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Communication Credibility, Online Trust, and the Impulsive Purchasing Behavior in Social Commerce: The Moderating Role of Fear of Missing Out

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Abstract. Social commerce has transformed social networking platforms into full-fledged retail service channels in which social media influencers act as key intermediaries of market information. Although prior research has extensively examined how influencer characteristics shape planned purchase behaviour, considerably less is known about how the credibility of the broader communication process—the source, the message, and the medium—triggers unplanned, impulsive buying responses, particularly in emerging markets. Drawing on signalling theory, this study replicates and extends the source–message–media credibility model in a Vietnamese social commerce setting, testing a model in which influencer credibility, message credibility, and media credibility function as credibility signals that build consumers' online trust in influencers' branded posts, which in turn stimulates impulsive purchasing behaviour (IPB). The study further proposes that fear of missing out (FoMO) moderates the trust–impulsive purchasing behavior relationship. Survey data were collected from 476 Vietnamese consumers who had made impulsive purchases through social commerce platforms (Facebook and TikTok) in Hanoi, Ho Chi Minh City, and Da Nang, and were analysed using partial least squares structural equation modelling (PLS-SEM). The results indicate that all three credibility signals significantly enhance online trust, with influencer credibility exerting the strongest effect, followed by message credibility and media credibility; that trust significantly increases IPB and mediates the effects of these credibility signals on IPB; and that FoMO strengthens the positive relationship between trust and IPB. The findings corroborate the credibility-signal mechanism in a new emerging-market setting, establish FoMO as a boundary condition of trust-driven impulsive buying, and offer actionable guidance for online retailers, platform designers, and marketers seeking to build trust-based and ethically responsible communication strategies within social commerce service ecosystems.

Keywords: social commerce, influencer credibility, message credibility, media credibility, online trust, fear of missing out, impulsive purchasing behaviour, and Vietnam.

1. Introduction

The rapid diffusion of social media has fundamentally reshaped the creation, sharing, and consumption of market information, giving rise to social commerce, which involves conducting commercial activities through online social connections that combine e-commerce functionality with social networking features (Laradi et al., 2024; Xiang et al., 2022). Within this environment, social media influencers (SMIs) have emerged as pivotal information intermediaries whose branded posts direct consumer attention, shape attitudes, and channel traffic toward online stores (Leung et al., 2022; Lou & Yuan, 2019). The global influencer marketing industry has grown into a multibillion-dollar service sector, and brands are increasingly reallocating advertising budgets toward influencer collaborations to build awareness and stimulate sales (Chetioui et al., 2020; Shamim et al., 2024). Because influencer-mediated selling turns social platforms into information-intensive service systems, how consumers evaluate the credibility of platform-mediated communication is also a core concern of service science and informatics research on digital commerce (Ly & Phu, 2026).

Vietnam offers a particularly relevant context in which to study these dynamics. At the start of 2025, the country had approximately 79.8 million internet users and 76.2 million social media user identities, equivalent to approximately 75% of the population (Kemp, 2025). Platforms such as Facebook and TikTok have become mainstream shopping channels, and impulsive purchases account for a substantial share of online retail sales in emerging markets (Lavuri, 2021; Nguyen-Viet & Nguyen, 2024). In the United States, impulse purchases have been estimated to contribute billions of dollars in annual retailer profit, with roughly 84% of consumers reporting unplanned purchases, and online channels accounting for a large proportion of these episodes (Zafar et al., 2021; Zheng et al., 2020). Understanding what triggers impulsive purchasing behaviour (IPB) in social commerce is therefore of considerable theoretical and managerial importance for the design of digital retail and service systems.

Despite this importance, three interrelated gaps remain in the literature. First, prior influencer research has focused predominantly on influencer traits—popularity, attractiveness, and expertise—while largely overlooking the credibility of other components of the persuasive communication process, namely, the message content and the media platform through which it is delivered (De & Khoa, 2026; Leung et al., 2022; Shamim et al., 2024). Because consumers in social commerce evaluate an integrated communication episode rather than an isolated endorser, restricting attention to source characteristics risks underestimating how trust is formed (Ismagilova et al., 2020; Metzger et al., 2016). Second, most influencer marketing studies examine planned purchase intentions, whereas the role of influencers in triggering impulsive buying has received comparatively limited attention (Zafar et al., 2021). Third, although fear of missing out (FoMO) has been linked to impulsive consumption (Ayyasy et al., 2025; Hamizar et al., 2024), existing studies typically model FoMO as an independent driver; its potential role as a boundary condition that amplifies or attenuates the effect of trust on impulsive urges remains underexplored, particularly in collectivistic emerging markets such as Vietnam (Muhammad et al., 2023; Nguyen-Viet & Nguyen, 2024).

To address these gaps, this study draws on signalling theory (Spence, 1973) to develop an integrated model in which three credibility signals—influencer credibility, message credibility, and media credibility—build consumers' online trust in influencers' branded posts, which in turn stimulates IPB, with FoMO moderating the trust–IPB relationship. Accordingly, this study pursues four objectives: (1) to examine the effects of influencer, message, and media credibility on online trust in social commerce; (2) to analyse the relationship between online trust and IPB; (3) to test the mediating role of trust between credibility signals and IPB; and (4) to explore the moderating role of FoMO in the trust–IPB relationship.

This study is positioned as a replication and extension of the credibility-signal model developed and validated with Pakistani consumers by Shamim et al. (2024); Shamim and Islam (2022). It makes three contributions. First, by replicating the source–message–media credibility impact on trust, which influce on impulsive buying mechanism with an independent Vietnamese sample, it provides out-of-

sample evidence on the robustness of that mechanism, a necessary step before the framework can be generalised across emerging markets. Second, it introduces FoMO as a moderating condition, thereby reconciling fragmented findings that have treated FoMO only as a stand-alone antecedent of impulsive behaviour. Third, it situates the mechanism within a service-science perspective on social commerce platforms as information-intensive service systems, connecting influencer-credibility research with the emerging JLISS literature on trust and impulsive buying among Vietnamese digital-native consumers (Ly & Phu, 2026) and with evidence from other emerging social commerce markets (Laradi et al., 2024; Le et al., 2022).

The remainder of this paper is organised as follows. Section 2 reviews the literature on social commerce, impulsive buying, and signalling theory. Section 3 develops the research model and hypotheses. Section 4 describes the methodology, and Section 5 reports the results. Section 6 discusses the findings, and Section 7 concludes with theoretical and practical implications, limitations, and directions for future research.

2. Literature Review

2.1. Social commerce and the impulsive purchasing behavior

Social commerce integrates e-commerce transactions into social-media environments, allowing consumers to exchange product information, opinions, and experiences within their online social networks (Hajli et al., 2017; Laradi et al., 2024). Compared with conventional e-commerce, social commerce is characterised by rich social interaction, user-generated content, and community-based trust mechanisms, which jointly create a service context in which persuasion occurs through social relationships rather than through system-based interfaces alone (Han, 2023; Hu et al., 2019). In this context, influencer marketing is a strategic approach in which firms select and motivate influencers to endorse brands to their followers (Leung et al., 2022). Influencers vary in audience size from nano- and micro-influencers to macro- and mega-influencers, with marketers often preferring micro- and macro-influencers because of their ability to maintain close, authentic relationships with cultivated follower communities (Djafarova & Rushworth, 2017; Khoa, 2026; Shamim et al., 2024).

Impulsive buying denotes unplanned purchase behaviour that is sudden, powerful, and often accompanied by strong affective reactions (Beatty & Elizabeth Ferrell, 1998; Liu et al., 2011). The impulsive purchasing behaviour (IPB) captures the felt state of desire that precedes actual impulsive purchase and is widely used as a proximal surrogate for impulse buying because it reliably predicts subsequent purchase episodes (Beatty & Elizabeth Ferrell, 1998; Parboteeah et al., 2009). Research in e-commerce settings has shown that browsing behaviour, website characteristics, demographics, and situational stimuli shape impulsive buying (Le et al., 2022), and recent work has begun to examine influencer-related stimulators of IPB in social commerce (Chen et al., 2019; Vazquez et al., 2020; Zafar et al., 2021). Nevertheless, systematic evidence on how the credibility of the full communication process translates into impulsive urges remains limited; to the best of our knowledge, the source–message–media credibility model has so far been tested only with Pakistani samples, and its authors have called for replication in other cultural settings and for the incorporation of receiver-related psychological characteristics (Shamim & Islam, 2022).

2.2. Theoretical foundation

Signalling theory was originally developed in economics to explain behaviour under information asymmetry between two parties, whereby the better-informed party transmits signals that reduce the uncertainty of the less-informed party (Spence, 1973). In marketing communication, signals are cues that senders convey to receivers to shape perceptions and elicit desired responses; credible signals reduce consumer doubt and encourage transaction behaviour (Chen et al., 2023; Chen et al., 2019).

Applied to influencer marketing, followers face pronounced information asymmetry because they cannot directly verify product quality or the sincerity of sponsored endorsements. Influencers' branded posts, therefore, act as bundles of signals, and the perceived credibility of those signals determines whether followers form trusting beliefs (Shamim et al., 2024; Shamim & Islam, 2022). The present study adopts this credibility-signal framework directly: the three signal categories and their measurement follow the original instrument (Shamim et al., 2024; Shamim & Islam, 2022), and the contribution of the study lies in replicating the mechanism in a different market and extending it with FoMO as a boundary condition.

Following this logic, the communication episode in social commerce can be decomposed into three signal categories that correspond to the classical components of persuasive communication: source-related signals (the influencer), message-related signals (the content of the branded post), and media-related signals (the platform on which the post is delivered) (Metzger et al., 2016; Shamim et al., 2024). Because trust is the central mechanism through which signals influence downstream behaviour in exchange relationships (Morgan & Hunt, 1994), this study positions online trust in influencers' branded posts as the organism that transmits the effects of the three credibility signals to IPB. Furthermore, individual dispositions can condition how strongly trusting beliefs translate into behavioural urges; FoMO—the pervasive apprehension that others might be having rewarding experiences from which one is absent (Przybylski et al., 2013)—is a particularly salient disposition in social commerce, where scarcity cues, live promotions, and peer visibility are pervasive (Ayyasy et al., 2025; Hodkinson, 2016).

3. Research Model and Hypothesis Development

Figure 1 presents the research model. Three credibility signals—influencer credibility, message credibility, and media credibility—are proposed to enhance online trust in influencers' branded posts; trust, in turn, stimulates IPB and mediates the effects of the credibility signals; and FoMO moderates the relationship between trust and impulsive purchasing behaviour. Age, gender, and platform usage frequency were recorded to describe the sample but were not entered as control variables in the estimated model (see Section 7.3), although prior research indicates that follower demographics and platform engagement can influence trust and impulsive responses (Lou & Yuan, 2019; Zafar et al., 2021).

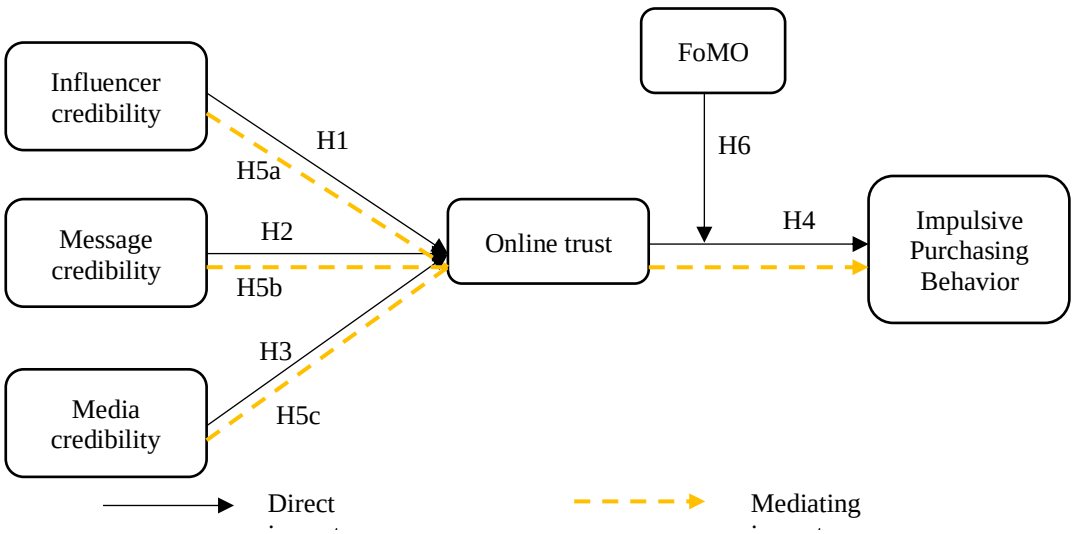

Fig.1: Research model

Source credibility refers to the extent to which receivers perceive a communicator as believable and valid (Ismagilova et al., 2020; Ohanian, 2013). In influencer marketing, influencer credibility encompasses trustworthiness, expertise, and perceived similarity between influencers and followers

(Munnukka et al., 2016; Shamim et al., 2024). Trustworthy and knowledgeable influencers reduce followers' perceived uncertainty about endorsed products, and perceived similarity aligns the influencer's revealed preferences with followers' own interests, making endorsements more diagnostic (Djafarova & Rushworth, 2017; Leung et al., 2022). Empirically, influencer credibility has been shown to foster trust in branded content and to lead to favourable purchase-related outcomes (Chetioui et al., 2020; Kim & Kim, 2021; Lou & Yuan, 2019). From a signalling perspective, a credible source constitutes a costly, difficult-to-imitate signal of endorsement quality that followers use to form trusting beliefs about branded posts (Chen et al., 2023; Shamim & Islam, 2022). Hence:

H1: Influencer credibility positively influences online trust in branded posts.

Message credibility refers to the perceived reliability of the communicated content, including its informational quality, accuracy, and currency (Metzger et al., 2016). In social commerce, branded posts typically combine informational value—useful, functional product information—with vicarious expressions that allow followers to imagine and mentally simulate their product experiences (Chen et al., 2019; Li et al., 2014). Messages that lack credibility provoke negative evaluations of the entire communication attempt, whereas vivid, detailed, and personal messages increase recipients' trust (Chen et al., 2019; Wang & Chan-Olmsted, 2020). Studies in influencer contexts confirm that message-related characteristics significantly shape followers' trusting beliefs beyond the influencer's credibility (Lou & Yuan, 2019; Shamim & Islam, 2022). As message-related signals reduce information asymmetry about the actual consumption experience, the following hypothesis is proposed.

H2: Message credibility positively influences online trust in branded posts.

Media credibility refers to the perceived believability and authenticity of a media channel (Karlsen & Aalberg, 2021; Metzger et al., 2016). While the credibility of sources and messages has attracted substantial attention, the credibility of social-media platforms—particularly from the user's perspective—has been comparatively neglected (Shamim et al., 2024). Two dimensions are salient in social commerce: interactivity, the platform's capacity to enable rapid, reciprocal exchanges among users, and transparency, the openness with which content provenance is disclosed (Li & Suh, 2015; Zhou et al., 2022). Followers interpret high interactivity and transparency as indicators of the reliability of information circulating on the platform, which spills over into trust in the branded posts delivered through it (Karlsen & Aalberg, 2021; Shamim & Islam, 2022). Therefore:

H3: Media credibility positively influences online trust in branded posts.

Trust is the confident expectation of reliability and integrity in an exchange partner's behaviour (Morgan & Hunt, 1994) and is a critical enabler of transactions in uncertain online environments (Hajli et al., 2017; Laradi et al., 2024). In influencer marketing, trust in branded posts reduces perceived risk, provides social validation, and lowers the cognitive deliberation required before purchase; when trust is established, mental processing becomes more fluent, and consumers become more susceptible to spontaneous purchase urges (Kim & Kim, 2021; Zafar et al., 2021). Prior studies show that cognitive and affective trust instigate IPB in social commerce (Chen et al., 2019; Hu et al., 2019) and that trust in influencers' posts reduces uncertainty and increases the likelihood of purchasing (Shamim et al., 2024; Zafar et al., 2021). Hence:

H4: Online trust in branded posts has a positive influence on impulsive purchasing behaviour.

Signalling theory implies that credibility signals indirectly influence behavioural outcomes by first shaping the receiver's beliefs (Chen et al., 2023; Spence, 1973). Consistent with this mechanism, trust has been found to mediate the relationships between influencer marketing factors and consumer responses, including brand awareness, purchase intention, and impulsive urges (Chen et al., 2019; Lou & Yuan, 2019; Shamim et al., 2024). Because followers engage with influencers primarily through posts, the trust engendered by credible sources, messages, and media constitutes the proximal psychological bridge to IPB. Accordingly:

H5a: Online trust mediates the relationship between influencer credibility and impulsive

purchasing behaviour.

H5b: Online trust mediates the relationship between message credibility and impulsive purchasing behaviour.

H5c: Online trust mediates the relationship between media credibility and impulsive purchasing behaviour.

FoMO reflects a pervasive apprehension that others might be having rewarding experiences from which one is absent, coupled with a desire to stay continually connected with what others are doing (Przybylski et al., 2013). In commercial settings, FoMO appeals—limited-time offers, live promotions, and visible peer consumption—heighten consumers' sensitivity to potentially missed opportunities and accelerate purchase decisions (Hamizar et al., 2024; Hodkinson, 2016). Recent evidence links FoMO to impulsive buying on social commerce platforms (Ayyasy et al., 2025; Muhammad et al., 2023), and FoMO has been shown to convert followers' imitation of influencers into intentions to buy the products they endorse (Dinh & Lee, 2022). However, prior work has largely modelled FoMO as an independent antecedent rather than as a condition that alters the conversion of trusting beliefs into action (Nguyen-Viet & Nguyen, 2024). This study argues that, for consumers with high FoMO, trust in a branded post is more readily translated into an immediate urge to buy: trust legitimises the offer. At the same time, FoMO supplies the urgency that suppresses deliberation and encourages impulse buying. Conversely, consumers with low FoMO may hold equally trusting beliefs but feel less compelled to act on them immediately. Therefore:

H6: Fear of missing out positively moderates the relationship between online trust and impulsive purchasing behaviour, such that the relationship is stronger when FoMO is high.

4. Methodology

A cross-sectional survey design was adopted as part of a sequential mixed-methods project, with a dominant quantitative phase used to test the proposed model. Before the main survey, semi-structured in-depth interviews with 10 consumers and with 5 social commerce practitioners, together with a pilot test involving 40 experienced social-media shoppers, were conducted to verify content validity and refine item wording. Minor adjustments were made to improve clarity and contextual relevance. The study protocol was followed the Regulations on Ethical Standards and Integrity in Scientific activities, and approved by the Institutional Review Board of Industrial University of Ho Chi Minh City via 296/QĐ-ĐHCN, 24 February 2023. Participants were informed of the purpose of the study, the voluntary and anonymous nature of participation, and their right to withdraw at any time, and gave informed consent electronically before starting the questionnaire; no personally identifying information was collected.

The target population comprised Vietnamese consumers who had previously made impulsive purchases through social commerce platforms, specifically Facebook and TikTok, which are the dominant social commerce channels in Vietnam (Kemp, 2025). A purposive sampling technique was employed because respondents needed to satisfy specific eligibility criteria. Two screening questions were placed at the beginning of the questionnaire: (1) "Do you follow at least one social media influencer?" and (2) "Have you ever made an unplanned (impulsive) purchase via Facebook or TikTok?" Only respondents who answered affirmatively to both questions were included. The questionnaire was administered online and distributed to consumers in Vietnam's three largest urban centres —Hanoi, Ho Chi Minh City, and Da Nang—where social commerce penetration is highest. Data were collected between March 2026 to June 2026 . Following the ten-times rule and a power analysis for the most complex ordinary least squares regression in the model (Cohen, 1988; Hair et al., 2021), the minimum required sample size was 30 cases under the ten-times rule (three is the largest number of structural paths directed at any construct), 77 cases for detecting a medium effect ($f^2 = 0.15$) with three

predictors at $\alpha = 0.05$ and a power of 0.80, and 155 cases under the inverse square root method for a minimum path coefficient of 0.20; the achieved sample of 476 exceeds all three thresholds. In total, 512 responses were collected; 21 were excluded for failing the screening criteria and 15 for incomplete or straight-lined answers, yielding 476 valid responses for analysis.

All constructs were measured using multi-item scales adapted from prior validated research and anchored on a five-point Likert scale (1 = strongly disagree; 5 = strongly agree). All items were adopted from the instrument of the original credibility-signal studies that this study replicates and were retained without content modification to preserve comparability (Shamim et al., 2024; Shamim & Islam, 2022). Within that instrument, influencer credibility (ten items covering trustworthiness, expertise, and similarity) originates from Munnukka et al. (2016); Ohanian (2013). Message credibility (eight items covering informational value and vicarious expression) was drawn by those authors from Li et al. (2014); Voss et al. (2003). Media credibility (seven items covering interactivity and transparency) was assembled by those authors from Butler (1991); Scoble and Israel (2006). We acknowledge that the interactivity items partly capture respondents' own interaction experience on the platform and that the transparency items were originally developed for news credibility; the implications of this operationalisation are discussed in Section 7.3. Online trust in branded posts (four items) was adapted from (Wu & Lin, 2017). IPB (three items) was adapted from (Parboteeah et al., 2009). FoMO (four items) was adapted from Przybylski et al. (2013) and contextualised to shopping situations (Hodkinson, 2016). The instrument was prepared in English, translated into Vietnamese, and back-translated by two bilingual academics to ensure semantic equivalence. Age, gender, and platform usage frequency were captured as covariates.

Partial least squares structural equation modelling (PLS-SEM) with SmartPLS 4 was used to assess the measurement and structural models of the study. PLS-SEM is appropriate for this study because the model is prediction-oriented and moderately complex, includes a moderating interaction, and does not require multivariate normality (Hair et al., 2021). The measurement model was evaluated using indicator loadings, Cronbach's alpha, Dijkstra–Henseler's ρA, average variance extracted (AVE), the Fornell–Larcker criterion, and the heterotrait–monotrait ratio (HTMT) (Fornell & Larcker, 1981; Henseler et al., 2015). The structural model was assessed via bootstrapping with 5,000 subsamples (two-tailed), reporting path coefficients, t-values, p-values, effect sizes (f^2), explained variance (R^2), and out-of-sample predictive relevance (Q^2predict) obtained through the PLSpredict procedure (Hair et al., 2021; Shmueli et al., 2019). The moderating effect of FoMO was estimated using the two-stage approach, with the interaction term (OT × FoMO) entered alongside the direct effects of OT and FoMO on IPB. Common method bias was addressed procedurally (respondent anonymity, separation of scale sections, and refined item wording) and statistically: Harman's single-factor test showed that the first factor accounted for 31.4% of the variance, below the 50% threshold (Podsakoff et al., 2003), and all full collinearity variance inflation factors were below 3.3 (Kock, 2015), indicating that common method bias is unlikely to distort the results.

5. Results

Table 1 summarises the demographic profiles of the 476 valid respondents. The sample was slightly more female (54.4 percent), concentrated in the 18–24 (38.2 percent) and 25–34 (33.6 percent) age brackets, and predominantly bachelor's degree holders (47.7 percent). Facebook was the primary social commerce platform for 52.1 percent of respondents, TikTok for 47.9 percent, and 61.3 percent reported using social media several times a day. This profile mirrors the young, digitally native composition of Vietnam's social commerce user base (Kemp, 2025).

Table 1. Demographic profile of respondents

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	217	45.6
	Female	259	54.4
Age	18–24	182	38.2
	25–34	160	33.6
	35–44	85	17.9
	45 and above	49	10.3
Education	High school or below	58	12.2
	College/diploma	104	21.8
	Bachelor's degree	227	47.7
	Postgraduate	87	18.3
Primary platform	Facebook	248	52.1
	TikTok	228	47.9
Usage frequency	Several times a day	292	61.3
	Once a day	104	21.8
	A few times a week	80	16.8

Table 2 presents the measurement model results. All indicator loadings exceeded 0.708, Cronbach's alpha, ρA, and ρC values exceeded 0.70, and AVE values exceeded 0.50, establishing indicator reliability, internal consistency, and convergent validity (Hair et al., 2021). Both criteria supported discriminant validity: the square root of each construct's AVE exceeded its correlations with all other constructs (Table 3) (Fornell & Larcker, 1981), and all HTMT values were below the conservative 0.85 threshold (Table 4) (Henseler et al., 2015).

Table 2. Reliability and convergent validity

Constructs and Items	Loading	α	ρA	AVE
Influencer credibility (IC)		**0.953**	**0.954**	**0.702**
I believe that the influencer (I follow) is honest	0.868			
I believe that the influencer (I follow) is trustworthy	0.86			
I believe that the influencer (I follow) is truthful	0.865			
I believe that the influencer (I follow) knows a lot about the product/service endorsed	0.82			
I believe that the influencer (I follow) is competent to make assertions about the product/service	0.839			
I believe that the influencer (I follow) is sufficiently experienced to make assertions about the product/service	0.813			
I believe that the influencer (I follow) is an expert on the product/service he endorses	0.864			
I believe that the influencer (I follow) and I have a lot in common	0.812			
I believe that the influencer (I follow) and I are very alike	0.811			
I do believe that I can quickly identify with the Influencer (I follow)	0.821			
Message credibility (MC)		**0.942**	**0.944**	**0.712**

Constructs and Items	Loading	α	ρA	AVE
Updates from the Influencer (I follow) on social media are helpful	0.837			
Updates of the Influencer (I follow) on social media are functional	0.823			
Updates of the Influencer (I follow) on social media are necessary	0.864			
Updates of the Influencer (I follow) on social media are practical	0.857			
Updates of the Influencer (I follow) on social media are effective	0.844			
By reading branded posts of the influencer (I follow), I can feel what the influencer is trying to say about the recommended products and their user experience	0.822			
By reading branded posts of the influencer (I follow), I can imagine what the influencer is trying to say about the recommended products and their user experience	0.891			
By reading branded posts of the influencer (I follow), I can envision what the influencer is trying to say about the recommended products and their user experience	0.812			
Media credibility (MeC)		**0.947**	**0.947**	**0.758**
I think communicating with other users on social media is very easy	0.801			
I communicate with other users in social media networks. (e.g., make comments, give a "like," repost messages)	0.895			
I always get many responses to my posts from social media networks.	0.893			
Other users reply to my posts very quickly in social media networks.	0.884			
I think social media provides unbiased, balanced coverage of information	0.878			
I think social media provided details about how the news was constructed	0.867			
I think social media has enough editorial freedom to share information	0.872			
Online trust in branded posts (OT)		**0.871**	**0.872**	**0.721**
Branded posts are honest.	0.834			
Branded posts are trustworthy.	0.842			
Branded posts are reliable.	0.883			
Branded posts are credible.	0.838			
Impulsive purchasing behavior (IPB)		**0.895**	**0.899**	**0.826**
I experience sudden urges to buy things that I had not planned	0.917			

Constructs and Items	Loading	α	ρA	AVE
to buy.				
I desire to buy items that are not relevant to my shopping goals.	0.892			
I am inclined to purchase items that are not on my shopping list.	0.918			
Fear of missing out (FoMO)		**0.886**	**0.906**	**0.743**
I fear that others are having rewarding shopping experiences without me.	0.831			
I get worried when I miss limited-time offers that others take advantage of.	0.853			
I feel anxious when I miss out on trending products that my peers have bought.	0.881			
I need to keep up with what others buy online.	0.881			

Note: α = Cronbach's alpha; ρA = Dijkstra–Henseler's rho_A; AVE = average variance extracted.

Table 3. Discriminant validity — Fornell–Larcker criterion

	FoMO	IC	IPB	MC	MeC	OT
FoMO	**0.862**					
IC	0.429	**0.838**				
IPB	0.169	0.165	**0.909**			
MC	0.53	0.172	0.213	**0.844**		
MeC	0.552	0.298	0.192	0.386	**0.871**	
OT	0.502	0.526	0.344	0.521	0.499	**0.849**

Note: Diagonal elements (bold in the final version) are the square roots of the AVE.

Table 4. Discriminant validity — HTMT ratios

	FoMO	IC	IPB	MC	MeC	OT
FoMO						
IC	0.465					
IPB	0.186	0.179				
MC	0.582	0.178	0.23			
MeC	0.602	0.312	0.207	0.407		
OT	0.574	0.576	0.388	0.572	0.548	

Note: All HTMT values were < 0.85.

Collinearity was not a concern, as all inner-model VIF values ranged from 1.102 to 1.339 (Table 6). Tables 5 and 6 and Figure 3 present the structural results. Influencer credibility ($\beta = 0.392$, $t = 15.201$, $p < 0.001$), message credibility ($\beta = 0.359$, $t = 13.278$, $p < 0.001$), and media credibility ($\beta = 0.243$, $t = 8.919$, $p < 0.001$) all had significant positive effects on online trust, supporting H1, H2, and H3, and jointly explained 51.5% of the variance in trust ($R^2 = 0.515$). Online trust, in turn, significantly increased IPB ($\beta = 0.364$, $t = 9.667$, $p < 0.001$), supporting H4; the model explained 25.1% of the variance in IPB ($R^2 = 0.251$). Q^2predict values obtained from the PLSpredict procedure were 0.51 for trust and 0.12 for IPB, both above zero, indicating out-of-sample predictive relevance. Effect sizes indicated that influencer credibility had the largest effect on trust ($f^2 = 0.287$), followed by message credibility ($f^2 = 0.226$) and media credibility ($f^2 = 0.097$), whereas trust had a small-to-medium effect on IPB ($f^2 = 0.132$).

Table 5. Structural model results

Path/effect	β	t-value	p-value	Decision
H1: IC → OT	0.392	15.201	< 0.001	Supported
H2: MC → OT	0.359	13.278	< 0.001	Supported
H3: MeC → OT	0.243	8.919	< 0.001	Supported
H4: OT → IPB	0.364	9.667	< 0.001	Supported
H5a: IC → OT → IPB	0.143	8.255	< 0.001	Supported
H5b: MC → OT → IPB	0.131	7.511	< 0.001	Supported
H5c: MeC → OT → IPB	0.089	6.595	< 0.001	Supported
H6: OT × FoMO → IPB	0.323	13.365	< 0.001	Supported

Note: Bootstrapping with 5,000 subsamples; two-tailed.

Table 6. R^2, Q^2predict, f^2, VIF

Path/effect	R^2	Q^2predict	f^2	VIF
H1: IC → OT	0.515	0.51	0.287	1.102
H2: MC → OT			0.226	1.18
H3: MeC → OT			0.097	1.256
H4: OT → IPB	0.251	0.12	0.132	1.339
H6: OT × FoMO → IPB			0.177	

The mediation hypotheses were tested by examining the bootstrapped specific indirect effects (Table 5). All three indirect paths were significant (IC → OT → IPB: $\beta = 0.143$, $t = 8.255$; MC → OT → IPB: $\beta = 0.131$, $t = 7.511$; MeC → OT → IPB: $\beta = 0.089$, $t = 6.595$; all $p < 0.001$), supporting H5a, H5b, and H5c. Because the research model, following the signalling logic set out in Section 2.2, specifies trust as the sole conduit between the credibility signals and IPB, no direct paths from IC, MC, or MeC to IPB were estimated; the results therefore support an indirect-only mediation structure and do not constitute a test of partial versus full mediation (Hair et al., 2021) A competing model that adds the three direct paths would permit that distinction and is identified as a direction for future analysis in Section 7.3. Regarding moderation, the interaction term between trust and FoMO on IPB was positive and significant ($\beta = 0.323$, $t = 13.365$, $p < 0.001$; $f^2 = 0.177$), thus supporting H6 . Simple slope analysis indicated that the effect of trust on IPB was markedly stronger for respondents one standard deviation above the FoMO mean ($\beta = 0.687$) than for those one standard deviation below it ($\beta = 0.041$), confirming that FoMO amplifies the conversion of trusting beliefs into impulsive buying behaviour.

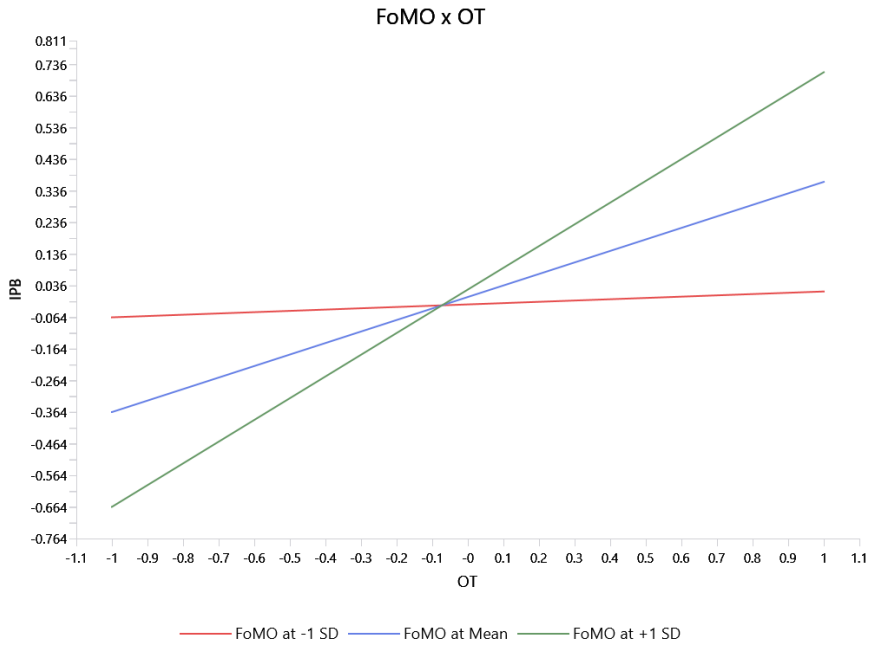

Fig.2: Moderating result of FoMO in the relationship between OT and IPB

6. Discussion

This study aimed to explain how the credibility of the full persuasive communication process in social commerce translates into impulsive buying urges among Vietnamese consumers. The findings support all the hypothesised relationships and yield several insights as Figure 3.

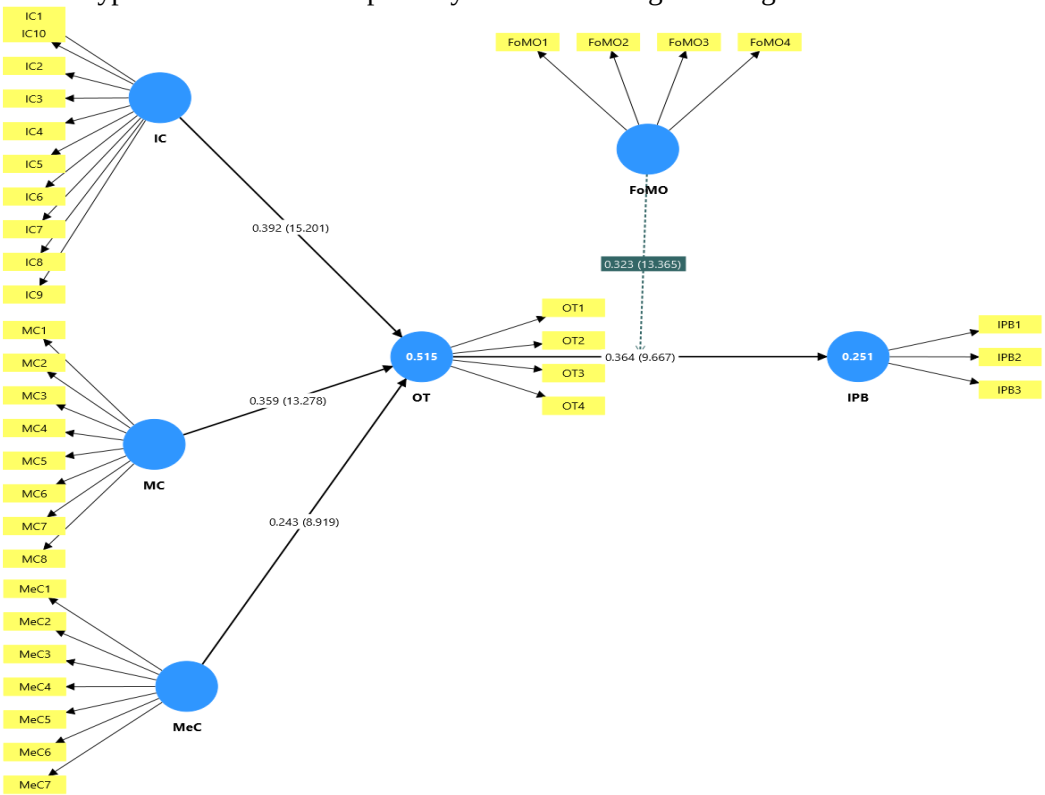

Fig.3: PLS-SEM result

First, influencer credibility significantly enhanced online trust in branded posts (H1). This result indicates that when influencers are perceived as honest, knowledgeable, and similar to their followers,

the sponsored content they disseminate inherits their credibility. This finding is consistent with prior evidence that credible endorsers foster trust in branded content (Hu et al., 2019; Lou & Yuan, 2019; Shamim et al., 2024) and reinforces the signaling-theory argument that source characteristics constitute diagnostic signals under information asymmetry (Chen et al., 2023). Influencer credibility was, moreover, the strongest of the three credibility signals ($\beta = 0.392$; $f^2 = 0.287$). This ordering differs from that reported by Shamim et al. (2024), in whose Pakistani sample the three signals contributed almost equally to trust and media credibility carried the largest effect size, and suggests that in a market where influencer–follower relationships are still maturing, the endorser's persona remains the primary anchor of trust; the sizeable independent effects of message and media credibility nevertheless indicate that persona alone is not sufficient to secure trust (Kim & Kim, 2021; Leung et al., 2022).

Second, message credibility was the second-strongest driver of trust (H2; $\beta = 0.359$; $f^2 = 0.226$). Followers place substantial weight on the informational value of branded posts and on vicarious expressions that allow them to mentally simulate the consumption experience. This finding aligns with prior research (Chen et al., 2019; Shamim & Islam, 2022) and extends it to the Vietnamese context, where consumers rely heavily on user-oriented product narratives when evaluating offers on Facebook and TikTok. The result underscores that the credibility of what is communicated contributes to trust independently of, and nearly as much as, the credibility of who communicates it.

Third, media credibility significantly increased trust (H3; $\beta = 0.243$; $f^2 = 0.097$), although its effect was the smallest of the three signals, corroborating recent calls to incorporate platform-level perceptions into influencer research (Karlsen & Aalberg, 2021; Shamim et al., 2024). Platforms perceived as interactive and transparent lend legitimacy to the content they host; conversely, opaque sponsorship practices at the platform level can erode trust in otherwise credible influencers and their messages. This spillover mechanism is particularly relevant for emerging market platforms that experiment with live commerce formats (Nguyen-Viet & Nguyen, 2024). This result should nonetheless be read in light of the operationalisation of media credibility retained from the original instrument, which is discussed in Section 7.3.

Fourth, online trust stimulated IPB (H4; $\beta = 0.364$; $f^2 = 0.132$) and mediated the effects of all three credibility signals (H5a–H5c). Trust reduces perceived risk and the need for deliberation, thereby creating the psychological conditions under which sudden purchase urges can surface (Chen et al., 2019; Zafar et al., 2021). The indirect effects are consistent with the signalling logic that credibility cues shape behaviour through belief formation, although, because direct paths were not estimated, the results do not rule out additional direct effects of the credibility signals on IPB (Spence, 1973)and position trust as the central organising mechanism for impulsive responses in social commerce.

Finally, FoMO positively moderated the trust–IPB relationship (H6). For consumers with high FoMO, trusting beliefs were converted into impulsive urges far more readily, whereas the same beliefs produced weaker urges among low-FoMO consumers. This finding is consistent with evidence that FoMO converts influencer-driven social comparison into buying intentions (Dinh & Lee, 2022), and advances the emerging FoMO literature (Ayyasy et al., 2025; Hamizar et al., 2024; Hodkinson, 2016) by demonstrating that FoMO operates not only as an independent driver of impulsive consumption but also as a boundary condition that regulates the behavioural yield of trust. Given the unusually large interaction estimate obtained from the current model specification (Section 5), the magnitude—though not the direction—of this moderation should be interpreted with caution until the model that includes the FoMO main effect has been re-estimated. In collectivistic markets such as Vietnam, where peer visibility of consumption is high (Muhammad et al., 2023), this amplification mechanism appears especially potent.

7. Conclusion

Drawing on signalling theory, this study replicated and extended the credibility-signal model of Shamim et al. (2024); Shamim and Islam (2022) by modelling influencer, message, and media credibility as

signals that build online trust in influencers' branded posts, which in turn stimulate impulsive purchasing behaviour, with FoMO amplifying the trust–IPB link. Evidence from 476 Vietnamese social commerce consumers supported all hypotheses, providing an integrated account of how communication credibility converts into impulsive buying urges in a fast-growing emerging market.

7.1. Theoretical implications

This study contributes to theory in four ways. First, as a replication and extension, it provides, to the best of our knowledge, the first out-of-sample test of the source–message–media credibility model that was developed and validated with Pakistani consumers (Shamim et al., 2024; Shamim & Islam, 2022). The three credibility signals, the trust mechanism, and the indirect effects were all reproduced in Vietnam, which strengthens confidence that the mechanism generalises across emerging Asian markets; at the same time, the relative ordering of the signals differed, with influencer credibility rather than media credibility exerting the largest effect on trust, which points to market-specific weighting of credibility cues that the original framework did not anticipate. Second, the results qualify the view that influencer credibility alone determines influencer marketing effectiveness (Leung et al., 2022): message and media credibility contributed independently to trust, indicating that trust formation is a property of the entire communication episode rather than of the endorser alone. Third, by establishing trust as the mediating mechanism between credibility signals and IPB, this study links the influencer marketing literature with the impulse buying literature, which has largely developed in parallel (Zafar et al., 2021). Fourth, this study is among the first to theorise and empirically confirm FoMO as a moderator—rather than merely an antecedent—of impulsive buying, thereby clarifying when trust is most likely to translate into unplanned purchase urges and answering calls for boundary-condition research on FoMO in social commerce (Ayyasy et al., 2025; Nguyen-Viet & Nguyen, 2024).

7.2. Practical implications

The findings offer concrete guidance for brands, influencers, and platform operators in social commerce service ecosystems. First, marketers should adopt a holistic credibility strategy when selecting and briefing influencers: beyond vetting influencer trustworthiness, expertise, and audience similarity, they should ensure that branded posts deliver genuinely useful information and vivid, experience-based narratives, as influencer credibility and message credibility together account for most of the explained variance in trust, with media credibility adding a smaller but independent contribution. Second, platform operators are advised to invest in interactivity and transparency features—rapid response mechanisms, clear sponsorship disclosure, and content provenance labels—because platform-level credibility spills over into trust in the content it carries. Third, retailers can leverage the trust–FoMO interaction responsibly: time-limited offers and live commerce events will be most effective when anchored in already trusted influencer relationships. At the same time, because FoMO accelerates impulsive spending, firms and regulators in Vietnam should balance such tactics with responsible marketing practices—such as clear pricing, cooling-off options, and honest scarcity claims—to encourage ethical and sustainable consumption.

7.3. Limitations and future research

Several limitations suggest avenues for future enquiry. First, the cross-sectional design constrains causal inference; longitudinal or experimental designs could establish the temporal dynamics of credibility, trust, and impulsive urges (Laradi et al., 2024). Second, the demographic and usage variables were recorded but not entered as control variables in the estimated model, and the model did not include direct paths from the three credibility signals to IPB; re-estimating the model with these controls and with the direct paths would allow a formal test of partial versus full mediation and of the robustness of the credibility–trust–IPB chain. Third, the media-credibility scale retained from the original instrument combines items on respondents' own interaction experience (for example, receiving prompt responses

to one's posts) with transparency items that originate from news-credibility research, and three of the reflective scales exceed the recommended ρC ceiling of 0.95; developing and validating a parsimonious platform-credibility scale specific to social commerce is therefore a priority for future work. Fourth, the study focused on Facebook and TikTok in Vietnam; replication across platforms (e.g., Instagram, Zalo, Shopee Live) and cultures would help test the model's generalisability. Fifth, IPB was used as a proximal surrogate for actual impulsive purchases; future studies could capture behavioural purchase data. Sixth, other communication-related factors, such as advertising literacy and persuasion knowledge, may condition the modelled relationships and merit incorporation. Finally, examining additional moderators—such as scarcity cues, price promotions, or self-control—could further delineate the boundary conditions of trust-driven impulsive buying in social commerce.

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