كلية التمريض**
- □ **كلية طب الاسنان**
- □ **كلية تكنولوجيا المعلومات والهندسة**

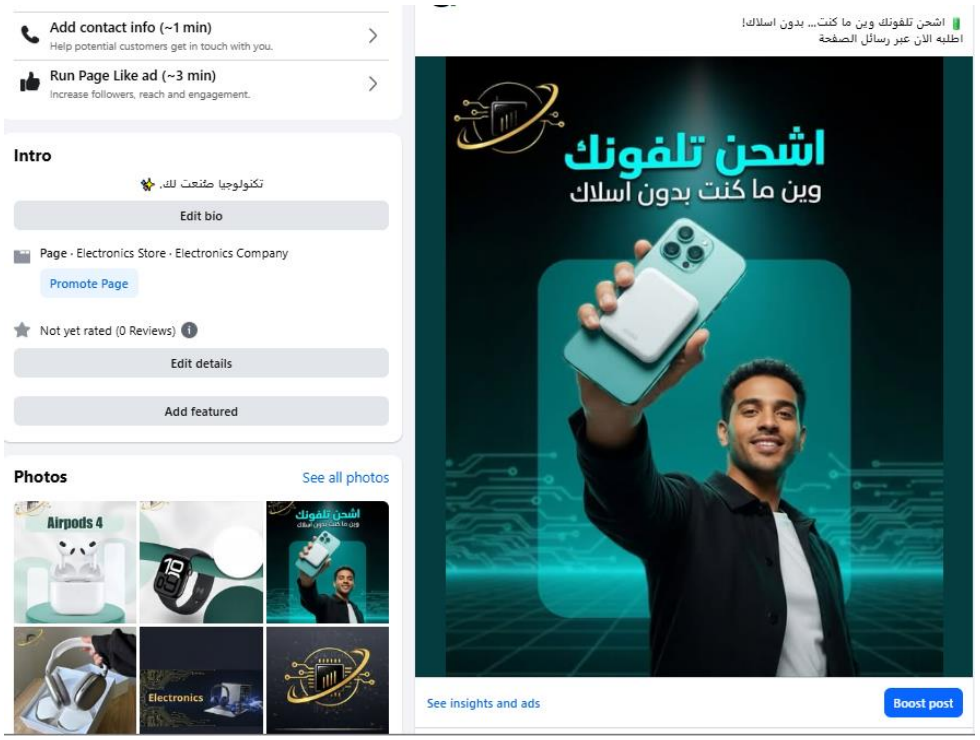
3. **<u>المرحلة الدراسية الحالية</u>:**
   - □ **دبلوم**
   - □ **بكالوريوس**

4. **<u>سنوات الدراسة:</u>**
   - □ **سنة اولى**
   - □ **سنة ثانية**
   - □ **سنة ثالثة**
   - □ **سنة رابعة**
   - □ **سنة خامسة**
   - □ **سنة سادسة**
   - □ **سنة سابعة**
   - □ **سنة ثامنة**

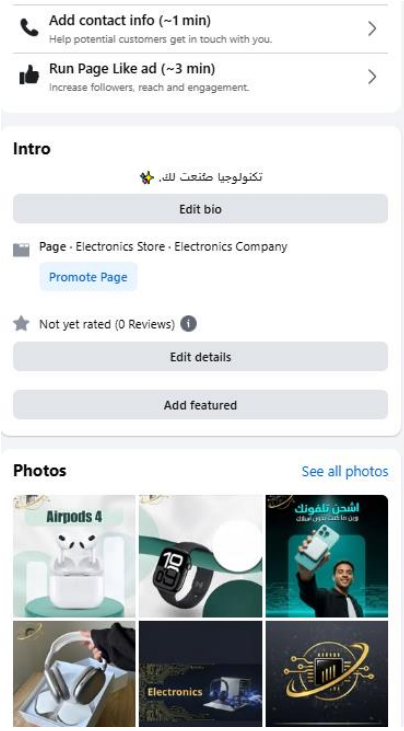
Appendix 3

Pages Facebook

1. PT-/CRP-/CPI-

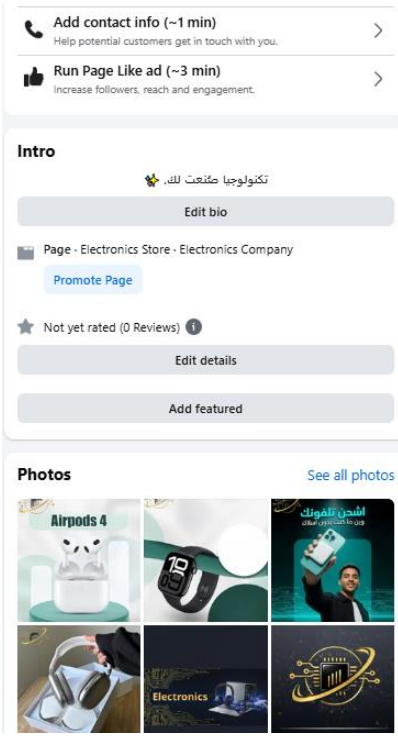


2. PT-/CRP-/CPI+


Add contact info (~1 min)
Help potential customers get in touch with you.
Run Page Like ad (~3 min)
Increase followers, reach and engagement.
Intro
تكنولوجيا صُنعت لك.
Edit bio
Page · Electronics Store · Electronics Company
Promote Page
Not yet rated (0 Reviews)
Edit details
Add featured
Photos
See all photos
Airpods 4
Electronics


اشحن تلفونك وين ما كنت... بدون اسلاك!
مواصفات المنتج:
شاحن لاسلكي حديث ومعتمد من Qi.
هيكل من الألمنيوم المصقول مع سطح شحن من السيليكون الناعم المقاوم للانزلاق لمنع انزلاق الهاتف.
تصميم نحيف وبسيط بسمك 8.5 ملم مع حواف مدورة ليناسب أي مكتب أو طاولة جانبية.
يثبت مغناطيسيا ويعطيك شحن سريع وآمن بكل مكان .
متوافق مع أجهزة iOS و Android.
يراقب درجة الحرارة ويعدل سرعة الشحن لمنع ارتفاع الحرارة.
يتوقف عن الشحن إذا اكتشف وجود معدن أو جسم غريب بين الشاحن والجهاز.
اطلبه الان عبر رسائل الصفحة
اشحن تلفونك
وين ما كنت بدون اسلاك

3. PT-/CRP+/CPI-


Add contact info (~1 min)
Help potential customers get in touch with you.
Run Page Like ad (~3 min)
Increase followers, reach and engagement.
Intro
تكنولوجيا صُنعت لك.
Edit bio
Page · Electronics Store · Electronics Company
Promote Page
Not yet rated (0 Reviews)
Edit details
Add featured
Photos
See all photos
Airpods 4
Electronics


اشحن تلفونك وين ما كنت... بدون اسلاك!
سياسة التبديل والارجاع :
يمكنك إرجاع أو تبديل المنتج خلال 14 يوما من تاريخ الاستلام بحيث يتم التواصل بنفس يوم الاستلام بشترط أن يكون المنتج في حالته الأصلية وبعبوته كاملة
نتحمل تكلفة توصيل المنتج البديل لك.
ثبت... اشحن... وانطلق
اطلبه الان عبر رسائل الصفحة
اشحن تلفونك
وين ما كنت بدون اسلاك

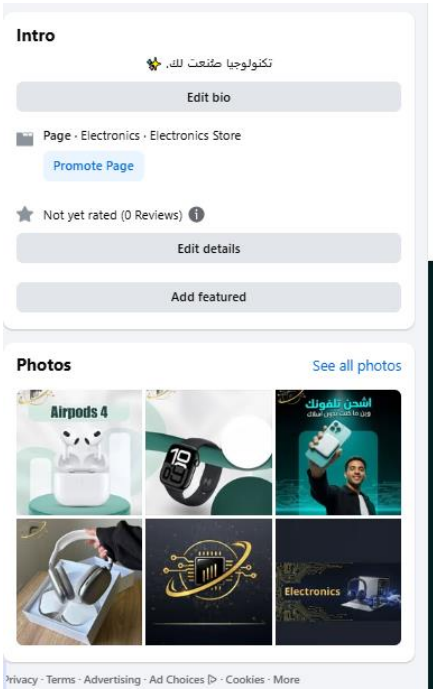
4. PT-/CRP+/CPI+


Add contact info (~1 min)
Help potential customers get in touch with you.
Run Page Like ad (~3 min)
Increase followers, reach and engagement.
Intro
تكنولوجيا صُنعت لك.
Edit bio
Page · Electronics Store · Electronics Company
Promote Page
Not yet rated (0 Reviews)
Edit details
Add featured
Photos
See all photos
Airpods 4
Electronics
Privacy · Terms · Advertising · Ad Choices · Cookies · More
اشحن تلفونك وين ما كنت... بدون اسلاك!
مواصفات المنتج:
شاحن لاسلكي حديث ومعتمد من Qi.
هيكل من الألمنيوم المصقول مع سطح شحن من السيليكون الناعم المقاوم للانزلاق لمنع انزلاق الهاتف.
تصميم نحيف وبسيط بسمك 8.5 ملم مع حواف مدورة ليناسب أي مكتب أو طاولة جانبية.
يثبت مغناطيسيا ويعطيك شحن سريع وآمن بكل مكان .
متوافق مع أجهزة iOS و Android.
يراقب درجة الحرارة ويعدل سرعة الشحن لمنع ارتفاع الحرارة.
يتوقف عن الشحن إذا اكتشف وجود معدن أو جسم غريب بين الشاحن والجهاز.
التوصيل الى الضفة الغربية 20 القدس 40 الداخل 70
سياسة التبديل والارجاع :
يمكنك إرجاع أو تبديل المنتج خلال 14 يوما من تاريخ الاستلام بحيث يتم التواصل بنفس يوم الاستلام بشترط أن يكون المنتج في حالته الأصلية وبعبوته كاملة
تتحمل تكلفة توصيل المنتج البديل لك.
ثبت... اشحن... وانطلق.
اطلبه الان عبر رسائل الصفحة
اشحن تلفونك
وين ما كنت بدون اسلاك

5. PT+/CRP-/CPI-

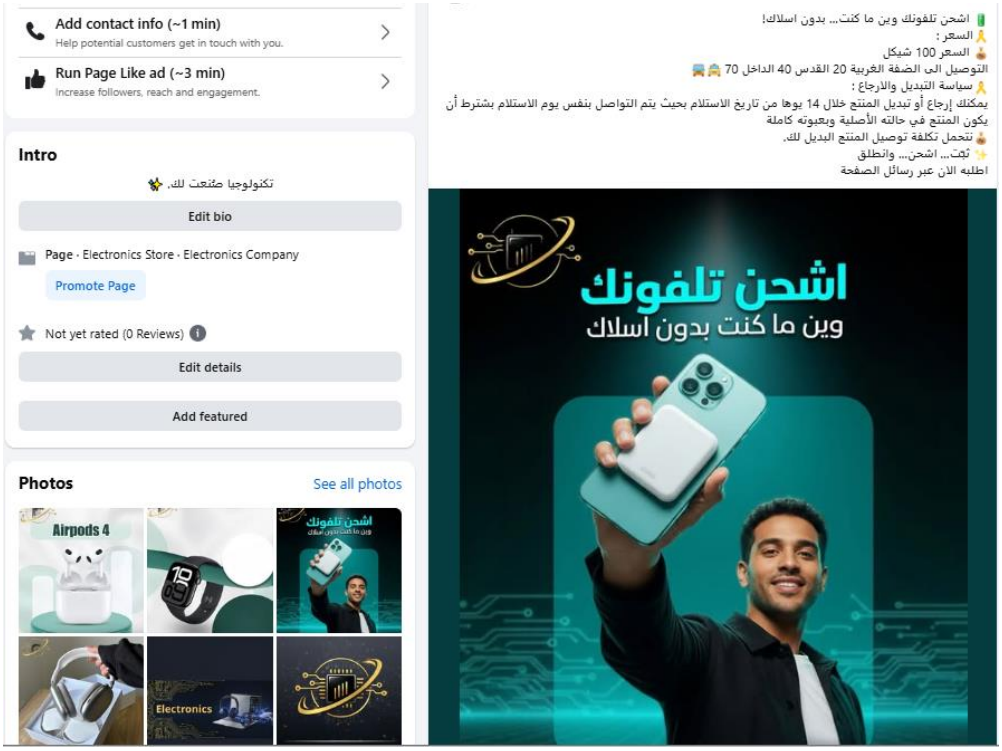

Add contact info (~1 min)
Help potential customers get in touch with you.
Run Page Like ad (~3 min)
Increase followers, reach and engagement.
Intro
تكنولوجيا صُنعت لك. ✨
Edit bio
Page · Electronics Store · Electronics Company
Promote Page
Not yet rated (0 Reviews)
Edit details
Add featured
Photos
See all photos
Airpods 4
Electronics
اشحن تلفونك وين ما كنت... بدون اسلاك!
السعر :
السعر 100 شيكل
التوصيل الى الضفة الغربية 20 القدس 40 الداخل 70
ثبت... اشحن... وانطلق
اطلبه الان عبر رسائل الصفحة
اشحن تلفونك
وين ما كنت بدون اسلاك

6. PT+/CRP-/CPI+

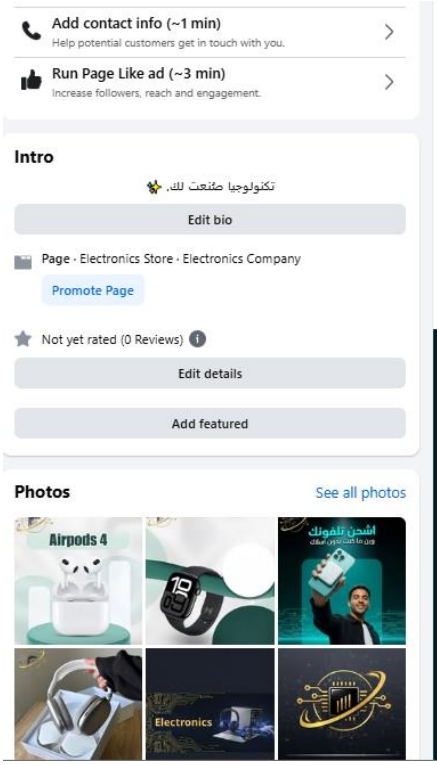

Intro
تكنولوجيا صُنعت لك. ✨
Edit bio
Page · Electronics · Electronics Store
Promote Page
Not yet rated (0 Reviews)
Edit details
Add featured
Photos
See all photos
Airpods 4
Electronics
Privacy · Terms · Advertising · Ad Choices · Cookies · More


اشحن تلفونك وين ما كنت... بدون اسلاك!
مواصفات المنتج:
شاحن لاسلكي حديث ومعتمد من Qi.
هيكل من الألمنيوم المصقول مع سطح شحن من السيليكون الناعم المقاوم للانزلاق لمنع انزلاق الهاتف.
تصميم نحيف وبسيط بسمك 8.5 ملم مع حواف مدورة ليناسب أي مكتب أو طاولة جانبية.
يثبت مغناطيسيا ويعطيك شحن سريع وآمن بكل مكان .
متوافق مع أجهزة iOS و Android.
يراقب درجة الحرارة ويعدل سرعة الشحن لمنع ارتفاع الحرارة.
يتوقف عن الشحن إذا اكتشف وجود معدن أو جسم غريب بين الشاحن والجهاز.
السعر :
السعر 100 شيكل
التوصيل الى الضفة الغربية 20 القدس 40 الداخل 70
ثبت... اشحن... وانطلق
اطلبها الان عبر رسائل الصفحة
اشحن تلفونك
وين ما كنت بدون اسلاك

7. PT+/CRP+/CPI-


Add contact info (~1 min)
Help potential customers get in touch with you.
Run Page Like ad (~3 min)
Increase followers, reach and engagement.
Intro
تكنولوجيا صُنعت لك.
Edit bio
Page · Electronics Store · Electronics Company
Promote Page
Not yet rated (0 Reviews)
Edit details
Add featured
Photos
See all photos
Airpods 4
Electronics
اشحن تلفونك وين ما كنت... بدون اسلاك!
السعر :
السعر 100 شيكل
التوصيل الى الضفة الغربية 20 القدس 40 الداخل 70
سياسة التبديل والارجاع :
يمكنك إرجاع أو تبديل المنتج خلال 14 يوما من تاريخ الاستلام بحيث يتم التواصل بنفس يوم الاستلام بشرط أن يكون المنتج في حالته الأصلية وبعبوته كاملة
تتحمل تكلفة توصيل المنتج البديل لك.
ثِق... اشحن... وانطلق
اطلبه الان عبر رسائل الصفحة
اشحن تلفونك
وين ما كنت بدون اسلاك

8. PT+/CRP+/CPI+


Add contact info (~1 min)
Help potential customers get in touch with you.
Run Page Like ad (~3 min)
Increase followers, reach and engagement.
Intro
تكنولوجيا صُنعت لك.
Edit bio
Page · Electronics Store · Electronics Company
Promote Page
Not yet rated (0 Reviews)
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Photos
See all photos
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هيكل من الألمنيوم المصقول مع سطح شحن من السيليكون الناعم المقاوم للانزلاق لمنع انزلاق الهاتف.
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يثبت مغناطيسيا ويعطيك شحن سريع وآمن بكل مكان .
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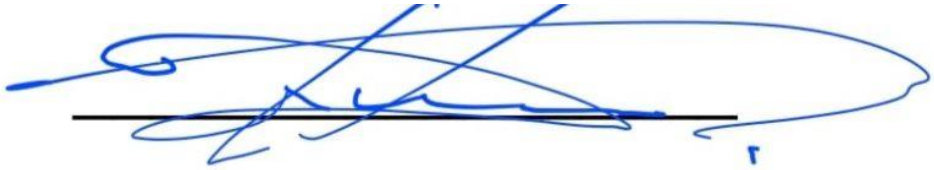
يتوقف عن الشحن إذا اكتشف وجود معدن أو جسم غريب بين الشاحن والجهاز.
السعر :
السعر 100 شيكل
التوصيل الى الضفة الغربية 20 القدس 40 الداخل 70
سياسة التبديل والارجاع :
يمكنك إرجاع أو تبديل المنتج خلال 14 يوما من تاريخ الاستلام بحيث يتم التواصل بنفس يوم الاستلام بشترط أن يكون المنتج في حالته الأصلية وبعبوته كاملة
تتحمل تكلفة توصيل المنتج البديل لك.
ثبت... اشحن... وانطلق
اطلبه الان عبر رسائل الصفحة
اشحن تلفونك
وين ما كنت بدون اسلاك

Appendix 4

Appendix 5

Appendix 6



Abstract in Arabic

تهدف هذه الدراسة إلى تحليل أثر مؤشرات الشفافية المعلوماتية، والمتمثلة في شفافية الأسعار، ووضوح سياسة الاسترجاع، وشمولية معلومات المنتج، على ثقة المستهلك واتجاهه ونية الشراء لديه في سياق التجارة عبر وسائل التواصل الاجتماعي في فلسطين. اعتمدت الدراسة على نموذج المحفّز–العضوية–الاستجابة (Stimulus–Organism–Response - SOR)كإطار نظري، وتم تطبيق تصميم تجريبي من نوع (2×2×2) للتحكم في الأبعاد الثلاثة للشفافية عبر صفحات التسوق في منصة فيسبوك. تم جمع البيانات من عينة من طلبة الجامعات وهي جامعة بوليتكنك فلسطين وجامعة الاهلية ممن لديهم خبرة سابقة في التسوق الإلكتروني، وتم تحليلها باستخدام أسلوبي MANOVA و .PLS-SEMأظهرت النتائج أن مؤشرات الشفافية تؤثر بشكل ملحوظ في نية الشراء، إلا أن تأثيراتها تختلف باختلاف الأبعاد. فقد تبين أن شفافية الأسعار لها التأثير المباشر الأقوى على نية الشراء، بينما يؤثر كل من وضوح سياسة الاسترجاع وشمولية معلومات المنتج بصورة غير مباشرة من خلال الثقة والاتجاه. كما أثبتت النتائج أن الثقة والاتجاه يشكلان متغيرين وسيطين أساسيين في العلاقة بين الشفافية ونية الشراء. وأشارت نتائج التفاعل إلى أن مؤشرات الشفافية لا تعمل بشكل تراكمي دائمًا، بل قد تتفاعل فيما بينها بطريقة تعويضية أو تنافسية تبعًا لظروف المعلومات المتاحة. خلصت الدراسة إلى أن تعزيز الشفافية الرقمية في بيئة التجارة عبر وسائل التواصل الاجتماعي يسهم في رفع مستوى ثقة المستهلك وتعزيز مواقفه الإيجابية وزيادة نيته الشرائية. وبناءً على النتائج، توصي الدراسة أصحاب الشركات والصفحات التجارية في فلسطين بضرورة تبنّي سياسات تسعير شفافة، وتوضيح سياسات الاسترجاع، وتقديم معلومات متكاملة حول المنتجات من أجل تعزيز الثقة وتحفيز المستهلكين على الشراء.

الكلمات المفتاحية: التجربة، الشفافية، شفافية الأسعار، وضوح سياسة الإرجاع، شمولية معلومات المنتج، الثقة عبر الإنترنت، الموقف، نية الشراء، التجارة الالكترونية، نموذج S-O-R.