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# **Empirical study of consumer-to-consumer social commerce users with a structural equation modelling approach**

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**Abstract:** This study aims to analyse the influence of 'performance expectancy', 'social influence', 'price value', 'perceived risk', 'trust', and 'social commerce constructs' on 'purchase intention' of social commerce users, with customer age, online shopping experience, and income as moderating variables. Data were collected from social commerce users on TikTok, WhatsApp, Facebook, Instagram, Twitter, Line, and others in the Greater Jakarta area. Respondents were selected using convenience sampling. The direct influence between variables and their moderating role were analysed using structural equation modelling techniques. The AMOS 22 application was used in this data analysis. Results indicate that performance expectancy, social influence, price value, perceived risk, and trust influence purchase intention. Social commerce constructs have been proven not to affect 'purchase intention' significantly. Customer age, online shopping experience, and income do not moderate the relationship among variables.

**Keywords:** income; perceived risk; SCC model; trust; UTAUT 2 model.

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**Biographical notes:** Zainul Arif Hidayat Lubis is a Doctoral degree student in the Gunadarma University. He completed his studying by engaging in research within the field of economics, contributing to various academic projects and collaborating with faculty members on scholarly publications. His doctoral work reflects a commitment to advancing knowledge in economic theory and practice, aligning with the university's emphasis on interdisciplinary research.

Hotniar Siringoringo is a Professor in the Gunadarma University, Jakarta Indonesia. She teaches undergraduate students of Industrial Engineering and Management Program, Postgraduate of Information System Management Program and of Economics Program. She advises students' thesis of Master Program of Information System Management and Doctoral Program of Economics. She also taught abroad as a Visiting Professor to West Pomeranian University of Technology in Szczecin, Poland and to Slovak University of Agriculture in Nitra, Slovak. She visited Ecuador as a visiting researcher in Ministerio de Telecomunicaciones y Sociedad de la Información, Quito, Ecuador on Prometeo project April-July 2014. She published papers on international journals that published by repute publisher such as Inderscience and Emerald.

Herry Susanto is an Associate Professor in the Gunadarma University, Jakarta Indonesia. He teaches in the Doctoral Program of Economic in Gunadarma University. He supervises undergraduate students and master program students in economy, and co-supervise student of economic doctoral program.

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## 1 Introduction

According to the Susenas (National Socio-Economic Survey) survey, Indonesian internet users in 2022 increased by 62.10% compared to 2021. In 2022, 66.48% of the Indonesian population used the internet. This high rate of internet usage demonstrates openness to information and public acceptance of technological advances, as well as a shift towards an information-based society. The increase in internet users is even higher than the increase in mobile phone users in the same two years. The mobile phone user in Indonesia of the year 2022 is about 67.88%, up from 65.87% in 2021.

The increase in internet users supports the development of social media. The development of social media technology has given rise to a new type of online business known as consumer-to-consumer social commerce (C-to-C SC). In C-to-C SC, consumers utilise the features and capabilities of social networking sites (SNS) to support commercial transactions between users. Products and services are exchanged on various platforms such as Facebook, Line, Instagram, Twitter, and Pinterest. For example, Facebook users acting as sellers can use personal accounts to showcase their products, while Line chat is used to communicate with potential customers. Electronic commerce between individuals is known as 'C2C' (Torres et al., 2021).

The development of social commerce demonstrates that social media plays a crucial role in shaping consumer behaviour and purchasing intentions through social interactions and digital information exchange (Guo, 2024; Kour et al., 2025). User engagement and electronic word of mouth (e-WOM) have been shown to drive purchase intention, while trust and associated risks, such as privacy and data security, remain key determinants of online transaction satisfaction (Wang et al., 2024). Furthermore, the formation of digital

communities and active user participation provide strategic insights into understanding the dynamics of consumer behaviour on social commerce platforms, particularly in the consumer-to-consumer context (Fenton et al., 2023; Hirogaki, 2023).

The SC market in Indonesia reached US\$8.6 billion in 2022. With an estimated annual growth of around 55%, the market share is projected to reach US\$86.7 billion by 2028. Unlike e-commerce, which is regulated by law, there are currently no regulations protecting consumers in SC. The weak consumer protection in SC compared to e-commerce is also related to the lack of a reporting mechanism for buyers who feel disadvantaged. In Indonesia, e-commerce has an official forum, the Indonesian E-Commerce Association (idEA), so consumers can report their complaints to idEA. Meanwhile, social commerce does not have a similar forum.

The unified theory of acceptance and use of technology (UTAUT) model approach is a technology acceptance model developed by Venkatesh et al. (2003). The UTAUT combines key elements from eight leading technology acceptance theories into a single theoretical framework. UTAUT 2 is a theoretical modelling approach developed from the previous UTAUT model (Venkatesh et al., 2012a).

The UTAUT 2 model was further developed into UTAUT 3 by Farooq et al. (2017). The conceptual framework used in developing our research model is UTAUT 1, 2, and 3, with the addition of perceived risk and trust variables. Based on the theory of UTAUT 1, 2, and 3, we used age and experience as moderating variables for these factors. The next step in the model was to add income as a third moderating variable. Several empirical studies have been conducted using this model (Siringoringo et al., 2026; Kurnia et al., 2023; Manrai et al., 2021), yielding diverse findings.

So thus, the objective of this study was identify factors that influence shopping decision of organic food in social commerce particularly in media social such as Tiktok, WhatsApp, Facebook, Instagram, Twitter, and Line.

## **2 Literature review and hypotheses development**

### *2.1 The UTAUT 2 model*

The UTAUT 2 is a theoretical model developed from the UTAUT model by Venkatesh et al. (2012). The UTAUT 2 model combines the key features of eight leading theories of technology acceptance into a single model. Venkatesh et al. (2003) identified seven constructs that directly influence behavioural intentions (BIs) or technology use in one or more of these models. These constructs are performance expectancy (PE), effort expectancy, social influence (SI), facilitating conditions, attitude toward using technology, and self-efficacy. Furthermore, four moderators moderate the impact of these four key constructs on BIs and technology use: gender, age, voluntariness, and experience.

UTAUT was initially focused on the context of organisational users, while UTAUT 2 was developed for consumer users. UTAUT 2 added new variables such as 'hedonic motivation', 'habit', and 'price value' (PV) to measure the level of 'enjoyment',

'usefulness', and 'habitual use of technology' perceived by users (Venkatesh et al., 2012). The UTAUT has been verified in various technology acceptance studies (Kumar and Siringoringo, 2026; Anuj et al., 2023; Kurnia et al., 2023; Manrai et al., 2021).

Factors such as PE, effort expectancy, SI, and facilitating conditions play a significant role in influencing technology adoption, especially in the context of mobile advertising acceptance (Tan et al., 2025). These factors explain a large portion of the variance in users' intentions to accept new technologies, including advertisements delivered through mobile devices. This finding confirms the importance of considering these factors in the context of social commerce and shows that the adoption of new technologies is greatly influenced by both external and internal factors, such as SI and ease of use.

Factors like BI, compatibility, trust, and security also play a crucial role in the adoption of digital payment technologies. These factors affect consumers' commitment to using electronic payments, which aligns with the UTAUT model. Within this model, trust and perceived cost influence technology adoption, as highlighted by the UTAUT (Jain et al., 2023).

## 2.2 *Social commerce constructs*

Research on SC has adopted a new perspective that combines two main approaches: traditional views, such as UTAUT and a social media perspective that highlights new features such as sensory and relational experiences (Abu Shanab and Shoheib, 2021). Abu Shanab and Shoheib's (2021) approach emphasises the importance of interactive experiences. They found an interactive relationship between user engagement and the influence of friends and other shoppers.

SC adoption depends on the integration of social aspects with e-commerce technology, allowing users to interact, share reviews, and make transactions within a single platform. SC integrates social aspects into the purchasing process, emphasising the importance of trust and social interaction that influence consumer decisions (Hajli, 2015). SC constructs, with five dimensions derived from previous models or theories (Hajli, 2015), consist of forums and communities, recommendations and referrals, and ratings and reviews.

Social commerce through social media influencers has become an important part of marketing strategy. Social media influencers play a role in influencing consumers' purchasing decisions through social interactions and product recommendations. A study by Trehan et al. (2026) provides an overview of the role of influencers in shaping buying behaviour, as well as their impact on corporate image and performance. These findings are in line with the context of social commerce, where SI through social media plays a significant role in shaping consumer purchase intentions.

In social commerce, social media enables direct interaction with consumers, strengthens engagement, and influences purchasing decisions. The integration of social media with traditional marketing increases brand exposure and enhances user experience, which ultimately has the potential to drive product purchases (Al-Kuwari, 2024).

### 2.3 *Purchase intention*

Purchase intention acts as a driving factor that drives individuals to utilise technology to conduct transactions through SC platforms. Several psychological theories and approaches indicate that consumer's actual purchase in online shopping platforms is significantly influenced by their purchase intention. It can be argued that consumers' desire to make a purchase is the primary driver of SC use (Andijani and Kang, 2022).

The role of purchase intention in consumer behaviour (Kurnia et al., 2023; Siringoringo et al., 2026), or technology acceptance (Shard et al., 2023; Jauhari et al., 2025) has been proven significantly. Online purchase intention can be understood as a consumer's level of willingness to conduct transactions through digital media. Furthermore, this intention also reflects the likelihood of someone purchasing a product. In general, intention refers to the initial elements that trigger and drive consumer action in purchasing goods or services. In the context of online shopping, consumer purchasing behaviour is significantly influenced by how they make decisions regarding the products or services they choose to purchase online (Yin et al., 2019). Therefore, understanding consumer purchasing intentions is crucial for improving a company's financial performance and gaining a competitive advantage in the market (Ali et al., 2020).

Research by Alkhasawneh et al. (2025) shows that social media influencer characteristic, such as credibility and the influencer's relationship with their audience, influence consumer engagement on social media platforms, especially Instagram, which in turn affects purchase intention. Other factors, such as social interaction and product recommendations by influencers, can also impact purchase intention.

Research by Kumar and Walia (2025) indicates that brand trust has a significant effect on purchase intention. In the context of social commerce, trust becomes a key factor that drives consumers to make a purchase. These findings suggest that consumers are more likely to buy products from brands they trust. In this study, the trust variable plays a role in influencing purchase intention for green products.

### 2.4 *Hypothesis development*

According to Venkatesh et al. (2003), 'PE' is a user's expectation that a system will assist and improve their performance. PE can be identified through consumer perceptions of the benefits obtained when using social media for shopping activities. The greater the level of efficiency offered by social media, the more likely consumers are to choose it as a shopping tool (Dakduk et al., 2020).

SC is equipped with various features designed to facilitate the shopping process, such as product demonstrations, user reviews, and live customer service. The presence of these features contributes to forming positive consumer attitudes and increasing adoption of SC (Huang, 2023). SC has various features designed to simplify the consumer shopping process, such as product demonstrations, user ratings, and live customer support (Vatanasakdakul et al., 2023). These features are designed to improve user attitudes and adoption of SC.

Poureisa et al. (2024) stated that PE had no significant effect on purchase intention when purchasing organic food through Instagram SC in Iran. Therefore, the hypothesis in this study is:

H1 'PE influences purchase intention'.

SI, as defined by Venkatesh et al. (2003), is described as the extent to which an individual perceives that significant others believe they should use a new system. According to Oloveze et al. (2022), SI is the extent to which an individual's belief in adopting a behaviour is driven by the expectations of others and their adherence to those expectations. According to Sonia et al. (2024), SI is the impact of external elements, such as family, friends, and people with close relationships with the user, in influencing an individual to adopt a particular technology. Migliore et al. (2022) showed that SI has a positive and significant effect on consumer BI to adopt mobile payments in Jordan.

Suresh and Latha (2022) found that SI significantly influences BI to adopt m-commerce among rural Indian consumers. Dakduk et al. (2020) found that SI had no significant effect on BI to use m-commerce among low-income consumers in Ecuador. Therefore, the hypothesis in this study is:

H2 'SI influences purchase intention'.

PV describes the comparison between the benefits obtained by users and the costs incurred by using the technology (Venkatesh et al., 2012). Perceived PV refers to the gap between the perceived price and the benefits obtained by consumers. The price paid should be commensurate with the value or benefits perceived by users.

In the context of technology adoption, PV is a crucial factor because consumers tend not to immediately purchase technology-based products without first experiencing their benefits (Migliore et al., 2022). If the benefits perceived to outweigh the price paid, PV will positively influence BI to adopt technology (Lavanya et al., 2022). This concept refers to consumers' cognitive decisions between perceived benefits and the costs of using various applications. This can include device costs, data costs, and various service fees. Therefore, usage behaviour tends to increase when consumers perceive that the benefits of the technology they use outweigh the costs. Theoretically, PV stems from the concept of PV (Gharaibeh et al., 2020).

Andijani and Kang (2022) stated that PV significantly influences PI in SC use by women in Saudi Arabia, particularly among the younger and older age groups. Research by Abu Shanab and Abu-Shanab (2022) showed that perceived PV was the most influential factor in shaping the consumer intention to purchase through SC in Qatar. Sánchez et al. (2020) showed that PV had no significant effect on BI in using online recommendation systems among e-commerce consumers in Spain. It is clear that the effect of PV on BI is still contradictory. Therefore, the hypothesis in this study is:

H3 'PV influences purchase intention'.

Risk perception (RP) in marketing refers to the level and type of risk consumers perceive when considering a purchase. In the context of online shopping, consumers often perceive higher risks due to the use of modern information technology, which may make them more reluctant to make purchases (Ali et al., 2020). When consumers face high levels of risk, they tend to adopt risk mitigation strategies such as utilising warranties, seeking recommendations from trusted sources, considering the service provider's reputation, and accessing relevant information. Without a system capable of limiting the potential risk of unscrupulous seller behaviour, consumers will be reluctant to make online purchases (Halbusi et al., 2022).

Eneizan et al. (2019) stated that perceived risk has a negative and significant effect on consumer BI to use mobile marketing in Jordan. Yin et al. (2019) stated that PR does not significantly influence PI among SC users in France and China. Research in these three

countries shows different results. It indicates the need to propose this hypothesis in this study:

H4 'Perceived risk influences purchase intention'.

According to Rahman et al. (2020), 'trust' is defined as a user's belief that promises made by an SC platform will be kept, indicating the extent to which users believe in the reliability of the SC site. In an SC environment characterised by intense competition and high reliance on online interactions, trust serves as a key foundation for platforms and businesses to build and maintain long-term relationships with users. In the context of SC, 'trust' means perceiving the words, comments, or recommendations of other users as reliable and trustworthy. Research shows that this trust develops gradually through online interactions and consistent use of social platforms (Aref, 2024).

Shoheib and Abu-Shanab (2022) demonstrated that 'trust' has a positive and significant effect on user intention to transact through SC in Qatar. Whilst Sonia et al. (2024) stated that 'trust' does not significantly influence BI to use mobile SC among users in Indonesia. Those studies show different results that need to be validated in this study. Thus, the fifth hypothesis is:

H5 'Trust influences purchase intention'.

Andijani and Kang (2022) showed that SC constructs have a significant influence on PI among Saudi consumers using SC. A similar phenomenon may apply to Indonesia SC users. Therefore, the hypothesis in this study is:

H6 'SC constructs influence purchase intention'.

Puriwat and Tripopsakul (2021) stated that age moderates the effect of PE on BI, with younger users having a higher perceived usefulness of using social media for business than older users in Thailand. But Sabri Alrawi et al. (2020) found that age did not moderate the effect of PE on BI, so age differences do not change the level of influence of perceived usefulness on user intention to adopt mobile commerce services in Malaysia. This fact drives the need to validate this hypothesis:

H7 'Customer age moderates PE on purchase intention'.

Andijani and Kang (2022) found that Customer age moderates the effect of PV on PI among Saudi consumers using SC. A similar result may apply in the Indonesian SC context. Therefore, we propose this hypothesis:

H8 'Customer age moderates PV expectancy on purchase intention'.

Andijani and Kang (2022) found that 'online shopping experience' moderates the effect of PV on PI among Saudi consumers using SC. A similar result may apply in the Indonesian SC context. Therefore, we propose this hypothesis:

H9 'Online shopping experience moderates PV on purchase intention'.

Abegao Neto and Figueiredo (2023) showed that income moderates the effect of PE on PI. Whilst Sabri Alrawi et al. (2020) results on mobile commerce users in Malaysia showed that income did not moderate the effect of PE on BI, so differences in income did not change the strength of perceived usefulness in driving mobile commerce adoption intention. This inconsistent result motivates the tenth hypothesis as follows:

H10 ‘Income moderates PE on purchase intention’.

The role of income as the moderator of the effect of PR on PI is yet inconsistent. Abegao Neto and Figueiredo (2023) found that income has a significant moderating role on the effect of PR on PI. Whilst a study by Sabri Alrawi et al. (2020) on mobile commerce users in Malaysia showed that income did not moderate the effect of PR on BI, indicating that income differences did not significantly affect perceived risk. This phenomenon stimulates the following hypotheses:

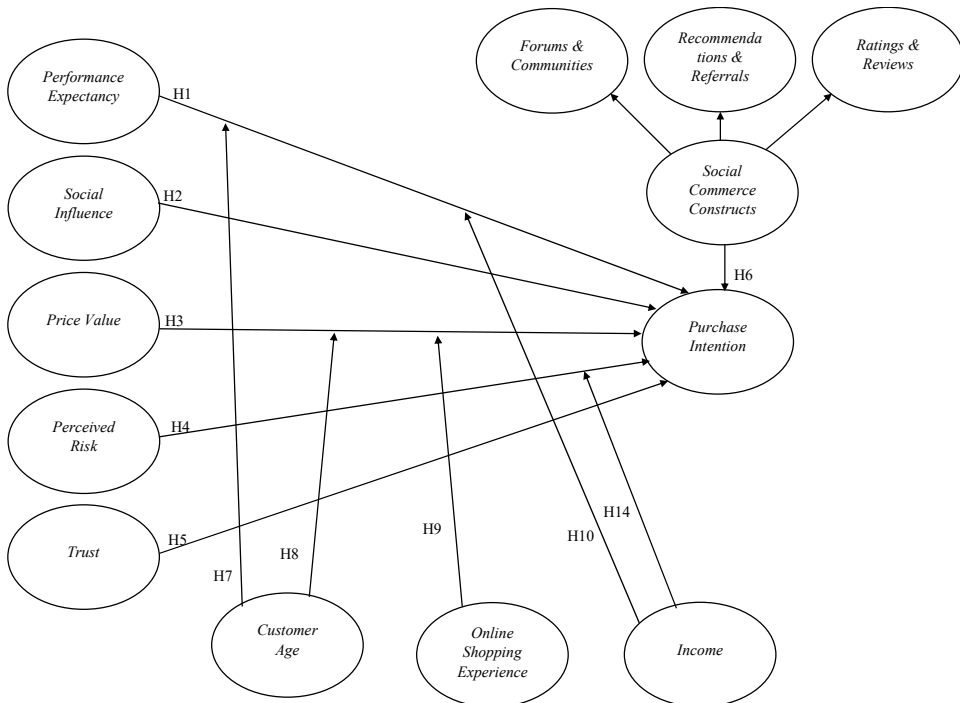
H11 ‘Income moderates perceived risk on purchase intention’.

The research model proposed in this study is based on the UTAUT2 framework, which has been widely used to examine consumer adoption of technology. In the context of consumer-to-consumer social commerce, this model is extended by incorporating social commerce constructs, perceived risk, and trust, representing the social dimension, risk uncertainty, and trust in purchasing through social commerce.

Furthermore, the variables customer age, online shopping experience, and income are used as moderating variables in this study to examine differences in influence across consumer groups. This conceptual framework is expected to provide an in-depth understanding of how purchase intention is formed in the context of social commerce in the Greater Jakarta area.

These 11 hypotheses are depicted in the research model shown in Figure 1.

**Figure 1** Research model



### **3 Research methodology**

#### *3.1 Instrument*

The theoretical constructs used in this study are measured and operationalised using validated questionnaires adapted from previous studies. A five-point Likert scale was chosen as the response format in this study, where a value of 1 indicates ‘strongly disagree’ and a value of 5 indicates ‘strongly agree’. Table 1 shows the variable operationalisation of the research variables.

#### *3.2 Data collection*

Data was collected through an online questionnaire or Google Form from SC users on TikTok (16%), WhatsApp (41%), Facebook (7%), Instagram (22%), Twitter (10%), and Line (5%) in the Greater Jakarta area. The questionnaire was developed by referring to various journals that provide indicators and statement items that have been tested for validity, reliability, and relevance based on the context of SC research.

The questionnaire consisted of three main sections. The first section contained exclusion criteria questions aimed to determine whether respondents were SC users and the extent of their use. The second section collected respondents’ demographic data, including gender, domicile, age, highest education level, occupation, frequently used social media, selected product categories, online shopping experience, income, and estimated number of SC purchases per month. The third section focused on measuring independent variables such as PE, SI, and PV, PR, ‘trust’, and ‘purchase intention’.

The data measurement method used in this study was the Likert scale. According to Rahman et al. (2020), this scale was first developed by Rensis Likert in 1932 to measure public attitudes and remains the most popular in measuring perception research. This scale provides positive rating options ranging from strongly agree (5), agree (4), somewhat agree (3), disagree (2), to strongly disagree (1). Furthermore, negative gradations are available, ranging from strongly agree (1), agree (2), somewhat agree (3), disagree (4), to strongly disagree (5).

According to Kline (2016), the absolute minimum sample size for a simple SEM model is 200. Furthermore, for consumer subjects with 45 statement items, the required sample size for this study is  $45 \times 10 = 450$  samples to represent a portion of the population using SC applications such as TikTok, WhatsApp, Facebook, Instagram, Twitter, Line, and others in the Greater Jakarta area.

This study involved 450 respondents, most of whom were male (322 respondents or equal to 72%), and 141 (31%) resided in Depok. The majority of respondents were aged 21–30 (206 respondents, equal to 46% of respondent), had a bachelor’s degree of 211 respondents (47%), and worked as private sector employees as much as 258 respondents (57%). In terms of user experience, the majority of respondents (211 respondents) had used SC for 1–3 years (47%). Furthermore, respondents generally had a monthly income in the range of Rp 1,000,000–Rp 5,000,000, with 219 respondents (48%). These findings indicate that SC users in Greater Jakarta are predominantly productive age groups with high levels of education, middle incomes, and considerable user experience. The complete respondent profile can be referred to Table 2.

**Table 1** Variable operationalisation

No.	Variable	Reference and definition	Indicator	Scale
1	Performance expectancy (PE)	Venkatesh et al. (2003) described PE as how much the application of technology in various activities will benefit consumers.	<p>1 Using a social commerce digital system allows me to complete my shopping activities more quickly.</p> <p>2 The social commerce digital system makes it easier for me to find and purchase the products I need.</p> <p>3 Using a social commerce digital system increases my shopping efficiency.</p> <p>4 I feel that using a social commerce digital system makes my shopping process more effective.</p> <p>5 Using a social commerce digital system helps me complete the purchasing process more easily.</p> <p>6 I feel that the social commerce digital system benefits my shopping activities.</p> <p>7 Using a social commerce digital system helps me save time when making purchases.</p> <p>8 Using a social commerce digital system helps me find more appropriate and satisfying products.</p> <p>9 Using a social commerce digital system provides me with a more valuable and profitable shopping experience.</p>	Ordinal
2	Social influence (SI)	Venkatesh et al. (2003) described SI as the extent to which an individual perceives that important others believe that they should use the new system.	<p>1 People in my social circle influence me in making purchases through digital social commerce systems.</p> <p>2 People who are important to me recommend using social commerce systems.</p> <p>3 I use social commerce systems because most of my co-workers do. I feel that my decision to purchase through social commerce systems aligns with the habits of those around me.</p> <p>4 I recognise that purchasing through social commerce systems has become part of the shopping culture in my community.</p> <p>5 I feel that my decision to purchase through social commerce systems reflects my adherence to digital lifestyle trends.</p> <p>6 I believe that purchasing through social commerce systems gives the impression that I am a modern and trend-following consumer.</p> <p>7 For me, purchasing through social commerce systems is part of how I demonstrate my social identity within my community.</p>	Ordinal

**Table 1** Variable operationalisation (continued)

No.	Variable	Reference and definition	Indicator	Scale
3	Price value	The comparison level between the benefits obtained by users and the costs incurred by using the technology (Venkatesh et al., 2012). The use of technology can impose greater financial costs on clients. Therefore, clients may mentally compare the financial costs of using this system with the benefits obtained from using the new system (Kaplan and Gürbüz, 2021).	<p>1 The quality of goods/services in the social commerce system is commensurate with the prices offered.</p> <p>2 The costs for goods/services purchased using the social commerce system are affordable.</p> <p>3 At current prices, the social commerce system still offers many conveniences and benefits.</p>	Ordinal
4	Perceived risk	Perceived risk in marketing refers to the level and type of risk consumers perceive when considering making a purchase. In the context of online shopping, consumers often perceive higher risks due to the use of modern information technology, which may make them more reluctant to make purchases online (Ali et al., 2020).	<p>1 I consider there to be significant risks when purchasing directly through social media apps on my phone.</p> <p>2 I consider the potential for losing money to be greater when purchasing something through social media apps on my phone.</p> <p>3 I am concerned that others will see my personal transaction data when purchasing directly through social media apps on my phone.</p> <p>4 I consider purchasing something directly through social media apps to be risky.</p>	Ordinal
5	Trust	In the context of s-commerce, trust refers to perceiving the words, comments, or recommendations of other users as reliable and trustworthy. Research shows that this trust develops gradually through online interactions and consistent use of social platforms (Aref, 2024).	<p>1 The promises made by the social commerce site are likely to be trustworthy.</p> <p>2 I have no doubts about the honesty of the social commerce site.</p> <p>3 I expect the advice provided by the social commerce site to be their best judgement.</p> <p>4 I trust that the social commerce site guarantees the security of my personal data.</p> <p>5 The social commerce site gives a positive impression of keeping my personal data secure.</p> <p>6 Social commerce sites (such as TikTok, X, Facebook, Instagram, WhatsApp, etc.) are trustworthy.</p>	Ordinal
6	Social commerce constructs	The adoption of social commerce relies on the integration of social aspects with e-commerce technology, allowing users to interact, share reviews, and make transactions within a single platform. Social commerce integrates social aspects into the purchasing process, emphasising the importance of trust and social interaction in influencing consumer decisions (Hajli, 2015).	<p>1 In general, I think my friends in various forums and communities tend to be honest.</p> <p>2 I consider my friends in various forums and communities to be reliable.</p> <p>3 Overall, I feel my friends in various forums and communities are trustworthy.</p> <p>4 I trust my friends in forums and communities and are willing to share personal information, such as photos, in my status updates. I feel my friends' recommendations are generally trustworthy.</p>	Ordinal

**Table 1** Variable operationalisation (continued)

No.	Variable	Reference and definition	Indicator	Scale
6	Social commerce constructs	The adoption of social commerce relies on the integration of social aspects with e-commerce technology, allowing users to interact, share reviews, and make transactions within a single platform. Social commerce integrates social aspects into the purchasing process, emphasising the importance of trust and social interaction in influencing consumer decisions (Hajji, 2015).	<p>5 I think my friends' recommendations are generally trustworthy.</p> <p>6 Overall, my friends' recommendations are trustworthy.</p> <p>7 I trust my friends on various social media platforms and am willing to share personal information, such as photos, in my status updates.</p> <p>8 I think my friends' ratings and reviews are generally honest.</p> <p>9 I feel my friends' ratings and reviews are trustworthy.</p> <p>10 Overall, my friends' ratings and reviews are trustworthy.</p> <p>11 I trust my friends' ratings and reviews and am willing to share personal information, such as photos, in my status updates</p>	Ordinal
7	Purchase intention	Purchase intention acts as a driving factor that encourages individuals to utilise technology to conduct transactions through social commerce platforms. Several psychological theories and approaches suggest that consumer behaviour in using online shopping platforms is significantly influenced by their purchase intention. It can be argued that consumer desire to make a purchase is the primary driver of s-commerce use (Andijani and Kang, 2022).	<p>1 I will continue to make purchases through social commerce systems as often as I do now.</p> <p>2 I intend to increase the frequency of purchases through social commerce systems in the future.</p> <p>3 I intend to continue making purchases through social commerce systems</p>	Ordinal
8	Customer age	Customer age also influences their level of interest in using certain technologies. Adaptation to social commerce also varies across age groups; therefore, further research is needed to understand how customer age contributes to their willingness to utilise social commerce (Andijani and Kang, 2022).	<p>&lt; 20 years</p> <p>21–30 years</p> <p>31–40 years</p> <p>&gt; 40</p>	Ordinal
9	Online shopping experience	The online shopping experience, in the context of social commerce, is defined as consumer interaction and engagement with social networking services during the purchasing process. This experience encompasses various aspects, such as the platform's ease of use, the quality of available information, social trust among users, and the social interactions that occur during the shopping process (Sohaib, 2021).	<p>&lt; 1 year</p> <p>1–3 years</p> <p>3–5 years</p>	Ordinal
10	Income	Abegao Neto and Figueiredo (2023), income refers to the level of individual income which is used as a moderating variable in the adoption of mobile payment systems.	<p>&lt; Rp 1.000.000</p> <p>Rp 1.000.000–Rp 5.000.000</p> <p>Rp 6.000.000–Rp 10.000.000</p> <p>Rp 10.000.000</p>	Ordinal

**Table 2** Respondent's demographics

	<i>Frequency</i>	<i>Percent</i>
Gender		
Male	322	72
Female	128	28
Total	450	100
Domicile		
Depok	141	31
Jakarta	94	21
Bogor	58	13
Tangerang	71	16
Bekasi	86	19
Total	450	100
Age		
< 20 year	90	20
21–30 year	206	46
31–40 year	137	30
> 40 year	17	4
Total	450	100
Academic qualification		
Elementary	0	0
Senior School	28	6
High School	135	30
Diploma	76	17
Bachelor	211	47
Magister	0	0
Doctoral	0	0
Total	450	100
Occupation		
Private staff	258	57
Entrepreneur	12	3
Student	163	36
Freelance	6	1
Housewife	11	3
Public service	0	0
Others	0	0
Total	450	100
Duration of use		
< 1 year	36	8
1–3 year	211	47

**Table 2** Respondent's demographics (continued)

	<i>Frequency</i>	<i>Percent</i>
Duration of use		
3–5 year	203	45
> 5 year	0	0
Total	450	100
Income		
< Rp 1.000.000	42	9
Rp 1.000.000–Rp 5.000.000	219	48
Rp 6.000.000–Rp 10.000.000	132	29
> Rp 10.000.000	57	13
Total	450	100

## 4 Data analysis and results

### 4.1 *Confirmatory factor analysis (CFA)*

The measurement model was tested to ensure the validity and reliability of the instruments used. Construct validity analysis was conducted by reviewing convergent validity and discriminant validity. The purpose of construct validity analysis is to assess whether the indicator items related to a construct are truly capable of measuring the construct as predicted. Convergent validity was evaluated through item loadings and average variance extracted (AVE).

The CFA model for the measurement has been tested for validity and reliability, based on the results of AMOS-SEM modelling are shown in Figure 2. Based on the CFA model results above, the item loadings, CR, and AVE results are presented in Table 3.

**Table 3** Item loadings, CR, and AVE

<i>Construct</i>	<i>Item</i>	<i>Loadings</i>	<i>CR</i>	<i>AVE</i>
Performance expectancy	PE1	0.782	0.928	0.589
	PE2	0.777		
	PE3	0.753		
	PE4	0.755		
	PE5	0.736		
	PE6	0.774		
	PE7	0.724		
	PE8	0.771		
	PE9	0.829		
Social influence	SI1	0.725	0.901	0.533
	SI2	0.760		
	SI3	0.715		
	SI4	0.758		

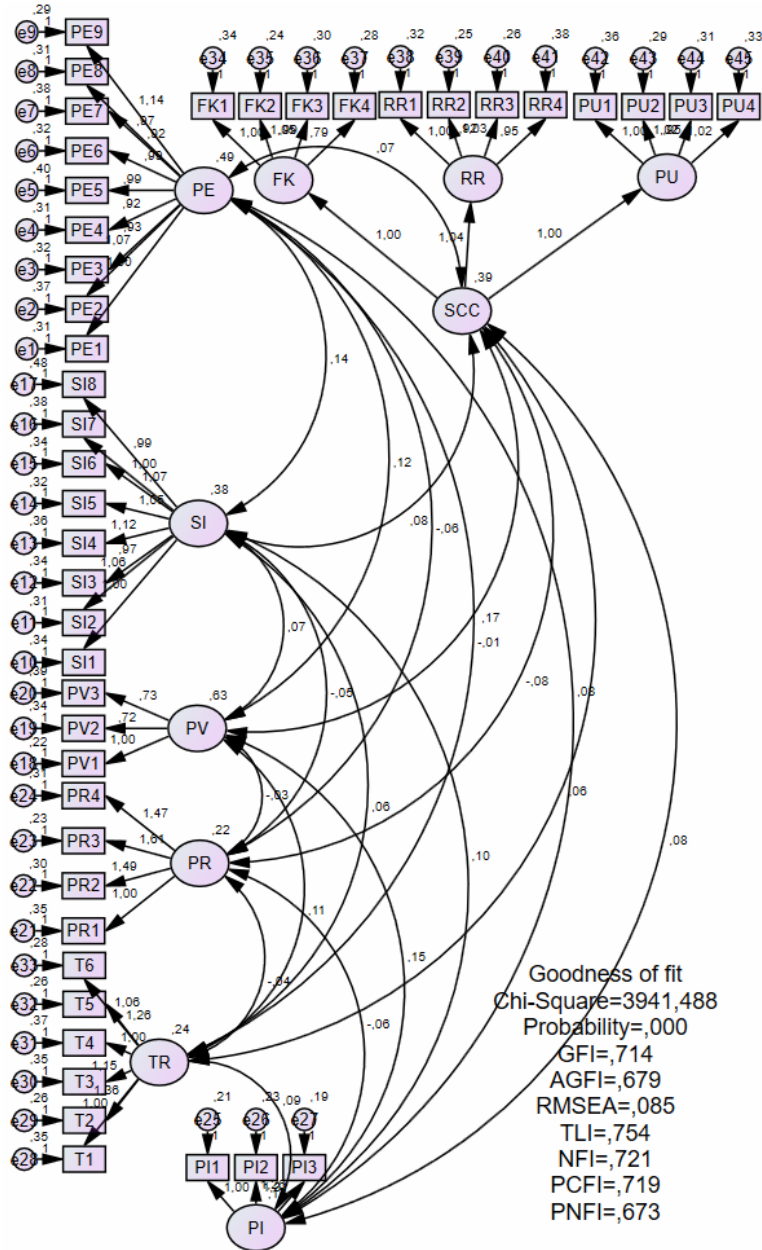
**Table 3** Item loadings, CR, and AVE (continued)

	<i>Item</i>	<i>Loadings</i>	<i>CR</i>	<i>AVE</i>			
Social influence	SI5	0.757	0.901	0.533			
	SI6	0.749					
	SI7	0.709					
	SI8	0.662					
Price value	PV1	0.861	0.793	0.563			
	PV2	0.697					
	PV3	0.680					
Perceived risk	PR1	0.618	0.845	0.579			
	PR2	0.785					
	PR3	0.843					
	PR4	0.779					
Trust	TR1	0.638	0.856	0.500			
	TR2	0.795					
	TR3	0.689					
	TR4	0.626					
	TR5	0.771					
	TR6	0.703					
Social commerce constructs	FK1	0.730	0.938	0.558			
	FK2	0.800					
	FK3	0.745					
	FK4	0.682					
	RR1	0.754					
	RR2	0.772					
	RR3	0.797					
	RR4	0.712					
	PU1	0.722					
	PU2	0.765					
	PU3	0.731					
	PU4	0.745					
	Purchase intention	PI1			0.671	0.773	0.532
		PI2			0.733		
PI3		0.781					
PR3		0.843					
PR4		0.779					

According to Kline (2016), CFA is considered adequate if the factor loading is  $\geq 0.50$  (ideal  $\geq 0.70$ ),  $AVE \geq 0.50$ , and  $CR \geq 0.70$ . The results in Table 2 show that all indicators have loadings  $\geq 0.50$ , with some even  $\geq 0.70$ , thus strongly representing the construct. All constructs have  $CR \geq 0.70$ , indicating good reliability. An AVE value  $\geq 0.50$  for each

construct confirms convergent validity (the construct explains  $\geq 50\%$  of the indicator's variance). Thus, the measurement model meets the criteria for validity and reliability.

Figure 2 CFA model (see online version for colours)



## 4.2 Hypothesis testing

After the model's fit has been tested and the data meet the assumption of normality, the next step is to test the research hypothesis. Analysis is conducted using SEM by examining the regression coefficient values in the regression weights table. Significance is determined based on a p-value  $< 0.05$ , while causality is tested by reading the critical ratio (CR) value, which is equivalent to a t-test in regression. The results of the hypothesis testing are presented in Table 4.

The results of the hypothesis testing, based on Table 4, show that 'trust' has the strongest influence on PI ( $\beta = 0.307$ ;  $p < 0.000$ ), followed by PV ( $\beta = 0.280$ ;  $p < 0.000$ ), SI ( $\beta = 0.202$ ;  $p < 0.000$ ), and PE ( $\beta = 0.115$ ;  $p = 0.031$ ). Our results show that PR decreases PI ( $\beta = -0.189$ ;  $p = 0.000$ ). In contrast, SC Construct had no effect on PI ( $\beta = 0.036$ ;  $p = 0.487$ ).

**Table 4** Hypothesis test result

<i>Hypothesis</i>	<i>Estimate</i>	<i>S.E.</i>	<i>C.R.</i>	<i>P value</i>	<i>Description</i>
PI $\leftarrow$ PE	0.115	0.031	2,210	0.027	Significant
PI $\leftarrow$ SI	0.202	0.035	3,798	0.000	Significant
PI $\leftarrow$ PV	0.280	0.031	4,684	0.000	Significant
PI $\leftarrow$ PR	-0.189	0.048	-3,472	0.000	Significant
PI $\leftarrow$ TR	0.307	0.049	5,256	0.000	Significant
PI $\leftarrow$ SCC	0.036	0.035	0.696	0.487	Not significant

## 4.3 Moderation effect

According to Kline (2016), a moderator serves as a variable that strengthens, weakens, or changes the direction of the influence between two other variables in a structural model. A moderation effect is considered present if the path from the interaction variable (X×M) to the dependent variable is statistically significant. Indexes used in validating the moderation role are:

- 1 Critical ratio  $> \pm 1.96$
- 2 p-value  $< 0.05$ .

The results of the moderation hypothesis testing are presented in Table 5.

**Table 5** Moderation result

<i>Moderation path</i>	<i>Estimate</i>	<i>S.E.</i>	<i>C.R.</i>	<i>P value</i>	<i>Description</i>
PI $\leftarrow$ PE $\times$ CA	0.024	0.043	0.555	0.579	Not significant
PI $\leftarrow$ PV $\times$ CA	-0.059	0.041	-1,381	0.167	Not significant
PI $\leftarrow$ PV $\times$ OSE	0.065	0.044	1,540	0.124	Not significant
PI $\leftarrow$ PE $\times$ INC	-0.058	0.045	-1,284	0.199	Not significant
PI $\leftarrow$ PR $\times$ INC	0.029	0.044	0.641	0.521	Not significant

The results of the hypothesis testing based on Table 4 indicate that the interaction variables PE  $\times$  Customer age, SI  $\times$  Customer age, PV  $\times$  Customer age, PV  $\times$  Online

shopping experience, PE  $\times$  Income, and PR  $\times$  Income do not show a significant moderating effect, with a p-value greater than 0.05.

## 5 Discussion

The influence of PE on PI aligns with research conducted by Andijani and Kang (2022), which found that PE significantly influences PI. Research by Gharaibeh et al. (2020) showed that the greatest impact on intention to use mobile commerce was found in PE. Therefore, consumers' use of SC indicates that using digital SC systems provides a more valuable and profitable shopping experience, which can increase purchase intention.

The influence of SI on PI aligns with research conducted by Suresh and Latha (2022), which found SI to be a significant antecedent factor in BI. Thus, consumer use of SC indicates that long-time consumers believe that making purchases through SC systems gives the impression of being modern and trend-following consumers, which can increase PI.

PV has been found to influence PI. This aligns with research by Andijani and Kang (2022), which found that PV significantly influences PI. Research by Shoheib and Abu-Shanab (2022) indicates that perceived PV is the most influential factor in forming consumer intention to purchase through SC in Qatar. Therefore, consumers using SC perceive that the quality of goods/services in the SC system matches the price offered, which can increase purchase intention.

The result indicates an influence of PR on PI. This aligns with research by Yao et al. (2023) stated that PR significantly influences continued intention. Research by Rahman et al. (2020) found a significant relationship between PR and user intention to use SC. Therefore, consumers using SC consider that purchasing something directly on a social media application is likely to be low risk. Therefore, existing consumers still consider the perceived low risk. Therefore, existing consumers will continue to make purchases, which can increase purchase intention.

The 'trust' variable influences 'purchase intention'. This is in line with research by Yin et al. (2019), which found that trust has a significant influence on PV. This is further supported by the research by Ali et al. (2020), which showed a direct positive impact supported by trust on purchase intention. Therefore, existing consumers using SC perceive the promises made by SC sites as highly trustworthy, which in turn increases their purchase intention.

The results of the SC constructs variable showed no effect on PV, thus contradicting the research of Andijani and Kang (2022), which showed that SC constructs significantly influence PI. Therefore, existing consumers using SC indicated that forums and communities, reliable recommendations and referrals, and trustworthy ratings and reviews are not strong enough to increase purchase intention. Therefore, for existing consumers, those factors do not directly drive purchase intention.

Customer age did not show a moderating effect of PE on PI. This is inconsistent with research conducted by Puriwat and Tripopsakul (2021), which found that age moderates the effect of PE on PI. Therefore, consumers with long-term purchases using SC experience the same value and benefit in driving purchase intention no matter of the age differences. Therefore, the age differences of long-term purchasers neither strengthen nor weaken this relationship, indicating that 'PE' is an important factor perceived equally across all age groups.

Customer Age did not show a moderating role in the relationship between PV and PI. This is inconsistent with research by Andijani and Kang (2022), which found that customer age moderates the effect of PV on PI. Thus, the entire age range of old purchasing consumers in using SC feels the level of quality of goods/services in the SC system according to the price offered, so the age of old buyers does not strengthen or weaken the relationship, which indicates that 'PV' is an important factor that is perceived equally across all age ranges.

The online shopping experience did not show any moderating role on the effect of PV on PI. This is inconsistent with research by Andijani and Kang (2022) that found that 'online shopping experience' moderates the relationship between PV and PI. This may indicate that, based on the online shopping experience of long-time consumers using SC, they perceive the quality of goods/services in the SC system as commensurate with the price offered. Therefore, the online shopping experience of long-time consumers neither strengthens nor weakens this relationship, indicating that PV is independent of user experience.

Income did not show any moderating role on the effect of PE on PI. This is inconsistent with research by Abegao Neto and Figueiredo (2023), which showed that income moderates the effect of PE on PI. Thus, both low-and high-income consumers equally perceived the use of digital SC systems as providing a more valuable and profitable shopping experience. It means income level neither strengthened nor weakened the influence of 'PE' on 'purchase intention', indicating that 'performance expectancy' is independent of consumer income level.

Our result does not indicate a moderating role of income on the effect of PR on PI. This is inconsistent with research by Abegao Neto and Figueiredo (2023), which indicates a significant moderating role on the relationship between PR and PI. Consumers at all income levels share the same perception that purchasing activities on social media platforms are relatively safe and trustworthy, so risk factors do not act as a barrier to driving purchase intention. Therefore, income level neither strengthened nor weakened the influence of 'perceived risk' on 'purchase intention', indicating that 'perceived risk' is independent of consumer income level.

## **6 Conclusions, implications, and future research**

Based on the findings, for old buyers, the social commerce construct has no effect on the purchase intention. The customer age does not indicate a moderating effect of the relationship between 'PE', 'SI', and 'PV' and 'purchase intention'. Also, 'online shopping experience' does not show a moderating effect on the relationship between 'PV' with other factors. Consumer income does not show a moderating role on the relationship between 'performance expectancy' and 'perceived risk' and 'purchase intention'.

The implications of this research are that it can benefit companies using 'social commerce platforms' in the Greater Jakarta area. Industries that use social commerce platforms in their product marketing can use the results of this study to evaluate and understand their consumer behaviour. Furthermore, the results of this study can serve as a reference for 'social commerce platforms' in the Greater Jakarta area to create communities that enable consumers to engage in interactions with similar interests,

thereby increasing purchase intentions and consumer engagement. These results can also be used as guidelines for improving service systems to enhance the user experience.

This study is limited to UTAUT 2 factors and moderating factors only age, shopping experience, and income. For future researchers, the results of this study, which show an insignificant relationship, actually open up opportunities for further research to explore other factors that may influence 'social commerce' consumer behaviour, such as using UTAUT 3. Hedonic motivation and habit variables that are included in UTAUT 3 may play an important role in shaping the 'social commerce' behaviour.

In line with that, hedonic motivation and habit may show a strong effect on 'social commerce' consumers when a female is the subject. Therefore, using gender as a moderator to propose a model perhaps will bring different results.

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## Declarations

The data collection process was conducted in strict accordance with established research ethical codes. Participation in the study was entirely voluntary, with respondents free to choose whether or not to take part, without any form of coercion or undue influence exerted by the researchers. Prior to completing the questionnaire, each respondent received a clear explanation outlining the objectives of the research. Additionally, assurances were provided regarding the confidentiality and protection of all personal data collected, ensuring that respondents' privacy would be maintained throughout the study.

All authors declare that they have no conflicts of interest.

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