

UNVEILING TRUST DYNAMICS: A NOVEL EXAMINATION INTO INFLUENTIAL FACTORS OF INDONESIAN C2C SOCIAL MARKETPLACES

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ABSTRACT

Facebook Marketplace is one of the biggest social-media-based marketplaces in the world, in which includes Indonesia. With many transactions occurring in Indonesia, there are different aspects that user determines when deciding whether to trust Facebook Marketplace and the sellers within. Therefore, this study aims to analyze and determine factors influencing a person's trust aspect when transacting on Facebook Marketplace. This study uses a quantitative method to collect data by distributing questionnaires to 151 respondents via Google Forms; then, the data is processed and analyzed using the Partial Least Square Structural Equation Modeling (PLS-SEM) method. The findings reveal that Credibility, Payment Options, Price, and Ease of Use is positively impacting Satisfaction. Moreover, Satisfaction, along with Privacy and Word of Mouth, positively influences Trust. However, this research shows that Security and Brand Awareness do not significantly affect Trust and may not be the key determinant of user trust. Overall, this research provides valuable insights into the factors influencing the trust of users on the Facebook Marketplace in Indonesia. The results highlight the significance of Credibility, Payment Options, Price, Ease of Use, Satisfaction, Privacy, and Word of Mouth in shaping users' trust. The research results can guide Facebook Marketplace and other social marketplace platforms to improve security measures and users' brand awareness, to drive users' trust.

Keywords: *C2C, Social Marketplace, Social Commerce, Satisfaction, Trust, Indonesia*

1. INTRODUCTION

With the rapid growth of technology adoption within this technological era, the usage of electronic Marketplace, or electronic commerce, also rises [1]. With the rise of technology growth, Customer to customer (also referred as peer to peer) Marketplace also rises, which benefits the user to obtain goods or services at lower costs and the opportunity to conduct self-owned business transactions [2]. This creates the opportunity for individuals to conduct and expand commercial activity and business on a larger scale [3]. The usage of C2C social Marketplace to transact, meet, sell, and buy products has risen significantly past few years, mainly because of the COVID-19 pandemic outbreak that forces people to do everything from home, doing everything online, and accelerated the digitization of the economy and society [4].

One of the biggest social Marketplaces widely used by users is the one Facebook provided,

namely the Facebook Marketplace. Owned by Meta (which also owns Facebook, Instagram, WhatsApp, and many other platforms). From the Marketplace provided by Facebook, we may receive both information and buying and selling sites, as well as communication. Online buying and selling via Facebook's Marketplace platform, may create and implement the creation, distribution, and exchange of goods, ideas, and services to other individuals as a means of meeting requirements [5]–[7].

Facebook Marketplace functions as a bidirectional commerce. They facilitate the need to buy and sell within Facebook as individuals supply and demand matching with means of connecting users, in which they can be the sellers that want to advertise their products or the buyers that are looking for specific products they desire to buy [2], [3], [8]. Launched in 2016, Facebook Marketplace became one of the most favorable to be used in terms of C2C Marketplace platforms [9], cited that Facebook itself had 2.96 billion active users on 31

December 2022, making it the most used social network platform in the world [10]. This is also supported by the reports and predictions made by eMarketer, a business insider page, that shows the social media-based commerce platform that is most used currently is still Facebook [11].

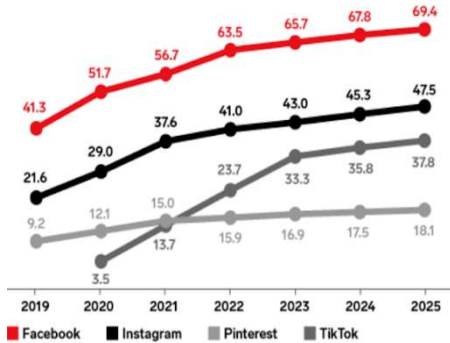


Figure 1.1: Social-Media Based Commerce Buyer Growth Predictions (Source: eMarketer)

The Marketplace itself gained a total of 1 billion usage each month worldwide and it is projected to continue to grow according to eMarketer forecast report and [10]. According to the fact cited from Webtribunal and Thrivemyway, a statistic watch page that quotes from the official sites and real-time web traffic monitoring, Indonesia has the 3rd largest user percentage of Facebook, racking up a total of 129.85 million users, with 81% of those accessing the Marketplace from mobile device [12], [13]. From demographic quoted from Thrivemyway, the average users of Facebook Marketplace are 61.8% female and the rest are male, with the average of users ranging from 25 to 35 years old, which took 25.4% of total users recorded in Facebook’s database, with the average time spent by users within the Marketplace is 33 minutes per day [13].

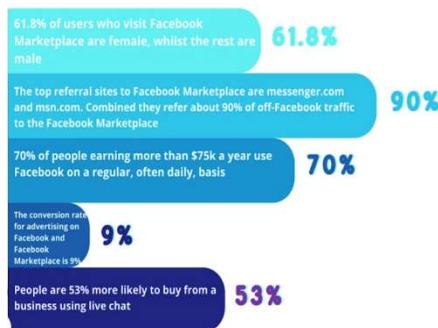


Figure 1.2: Facebook Marketplace Usage Facts (Source: Thrivemyway)

There are many advantages offered by the usage of Facebook Marketplace, with a free listing service, sellers do not have to bother to pay selling fees if their products are sold via Facebook

Marketplace, with payment only to be made by sellers to advertise and promote their product. Their listing is also open for users to advertise and promote any item condition (brand new or used) up for sale, with categories to list their items correctly according to the products category [10], [14].

Facebook Marketplace is a low-cost marketing technique because Facebook is a popular social media platform that is easy to use from anywhere and at any time. Easy communication is provided, in which the users are always connected to either their seller or buyer with communication through Facebook messaging features, so there are no limitations in socializing, there is also feedback on products sold to buyers where buyers can provide suggestions and criticism, while it is also easy for sellers to update the condition of goods [6], [8].

With rigorous restrictions on harmful products (drugs, firearms, explosives, and other illegal items), Facebook Marketplace only permits safe products to be listed by sellers. The Marketplace function is effortless to use and can be accessible from a menu within Facebook, saving users from having to switch to a different website or download an additional application [15]. Users just need to create a Facebook account to browse the millions of products accessible, even to directly list one of their own. This is all that is needed to sell something or to browse items that are available for purchase on Facebook, this is different from their community groups that are supervised by an administrator and need permission from the administrator to join [10]. This leads to the problem to be discussed about.

Despite the ease of usage given by Facebook Marketplace, and boosted by the lack of supervision as well as weak controls of transactions, fraud and scamming activity became common in Facebook Marketplace. Users (buyers) who saw such a listing and are interested in making a purchase can then directly contact the other user (seller) to establish a purchasing arrangement, such as a physical meeting, seeing or testing the product, using a third party that provides middleman services, or paying and then receiving the item [14].

There is no founding of secured payment systems and strict security controls, in a sense, the buying and selling process on the Marketplace is not managed directly by the Marketplace, therefore the opportunity for transactions in Facebook Marketplace is not protected and it depends totally on the buyers or the sellers to decide the other party if they are trusted to interact with or not, with

purchases made frequently unreliable and there is no assurance of a refund [16].

According to a report from Thrivemyway, 13% to 16% of Facebook Marketplace users (sellers and buyers) are fake, meaning that the listing and the store made from the percentage given are not real [13]. The report quoted from Thrivemyway and thinkmoney stated that nearly 17% of total Facebook Marketplace users have been scammed, with the statistic of one in every 6 users, reporting that they got scammed by fake sellers [13], [17]. The same report stated that nearly 9%, or one of every 11 users, had been approached by fake scammers within the Marketplace. The same reports cited from Thrivemyway and thinkmoney for Facebook in 2021, state that the fraud activity and the searches for the Marketplace scams within the Marketplace rose by 16% from June to October 2021 [13], [17].

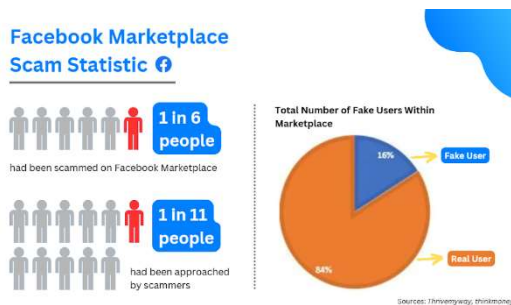


Figure 1.3: Marketplace Scam Statistic (Source: Thrivemyway & thinkmoney)

In addition, Facebook Marketplace has no regulations regarding fraudulent activity. Facebook Marketplace lacks the mechanism to ensure trust, which is not standard in terms of online commerce. Facebook Marketplace did not imply systems for resolving disputes, spotting fraud, or consumer protection initiatives for defending users that provide money-back guarantees for unsuccessful transactions [18]. Facebook Marketplace also, unlike the community groups, lacks administration or supervision from humans, that could intervene with fraud potentials, and stop any scam activity that might happen [19].

In the case of Indonesia, the fraud and scam activities done within Facebook Marketplace are no exception. Raking as the 3rd largest user pool of Facebook in the world, with millions of people registered as Facebook users, using the Marketplace on a near daily basis, and lots of listings uploaded, it is common for scams to happen among the users in Indonesia. Several cases have been reported in the news with the loss equivalent of millions of Rupiah

from the victims. Some cases that recently happened, and are recorded and reported in Indonesia are shown in the table below;

Table 1: Recent Facebook Marketplace Scam Cases in Indonesia

Case	Loss	Source
A female teacher got scammed after payment over a fake car purchase in Aceh from a fictitious seller who stole credentials from the righteous owner of the said car.	80 million Rupiah	[20]
A young lady got scammed after payment over a fake motorcycle purchase in Palembang from a fictitious seller who works together with the motorcycle owner.	6.7 million Rupiah	[21]
A man got scammed after transferring a down payment over a fake flip bike purchase in Asahan from a fictitious seller who sent a fake expedition receipt after the transfer.	1 million Rupiah	[22]
A cooking oil seller got scammed after delivering cartons of oil to buyers who also got scammed after payment towards a fictitious drop shipper in Ciparay.	6.84 million Rupiah	[23]
A young man got scammed after payment over a fake car purchase in Banjar from a fictitious seller who works together with the car owner.	80 million Rupiah	[24]
A man got scammed over a fake car purchase in Palembang from a fictitious seller who fled the scene right upon receiving a transfer made by the victim for the down payment of the car.	10 million Rupiah	[25]
A person got scammed after payment over a fake smartphone purchase in Samarinda from a fictitious seller who works together with the smartphone owner.	7 million Rupiah	[26]
A young mechanic got scammed after payment over a fake trail bike purchase in Gowa from a fictitious seller who insisted that a transfer payment be made instead of cash on delivery, with the scammer went away after the transfer had been made.	18 million Rupiah	[27]
A young man got scammed after payment over a fake trail bike purchase in Simalungun from a fictitious seller that used a complex scheme to scam the victim, with manipulated expedition receipts and fake expedition counter staff.	800.500 Rupiah	[28]
A person got scammed after payment over a fake offroad car purchase in South Jakarta from a fictitious seller that used a complex scheme to scam the victim, stolen credentials of car	110 million Rupiah	[29]

specification, fake GPS for location, impersonating car checker using fake profile and number.		
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Examples of cases recorded recently above show that scams and fraud within Facebook Marketplace also happened in Indonesia and could affect unaware victims, regardless of whether they are sellers or buyers, resulting in variations in the amount of financial loss.

Despite the fraudulent activity continuing to grow within Facebook Marketplace and the lack of regulations, reports made by BusinessDIT, a business and marketing specialist in New York, stated that the online commerce sector is being significantly impacted by Facebook Marketplace. The report stated that when looking for a straightforward platform to sell their items, more than 20% of consumers prefer Facebook Marketplace, and more than 22% prefer the Facebook Marketplace 'trust' aspect to be associated with the Marketplace [30].

Research conducted by [3], [10], [31] argued about the importance of trust for the Marketplace or social commerce transaction to occur (online commerce without any middleman services), in which trustworthiness is a fundamental component to conduct transactions within. Since with an increase in the number of consumers shopping for used products on C2C social Marketplaces, there is still a lack of knowledge of the facilitators that motivate a consumer to shop for used products on C2C social Marketplaces [32].

Differentiated from e-commerce transaction systems that are covered with middleman services, social Marketplace users contact both sellers or buyers individually and the Marketplace simply serves as a broker and mediator between the two market sides, which explains why such interactions take place need trust [33]. Additionally, Marketplace goods for sale also lack quality and maintenance evaluation criteria. This suggests that the transaction is fraught with risk and uncertainty. As a result, trust, as a prerequisite for a successful transaction, is more important in Marketplace platforms than in traditional e-commerce platforms [31]. With the risk given, it is associated with the purchase the need to build trust between buyers and sellers, to foster a sense of trust that the other party can be relied upon [18].

From the above statement, trust is proposed as an important factor to be researched, what factor influences the trust of the Facebook Marketplace users despite the fact of the high number of frauds and scams happening within the Facebook Marketplace and the lack of regulations within the Marketplace? There are still users that conduct transactions within the Marketplace itself, with the fact there are potentials and vulnerabilities of them getting ripped off or the lack of transactional support given by Facebook.

2. THEORETICAL FOUNDATION

2.1 Adopted Theories

2.1.1 P.O.S.T. Theory

To support this research, this paper adopts theories cited from books, the first one is the P.O.S.T concept theory [34]. This research paper adopts the P.O.S.T. concept theory, where P stands for people, O stands for objective, S for strategy, and T for technology. P.O.S.T. is a concept developed by Forrester Research, in which P.O.S.T. helps to simplify and use a template for how to approach social marketing, in this research to be adopted and modified to determine the usage of Facebook Marketplace in Indonesia.

People would be the person that would be the scope of research, for this paper, the people that are targeted in this research would be the users of Facebook Marketplace in Indonesia, to be seen from the buyer side, since it is stated earlier that Indonesian users rake in 3rd position as the country with most Marketplace users in the world, in which the buyers faced the problem that is stated earlier, being vulnerable toward scams and frauds. The objective would be the target or the main goal that is wanted to be achieved, in which this research aims to know and determine the factors that influence the trust of Facebook Marketplace users in Indonesia, despite the problems they currently facing.

Strategy would be the strategy used to gain insights and to conduct the research that is in alignment with the objectives stated earlier, in which to gather insights, this research would directly gather the data empirically by sampling Facebook Marketplace users in Indonesia, by using data collection, such as a questionnaire. Lastly, technology would be the technology that is used within the research to achieve the goals of understanding the factors that influence the loyalty of Facebook Marketplace users. Several technologies in the forms of tools and other

miscellaneous are used, such as Google questionnaire forms to gather data from users, SmartPLS 4.0 to process and calculate the result, Microsoft Excel to store data and make it easier to be read, and Mendeley to quote and manage journal papers used as a reference in this research.



Figure 2.1: P.O.S.T Model (Smith, 2011)

2.1.2 Expectancy-Disconfirmation Model

The Next theory adopted is the Expectancy-Disconfirmation model which was introduced by Richard Oliver in 1980 in his article, in 1997 rephrased and advanced as a theory in his book, and revised to match the environment until the later edition in 2010. The expectancy-disconfirmation model is a theoretical framework that aims to explain how people assess level of satisfaction of goods or service based on both their initial expectations and the actual results they get.

According to the model, an individual's level of satisfaction is influenced by how their expectations and perceived performance compare. Individuals are likely to be content if the perceived real performance meets or surpasses expectations; otherwise, they become disloyal. Expectations, perceived performance, and disconfirmation are the three main factors identified by this theory, as having a significant impact on an individual's pleasure or dissatisfaction.

Expectations are the person's anticipation of how well the good or service will work, and they can be influenced by previous experiences, advertising messaging, or word-of-mouth. The term "perceived performance" describes how a person perceives the results or performance of a good or service. The discrepancy between expectations and perceived performance is referred to as disconfirmation. The model also contends that while discontent can result in unfavorable word-of-mouth and loss of trust, satisfaction can promote trust and loyalty which results in repeated purchase orders. The model also suggests that people might alter their expectations in response to how they think they

perform, which would modify how satisfied they are [35].

According to this model, customers' expectations and opinions of the goods or services they receive have an impact on their likelihood to trust and remain loyal. This model states that if a customer's experience meets or exceeds their expectations, they will have a favorable opinion of the brand, trust them, and become loyal customers. But, if the customer's experience falls short of their expectations, they will lose their trust and grow disloyal because of their poor perception of the brand [36].

Modifying from this theory's framework, we can adopt the expected performance or quality from users of Facebook Marketplace to discuss what factors influence the satisfaction that users receive from sellers within Facebook Marketplace, thus leading to their trust as a user in Facebook Marketplace.

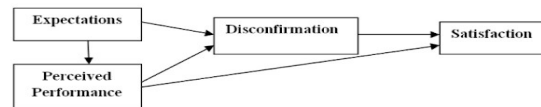


Figure 2.2: Expectancy-Disconfirmation Model (Oliver, 2010)

2.1.3 Trust Transfer Theory

The Next theory that is implied is the trust Transfer Theory. First, to make purchasing decisions in C2C social commerce or social Marketplace, consumers must judge sellers and brands concurrently, therefore customers must create trust at the level of individual sellers and brands at the same time [37]. This means that trust is an important aspect in C2C social commerce or social Marketplace since transactions occur between customers, and the consumer must think the product with an unknown brand supplied by individual sellers is reliable [38].

Trust transfer theory states that when one person or entity is linked to another, people's trust in the first person or entity that is familiar is transferred to trust in the other person or entity that is unfamiliar [39]. The trust transfer procedure involves three distinct but interconnected individuals or entities: principals, trustees, and trusted third parties. If the principle firmly supports the third person's trustworthiness and the trustee and the third party have a close relationship, trust can be transferred to the trustee [38].

Trust can be transferred via two processes: cognition and communication. The cognitive process of trust transfer is based on knowledge of the trustee's relationship with the trusted third party, which can transmit trust from one entity to another. First, trust may be transferred when the trustee target and a trusted third party interact. Second, when the trustee target and the trusted third party are contextually related, trust transfer can occur [38], [40].

When the principal is influenced by others through communication and interaction, he or she will generate trust in the target, which means that when consumers are influenced by recommendations or comments within the community, their trust can be transferred. Buyers, sellers, and brands all have a relationship in the context of C2C social commerce or Marketplace [41]. Buyers and sellers are both members of the same social network (in this case, Facebook), and they may be real-life friends, family, friends, or others. As a result of their interpersonal ties, the buyer develops trust in the vendor [42]. Because the buyer's trust in them is later formed, we may use the trust transfer theory to build the buyer trust mechanism within the context of C2C social commerce or Marketplace.

Using this theory, we can adapt the trust from users of Facebook Marketplace to discuss what factors influence the trust of a user in Facebook Marketplace.

2.2 Previous Research Review

A literature review was conducted to support the content of the study. The literature is reviewed from previous works of researchers who have conducted research and observations from similar topics centered around the belief in the use of E-commerce technology, satisfaction, and trust in E-commerce transactions in general. The literature that is reviewed is then to be presented as follows;

The first journal from [43] discussed the influence of customers' experience and trust of the brand on their impact on the customers' loyalty within the E-commerce. Their research was conducted within one E-commerce brand, namely Lazada, with their respondent to be specified from West Nusa Tenggara (NTB) in Indonesia. They proposed two variables to be researched towards customer loyalty, namely the customer experience and brand trust. They used a non-probability sampling with the purposive sampling method, in

which they collected a total of 50 respondents which they analyzed using multiple linear regression analysis. Their result shows that both variables positively impacted the customers' loyalty, in which the customer experience impacted partially and the brand trust impacted simultaneously.

The next work from [44] researched the effect of service quality aspect and feeling of trust on the loyalty of customers when they shop in E-commerce. Their research was conducted within one E-commerce brand, namely Shoppe, and the respondents' target was to be aimed specifically at students taking a major in management study, at Muhammadiyah University in Bengkulu. They proposed two variables to be researched towards customer loyalty, namely service quality and trust. They used an accidental sampling technique and gathered a total of 113 respondents, in which they analyzed using multiple linear regression analysis hypothesis t-test, and hypothesis f-test. Their result shows that both variables positively impacted the customer's loyalty, both partially and simultaneously.

The next work from [45] elaborated on the factors that affected the loyalty of customers of E-commerce in Indonesia. Their research was conducted specifically for E-commerce customers who had a repetition of buying from several E-commerce vendors, all too coming from Indonesia. Their research proposed several variables that simultaneously and partially impact loyalty, namely service quality, satisfaction, marketing promotion, trust, and application design. Their research uses the hypothetico-deductive method to gather data, and they gathered a total of 323 respondents, which they analyzed using multiple linear regression analysis. Their result shows that only some variables have a positive impact on one variable to another, service quality only has a positive impact on satisfaction and trust but not on loyalty. Satisfaction has a positive impact on loyalty, while trust has no positive impact on loyalty. Marketing promotion has a positive impact on loyalty and satisfaction but not on trust, and application design has a positive impact on both satisfaction and trust.

The next work from [46] researched the effect of service quality and trust on the satisfaction aspect of users in one E-commerce in Indonesia, namely Tokopedia. Their respondents target users who live in one city in Indonesia, namely Bandar Lampung. Their research proposed two variables that impacted the user's satisfaction, namely the

service quality and trust. Their research uses non-probability sampling with purposive sampling techniques to gather data. They gathered a total of 110 respondents that were analyzed by using validity and reliability tests, multiple linear regression analyses, hypothesis t-tests, and hypothesis r²-test. Their result shows that both variables have a positive and significant impact on the satisfaction of users.

Work from [47] was conducted around the factors that affected the customer's loyalty in E-commerce, which uses user satisfaction as the medium to analyze the factors. Their research was conducted at State University in East Java, Indonesia. Their research proposed two variables that were deemed impactful with loyalty, namely service quality, and trust, that use satisfaction as a medium towards loyalty. Their research used purposive sampling to gather their data, and they gathered a total of 100 respondents, that is analyzed by using descriptive analysis and the PLS method. Their result shows that both variables partially impact the satisfaction aspect, and the satisfaction aspect also impacts the loyalty aspect partially.

The next work from [48] discussed the factors that influence customers to be interested in purchasing goods from one E-commerce, namely AliExpress. The proposed factors that are deemed impactful with the buying interest are namely, digital marketing, brand trust, and customer satisfaction. To gather respondents for their research, they used non-probability sampling using purposive sampling techniques to gather data. They gathered a total of 147 respondents and the data is analyzed with multiple linear regression analysis. Their result shows that all variables proposed have a positive impact on the customer's buying interest.

Another work from [49] speaks about the impact of trust and satisfaction on user loyalty within E-commerce, to be seen from the growth of usage during the COVID-19 pandemic. Their research proposed several variables that are deemed impactful, namely the e-coupon, information quality, and financial risk. These variables are used to determine the partial influence of the trust and satisfaction aspect on the loyalty of users. This research used non-probability - quota sampling to gather data. They gathered 423 respondents and analyzed the data by using the SEM method. Their result shows that all but one variable has a positive and significant result towards satisfaction and trust. One variable that has no impact on trust and

satisfaction is financial risk. Both satisfaction and trust have a positive impact on the user's loyalty.

Work from [50] determines the impact of service quality, trust, and risk perception towards the repurchase intention mediated by satisfaction within the E-commerce application usage during the COVID-19 pandemic. This research was specified for their target respondents to come from one city, namely Jambi. This research proposed three variables that are deemed impactful with the repurchase intention, namely the service quality, trust, and risk perception. All these variables are then to be bridged with a medium variable, namely satisfaction. Their research uses non-probability sampling with a purposive sampling method to gather data. A total of 100 respondents are gathered and to be analyzed by using the PLS-SEM method. Their research result shows that all variables have a positive impact on the satisfaction medium and repurchase intention, both partially and simultaneously.

The next work from [51] discussed the effect of service quality and trust towards the customer's satisfaction within Lazada. Their research proposed two variables that are deemed impactful toward satisfaction, namely service quality and trust. Their research gathered data by using accidental sampling to gather data. They gathered a total of 100 respondents and were projected by using the explanatory method using regression analysis. Their research result shows that both variables have a positive and significant impact on the satisfaction aspect of customers, both partially and simultaneously.

Work from [52] discussed factors that impacted the satisfaction and loyalty of customers of E-commerce vendors in Indonesia. This research aimed to gather insights specifically from users who purchased products from several brands within the E-commerce, namely Sociolla, Watsons, and Sephora. This journal proposed two variables that are deemed influencing the loyalty aspect, namely the service quality and trust, to be bridged by a medium variable, namely satisfaction. This research used non-probability sampling to gather data from respondents and was able to gather a total of 150 respondents. The data is analyzed by using the PLS-SEM method by the researcher and it shows that, both partially and simultaneously, those two variables and the medium variables can positively impact the loyalty of the customers.

The next work from [53] was conducted around the effect of service quality, trust, brand image, and customer satisfaction, on the loyalty of the customers within E-Commerce, namely Shoppe. Compared to other works, this one researched specifically one seller affiliate within Shoppe, namely Edwin Jeans. This research proposed four variables that are deemed impactful with the customer's loyalty, namely service quality, trust, brand image, and satisfaction. This research used a purposive sampling technique to gather data. A total of 100 respondents were gathered by the researcher and the data was analyzed by using multiple linear regression analysis. Their research result shows that all the proposed variables showed a positive impact on the loyalty of the customers of Edwin Jeans, both partially and simultaneously.

Another work from [54] researched the service quality of an E-commerce towards their customer's satisfaction, trust, and the impact of those variables on customer loyalty. This research was conducted with the customers of Shoppe E-Commerce in Indonesia. Their research proposed three variables that are deemed impactful, namely service quality, satisfaction, and trust. This research used the purposive sampling technique to gather their data. Their research gathered a total of 300 respondents and their data was processed by using causality analysis. Their research shows that all but one variable relation has a positive and significant impact on loyalty. One variable relation that is not supportive is the partial effect of service quality on loyalty.

Work from [55] analyzed the effect of cognitive and affective trust in regards to online customer behavior within E-commerce. This research proposed several variables that are deemed to be significant towards the loyalty of customers within E-commerce, namely the perceived website quality, security, and privacy policy, prior-interaction experience, perceived reputation, shared value, internet usage experience, and online shopping experience. Alongside these variables, there are several medium variables used, namely cognitive trust, affective trust, and customer satisfaction. Their research used a purposive sampling technique to gather their data, in which they gathered a total of 373 respondents. They analyzed the data by using Kolmogorov-Smirnov test and SEM method. Their research result shows that all the variables and the medium have positive and significant effects on their respective variables and the loyalty intention of the customers.

Work from [1] researched the factors that influenced the customer's satisfaction with their usage of E-commerce within the COVID-19 pandemic. This research proposed several variables that were deemed impactful toward satisfaction, namely security, information availability, shipping, perceived quality, price, time, and demographic characteristics (to impact statistically). This research used a sampling technique to gather their respondents and gathered a total of 207 respondents' data that was analyzed using the SEM method to calculate the data. Their research result shows that shipping, price, and demographic characteristics did not have any significant and positive impact on the satisfaction aspect of the customers.

2.3 Research Problem

Based on the literary review that was conducted earlier, this research will unveil the cause of the problem that is focused on determining which factors influence the trust to conduct transactions from users of Facebook Marketplace in Indonesia, knowing which factors have a heavy or weak influence and effect on the trust of Facebook Marketplace users.

2.4 Research Questions

This research's question is; What factors influences the trust factors of Indonesian users of Facebook Marketplace?

2.5 Definitions

2.5.1 Social Commerce

Social commerce can be defined as an extension of e-commerce that emphasizes the use of online social networking in business facilitation and conducting commercial activities on social media platforms [14], which introduces a new way to shop online, known as social shopping (s-shopping). It indicates that customers are linked by their online social network relationships, via which they may discover, share, recommend, and evaluate products, exchange shopping information, knowledge, and opinions, and obtain access to making purchases. It is considered a social media program with embedded online commerce features that combines two essential instances, namely social media and e-commerce [56]. The ongoing social media craze suggests that social commerce will be in the future for e-commerce potential [57].

Social commerce is considered the new wave of e-commerce, as it takes advantage of the interactive information technology structure, where

consumers can interact with each other to conduct online shopping activities and discuss their experiences and preferences regarding products and services [58]. Other journals stated that the use of internet-based media to enable people to participate in the selling, buying, comparing, and sharing of information about products and services in online Marketplaces and communities, allowing for increased interactivity and participation of and among customers, is defined as social commerce. Social commerce is a subset of traditional e-commerce that involves using social networks to facilitate social interaction for the online purchase and sale of goods and services [59].

2.5.2 Social Marketplace

Social Marketplace is unique compared to social commerce and differs from ordinary e-commerce although still within the scope of commerce systems since a social Marketplace (such as Facebook Marketplace) can be defined as a place, a platform, an online Marketplace, where the sellers and buyers met, where the vendor only provides the platforms and facilitate users' buying and selling activities [5]–[7]. Facebook Marketplace is one of the social Marketplaces that its users frequently use to conduct online buying and selling operations, as the existence of a social Marketplace allows them to not only act as a place to market and sell, but also well as an advertising space between sellers and purchasers, but also compare prices from multiple sellers who sell similar products without tiring of traveling from one vendor to another [15]. Furthermore, a social Marketplace is a platform where users can transact business or advertise themselves through interacting with customers and self-promotion [6], [8].

It is also considered from another journal that social Marketplace is regarded as a platform where users are permitted to engage in customer-to-customer (C2C) commercial activity. It is considered a C2C commercial activities platform provider, since such activities will most likely involve one user (as a seller) and another user (as a consumer), thus considered as conducting customer-to-customer (C2C) commercial activities [14]. This differs from business-to-consumer (B2C) business models, where C2C businesses benefit from self-propelled growth by motivated buyers and sellers [32].

Furthermore, C2C Marketplace refers to an online Marketplace transaction between two private end users to sell or buy products through a social platform, in which individuals are encouraged to sell

and buy new or used items within the platforms without the need for a business or the involvement of a third party [31]. Another journal also described that it C2C Marketplace represents a type of user that wants to sell their goods or services or a buyer who wants to buy and the content is generated directly by them, while the platform itself is not involved and simply provides features. When users join these Marketplace platforms, they can view the selling posts made by other users and immediately contact the seller, either through the post or through private messaging [60]. Facebook Marketplace provides this kind of service for their user, where they can directly contact the sellers regarding their products or directly promote their products, while Facebook only facilitates features, thus considered a C2C Marketplace.

2.6 Proposed Variables

2.6.1 Payment Options

Credibility refers to the respectability of the brand viewed by the customers. Credibility qualities include the brand's dependability in terms of reason, honesty, trust-spreading, and conveying what the sellers advertise. It comprises trustworthiness or dependability, expertise, and likability. This means that credibility can be defined as a critical element affecting the seller's customer view and their market existence. Keeping hopes that the seller will live up to its advertised qualities as described can foster a stronger and longer-lasting relationship between the seller and their customers [61].

Another journal stated that credibility is acknowledged to be the readiness of sellers to provide services or goods they offered, and relying upon the seller's capability and willingness to deliver on their promises. In this journal, they also stated that credibility comprises trustworthiness, expertise, and attractiveness or likability. They stated that credibility from the customer's perception is to expect the seller to be trustworthy, have the capacity, and be dedicated to the deliverance of their commitment. If the customer believed that the seller was meeting its commitments, it signified that it was doing well, the customer would contemplate if they saw a brand to be credible enough since brand credibility was possible data for developing a stance for customers, which led to increased satisfaction. Credibility was an important concept to investigate since it was linked to customer satisfaction, which helped boost the seller's financial performance and competitive power [62].

Another journal also stated that credibility is about how effective a piece of information is given by the sellers, concerning the accuracy and reliability of the information they give. The information given may vary, which may include changes in goods or services price, change of policy of purchase, or even information regarding bad customer testimonials or comments about the sellers, in which all of this is frequently utilized as the basis for consumers' evaluation of the seller's credibility and what they could offer and what is delivered. It is also stated that credibility is built by trustworthiness and expertise, which explains how the company's ability to realize its commitment to consumers and its ability to foster the customer's trust [63].

2.6.2 Payment Options

The availability to select and choose various ways of paying for goods or services would significantly impact user satisfaction within social commerce. The existence of a diversity of alternative payment options accepted by sellers would contribute to the customer's satisfaction [64]. Another journal also stated that the capability to provide acceptance of wide range of payment in payment transactions is the central aspect for customers to consider when conducting online purchases [65]. Another journal stated that payment method is one of the most important factors that affect customer satisfaction since customers are always encouraged to purchase online by a simple, dependable, and wide choice of payment systems, and payment has become an essential part of company operations for organizations; yet, payment method also has become one of the most critical difficulties for successful business and all other financial services [66].

Several other journals also agreed with the importance of payment method as a factor that affects the satisfaction of customers, where the users believe that it is easy and beneficial to have a wide range of payment, which leads to their satisfaction and positive attitude towards the commerce [67]. Other papers also stated the importance of payment methods in commerce systems that should be an important aspect for the users, to provide safe and easy payment. Contrary to the e-commerce systems, the same paper stated that there is a lack of guaranteed bank protection for individuals in the event of infringement or fraud via the internet, which is the case of the social commerce systems. This could cause a lack of consumer trust and low satisfaction number in online transactions [68]. Furthermore, it is also stated that payment method is

one of the most important predictors of customer satisfaction, and a convenient payment method, would likely lead to significant customer satisfaction [69].

2.6.3 Price

Price is the most flexible element in business that can be changed quickly, and one of the elements in business that generates revenue [70]. Another journal also stated that price satisfaction is a key aspect influencing buyer-seller relationships, which plays an important role in competitive strategy that influences customer purchase satisfaction, which can eventually contribute to profitability and sustainability. While it is stated that consumers describe the worth of a product or service based on their perceptions of two variables: price and quality. Customer value is high when quality surpasses cost; when price exceeds quality, customer value is low. The consumer's total evaluation is based on perceptions of what is received and what is provided [71].

Another journal stated price can be defined as the amount that is charged or requested by sellers for their goods or services given. Customer, as the buyers or purchasers of the goods or services, are sensitive towards price, while for sellers, price becomes their primary factor of market demand. Relatively affordable prices can create a sense of pleasure for customers. For sellers, price has an impact on their competitive position. In other words, the seller makes more money by charging a fee for the goods or services they sell that suits the buyers the most. The goal of pricing for sellers is to maximize profit, gain a specific market share, and profit from the market segment [72]. Another journal stated that price is one of the influential factors that might affect the satisfaction of customers, since customers' idea that price suitability will reflect quality. Price becomes a consumer's evaluation of the scale of the sacrifice in exchange for what will be acquired from products and services, and one of the most important components in assuring customer happiness is pricing strategy, where the role of price has an impact on potential customers [73].

2.6.4 Security

Security is an important asset to safeguard. Companies must take great precautions because information leakage and system failure might hurt the company's image and productivity, with the significance of perceived security as a trust antecedent being undeniable once more [74]. Another journal stated that the two factors that

significantly contribute to the success of online commerce platform providers are the trust people place in the vendor itself and how secure they feel when doing business transactions within that platform. This journal also highlighted that security concerns are one of the reasons why people not doing transactions within online commerce, which means that concerns are also connected with their lack of trust to use the platform, thus the role of perceived security as trust antecedent is nothing to be doubted about [75].

Another journal works, it states that security is one of the fundamental factors that influence consumers' willingness to purchase from a vendor. The security of online systems and technology is a concern for both consumers and vendors alike [76]. Other journals stated that if the consumer is satisfied, the consumer will believe in the competence, reliability, and honesty of the company, showing that trust in the security aspect, can have a significant effect on consumer satisfaction [77]. Another journal stated that security contains data protection in e-transactions, and it is acknowledged as a fundamental element in online shopping. Consumers perceive security as assurance, enabling them to complete transactions without risk, and it increases their trust in the platform and their desire to shop online [78].

2.6.5 Privacy

Privacy can be referred to as the degree of control that the individual consumer has over the type of personal information and the degree to which this information is revealed to others, and with concerns about the misuse of personal information, can undermine customer confidence in online transactions and e-commerce [79]. Other work states that if e-commerce vendors could guarantee that consumer's private information would be kept with utmost secrecy, as well as not disclosing it to any third party, this would generate the trust of the customers [76]. Another work states that privacy is related to consumers' feelings about e-commerce platform providers collecting, storing, and using individual data. It must be highly guarded by the company because information leakage and system failure can harm the finances and productivity of the company, which leads to a loss of consumer trust, and a change of public view towards the platform [74].

Other work stated that within the commerce vendors, there is a worry that the involvement of third parties or hackers could endanger customer

privacy and financial information. Because they do not trust the vendor sufficiently to engage in transactions involving money or personal information, consumers may be reluctant to share information with any online commerce provider [75]. Another journal stated that the handling of privacy needs to refer to the protection of various types of data collected during interactions between consumers online, and the protection of privacy is important to increase satisfaction for consumers [77].

2.6.6 Satisfaction

Customer satisfaction is the customers' evaluation of a product or service in terms of whether that product or service has met their needs and expectations. While satisfied customers tend to have higher usage of service, possess stronger repurchase intention, and are often eager to recommend the product or service to their acquaintances than those who are not satisfied [80]. Another journal stated that understanding customer needs and developing the service based on user feedback enhances satisfaction and trust, with many online businesses frequently looking beyond customer satisfaction to develop trust to reduce the risk of using the service and ensure economically long-term relationships [81].

Another journal also agreed with the statement made earlier, that customer satisfaction can be defined as a pleasure (or disappointment) felt by consumers after comparing the result or initial product with their expectations, in which the satisfaction in online stores within the commerce platform is determined by various other attributes [82]. Another work states that satisfaction is a feeling of pleasure or disappointment that arises because of comparing the performance perceived product (or outcome) against their expectations, in which is often referred to as customer satisfaction concerning previous purchases provided by e-commerce vendors [83].

2.6.7 eWOM

Electronic word of mouth (eWOM) can be defined as a consumer's interpersonal communication about products or services, in which it plays a key role in affecting consumer attitudes, consumer trends, and consumer behavior [84]. Another journal states that eWOM is a form of non-formal communication made by consumers through an internet-based technology that is used to determine the characteristics, conditions, or use of certain goods and services. This journal uses 4

components that are considered essential for eWOM to be determined, namely intensity, content, positive opinion, and negative opinion [85]. Another journal work stated that the development of the consumer's attitude, perception, and behavior is largely influenced by eWOM, and it is crucial for consumers that other shoppers share their experiences because this is more beneficial to them than information provided by the company. When given the chance to increase the quantity of information obtained from online vendors, eWOM improves the information's effectiveness and quality [86].

Another journal work stated that electronic word of mouth is a statement made by actual consumers, potential or previous consumers, whether it is a positive or negative statement made, regarding products or companies where this information is available to people or institutions through the internet media [87]. Another journal stated that, compared to what advertising or marketers represent in their marketing efforts, word-of-mouth remains a more dependable method for conveying trustworthy and legitimate information about the product itself. With the usage of the internet, consumers frequently use the Internet to trade comments and share opinions about products and services. They utilize it between themselves. Most of these remarks are derived from post-purchase knowledge, and buyers evaluate feedback and evaluations from people who have used the products to determine if they are positive or bad. As a result, consumers utilize this as a significant reference when making purchasing decisions rather than relying just on messaging presented by service providers and marketers [88].

2.6.8 Brand Awareness

Is defined as the consumer's capacity to recall and identify product brands. For consumers to continue to remember the company's product brands, brand awareness for the company may be manipulated through marketing messages to consumers. Brand awareness refers to a company's capacity to come to mind when consumers consider a specific product category. The company exposes consumers to certain brands so that they can see, hear, and think about them, which finally enables the customer to conduct the retrieval in the memory if information items are needed. Because the brand ensures product quality, brand awareness among consumers also lowers the chance of product purchase error [89]. Another journal stated consumers can recognize brands thanks to brand awareness, and if they are comfortable with a brand,

they are more likely to consider it when making a purchase. With the use of brand awareness, it is hoped that consumers will only purchase products from companies that have a brand awareness component. This helps to explain why brand awareness has a big impact on consumer trust in a company. Consumer confidence will increase with more internet usage experience. The influence of these trusts on consumers' willingness to make online transactions will be significant [90].

Another journal stated that a producer's product invariably has a brand, intending to allow target consumers to identify that producer's items. The brand that succeeds in sticking in the consumer's memory has distinctive qualities and is simple for them to recall [91]. Another journal stated that building brand equity requires brand awareness. It relates to how well a consumer can recognize a brand. The strength of brand knowledge, which enables marketers to gauge consumers' capacity to recognize brands under diverse circumstances, is also said to be related to brand awareness. It claims that brand awareness is a benefit that influences consumer perceptions, preferences, and even behavior [92]. Another journal states that brand awareness is a spectrum that starts with consumers not knowing whether a particular brand has been known before, leading them to believe that the brand is the only one in its category [93].

2.6.9 Ease of Use

In terms of ease-of-use (which includes the ease of navigation, ease of learning, perception, and support when designing online shopping websites) refers to the degree to which comprehending, acquiring, and operating a particular system or technology is free of both mental and physical effort. The operation's clarity and simplicity, ease of expert use, adaptability, and time-saving efficiency can all be considered when determining how easy it is to use anything [94], [95].

Another journal argued that a user assessment of how much time or effort was required to understand and utilize a new technology could be interpreted as ease of use, and such an assessment could be either favorable (would not take consumers or individuals very long to discover and comprehend how the new system or technology will work) or negative (argued that system or technology installed by a corporation could be difficult for users to understand and take a long time to become familiar with, which might make them less likely to use the new system) [96]. Another journal states that one of

the factors that attract the buying interest of consumers is ease of use. E-commerce vendors should consider the ease of usage in accessing and obtaining the goods or services needed by the consumer. Because by increasing the ease of use will make consumers feel comfortable and find it easy to obtain the goods or services needed [97]. Another journal work gives a similar understanding, it recognized a significant and unfavorable relationship between saw risk and attitudes toward online purchasing; as the saw risk rises, the consumer perceptions of online shopping would decrease, while the convenience would affect the expectation of the users [93].

2.6.10 Trust

In the commercial world, trust is crucial. If users do not trust the brand and are unwilling to put their trust in the brand's ability to carry out its purpose, the brand will find it difficult to expand sustainably. The upkeep of positive user connections can be used to gauge the level of user trust in a company's brand [89]. Another Journal stated that users who want to lessen the ambiguity and complexity of interactions and transactions in online commerce might utilize trust as their reasoning. Lack of trust is a frequently cited barrier to customer online transaction behavior. Furthermore, trust is more important in online transactions than in physical ones because the user cannot touch, feel, or smell the actual object. In the interactions between the customer and the seller, trust is crucial [98].

Another journal states that trust affects the customers' view of the online commerce platforms they use. By feeling trust within the platform, they will feel comfortable and confident when shopping at the platform, thus making them continue to shop on the same site. Trust reduces customer uncertainty and vulnerability in the service context is not tangible when using the platform [83]. Another work also defined trust as the degree of confidence or certainty the customer has in exchange options (degree of confidence customers have in the online exchange channel). The journal also stated that customer trust has an impact on their loyalty, which can be defined as a customer's enduring desire to maintain a valued relationship with the platform, while they consider customer trust as another important antecedent of loyalty [80].

3. RESEARCH METHODOLOGY

3.1 Theoretical Framework

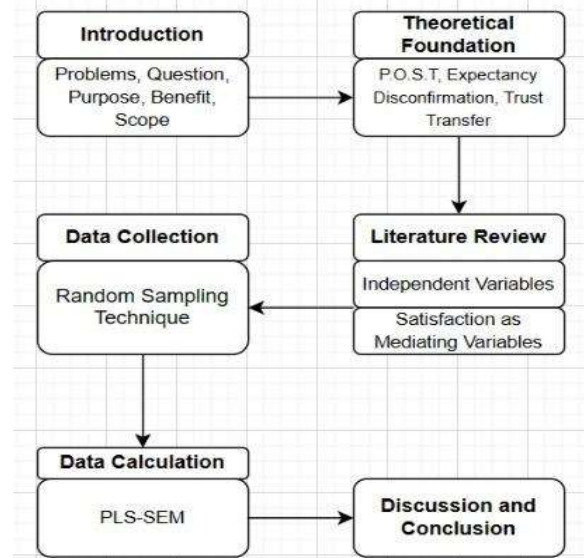


Figure 3.,1: Proposed Research Framework

Theoretical frameworks that are used within this research are adapted from various journal papers and books that contain the necessary insights needed for this research. This theoretical framework provides the flow of this research, starting from the problem covered in this research, the purpose, benefit, and scope of this research, that is the factors that influence the trust of Facebook Marketplace in Indonesia, then to the theory that is used within this research that is the P.O.S.T, Expectancy-Disconfirmation, and Trust Transfer, in which leads to the adapted variables that is used within this study.

The variables studied are proposed to be related to the trust factor in the output of this research. Several independent variables are proposed to support the mediating variables. After the variables are determined, the method of collecting the data is determined, namely the random sampling technique, earned from using a questionnaire. The gathered data then to be processed, in this research the PLS-SEM method analysis used to analyze the gathered data. Lastly, the analyzed data will be displayed and discussed which will lead to the conclusion.

3.2 Research Model

From previous journals that have already been reviewed from their research method, variables used, and their results, we agreed to select some variables that are deemed to have an impact to influence consumers' trust through satisfaction in Facebook Marketplace, and potential to be

researched around. The proposed framework model for this research is as follows;

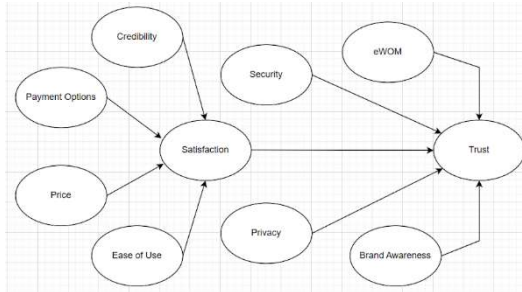


Figure 3.2: Proposed Research Model

From the research framework given above, contains proposed factors that are deemed impactful towards the trust of the user of Facebook Marketplace users in Indonesia. This research proposed ten variables (eight independent, one medium, one dependent) to be researched for, the seven independent variables are, Credibility, Payment Options, Price, Privacy, Security, Ease of Use, Brand Awareness, and electronic Word of Mouth (eWOM). The other one that is used as a medium is namely the Satisfaction. This research framework will be used thoroughly in this research as a guide to conduct research around these proposed factors.

3.3 Hypothesis Development

Hypothesis is formulated based on variables that are used in this research, the variables that are used were based on the research framework that has been displayed in the previous part of this research. The hypotheses that are formulated from each variable are processed from other journal works containing the same variables and the same relationship that is used in this research. Based on the explanations of the proposed variables given earlier, we considered the proposed hypothesis that will be used to research in this paper as follows;

The proposed Hypothesis is as follows:

- H1: Credibility positively affects Satisfaction
- H2: Payment Option positively affects Satisfaction
- H3: Price positively affects Satisfaction
- H4: Ease of Use positively affects Satisfaction
- H5: Security positively affects Trust
- H6: Privacy positively affects Trust
- H7: Satisfaction positively affects Trust
- H8: electronic Word of Mouth (eWOM) positively affects Trust
- H9: Brand Awareness positively affects Trust

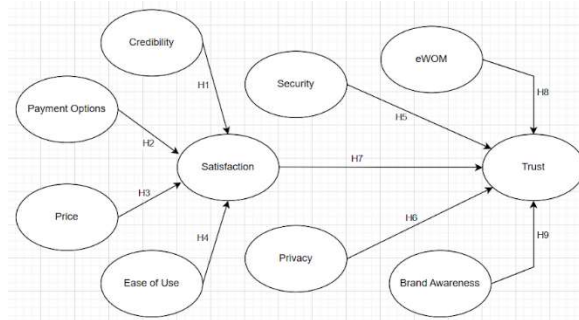


Figure 3.3: Proposed Research Model with Hypothesis

3.4 Data Collection

We used a quantitative research methodology with a descriptive and associative approach for this study. When using a descriptive research methodology and data in the form of numbers, quantitative analysis is utilized to explain the findings of the research, with the findings of the research as described using a descriptive technique [99]. During hypothesis testing, an associative technique will be employed to describe the testing result regarding the relationship between the research's variables [100]. To conduct this study, the author used primary data that was collected from questionnaires distributed to respondents, who are Facebook Marketplace users in Indonesia. The author of this study employs a questionnaire to gather data, with the indicators adapted from earlier research studies and changed and reinterpreted to fit the demands of this study.

The first part and the second part of the questionnaire are separate sections [101]. The questionnaire's first section asks about the respondents' demographics, which contains more general questions that are used to map out the respondents, such as age, gender, occupation, educational background, and domicile. The questionnaire's second section includes questions on the planned variables as well as the research indicators that are utilized to signify each variable that is being studied [85], [93]. Each indication is produced and assembled from other earlier journal articles that employ the same variables, then changed following the requirements of this study.

To make it easier for the respondent to comprehend the questions, the indications are expressed in concise, short words or statements. For this research, the author uses a Likert scale for the second part of the questionnaire, in which respondents can provide their answers based on the results of their experience who have used and transacting in the Facebook Marketplace, on a scale

of 1 (strongly disagree) to 5 (strongly agree). The initial questionnaire is spread by using social media and mass communication means, such as WhatsApp, Facebook, Instagram, and Line, for the respondents to fill out the questionnaire.

3.5 Population and Sample

3.5.1 Population

According to the latest data reported from the Ministry of Home Affairs Directorate General of Population and Civil Registry, as of 2022 August, the current population of Indonesian citizens reached the number of 275.361.267 people. The author uses this total number of Indonesian citizens as the total population that is defined as the entire group, we wanted to gather insight from [102]. The author uses Slovin's formula that is introduced back in 1960, to determine how many respondents' data should be carried to match the total population number. Slovin's formula is required to obtain a sample that is tiny yet can accurately reflect the complete population in survey research, where the sample size is typically relatively big. This is where Slovin's formula is frequently used [103]. Slovin's formula was used to calculate the population's sample size when the total number of responders was known [104]. The total number gained will be used as a total population for this research. To calculate the sample size, The calculation of the sample size is as follows;

$$n = N / (1 + N e^2)$$

$$n = (275.361.267) : (1 + 275.361.267 \cdot ((0.10))^2)$$

$$n = (275.361.267) : (1 + (275.361.267 \times 0.01))$$

$$n = (275.361.267) : (1 + 2.753.612,67)$$

$$n = (275.361.267) : (2.753.613,67)$$

$$n = 99,99 \approx 100$$

According to the Slovin calculation above, a minimum of 100 respondents is needed to reach the criterion for minimum respondents acceptable as a benchmarking for this research.

3.5.2 Sample

The author uses a simple random sampling technique to gather the respondents that act as the sample that represents the population, we wanted information from. Simple random sampling made everyone within the population stand an equal chance of being selected as part of the sample [105]. A simple random sampling technique chooses the sample randomly to participate in the data gathering, in which each sample within the population has an equal opportunity to be selected as a respondent, while they also share similarities of traits with the general population they represent [102]. Another

journal defined the simple random sampling technique entails picking sample participants at random from the existing population without limiting the level of differentiation that exists within that group [95], [106].

After the determination of the research questions that were recited and modified from previous research to fit this research regarding the Facebook Marketplace, the author utilized a questionnaire to spread the questions to the respondents and gain their insights. There are, however, constraints that are used in this research's data gathering, to make sure the insights that are being collected are on point and gathered from the correct target respondent. The first constraint is, that the user should have been at least 17 years old (minimum legal age in Indonesia). The second constraint is, that the user should at least use the Facebook Marketplace feature once a month, in terms of conducting a transaction in Facebook Marketplace and understanding how the business process works in Facebook Marketplace.

3.6 Data Analysis

From the explanations given earlier, the research will be conducted to empirically test factors and whether they impacted the trust of users within Facebook Marketplace in Indonesia. The research will imply the Partial Least Square Structural Equation Modelling (PLS-SEM) Method.

Because the model in this study contains an independent-dependent relationship of a model and to understand the relationship and anticipate the strength of the link, PLS-SEM is an effective analysis technique. The study's understanding of the significance of each indicator, which may be used to improve the relationship results and provide greater practical contribution, was aided by the computation provided by PLS [74]. The PLS-SEM is done to solve problems in the relationship between variables which are very complex [83], in which the approach analyzes the relationship between the independent variables (latent variables) and their indicators. Its structural component (path model), which demonstrates the relationships between the latent variables, is one of its crucial components [1].

The PLS-SEM may estimate complicated models with multiple constructs (including unobserved variables), indicator variables, and structural routes without limitations on input data distribution, in contrast to other structural modelling techniques [107]. This means that PLS-SEM is useful for observing the relationship between latent

variables because it enables researchers to simultaneously test and estimate a hypothesized relationship in each conceptual model to establish the potential correlation between dependent and independent variables.

In this research, the PLS-SEM method will be used to test factors that will be proposed and the correlation of the factors with the trust of users, or another factor that might be related, so Facebook can emphasize the tested factor, to improve the trust of users of Marketplace consumers. Data were obtained through a questionnaire utilizing Google form and shared through the internet. The items that are used were adjusted from the proposed variables given above, and calculation will be done using the SmartPLS 4.0 that runs as a PLS Software.

3.7 Validity and Reliability Testing

Validity and reliability testing (r Count, r Table, and Cronbach's Alpha) will be used to evaluate the results of the questionnaire that was provided to the respondents before continuing to the data analysis. Testing the validity and reliability of a questionnaire's results is intended to verify the accuracy and credibility of the responses and the data gathered [108].

The validity test is a means used to check the validity of a questionnaire's indicator, with a valid indicator having high validity, and a less valid indicator having low validity [109]. If the correlation factor is positive and the magnitude of the r Count is higher than the r Table, then the indicator used can be said to be valid and can measure what we wanted to initially indicate [97]. This paper follows the standard of Pearson, where if the r Table value is over 0.3, the indicator that is used within the questionnaire given to respondents would be deemed valid for this research [52], [109]–[112].

The reliability test is used to verify the consistency of the questionnaire's indicator used within this research [109], [113], [114]. It is also stated by [87] that reliability is the capacity of a measurement to yield the same data when performed on the same object. This research uses Cronbach's Alpha value of 0.6 to consider the indicator to be reliable. When the reliability test result is more than 0.6, the questionnaire given will be acceptable and classified as reliable [103], [113], [115]–[117].

4. RESULT AND DISCUSSIONS

4.1 Findings and Discussions

By utilizing a questionnaire, with a timespan of one month, the author was able to compile a total of 169 respondents from the public who filled out the questionnaire that is being given. After the sortation of the answers that are received, only 151 out of 169 respondents fit the requirements given earlier, for being above 17 years old of age, and a Facebook Marketplace user that had already purchased within the Marketplace, with the answers provided an insightful response that is deemed significant for this study. The author then utilizes the PLS calculation program, namely SmartPLS 4.0, for the processing and computation of the data collected from the respondents. The most recent iteration of SmartPLS, version 4.0, lets the user assess and compute the proposed model.

This software can be used to calculate the selected data analysis method, namely Partial Least Square Structural Equation Modelling (PLS-SEM). Using the PLS-SEM statistical technique, researchers can effectively observe the relationship between latent variables by testing and estimating a hypothesized relationship in each conceptual model at the same time and determining whether there may be a correlation between dependent and independent variables [118]. In addition to offering a practical contribution, the PLS approach can automatically and precisely calculate the questionnaire findings, allowing us to examine the significance of each indicator within the variables and solve weak correlations to strengthen the relationship result [74].

4.2 Demographics

The information provided by the questionnaire's respondents is displayed in the demographic tables below, in which the first table below describes how the respondents' profiles were classified and looked at based on their answers. In all, 151 respondents took part in the poll and contributed data that was pertinent to the investigation. The respondents' statistical demographic is displayed as follows:

Table 2: Respondent's Profile Demographics

Age	Frequency	Percentage
17-25	138	91.39%
26-41	11	7.28%
42-57	3	1.98%
58-76	0	0
Above 76	0	0

Gender

Characteristic	Frequency	Percentage
Male	101	66.88%
Female	50	33.12%

Education		
Characteristic	Frequency	Percentage
Highschool (SMA) or Equal	63	41.72%
Diploma or Equal (D1 - D3)	17	11.25%
Bachelor (S1) or Equal	70	46.35%
Master (S2) or Equal	1	0.66%
Doctor (S3) or Equal	0	0

Occupation		
Characteristic	Frequency	Percentage
Students or College Students	99	65.56%
Employee	27	17.88%
Housewife	2	1.32%
Entrepreneur	18	11.92%
Teachers or Lecturers	5	3.31%

Domicile		
Characteristic	Frequency	Percentage
Outside Java	36	23.84%
Jabodetabek	115	76.15%
Outside Jabodetabek (still in Java Island)	50	33.12%

Shopping Frequency		
Characteristic	Frequency	Percentage
Less than 1x transaction per week (more than once monthly)	79	52.31%
1-3x transactions per week	54	35.76%
4-6x transactions per week	14	9.27%
More than 6x transactions per week	4	2.64%

Average Spending		
Characteristic	Frequency	Percentage
Less than Rp. 500.000 per week	117	77.48%
Rp. 500.000 - Rp. 2.000.000	23	15.23%
Rp. 2.000.001 - Rp. 5.000.000	9	5.96%
More than Rp. 5.000.000 per week	2	1.32%

Based on the respondent profile table above, we can observe the demographics of the respondents who completed the questionnaire and contributed with their answers. The table lists the categories of profiles for each respondent profile category, along with the proportion and frequency of each feature (total number of answers) for each category. From the tables given, we can see the demographic of this research's respondents is that most of the respondents are within the age range of 17 – 25 years old (Gen Z) with a percentage of 91.39% of total respondents, or 138 respondents. Most of the research respondents are male, with a percentage of 66.88% of total respondents, or 101 respondents. Most of the respondent's last education

are Bachelor (S1) graduates, with a percentage of 46.35% of the total respondents, or 70 respondents. Most of the respondent's current occupation is student or college/university students, with a percentage of 65.56% of total respondents, or 99 respondents. Most of the respondent resides within Jabodetabek, with a percentage of 76.15% of total respondents, or 115 respondents. Most of the respondents only conduct less than one transaction per week, while still conducting transactions more than once a month, total0069ng of 79 respondents, or 52.31%. Lastly, most of the respondents spent less than Rp. 500.000 per transaction that is conducted weekly, cumulatively, amounting to 117 respondents, or 77.48%.

4.3 Measurement Model

4.3.1 Validity and Reliability Testing

As mentioned in the section above, the goal of the validity and reliability testing for this study is to assess the dependability and correctness of the questions and answers from the questionnaire used in the investigation. These are employed to ascertain whether the research indicators provided to participants are suitable and applicable to this study's analysis. The table below displays the validity and reliability test results;

Table 3: Reliability Test Result

Variable	Cronbach's Alpha	Result
Brand Awareness	0.873	Reliable
Credibility	0.813	Reliable
Ease of Use	0.843	Reliable
Payment Options	0.842	Reliable
Price	0.813	Reliable
Privacy	0.852	Reliable
Satisfaction	0.918	Reliable
Security	0.867	Reliable
Trust	0.872	Reliable
eWOM	0.864	Reliable

Table 4: Convergent Validity Test Result

Variable	Item	Loading Factors	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted
Brand Awareness	BD1	0.880	0.875	0.913	0.725
	BD2	0.876			
	BD3	0.822			
	BD4	0.827			
Credibility	C1	0.815	0.816	0.889	0.729
	C2	0.873			
	C3	0.872			
Ease of Use	EU1	0.840	0.844	0.905	0.761
	EU2	0.887			
	EU3	0.890			
Privacy	P1	0.856	0.855	0.900	0.693
	P2	0.882			
	P3	0.796			
	P4	0.794			
Payment Options	PO1	0.887	0.842	0.905	0.761
	PO2	0.908			
	PO3	0.821			
Price	PR1	0.824	0.817	0.889	0.728
	PR2	0.871			
	PR3	0.864			
Security	S1	0.865	0.868	0.910	0.716
	S2	0.862			
	S3	0.827			
	S4	0.829			

Satisfaction	SAT 1	0.836	0.918	0.936	0.709
	SAT 2	0.866			
	SAT 3	0.831			
	SAT 4	0.799			
	SAT 5	0.865			
	SAT 6	0.854			
Trust	T1	0.880	0.874	0.912	0.723
	T2	0.882			
	T3	0.817			
	T4	0.819			
Electronic WOM	WO M1	0.842	0.865	0.908	0.711
	WO M2	0.859			
	WO M3	0.824			
	WO M4	0.846			

The test results shown in the above table show that each indicator's AVE value is above 0.5, the Cronbach's alpha is already above 0.6, and the external loading factors as well as composite reliability is already above 0.7. These results imply that the suggested variables passed the Convergent Validity and Reliability Test, meaning that the data for that study may be calculated using the respondents' responses, which were judged to be valid and trustworthy.

4.3.2 Discriminant Validity

The computation of the discriminant validity of the suggested study variables is shown in the tables below. By measuring constructs using reflecting indicators that are evaluated based on cross-loading with construct measurements, discriminant validity reveals the true differences between constructs and other constructs. The cross-loading discriminant validity is shaped in a diagonal pattern, and another correlating coefficient is located outside the diagonal. When a construct's AVE is higher than the correlation of other constructs, it is seen to have good discriminant validity.

	Brand Awareness	Credibility	Ease of Use	Payment Options	Price	Privacy	Satisfaction	Security	Trust	WOM
BD1	0.880	0.655	0.652	0.735	0.697	0.704	0.695	0.694	0.747	0.750
BD2	0.876	0.685	0.677	0.728	0.654	0.722	0.723	0.710	0.756	0.741
BD3	0.822	0.656	0.693	0.564	0.724	0.660	0.727	0.672	0.698	0.680
BD4	0.827	0.745	0.749	0.675	0.754	0.669	0.775	0.668	0.730	0.717
C1	0.738	0.815	0.666	0.827	0.593	0.708	0.730	0.675	0.722	0.708
C2	0.641	0.873	0.677	0.663	0.692	0.641	0.781	0.666	0.704	0.693
C3	0.686	0.872	0.744	0.730	0.681	0.662	0.798	0.703	0.705	0.689
EU1	0.735	0.699	0.840	0.763	0.704	0.746	0.740	0.738	0.765	0.734
EU2	0.702	0.716	0.887	0.626	0.774	0.653	0.777	0.663	0.682	0.714
EU3	0.691	0.720	0.890	0.690	0.746	0.669	0.742	0.665	0.686	0.705
P1	0.752	0.652	0.645	0.737	0.659	0.856	0.672	0.809	0.782	0.719
P2	0.704	0.636	0.641	0.729	0.611	0.882	0.656	0.781	0.800	0.724
P3	0.630	0.689	0.645	0.620	0.640	0.796	0.728	0.682	0.738	0.728
P4	0.601	0.639	0.707	0.631	0.712	0.794	0.657	0.710	0.701	0.671
PO1	0.681	0.754	0.647	0.887	0.598	0.710	0.717	0.676	0.757	0.687
PO2	0.685	0.730	0.651	0.908	0.659	0.736	0.732	0.694	0.770	0.749
PO3	0.707	0.769	0.763	0.821	0.751	0.690	0.807	0.664	0.744	0.704
PR1	0.748	0.591	0.676	0.705	0.824	0.725	0.683	0.714	0.749	0.707
PR2	0.687	0.732	0.760	0.619	0.871	0.652	0.784	0.669	0.707	0.701
PR3	0.693	0.638	0.737	0.659	0.864	0.636	0.721	0.693	0.689	0.645
S1	0.726	0.656	0.641	0.735	0.675	0.791	0.665	0.865	0.759	0.739
S2	0.650	0.628	0.644	0.722	0.635	0.774	0.635	0.862	0.727	0.678
S3	0.680	0.700	0.723	0.543	0.710	0.736	0.729	0.827	0.741	0.723
S4	0.669	0.715	0.660	0.635	0.718	0.733	0.754	0.829	0.741	0.725
SAT1	0.781	0.749	0.719	0.822	0.720	0.768	0.836	0.772	0.810	0.791
SAT2	0.703	0.788	0.743	0.662	0.767	0.652	0.866	0.711	0.746	0.747
SAT3	0.731	0.749	0.716	0.693	0.728	0.629	0.831	0.654	0.700	0.683
SAT4	0.737	0.725	0.676	0.785	0.611	0.711	0.799	0.670	0.751	0.698
SAT5	0.694	0.798	0.767	0.696	0.762	0.681	0.865	0.695	0.768	0.744
SAT6	0.678	0.746	0.740	0.720	0.737	0.662	0.854	0.648	0.704	0.684
T1	0.787	0.686	0.683	0.786	0.677	0.836	0.732	0.805	0.880	0.797
T2	0.736	0.703	0.634	0.800	0.675	0.813	0.739	0.763	0.882	0.781
T3	0.694	0.704	0.708	0.643	0.745	0.689	0.784	0.674	0.817	0.715
T4	0.709	0.738	0.751	0.720	0.753	0.744	0.769	0.736	0.819	0.767
WOM1	0.736	0.635	0.652	0.702	0.607	0.712	0.671	0.676	0.741	0.842
WOM2	0.781	0.698	0.660	0.769	0.675	0.763	0.720	0.761	0.792	0.859
WOM3	0.652	0.699	0.722	0.605	0.706	0.690	0.746	0.715	0.755	0.824
WOM4	0.689	0.717	0.740	0.684	0.715	0.711	0.768	0.702	0.746	0.846

Based on the discriminant validity table displayed above, all the correlated variables are deemed discriminately valid, since every number that is diagonally written in bold, has a higher value than the indicators construct of other correlating coefficients, while the numbers below the diagonal do not exceed the value in the diagonal.

4.3.3 Path Coefficient

The tables that are displayed below are gained from data processing called bootstrapping,

which would explain this research’s proposed framework model hypothesis (H1 – H9), which includes the graphic portrayal of the framework. The path coefficient that is given below explains whether the hypothesis that is proposed by the researcher is accepted or rejected, based on their P values. The tables alongside the framework model with loading factors after the bootstrapping are displayed as follows:

Table 6: Discriminant Validity

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P values	Results
Brand Awareness -> Trust	0.103	0.104	0.077	1.337	0.181	Rejected
Credibility -> Satisfaction	0.416	0.414	0.068	6.123	0.000	Accept
Ease of Use -> Satisfaction	0.157	0.154	0.070	2.261	0.024	Accept
Payment Options -> Satisfaction	0.177	0.177	0.078	2.275	0.023	Accept
Price -> Satisfaction	0.266	0.272	0.086	3.086	0.002	Accept
Privacy -> Trust	0.372	0.359	0.080	4.674	0.000	Accept
Satisfaction -> Trust	0.250	0.247	0.088	2.824	0.005	Accept
Security -> Trust	0.062	0.064	0.079	0.789	0.430	Rejected
WOM -> Trust	0.227	0.239	0.092	2.475	0.013	Accept

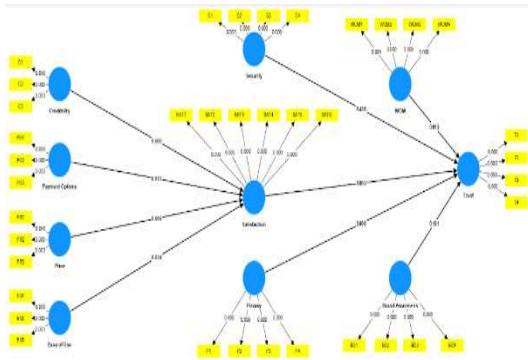


Figure 4.1: Research Model with Loading Factors

The table below displays the validity and reliability test results; Based on the path coefficient computation given, we can conclude that from 9 proposed hypotheses, 7 hypothesis is accepted, while there is 2 rejected hypothesis, namely the Security => Trust (H5) and the Brand Awareness => Trust (H9), meaning that both has negative effects, thus are rejected, and were not supported.

4.3.4 R-Squared

As mentioned in the section above, the goal of the validity and reliability testing for this study is to assess the dependability and correctness of the questions and answers from the questionnaire used in the investigation. These are employed to ascertain whether the research indicators provided to participants are suitable and applicable to this study's analysis.

On a 0–100% scale, the R-Squared gives us a statistical measure of how much of the variance in the dependent variable can be accounted for by the independent variable. It also indicates the strength of the link between our linear model and the dependent variables [119], [120]. The result of the R-squared calculations that are done for this research's moderating and dependent variables is as shown in the table below;

Table 7: R-Squared Calculations

	R-Square	R-Square Adjusted
Satisfaction	0.893	0.890
Trust	0.908	0.905

From the table given, we can conclude that the independent variables proposed can explain the construct of the moderating and dependent variables. From the table we can conclude that;

1. The ability to construct independent variables in explaining the construct of moderating variables (Satisfaction) is about 89% (High).

2. The ability to construct independent variables in explaining the construct of dependent variables (Trust) is about 90% (High).

4.3.1 Validity and Reliability Testing

As mentioned in the section above, the goal of the validity and reliability testing for this study is to assess the dependability and correctness of the questions and answers from the questionnaire used in the investigation. These are employed to ascertain whether the research indicators provided to participants are suitable and applicable to this study's analysis. The table below displays the validity and reliability test results;

4.4 Discussions

From the calculations and computations of the respondent's answers utilizing the SmartPLS 4.0, we can see that seven out of nine proposed variable hypotheses are supported, with only two rejected, meaning that the rejected variables have little or no effect on the dependent variables.

The first hypothesis, Credibility has a positive impact on Satisfaction, is proven accepted, which means having a credible service and performance shown by sellers and Facebook Marketplace, would lead to a satisfied buyer, which would indirectly build their trust. This hypothesis is in line with other previous works that are used as a reference [61]–[63], [82] which also accept the proposed hypothesis. People feel that the credibility of information or service provided is truthful, trustworthy, and honest when they view a source as credible. This creates confidence and dispels doubt and ambiguity, which raises satisfaction levels when the goods, services, or information are obtained. Conversely, individuals may become skeptical and dissatisfied if there is a lack of credibility because they may doubt the authenticity of the supplied goods or services. Credibility is therefore a key factor in determining pleasure in a variety of settings, in which it includes the information sources and customer experiences.

The second hypothesis, Payment Options has a positive impact on Satisfaction, is proven accepted, meaning that wide payment options that are accepted by sellers within Facebook Marketplace, would more likely result in satisfied buyers. This hypothesis is in line with other previous

works that are used as a reference [65], [66], [69] which also accept the proposed hypothesis. The offering of a large selection of acceptable payment choices can have a big impact on buyer satisfaction because it gives them flexibility and convenience. Buyers pick the payment option that best fits their needs or situation (or simply what they usually use). Since Facebook Marketplace is a C2C commerce model, it is up to sellers and buyers to decide how they would pay. When they are given the choice to choose from a variety of options, their entire experience would be improved by this flexibility, which makes transactions more convenient and catered to their specific preferences. As a result, having a variety of payment choices available makes the buying process less complicated, which in turn boosts customer satisfaction and fosters a favorable impression of the company or service provider.

The third hypothesis, Price has a positive impact on Satisfaction, is proven accepted, which means that a reasonable price compared to the benefit or quality of goods given by sellers, would likely increase buyer's satisfaction. This hypothesis is in line with other previous works that are used as a reference [65], [69], [70], [73], [121] which also accept the proposed hypothesis. Since price affects how much a product or service is thought to be worth, it has a direct impact on buyer satisfaction. Higher satisfaction is typically observed when the pricing is in line with the expectations of the buyers and the perceived value of the goods. Fair, reasonable, or competitive pricing increases the sense of getting good value for the money, which raises satisfaction levels. However, if the price is excessively high compared to the perceived value, users may become dissatisfied because they feel they are not receiving value for their money. On the other hand, if the price is very cheap, people can start to doubt the product's quality or discover hidden expenses, which could lower their level of satisfaction too.

The fourth hypothesis, Ease of Use has a positive impact on Satisfaction, is proven accepted, that with an easy-to-use application and systems, it is also easy for the users to operate the application's features or menu, resulting in the users gaining a higher satisfaction feeling compared with a hard to navigate systems. This hypothesis is in line with other previous works that are used as a reference [82], [94]–[96] which also accept the proposed hypothesis. Each user has a different experience when using technology. Even though everyone has a different perspective on the ease of usage of

technology, it is a good idea for a website or application to be accessible to people of all generations. By providing convenience, smooth transition, and easy navigation when using the Marketplace feature, users do not need to spend more effort to learn how to use the Marketplace menu. Additionally, the easiness of interaction with the system easily influences Facebook Marketplace users to feel satisfied due to the minimal barriers.

The sixth hypothesis, Privacy has a positive impact on Trust, is proven accepted, meaning that with guaranteed privacy within Facebook Marketplace systems, the users would likely trust the sellers and Facebook Marketplace. This hypothesis is in line with other previous works that are used as a reference [55], [74]–[76], [122]–[125] which also accept the proposed hypothesis. Because users must fill in personal data when conducting a transaction with sellers in Facebook Marketplace, users also need to be sure that the data is only used by sellers as it should and does not violate existing regulations. Confidence arises when there is transparency from Facebook Marketplace, which shows the privacy policy regarding the data received. Users can freely determine whether to provide personal data based on the privacy policy according to the user's consent. What Facebook needs to pay attention to regarding privacy is how the sellers can maintain, safeguard, and care about the buyer's data. That way, the user's data will be guaranteed and be used according to their needs only.

The seventh hypothesis, Satisfaction has a positive impact on trust, is proven accepted, meaning that satisfied users are influencing their trust aspect towards the sellers and Facebook Marketplace. This hypothesis is in line with other previous works that are used as a reference [47], [81], [126], [127] which also accept the proposed hypothesis. Excellent services provided by sellers and responsive as well as supportive systems given by Facebook, would more likely increase the satisfaction of buyers. With satisfied buyers, they would be more likely to trust the sellers and Facebook Marketplace for future potential transactions. This is so because satisfaction acts as a positive feedback loop, strengthening the perception that the seller is dependable, competent, and dedicated to fulfilling the requirements or expectations of the individual. On the other hand, over time, trust may be damaged by persistently poor satisfaction or disappointing encounters. Buyer's trust may decline because of growing cynicism or doubt about the seller's capacity to fulfill commitments or live up to expectations.

The eighth hypothesis, electronic Word of Mouth has a positive impact on Trust, is proven accepted, meaning that with a positive direct or indirect interaction with previous buyers, positive information exchange mechanism, and positive word of mouth spread online, would more likely influence the customers to trust the sellers within Facebook Marketplace. This hypothesis is in line with other previous works that are used as a reference [81], [86], [98] which also accept the proposed hypothesis. Buyers have never seen or used goods directly when shopping online, nor they can try the products beforehand. So, with reviews or recommendations from other users, this becomes a reference for buyers regarding the knowledge of the seller and their product, which can determine the buyer's trust. Buyers will feel confident when other users say so. When a product or seller gets positive reviews, the user's perception of the product or seller is also positive. On the other hand, if it gets a negative review, it will also affect the user's unfavorable perception of trusting the seller or even considering purchasing the product from the seller.

On the other hand, the other two hypotheses, H5, Security have a positive impact towards Trust, and H9, Brand Awareness have a positive impact towards Trust, both are proven rejected. Contrary to some previous research works that show both variables' hypotheses accepted, this research shows that security and brand awareness do not significantly affect the trust of users. This research finding is not in line with several other research works [55], [75], [76], [78], [122], [124], [125] that support the significance of security towards user trust, and several other research works [89]–[93], [128] that supports the significance of brand awareness towards user trust.

However, for the H5, Security has a positive impact on Trust, a research work from [74], also has a similar result where the security factors that are researched are rejected regarding the relationship with the trust of users. Their research shows the security aspect as an insignificant aspect that influences the trust of buyers when conducting transactions in commerce systems and the buyer's trust is not influenced by the security within the systems. For this research, it can be reasoned that, since this is a C2C Marketplace, there might be less of an effect of security measures on trust, since the buyer and the seller determine how they would conduct their transaction, which only uses the Marketplace feature to message each other. This

may also be led by the price for the goods sold, payment options that are accepted by the seller, and word of mouth from previous buyers or any relatives that already purchased the goods of this seller. These factors may lead to the buyer's perceptions and outweigh security concerns, leading individuals to trust despite if there's potential security shortcomings. Security concerns may also be subordinated to trust built via positive experiences and previous contacts. Instead of seeing them as barriers to trust, users may view them as essential precautions, and they might not give security as much thought if they believe the risks involved in a certain encounter or transaction are minimal.

On the other hand, for the H9, Brand Awareness has a positive impact on Trust, a research work from [129], [130] shows a similar result where the brand awareness of the commerce systems that is researched is rejected regarding the relationship with the trust of users. Their research shows that the buyer's brand awareness of the commerce systems is an insignificant aspect that influences the trust of buyers when conducting transactions in commerce systems and the buyer's trust is not influenced by the brand awareness of the commerce systems. For this research, it can be reasoned that, since Facebook Marketplace is solely a social Marketplace that only acts as a platform that connects buyers to browse goods or services they need, with the seller to post their stuff within Facebook, Facebook does not provide any transactional guarantee or money back and return policies or any usual online commerce systems compared to generic e-commerce, which may cause why the brand awareness is not considered a strong trust influencer. Several factors that are researched that proved influential such as price and credibility are some of the many factors that already affect trust; with brand awareness is just one of them. As a result, the trust may not be much impacted by brand awareness alone. In addition, people are more likely to reckon generic e-commerce companies that have middleman systems and other commerce systems that support the transaction, compared to reckoning Facebook Marketplace as a commerce system.

5. CONCLUSIONS

This research journal examines factors influencing Indonesian Facebook Marketplace users to trust the sellers and the Facebook Marketplace as a whole. This study finding shows that credibility, price, payment options, and ease of use, positively affect users' satisfaction and privacy, and electronic word of mouth and satisfaction influence users'

trust. This means that with high seller credibility, reasonable prices that fit the quality, wide selections of payment options accepted, and the easiness of usage, and guaranteed privacy, the customers would more likely to feel satisfied with the sellers in Facebook Marketplace and the Facebook Marketplace itself as the platform provider. Furthermore, influenced by positive word of mouth from previous buyers, guaranteed privacy of their data, and high satisfactory value, users would be more likely to trust the sellers in Facebook Marketplace and the Facebook Marketplace itself as the platform provider.

On the other hand, Facebook Marketplace's user security aspect and the brand awareness of the Marketplace have no significant effect that influences the trust of users of Facebook Marketplace in Indonesia.

The author advised future buyers to always double-check the seller's credibility and history records (background cross-check) before purchasing items from a particular seller, such as their accepted means of purchasing or payment options they accept, what their previous buyer said about their experience with the seller, and the products that were about to be purchased, such as their price. By doing an independent assessment of the sellers, buyers may be able to avoid unwanted actions or any possible fraud or scam activities.

Furthermore, the author suggests that Facebook implement a strategy to increase brand awareness and security to address the insignificance. One way that Facebook can accomplish this is by putting in place an authorization program that requests credentials such as a valid address or ID to weed out fictive sellers and potentially fake accounts. Additionally, Facebook can provide clear information about the buyers or sellers that they are about to transact with, resulting in a safer Marketplace community. Since Facebook is a large, technology-based firm, another option is that they may create or deploy middleman tools to manage transactions (including any appropriate return or refund policies and regulations) within their Marketplace. People's awareness of Facebook, which also offers a marketplace, may rise if they have a functional e-commerce system within their marketplace. This model can be used in future studies that address the variables that affect trust so that other e-commerce firms can see it.

This research has several limitations. The first limitation is the number of respondents which is only 151 people that is mostly a college student and the majority live in Jabodetabek; of course, more diversity of respondent demographic is needed to describe the situation that occurred. In addition, the object of this research is only focused on Facebook Marketplace, which is only one of many other commerce vendors in Indonesia. Furthermore, the frequency of purchases made by the users is also scarce, being less than once a week and more than once a month, the research result might be improved if the respondents made more frequent purchases. So, from these limitations and shortcomings, future researchers can improve and expand their research. In future research, there will likely be an increase in the number of respondents and other variables that affect many things in this study, even to expand the research scope to not only Indonesia but also other countries as well.

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