

Role of Social Commerce in Influencing Consumer Buying Decisions Among Generation Z.

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ABSTRACT

Social commerce has transformed the conventional consumer decision-making process by integrating social interaction, user-generated content, influencer recommendations, product discovery, and online purchasing within digital platforms. Generation Z, characterized by high digital engagement and frequent use of social networking platforms, represents an important consumer segment for social-commerce businesses. This study examines the role of social commerce in influencing the buying decisions of Generation Z, with particular emphasis on social media influencers, electronic word-of-mouth, perceived trust, social interaction, perceived usefulness, perceived risk, and platform engagement. The study proposes a case-study-based empirical framework focusing on Indian Generation Z consumers who actively interact with social-commerce content on platforms such as Instagram, YouTube, and other social networking environments. Previous research indicates that trust, perceived usefulness, influencer characteristics, and social-commerce features significantly influence purchase intention among young consumers. The proposed study combines descriptive analysis and inferential techniques to examine the relationships between social-commerce factors and consumer buying decisions. The findings are expected to provide useful implications for marketers, influencers, and social-commerce platforms seeking to develop credible, engaging, and Gen-Z-oriented digital marketing strategies...

Keywords: Social Commerce, Generation Z, Consumer Buying Behaviour, Social Media Influencers, Purchase Intention, Electronic Word-of-Mouth..

INTRODUCTION

1.1 Background of Social Commerce

The rapid expansion of social media has fundamentally transformed the relationship between consumers, brands, and digital marketplaces. Traditional electronic commerce primarily emphasizes the functional dimensions of online transactions, including product search, price comparison, payment, and delivery. Social commerce, in contrast, integrates commercial activities with social interaction by enabling consumers to discover, evaluate, recommend, discuss, and purchase products within socially connected digital environments. Thus, social commerce can be understood as an extension of electronic commerce in which social networking, user-generated content, peer communication, online communities, reviews, ratings, influencer recommendations, and interactive product

presentations become integral components of the purchasing process [1], [2].

The emergence of platforms incorporating shopping-related features has further blurred the distinction between social networking and online shopping. Consumers may encounter a product while watching a short video, viewing an influencer's recommendation, reading comments, participating in a discussion, or observing the purchasing behaviour of peers. The resulting purchase journey is therefore increasingly non-linear. Social interaction can influence product awareness and evaluation before the consumer reaches the conventional online shopping stage. Research demonstrates that social-media usage can affect purchase intention through mechanisms associated with social interaction, information quality, and consumer engagement, although social-media use alone does not automatically translate into purchasing behaviour [1].

Social commerce is particularly important because it combines the informational advantages of digital commerce with the interpersonal characteristics of social communication. Consumers can obtain product information from brands as well as from other consumers who share experiences, opinions, photographs, videos, ratings, and recommendations. This creates a more socially embedded decision-making environment than conventional e-commerce. Trust consequently becomes an important mechanism through which social information can influence purchase intention. Existing research has demonstrated that trust is significantly associated with consumers' purchase intentions in social-commerce environments [3].

The development of influencer marketing has strengthened this phenomenon. Social-media influencers act as intermediaries between brands and consumers by producing product-related content, demonstrating product use, reviewing products, conducting live sessions, and providing recommendations. In the Indian context, research involving 379 consumers found that social-media influencer characteristics and social-commerce mechanisms can contribute to trust and social-commerce intention, highlighting the relevance of influencer-based marketing in the Indian market [4].

Consequently, social commerce is no longer simply a technological extension of online shopping. It represents a transformation in how consumers obtain information, interact with brands and peers, assess alternatives, develop trust, and ultimately make purchasing decisions. This transformation is particularly significant for Generation Z, whose everyday communication and information-seeking behaviour are strongly connected to digital and social-media environments.

1.2 Generation Z as a Digital Consumer Segment

Generation Z represents an important consumer segment for contemporary digital marketing. This generation has grown up in an environment characterized by smartphones, social networking, online video, mobile applications, instant communication, and continuous digital connectivity. Consequently, the conventional separation between social interaction and commercial activity is less distinct for Gen Z consumers than it has been for earlier generations.

For Generation Z, product discovery can occur through multiple forms of social content, including influencer videos, short-form videos, customer reviews, comments, recommendations, live-streaming sessions, and user-generated content. Rather than relying exclusively on advertisements or corporate websites, young consumers may seek opinions from peers, creators, online communities, and other consumers before making a purchase. This makes social proof and digital word-of-mouth particularly relevant to their buying behaviour.

The importance of this relationship has been demonstrated specifically in India. A study examining Generation Z consumers in India used 349 valid responses to investigate buying intention on social networking sites through the Social Commerce Adoption Model. The study incorporated perceived risk into the model and

demonstrated that social-commerce-related perceptions influence Gen Z buying intention [5].

Generation Z consumers also tend to interact with commercial content rather than simply receive it passively. They can like, comment, share, save, review, recommend, remix, or respond to branded content. Such interactions generate additional social signals that may influence other consumers. A single consumer's purchase decision can therefore become part of the information environment affecting subsequent consumers.

This creates a feedback mechanism within social commerce:

Social Content → Consumer Engagement → Social Interaction → Trust/Perceived Value → Purchase Intention → Purchase/Review → New Social Content

The process demonstrates why Gen Z should not be conceptualized merely as an audience for digital advertising. Instead, Gen Z consumers frequently function simultaneously as consumers, content participants, reviewers, recommenders, and social influencers.

1.3 Social Commerce and Changing Consumer Buying Decisions

Consumer buying decisions traditionally involve several stages: need recognition, information search, evaluation of alternatives, purchase, and post-purchase evaluation. Social commerce modifies each of these stages by introducing social information and interpersonal influence.

At the need-recognition stage, consumers may become aware of products through influencer content, sponsored posts, recommendations, trending videos, or peer discussions. At the information-search stage, social-commerce platforms provide access to reviews, demonstrations, comments, ratings, and user experiences. During alternative evaluation, consumers can compare opinions and observe how products are used by other consumers. At the purchase stage, integrated shopping features can reduce the distance between product discovery and transaction. Finally, during post-purchase behaviour, consumers may publish reviews, photographs, ratings, or videos, thereby becoming information providers for future buyers.

This transformation is particularly significant because consumers increasingly evaluate not only the functional attributes of products but also the credibility of the source providing the information. A recommendation from a trusted influencer or peer may be perceived differently from a conventional advertisement. Similarly, positive or negative electronic word-of-mouth (e-WOM) may strengthen or weaken consumer confidence.

Research on social commerce indicates that social-media use does not have a uniformly direct effect on purchase intention. Instead, the relationship may operate through psychological and social mechanisms such as trust, social support, perceived usefulness, and engagement [1], [3]. This suggests that the effectiveness of social commerce depends not simply on how frequently consumers use social platforms but on what they encounter, whom they

trust, and how they interact with the information available to them.

1.4 Role of Influencers, Electronic Word-of-Mouth and User-Generated Content

Influencers occupy a central position in contemporary social commerce because they can combine informational, persuasive, and relational functions. Unlike traditional advertising, influencer communication may be perceived as more personal because it is delivered through an individual's established online identity and relationship with followers.

Influencer credibility generally involves characteristics such as trustworthiness, expertise, attractiveness, authenticity, and perceived similarity. These characteristics can influence whether consumers accept a recommendation and subsequently consider purchasing the promoted product. In the Indian context, empirical research has demonstrated the importance of social-media influencers in developing trust and social-commerce purchase intentions [4].

Electronic word-of-mouth represents another important component. Reviews, comments, ratings, recommendations, unboxing videos, product demonstrations, and consumer-generated posts provide information that may reduce uncertainty surrounding online purchases. Such content is particularly relevant when consumers cannot physically inspect products before purchasing.

User-generated content can also create social proof. When a product is repeatedly discussed, reviewed, recommended, or demonstrated by multiple users, consumers may interpret this activity as evidence of popularity or acceptance. However, excessive promotional content, fabricated reviews, undisclosed sponsorships, or inconsistent product experiences can undermine trust. Therefore, the influence of social content depends not only on its quantity but also on its perceived credibility and authenticity.

1.5 Research Problem

Despite the rapid development of social commerce, the influence of social-commerce mechanisms on Generation Z's buying decisions remains multidimensional. Exposure to social-media content does not necessarily result in a purchase. Consumers may encounter the same product repeatedly but reject it because of perceived risk, lack of trust, poor reviews, price concerns, or doubts regarding influencer credibility.

This issue is particularly important in the Indian context, where the social-commerce environment combines rapid digital adoption with substantial diversity in consumer preferences and purchasing circumstances. Existing studies have examined individual components such as influencer marketing, trust, social-media usage, perceived usefulness, and perceived risk [1], [4], [5]. However, there remains scope for an integrated examination of how these factors collectively influence the buying decisions of Indian Generation Z consumers.

Accordingly, the present study focuses on the following central research problem:

How and to what extent do social-commerce factors such as influencer credibility, electronic word-of-mouth, social interaction, perceived usefulness, trust, and perceived risk influence the buying decisions of Generation Z consumers?

1.6 Objectives of the Study

The study is designed around the following objectives:

To examine the role of social commerce in influencing the buying decisions of Generation Z consumers.

To assess the influence of social-media influencers on Gen Z purchase intention.

To examine the effect of electronic word-of-mouth and user-generated content on consumer buying decisions.

To analyse the role of trust, perceived usefulness, social interaction, and perceived risk in the social-commerce decision-making process.

To develop an integrated understanding of the relationship between social-commerce engagement and Generation Z consumer buying behaviour through an Indian case-study perspective.

1.7 Significance of the Study

The study has significance from both theoretical and managerial perspectives. Theoretically, it contributes to the growing literature on social commerce by integrating social, technological, and psychological determinants of consumer buying behaviour. The study also extends the discussion of Generation Z by examining this cohort not merely as social-media users but as active participants in digitally mediated consumption.

From a managerial perspective, the findings can assist brands in designing more effective social-commerce strategies. Understanding the relative importance of influencer credibility, e-WOM, trust, perceived usefulness, and perceived risk can help marketers allocate resources more effectively. The findings can also assist influencers in developing more authentic and credible product communication.

For social-commerce platforms, understanding Gen Z behaviour can support improvements in recommendation systems, product presentation, review mechanisms, interactive features, and consumer-protection measures. The study is therefore relevant to marketers, retailers, influencers, social-media platforms, and researchers of digital consumer behaviour.

2. LITERATURE REVIEW

2.1 Concept and Evolution of Social Commerce

Social commerce emerged from the convergence of electronic commerce and social networking. Conventional e-commerce primarily facilitates commercial transactions, whereas social commerce incorporates social interaction into the process of product discovery, evaluation, recommendation, and purchase. The fundamental distinction is therefore the presence of social influence and interpersonal interaction within the commercial environment.

The evolution of social commerce can broadly be

understood through three stages. The first involved the emergence of consumer reviews, ratings, discussion forums, and recommendation systems. The second involved the integration of social networking and commercial activities, allowing consumers to share products and shopping experiences through social networks. The third stage involves highly integrated social-commerce ecosystems in which product discovery, influencer content, live interaction, product evaluation, and purchase can occur within interconnected digital environments.

Hu and Zhu [1] demonstrated that social-media usage can influence purchase intention in social-commerce environments, while also emphasizing that social-media usage alone is insufficient to explain purchasing behaviour. Their cross-cultural study indicates that social-commerce behaviour should be understood through the mechanisms connecting social-media engagement with consumer perceptions and intentions.

Social commerce consequently represents a shift from a transaction-centred model toward a relationship- and interaction-centred model. The consumer is not simply exposed to commercial information but participates in an interactive network in which information is continuously generated and exchanged.

2.2 Generation Z and Digital Consumer Behaviour

Generation Z has become an important research population because of its extensive exposure to digitally mediated communication and consumption. For this generation, social networking platforms can perform multiple functions simultaneously: communication, entertainment, information search, product discovery, social validation, and shopping.

The purchasing process of Gen Z is consequently influenced by a combination of rational and social factors. Rational considerations may include price, quality, convenience, product functionality, and perceived risk. Social considerations include peer opinions, influencer recommendations, online popularity, reviews, community approval, and social identity.

The Indian study by the authors of [5] is particularly relevant to the present research because it directly investigates Generation Z buying intention on social networking sites. Based on 349 usable responses, the research applied the Social Commerce Adoption Model and incorporated perceived risk into its framework [5].

This evidence establishes the importance of investigating Gen Z separately rather than treating all online consumers as a homogeneous group. Their purchasing behaviour is closely associated with the social and interactive characteristics of digital platforms.

2.3 Social Media Influencers and Purchase Intention

Influencer marketing has become an important mechanism within social commerce because influencers can affect consumer perceptions through repeated communication and perceived interpersonal relationships. Influencers often function as product demonstrators, opinion leaders, reviewers, entertainers, and sources of lifestyle inspiration.

Alam et al. [4] investigated social commerce through social-media influencers from an Indian consumer perspective using data from 379 respondents and PLS-SEM. Their findings support the relevance of influencer characteristics, trust, and social-commerce intention in explaining online purchasing behaviour [4].

Influencer credibility can be particularly important for Generation Z because consumers may evaluate the authenticity and expertise of the person recommending a product before accepting the recommendation. A highly popular influencer may generate awareness, but popularity alone does not necessarily guarantee purchase intention. Consumers may also consider whether the influencer appears knowledgeable, honest, relatable, and consistent with the product category.

Therefore, the present study conceptualizes influencer credibility as an important antecedent of Gen Z buying decisions.

2.4 Electronic Word-of-Mouth and User-Generated Content

Electronic word-of-mouth refers to consumer-generated opinions and information distributed through digital channels. It includes online reviews, ratings, comments, recommendations, testimonials, social posts, discussion threads, and video reviews.

e-WOM is particularly relevant to social commerce because online consumers often experience information asymmetry. They cannot physically examine a product before purchasing and therefore depend on information generated by other users. Positive reviews can reduce uncertainty and strengthen confidence, while negative reviews can discourage purchase.

User-generated content further strengthens this process because consumers can observe real-world product usage rather than relying exclusively on brand-generated claims. Consequently, e-WOM can function as an informal information-validation mechanism within the buying process.

From the perspective of Generation Z, the influence of e-WOM may be especially important because social platforms provide continuous access to peer-generated information. This creates an environment where consumer opinions can compete with formal advertising in shaping product perceptions.

2.5 Trust as a Determinant of Social-Commerce Buying Decisions

Trust is one of the central psychological mechanisms in social commerce. Online purchasing involves uncertainty concerning product quality, seller reliability, payment security, privacy, delivery, and the accuracy of product information. Trust can reduce these perceived uncertainties and facilitate purchase intention.

Wang et al. [3] examined the relationship between trust and purchase intention in social commerce using a meta-analytic approach and established the importance of trust in explaining consumers' purchasing intentions. The findings reinforce the argument that social-commerce platforms must establish credible relationships rather than relying exclusively on promotional communication.

In influencer-based social commerce, trust can develop through repeated interactions between followers and content creators. Consumers may perceive influencers as trustworthy when their recommendations appear authentic, transparent, knowledgeable, and consistent. Conversely, undisclosed sponsorships, exaggerated claims, or repeated promotion of unrelated products may reduce perceived credibility.

Thus, trust is positioned in the present study as a critical mediating or explanatory mechanism connecting social-commerce stimuli with consumer buying decisions.

2.6 Perceived Usefulness and Perceived Risk

Perceived usefulness refers to the extent to which consumers believe that using a social-commerce platform helps them make better, faster, or more convenient purchasing decisions. Social commerce may be perceived as useful when it provides relevant product information, authentic reviews, product demonstrations, recommendations, and convenient purchasing facilities.

Perceived risk represents the consumer's uncertainty concerning possible negative consequences of an online purchase. These risks can include:

financial risk;
product-performance risk;
privacy risk;
transaction and payment risk;
delivery risk; and
social or reputational risk.

The relevance of perceived risk is particularly evident in research focusing specifically on Indian Generation Z. The study reported in [5] incorporated perceived risk into the Social Commerce Adoption Model and found it to be a significant component of the relationship between social-commerce perceptions and buying intention [5].

The inclusion of both perceived usefulness and perceived risk is therefore important because Gen Z consumers may simultaneously recognize the convenience of social commerce and remain concerned about the credibility and safety of online purchases.

2.7 Social Interaction and Consumer Engagement

Social interaction distinguishes social commerce from conventional e-commerce. Consumers can communicate with friends, followers, influencers, brands, and other consumers while evaluating products. Such interaction can provide informational and emotional support during the purchasing process.

Social interaction can influence consumer buying decisions through several mechanisms. First, it provides additional product information. Second, it creates social validation. Third, it may strengthen trust in the platform or seller. Fourth, it can increase consumer engagement with the product or brand.

Hu and Zhu [1] emphasize the importance of understanding how social-media usage is translated into purchase intention rather than assuming a simple direct relationship [1].

For Generation Z, social interaction may therefore operate as an important bridge between exposure to social-commerce content and actual purchasing behaviour.

2.8 Critical Research Gap

The reviewed literature demonstrates substantial research interest in social commerce, influencer marketing, trust, social-media usage, perceived usefulness, and Generation Z buying intention. However, several gaps remain.

First, many studies examine individual determinants separately. For example, some emphasize influencer characteristics, while others focus on trust, perceived risk, perceived usefulness, or social-media usage [1], [3]–[5]. An integrated framework incorporating these dimensions can provide a more comprehensive explanation of Gen Z buying behaviour.

Second, although research has examined Indian consumers and Indian Generation Z consumers, there remains scope to connect influencer credibility, e-WOM, social interaction, trust, perceived usefulness, and perceived risk within one empirical framework specifically focused on consumer buying decisions.

Third, much of the existing research focuses on purchase intention rather than the broader consumer buying decision process, including product discovery, information evaluation, trust formation, purchase decision, and post-purchase engagement.

Fourth, the rapidly changing social-commerce environment makes it necessary to examine the role of interactive and user-generated content alongside traditional influencer-based promotion.

Accordingly, the present study addresses these gaps through an integrated framework and an India-focused case-study approach.

Proposed Conceptual Relationship

Influencer Credibility

↓
e-WOM / User-Generated Content

↓
Social Interaction → Trust → Purchase Intention / Buying Decision

↓
Perceived Usefulness

↓
Perceived Risk

The framework proposes that social-commerce characteristics influence Generation Z consumers through cognitive and social mechanisms, ultimately affecting their buying decisions.

2.9 Summary of Literature Review

The literature indicates that social commerce has fundamentally changed the consumer decision-making environment by integrating social interaction with commercial activity. Existing studies establish the relevance of social-media usage, influencer credibility, trust, perceived usefulness, perceived risk, and e-WOM in explaining online purchasing behaviour [1], [3]–[5]. The

Indian evidence is particularly relevant because studies have already demonstrated significant relationships between social-commerce mechanisms and Indian consumers' purchasing intentions [4], [5].

Nevertheless, the literature remains fragmented across individual determinants and does not fully explain how these factors collectively shape the buying decisions of Generation Z. The present study therefore proposes an integrated investigation of these variables through an Indian case-study perspective, providing a foundation for the methodology, empirical analysis, and case-study discussion in the subsequent sections.

3. RESEARCH METHODOLOGY

3.1 Research Design

The present study adopts a descriptive and explanatory research design to investigate the role of social commerce in influencing consumer buying decisions among Generation Z. The descriptive component is used to identify the social-commerce usage patterns, preferred platforms, frequency of interaction with commercial content, and purchasing behaviour of Generation Z consumers. The explanatory component examines the extent to which social-commerce factors influence consumer buying decisions.

A quantitative research approach is proposed, supported by a focused case-study analysis of Generation Z consumers in the Indian social-commerce environment. The methodology integrates survey-based empirical analysis with a structured case-study perspective to provide both statistical and contextual understanding of consumer behaviour.

The proposed analytical framework considers six major independent variables:

Influencer Credibility (IC)

Electronic Word-of-Mouth (e-WOM)

Social Interaction (SI)

Perceived Usefulness (PU)

Trust (TR)

Perceived Risk (PR)

The dependent variable is Consumer Buying Decision (CBD).

The conceptual relationship can be expressed as:

$$CBD = f(IC, eWOM, SI, PU, TR, PR)$$

where CBD represents consumer buying decision and the remaining variables represent the major social-commerce determinants.

3.2 Population and Target Respondents

The target population comprises Generation Z consumers in India who actively use social-media platforms and have encountered or interacted with social-commerce content.

For the purpose of the study, Generation Z respondents may be operationally defined as individuals born approximately between 1997 and 2012, with the final eligible age range determined according to the

researcher's fieldwork period and institutional research requirements.

Respondents should satisfy the following inclusion criteria:

Belong to the defined Generation Z age group.

Regularly use at least one social-media platform.

Have encountered product-related content on social media.

Have interacted with product reviews, influencer recommendations, advertisements, or user-generated content.

Have made, or seriously considered making, a purchase influenced by social-media content.

This respondent profile ensures that the empirical investigation captures consumers with actual exposure to social-commerce mechanisms rather than general internet users.

3.3 Sampling Technique and Sample Size

A purposive sampling technique may initially be used to identify respondents who meet the social-commerce participation criteria. Since the study specifically investigates Generation Z consumers with social-commerce exposure, purposive sampling is appropriate for ensuring respondent relevance.

Where geographical and institutional access permits, purposive sampling can be supplemented by snowball sampling, particularly because Generation Z respondents are highly connected through digital and social networks.

A sample of approximately 350-400 respondents is recommended for the empirical component. A target of 400 respondents would provide sufficient observations for descriptive analysis, correlation, multiple regression, and potentially structural equation modelling.

A proposed sample distribution is shown below.

Table 1. Proposed Sample Distribution

Category	Proposed Respondents
Male	200
Female	190
Other/Prefer not to say	10
Total	400

The final distribution should be based on the actual responses collected and should not be artificially balanced.

3.4 Data Collection Procedure

Primary data can be collected using a structured self-administered questionnaire distributed through online platforms. Google Forms or another institutional survey platform may be used for data collection.

The questionnaire should consist of five major parts:

Part A: Demographic Information

Age

Gender

Educational qualification

Employment/student status

Monthly personal income or spending capacity

Location

Part B: Social-Commerce Usage

Frequency of social-media usage

Preferred platform

Duration of daily usage

Frequency of encountering shopping-related content

Frequency of online purchases influenced by social media

Part C: Social-Commerce Determinants

Questions measuring:

Influencer credibility

e-WOM

Social interaction

Perceived usefulness

Trust

Perceived risk

Part D: Consumer Buying Decision

Questions assessing:

Product discovery

Information search

Alternative evaluation

Purchase intention

Actual purchase influence

Repurchase intention

Part E: Case-Study Experience

Respondents may be asked to describe or select their most recent purchase influenced by social-commerce content.

3.5 Measurement Scale

A five-point Likert scale can be used to measure respondents' perceptions.

Scale	Interpretation
1	Strongly Disagree
2	Disagree
3	Neutral
4	Agree
5	Strongly Agree

The use of a standardized Likert scale allows responses to be quantified and facilitates statistical comparison across variables.

3.6 Variables and Measurement Indicators

Table 2. Variables and Measurement Dimensions

Variable	Code	Suggested Indicators	Measurement
Influencer Credibility	IC	Expertise, trustworthiness, authenticity, attractiveness	
Electronic Word-of-Mouth	EW	Reviews, ratings, recommendations, consumer comments	
Social Interaction	SI	Comments, sharing, discussion, peer interaction	
Perceived Usefulness	PU	Information usefulness, convenience, decision support	
Trust	TR	Seller trust, platform trust, influencer trust, information credibility	
Perceived Risk	PR	Financial, privacy, product, transaction and delivery risk	
Consumer Buying Decision	CBD	Purchase intention, purchase decision, recommendation, repurchase	

The measurement dimensions are consistent with established social-commerce research emphasizing trust, social interaction, influencer characteristics, perceived usefulness, and perceived risk [1]-[5].

3.7 Hypotheses Development

Based on the literature review, the following hypotheses are proposed:

H1: Influencer credibility has a significant positive effect on Generation Z consumer buying decisions.

H2: Electronic word-of-mouth has a significant positive effect on Generation Z consumer buying decisions.

H3: Social interaction has a significant positive effect on Generation Z consumer buying decisions.

H4: Perceived usefulness has a significant positive effect on Generation Z consumer buying decisions.

H5: Trust has a significant positive effect on Generation Z consumer buying decisions.

H6: Perceived risk has a significant negative effect on Generation Z consumer buying decisions.

H7: Social-commerce engagement significantly influences Generation Z purchase intention.

H8: Trust mediates the relationship between social-commerce factors and Generation Z consumer buying decisions.

3.8 Statistical Techniques

The collected data can be analysed using SPSS, AMOS, SmartPLS, or equivalent statistical software.

The following statistical procedures are recommended:

Frequency and percentage analysis for demographic characteristics.

Mean and standard deviation for major variables.

Cronbach's alpha for reliability.

Exploratory factor analysis, where appropriate.

Pearson correlation analysis.

Multiple regression analysis.

Confirmatory factor analysis or PLS-SEM, depending on the final research design.

Mediation analysis for the role of trust.

Hypothesis testing at a conventional significance level of $p < 0.05$.

The multiple regression model can be represented as:

$$CBD = \beta_0 + \beta_1 IC + \beta_2 EW + \beta_3 SI + \beta_4 PU + \beta_5 TR - \beta_6 PR + \epsilon$$

where:

CBD = Consumer Buying Decision

IC = Influencer Credibility

EW = Electronic Word-of-Mouth

SI = Social Interaction

PU = Perceived Usefulness

TR = Trust

PR = Perceived Risk

β_0 = Constant

$\beta_1 \dots \beta_6$ = Regression coefficients

ϵ = Error term

4. CASE STUDY: SOCIAL COMMERCE AND GENERATION Z IN INDIA

4.1 Case Study Context

The Indian social-commerce environment provides a suitable context for examining Generation Z consumer behaviour because social-media platforms have increasingly become spaces for product discovery, influencer marketing, consumer reviews, brand communication, and online purchasing.

The present case study focuses on a typical Generation Z social-commerce purchase journey, beginning with exposure to social-media content and ending with purchase and post-purchase engagement.

The case is structured around the following sequence:

Social-Media Exposure → Product Discovery → Influencer/Peer Information → Review Evaluation → Trust Formation → Purchase Decision → Post-Purchase Engagement

This sequence reflects the changing nature of the digital consumer journey.

4.2 Profile of the Gen Z Social-Commerce Consumer

A typical Generation Z consumer in the case study is assumed to use multiple social-media platforms daily and

to encounter commercial content through short-form videos, influencer posts, advertisements, product reviews, recommendations, and user-generated content.

The consumer does not necessarily begin with an intention to purchase. Instead, the purchasing process may begin with incidental product discovery.

For example, a consumer watching a short-form video may encounter a skincare product demonstrated by an influencer. The consumer may then:

Visit the product profile or website.

Examine product specifications.

Read comments.

Search for additional reviews.

Compare alternatives.

Examine price and offers.

Assess the credibility of the influencer.

Evaluate perceived risks.

Decide whether to purchase.

This demonstrates that social commerce can transform an ordinary social-media interaction into a commercial decision-making process.

4.3 Role of Influencers in Product Discovery

Influencers can play an important role at the initial stage of the consumer journey. Their content may introduce products that consumers would not have actively searched for.

The influence of an influencer depends on several characteristics:

perceived expertise;

trustworthiness;

authenticity;

relevance to the product category;

attractiveness of communication;

consistency of recommendations; and

perceived similarity with the audience.

For Gen Z consumers, influencer recommendations may function as a form of socially mediated product information. Instead of perceiving the product only through a corporate advertisement, consumers can observe demonstrations, personal experiences, comparisons, and practical applications.

However, influencer exposure does not automatically lead to purchasing. The consumer may subsequently verify the recommendation through comments, reviews, independent videos, or peer discussions.

4.4 Role of Electronic Word-of-Mouth

After encountering a product through influencer content, Generation Z consumers may search for additional evidence. Comments, customer reviews, ratings, unboxing videos, comparison videos, and user-generated posts can provide this additional information.

The decision-making process can therefore be represented as:

$$\text{Influencer Exposure} \rightarrow \text{eWOM Search} \rightarrow \text{Information Evaluation}$$

Positive e-WOM may increase confidence, whereas negative experiences may discourage purchase.

This is particularly important for products involving uncertainty, such as cosmetics, fashion products, electronic devices, health-related consumer products, and online services. The consumer may consider several independent opinions before making the final decision.

4.5 Trust Formation

Trust represents a critical transition between information exposure and purchase intention.

A Generation Z consumer may trust a product when:

the influencer appears authentic;

reviews are consistent;

product information is transparent;

other users report positive experiences;

the seller has a credible reputation;

return policies are clear; and

payment mechanisms appear secure.

The process can be conceptualized as:

$$\text{Information Quality} + \text{Source Credibility} + \text{Social Proof} \rightarrow \text{Trust}$$

Research has consistently identified trust as an important determinant of purchase intention in social-commerce environments [3], [4].

Trust is therefore expected to play both a direct and potentially mediating role in the relationship between social-commerce exposure and consumer buying decisions.

4.6 Perceived Usefulness and Perceived Risk

The Gen Z consumer simultaneously evaluates the usefulness and potential risks of social commerce.

Perceived Usefulness

Social commerce may be considered useful when it helps consumers:

discover products quickly;

obtain real-user experiences;

compare alternatives;

understand product usage;

identify discounts;

receive recommendations; and

complete purchases conveniently.

Perceived Risk

At the same time, consumers may be concerned about:

fake reviews;

misleading influencer claims;

counterfeit products;

financial loss;

privacy and data security;

poor product quality;

delivery problems; and

difficulties in returning products.

The final decision can therefore be represented as a balance:

$$\text{Purchase Intention} \propto \frac{\text{Perceived Benefits} + \text{Trust}}{\text{Perceived Risk}}$$

The equation is conceptual rather than an estimation equation; its purpose is to illustrate the opposing influence of perceived benefits and perceived risks.

4.7 Generation Z Purchase Decision Journey

Table 3. Illustrative Generation Z Social-Commerce Purchase Journey

Stage	Consumer Activity	Dominant Influence
1. Awareness	Encounters product content	Influencer/content
2. Interest	Visits product profile	Product information
3. Information Search	Reads reviews/comments	e-WOM
4. Evaluation	Compares products	Usefulness and price
5. Trust Formation	Evaluates source credibility	Trust
6. Risk Assessment	Considers possible negative outcomes	Perceived risk
7. Purchase	Completes transaction	Purchase intention
8. Post-Purchase	Reviews/shares experience	User-generated content

The table demonstrates that consumer buying decisions are not produced by a single social-commerce factor. Instead, they emerge from the interaction of informational, social, psychological, and transactional factors.

4.8 Case Illustration

Consider a hypothetical Indian Generation Z consumer, Consumer A, who discovers a skincare product through an Instagram influencer.

Initially, Consumer A has no specific intention to purchase the product. The influencer demonstrates the product and explains its perceived benefits. The consumer becomes interested and visits the product page.

At the second stage, Consumer A examines comments and

searches for customer reviews. Several positive reviews increase perceived usefulness, while a few negative comments create uncertainty. The consumer then compares the product with competing products.

At the third stage, the consumer evaluates the influencer's credibility. Because the influencer has previously provided consistent product demonstrations and appears knowledgeable about skincare, credibility is relatively high.

At the fourth stage, Consumer A evaluates financial and product-related risks. The availability of a return policy, secure payment, customer ratings, and transparent product information reduces perceived risk.

Finally, the consumer purchases the product. After using it, Consumer A posts a review and shares the experience through social media. This post becomes new user-generated content that may subsequently influence another consumer.

The case illustrates a closed-loop social-commerce process:

*Content → Engagement → Evaluation → Trust
→ Purchase → Review
→ New Content*

This circular mechanism differentiates social commerce from conventional commerce.

4.9 Case-Based Interpretation

The case demonstrates that social commerce influences Generation Z at multiple points rather than solely at the moment of purchase. Influencer content can create awareness, e-WOM can provide information, social interaction can generate validation, perceived usefulness can strengthen the perceived value of the platform, trust can reduce uncertainty, and perceived risk can act as a barrier to purchase.

Therefore, the influence of social commerce can be conceptualized as a multi-stage decision mechanism rather than a simple advertising-to-purchase relationship.

The proposed case-study framework is:

Social-Commerce Exposure

↓
Influencer Credibility + e-WOM + Social Interaction

↓
Perceived Usefulness + Trust

↓
Risk Evaluation

↓
Purchase Intention

↓
Consumer Buying Decision

↓
Post-Purchase Review/UGC

↓
Influence on Other Consumers

This framework provides a strong foundation for empirically testing the proposed hypotheses in the subsequent data-analysis section.

5. DATA ANALYSIS AND RESULTS

5.1 Analytical Framework

The empirical analysis should determine whether the identified social-commerce factors significantly influence Generation Z consumer buying decisions. The analysis should begin with respondent demographics and social-commerce usage patterns and then progress toward reliability, descriptive statistics, correlation, regression, and hypothesis testing.

The proposed analytical sequence is:

Demographic Analysis → Usage Analysis → Reliability → Descriptive Statistics → Correlation → Regression/SEM → Hypothesis Testing → Interpretation

5.2 Demographic Analysis

The demographic profile should include age, gender, educational qualification, occupation/student status, income or spending capacity, and geographical location.

Table 4. Proposed Demographic Variables

Variable	Categories
Age	Gen Z age categories
Gender	Male, Female, Other/Prefer not to say
Education	Undergraduate, Postgraduate, Other
Occupation	Student, Employed, Self-employed, Other
Monthly Spending	Low, Medium, High
Location	Urban, Semi-urban, Rural

The demographic analysis will establish whether the sample adequately represents the intended Generation Z population.

5.3 Social-Commerce Usage Analysis

The study should next examine respondents' frequency of social-media use, preferred platforms, frequency of exposure to commercial content, interaction with influencers, and frequency of purchases influenced by social media.

Table 5. Social-Commerce Behaviour Indicators

Indicator	Measurement
Daily social-media usage	Hours per day
Shopping-content exposure	Frequency
Influencer-content exposure	Frequency

Indicator	Measurement
Product-review usage	Frequency
Social-media purchase frequency	Number of purchases
Post-purchase review activity	Frequency

This analysis will establish the extent to which respondents are actively involved in social commerce.

5.4 Reliability Analysis

Cronbach's alpha should be used to assess the internal consistency of the questionnaire constructs.

The reliability coefficient is expressed as:

$$\alpha = \frac{k}{k-1} \left(1 - \frac{\sum \sigma_i^2}{\sigma_T^2} \right)$$

where k represents the number of items, σ_i^2 represents the variance of each item, and σ_T^2 represents the variance of the total score.

A Cronbach's alpha value of approximately 0.70 or higher is generally considered acceptable for exploratory social-science research, subject to the characteristics of the scale and study context.

The final paper should report the actual calculated alpha values from the collected dataset rather than assumed values.

5.5 Descriptive Statistics

Mean and standard deviation should be calculated for each construct.

Table 6. Proposed Descriptive Analysis Framework

Construct	Mean	Standard Deviation	Interpretation
Influencer Credibility	Actual	Actual	Low/Moderate/High
e-WOM	Actual	Actual	Low/Moderate/High
Social Interaction	Actual	Actual	Low/Moderate/High
Perceived Usefulness	Actual	Actual	Low/Moderate/High
Trust	Actual	Actual	Low/Moderate/High
Perceived Risk	Actual	Actual	Low/Moderate/High

Construct	Mean	Standard Deviation	Interpretation
Consumer Buying Decision	Actual	Actual	Low/Moderate/High

These results will indicate which social-commerce characteristics are most strongly perceived by Gen Z consumers.

5.6 Correlation Analysis

Pearson correlation analysis can be used to examine the direction and strength of relationships between the independent variables and consumer buying decisions.

The expected pattern is:

$$IC, EW, SI, PU, TR \rightarrow \text{Positive Relationship with CBD}$$

while:

$$PR \rightarrow \text{Negative Relationship with CBD}$$

Correlation analysis will provide an initial assessment before multiple regression or structural equation modelling is conducted.

5.7 Regression Analysis

Multiple regression can determine the relative contribution of each social-commerce variable to consumer buying decisions.

The model is:

$$CBD = \beta_0 + \beta_1 IC + \beta_2 EW + \beta_3 SI + \beta_4 PU + \beta_5 TR - \beta_6 PR + \epsilon$$

The significance of each β coefficient will determine whether the respective hypothesis is supported.

A positive and statistically significant coefficient for influencer credibility, for example, would indicate that higher perceived influencer credibility is associated with stronger consumer buying decisions, controlling for the other variables.

5.8 Expected Hypothesis Testing Framework

Table 7. Hypothesis Testing Framework

Hypothesis	Relationship	Expected Direction
H1	Influencer Credibility $\rightarrow$ CBD	Positive
H2	e-WOM $\rightarrow$ CBD	Positive
H3	Social Interaction $\rightarrow$ CBD	Positive
H4	Perceived Usefulness $\rightarrow$ CBD	Positive
H5	Trust $\rightarrow$ CBD	Positive

Hypothesis	Relationship	Expected Direction
H6	Perceived Risk → CBD	Negative
H7	Social-Commerce Engagement → Purchase Intention	Positive
H8	Trust → Social-Commerce Factors → CBD	Mediation

The final results should report the actual β coefficient, t-value, p-value, confidence interval, R^2 , and effect size, where applicable.

This analytical structure will allow the study to move beyond merely describing Generation Z's social-media behaviour and empirically determine which social-commerce mechanisms actually influence their buying decisions.

5.9 Structural Model for Social-Commerce Influence

The proposed structural model explains Generation Z consumer buying decisions as the outcome of multiple social, cognitive, and psychological factors. Influencer credibility, electronic word-of-mouth, social interaction, and perceived usefulness represent the major positive social-commerce stimuli, while perceived risk represents a potential inhibiting factor. Trust is positioned as a critical mechanism through which these stimuli can affect purchase-related outcomes.

The proposed relationship can be expressed as:

$$SCF \rightarrow TR \rightarrow PI \rightarrow CBD$$

where:

SCF = Social-Commerce Factors

TR = Trust

PI = Purchase Intention

CBD = Consumer Buying Decision

A more comprehensive structural representation is:

$$CBD = f(IC, EW, SI, PU, TR, PR)$$

The model assumes that consumers who perceive social-commerce information as credible, useful, interactive, and trustworthy are more likely to develop favourable purchase intentions. Conversely, higher perceived risk is expected to weaken the likelihood of purchase.

5.10 Mediating Role of Trust

Trust is expected to play an important mediating role between social-commerce characteristics and consumer buying decisions. For example, influencer credibility may not always directly result in purchase. Instead, credible influencer communication may strengthen consumer trust, which subsequently increases purchase intention.

The mediation relationship can be represented as:

$$IC \rightarrow TR \rightarrow PI$$

Similarly:

$$EW \rightarrow TR \rightarrow CBD$$

and:

$$SI \rightarrow TR \rightarrow CBD$$

The indirect effect can be calculated as:

$$IE = a \times b$$

where:

a = effect of the independent variable on trust;

b = effect of trust on the dependent variable; and

IE = indirect effect.

Bootstrapping can be used to determine whether the indirect effect is statistically significant. The final empirical paper should report the actual confidence intervals obtained from the collected dataset.

5.11 Relative Importance of Social-Commerce Variables

The comparative contribution of the independent variables should be examined using standardized regression coefficients. This will help determine whether trust, influencer credibility, e-WOM, perceived usefulness, social interaction, or perceived risk represents the strongest determinant of Generation Z buying decisions.

A possible interpretation framework is:

Variable	Expected Influence	Strategic Meaning
Influencer Credibility	Positive	Builds product awareness and confidence
e-WOM	Positive	Provides social proof
Social Interaction	Positive	Strengthens engagement and validation
Perceived Usefulness	Positive	Improves decision convenience
Trust	Strong Positive	Reduces uncertainty
Perceived Risk	Negative	Creates purchase hesitation

The actual ranking must be determined from the empirical coefficients rather than assumed in advance.

5.12 Platform-Specific Analysis

An additional analysis can compare consumer behaviour across major social-media platforms used for product discovery and social commerce.

Potential categories include:

Instagram

YouTube

Facebook

Short-video/social platforms

Other emerging platforms

The analysis can examine whether the influence of social commerce differs according to platform characteristics.

Table 8. Suggested Platform-Level Analysis

Dimension	Instagram	YouTube	Facebook	Other Platforms
Product Discovery	Actual	Actual	Actual	Actual
Influencer Influence	Actual	Actual	Actual	Actual
Review Dependence	Actual	Actual	Actual	Actual
Purchase Influence	Actual	Actual	Actual	Actual
User Engagement	Actual	Actual	Actual	Actual

Actual values should be inserted after survey analysis.

5.13 Case-Study Findings Framework

The case-study component can be integrated with the quantitative results by examining the consumer journey at five critical stages:

Discovery - exposure to influencer or social-media content.

Evaluation - examination of reviews and product information.

Validation - assessment of peer opinions and social proof.

Risk Assessment - consideration of price, quality, authenticity, and transaction risks.

Purchase - final decision and subsequent post-purchase behaviour.

This approach allows the statistical findings to be interpreted through an actual consumer decision-making sequence.

6. DISCUSSION AND MANAGERIAL IMPLICATIONS

6.1 Discussion of the Study

The proposed framework indicates that Generation Z's buying decisions in social commerce are shaped by a combination of social influence, information quality, psychological trust, perceived utility, and risk assessment. This finding is conceptually consistent with existing social-commerce literature, which indicates that social-media engagement does not automatically translate into purchase intention; rather, its influence operates through mechanisms such as trust, social interaction, perceived usefulness, and consumer perceptions [1]-[5].

The significance of this framework lies in recognizing that Generation Z consumers are not passive recipients of marketing messages. They actively search for information, evaluate peer opinions, interact with influencers, compare alternatives, and contribute their own content after purchasing.

The consumer decision-making process therefore becomes circular rather than linear.

*Exposure → Engagement → Evaluation → Trust
→ Purchase → UGC
→ New Exposure*

This circular process is one of the defining characteristics of contemporary social commerce.

6.2 Influence of Influencer Credibility

Influencer credibility is expected to have a positive relationship with Generation Z buying decisions. Influencers can reduce information search costs by presenting product information in an accessible and personally relatable format.

However, influence is likely to depend on credibility rather than follower count alone. A highly followed influencer may create awareness, but consumers may still reject the recommendation if the communication appears excessively commercial or lacks authenticity.

This suggests that brands should prioritize credibility, relevance, expertise, and authenticity when selecting influencers.

Research involving Indian consumers has already demonstrated the relevance of influencer characteristics and trust in social-commerce behaviour [4].

6.3 Influence of Electronic Word-of-Mouth

e-WOM represents an important source of consumer-generated information. Generation Z consumers can easily compare reviews, ratings, comments, and user-generated videos before making a purchase.

The influence of e-WOM can be particularly strong when consumers perceive the information as:

authentic;

detailed;

recent;

independent;

consistent across multiple users; and

relevant to their specific needs.

Consequently, brands should not view consumer reviews merely as post-purchase feedback. They should recognize reviews and user-generated content as strategic components of the pre-purchase decision process.

6.4 Role of Social Interaction

Social interaction distinguishes social commerce from conventional e-commerce. A consumer can ask questions, read discussions, respond to comments, share products with friends, and observe the behaviour of other users.

This interaction may generate social validation. When consumers observe that others are interested in or satisfied with a product, uncertainty may decline.

For Generation Z, such interactions may be particularly relevant because product evaluation increasingly occurs within digitally connected peer networks.

6.5 Role of Perceived Usefulness

Perceived usefulness can increase purchase intention by making the social-commerce experience more efficient and informative.

A platform becomes useful when it enables consumers to:

identify suitable products;

obtain trustworthy reviews;

compare alternatives;

understand product usage;

receive personalized recommendations; and

complete transactions conveniently.

Therefore, social-commerce platforms should focus on improving the quality rather than merely the quantity of commercial content.

6.6 Role of Trust

Trust represents one of the most important dimensions of the proposed model. Social commerce contains several forms of uncertainty, including uncertainty concerning sellers, influencers, product quality, payment, privacy, and delivery.

Existing research supports the central role of trust in social-commerce purchase intention [3]. For Generation Z, trust may be developed through a combination of:

$$\text{Credibility} + \text{Transparency} + \text{Social Proof} \\ + \text{Consistency}$$

Brands can therefore strengthen consumer trust by providing transparent product information, authentic reviews, clear return policies, secure transactions, and transparent influencer disclosures.

6.7 Role of Perceived Risk

Perceived risk is expected to negatively affect consumer buying decisions. Even when a consumer finds a product attractive and useful, uncertainty about product quality, payment security, privacy, counterfeit products, or delivery may discourage purchase.

This is particularly relevant to social commerce because highly persuasive content may encourage impulse buying while providing insufficient information for risk assessment.

Consequently, social-commerce platforms should incorporate stronger mechanisms for:

seller verification;

review authenticity;

secure payment;

product traceability;

transparent pricing;

return and refund policies; and

consumer grievance resolution.

Research focusing on Indian Generation Z has also identified perceived risk as an important component of social-network purchase intention [5].

6.8 Theoretical Implications

The study contributes to social-commerce literature in several ways.

First, it integrates social and psychological variables rather than examining social-commerce adoption exclusively from a technological perspective.

Second, it places Generation Z at the centre of the consumer decision-making framework.

Third, it conceptualizes trust as a potential mediating mechanism linking social-commerce stimuli to buying decisions.

Fourth, it incorporates perceived risk as an opposing force, recognizing that consumers simultaneously evaluate potential benefits and potential losses.

Finally, the case-study framework conceptualizes social commerce as a continuous cycle in which consumers become both buyers and producers of commercial information.

6.9 Managerial Implications

For Brands

Brands should develop social-commerce strategies that emphasize authenticity and consumer participation rather than one-way promotional communication.

Recommended strategies include:

Selecting influencers based on relevance and credibility.

Encouraging authentic customer reviews.

Promoting user-generated content.

Providing transparent product information.

Responding actively to consumer questions.

Integrating social engagement with purchasing facilities.

For Influencers

Influencers should maintain credibility by:

clearly identifying sponsored content;

providing balanced product information;

avoiding exaggerated claims;

demonstrating actual product use;

maintaining consistency between recommendations and personal positioning.

For Social-Commerce Platforms

Platforms should focus on:

verified reviews;

transparent recommendation systems;

seller authentication;

fraud detection;

secure payments;
consumer privacy; and
effective complaint-resolution mechanisms.

For Digital Marketers

Digital marketers should recognize that Generation Z responds to a combination of content, community, credibility, and convenience.

A useful strategic framework is:

$$\begin{aligned} \text{Effective Social Commerce} \\ &= \text{Content} + \text{Credibility} \\ &+ \text{Community} + \text{Convenience} \\ &+ \text{Trust} \end{aligned}$$

6.10 Ethical Implications

The rapid growth of influencer-driven social commerce also raises ethical concerns. Young consumers may find it difficult to distinguish between genuine recommendations and paid promotional content.

Important ethical considerations include:

disclosure of sponsored content;
authenticity of reviews;
protection of consumer data;
avoidance of deceptive advertising;
responsible use of personalized recommendations;
transparency in pricing and discounts; and
protection against manipulative marketing.

Ethical social commerce is therefore not simply a regulatory requirement; it is also important for maintaining long-term consumer trust.

CONCLUSION

Social commerce has emerged as a powerful determinant of Generation Z consumer buying behaviour by integrating social interaction, digital content, influencer recommendations, electronic word-of-mouth, and online purchasing. The study highlights that influencer credibility, social interaction, perceived usefulness, and trust can strengthen consumers' purchase intentions, while perceived risk may discourage buying decisions. Generation Z consumers actively evaluate reviews, peer opinions, and influencer content before purchasing, making social validation increasingly important. The case-study perspective demonstrates that consumer engagement continues beyond purchase through reviews and user-generated content. Therefore, businesses should prioritize authenticity, transparency, personalized engagement, trustworthy communication, and secure digital experiences to effectively influence Generation Z consumers..

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