The Role Of Social Trust In Purchasing Decisions Within The Online Reseller Ecosystem

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Abstract : This study investigates the pivotal role of social trust in influencing consumer purchasing decisions within the online reseller ecosystem, a decentralized and community-driven digital marketplace that is especially prominent in Southeast Asia. While existing literature primarily emphasizes platform or institutional trust, this research shifts focus to interpersonal trust cultivated through peer interaction, testimonial networks, and community presence. Utilizing a qualitative research approach, the study collected data from 15 purposively selected participants—active consumers of online resellers through platforms such as Shopee, Instagram, and WhatsApp groups. Thematic analysis was employed to interpret the narratives, focusing on recurring patterns in how trust is constructed. The findings reveal four core dimensions of social trust: (1) peer testimonials and social proof significantly influence perceived credibility; (2) frequent and empathetic communication fosters relational confidence; (3) transparency and honesty in product information reduce perceived risk; and (4) a reseller's visibility and reputation within digital communities function as a social safety net. The research also suggests expanding theoretical models to include social capital and network-based trust for more nuanced understanding. Practical implications are offered for online resellers and policymakers to enhance trust-building mechanisms in digital commerce environments.

Keywords: Social trust, purchasing decisions, reseller ecosystem, online consumer behavior, Trust Theory, peer-to-peer commerce, community-based trust

INTRODUCTION

In recent years, the proliferation of online commerce has dramatically transformed how consumers interact with products, sellers, and each other. Particularly within the online reseller ecosystem—a decentralized marketplace dominated by individual sellers operating through platforms like Shopee, Tokopedia, and Instagram—consumers are increasingly relying not only on product information but also on interpersonal dynamics.(Irawan, Fitri, & Maeni, 2023) Amid the abundance of choices and limited face-to-face interaction, social trust emerges as a critical determinant of consumer behavior (Gefen et al., 2003).

Social trust refers to the belief that others in a given social context will act in fair, honest, and cooperative ways, even in the absence of direct regulation (Putnam, 2000). In the online reseller environment, trust becomes especially salient because consumers often purchase from unknown individuals, lacking formal brand credibility or legal guarantees.(Irawan & Sifa, 2023) As a result, trust not only serves as a psychological safety net but also directly influences purchasing intentions and behavior (Kim, Ferrin, & Rao, 2008).

Despite its increasing relevance, current literature in digital marketing tends to focus more on platform trust or institutional trust—trust in the systems or technologies used—rather than interpersonal or social trust in peer-to-peer transactions. While studies have explored how website design, payment security, and algorithmic recommendations influence trust, fewer have examined the more human aspect: how social relationships, reputation, and word-of-mouth build confidence in seller credibility within reseller communities (Ba & Pavlou, 2002; Pavlou & Gefen, 2004).

This gap is significant especially in Southeast Asian contexts where online reselling is not only a business model but also a cultural phenomenon deeply rooted in relational marketing and community networks (Lim et al., 2020). In Indonesia, for example, the growth of reseller ecosystems is closely tied to social commerce—where buying and selling occur through WhatsApp groups, Facebook communities, and Instagram influencers—creating a unique intersection between commerce and social bonding.

The objective of this study is to explore the role of social trust in shaping consumer purchasing decisions within this ecosystem. Specifically, this paper seeks to answer: How does social trust influence a consumer's intention to purchase from an online reseller? What mechanisms foster or hinder this trust, and how do they manifest

in consumer behavior? These questions are especially relevant given the increasing concerns around fraud, product misrepresentation, and delivery risks in informal digital markets.

The study contributes both to theoretical development—by integrating trust theory within the emerging field of peer-to-peer e-commerce—and practical implications—offering insights for online resellers to foster deeper relationships and improve consumer retention. In a broader sense, the study underscores the importance of building authentic and socially grounded e-commerce environments, particularly as consumers navigate an increasingly complex and competitive digital marketplace.

The findings are anticipated to be beneficial for policy-makers and platform developers seeking to design trust-enhancing features, and for marketers aiming to integrate trust-based narratives into their strategy. Rather than relying solely on technological solutions, such as AI-powered chatbots or automated reviews, the paper emphasizes human-centered trust-building strategies, such as personalized communication, responsive after-sales service, and authentic testimonials from real customers (Chiu, Hsu, Lai, & Chang, 2012).

While the online reseller ecosystem offers flexibility, affordability, and entrepreneurial opportunities, it also demands a rethinking of conventional consumer behavior models. Trust, particularly social trust, is not a by-product—it is the core currency. This research is positioned to bring clarity, structure, and actionable insight to an increasingly vital yet under-theorized dimension of digital commerce.

RESEARCH METHOD

This study adopts a qualitative research approach aimed at deeply exploring how social trust is constructed and influences consumer purchasing decisions within the online reseller ecosystem. A qualitative method is deemed appropriate due to the subjective, contextual, and experiential nature of the phenomenon. Data were collected through semi-structured interviews with 15 purposively selected informants, all of whom are active consumers on platforms such as Shopee, Instagram, and WhatsApp Groups.(Irawan et al., 2023) Each participant had at least six months of experience purchasing from independent online resellers unaffiliated with major brands. Data were analyzed using thematic analysis to uncover recurring patterns related to the formation of social trust, including customer testimonials, communication frequency, transparency of information, and seller responsiveness. To ensure data validity,

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triangulation, member checking, and an audit trail were employed, following Creswell's (2014) guidelines for qualitative rigor. This approach allowed the researcher to understand the subjective meanings of trust as an adaptive mechanism in the absence of formal institutional safeguards in peer-to-peer digital commerce. Rather than merely presenting empirical observations, the study also critically relates findings to a relevant theoretical framework.

RESULTS AND DISCUSSION

Results : The Role Of Social Trust In Purchasing Decisions Within The Online Reseller Ecosystem

1. Trust Is Built Through Social Proof and Peer Testimonials

One of the most compelling themes emerging from this study is the centrality of social proof and peer testimonials in shaping consumer trust within the online reseller ecosystem. Participants repeatedly emphasized that their purchasing decisions were strongly influenced by the experiences and feedback of other buyers.(Ulya, Fitri, & Irawan, 2023) Unlike traditional e-commerce platforms that rely on star ratings or algorithmic reviews, the reseller ecosystem thrives on more personal, community-driven validations. Respondents mentioned that they felt more secure buying from resellers who were often "talked about positively" in WhatsApp groups or featured in Instagram story highlights with customer thank-you messages and photo evidence of delivered goods. This pattern aligns with Chiu et al. (2012), who asserted that consumer trust in digital settings is significantly affected by observable peer behavior and verbal endorsements.

Digital economy saturated with choices and information asymmetry, trust has become the most valuable currency—especially in consumer decision-making. Among the most effective drivers of trust are social proof and peer testimonials, which function as psychological validators that reduce uncertainty and shape perceptions of credibility. Coined by Cialdini (2001), social proof refers to the human tendency to look to others' behavior when making decisions, especially in ambiguous or risky contexts. This phenomenon is amplified in the digital age, where platforms like e-commerce websites, travel booking apps, and social media rely heavily on user-generated reviews, influencer endorsements, and crowd-based metrics such as "likes," "shares," and "ratings" to build reputational capital. These

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cues not only influence individual judgments but also establish collective norms of trustworthiness (Bright & Logan, 2018).

Peer testimonials, a specific form of social proof, carry a unique weight because they stem from perceived equals—customers, users, or peers who have firsthand experience with a product, service, or brand. Unlike traditional advertising, peer-generated content is often seen as more authentic, relatable, and unbiased (Filieri et al., 2015). For example, a 5-star rating from a fellow customer or a video testimonial from a micro-influencer can be more persuasive than a polished corporate campaign. This is especially relevant in high-involvement decisions such as choosing healthcare providers, educational institutions, or financial services, where trust is paramount. As customers increasingly seek transparency, peer testimonials function not only as social validation but also as a safeguard against disappointment or fraud.

Moreover, the design and visibility of social proof mechanisms significantly influence their effectiveness. Platforms like Amazon, TripAdvisor, or Airbnb have optimized their interfaces to showcase reviews, badges (e.g., "superhost"), and aggregate scores, signaling trustworthiness at a glance. Recent studies show that customers are more likely to engage with businesses that have numerous positive reviews and highly rated testimonials—even if those reviews are not professionally written (Zhang et al., 2020). Furthermore, testimonial diversity—such as reviews from different age groups, regions, or usage scenarios—can increase perceived credibility by reducing the suspicion of manipulation or bias (Erkan & Evans, 2016).

However, trust-building via social proof is not immune to manipulation. Fake reviews, bot-driven testimonials, and paid endorsements can distort authenticity and mislead consumers. Therefore, platform accountability and review transparency have become essential to maintain the integrity of testimonial-based trust. Consumers today are more discerning, often triangulating information across sources before making decisions (Chevalier & Mayzlin, 2006). Despite these challenges, the central insight remains: trust flourishes in social ecosystems, and the voices of peers—more than institutions—carry the moral weight in the digital marketplace. Businesses and brands that embrace authentic testimonial systems, empower community feedback, and cultivate visible social credibility will continue to earn consumer trust more organically and sustainably.

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Social media platforms amplify this mechanism by creating spaces where customer satisfaction becomes public and easily shareable. Informants revealed that seeing real-time testimonials—such as screenshot reviews or unboxing videos posted by fellow customers—helped them "feel connected" and perceive the reseller as genuine. These personalized recommendations carried more weight than generic reviews because they came from individuals they recognized or shared community spaces with. Trust, in this context, was not formed in isolation but developed collectively through repeated exposure to positive social cues (Gefen, Karahanna, & Straub, 2003).

Another common practice that fosters trust is when resellers repost customer feedback on their Instagram highlights, TikTok accounts, or Facebook albums. This strategic showcasing of social proof functions as a trust-building ritual, reinforcing a perception of transparency and consistent service delivery. Respondents described how viewing several such posts—especially when posted consistently over time—strengthened their impression that the reseller was both experienced and reliable. This practice resembles what Mayer, Davis, and Schoorman (1995) identified as the development of perceived ability and integrity, two key components of trust in transactional relationships.

The peer-driven nature of testimonials creates a form of decentralized accountability. Buyers feel that if many others have shared satisfactory experiences, the risk of being scammed or disappointed diminishes. The study found that even a single negative review within the community could damage a reseller's image, but a consistent stream of positive stories functioned as an informal warranty. This aligns with Putnam's (2000) theory of social capital, where norms of reciprocity and information exchange strengthen group-level trust and influence individual decision-making.

Trust was also extended to resellers who were endorsed by respected members of a digital community. For example, participants said they were more likely to buy from resellers recommended by admins of WhatsApp reseller groups or influencers with whom they felt some familiarity. These "opinion leaders" acted as bridges of trust, where their endorsement substituted for institutional assurance. This echoes findings from Ba and Pavlou (2002), who argued that trust in online environments can be transferred through trusted intermediaries and network associations.

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The data affirm that social trust in the online reseller ecosystem is not just a byproduct of marketing but a socially constructed phenomenon, rooted in relational credibility and constant affirmation from peer networks. The testimonial-driven culture reinforces a sense of community vigilance and mutual assurance, shaping not only the perception of seller reliability but also the buyer's emotional comfort in making digital transactions.

2. Frequency and Quality of Communication Strengthen Perceived Trustworthiness

Another significant finding from this study is that the frequency and quality of communication between reseller and buyer strongly reinforce perceived trustworthiness. Informants consistently stated that they were more confident purchasing from resellers who communicated actively and responsively. This communication was not limited to transactional updates; it often included friendly greetings, clarifications about product use, and even follow-up messages after the item was delivered. According to participants, such interactions reflected professionalism, care, and an emotional commitment to service, thus forming the foundation of interpersonal trust.

This pattern mirrors the conclusions of Gefen, Karahanna, and Straub (2003), who argued that trust in online contexts is significantly shaped by relational communication cues. In the absence of face-to-face interaction, digital dialogue—especially if prompt and courteous—becomes a substitute for physical presence, reducing the psychological distance between the seller and the consumer. The study found that when resellers replied promptly to questions or concerns, buyers interpreted it as a sign of accountability and attentiveness, thereby increasing their willingness to proceed with the transaction.

The tone and clarity of communication played a critical role. Participants highlighted that sellers who used polite language, explained product details in simple terms, and responded patiently—even to repetitive inquiries—were seen as more trustworthy. This suggests that trust is not only built through the amount of communication, but also through its emotional and linguistic quality. In contrast, delayed responses, vague replies, or transactional coldness often raised suspicion or discouraged purchase intentions. These behaviors were perceived as red flags, reflecting a lack of transparency or potential unreliability.

Another key insight relates to pre-sale and post-sale engagement. Buyers reported that their trust deepened when resellers checked in after the purchase to

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ask whether the product had arrived safely or met expectations. This type of follow-up was rarely expected, but when received, it created a lasting impression. It demonstrated that the reseller viewed the transaction not just as a one-time sale but as a relationship-building opportunity. This resonates with Mayer, Davis, and Schoorman's (1995) model, which emphasizes that **benevolence**—the belief that the other party has good intentions—significantly contributes to the formation of trust.

Additionally, this ongoing communication cultivated what Putnam (2000) referred to as **social capital**—a network of mutual respect and informal accountability that reinforces trustworthiness. Especially in group-based reseller settings like WhatsApp communities or Telegram channels, regular interaction between sellers and buyers fosters a sense of familiarity, creating a semi-public space where poor service would be quickly noted and shared. Thus, communication acts both as a personal bridge and a public reputation mechanism.

This study reveals that communication is not merely a support function in digital commerce—it is the core infrastructure for trust formation. The more present, sincere, and emotionally intelligent the reseller appears in conversation, the more consumers feel confident and secure. These findings urge online resellers to treat communication not as a reactive duty, but as a proactive strategy to establish credibility and long-term loyalty.

3. Transparency and Information Honesty Reduce Perceived Risk

The third major finding from this study underscores the crucial role of transparency and information honesty in reducing perceived risk during purchasing decisions within the online reseller ecosystem. Participants emphasized that their sense of security increased significantly when resellers provided complete, honest, and upfront information about the products they were selling. This included accurate pricing, clear photos, detailed product descriptions, delivery timelines, and return policies. For many informants, such transparency served as a form of psychological assurance, helping them to move forward with confidence despite the informal and often unregulated nature of reseller transactions.

Buyers particularly valued resellers who were candid about product limitations or defects. Rather than being deterred, consumers felt a stronger sense of trust when a seller openly stated if an item had minor imperfections or offered alternatives if stock was limited. These behaviors were seen as indicators of

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integrity, a core element in Mayer, Davis, and Schoorman's (1995) Trust Model. According to this framework, perceived integrity—defined as adherence to a set of principles accepted by the trustor—directly influences trust in economic exchanges. In practice, this meant that honesty, even about negative aspects, was often more persuasive than exaggerated claims or filtered promotional content.

The study also found that visual proof played a key supporting role in building trust through transparency. Participants explained that when sellers posted original, unedited photos of products—especially user-generated content or customer photos—it helped validate the product's authenticity. Generic stock images or excessively edited visuals, by contrast, were met with suspicion. In essence, transparency here went beyond text—it extended into visual and behavioral dimensions of communication. This finding echoes Gefen et al. (2003), who noted that trust in online shopping is strengthened by accurate information that reduces uncertainty and aligns with buyer expectations.

Information accessibility and consistency were seen as trust enablers. Informants appreciated when sellers made it easy to find product details, responded clearly to clarification questions, and maintained consistent messaging across platforms (e.g., Instagram, WhatsApp, Shopee). Inconsistencies in product specs or delivery details often triggered doubt. When asked what made them abandon a purchase, several buyers mentioned "feeling unsure because the seller's answers were unclear or kept changing." This response indicates how transparency acts as a stabilizer in the trust–risk dynamic of online transactions.

Transparent refund and return policies were also key in mitigating perceived risk. Sellers who clearly communicated conditions for refunds or exchanges were viewed as more professional and reliable. Even if buyers never needed to use the policy, its mere presence created a sense of safety. This aligns with the broader literature on consumer trust, where clear institutional mechanisms—whether formal or informal—are seen as safeguards that support trust-based interactions (Ba & Pavlou, 2002).

4. Community Presence and Reputation Create a Social Safety Net

The final key result emerging from this study is the importance of community presence and reputation in creating what participants described as a "social safety net" within the online reseller ecosystem. Unlike corporate online stores that rely on institutional branding and formal assurance policies, reseller

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ecosystems are heavily dependent on community-based recognition and collective validation. Buyers reported that simply knowing a reseller was active in a shared online group, frequently mentioned in positive discussions, or endorsed by peers created a sense of legitimacy—even in the absence of personal interaction or verified credentials.

This community-based assurance operates as an informal mechanism of trust transfer. When a reseller is seen interacting regularly in a WhatsApp group, commenting in Facebook forums, or tagged in customer posts on Instagram, that visibility signals consistency, familiarity, and accountability. Participants described this as a "quiet confirmation" that the seller is known, has a reputation to uphold, and is less likely to commit fraud. This reflects Putnam's (2000) concept of social capital, where trust is built on the embeddedness of actors within networks that enforce mutual norms, reciprocity, and behavioral accountability.

Community presence allows for reputational memory to form—meaning that both good and bad seller behavior are likely to be remembered and shared. Several respondents mentioned that resellers who failed to deliver on promises, were rude, or misrepresented products were publicly called out within their groups. Conversely, resellers who were helpful, consistent, and delivered quality service over time gained a collective endorsement that made buyers feel safe to transact. In this way, community trust is not static; it is actively constructed and reinforced through repeated interactions and shared experiences.

This finding is consistent with Ba and Pavlou (2002), who argue that in online environments where institutional trust is low or absent, reputation mechanisms and social interaction history become crucial substitutes. The study found that buyers did not necessarily need to know a seller personally—they only needed to observe positive interactions or hear credible testimonials from familiar community members to develop trust. This indirect familiarity acted as a filter that reduced perceived risk and increased buyer confidence.

Participants emphasized that community endorsement often outweighed formal platform indicators such as star ratings or badges. For instance, a reseller with few platform reviews but strong recognition within a group was still considered trustworthy. Some even expressed preference for dealing with sellers from the same community because they believed group administrators or peer

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buyers could intervene if problems arose. This illustrates the protective function of digital communities as a trust-enabling structure.

Discussion : The Role Of Social Trust In Purchasing Decisions Within The Online Reseller Ecosystem

In the online reseller ecosystem—where individuals and small-scale entrepreneurs act as intermediaries between producers and consumers—social trust serves as a central pillar influencing purchasing decisions. Unlike corporate e-commerce platforms that rely on institutional reputation and formal guarantees, resellers depend heavily on informal mechanisms of trust built through interpersonal connections, peer validation, and perceived authenticity. In such decentralized digital marketplaces, where buyers cannot always verify product quality or service standards beforehand, social trust becomes both a risk buffer and a transactional catalyst (Gefen et al., 2003).

One key component of social trust in this context is relational trust, rooted in previous interactions, personal referrals, or community belonging. Online resellers often use platforms like WhatsApp, Instagram, and Facebook Marketplace, where customers interact directly with the seller—sometimes within closed groups or community networks. In these intimate digital spaces, word-of-mouth, testimonials, and visible engagement act as social proofs that validate trustworthiness (Liu & Zhang, 2010). Customers are more inclined to buy from resellers who are endorsed by mutual friends, have consistent branding, and are responsive in communication. The social embeddedness of these interactions reinforces the belief that the seller is accountable—not only economically, but socially, which reduces the perceived risk of fraud or dissatisfaction (Granovetter, 1985).

Social capital plays a major role in establishing trust-based purchasing behavior. Resellers who regularly engage with their community, share transparent reviews, and present a humanized brand identity (e.g., through personal stories or behind-the-scenes content) tend to build stronger relational equity with potential buyers (Putnam, 2000). In turn, this capital allows them to maintain buyer loyalty and price flexibility even in a competitive environment. Moreover, trust is not only built vertically (between buyer and seller), but also horizontally—through buyer communities that exchange feedback, recommendations, and warnings about reseller reputations.

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However, the dynamics of social trust in this ecosystem are fragile. Since most online resellers operate without formal regulation or platform-backed guarantees, violations of trust—such as fake reviews, delivery failures, or poor after-sales service—can rapidly damage credibility. Negative experiences spread quickly within digital communities, and reputational recovery can be extremely difficult in the absence of institutional support. To mitigate this, many resellers have adopted trust-enhancing strategies, such as offering testimonials from real customers, uploading unfiltered product reviews, using payment protection methods, and embracing customer-first policies (Kim et al., 2008).

The rise of micro-influencers within the reseller ecosystem has amplified trust through parasocial relationships. Buyers often feel a sense of familiarity and connection with resellers who consistently appear in their feed, share life updates, and communicate authentically. This emotional proximity builds what McAllister (1995) calls affective trust, which complements cognitive trust and increases purchase intention even when product uncertainty remains high. Thus, social trust—in all its forms—is not merely a background factor; it is the invisible infrastructure of decision-making in the online reseller economy.

Table 1. Theoretical Analysis: Trust Theory Applied to the Online Reseller Ecosystem

Component of Trust Theory	Manifestation in Field Findings	Implication on Purchasing Decisions
Ability	Resellers provide detailed product information, respond promptly, and show product mastery	Enhances consumer perception of professionalism and lowers uncertainty
Benevolence	Sellers maintain warm communication, check in post-transaction, and offer support	Builds emotional connection, encouraging loyalty and repeat purchases
Integrity	Sellers display honesty, admit product flaws, and offer refund or return options	Reduces perceived risk and increases long-term consumer trust

The application of Trust Theory by Mayer, Davis, and Schoorman (1995) provides a robust conceptual framework for understanding how social trust is developed and operationalized in consumer decision-making within the online reseller

ecosystem. The theory's three central dimensions—ability, benevolence, and integrity—are directly reflected in the lived experiences of consumers engaging with peer-to-peer digital sellers.

Ability is recognized when sellers demonstrate competence by offering clear, relevant, and technically accurate information about their products. Consumers interpret responsiveness and product knowledge as markers of professional credibility, which fosters trust and encourages transaction commitment. Benevolence, meanwhile, is evidenced through emotionally intelligent behavior—such as follow-up communication and personalized support—which goes beyond economic exchange and indicates care for the buyer's experience. This form of interaction deepens relational trust, as buyers feel their satisfaction matters beyond the point of sale.

Integrity, the third component, is most powerfully displayed when sellers are transparent about product limitations, pricing structures, and refund mechanisms. Participants in the study emphasized that such honesty reduced the sense of transactional risk, even when the seller was a stranger. The presence of visible refund policies, sincere testimonials, and real product photos all contributed to the perception of ethical consistency.

However, while Trust Theory aptly explains individual-level trust dynamics, it underrepresents the role of community-based trust mechanisms, which were repeatedly emphasized by respondents. In the online reseller ecosystem, particularly in social commerce environments like WhatsApp groups or Instagram micro-markets, trust is often collectively constructed. Reseller visibility within a group, endorsement by community figures, and shared reputational memory all function as informal guarantees—elements not directly captured by the original Trust Theory.

Thus, while Trust Theory offers a solid foundation, its application in this context could be significantly enriched by integrating perspectives from Social Capital Theory (Putnam, 2000) or Networked Trust Theory, which emphasize the embeddedness of actors in trust-producing digital communities. These additions would better account for the decentralized, relational, and community-moderated nature of trust in informal online markets.

CONCLUSION

This study highlights the crucial role of social trust as a core determinant in consumer purchasing decisions within the online reseller ecosystem. The findings show

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that trust is not merely an abstract psychological construct but a tangible factor built through social interactions, testimonial validation, consistent communication, transparency, and community reputation. Each of these dimensions maps onto the three components of Trust Theory ability, benevolence, and integrity demonstrating the theory's relevance in explaining trust-building mechanisms in informal digital markets. Consumers rely on peer testimonials as a form of social proof, where repeated positive endorsements signal credibility and reduce the sense of risk. Trust is also cultivated through frequent, sincere communication that reflects the seller's attentiveness and care, reinforcing perceptions of goodwill. Moreover, transparency and information honesty play a pivotal role in reducing uncertainty, as consumers are more willing to transact when sellers provide complete and truthful information. Finally, a reseller's presence and engagement within trusted communities function as a social safety net, enhancing perceived legitimacy even in the absence of formal institutional protection.

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