


# Investigating the Relationship Between Social Trust and Online Purchase of Goods and Services

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## Abstract

The rapid development of the internet has provided new opportunities like providing essential goods and services in the internet. In this important matter, several factors are involved which one of which is social trust and its dimensions. The purpose of this study was to investigate the relationship between social trust and internet preparation of essential goods and services among Natanz Households. The method of this research in terms of objective is applied and in terms of time is cross-sectional and data collection method is survey. The population of this study is 15 thousand households in Natanz, With a sample size of 400 people with Cochran formula that was selected by cluster method and random sampling method. The research tool is a researcher-made questionnaire whose validity was confirmed by the professors of the community and its reliability was confirmed by Cronbach's alpha 0/76. Using SPSS software, The following results were obtained: There is a significant relationship between individual and institutional trust by buying online shopping, durable and durable goods and receiving services. According to the meaningful relation between institutional social trust and online shopping, strengthening of trust building processes by institutions is necessary.

**Keywords:** Households, Social Trust, Internet Shopping, Services.



## Introduction

In recent decades, the expansion of communication and digital technologies—particularly the internet—has transformed social interactions, economic decision-making, and individual lifestyles. One of the most prominent manifestations of this transformation is the growth of online purchasing of essential goods and services, which became an unavoidable necessity during crises such as the COVID-19 pandemic (Rahbari et al., 2020). However, the adoption and use of this modern purchasing method is not solely dependent on technical infrastructure; it also hinges on social and psychological factors, including social trust. In a context where face-to-face interaction has been eliminated and human relationships have shifted to digital intermediaries, trust—once formed through direct engagement—must now be reconstructed in the absence of physical presence. In Iran, many households, despite having internet access, avoid online shopping or resort to it only in emergencies. This behavior raises a fundamental question: What prevents full acceptance of online shopping among citizens?

Social trust, as a cornerstone of human interaction, becomes even more critical in virtual spaces. In such environments, trust in information sources, service institutions, indirect experiences, and informal recommendations replaces direct communication. But has this type of trust formed among the citizens of Natanz? Can institutional trust in digital entities, interpersonal trust in peer recommendations, and generalized trust in society predict online shopping behavior?

Theoretical literature indicates that social trust is a multidimensional concept. Giddens (1988), in his theory of modernity, emphasizes the importance of trust in abstract systems in modern societies, arguing that as direct interaction declines, trust in formal structures and specialized institutions replaces traditional trust. Fukuyama (1995) considers trust a prerequisite for economic development, and Putnam (2000) describes it as a form of social capital that facilitates cooperation and reduces transaction costs.

Nevertheless, in digital spaces, trust faces new challenges. Lack of transparency, negative experiences, online fraud, and weak institutional responsiveness have undermined institutional trust. In societies with low social capital, interpersonal trust also becomes fragile. Under such conditions, generalized trust—an individual's overall attitude toward others—may lead to caution and isolation rather than facilitation.

With a population of approximately 15,000 households, the city of Natanz provides a suitable context for examining this issue. The city is neither entirely traditional nor fully modern; it is neither devoid of digital infrastructure nor endowed with stable institutional trust. This setting allows for a more nuanced analysis of the relationship between social trust and online shopping behavior.

Accordingly, the central question of this study is whether the various dimensions of social trust—interpersonal, institutional, and generalized—can predict the online shopping behavior of households in Natanz. If so, which dimension plays a more influential role? Answering this question not only fills a theoretical gap in the sociology of consumption literature but also offers practical strategies for the sustainable development of online services in semi-urban areas.

Social trust, as a foundational element of human interaction, gains heightened importance in virtual environments lacking face-to-face communication. In such spaces, trust in information sources, service institutions, indirect experiences, and informal recommendations replaces direct engagement. Therefore, examining the role of social trust in online shopping behavior is both a theoretical and practical necessity. The main research question is whether the different dimensions of social trust can predict the online shopping behavior of households, and if so, which—interpersonal, institutional, or generalized trust—plays the most significant role.



The primary objective of this study is to examine the relationship between various dimensions of social trust and the online purchasing behavior of essential goods and services among households in Natanz. With a population of approximately 15,000 households, the city serves as an appropriate sample for studying consumer behavior in a semi-urban society. The secondary objectives include identifying the most influential type of trust in predicting purchasing behavior, analyzing gender and age differences in this relationship, and offering recommendations for strengthening trust in digital environments.

### Research Questions

Is there a significant relationship between institutional social trust and online shopping?

Can interpersonal trust predict online shopping behavior?

What is the role of generalized trust in decision-making for online purchases?

Which dimension of social trust has the greatest impact on purchasing durable goods, non-durable goods, and services?

Research Hypotheses (based on the theories of Giddens, Fukuyama, Putnam, and Sztopmka):

Hypothesis 1: There is a positive and significant relationship between institutional trust and online purchasing of goods and services.

Hypothesis 2: There is a significant relationship between interpersonal trust and online purchasing of durable goods, non-durable goods, and services.

Hypothesis 3: Generalized trust has a significant impact on online shopping behavior.

### Literature Review

Research shows that social trust plays a crucial role in economic behavior. Chalabi (2015:12) considers trust a prerequisite for social order and defines it as social capital that facilitates interactions and reduces communication costs. Giddens (2018:127), in his theory of modernity, emphasizes trust in abstract systems in modern societies, arguing that as direct interaction declines, trust in formal structures and specialized institutions replaces traditional trust. Ritzer (2019:768), in his analysis of rational modern systems, highlights that individuals are compelled to trust structures they do not personally know, due to limited access to complete information about social phenomena.

Domestically, numerous studies have examined the role of social trust in economic and social behaviors. Rashidi (2020:78), in a study on marginalized citizens of Khorramabad, found that institutional trust plays a significant role in social participation. Shafiei and Bazargan (2016), in their study of electronic trust among online store customers, concluded that institutional trust and interpersonal experiences significantly reduce risk and increase purchase intention. Sadeghi Deh Cheshmeh et al. (2010), in a study of counties in Chaharmahal and Bakhtiari Province, showed that social trust is influenced by cultural, economic, and institutional factors and plays a role in daily decision-making.

Conversely, some studies such as Nikzad (2019) have emphasized the role of generalized trust, considering it a key factor in collective behavior. However, in digital environments where direct interaction is reduced and trust in formal structures becomes more critical, the role of generalized trust may be diminished.

Overall, theoretical and empirical literature indicates that social trust—particularly in its institutional and interpersonal dimensions—plays a significant role in the adoption of new technologies and economic behavior. Given the lack of research on online shopping in semi-urban areas of Iran, the present study aims to provide a clear picture of the relationship between social trust and online shopping behavior by focusing on the city of Natanz.



## Methodology

This study is applied in nature and cross-sectional in terms of time. The statistical population included 15,000 households residing in Natanz. This city was selected as a semi-urban sample with relative access to digital infrastructure to examine online shopping behavior outside of metropolitan contexts. Using Cochran's formula, a sample size of 400 was determined. Cluster sampling was employed: the city was divided into six regions, and households were randomly selected from each region.

Data collection was conducted using a researcher-made questionnaire comprising three main sections: demographic information, measurement of social trust dimensions (interpersonal, institutional, generalized), and online shopping behavior. To measure social trust, scales adapted from the studies of Giddens (1988/1367), Fukuyama (1995), and Chalabi (2015) were used. For online shopping behavior, indicators such as type of goods, purchase behavior, and level of trust in the store were considered.

The questionnaire's validity was confirmed by sociology experts, and its reliability was calculated using Cronbach's alpha (0.76). Data were analyzed using SPSS software, and stepwise regression was used to examine relationships between variables. Additionally, independent t-tests and ANOVA were employed to assess gender and age differences.

## Findings

In this study, 44.2% of respondents were female and 55.8% male. The majority of participants were aged between 20 and 29 years. The dominant educational levels in the sample were high school diploma and bachelor's degree. Shopping methods included online platforms, large retail stores, local markets, and delivery services via motorcycle couriers. 63% of respondents had made at least one online purchase, but only 28% did so regularly.

Stepwise regression analysis revealed that institutional and interpersonal social trust were the most significant predictors of online purchasing behavior for goods and services. Generalized trust did not play a meaningful role in the model. The correlation coefficient between interpersonal trust and purchasing non-durable goods was 0.524; between institutional trust and purchasing non-durable goods, 0.674; and between generalized trust and purchasing non-durable goods, 0.284. In the second model, which included institutional and interpersonal trust, the coefficient of determination increased by 4% compared to the first model. The regression slope for interpersonal trust in the first model was 0.833 and 0.496 in the second model. For institutional trust, the slope in the second model was 0.544. These results indicate that institutional and interpersonal trust can predict online purchasing behavior for durable goods, non-durable goods, and services, while generalized trust lacks predictive power.

Additionally, the independent t-test showed that women had lower institutional trust than men but scored higher in interpersonal trust. ANOVA results indicated that individuals aged 30 to 45 showed the highest tendency toward online shopping, particularly for services and non-durable goods.

## Discussion

The findings align with studies by Rashidi (2020:78), Shafiei and Bazargan (2016), and Mowali (2020), but differ from Nikzad (2019), who emphasized the role of generalized trust. In modern societies dominated by abstract systems, trust in institutions and formal structures holds particular importance. According to the theories of Giddens, Putnam, Fukuyama, and Sztompka, social trust not only facilitates economic interactions but also plays a crucial role in the adoption of new technologies.



Institutional trust emerged as the most influential factor in online purchasing behavior in this study. This type of trust includes belief in the efficiency, transparency, accountability, and security of institutions providing online services. In the absence of direct interaction, trust in formal structures replaces traditional trust. Interpersonal trust, formed through personal experiences, peer recommendations, and informal interactions, plays a complementary role in economic decision-making.

Conversely, generalized trust—an individual's overall attitude toward society and others—appears to play a diminished role in digital environments. This finding aligns with Giddens' theoretical analysis, which posits that in modern societies, trust in abstract systems replaces traditional interpersonal trust (Giddens, 1988:127).

## Conclusion

This study demonstrated that social trust, particularly in its institutional and interpersonal dimensions, plays a decisive role in household online purchasing behavior. In a context where direct interaction is eliminated and economic decision-making has shifted to digital platforms, trust in formal structures and informal experiences has replaced traditional trust. These findings are consistent with the theories of Giddens, Fukuyama, Putnam, and Sztompka, which define trust not merely as a personal sentiment but as a social and institutional mechanism.

Institutional trust—encompassing belief in the efficiency, transparency, security, and accountability of online service providers—was identified as the strongest predictor of online purchasing behavior, especially for durable goods and specialized services. In contrast, interpersonal trust—shaped by peer recommendations, personal experiences, and informal interactions—proved more influential in everyday purchases and non-durable goods. This distinction suggests that the type of product and perceived risk level determine the kind of trust required.

Generalized trust, reflecting an individual's overall attitude toward society and others, lacked predictive power in this study. Contrary to some previous research, this finding indicates that in digital environments, general trust in others has been replaced by specialized and structural trust. This shift reflects society's transition from traditional relationships to modern, system-based interactions, where trust in systems supersedes trust in individuals.

From a policy perspective, the results suggest that sustainable development of online services requires strengthening mechanisms of institutional and interpersonal trust. Theoretically, this study showed that social trust in digital spaces is a dynamic and context-dependent concept that varies based on interaction type, risk level, and existing structures. Therefore, analyzing social trust should move beyond general frameworks toward situational and practical analysis.

Ultimately, social trust should be recognized as a strategic asset in digital policymaking. This asset not only facilitates economic interactions but also fosters social participation, technology adoption, and the formation of a sustainable digital culture.

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