



ADOPTION OF SOCIAL COMMERCE AMONG GEN-Z FEMALE: A STUDY OF SOCIAL SUPPORT & SOCIAL RISK FACTOR

Submitted by

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Abstract

Purpose - This study explores the adoption of social commerce among Gen Z female consumers, focusing on the impact of social support and social risk factors. The research aims to understand the influence of these factors on the decision-making process of Gen Z women in regards to purchasing products through social media platforms. The study is expected to provide insights for marketers and businesses to better understand the target audience and develop effective strategies for promoting social commerce.

Design/ Approach - Using an experimental survey-based approach, this study collected 406 responses, and data were analyzed using partial least square structural equation modeling.

Findings –

- Increased trust in social recommendations from peers and influencers.
- Convenience and accessibility of purchasing products through social media.
- Positive social image associated with sharing product purchases on social media.
- Influence of peers and influencer marketing on purchase decisions.
- Concerns over privacy and security of personal information.
- Limited transparency in product information and customer reviews.
- Impact of friends' opinions and recommendations on purchasing decisions.

These findings highlight the importance of social support and risk factors in shaping the adoption of social commerce among Gen Z female consumers.

INTRODUCTION

With the rapid development in information technology and its communication channel as well as enhanced internet penetration has brought revolution in business, taking companies to sell products online (Athapaththu & Kulathunga, 2018).

Social commerce is significantly different form E-commerce, E-commerce is selling of products and services using website, these are digitally enabled transactions over the internet websites (Busalim & Hussin, 2016).

Social commerce is defined as the activities of buying and selling goods and services using social media platforms like Facebook, Instagram, LinkedIn, Pinterest, YouTube (Busalim & Hussin, 2016). Others have defined it as use of internet based social to drive businesses by selling, sharing information about products in online marketplace. One of the reasons for the emergence of social commerce gained due to the popularity of social media commerce (Busalim & Hussin, 2016).

Average time spend per day on social media platforms in India was 108, 61, 51, 30 and 23 minutes on YouTube, Facebook, Instagram, Twitter and TikTok respectively (Basuroy, 2022). And according to “The Global Statistics”, Average time spent using internet was seven hours and nineteen minutes out of which two hours and thirty-six minutes was spend on using social media platforms in the year 2022 (Global Statistics, 2022). Therefore, to be relevant to market, companies need to adopt social media platforms for targeting their exact match of consumer segments to sustain customer relationship.

In addition to this, you could find why social commerce is effective tools to approach your target audience to establish easiness in communications as well as to drive business. With majority of population have been engaged with social media platforms like Instagram, Facebook, Twitter, LinkedIn, Pinterest and so on (Global Statistics, 2022).

Social commerce has extremely significant effect on the growth of the industry. A new study by Accenture has found that, \$492 billion global social media driven commerce industry is expected to grow three times to \$1.2 trillion by the end of 2025 (Accenture, 2022). This growth has been predicted primarily due to demand increased by Gen Z and Millennial generations through social media, which is accounting for 62% of global social commerce spendings by 2025 (Accenture, 2022).

The development of internet, online shopping has become an important factor behind driving the growth of the business and shopping via internet has become popular among young female online shoppers. This trend shows that the internet has undoubtedly become a vital channel for adolescents’ consumption. Adolescents use online shopping to express their identity and independence (Raman, 2020).

Online shopping industry in has witnessed growth and crucial drivers behind this are internet users and consumers shopping online. Social commerce in India is estimated to be Seven billion dollars and expected to reach \$84 billion by the year 2030 (Statista, 2022b). Female participation in online shopping have been increased. The share of female

shoppers in online shopping spending stood at 26 % in a survey conducted for online shopping behavior in India, which was conducted in June 2022 (Statista, 2022a).

Furthermore, we have adopted two factors which are social support and social risk. We are adopting these factors to find about the implications of these factors on online shopping by female demographic.

Social risk is the risk which has impact on buyer's decision by what other might have opinion about the same for example, friends and family (Emad Y. Masoud, 2013).

Risks can be deterrent on online purchasing behavior among women on social commerce due shift from traditional shopping to online shopping. In addition to it, sharing personal details in context to online shopping can lead to discouragement in buying behavior as sharing credit cards details or identity details to social commerce or any commercial websites leads to threat to privacy too (Emad Y. Masoud, 2013).

In a research conducted by Anthony Griffin and Dennis Viehland have discussed about, consumers who are not involved in online shopping platforms faces lower self-esteem among their connections as well as they have reflected many demographics factors like physical, psychological and performance of the product also affects purchasing decisions (Griffin & Viehland, 2011).

Here, social support for our context refers to the influences on online buying decisions on online shoppers.

As the internet penetration has been deepened in India, it has also opened opportunities for narrowing down gender gap in digital adoption, before Covid-19, female internet users were relatively in deficit in compare to men, but as Covid-19 hit, it also promoted for digital adoption for information access, education (hindustan times, 2022). In context it, government of India have also promoted empowering women by enabling them in financial inclusion as well as digital inclusion by initiative like digital India's broadband mission and direct benefit transfer, which will increase their engagement on online transaction too (hindustan times, 2022).

The social influence among friends also plays vital role in buying decisions of consumers, as users on online platforms are exposed to who are active on social media, they tend to share commercial information to their friends for buying (Hu et al., 2019). Social influence is defined as impact on one's behavior, attitudes or thoughts and feelings due to interaction amongst individuals (Hu et al., 2019).

The emergence of social networking sites has led to transformation in e-commerce industry, modern consumers, where they use social media platforms to interact with community and new users and huge exchange of information, regarding buying any product to consulting others, additionally it exhibits the idea of user engagement and users' intention affecting social commerce (Hossain & Kim, 2020). In addition to that, it has been added that as consumers searches for products and interacts with social media community about their products and services, marketers use digital marketing tools to dig out the information for providing consumer-centric services. As well as the future consumer marketing will strictly follow digital platforms like these social networking sites. Therefore, it becomes necessary for companies to utilize the benefits of technological innovation on social media platforms, now we can

see social media platforms creating social media commerce platforms as it makes sense and become handy to target customers where loads of data have been generated with respect to predicting purchasing decisions (Zhang & Pennacchiotti, 2013).

Transformation brought by the sites are backed by heavy technology, which is helping to create interactive communication amongst users, ultimately building value creation for the companies. These modern technological advancements employed by social media platforms navigates purchasing behavior and generates prospects sales lead. Companies are able to do it by social media marketing to reflect the same encountering right customers (Stephen, 2016). Now, one of the significant and distinctive feature of social media commerce is that these social media platforms are being run under the presence of social media influencers to promote social commerce. It is a great deal for companies that is associated with branding (Shin & Lee, 2021). As this employment of social media influencers benefits the company in terms of marketing and promotion of the same too, additionally it also helps company to reach its target segment of consumers by increasing leads (Lopes et al., 2020).

Hence, it becomes great deals for the companies involved in social media commerce due to integrity of social networking like features blended with e-commerce, which builds economic value, customers experience by leading customers to make social media purchases (N. Kim & Kim, 2018). Here, the fundamentals behind value creation for the companies is to disrupt its sales by employing social networks, providing same business vertical alike electronic commerce, it mimics the existence of traditional e-commerce platforms. Moreover, with reference to the previous stated statements, it helps in spreading word of mouth for the social commerce platforms, through its networking.

Social media commerce is distinctive from e-commerce, as its business models vary. As it includes usage of social media, different discount periods and others and differs from e-commerce because of its business models, value creation, customer engagement & communication, community interaction, technological adoption and commerce platforms (Han et al., 2018). Some features of social commerce like customer ratings and referrals, reviews, with a strong community base; in which shopping experiences of customers becomes dynamic as they share each' other interests and purchase decisions are made based on the outputs given by networks of friends and oblivions, who also share the same interest, against buying decision in e-commerce (Lai, 2010). One of the factors which place impacts on buying decision is that customers can collaborate and exchange information that specific product or service by also asking for recommendations, hence enabling them to make informed decision (Zhou et al., 2013). The benefits of informed decisions are that customers are fully satisfied with the knowledge about the products or services that makes them aware of it and supported by community, that is why it makes them exchange information and motivates them to indulge on this platform. Therefore, it differentiates this platform from e-commerce by increasing operating efficiency as well as building customer relationships. Since there is involvement of people on social media, where social commerce is a rooted feature, used to socialize and commercialize with respect to purchasing, this platform could be a better strategy to increase the revenue for the companies by retaining more customers and a chance for new customer acquisition approach too (Lin et al., 2016).

In the research paper by (Liao et al., 2021), they present that social commerce is a type of platform where allowed consumers to participate in marketing activities, selling and buying of products and services, which was into different sections like shopping, ratings and review including social advertising, but now it has been more like commercial functions with a blend of social functions to deliver and engage customers in more effective way.

People on their social networks have extensive information as well as social support, community members support each other in terms of information along with emotional support too. As the community works out, where participating people are bound by values created by them to be more active on the platforms from providing information to supporting members, which leads to buying the products. It is very helpful in buying decision in context with these kind of supports and experiences, and this is not it, information from third party can also have influence on their purchasing decisions, additionally one component which focus on fulfillment of social desires by agreeing individuals, which also brings social support for everyone (Hajli, 2014). Social supports also evaluates mutual obligations, where members are obligated to fulfill their obligations in a sense of belongingness amongst individuals, which circles around the statement that they feel cared and loved, which motivates them to support (Makmor et al., 2018).

As we live in an era of digital transformation, with reference to social support on these platforms refers to socially supportive communications by sharing relevant information so that individuals or consumers could feel that they are being aided by their peers or community members, while they are looking for any information or recommendations, therefore it helps consumers' purchase decisions ultimately being affected by others inputs, which forms the parameter of evaluation for selection or purchase decision of any product or services (Wang et al., 2020).

Social risk on social commerce has been one of the influencing factors while online shopping by consumers, which may result in possible loss and making a poor purchase filled with unwanted experiences; apart from these, it also results in exposing personal information and invasion to privacy of customers (Featherman & Hajli, 2016). As well as social risk also include disapproval from family or friends for purchasing any products or services, as here users take approval or discuss about their purchasing decisions with community members on that social platforms, which could have negative impact on the (Emad Y. Masoud, 2013); same as well as with rise in social commerce has attracted many consumers into this segment, where an online community works upon a concept of active participation by members, where they involved in sharing commerce just like sharing economy, here consumers are engaging into various activities like reviews and recommendations, and they share information regarding any purchase, resulting in disclosures of their identity, personal information and financial information too, hence becomes risky and privacy concern for participating consumers on the social commerce platforms (Bugshan et al., 2020). It has been also studied that women are highly likely to perceive risk in compare to men (Griffin & Viehland, 2011).

OBJECTIVE AND NEED OF THE STUDY

Various study has emphasized on individuals impacted by adopting E-commerce and social media commerce for online shopping, but our study provides information regarding participation of female personalities in adopting social

commerce specially, in context with how their shopping experience is impacted by social risk and social support. Additionally, the study too highlights the area of threats and issues faced by them. It divulges any threat faced by them as their connection has access to what one individual is shopping, taking care of social risk and social support factors.

The impact of rapid development of online shopping platforms with respect to social commerce amongst female shoppers has come into lights (Gugnani & Choudhary, 2017). As information technology has fueled the shopping experiences with advancements in technological adoption (Ahmed et al., 2021). There comes challenge as data sharing is new normal for using internet-based services and the challenges faced by female shoppers through social commerce, they fear of privacy issues (Richa, 2012).

LITERATURE REVIEW:

Social Support

The phrase "social support" is wide and encompasses a variety of supportive behaviors that people exhibit in social environment. (Helgeson, n.d.2003)

Over the past few years, there has been a significant increase of social Support.

The quick development of social media has made it difficult for company strategies to keep up with the times and comprehend how the various social media platform's function. In contrast to the numerous social media platforms available for various purposes, there is a dearth of knowledge regarding how platform perceptions affect purchasing decisions. (Yahia et al., 2018)

The intention of a user to engage in social commerce and stick with a social networking site is positively influenced by social support and the quality of the website. The degree of the user's relationship with the social networking website is revealed to be a mediating factor in these effects. (Liang et al., 2011)

Social support, which demonstrates how much an individual's peers are concerned about their welfare, is another significant but understudied social component of e-commerce. Social support can improve relationship quality and lower stress, according to previous social psychology research. As a result, it is crucial for establishing relationships and is regarded as a key concept in research on online community commerce. (Liang et al., 2011)

Social support can be viewed as the ability to meet one's psychological needs because it can make a person feel comfortable and understood. Even if it doesn't directly help the individual with their situation, such support, as a form of enthusiastic feedback, can make the person feel better. (Liang et al., 2011)

It would be natural for community members to share promotional material and suggestions as an extension of their sharing of other helpful information when social support is present in a social network. (Liang et al., 2011)

Social support provides additional consonant cognition by assisting people in rationalising their counter attitudinal conduct. Therefore, counter attitudinal activity carried out in groups would be expected to have a smaller impact on attitudes than same action carried out in solitude.(Stroebe & Diehl, 1981)

Normative social influence is the act of conforming to the expectations of others. This kind of influence is comparable to the idea of a "subjective norm," which is a frequent component that determines how people behave in social situations and refers to a person's sense of the acceptance of most of the people who are significant to him or her regarding a given behaviour.(Rhodes et al., 2002)

While self-efficacy collects perceived capacity to do the intended behaviour, PBC records an individual's perspective of their ability to accomplish a behaviour, which is a product of their environment.(Parkinson et al., 2017)

Social Risk

When people are unintentionally exposed to circumstances that could negatively affect their prospects of living a fulfilling life, social risk refers to the likely events that ensue. People are at risk from the outcomes because of their location, class, or personal traits since they result from a certain configuration of events (typically structural) (age, race, sex, education level, income). (Frey, 1991)

When making an internet purchase, there is a danger related to family or friend opinions. This form of risk means that the customer is motivated by considering the group they are a part of, primarily their friends or their family.(Martín et al., 2011)

The factors that predict conduct most immediately include intention, attitudes, subjective norms, and perceived behavioral control. "Intentions are assumed to capture the motivating variables that shape an action; they are indicators of how far people are willing to go and how much effort they intend to put forth to achieve the activity."(Cestac et al., 2011)

Attitude & Adoption Intention

Attitudes are frequently the result of behavior or upbringing. Regarding a person or thing, stance, feelings, a propensity, or orientation, especially of the mind, are all examples of attitude. Because communication and behavior of other individuals are liable to change due to social forces, attitudes are not stable. While attitudes are enduring, they can also revolutionize and exert a commanding pressure on behavior.(Mahadi et al., 2016).

Test-retest correlations between attitude reports must be broken down into estimates of attitude change and measurement error since attitudes are more stable and more accurately reported. (Krosnick, 1988)People are more prone to openly declare their commitment to the attitudes they value, which makes them more resistant to change. Through a network of associations in memory, attitudes are believed to be intricately connected to other attitudes, beliefs, values, and other psychological aspects, and these elements exert stabilizing pressures. Individuals with a positive attitude might argue against information that challenges their attitude (Krosnick, 1988)

Influence of social commerce attitudes, which in turn influences customer adoption intentions favorably. Knowing one's adoption intention can assist predict one's actual conduct when making decisions. It is predicated on the idea that a person's willingness to use social commerce enhances the likelihood that they will do so.(S. B. Kim et al., 2013)

Subjective Norms & Adoption Intention

According to the theory, behavioral intentions influence conduct, which in turn is influenced by attitudes toward the act and subjective norm. The perceived consequences people connect with the conduct are a factor in the first component, which is attitude toward the act. Subjective norm, the second component, is a function of one's drive for complying with key referent others' expectations and views about those expectations.(Chiou, n.d.,1998)

Some researchers have criticized the planned behavior idea. It frequently refers to the shaky (or non-existent) connection between goals and subjective norms. Therefore, this paper focuses specifically on subjective norms and attempts to close some research gaps in this area. Different kinds of subjective norms will be explored as part of the integrative model to account for any interacting effects with other predictors (attitudes and perceived behavior control) and to maintain the clear picture of the predictive capacity of the complete model.(Ham et al., 2015)

Subjective norms are the conviction that a significant individual or group will acclaim and support a specific behavior. The perceived social pressure from others to behave a specific way and the urge to agree with those people's opinions are what constitute subjective norms. In prior studies, it was found that the influence of attitude was generally stronger than the influence of subjective standards on creating intention.(Ham et al., 2015)

It is crucial to understand the elements influencing consumer acceptance of social commerce and how cultural variations impact these aspects as the Internet becomes a more widely used medium for consumer marketplace transactions worldwide.(Choi & Geistfeld, 2004a)

Micro evaluations were used in intention-based research to explain behavior in terms of individual subjectivity. The study's key finding is that it is possible to boost individual intentions to use technology by successfully altering an individual's perceptions. However, individual behavioral intention is influenced by a group on the outside and does not just depend on subjective experience.(Chu & Chen, 2016)

PCB & Adoption Intention

The degree to which a person believes they have control over their conduct is known as their perceived behavior control (PBC). PBC comprises two components. (1) Control beliefs—the degree to which a person thinks he or she has control over a behavior; (2) Influence of the control beliefs—based on how secure a person feels in their ability to act in a particular way.(ACM Special Interest Group on Design Automation. et al., 2008)

The belief of the individual regarding how simple or difficult it will be to carry out the behavior is known as perceived behavioral control. The theory of planned behavior holds that perceptions about the availability of necessary resources and opportunities are among those that ultimately determine intention and action. Individuals' perceived control over

their conduct should increase in proportion to how many opportunities and resources they believe they have access to, as well as how few challenges or barriers they foresee. (Ajzen & Madden, 1986)

It is crucial to understand the elements influencing consumer acceptance of e-commerce and how cultural differences affect these factors as the Internet becomes a more widely used medium for consumer marketplace transactions worldwide. (Choi & Geistfeld, 2004b)

The decision to utilize the online shopping channel for shopping initially has less of an impact on the channel's success than subsequent use of the channel to buy an increasingly wide selection of products. This study aims to determine whether early adopters of the internet channel are more likely than late adopters to purchase a wide variety of goods more regularly. (Liu & Forsythe, 2011)

Most acceptance theories and models include social influence, which is important in user adoption of new technology. Social impact is also the notion in social media acceptance research that has received the most validation. (Maryam et al., 2016)

Most developing countries now frequently use social media and online shopping together. The primary goal of this paper is to examine female demographic adoption variables for online clothes shopping. A deeper understanding of social psychology's foundational concepts, such as attitude, perceived behavior, subjective norms, ease of application, and perceived efficacy, is achieved. Understanding non-traditional elements like self-efficacy and social media platforms, cross-regional influencers impacting female consumers' intention to purchase clothes, as well as purchasing behavior in the Indian context, is attempted. (Rai & Kumar Yadav, 2022)

Research Methodology

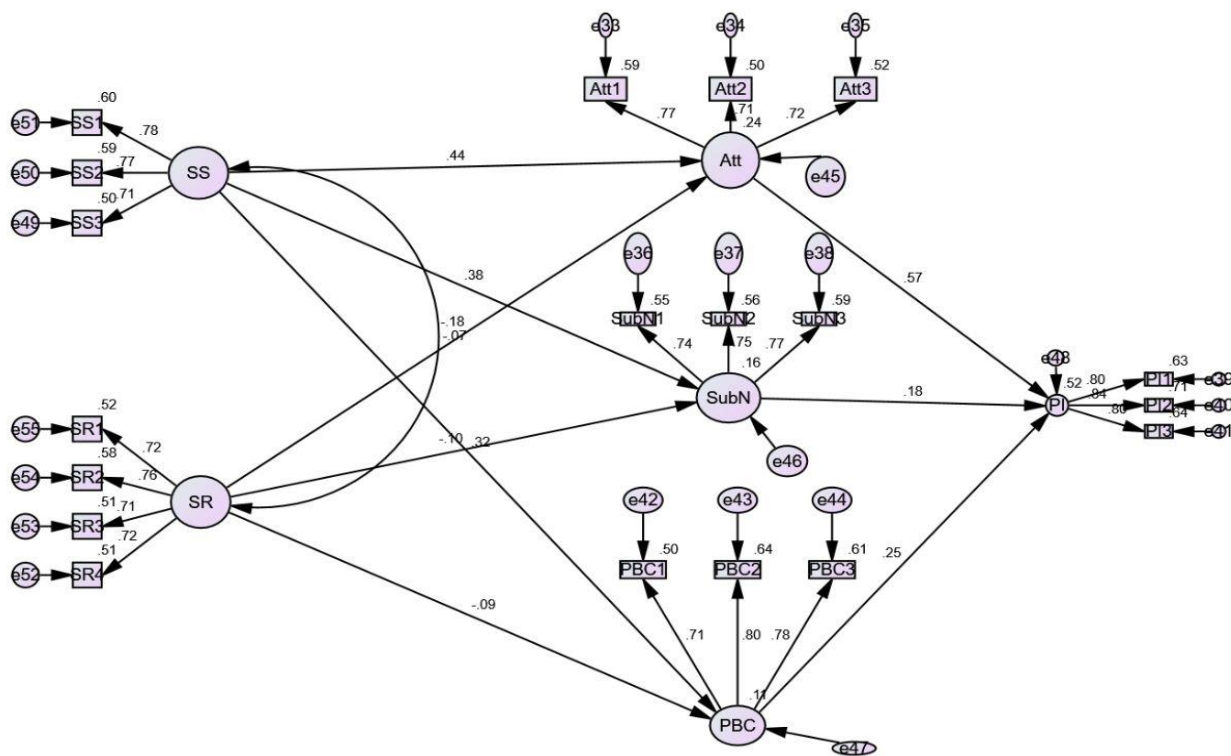
We have followed a survey based approach to test our hypothesis, where we have collected primary data from respondents from a university campus. And Respondents were asked close ended questions in the survey. We have asked respondents in a manner to get accurate information, therefore questionnaire designing was exercised in an effective way taking care of ambiguous words or length of questions, since we executed online survey.

We have collected data from a total of 411 respondents. Out of which, only 406 respondents have been considered, and all these respondents are female. All these respondents present on social media platforms and have also been shopping using social media platforms for shopping too. The age of 83.9% of total 406 respondents were between 18 and 30 years. Whereas, 86.9% of respondents were unmarried as well as 52.3% of the respondents were under graduates, on the other hand 38% were pursuing post graduates. When respondents were given questionnaire, it revealed that 47.6% of respondents spent Rs.1000 to Rs.5000 on monthly basis for online shopping. Afterwards, respondents were also given a set of questions in relation to social support, social risk and other factors like perceived behavior control and attitude to analyze their shopping experience and if they are comfortable with online presence where social community members support them or not. Which also leads to the issues related to privacy and sharing

personal details on social media platforms. And how it is affecting their online shopping on social commerce platforms.

DATA ANALYSIS:

Research Model



Keywords:

SS – Social Support (H1)

SR – Social Risk (H2)

ATT – Attitude (H3)

SubN – Subjective Norms (H4)

PBC – Perceived Behavioral Control (H5)

PI – Perceived Intention (H6)



Table 1 Measurement Model:

Constructs		Indicators	S.E.
Att1	<---	Att	
Att2	<---	Att	0.071
Att3	<---	Att	0.071
SubN1	<---	SubN	
SubN2	<---	SubN	0.083
SubN3	<---	SubN	0.083
PI1	<---	PI	
PI2	<---	PI	0.059
PI3	<---	PI	0.058
PBC1	<---	PBC	
PBC2	<---	PBC	0.084
PBC3	<---	PBC	0.082
SS3	<---	SS	
SS2	<---	SS	0.085
SS1	<---	SS	0.086
SR4	<---	SR	
SR3	<---	SR	0.076
SR2	<---	SR	0.079
SR1	<---	SR	0.078

INTERPRETATION:

A measurement model is a statistical model that is used to assess the degree to which a set of observed variables are related to a set of latent variables. In the context of studying the adoption of social commerce among Gen-Z females, a measurement model could be used to determine the extent to which the observed variables of social support and social risk are related to the latent variable of adoption of social commerce. The measurement model is a representation of the relationship between the variables, and it can be used to predict the behavior of the population.

Here, it is clear that scalar estimate (S.E) lies between range of 0 and 1. Which means our proposed constructs are valid.

Table 2 Correlation

			Estimate
Att	<-->	SubN	0.26
Att	<-->	PI	0.64
Att	<-->	PBC	0.151
Att	<-->	SS	0.444
Att	<-->	SR	-0.206
SubN	<-->	PI	0.368
SubN	<-->	PBC	0.238
SubN	<-->	SS	0.373
SubN	<-->	SR	-0.123
PI	<-->	PBC	0.375
PI	<-->	SS	0.43
PI	<-->	SR	-0.194
PBC	<-->	SS	0.315
PBC	<-->	SR	-0.114
SS	<-->	SR	-0.074

INTERPRETATION:

In the above given tables, it can be interpreted as the correlation between factors establishes relationship. In other words, attitude with respect to subjective norms, purchase intention, perceived behavior control, social support has positive relationship and so on other variables except few variables, for example in the above table as you can see that SubN<-->PI (subjective norms vs purchase intention); Att<-->SR (attitude vs social risk); PI<-->SR (purchase intention vs social risk); PBC<-->SR (perceived behavior control vs social risk); SS<-->SR (social support vs social risk) stands in negative value meaning these variables don't move in same direction.

Model Fit Summary:

Fit Index	Model	Recommendation
NFI	0.95	≤3.00
GFI	0.96	≥0.90
CFI	0.993	≥0.90

INTERPRETATION:

From the above table summarizes the model fit, which highlights the NFI (Normed fit Index), GFI (Goodness fit index) and CFI (Comparative fit index) are supporting the recommended standard of model fitness.

Discriminant Validity:

	SR	SS	PBC	SubN	Att	PI
PBC	-0.094	0.318	0	0	0	0
SubN	-0.1	0.383	0	0	0	0
Att	-0.18	0.443	0	0	0	0
PI	-0.144	0.401	0.253	0.181	0.566	0
SR1	0.725	0	0	0	0	0
SR2	0.761	0	0	0	0	0
SR3	0.712	0	0	0	0	0
SR4	0.715	0	0	0	0	0
SS1	0	0.777	0	0	0	0
SS2	0	0.768	0	0	0	0
SS3	0	0.706	0	0	0	0
PBC3	-0.073	0.249	0.782	0	0	0
PBC2	-0.075	0.254	0.798	0	0	0
PBC1	-0.066	0.225	0.706	0	0	0
PI3	-0.115	0.32	0.202	0.144	0.452	0.8
PI2	-0.121	0.338	0.214	0.153	0.478	0.845
PI1	-0.114	0.319	0.201	0.144	0.45	0.796
SubN3	-0.076	0.293	0	0.765	0	0
SubN2	-0.075	0.288	0	0.751	0	0
SubN1	-0.074	0.283	0	0.739	0	0
Att3	-0.13	0.319	0	0	0.72	0
Att2	-0.128	0.315	0	0	0.71	0
Att1	-0.138	0.34	0	0	0.768	0

INTERPRETATION:

In the context of a study on the adoption of social commerce among Gen-Z females, discriminant analysis could be used to identify which variables (e.g., social support, social risk) best differentiate between Gen-Z females who adopt social commerce and those who do not. The resulting discriminant function can then be used to classify new observations into the appropriate group (adopter or non-adopter).

Limitations and Directions for Future Research

This study contains some limitations due to lack of enough time. Hence, it has not adopted all variables that could have impact on social commerce shopping experiences. Here, under this study, Researchers have focused on some selected variables such as social risk, social support. Although other than these variables, other variables like product risk, quality risk, after sales risk, customer experience, psychological risk too can be examined too in future researches, in addition to that social commerce has leveraged technology to take advantage of it by focusing target segment and generation of data from the platform for increasing their sales and marketing, which are not included in this study, which can be studied in future researches. Since, this study is limited to female participation, further empirical justification and extensive study is necessary for clear understanding of overall impacts on shopping experiences on social commerce.

CONCLUSION:

In conclusion, the adoption of social commerce among Gen-Z females can be studied in terms of two main factors: social support and social risk. Social support refers to the degree to which an individual's family, friends, and peers

approve and encourage the use of social commerce platforms. Social risk, on the other hand, refers to the perceived negative consequences of using social commerce, such as privacy concerns and security issues.

A study on the adoption of social commerce among Gen-Z females could focus on understanding the influence of these two factors on their likelihood to use social commerce platforms and make purchases through them. A measurement model could be used to determine the extent to which the observed variables of social support and social risk are related to the latent variable of adoption of social commerce. Scalar estimate and composite reliability were also discussed as a way to estimate and measure the level of adoption of social commerce and the reliability of the measures.

It is important to note that while composite reliability is a measure of internal consistency, it is not a guarantee of the measure's validity. Further research is needed to understand the validity of the measure and the underlying mechanism of the relationship between social support, social risk, and adoption of social commerce.

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