

Social Media Activities and Consumer Purchase Regret in Delta State, Nigeria: A Serial Mediation of Brand Credibility and Brand Trust

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ABSTRACT

Consumer purchase regret, a post-purchase evaluation outcome, is one of the challenges faced by both businesses and consumers in the social media environment. The purpose of the research was to examine how social media activities minimized consumer purchase regret by accounting for the mediation of brand credibility and brand trust. The research employed the use of cross-sectional data obtained from 278 undergraduates of Delta State University, Nigeria, who had one or more online purchase experiences. The research also utilized the Partial Least Squares (PLS) method for Structural Equation Modeling (SEM), which was used for data analysis and hypothesis testing. From the PLS results, the research finds that social media activities do not significantly reduce consumer purchase regret. However, they do when brands develop their credibility and trust levels. It also finds that the interplay between brand credibility and brand trust contextualizes the reduction effect of social media activities on consumer purchase regret in a sequential framework. The results acknowledge the significant roles of contextual factors, offering practical insights for managers and consumers seeking to reduce the likelihood of purchase regrets by leveraging credibility and trust on the social media environment. The originality of the research lies in its attempt to determine the contextual factors that amplify the negative link between social media activities and consumer purchase regret, grounded in the Stimulus-Organism-Response (SOR) framework.

Keywords: brand credibility, brand trust, social media, purchase regret

INTRODUCTION

Over the years, the popularity and use of social media (i.e., Meta—formerly Facebook, X—formerly Twitter, Instagram, TikTok, and Telegram) among individuals have increased tremendously. It has progressively become an interactive tool that allows everyone to connect, share, and collaborate online. According to Eslami et al. (2022), as of 2021, the total number of users across social media applications rose to 4.2 billion, representing a 13% increase from the previous year. A typical social media user spends an average of 2 hours and 25 minutes per day surfing or searching social media pages. In view of that statement,

it is more likely that individuals use social media daily for different purposes (i.e., social, business, education, information, and others), which makes social media a part of their daily routine. This shifting orientation and behavior have led many businesses to take their offline activities online for better value creation and delivery. It is especially true for the marketing function, as firms believe that it can strongly contribute to the attainment of marketing aims and the successful execution of marketing strategies through enhanced customer relationship management, customer involvement, and information sharing (Dwivedi et al., 2021). Moreover, the COVID-19 pandemic has accelerated the use of social media to redesign organizational functions to

support stable operations under novel, uncertain, and disruptive environmental contexts. Arguably, social media tools enable organizations to influence consumer purchase decisions and elevate sales performance.

Social media activities enable organizations and consumers to build a virtual marketplace for the exchange of ideas, thoughts, and products. It allows organizations to manage their information dissemination and conversations with their target customers to create better customer engagement. Thus, interactivity and informativeness are essential elements of social media activities (Hanaysha, 2022). Interactivity is the degree to which information sharing is enabled among users (i.e., organizations and customers). Such interaction allows the sharing of stories, benefits, and attributes of a brand. According to Bozkurt et al. (2021), customers tend to be more willing to add value to a brand through their purchase decisions, suggestions, and referrals when they perceive the brand to be highly interactive on social media platforms. Moreover, informativeness is the extent to which marketing content conveys useful and relevant information to consumers to inform their decision-making. This activity allows consumers to have additional information to reduce their uncertainty and information asymmetry about a product or brand. Recent studies indicate that consumers' behavior is affected by social media interactivity (Wismiarso et al., 2024) and informativeness (Hanaysha, 2022).

Organizations are deploying strategies and resources to bolster their online visibility and engagement. The aim is to attract a wide range of customers with different demographics, which often extends beyond their traditional market. These customers have different shopping patterns that may be planned or unplanned. However, there are concerns that product expectations from online buying may be at variance with reality. Organizations face challenges in making their social media activities as believable and credible as possible due to the outcomes of post-purchase evaluations and comparisons. According to Lubis et al. (2022), product incompatibility with buyers' expectations contributes to behavioral inconsistencies in online purchase decisions. As a result, social media has the potency to trigger consumer attitude/behavior change. An alignment between expectation and reality helps customers to avoid regretting their purchase decisions later. According to Abdallahman and Darwish (2024), the availability of different online brands with varied prices and quality levels makes it difficult to select the right product that can provide the most value, which elevates the complexity of purchase decisions. This complexity can lead to satisfaction or dissatisfaction during post-purchase evaluation.

Purchase regret is a negative emotion that is cognitively determined and arises when a customer believes that they could be in a more pleasant state if they had made an alternative decision. When customers perceive the post-purchase evaluation as unfavorable, they often experience regret over their decisions. Here, an unfavorable post-purchase evaluation presents a

negative emotional situation in which the foregone alternative is perceived to have yielded a better outcome than what is selected or purchased (Chen et al., 2020). This undesirable feeling often has a biased influence on rational decision-making and consumers' behaviors (Sarwar et al., 2025). Regret outcomes often arise when the customer believes a wrong decision is made, even when the decision seems right at the time it is made (Barta et al., 2023). The feeling of regret initially prompts an assessment of whether or not the customer can remedy the painful feeling and facilitates the customer's employing coping strategies to reduce this unpleasant emotional state (Sarwar et al., 2025). Regret may provide adaptive behavioral benefits because it makes customers mindful of choices that can generate regret and helps to prevent their recurrence (Matarazzo et al., 2021).

Curbing this negative emotional experience is important for organizations to maintain their sales performance and growth trajectory. Purchase regret contributes to a negative brand perception, creates brand dissatisfaction, amplifies brand-switching or avoidance behaviors, leads to product returns, and reduces repurchase intentions (Tata et al., 2021). It can generate negative reviews and comments, which can be damaging to the company's brand, reputation, and market growth (Barta et al., 2023). Nevertheless, buyers are enthusiastic about making the right choice that will match their expectations and be accompanied by feelings of satisfaction rather than regrets (Abdallahman & Darwish, 2024).

Social media activities can lead to the feeling of post-purchase regret when customers are in a flow state characterized by high engagement and limited critical thinking before making a purchase (Barta et al., 2022). It also suggests that choice overload on social media leads to poor choice quality, which contributes to purchase dissonance (Mensah et al., 2021). Social media triggers impulse buying and ultimately contributes to purchase regret (Lubis et al., 2022; Sarwar et al., 2024). It is demonstrated that online purchases, when facilitated by social media tools, foster post-purchase dissonance (i.e., customers' dissatisfaction after a purchase) (Prasad & Amruta, 2023). Given the above explanation, the impact of social media activities on purchase regret may be more indirect than direct. It means that contextual mechanisms are significant and have the potential to influence both positive and negative relationships. It has been confirmed that brand reliability and trust reduce consumer regrets regarding outcome (regret from not choosing an alternative) and process (regret from inadequate consideration of options) (Zulkarnain et al., 2019). It also suggests that brands on social media may regularly collect data so they can effectively target advertisements to the right customers (Dwivedi et al., 2021). This activity allows customers to access relevant content, engendering purchase decisions. Even when customers experience diminished enthusiasm for their purchase, they are less likely to feel regret because the money spent goes

to a brand they support. The previous research appears to suggest that firms can facilitate the regulation of purchase regrets by building credibility and trust.

Brand credibility clarifies the process of evaluating a brand's trustworthiness. In a market marked by imperfect information, brands may use signals to convey information about their product attributes. Such signals should be believable and credible to garner trust. The consistency of these signals is important in consumers' decision-making processes as it reduces uncertainty, facilitating informed buying decisions and choices. Organizational strategies and actions foster or negate brand credibility (Molinillo et al., 2021). Recent research has indicated that brand credibility is an evaluative outcome for the effectiveness of marketing strategies and activities (Liu & Zheng, 2024).

Next, brand trust is the perceived confidence that customers have about a brand performing in accordance with its promise. The confidence and expectation underscore the reliability and integrity of the brand's ability to engage in activities that benefit both customers and the organization. Opportunistic actions that reduce trustworthiness can compromise trust between a brand and its customers, making the concept of trust relative. Brand trust fosters psychological safety among customers, which in turn influences their purchasing decisions. Brand trust is linked to various attitudinal and behavioral outcomes in customers, including brand loyalty, brand identification, brand attachment, brand attitude, brand advocacy, purchase intentions, and others (Fatma & Khan, 2023; Khan & Zaman, 2021; Villagra et al., 2021).

Based on the Stimulus-Organism-Response (SOR) framework, social media activities provide an external environment (stimuli) that triggers changes in the internal cognitive and emotional states (perceived brand credibility and brand trust) of consumers. The internal stimuli processing results in specific behavioral responses or reactions (consumer purchase regret). The internal state of the organism (i.e., customers) serves as a mediator between the stimuli and response. According to Sultoni et al. (2019), social media activities impact brand credibility and brand trust, which influence other outcome variables. Then, brand credibility and brand trust are closely related, suggesting they can create a serial mediating effect to optimize the relationship between social media activities and other valued outcomes (Ngo et al., 2020). Firms can facilitate the regulation of purchase regrets by building credibility and trust. The research posits that the organism's influence on response in the SOR model serves to safeguard customers from exhibiting negative reactions. Nonetheless, the SOR framework has been used in research focusing on e-commerce and can provide the theoretical foundations needed to drive this research, given the paucity of empirical works. The researchers propose the following hypotheses in light of the aforementioned arguments:

- H1: Social media activities significantly reduce consumer purchase regret through brand credibility,
- H2: Social media activities significantly reduce consumer purchase regret through brand trust,
- H3: Social media activities significantly reduce consumer purchase regret through brand credibility and brand trust.

According to Chen et al. (2020), consumers are mindful of repeating mistakes and take remedial actions to trigger desirable emotional experiences. The challenge is how to ensure customers continue to resonate with a brand in their purchase decisions without regrets. In a systematic review of consumer purchase regret, it is found that little is known about its antecedents compared to its consequences (Sarwar et al., 2019). This statement is re-echoed recently in Sarwar et al. (2024). The limited empirical information leaves the social media influence on purchase regret and strategies to mitigate its occurrence unexplored. Therefore, there is a need to identify factors that protect brands from consumer purchase regrets and help consumers to make decisions to minimize the emotional impact of their purchase choices. The research argues that reinforcing brand credibility and brand trust is a way by which social media activities attenuate this negative emotional response.

The specified relational variables create safeguards that allow consumers to be certain and confident about purchase decisions that meet quality expectations. Previous research has demonstrated the mediational impact of brand credibility and brand trust on consumer behaviors, such as attitude towards brands, customer loyalty, purchase decisions, and willingness to recommend the brand (Hanaysha, 2022; Karunasingha & Abeysekera, 2022; Kareem & Venugopal, 2023; Perera et al., 2023). However, few studies have confirmed the influence of these constructs on reducing consumer regret behaviors. There is insufficient empirical evidence to prove whether brand credibility and brand trust mediate the relationship between social media marketing and post-purchase behaviors.

Additionally, research has confirmed that brand credibility improves brand trust by positively affecting customers' perception of brand utility and quality (Ngo et al., 2020). However, the influence of this linkage in triggering post-purchase outcomes has received limited attention. Based on observations of previous research, research of this nature in African countries is not adequately explored. The research aims to extend current literature on the subject matter by bringing new insights from Nigeria. This examination underscores the significance and originality of the research. The research is timely, as many Nigerian firms have not fully leveraged social media affordances in their marketing activities and strategic processes, despite the country's high digital penetration and market potential.

METHODS

This cross-sectional study uses a well-structured questionnaire to gather and analyze information on the relationships between latent constructs at a specific point in time. Purposive sampling is employed in the selection of respondents who use social media tools for online activities, including online purchases. The research targets the student population of Delta State University, as young adults (18–35 years old) represent the largest group of social media users in Nigeria. The researchers also add screening questions to ensure that the research selects respondents who have had one or more experiences making an online purchase through social media applications or platforms and can recall their experiences and post-purchase feelings. The researchers further adopt convenience sampling to administer the questionnaire to those who had the time, given that it is paper-based. The survey is conducted over two months (February to March 2025). The researchers have sought the consent of the participants before the full application of the research instrument. Approximate 278 questionnaires are completed and collected by the researchers. The demographic characteristics of the participants are as follows: 113 males and 165 females with a mean age of 21.6 years. The average time spent on social media is 5.2 hours daily. A majority of the participants patronize different brands across different social media platforms, with Instagram featuring more than other platforms.

The questionnaire uses measures derived from previous research. Six items are used to measure social media activities. Specifically, four interactivity questions and two informativeness items are obtained from Moslehpour et al. (2021). From Chaudhuri and Holbrook (2001), there are four items for brand trust. Five items for brand credibility are taken from Erdem and Swait (2004). Then, in Bonifield and Cole (2006), there are four items for consumer purchase regret. The five-point Likert scale of strongly disagree (1) to strongly agree (5) is used. Then, Cronbach's alpha for the scales (social media activities = 0.761; brand credibility = 0.739; brand trust = 0.840; and consumer purchase regret = 0.775) suggests that the items had good internal consistency. The Partial Least Squares (PLS) method for Structural Equation Modeling (SEM) is used for data analysis and hypothesis testing. The researchers follow the PLS two-step procedure to assess the measurement model for reliability and validity of the latent constructs and to evaluate the structural paths to test the formulated hypotheses. The researchers use the SEM guidelines from Hair et al. (2022) for interpreting the data. The SmartPLS 4 facilitates the PLS analysis.

RESULTS AND DISCUSSION

The researchers start by examining the skewness and kurtosis values to ensure the data normality prior to assessing the measurement model. Although PLS

does not normally impose a strict assumption on data, verifying the normality condition contributes to a stable and unbiased estimation. The values are below ± 3 and close to 0. The result indicates that the multivariate normality assumptions are not violated (Hair et al., 2022). The researchers also test the factorability of the data with the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's Test of Sphericity (BTS). The SPSS 20 software facilitates this preliminary test. The KMO values for social media activities (0.660), brand credibility (0.712), brand trust (0.694), and purchase regret (0.636) exceed the cut-off value of 0.60 indicating adequate samples for confirmatory factor analysis (Hair et al., 2022). The BTS values for all the latent variables are significant at $p < 0.05$. Therefore, the researchers confirm the factorability of the data.

The measurement model is evaluated using the factor loading (item reliability), composite reliability (construct reliability), Average Variance Extracted (AVE) (convergent validity), Fornell-Larcker criterion (discriminant validity), and Variance Inflation Factor (VIF) (multicollinearity and common method bias). In Table 1, the factor loading values of each construct are within the acceptable threshold of > 0.70 , suggesting the items related strongly with their respective constructs (Hair et al., 2022). Meanwhile, the composite reliability values exceed the minimum acceptable limit of 0.70, indicating that adequate construct reliability is attained. Then, convergent validity is deemed satisfactory, as the AVE values from the constructs are above the recommended acceptable limit of 0.50 (Hair et al., 2022). The results of the VIF show that the values are not in excess of 5.0 to constitute a significant multicollinearity problem. Furthermore, the scores are below 3.3, which indicates the lack of a significant common method bias problem in the dataset (Hair et al., 2022).

Based on the Fornell-Larcker criterion in Table 2, the constructs are considered distinct as their correlations exceed the interconstruct correlations (Hair et al., 2022). The bold values are the constructs' correlations, and unbold values are inter-construct correlations. The quality criteria used for assessing the measurement model in Tables 1 and 2 are acceptable, and the estimations and inferences can be deemed stable and reliable.

Tables 3 and 4 present the estimates from the structural model analysis. The research employs the bootstrapping method with 5,000 subsamples to determine the significance of the hypothesized paths. However, before the researchers proceed to test the hypothesis, the predictive quality of the model is evaluated. The R^2 shows that changes in social media activities, brand credibility, and brand trust moderately explain 45.3% of the decline in customer purchase regret. Furthermore, the Q^2 demonstrates acceptable predictive relevance to the four-factor model, given that the value is higher than zero. Regarding model fit, the Standardized Root Mean Square (SRMR) of the four-factor model is below 0.08 for a satisfactory fit. Then, the Normed Fit Index (NFI) is close to 1.

Table 1 Descriptive and Inner Model Results

Constructs	Mean	Standard Deviation	Factor Loading	Variance Inflation Factor	Average Variance Extracted	Variance Inflation Factor
Social Media Activities	3.984	0.956	0.836 – 0.889	0.829	0.684	1.314
Brand Credibility	4.065	0.834	0.827 – 0.846	0.753	0.708	1.635
Brand Trust	4.119	1.165	0.774 – 0.801	0.792	0.772	1.819
Consumer Purchase Regret	3.577	1.093	0.747 – 0.793	0.709	0.616	

Source: Researchers' PLS Compilation (2025)

Table 2 Discriminant Validity Results

Constructs	1	2	3	4
1. Social Media Activities	0.827			
2. Brand Credibility	0.407	0.841		
3. Brand Trust	0.252	0.340	0.879	
4. Consumer Purchase Regret	- 0.092	- 0.179	- 0.265	0.785

Source: Researchers' PLS Compilation (2025)

Table 3 Structural Model Results for Direct Effect

Paths	β (P-Value)
1. Social Media Activities → Consumer Purchase Regret	-0.091 (0.261)
2. Brand Credibility → Consumer Purchase Regret	-0.239 (0.000)
3. Brand Trust → Consumer Purchase Regret	-0.344 (0.000)
4. Social Media Activities → Brand Credibility	0.225 (0.000)
5. Social Media Activities → Brand Trust	0.387 (0.000)
6. Brand Credibility → Brand Trust	0.414 (0.000)
R ²	0.453
Q ²	0.340
Standardized Root Mean Square (SRMR)	0.071
Normed Fit Index (NFI) (p < 0.05)	0.828

Source: Researchers' PLS Compilation (2025)

Table 4 Structural Model Results for Indirect Effects

Paths	β (P-Value)
1. Social Media Activities → Brand Credibility → Consumer Purchase Regret	-0.101 (0.006)
2. Social Media Activities → Brand Trust → Consumer Purchase Regret	-0.132 (0.000)
3. Social Media Activities → Brand Credibility → Brand Trust → Consumer Purchase Regret	-0.097 (0.039)

Source: Researchers' PLS Compilation (2025)

According to Hair et al. (2022), values above 0.80 can represent an acceptable fit.

The PLS results indicate that the social media activities and consumer purchase regret relationship is negative and insignificant ($\beta = -0.091$; $p > 0.05$). This result means that increasing brand information and interaction quality may result in a negligible reduction in the feeling of purchase regret. It is possible that high engagement with appealing or entertaining social media content may distract customers from critically evaluating the rationality of their purchase decisions. Comparing purchases made after poor choices may not significantly reduce this negative feeling. Another reason can be that consumers do not consider their social media activities with a brand as opportunities for learning, which can help them to accept mistakes willingly. Such acceptance can reduce the potency of regret after making a purchase.

Brand credibility ($\beta = -0.239$; $p < 0.05$) and brand trust ($\beta = -0.344$; $p < 0.05$) significantly ameliorate consumer purchase regret. Consumers exhibit less negative post-purchase feelings when they relate to brands that are credible and trustworthy. Such brands are not only reliable in meeting expectations from product purchases but also act in ways that benefit both consumers and the brand (Zulkarnain et al., 2019). Then, social media activities are positively and significantly related to brand credibility ($\beta = 0.225$; $p < 0.05$) and brand trust ($\beta = 0.387$; $p < 0.05$). This finding suggests that social media activities, comprising interactivity and informativeness, provide knowledge-sharing opportunities to create a shared understanding of product attributes and consumers' expectations to build reliable and trusting relationships between brands and customers. The PLS result indicates that brand credibility strongly strengthens brand trust ($\beta = 0.414$; $p < 0.05$). This result means that a brand must develop its credibility to evoke trust, agreeing with the position of Ngo et al. (2020).

Additionally, brand credibility ($\beta = -0.101$; $p < 0.05$) and brand trust ($\beta = -0.132$; $p < 0.05$) significantly mediate the minimization effect of social media activities on consumer purchase regret. The PLS results support H1 and H2. If brand information and interactions on social media inspire positive internal feelings in customers, they are more inclined to perceive the brand as honest and capable of delivering products that meet their expectations with certainty. It is practical for online purchases to rely on brand credibility and trust, as honest brands align expectations with reality regarding the products' attributes. The finding is consistent with Sultoni et al. (2019), who have demonstrated that social media activities independently enhance brand credibility and brand trust to facilitate other desirable outcomes.

Similarly, the sequential mediation argument is also valid, as both brand credibility and brand trust provide the context for social media activities to reduce the experience of purchase regret ($\beta = -0.097$; $p < 0.05$). Consequently, H3 is accepted. The mediation findings support Sultoni et al. (2019) that brand credibility and brand trust mediate the effect of social media on other outcome variables. It also confirmed the argument from the SOR framework that social media activities stimulate changes in the internal state of consumers, thereby engendering desirable brand reactions or responses. Therefore, brand credibility and brand trust are interrelated personal factors that consumers develop through their exposure to and interaction with a brand to mitigate unwanted post-purchase outcomes, such as regret, in the social media environment. The findings are represented and summarized in Figure 1.

CONCLUSIONS

The research investigates how social media activities impact consumer purchase regret by accounting for the contextual influences of brand

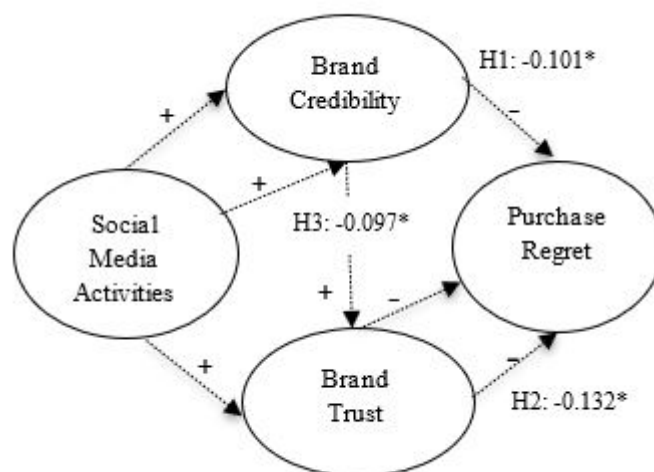


Figure 1 Research Framework

credibility and brand trust. Grounded in the SOR framework, the researchers find that social media activities do not significantly reduce consumer purchase regret, except through brand credibility and brand trust in a simple and sequential paradigm. The research concludes that the interplay between brand credibility and brand trust can contextualize the impact of social media activities on consumer purchase regret in a desirable manner.

The research recommends that brands should consider enhancing the quality of interactions and content on social media to build credibility and trust among consumers. Social media marketing strategies should prioritize the active development of positive internal states to reduce negative post-purchase evaluation outcomes. However, it is crucial for managers to understand the types of interaction and information that arouse or amplify these internal states. To accomplish this task, they can monitor their responses to online content and activities using Google Analytics and other data analytics tools. The research also reveals that brand credibility and brand trust are crucial factors in post-purchase evaluations and behaviours. Consumers' feelings of regret from post-purchase evaluations will significantly decrease when brands consistently nurture credibility and trust in their minds. In view of this, brand managers should provide a platform for honest, responsible, authentic, and helpful engagements through information sharing and constructive interactions to ensure their brands meet expectations and build enduring relationships with consumers in a safe social media environment.

Additionally, the social media activities of brands, characterized by interactions and information dissemination, reinforce the need to develop personal factors – brand credibility and brand trust – as safeguards from undesirable purchase outcomes. It is important for customers to identify and patronize brands that have developed a credible and trusted reputation, thereby promoting regret avoidance. The quality and frequency of information sharing and interactions on their social media page should reveal these qualities. It is also essential for customers to be critical when evaluating brands.

The research is not without limitations. The sample is students. Hence, it makes the generality of findings to an older sample or a different demographic group to be limited. Future research can ascertain if there are differences based on demographic characteristics. The research relies on cross-sectional data obtained from questionnaires. The use of qualitative data or longitudinal studies may help to enrich the research findings by providing more depth. Given that the four-factor model has moderate explanatory power, future research should consider other contextual factors to enhance the predictive value of the model.

AUTHOR CONTRIBUTIONS

Conceived and designed the analysis, U. O.; Collected the data, U. O., P. E., and N. O.; Contributed

data or analysis tools, U. O.; Performed the analysis, U. O.; and Wrote the paper, U. O., P. E., and N. O.

DATA AVAILABILITY

The data that support the findings of the research are available from the corresponding author, Uzoma Ononye, upon reasonable request. This request is to ensure that the supporting data are shared responsibly and ethically.

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