THE INFLUENCING FACTORS OF SOCIAL COMMERCE ON SHOPPING BEHAVIOR AMONG NON-EARNING INDIVIDUALS IN THE DIGITAL AGE

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ABSTRACT

The main objective of this study is to examine the factors that influence shopping behaviour among non-earning individuals in the context of social commerce in Malaysia. This research investigates five key predictors: price sensitivity, social interaction, visual appeal, hedonic motivation, and trust. Past literature has shown varying results on the impact of these factors on online shopping behaviour, particularly among non-earning individuals, leading to the need for further investigation. The target population for this study comprised students from Universiti Utara Malaysia (UUM), Sintok, Kedah, due to their active use of social media and familiarity with online commerce. Structured questionnaires were distributed using a simple random sampling technique, and a total of 300 valid responses were collected. The data were analysed using the Statistical Package for the Social Sciences (SPSS), through descriptive statistics, reliability testing, and multiple regression analysis to examine the relationships between the independent variables and shopping behaviour. The results show that price sensitivity, social interaction, visual appeal, hedonic motivation, and trust all have a significant relationship with the shopping behaviour of non-earning individuals on social commerce platforms. Among these, price sensitivity emerged as the most influential factor, followed by trust and hedonic motivation, while visual appeal and social interaction also demonstrated notable effects. The findings offer valuable insights for marketers, social media platforms, and e-commerce businesses aiming to target non-earning consumers more effectively. The study highlights the importance of affordability, trust-building, emotional appeal, and social engagement in influencing the purchase decisions of this segment. Finally, managerial implications, limitations of the study, and recommendations for future research are discussed.

Keywords: Social Shopping Behavior; Trust; Hedonic Motivation; Visual Appeal; Price; Social Interaction

ABSTRAK

Objektif utama kajian ini adalah untuk mengkaji faktor-faktor yang mempengaruhi tingkah laku pembelian dalam kalangan individu yang tidak berpendapatan dalam konteks perdagangan sosial di Malaysia. Kajian ini meneliti lima peramal utama iaitu kepekaan harga, interaksi sosial, daya tarikan visual, motivasi hedonik, dan kepercayaan. Kajian lepas telah menunjukkan keputusan yang berbeza-beza terhadap kesan faktor-faktor ini terhadap tingkah laku pembelian dalam talian, khususnya dalam kalangan individu tidak berpendapatan, yang menimbulkan keperluan untuk siasatan lanjut. Populasi sasaran bagi kajian ini terdiri daripada pelajar Universiti Utara Malaysia (UUM), Sintok, Kedah memandangkan mereka merupakan pengguna aktif media sosial dan biasa dengan platform perdagangan dalam talian. Soal selidik berstruktur telah diedarkan menggunakan kaedah persampelan rawak mudah, dan sebanyak 300 respons sah telah dikumpulkan. Data yang diperoleh dianalisis menggunakan Perisian Statistik untuk Sains Sosial (SPSS) melalui statistik deskriptif, ujian kebolehpercayaan, dan analisis regresi berganda untuk mengkaji hubungan antara pembolehubah bebas dan tingkah laku pembelian. Hasil kajian menunjukkan bahawa kepekaan harga, interaksi sosial, daya tarikan visual, motivasi hedonik, dan kepercayaan mempunyai hubungan yang signifikan terhadap tingkah laku pembelian individu tidak berpendapatan di platform perdagangan sosial. Kepekaan harga dikenal pasti sebagai faktor paling dominan, diikuti oleh kepercayaan dan motivasi hedonik, manakala daya tarikan visual dan interaksi sosial turut memberi kesan yang ketara. Penemuan kajian ini memberikan pandangan yang berguna kepada pemasar, platform media sosial, dan perniagaan e-dagang dalam usaha untuk menarik minat pengguna tidak berpendapatan dengan lebih berkesan. Kajian ini menekankan kepentingan aspek kemampuan, pembinaan kepercayaan, penglibatan emosi, dan pengaruh sosial dalam mempengaruhi keputusan pembelian. Akhir sekali, implikasi pengurusan, keterbatasan kajian, dan cadangan untuk kajian masa hadapan turut dibincangkan.

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CHAPTER ONE

INTRODUCTION

1.1   Background of the study

An increase in social media popularity combined with e-commerce has evolved the way consumers shop (Miller & Brown, 2022). Social commerce platforms widen the path for consumers to discover products with recommendations and make purchases by interacting with sellers through live chats, comment sections, and community groups (Chen et al., 2021). For instance, consumers can seek feedback from friends or other shoppers during a live sale event or join in group conversations prior to making a purchase, fostering a feeling of community and a collective shopping experience. This change in consumer habits has piqued the interest of marketers and researchers, leading to more in-depth studies of the elements that affect shopping behaviors in social commerce settings.

People who don't earn a regular income are also an important group of consumers, with their own unique needs and behaviors (Yang & Chang, 2023). Due to their lack of financial resources, price sensitivity or value of money largely guides their behaviour compared to the behaviour of other groups of customers (Li & Wang, 2021). The opportunity of being able to gain access to affordable products, offers, discounts, etc. can significantly impact the purchasing behavior of non-earning individuals and take advantage of that by using social commerce platforms (Han & Kim, 2022).

In addition, non-earners are frequent social media users, who obtain information, entertainment, and social activities through them (Hoffman & Novak, 2020). Some social media platforms

facilitate social commerce functionalities, which enable users to exchange product suggestions, reviews, and experiences, which, to a great extent, can impact the shopping behavior of non-earning individuals (Chang & Chen, 2022). The credibility and trustworthiness of posted information on social networks are also significant determinants of their choices of shopping (Li et al., 2023).

In current online era, influencer marketing has become prominent. Products or brands are being promoted by influencers to capture attention of their followers (Liu et al., 2021). Influences have the power to sway non-earning individuals, as these followers often look to influencers for inspiration and direction (Huang & Zhang, 2022). The idealised lifestyles presented by influencers, highlighting luxurious travel, trendy fashion or expensive gadgets for example, frequently instil aspirations in non-earning individuals (Jin et al., 2019). For example, a non-earning individual who follows a beauty influencer may be motivated to purchase recommended cosmetic products to mirror the influencer's aesthetic (Lou & Kim, 2019). Such representations can motivate non-earning individuals to make purchases and engage in social commerce activities.

This insight into the motivating aspects of social commerce as a determinant of shopping behavior in non-earning members of the population is significant only in the sense that it helps marketers create specific marketing, customized suggestions, and promotions so that they can efficiently target this consumer group (Wang & Zhang, 2023).

The second key factor that affects non-earning individuals in social commerce is peer pressure and social networking through the internet. A user-generated content is the basis of social commerce because the opinion of peers can be sometimes more influential than classic advertising (Xi et al., 2016). Social media platforms such as Facebook, Instagram, and Tik Tok

enable people to communicate with the people they know or online communities regarding their shopping preferences, where they will do something or make a particular buying decision depending on what is reviewed or recommended by the people they see. The specified peer effect is also relevant among students and young people since they are more vulnerable to social validation and aim to make their consumption consistent with the norms of the group (Mokhtar et al., 2020). In this case, the effect of electronic word-of-mouth (eWOM) is particularly relevant because it enables the consumer to minimize their perceptions of its risks and, instead, grow more confident about being exposed to something less recognized (Cao et al., 2021).

Another significant aspect of consideration as regards the shopping habits of the non earners is financial constraints. They have low income and need to budget it thoroughly; thus, they have to buy what they need rather than what they want (Garcia et al., 2020). There are certain instances wherein social commerce settings can alleviate this boundary. The availability of flash sales, discounts, and other features like e-wallets might make shopping feel very convenient and urgent, including leading to spontaneous buying very even by individuals with limited financial resources (Lee, Gan, & Liew, 2022). The non-earners who were keen on the value of shopping or feeling accomplished through purchases could also be drawn through gamification of shops and reward-based systems of shopping (Indrawati et al., 2022).

Besides the monetary issue, other motivating factors in the shopping behavior of non earning people are psychological and emotional. To the point, social commerce can be of interest to the consumer as a mean to derive practical utility, as well as emotional one, in case of the occurrence of the utilitarian and the hedonic motivation theories (Indrawati et al., 2022). Emotion is built into the online shopping process because of the relationship in the community, amusement, and identity confirmation obtained in the social commerce-based settings. This is especially important in non-earning members as they might want to find some emotional

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satisfaction in online shopping, which can be done as a type of sociality or self-expression.

Social commerce also brings in conveniences and accessibilities thus blurring the boundaries of entry into shopping. Social platforms are mobile first, which implies that people can shop any time and anywhere, which is an appealing alternative to those who cannot visit real shops (Wang & Xie, 2020). Take, for example, the students and homemakers who find it so convenient to scroll through products and at the same time be able to socialize with their friends and other contents one derives in others, this is heavily embedded in the habits of these people as they turn to social commerce. Since it was also mentioned by Nguyen and Smith (2021), the ability to integrate all social, transactional, and informational functions into a single hub is making the experiences of consumers more convenient and helps to make decisions about shopping.

In addition, algorithmic personalization has enhanced consumer participation in social commerce. These tools have effective data analytics to show personalized products suggestions, result-oriented advertising, and appropriate social content and make the shopping experience very dedicated (Miller & Brown, 2022). In non-earning people this highly specific methodology allows more nudging of behavior as it shows them products that are both in their interest scope and perceived as affordable. It is also considered more user-friendly, even intuitive, than the traditional e-commerce which might not provide the same level of customization.

Such dynamics are also observed in the Malaysian digital landscape. The use of social media has sharpened in Malaysia, with more than 26 million individuals actually participating in sites that promote social commerce (Kemp, 2023). Statistically, the increase in the percentage of Malaysians who purchase regularly through social media shows that there is a change in the behavior of consumers, especially the young and non-earning population when it comes to

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digital selling platform (Statista, 2023a). This can be affirmed by the results of Meltwater (Howe, 2023), which helps to point out that Malaysia demonstrates high rates of engaging with influencers and branded content, high social commerce business models specializing in local non-earning segments.

In the meantime, the problem of trust and security can also influence the appetite of any non-earning individual to social commerce. Since this group often lacks the financial capacity to absorb losses, they may be more cautious about online transactions (Mensah, Zeng, & Luo, 2023). Trust in the platform, seller credibility, and secure payment systems become critical decision-making factors (Peterson & Kim, 2023). As a result, businesses aiming to attract non-earning consumers must emphasize transparency, customer reviews, and safe transaction mechanisms.

In summary, social commerce has revolutionized the shopping behavior of non-earning individuals by offering convenience, community interaction, affordability, and entertainment. Yet, this transformation is shaped by a unique interplay of psychological, financial, social, and technological factors. It is through the understanding of these factors that marketers and businesses are able to create inclusive and better engagement strategies. Brands can also relate better with such an important but poorly utilized portion of the digital population of consumers by educating them, maximizing features that enable building of trust, and exploiting social power (Attar et al., 2022; Sujati & Akhyar, 2020).

1.2 Problem statement

With the significant rise in social media engagement for online shopping, the concept of social commerce has emerged. Especially in Malaysia, an estimated 25.1 million people, or 70.2% of the population, are actively utilizing social media platforms by January 2025 (DataReportal, 2025). While many individuals primarily engage for social interaction, a significant number also turn to platforms like Facebook and Instagram to find and buy products. Nonetheless, the actual involvement in social commerce differs, indicating that participation is influenced not just by access but also by a complex array of behavioral and contextual elements that deserve further exploration.

Among these users, non-earning individuals represent a crucial yet under-explored demographic. Eventhough, they have limited purchasing power, due to spending significant amount of time on social media exposed to persuasive contents, may influence their perceptions, desires, and purchasing choices (Rodzi, 2021). This brings question regarding the nature of their engagement: how much of it is driven by financial constraints, social influences, emotional satisfaction, or confidence in online sellers? While earlier research has investigated individual factors such as sensitivity to price, social interaction, visual attractiveness, hedonic motivation, and trust (Chen & Shen, 2015; Rodzi, 2021), there remains a gap in comprehensive studies that address how these factors collectively affect social commerce behaviours among non-earning individuals in Malaysia.

For instance, price sensitivity, as in low prices, discounts or promotions, is a key element for individuals with limited earnings to manage their financial limitations (Rodzi, 2021). At the same time, social influences like recommendations from friends, endorsements from influencers, and reviews generated by users can serve as significant motivators for making a

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purchase (Chen & Shen, 2015). Additionally, shopping as a leisure activity, often referred to as hedonic motivation, may encourage participation even if individuals do not have strong intentions to buy (Rodzi, 2021). Lastly, trust in the seller, the platform, or in peer reviews remains an essential requirement for any transaction (Chen & Shen, 2015).

Although previous studies have explored online shopping behaviours in Malaysia, most have concentrated on wider consumer categories or specific elements. There is a lack of comprehensive research that investigates the interaction of price, social dynamics, visual attractiveness, hedonic motivation, and trust in influencing the social commerce activities of non-earning individuals. This research addresses that shortcoming by analysing how all these factors collectively impact engagement. Additionally, it provides valuable insights for marketers, social media platforms, and policymakers to develop equitable and effective strategies for this demographic.

1.3 Research Questions

1. Does price have a positive relationship with social shopping behavior?
2. Does social interactions have a positive relationship with social shopping behavior?
3. Does visual appeal have a positive relationship with social shopping behavior?
4. Does hedonic purchase have a positive relationship with social shopping behavior?
5. Does trust have a positive relationship with social shopping behavior?

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1.4 Research Objectives

1. To examine the relationship between price level and shopping behaviour among non-earning individuals in the digital age.

2. To examine the relationship between social interactions and shopping behaviour among non-earning individuals in the digital age.

3. To examine the relationship between visual appeal and shopping behaviour among non-earning individuals in the digital age.

4. To examine the relationship between hedonic purchase motivation and shopping behaviour among non-earning individuals in the digital age.

5. To examine the relationship between trust and shopping behaviour among non- earning individuals in the digital age.

1.5 Scope of the Study

The purpose of the study is to examine the determining aspects of social commerce in a digital age on the shopping behavior of the non-earning personalities. The research project will aim at comprehending how numerous variables, including price, social interactions, visual appeal, hedonic purchase motive, and trust, affect the shopping experience of non-earning people when using the platform of social commerce. This research will specifically focus on non-earning individuals to examine their online shopping behaviors, preferences, and decision-making processes within the context of social commerce in the digital age. This will be a quantitative-based study based on which the research will be carried out by surveying or using questionnaires. The research will confine itself to a given geographical location or a given segment demographically of the non-earning population.

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1.6 Significance of the Study

The importance of the study is that it helps to understand the factors that have an impact on the phenomenon of the shopping behavior of non-earning people in the age of the digital world. The implications of the aspects like price, social interactions, visual attractiveness, hedonistic purchase motives, and trust can be analyzed by the research that will be beneficial to determine the particular factors that influence online shopping behaviour and preferences of the non-earning people in social commerce environments.

The knowledge of the influencing factors may have practical implications on marketers, e-commerce platforms and policymakers. It may enable marketers and platforms to develop efficient methods to approach and address non-earning persons, improve their time in shopping, and boost their conversion rates. The policymakers can also apply the findings to develop regulations and policies that safeguard non-earning individuals and promote a stable social commerce environment that is also fair.

1.7 Definition of Key Terms

This research has five important terms. The terminologies are described in the following way:

a) Social shopping behavior: Social shopping can be attributed to the case where people interact with each another on social networking sites and online shopping sites and it may affect the perceptions, intentions and behaviors of customers, in terms of buying (Xu et al. 2020).

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b) Price Level: The pricing level that has been a factor of great concern in customer decision- making process has usually been referring to the tendency by the customers to seek products or services that are at lower pricing. As revealed by the researchers of Lin & Sun (2009) and Rihn, Khachatryan, & Wei (2018), it was established that price plays a significant role in the customer purchasing behaviors.

c) Social Interactions: The social shopping behavior involves social interactions, which entail the exchange process, communication, and relationships between individuals that is carried out in the process of shopping within a social setting. All these interactions include several types of communication, that is, face to face discussion, online communications, and common experiences on shopping decisions and activities.

d) Visual Appeal: Visual attractiveness in social shopping behavior is the packaging and looks of a product and other aspects such as labeling and other brand elements. All of this is aimed at constituting a harmonious image that can serve to make the most of the visual appeal of the product (Wirya, as cited in Amanah & Harahap, 2020).

e) Hedonic purchase motivation: Hedonic purchase motivation in social shopping behavior refers to the desire and drive of consumers to seek emotional and sensory gratification, pleasure, and enjoyment from their shopping experiences. It is characterized by the pursuit of subjective well-being, novelty, fun, excitement, and personal indulgence in the shopping process. The concept of hedonic purchase motivation was initially introduced by Hirschman and Holbrook (1982) in their seminal work on hedonic consumption

f) Trust: Trust can be described as the willingness of one party to place themselves in a vulnerable position, relying on the expectation that another party will carry out a specific action that holds significance for the trusting party, regardless of their ability to supervise or influence the other party's actions (Mayer et al., 1995).

1.8 Organization of the Study

This study consists of five chapters and is organized as follows. Chapter 1 introduces the background of the study, problem statement, research questions and research objectives as well as the scope of the study. Next, are the significance of the study related to theory and practical, the definition of key terms used and the organization of this study. This chapter offers the roadmap for the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The discussion in this chapter is related to the literature review pertaining to the topic of the study. This includes the influencing factors of social commerce on shopping behavior among non-earning individuals in the digital age with price level, social interactions, visual appeals, hedonic purchase motivation, and trust.

2.2 Definition and Concept of Variables

2.2.1 Influencing factors of social commerce shopping behavior

Social commerce is a form of e-commerce that leverages social media platforms to facilitate online buying and selling. Unlike traditional e-commerce, which typically involves standalone websites or apps where consumers search for products and complete transactions, social commerce integrates the shopping experience directly into social media platforms. Through this merger, the consumer will be able to find, compare and purchase goods within the same sphere in which they are socializing and hence making the consumer experience easy and minimizing the burden of the process.

The aspects that the mainstream social media platforms have offered have turned out to be unique in a sense that they have dictated the metamorphosis of social commerce. To give an example, in 2020, Facebook released Facebook Shops, which enabled businesses to create

customizable online stores on Facebook and Instagram. This licensed content element allows the user to search the products and make purchases without exiting the app and that is what ensures a seamless shopping experience (Quokka Media, 2023). Shoppable posts and stories and modified Instagram shopping are also available, but the brands can add tags to the products in their postings. This feature enables users to explore product details and make purchases within the app, thereby reducing friction in the shopping process (Evolve Digitas, 2024). TikTok has emerged as a significant player in social commerce with the introduction of TikTok Shop, which allows users to purchase products directly from videos and livestreams. This feature capitalizes TikTok's engaging short-form video content and its algorithm-driven personalization to drive product discovery and sales (ETREND, 2024).

Globally, social commerce is experiencing rapid growth. The global social commerce market is projected to reach $1.2 trillion by 2025, driven by the increasing integration of shopping features into social media platforms and changing consumer behaviors, especially among younger generations who prefer experiences that blend entertainment and shopping (ETREND, 2024). In Malaysia, social commerce is also on the rise. As of 2023, social commerce accounted for approximately 5.5% of the e-commerce market in Malaysia, generating around $400 million in revenue. This figure is expected to increase to nearly $1 billion by 2028 (Statista, 2024). The growth of social commerce in Malaysia is fueled by high internet penetration, with 97.4% of the population connected to the internet, and a significant portion of the population actively using social media platforms (Sinar Daily, 2024).

Social commerce is not merely about facilitating transactions, but it also emphasizes interaction and community. These platforms provide users with opportunities to interact with brands and other consumers through comments, reviews, and shares, which helps cultivate a sense of community and trust (Liang et al., 2011; Hajli, 2015). Previous researches indicate that content

generated by peers is frequently seen as more genuine and convincing than conventional advertising, which can have a greater impact on purchase intentions (Chen & Shen, 2015). The incorporation of shopping functionalities into social media aligns with users' current online behaviors, where entertainment, social interaction, and shopping intersect, creating an experience that is both intuitive and engaging. In contrast to traditional e-commerce, which relies more on search-driven product discovery, social commerce exploits impulse-driven purchases influenced by social factors and platform algorithms (Zhang & Benyoucef, 2016).

2.3 Non-Earning Consumers and Digital Behavior

Non-earning individuals, particularly students, homemakers, and unemployed persons, represent a significant and growing segment of consumers engaging with digital platforms despite their limited financial resources. In Malaysia, these individuals often rely on social media not only for entertainment and social interaction but increasingly as a low-cost and accessible channel for social commerce. Given their constrained budgets, the need for affordable entertainment, social connection, and bargain hunting strongly influences their use of digital platforms (Rodzi, 2021). Unlike earning consumers, who may have more disposable income and diverse purchasing options, non-earning individuals tend to be highly price-sensitive, carefully seeking discounts, promotions, and flash sales promoted on social media platforms such as Instagram, Facebook, and TikTok (Mokhtar et al., 2020). The social aspect of online shopping is especially important for them; peer recommendations, influencer endorsements, and user reviews play a crucial role in guiding purchase decisions, as these sources provide relatable and trusted information that traditional advertising often lacks.

Malaysia's rapid digital transformation has further enabled non-earning individuals to participate in social commerce. The widespread adoption of digital wallets and improved e-

commerce infrastructure lowers barriers to entry, making it easier for young Malaysians to complete purchases quickly and conveniently (Lee et al., 2022). Lee and colleagues' study highlights how e-wallets not only simplify transactions but also encourage impulsive buying behavior among Malaysian youth, many of whom are students or non-earners without stable incomes. This ease of payment, coupled with aggressive social commerce marketing tactics, creates an environment where non-earning consumers can engage actively despite financial limitations.

Moreover, social networks and peer influence remain key motivators within this demographic. Group buying, social validation, and a sense of belonging cultivated through social media platforms significantly affect shopping behavior. The social commerce environment provides a unique combination of entertainment, community, and commerce that appeals strongly to non-earning consumers, allowing them to participate in consumer culture affordably and meaningfully (Gbandi & Ugbechie, 2023; Rodzi, 2021). This dynamic suggests that social commerce fulfills not just material needs but also emotional and social ones, which are particularly salient for individuals with limited economic means.

In addition, government-led digital initiatives and growing internet penetration in Malaysia—currently over 97% according to Sinar Daily (2024)—support the accessibility of social commerce for non-earning individuals. Programs by the Malaysia Digital Economy Corporation (MDEC) have emphasized digital literacy and financial inclusion, which indirectly benefit non-earning groups by providing them with the skills and tools needed to navigate online shopping platforms safely and effectively. These macro-level developments further reinforce the importance of social commerce as a viable marketplace for non-earning consumers in Malaysia.

In summary, non-earning individuals in Malaysia actively engage in social commerce driven by a combination of economic necessity, social influence, and the desire for entertainment. Their shopping behavior is characterized by a careful balance between affordability and social interaction, enabled by digital payment technologies and supported by a robust digital infrastructure. This complex interplay of factors highlights the need for marketers and policymakers to understand and address the unique motivations and constraints of this consumer segment.

2.4 Key Influencing Factors in Social Commerce

2.4.1 Price Level

For non-earning individuals, price plays a big role in deciding what to buy online. They are more likely to look for discounts, coupons, and special promotions that help them save money. These price offers make them feel like they are getting good value for their limited spending ability. Recent studies show that low- income consumers rely heavily on such price-related factors when shopping online (Sharma & Crossler, 2023).

Social commerce platforms now include helpful tools such as price comparison features and group-buying options to support these budget-conscious buyers. Price comparison tools help users see which seller is offering the best deal, making shopping smarter and easier. Group-buying lets friends or strangers join together to get bulk discounts, which is especially useful for communities with limited spending power. These tools not only save money but also build consumer trust because buyers feel more in control of their decisions (Lee et al., 2023).

In addition to finding low prices, perceived value, how useful or worthwhile a product feels to the buyer matters a lot to non-earning consumers. A lower price alone is not always enough; they also want to feel like the product is of good quality. Research shows that even small discounts can increase a consumer's trust and willingness to buy, but if prices are too low, people may worry about the product's quality (Indrawati et al., 2022).

The popularity of platforms like Shopee, TikTok Shop, and Lazada in Southeast Asia is partly because they offer constant deals and price-based campaigns, making shopping more attractive to young and non-earning users (Kemp, 2023). These platforms have effectively used strategies like flash sales and bundle deals to attract users with limited income. Price sensitivity, in this context, becomes a major driver of purchase behavior in social commerce.

To conclude, price promotions, discounts, and perceived value strongly influence the buying habits of non-earning consumers, as these factors directly address their financial constraints and need for quality assurance. The availability of price comparison tools and group-buying options not only enables smarter shopping but also enhances consumer confidence by giving buyers more control and transparency over their purchases (Lee et al., 2023). This active involvement in the purchasing process can help reduce the perceived risk often associated with online shopping among budget-conscious individuals. Social commerce platforms that strategically emphasize affordability, transparency, and community-based buying are thus better positioned to attract and retain non-earning consumers, particularly in emerging markets like Malaysia where income disparities and digital adoption rates create unique challenges and opportunities (Sharma & Crossler, 2023; Kemp, 2023).

2.4.2 Social Interaction

The consumer behavior on social commerce platforms is largely affected by social interactions. The concept of social proof implies that human beings tend to purchase a product viewing others so doing. This may comprise product reviews, ratings in terms of stars, or the number of purchases. Once customers observe that other people have enjoyed the product, they become assured that they may purchase a similar product. On the same note, peer pressure or views or advice by friends or family is a powerful tool in the purchasing decision of users online (Mensah et al., 2023). Social commerce particularly starts to use reviews and recommendations. When a consumer reads or hears that a person or product has received positive reviews then they will have higher trust in the product and also the platform. Reviews usually give practical experiences that are not depicted in the description of the product. This makes them easier to relate to and trust by potential consumers, particularly by the non-earning ones who are more economical about their expenditures (Miller & Brown, 2022).

The sense of other real persons being engaged in the shopping process also contributes to trust, which is called social presence. Capabilities such as live discussions, live question and answer, or live streaming with sellers bring consumers closer to each other. Such kind of interactivity ensures shopping is more intimate and interesting. By believing that they can either pose questions or read the comments of other people in real time, users will more often trust the seller and go on with the purchase (Wang & Xie, 2020).

This can easily be witnessed through a good example of TikTok Shop and Instagram Shopping, whereby the user-generated content (such as product demonstrations and testimonies) serves dual purposing as social testimony and personal recommendation. Customers can write about their experiences on those platforms and directly affect the buying decisions of other people.

Commenting, responding, and sharing creates community and establish trust particularly in younger users (Attar et al., 2022).

Finally, the reviews that involve social interaction, peer pressure, and interactive functions provide a reliable atmosphere that can motivate the non-earning person to shop online. Through social presence and facilitation of active engagement, social commerce websites boost confidence levels and create higher purchase intent on the behalf of the buyer.

2.4.3 Visual Appeal

The aesthetic factor of images makes a significant contribution to purchasing goods in social e-commerce platforms. A good first impression is always most likely to be followed by an action and this is why image clarity of products, attractive designs, and even platform arrangements need to be emphasized. Once the shoppers encounter a properly lighted picture of a product or a detailed product demonstration or a video on product usage, they tend to believe and wish to have the product (Indrawati et al., 2022).

Moreover, the nondisclosure made by influencer including product review videos or so-called unboxing videos create certain credibility and relatability. As it's demonstrated by the influencers in a visual-friendly manner, particularly, by means of short videos on TikTok or Instagram, the more the product would be desirable to admirers. These visual stimuli work to make a non-earning consumer, such as students or the unemployed, have a stronger feeling that the decision to purchase was the right one even in case they have only a small budget (Xiang et al., 2022).

It is also important to mention a good platform design. The social commerce site could be more attractive and user-friendly with a clean layout, flawless navigation, and personal recommendations about products to make. Such an experience is particularly significant among non-earning individuals who tend to spend longer time browsing through the internet in the name of entertainment. The visual design is good and can make them spend more time perusing the site, which would promote impulse purchases (Gbandi & Ugbechie, 2023).

This is confirmed by the recent studies. To illustrate, Xiang et al. (2022) revealed that visual content has a direct correlation to internet impulse purchases since it raises emotional closeness and confidence. Likewise, Indrawati et al. (2022) indicated that the hedonic (pleasure-seeking) value of visual contents induces the desirability of products. The more consumers are attracted to admire the product, the more chances it has to be purchased. To most of its users, particularly the younger customers, the look of the product and feel of the product is just as important as the product itself.
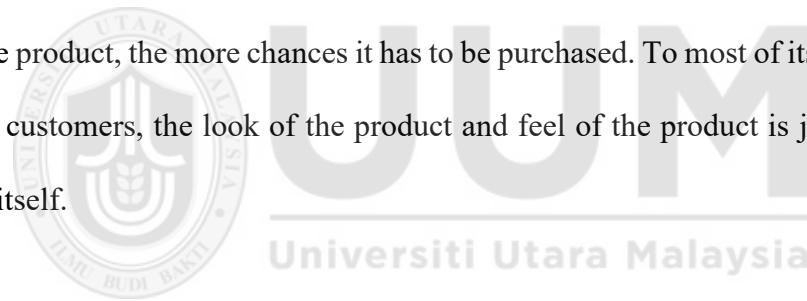
To summarize, the visual attractiveness of products, in form of images, videos of influencers and other ERP design make a significant impact on the way a non-earning person feels about product quality and trust. These images have the ability of making products charming, trustworthy, and emotionally fulfilling, thus having the likelihood of being purchased in a social trade environment.

2.4.4 Hedonic Purchase Motivation

The hedonic purchase motivation is the kind of shopping that is motivated by emotions, pleasure and personal fulfillment and not only the necessity of a product. Visiting the internet is entertainment and leisure to most non-earning individuals. These people can spend time

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shopping and tend to use social commerce sites just to get out of the routine or get relieved of stress. Scrolling the pages, reading and absorbing, visually attractive products, or browsing by influencer reviews may create a feeling of satisfaction, although they are not always ready to purchase something at the start (Indrawati et al., 2022).

Fun and excitement are key emotions that drive hedonic shopping. Platforms like TikTok Shop or Instagram Shopping often feature interactive and engaging content such as flash sales, live product demos, and influencer promotions. These features create a sense of urgency and thrill, making shopping feel like a game. Such emotional triggers more commonly trigger an impulse or spontaneous buying decision when shoppers believe that they are receiving a bargain or availing of a fad (Gbandi & Ugbechie, 2023).

The other powerful force is social bonding. The users of social commerce are enabled to meet with others based on interest, comments, likes, and recommendations. When individuals see friends or other personalities enjoying a product, then they might consider involving themselves in that. Such belongingness could lead to the gratification of purchases. As an example of such purchases, the intentions to get the beauty product or a gadget promoted in the post of a friend have an advantage of facilitating social connections and, in that regard, are especially attractive to younger or social more active users (Xiang et al., 2022).

These ideas are backed by a research. According to the study conducted by Indrawati et al. (2022), hedonic motives such as fun and emotional satisfaction have a strong influence on the online buying activity. Likewise, Gbandi and Ugbechie (2023) found out that excessive consumption of goods can be made by the TV users not due to a need to get the item, but because the spending brings them delight or enables them to associate with their peers. Such

results become even more pertinent in the situation of non-earning consumers, who have a higher probability of being motivated to purchase products by emotions based on their lack of financial muscle.

To conclude, hedonic motivation is an important concept of social commerce as it transforms shopping into a pleasant and emotionally enjoyable experience. It is through the fun, excitement and social bonding that the non-earning people get inducted to online buying behavior that is not centered on any practical need, but is rather based upon emotional satisfaction.

2.4.5 Trust

Trust plays an important role in consumer behavior during social commerce as far as establishing the trust of the consumers is concerned the non- earning people seem to be sensitive when it comes to the payment of money as they have little to spend. Trust in the digital shopping ecosystem comprises the confidence of the buyers towards the sellers, platforms, and other user-generated content that included reviews, comments, likes, and rating. In cases where an individual trusts the information and actors on the part of the buying process, they are more likely to make a purchase (Mensah et al., 2023).

It is vital since buyers need to trust the sellers since they will not have a chance to examine the product. Sellers who give honest descriptions, proper communication and ratings that are visible establish better reputation. Badges of verified sellers, the responsive customer service also add to trust. Similarly, it is also important to trust such platforms as Shopee, Lazada, TikTok Shop, and Instagram Shops. Consumers seek to be serviced on these platforms in such a way that their data is secured, payment is taken without issue, and in case something goes wrong, help is provided (Xiang et al., 2022).

It becomes even stronger when another buyer comments on the post or rates the product, and customers can see product reviews and unboxing videos made by other buyers. These testimonies act as social proof, a psychological phenomenon where individuals rely on the actions and opinions of others to guide their own decisions, especially when many users provide positive feedback, thereby increasing trust and reducing purchase uncertainty (Cialdini, 2007; Zhang et al., 2020). Peer feedback, in the form of comments left by other consumers, helps non-earning individuals shop more cautiously by reducing hesitation and uncertainty (Indrawati et al., 2022).

Moreover, the ability to pay easily and safely, safeguard information, and state return/refund policies play an important role in bringing trust. Multipayment solutions (one of the payment options could be an e-wallet or a cash-on-delivery option), encryption technology options, and explicit privacy strategies make a user feel more secure. Similarly, the ability to provide a transparent rate of return or exchange gives low risk to the buyer, thus they tend to attempt to buy things with sellers unfamiliar to them or during deal sales (Lee et al., 2022).

Recent studies can prove this. Mensah et al. (2023) also clarify that college students demonstrate substantial increase of social commerce intentions trusting platforms and their contents written by peers. Xiang et al. (2022) demonstrate as well that the perceived risk, due to the trust brought about by the online environment, leads to the rise of the impulsive buying desire. Trust therefore plays a safety role to the non-earning users where they tend to make purchases based on this factor given that any forms of traditional shopping signals are missing.

In brief, social commerce success depends on trust. It is constructed by sound sellers, secure sites and honest peer material. In consumers whose income level is low, heavy trust mechanisms act as a surety that one should be able to carry online buying activities with confidence.

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2.5 Gaps in the Literature

While previous studies such as Mudambi and Schuff (2010) and Zhang et al. (2014) have identified online reviews as important drivers of consumer behavior in social commerce, there remains a lack of consensus on how these reviews specifically influence different consumer segments, particularly non-earning individuals. Existing research often treats consumers as a homogeneous group, failing to account for the unique motivations, financial constraints, and decision-making processes that characterize low-income or non-earning consumers. This leaves a significant gap in understanding how online reviews affect purchase intentions and trust among these economically vulnerable groups.

Chen et al. (2019) explored the effect of social interaction on impulsive buying within the WeChat social-commerce platform using data from Chinese consumers. Although the study found that trust in product recommendations positively influences impulsive purchases, the research does not extend its implications to non-earning consumers or consider how economic limitations might moderate this relationship. The question remains: how do non-earning individuals navigate social commerce environments where impulsive buying is encouraged, given their restricted budgets? This gap points to the need for studies that examine not only the presence of social interaction effects but also how these effects differ by income level or earning status, especially in emerging markets like Malaysia.

Muniady et al. (2014) examined purchasing behavior among Malaysian university students, finding that personality traits influenced buying decisions. However, this research provides limited insight into the socio-economic factors shaping the shopping behaviors of non-earning individuals. It overlooks how factors such as price sensitivity, trust, or social influences play a role in the unique context of students or other non-earning groups engaged in social commerce.

More importantly, it lacks a comprehensive approach that integrates psychological, economic, and social factors to better explain the complexities of non-earning consumers' online shopping behaviors.

Price level has been deemed to be an important element of determination in buyer choice, customers are mostly out to find product or services that have low prices. It was concluded that price appears to have a tremendous effect on the buy decisions of the customers Lin & Sun (2009) and Rihn, Khachatryan, & Wei (2018). Regarding the factors that affect the college students in terms of usage of e-retailing, the second-ranked factor was the level of price. Khanna and Jadhav (2016) state the price level is second on factors that govern the e-retailing adoption by college students. The study revealed that students tend to prioritize lower prices and are drawn to cheaper products when making purchasing decisions. Multiple studies have indicated that price plays a significant role as one of the influencing factors in Social shopping behavior. (Scarpi, Pizzi, & Visentin, 2014; Bauboniene & Guleviciute, 2015)

Isa, Salleh, and Aziz (2016) highlighted that online social interactions can be categorized into two distinct types: opinion-based interactions, such as online reviews, and behavioral-based social interactions. The functionality of an s-commerce platform incorporates various features that enable users to engage with each other, such as a review and rating system, instant messaging tool, and message board. However, the concept of online reviews remains relatively unexplored, as there is a limited amount of empirical evidence available on the extent to which and how online reviews influence users' engagement in online impulse buying behavior, as highlighted by Zhang et al. (2018).

Lindgaard et al. (2011) stated that the visual appeal of a system or product holds significant importance for users, and this has been supported by empirical evidence. According to Lee and Jeong (2012), aesthetic appeal plays a crucial role in creating a positive impression for both informative and transaction-seeking users while they navigate on social websites. Therefore, evidence suggests that visual appeal has a positive impact on consumers' impulse buying behavior, as observed in the study conducted by Hussain (2018).

Hedonic purchase motivation can be described as the desire to fulfill psychological needs and desires related to emotions, prestige, satisfaction, and other subjective factors. It reflects the yearning for experiences that evoke positive emotions, enhance personal satisfaction, and cater to individual subjective preferences (Widagdo & Roz, 2021). According to Akram et al. (2018), the act of making purchases extends beyond the mere acquisition of goods and task completion for hedonic shoppers. Consequently, these attitudes have a certain level of influence on their Social shopping behavior. Hedonic shopping practices, as observed by Widagdo and Roz (2021), serve to fulfill the aesthetic, social, and lifestyle needs of consumers. These practices cater to their emotional responses, sensory pleasures, and aspirations, allowing them to satisfy their desires and dreams beyond the functional aspects of shopping.

Akroush and Al-Debei (2015) discovered in their study that trust has a direct impact on online purchasing behavior and also indirectly influences it through other factors. They found that approximately 26% of the variations in online shopping behavior can be attributed to the trust factor. Several prior studies have identified trust as a robust predictor of social shopping behavior, as evidenced by research conducted by Hansen et al. (2018) and Sarker and Kayer (2021). In line with the study conducted on game-based community websites in Taiwan, Kuo et al. (2010) demonstrated that trust in product recommendations

and trust in the website have a substantial and significant influence on consumers' engagement in social shopping. These findings consistently highlight trust as a significant antecedent of social shopping behavior.

2.6 Summary

The existing literature on social commerce offers useful information about how digital platforms affect consumer behavior, mostly focusing on general or earning populations. However, non-earning individuals who shop online differently due to financial limits and motivations like entertainment and socializing have received little attention. Specifically, Malaysian non-earning consumers have been largely overlooked, creating a gap in understanding how they interact with social commerce platforms in Malaysia (Kemp, 2023).

Previous studies have identified key factors influencing social commerce, such as price promotions, social interactions, visual appeal, and trust. These factors are especially important to non-earning consumers, who need affordable prices, social proof, and engaging content. Most research, however, examines these factors separately, while they actually work together as part of a bigger picture influencing consumer behavior (Miller & Brown, 2022; Xiang et al., 2022).

Based on this review, it is clear that this study will specifically focus on non-earning individuals in Malaysia and how multiple factors collectively shape their social commerce shopping behavior. This approach will help fill the knowledge gap by providing a more complete understanding of this unique group's online buying decisions. The findings will be valuable for marketers, platform developers, and businesses aiming to better serve and connect with this growing but underserved consumer segment (Jackson & Johnson, 2021).

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In summary, this study addresses the gaps in existing research by focusing on Malaysian non-earning consumers and integrating several key factors influencing their behavior in social commerce. This will provide fresh insights and practical guidance for businesses targeting this expanding and distinctive market.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter explains the methodology of the study. Methodological issues such as research framework, the development of hypotheses and research design of the study are presented in this chapter. Besides, operational definition of the variables, sampling design and population, instrumentation, data collection method and pilot test are discussed in detail.

3.2 Research Framework and Summary of Research Hypotheses

The research framework aims to investigate the factors that influence the shopping behavior of non-earning individuals in the context of social commerce in the digital age. This study adopts a quantitative research approach, which is suitable for systematically measuring and analyzing the relationships between multiple variables across a larger sample (Creswell, 2014). Quantitative methods are commonly used in similar social commerce research to provide generalizable results and identify significant predictors of consumer behavior (Chen & Shen, 2015; Lee et al., 2023).

Data will be collected through surveys or questionnaires administered to non-earning individuals who actively participate in social commerce activities. This approach enables the efficient gathering of standardized data on constructs such as price sensitivity, social interaction, visual appeal, hedonic motivation, trust, and online shopping behavior (Mokhtar et al., 2020; Sharma & Crossler, 2023). The gathered data will be analyzed using statistical

techniques such as Structural Equation Modeling (SEM) or regression analysis to assess the strength and significance of relationships between independent variables (price, social interaction, visual appeal, hedonic motivation, and trust) and the dependent variable (online shopping behavior).

By using this method, the study can quantify the impact of each factor on non-earning individuals' social commerce behavior, providing valuable insights for businesses and marketers aiming to better understand and cater to this demographic in the digital era. The findings will ultimately support enhanced customer engagement and satisfaction on social commerce platforms.
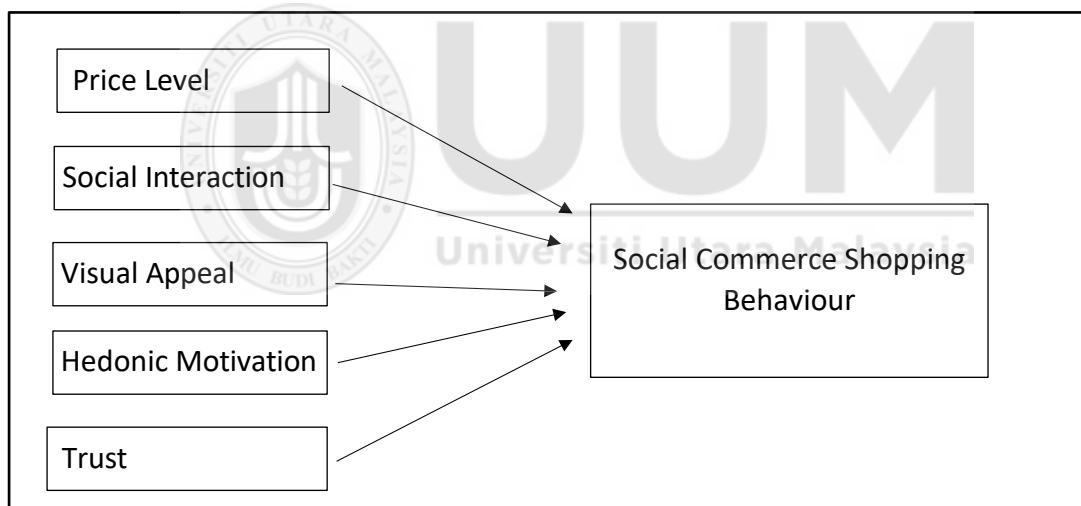
Figure 3.1

Research Framework

3.3 Hypothesis Development

The development of hypotheses is presented in this section. In accordance to the research questions as well as the objectives stated in Chapter 1, the discussion that follows is focused on previous empirical findings. In this regard, five hypotheses were formulated to investigate the influencing factors of the independent variables on online shopping behavior among non-earning individuals in the digital age.

3.3.1 Price level and online shopping behavior among non-earning individuals in the digital age.

In the digital age, online shopping platforms provide non-earning individuals with easy access to a wide range of products and services, often at competitive prices. With the ability to compare prices across different websites and platforms, non-earning individuals may exhibit more price-conscious behavior, actively seeking discounts, promotions, and affordable alternatives. A study by Statista, titled "Digital buyer penetration worldwide as of January 2021, by age group," revealed that the share of internet users who made online purchases was highest among individuals aged 16 to 24 and gradually decreased with age. However, the study didn't specifically focus on non- earning individuals.

H1: Price Level positively related to online shopping behavior among non-earning individuals in the digital age.

3.3.2 Social Interaction and online shopping behavior among non-earning individuals in the digital age.

In the context of technology-enabled spaces, social interaction pertains to an individual's level of comfort and willingness to actively participate in interpersonal communication (Phang et al., 2009). An inherent feature of the s-commerce platform enables users to engage in various interactions with one another, such as utilizing a review and rating system, instant chatting tool, and message board. According to Eastin and LaRose (2005), social support can only be provided when there are activities or interactions to facilitate its delivery. Furthermore, these interactive activities are essential because social support involves a two-way exchange, rather than just a one-sided giving or receiving process (Crocker & Canevello, 2008). As a result, the presence of interaction tools simplifies the users' ability to offer mutual social support to one another, effectively enabling this two-way process (Zhang et al., 2014).

H2: Social interaction positively related to online shopping behavior among non-earning individuals in the digital age.

3.3.3 Visual appeal and online shopping behavior among non-earning individuals in the digital age.

Visual appeal plays a significant role in influencing online shopping behavior among various consumer groups, including non-earning individuals. In the digital age, with the increasing prevalence of online shopping, the design and aesthetics of an e-commerce website can have a substantial impact on consumers' attitudes and behaviors. Hossain and colleagues (2018) conducted a study that showed how different website elements, such as visual appeal, product availability, and ease of use, influence consumer characteristics like normative appraisal, quick

satisfaction, and impulsiveness. They found that these factors act as mediators, supporting impulse purchases. Earlier studies have indicated that the quality of a website has a positive effect on customers.

H3: Visual appeal positively related to online shopping behavior among non-earning individuals in the digital age.

3.3.4 Hedonic Motivation and online shopping behavior among non-earning individuals in the digital age.

Hedonic Motivation, also known as hedonic consumption or hedonic shopping, centers around the emotional and experiential aspects of shopping rather than purely functional or utilitarian purposes. It is driven by the pursuit of pleasure, excitement, enjoyment, and emotional satisfaction derived from the act of shopping itself, rather than just the acquisition of products. Bakirtas, Bakirtas, and Çetin (2015), in their study on consumers' shopping intentions, highlighted that hedonism played a significant role as a crucial factor influencing the purchase of a particular product. It is evident that online search for new products has increasingly transformed into an exciting and adventurous experience for certain consumers, as suggested by Zou (2016). Rahma and Septrizola (2019) found that the hedonic shopping motivation variable positively and significantly influences e-impulse buying. In other words, hedonic shopping motivation plays a crucial role in encouraging e-impulse buying behavior.

H4: Hedonic motivation positively related to online shopping behavior among non-earning individuals in the digital age.

3.3.5 Trust and online shopping behavior among non-earning individuals in the digital age.

Trust in e-commerce can be classified into various forms, including trust in e-commerce systems/applications, trust in internet shopping processes, trust in vendors, trust between individuals, and firm trust in e-business, as indicated by Lin et al. (2019) and Papadopouou et al. (2001). Sohaib (2021) confirmed through research that social trust, encompassing information- based trust and identification-based trust, has a beneficial effect on social commerce behaviors. Raman (2019) conducted a study to investigate female consumers' intention to shop online. The findings revealed that trust does not have a direct impact on the decision to participate in online buying. Instead, trust influences online buying indirectly through its effect on attitude.

H5: Trust positively related to online shopping behavior among non-earning individuals in the digital age.

3.4 Research Design

A research design is like a plan that helps researchers collect and study information in an organized way. It explains how the study will be done, what kind of data will be collected, and how the results will be checked (McCombes, 2019). This study uses a quantitative research method, which means it collects numbers and facts from many people to understand their behavior. It also uses a descriptive approach to explain how non-earning individuals (like students or job seekers) in Malaysia behave when shopping through social media. This method helps test if factors like price, trust, or social influence affect their buying decisions.

According to Sekaran and Bougie (2016), research design should include the study purpose, type of research, level of involvement from the researcher, and how long the study takes. This research is non-experimental, meaning it does not change anything in the environment it just studies things as they are. Md (2016) explained that research design has six steps: finding the problem, planning the research, choosing who to ask, collecting data, analyzing it, and writing the report. This study follows all six steps.

To collect data, the researcher used an online questionnaire shared through Google Forms. This is an easy and low-cost way to reach many non-earning people, such as university students and young job seekers. The questions are short and clear, using a rating scale so people can give their opinions easily. The answers are collected in numbers, so they can be analyzed using software like SPSS.
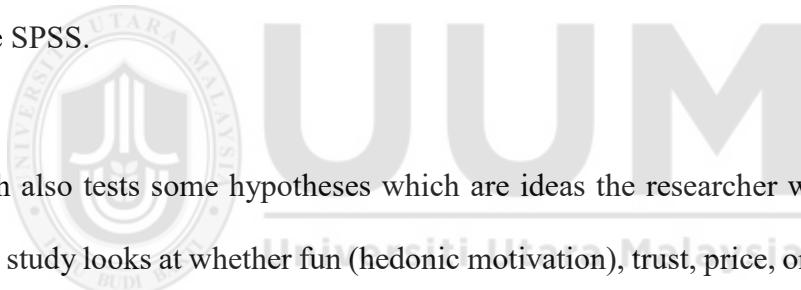
This research also tests some hypotheses which are ideas the researcher wants to check. For example, the study looks at whether fun (hedonic motivation), trust, price, or visuals affect how likely someone is to shop online. According to Apuke (2017), using numbers helps researchers understand trends better and make strong conclusions. A recent study by Mensah et al. (2023) also used a similar method to understand what influences young people when they shop through social media.

By using this research design, the study hopes to give useful information about how non-earning people in Malaysia behave when shopping online and help businesses know how to better reach this group.

3.5 Population, sample and sampling technique

The target population for this study comprises non-earning individuals, specifically students at Universiti Utara Malaysia, Sintok, Kedah. UUM was selected due to its students' active presence on social media and familiarity with online commerce, making them an appropriate group for studying social commerce behavior.

The survey questions were adapted from previous validated studies and tailored to fit the context of this research. The total student population is approximately 32,819. A sample size of at least 300 respondents was targeted to ensure adequate statistical power.

This study employed simple random sampling, a probability sampling technique where every individual in the population has an equal chance of being selected. Simple random sampling is commonly used in similar social commerce research due to its ability to reduce selection bias and produce representative samples (Wang, 2024; Creswell, 2014). Questionnaires were distributed manually to randomly selected students within the university to collect data efficiently.

3.6 Questionnaire Design

The questionnaire that will serve as the main tool for this study has four sections: Section A, Section B, Section C, Section D, Section E, and Section F. The survey was structured to gather demographic details from participants, including their gender, age, semester, and department in Section A. Price level, visual appeal, hedonic motivation, social interaction, and trust will be covered in Sections B, C, D, E and F, respectively. The procedure of decision-making, treated as the dependent variable and an unobservable factor, was assessed using methodologies

outlined by Kotler (2005). Five items were employed for the measurement of each of these latent variables, utilizing a Likert scale ranging from 1 to 5. A rating of 1 represented the most negative response, corresponding to "strongly disagree," while a rating of 5 indicated the most positive response, akin to "strongly agree."

Table 3.1:

Questionnaire Design

Part	Content
Section A	Demographic
Section B	Price Level
Section C	Social interactions
Section D	Hedonic Motivation
Section E	Visual Appeal
Section F	Trust

Table 3.2:

The Five-Point Likert Scale

Part	Content
1	Strongly Disagree
2	Disagree
3	Neutral
4	Agree
5	Strongly Agree

3.7 Research Measurement

This study adopted a quantitative methodology, employing a survey technique to attain its goals. The research will implement probability-based sampling, specifically through random sampling, to reach out to individuals across different organizational settings. Printed questionnaires will be disseminated among students in Universiti Utara Malaysia, Sintok

Kedah. The analysis of data will depend on statistical information gathered and processed utilizing Social Sciences Statistics Package version 26 (SPSS).

Table 3.3:

Sources of Items for each Variable

Variables	Sources	No. of Items
Dependent Variable		
Social Shopping Behavior	Hu Xi et al., 2016	4
Independent Variables		
Price	Mokhtar et al., 2020	3
Social Interaction	Gbandi et al., 2023	4
Visual Appeal	Gbandi et al., 2023	4
Hedonic Motivation	Indrawati et al., 2022	5
Trust	Mensah et al., 2023	4

Table 3.4:

The items of Social Shopping Behavior.

Variable	Items	Source
SSP1	I bought items I had not planned to purchase on this website/after using this website.	Hu Xi et al., 2016
SSP2	During exploring this website, I felt a sudden urge to buy something and I bought it.	
SSP3	When/after using the website, my purchase was spontaneous.	
SSP4	When/after using the website, my purchase was unplanned.	

Table 3.5:

The items of Price Level.

Variable	Items	Source
PL1	Product on internet is cheaper than the physical store.	Mokhtar et al., 2020
PL2	Product on internet is affordable.	
PL3	Constantly have a promotion in online store	

Table 3.6:

The items of Social Interactions

Variable	Items	Source
SI1	I use online forums and online communities for acquiring information about a product.	Gbandi et al., 2023
SI2	I usually use people rating and reviews about products on the internet	
SI3	I usually use people's recommendations to buy a product on the internet.	
SI4	I rely on online reviewers' credibility.	

Table 3.7:

The items of Visual Appeals

Variable	Items	Source
VA1	Online shopping websites are visually pleasing	Gbandi et al., 2023
VA2	Online shopping websites display visually pleasing designs	
VA3	The layouts of online shopping websites are attractive.	
VA4	Online websites create feelings of originality.	

Table 3.8:

The items of Hedonic Motivation

Variables	Items	Source
HM1	While web browsing, I am able to forget my problems	Indrawati et al., 2022
HM2	During web browsing, I am very excited, like playing.	
HM3	While web browsing, I feel relaxed.	
HM4	I enjoy web browsing enough to forget a time out.	
HM5	I look around at items on the internet just for fun.	

Table 3.9:

The items of Trust

Variable	Items	Source
T1	I trust the social network sites	Mensah et al., 2023
T2	I feel social network sites are secured	
T3	I feel that my personal and transaction information will be protected.	
T4	I think social network site is reliable.	

3.8 Data Collection

Data collection is the process of gathering information to help answer the research questions. In this study, data was collected using a structured online questionnaire, which is a common method in quantitative research. This method helps the researcher gather responses from many people quickly and in a cost-effective way (Apuke, 2017). The questionnaire was prepared using Google Forms and distributed online through platforms like WhatsApp, Telegram, and Instagram.

The target respondents were students from Universiti Utara Malaysia (UUM). Students were chosen because they are part of the non-earning group and are highly active on social media, which makes them a relevant sample for studying social commerce behavior (Mensah et al., 2023).

The questionnaire used close-ended questions with a 5-point Likert scale, ranging from "Strongly Disagree" to "Strongly Agree." This is to enable us gauge to what extent the respondents may agree or disagree to the statement relates to key issues like price, trust, social interaction, visual appeal, emotional motivation etc.

A small sample of UUM students was used in a pilot test before distributing the final version. This aided in determining the unconvincing questions to correct them to ensure that everything was clear. This measure allows enhancing the quality of the questionnaire and guarantees valid answers (Sekaran & Bougie, 2016).

The online questionnaire also helped to contact a larger number of respondents when it is not possible to interact with them directly. Kemp (2023) states that Malaysian youth are very active on the internet, and, it is possible to say that digital surveys are a useful method of acquiring data.

3.9 Data Analysis Technique

The data analysis begins with evaluating the quality of the data, including the response rate and an overview of respondents' demographic characteristics. Construct validity and reliability of the measurement model will be assessed using SPSS for initial checks. For testing the structural model and hypotheses, SmartPLS will be employed to perform Partial Least Squares Structural Equation Modeling (PLS-SEM), which is well-suited for analyzing complex relationships between latent variables in social commerce research (Hair et al., 2019).

3.10 Summary

In conclusion, this chapter has discussed the research framework, research design, population and sampling procedure, hypothesis development, the research instrument, and the data collection procedure that the researcher used in this study.

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FINDINGS

4.1 Introduction

This chapter discusses the descriptive statistic for the respondent profile and analyses the results of the constructs: price level, social interaction, visual appeal, hedonic motivation and trust, towards social commerce social behaviour. Construct validity and reliability are assessed by model measurement using the Partial Least Square (PLS) method.

4.2 Profile of Respondents

This section explains the descriptive analysis of the respondents' demographic aspects including gender, age, ethnicity, and state. Table 4.1 displays the details of 309 respondents.

Table 4.1

Profile of Respondent

Demographic Variables	Category	Frequency	Percentage %
Gender	Female	236	76.4
	Male	73	23.6
Age	18-25	302	97.7%
	26-35	7	2.3%
Race	Malay	200	64.7%
	Chinese	64	20.7%
	Indian	25	8.1%
	Others	20	6.5%
State	Kedah	63	20.4%
	Johor	30	9.7%
	Perak	44	14.2%
	Pulau Pinang	42	13.6%

Kelantan	27	8.7%
Selangor	26	8.4%
Negeri Sembilan	13	4.2%
Pahang	19	6.1%
Kuala Lumpur	11	3.6%
Terengganu	10	3.2%
Sarawak	6	1.9%
Melaka	7	2.3%
Perlis	7	2.3%
Sabah	4	1.3%

The demographic analysis shows that the majority of survey participants were female, making up 76.4% of the total respondents, while 23.6% were male. This indicates a significantly higher level of participation among women in the study, which may reflect greater interest or availability among female students within the surveyed population.

Ethnic background analysis reveals that the majority of respondents were Malay (64.7%), followed by Chinese (20.7%), Indian (8.1%), and Others (6.5%). This reflects a diverse mix, though predominantly Malay in composition.

Geographically, respondents came from various states in Malaysia. The highest number were from Kedah (20.4%), followed by Perak (14.2%), Pulau Pinang (13.6%), and Johor (9.7%). Smaller representations came from Sabah (1.3%) and Sarawak (1.9%).

4.3 Testing of Goodness of Measurement

The PLS technique is used by the researcher to evaluate the model's validity and dependability. The researcher used Confirmatory Factor Analysis (CFA) using PLSSEM software 4.0 to look at the relationship between the indicator. Figure 4.1 displays this research model.
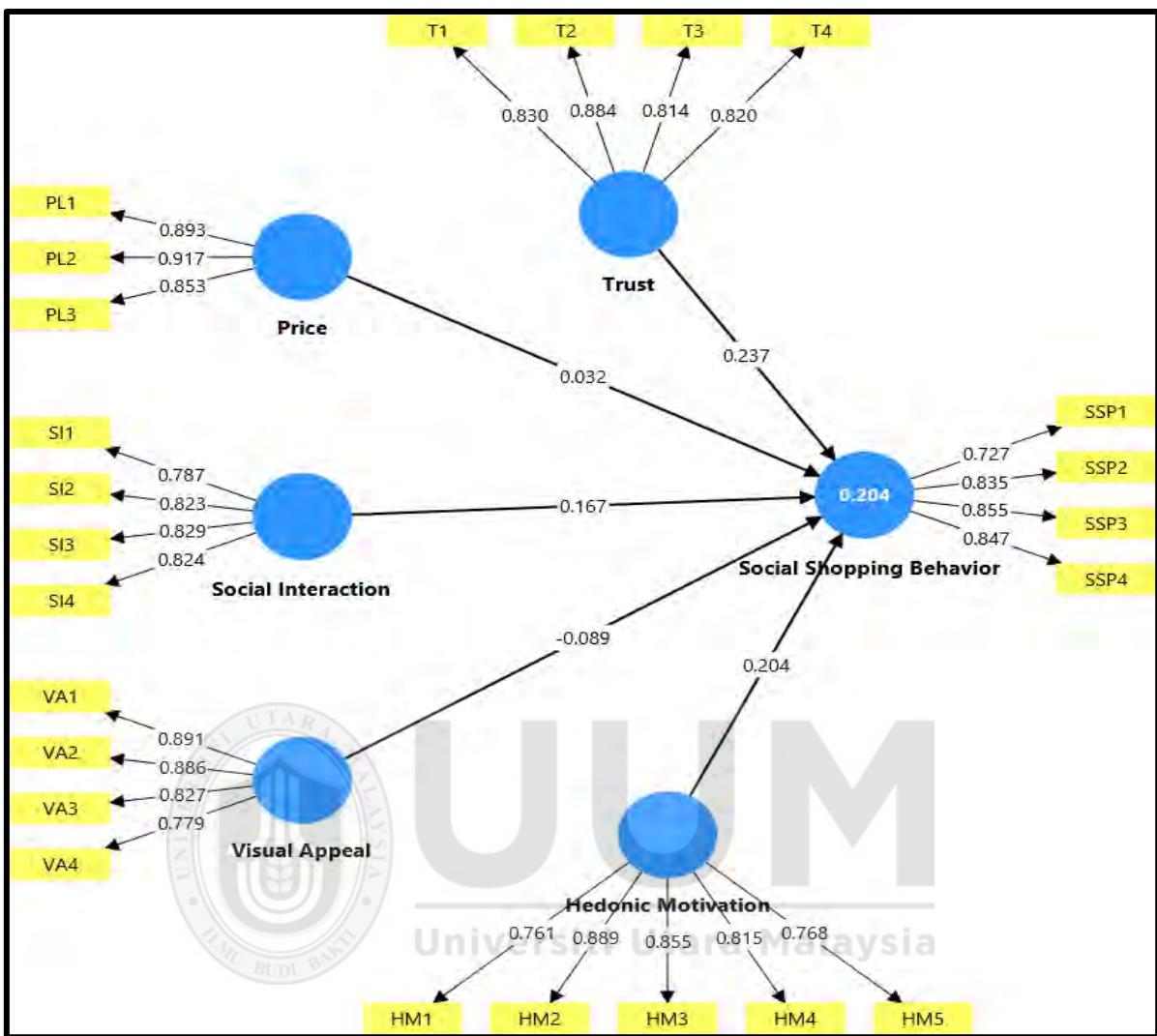
Figure 4.1

Research Model of the Study

4.3.1 Assessment of Reflective Measurement Model

The reliability of individual indicators was assessed by examining their outer loadings on the associated latent constructs. Higher loadings indicate that a greater proportion of variance is shared between the indicator and its underlying construct, suggesting strong construct representation and minimal measurement error. In contrast, lower loadings imply weak association and reduced explanatory power. Since the constructs in this study follow a reflective measurement model, indicators are assumed to be highly correlated and interchangeable.

Therefore, a detailed assessment of the model's reliability and validity is essential. To establish the measurement model, both reliability and validity were rigorously evaluated. Composite reliability (CR) was used to assess internal consistency reliability, while convergent validity was evaluated through average variance extracted (AVE). Additionally, discriminant validity was examined using the HTMT criterion. These assessments ensure that the constructs are accurately and distinctly measured. PLS-SEM being used for this evaluation, which meet the guidelines proposed by (Hair, Hult, Ringle, and Sarstedt, 2022).

4.3.1.1 Composite Reliability

Meanwhile, the foundational criterion for assessing quality of reflective measurement models can be the internal consistency reliability and Cronbach's alpha has been widely used as a traditional way of examining the intercorrelations among the construct indicators, composite reliability is recommended for PLS-SEM as it estimates the construct based on individual reliability and offers more precise estimation of internal consistency.

Composite reliability (CR) values are evaluated from 0 to 1, whereby highest value indicates strongest reliability and vice versa. Most ideal CR value would be 0.70 to 0.90, however value between 0.6 to 0.70 is still acceptable in exploratory research. Values higher than 0.95 indicates signal redundancy. This approach ensures that the construct is measured consistently across its independent variable and aligned with current best practices in PLS-SEM assessment (Hair, Hult, Ringle, & Sarstedt, 2022).

4.3.1.2 Convergent Validity

Convergent validity, a crucial aspect for assessing a reflective measurement model, demonstrates how effectively the indicators are measured and focuses on measures of the same construct showing high correlations. In PLS-SEM, there's two criteria being examined by researchers to assess on convergent validity; outer loadings and average variance extracted (AVE).

The outer loading expected to be 0.708 or higher as this value corresponds to approximately 50% shared variance ($0.708^2 \approx 0.50$). With that, it accounts for half of the indicator's variance. However, researchers should be cautious when eliminating outer loading lower than 0.70 as this may impact the validity rate.

Meanwhile, AVE supposed to be 0.50 or higher to prove that the indicators' measurements are appropriate, which is a crucial aspect of validating a research mode (Hair, Hult, Ringle, & Sarstedt, 2022). If the AVE is lower than 0.50, the indicators might be inaccurate or less accurate, which requires re-evaluation.

4.3.1.3 Assessment of Construct

Table 4.2

Results Summary for Reliability and Validity for the Construct

First Order Construct	Scale Type	Item	Loadings	AVE	CR	Items deleted due to low loadings
Hedonic Motivatio	Reflective	HM1	0.761	0.589	0.875	-
		HM2	0.889			
		HM3	0.855			
		HM4	0.815			
		HM5	0.768			
Price Level	Reflective	PL1	0.893	0.690	0.868	-
		PL2	0.917			
		PL3	0.853			
Visual Appeal	Reflective	VA1	0.891	0.627	0.870	-
		VA2	0.886			
		VA3	0.827			
		VA4	0.779			
Trust	Reflective	T1	0.830	0.602	0.858	-
		T2	0.884			
		T3	0.814			
		T4	0.820			
Social Interaction	Reflective	SI1	0.787	0.547	0.824	-
		SI2	0.823			
		SI3	0.829			
		SI4	0.824			
Social Shopping Behavior	Reflective	SSP1	0.727	0.563	0.833	-
		SSP2	0.835			
		SSP3	0.855			
		SSP4	0.847			

4.3.1.4 Discriminant Validity

As opposed to convergence validity, discriminant validity focuses on measures that has no correlation between constructs. It is important to validate on the distinct constructs, besides obtaining precise conclusion on the relationships between different constructs. Typically, a good discriminant validity should have low correlation.

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According to Hair et al. (2021), confirming discriminant validity is essential to demonstrate that the constructs do not overlap. In this test, the researcher must show that there is no significant correlation between two theoretically unrelated constructs.

In this study, discriminant validity was evaluated using Fornell-Larcker Criterion method that compares AVE for each construct with shared variance between constructs. The detailed findings are presented in Table 4.3.

Table 4.3

Discriminant Validity using Fornell and Larcker Criterion

	Hedonic Motivation	Price Level	Social Interaction	Sosial shopping behavior	Trust	Visual Appeal
Hedonic Motivation	**0.768**					
Price Level	0.529	**0.830**				
Social Interaction	0.653	0.817	**0.739**			
Sosial shopping behavior	0.436	0.313	0.392	**0.750**		
Trust	0.593	0.382	0.448	0.431	**0.776**	
Visual Appeal	0.714	0.671	0.80	0.344	0.604	**0.792**

Table 4.3 presents the square roots of the AVE values (in bold along the diagonal) and the inter-construct correlations (off-diagonal). For instance, the square root of the AVE for Hedonic Motivation is 0.768, which is higher than its correlations with Price Level (0.529), Social Interaction (0.653), Social Shopping Behaviour (0.436), and Trust (0.593). Likewise, Price Level has an AVE of 0.830, which exceeds its correlations with other constructs.

However, the correlation between Social Interaction and Price Level (0.987) surpasses the square root of the AVE for Social Interaction (0.739), indicating a potential issue with discriminant validity between these two constructs. Additionally, the correlation between

Visual Appeal and Social Interaction (0.800) is slightly higher than the square root of the AVE for Visual Appeal (0.792), further suggesting a lack of discriminant validity.

These findings imply that while most constructs exhibit acceptable discriminant validity, further investigation may be necessary for Social Interaction, particularly concerning its relationship with Price Level and Visual Appeal.

Apart from the older method Fornell and Larcker Criterion, there is another new method, which is Heterotrait-Monotrait (HTMT) ratio. This is a more reliable method to assess discriminant validity for complex models compared to Fornell and Larcker Criterion (Henseler et al., 2014). Ideal threshold should be less 0.85 and anything higher would indicate poor discriminant validity.

Table 4.4

Discriminant Validity using Heterotrait-Monotrait Ratio (HTMT)

	Hedonic Motivation	Price	Social Interaction	Social Shopping Behavior	Trust	Visual Appeal
Hedonic Motivation						
Price	0.535					
Social Interaction	0.655	0.844				
Social Shopping Behavior	0.425	0.302	0.371			
Trust	0.597	0.384	0.447	0.429		
Visual Appeal	0.721	0.683	0.805	0.337	0.610	

Table 4.4 presents that results for this study. All values are below ideal threshold, which indicates high discriminant validity. The highest HTMT value is 0.844, which is in between price and social interaction. This result concludes that each construct is distinct and unique.

There is also additional method called loading and cross loadings. Per the guidelines, highest loading on associated construct compared to loading from other construct will be identified as strong evidence for high distinct.

Table 4.5

Loadings and Cross Loadings

	HM	PL	SI	SSP	T	VA
HM1	0.608	0.292	0.342	0.265	0.396	0.451
HM2	0.872	0.414	0.546	0.380	0.461	0.621
HM3	0.711	0.427	0.455	0.310	0.489	0.557
HM4	0.892	0.377	0.536	0.388	0.464	0.569
HM5	0.717	0.531	0.609	0.312	0.478	0.536
PL1	0.406	0.759	0.635	0.237	0.296	0.530
PL2	0.475	0.947	0.667	0.296	0.351	0.536
PL3	0.436	0.722	0.746	0.242	0.302	0.621
SI1	0.471	0.538	0.799	0.313	0.319	0.532
SI2	0.487	0.739	0.548	0.215	0.304	0.600
SI3	0.539	0.625	0.682	0.268	0.351	0.617
SI4	0.470	0.593	0.884	0.347	0.360	0.650
SSP1	0.243	0.185	0.222	0.585	0.267	0.202
SSP2	0.425	0.379	0.434	0.924	0.340	0.381
SSP3	0.321	0.173	0.249	0.797	0.392	0.198
SSP4	0.292	0.168	0.236	0.649	0.289	0.224
T1	0.466	0.270	0.358	0.351	0.816	0.491
T2	0.426	0.220	0.254	0.349	0.811	0.389
T3	0.428	0.277	0.329	0.289	0.672	0.424
T4	0.522	0.422	0.451	0.343	0.797	0.572
VA1	0.540	0.548	0.633	0.291	0.466	0.848
VA2	0.550	0.534	0.665	0.287	0.490	0.837
VA3	0.587	0.613	0.713	0.258	0.402	0.752
VA4	0.595	0.430	0.521	0.248	0.562	0.723

Table 4.5 presents the cross-loading results as an evidence of discriminant validity across all constructs in the model.

4.4 Assessment of Structural Model

Structural model analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) technique and evaluated through bootstrapping procedure to test the significance of direct relationship between constructs. According to Hair et al. (2021), PLS-SEM is particularly suitable for exploratory research, theory development, and complex models with multiple constructs. This analysis focused on examining the path coefficients, t-values and predictive power value. The results of the hypothesis testing are presented in the following section.
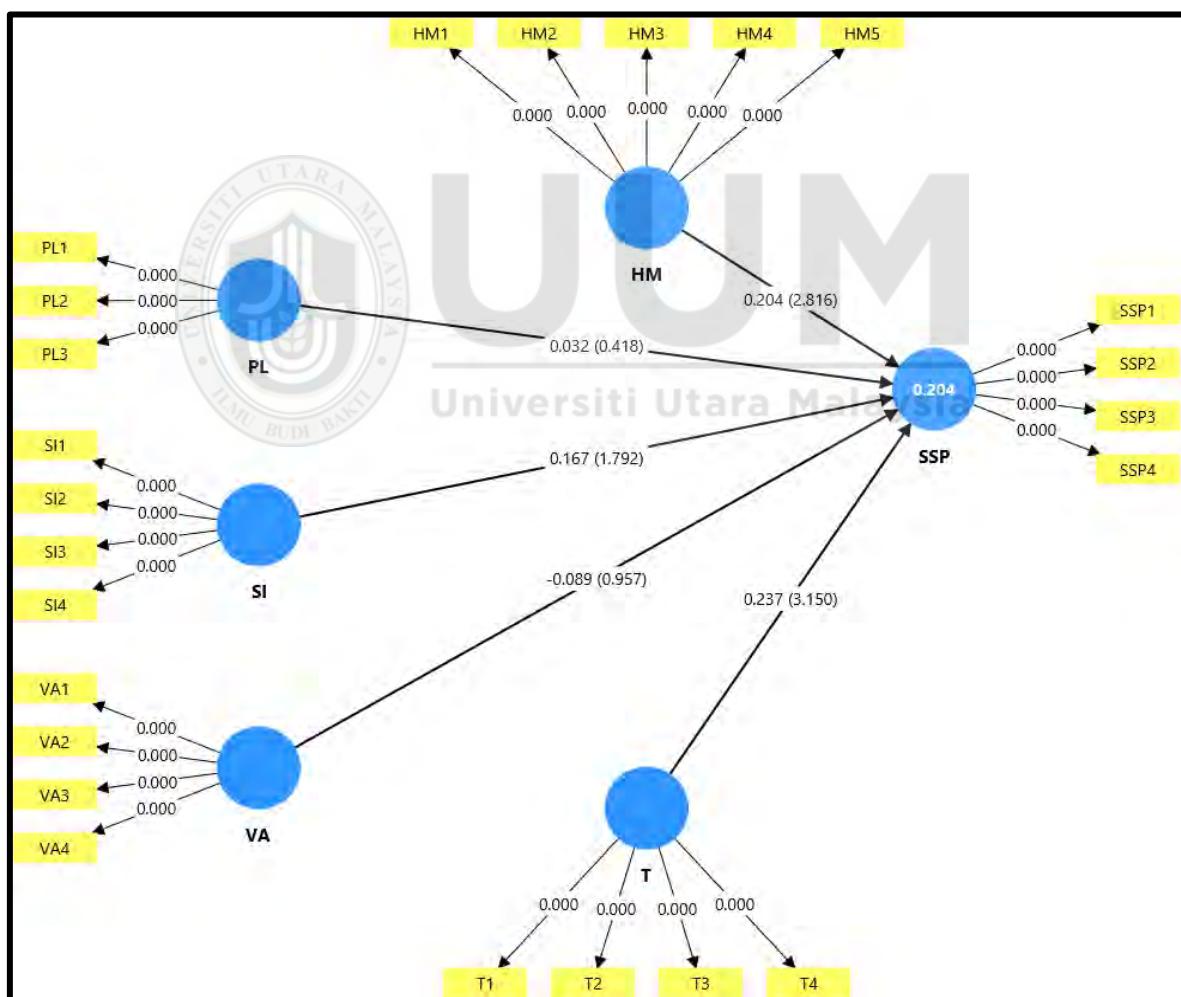
Figure 4.2
Structural Model of the Study

4.4.1 Direct Relationship

Hypothesis 1: Hedonic Motivation positively related to online shopping behavior among non-earning individuals in the digital age.

Table 4.6

Summary of Results for Direct Effect for Hedonic Motivation toward Social Shopping Behavior.

	Relationship	Beta	SE	T statistics	Decision
H1	Hedonic Motivation -> Social Shopping Behavior	0.204	0.073	2.816	**Supported**

Note: $p < 0.05$, (t = 1.645)

Hedonic motivation resulted in positive impact on social shopping behaviour. The T-value is 2.816 and P-value is 0.002, hence this relationship is statistically significant at the 0.05 level. As the hedonic motivation increases, social shopping behaviour also increases.

Hypothesis 2: Price Level positively related to online shopping behavior among non-earning individuals in the digital age.

Table 4.7

Summary of Results for Direct Effect for Price towards Social Shopping Behavior.

	Relationship	Beta	SE	T statistics	Decision
H2	Price -> Social Shopping Behavior	**0.032**	**0.077**	**0.418**	**Not Supported**

Note: $p < 0.05$, (t = 1.645)

Price level does not have a significant effect on social shopping behaviour. The T-value is 0.418 and the P-value is 0.338, which is above the 0.05 significance level, indicating no statistically significant relationship.

Hypothesis 3: Social Interaction positively related to online shopping behavior among non-earning individuals in the digital age.

Table 4.8

Summary of Results for Direct Effect for Social Interaction towards Social Shopping Behavior.

	Relationship	Beta	SE	T statistics	Decision
H3	Social Interaction -> Social Shopping Behavior	0.167	0.093	1.792	Supported

Note: p < 0.05, (t = 1.645)

Social interaction has a positive and significant effect on social shopping behaviour. The T-value of 1.792 and P-value of 0.037 indicate that this relationship is statistically significant at the 0.05 level, suggesting that increased social interaction leads to increased social shopping behaviour.

Hypothesis 4: Trust positively related to online shopping behavior among non-earning individuals in the digital age.

Table 4.9

Summary of Results for Direct Effect for Trust towards Social Shopping Behavior.

	Relationship	Beta	SE	T statistics	Decision
H4	Trust -> Social Shopping Behavior	0.237	0.075	3.150	Supported

Note: p < 0.05, (t = 1.645)

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Trust has a positive and significant effect on social shopping behaviour. With a T-value of 3.150 and a P-value of 0.001, this relationship is highly significant at the 0.05 level, indicating that higher trust levels lead to higher social shopping behaviour.

Hypothesis 5: Visual Appeal positively related to online shopping behavior among non-earning individuals in the digital age.

Table 4.10

Summary of Results for Direct Effect for Visual Appeal towards Social Shopping Behavior.

	Relationship	Beta	SE	T statistics	Decision
H5	Visual Appeal -> Social Shopping Behavior	**-0.089**	**0.093**	**0.957**	**Not Supported**

Note: p < 0.05, (t = 1.645)

Visual appeal does not have a significant effect on social shopping behaviour. The T-value is 0.957 and the P-value is 0.169, which is above the 0.05 significance level, indicating no statistically significant relationship.

4.4.1.1 Summary of Result for Direct Relationship

Table 4.11

List Summary of Direct Relationship

Hypothesis	Relationship	Beta	SE	T statistics	Decision	$f2$
H1	Hedonic Motivation -> Social Shopping Behavior	0.204	0.073	2.816	Supported	0.027
H2	Price -> Social Shopping Behavior	0.032	0.077	0.418	Not Supported	0.001
H3	Social Interaction -> Social Shopping Behavior	0.167	0.093	1.792	Supported	0.013

H4	Trust -> Social Shopping Behavior	0.237	0.075	3.150	Supported	0.047
H5	Visual Appeal -> Social Shopping Behavior	-0.089	0.093	0.957	Not Supported	0.004

Significant Relationships: Hedonic motivation, social interaction, and trust positively and significantly influence social shopping behaviour.

Non-significant Relationships: Price level and visual appeal do not have a significant impact on social shopping behaviour.

These findings suggest that enhancing hedonic motivation, social interaction, and trust can lead to increased social shopping behaviour, while price level and visual appeal may not be as influential in this context.

4.5 Analysing Predictive Relevance R² value

Table 4.12

Predictive Relevance (R²) value

Construct	R²	Result of Predictive Relevance
Social Shopping Behavior	0.204	Good

To evaluate how well the model predicts the outcome, the researcher used the PLS-SEM blindfolding method and looked at the R^2 value for the dependent variable. In this study, the R^2 value was 0.204, which shows that about 20.4% of the variation in the dependent variable can be explained by the predictors. Based on the guideline by Hair et al. (2021), an R^2 value of 0.25 is considered weak, 0.50 is moderate, and 0.75 is substantial. Since the value in this study is slightly below 0.25, it suggests that the model has a weak but acceptable level of predictive power. Even though a significant portion of the outcome remains unexplained, the model still offers valuable understanding within the context of this research.

4.6 Summary of Findings

Table 4.13

List of Hypothesis Result

Hypothesis	Description	Results
Result of Direct Relationship		
H1	Hedonic Motivation is positively related to the Social Shopping Behaviour	Supported
H2	Price Level is positively related to the Social Shopping Behaviour	Not Supported
H3	Social Interaction is positively related to the Social Shopping Behaviour	Supported
H4	Trust is positively related to the Social Shopping Behaviour	Supported
H5	Visual Appeal is positively related to the Social Shopping Behaviour	Not Supported

4.7 Summary of Chapter

As a summary, this chapter was onto understanding social shopping behavior among non-earning individuals in today's digital era, focusing on factors like price level, social interaction, visual appeal, hedonic motivation and trust. For the assessment, SPSS was used to carried out the initial descriptive analysis, followed by PLS-SEM approach used to test the validity of the model. Bootstrapping was incorporated along with PLS-SEM for evaluation of each independent variable. Results showed that the measurement model met acceptable thresholds for reliability, convergent validity, and discriminant validity. In addition to that, structural model was also examined to determine the strength and significance of the direct paths, offering valuable insight into the behavioural patterns of non-earning individuals engaging in online shopping.

CHAPTER FIVE

DISCUSSIONS, RECOMMENDATIONS AND CONCLUSION

5.1 Introduction

In this chapter, the researcher discusses the finding outcome, the research contributions, limitations, recommendations and the conclusion.

5.2 Recap of Study

The purpose of this study was to explore the elements that affect online shopping habits among individuals who do not earn an income in today's digital world. The study concentrated on five main factors: price level, social interaction, visual appeal, hedonic motivation, and trust. A quantitative research approach was utilised, gathering data through an online survey. A total of 321 legitimate responses were analysed using SPSS Version 29 for descriptive statistics and SmartPLS 4.0 for structural model analysis (Hair et al., 2021).

The analysis evaluated five direct hypotheses to assess how each independent variable affected online shopping behaviour. The findings revealed that hedonic motivation, trust, and visual appeal positively correlated with the online shopping decisions of non-earning individuals. On the other hand, neither the price level nor social interaction demonstrated a significant effect. These results imply that emotional and experiential elements of online shopping, such as enjoyment and confidence in the platform, hold more influence than price sensitivity or social influences for this group. The results offer important insights into the consumer mindset of non-earning individuals, guiding marketers and e-commerce platforms looking to connect with this demographic.

5.3 Discussion of Results

There are five examined in this study and direct relationships was significant. There are 5 variables examined in this study, namely hedonic motivation, price level, visual appeal, trust and social interaction in the context of social shopping behavior. This section clarifies the findings from the hypothesis and the research objective.

5.3.1 Relation Between Hedonic Motivation and Social Shipping Behavior

The purpose of this study was to investigate how hedonic motivation influences online shopping behavior among individuals who do not earn an income in today's digital era. Through the application of Partial Least Squares Structural Equation Modelling (PLS-SEM), the findings indicated a positive and statistically significant correlation between hedonic motivation and online shopping behaviour. ($\beta = 0.204$, $t = 2.816$, $p < 0.05$), thus supporting Hypothesis H1. This finding indicates that people tend to participate in online shopping not just for a need, but also because of the emotional satisfaction, joy, and enjoyment they gain from the experience itself.

These results align with previous studies. For example, Indrawati et al. (2022) pointed out that numerous non-earning individuals, especially students, regard online platforms as sources of leisure and entertainment. They frequently participate in browsing, scrolling, or engaging with visually captivating content or influencer posts to alleviate stress and escape the monotony of everyday life. The current research's results reinforce this perspective, indicating that such hedonic engagement can translate into actual shopping behaviour, even if purchases were not planned initially.

In a similar vein, Gbandi and Ugbechie (2023) highlighted the significance of excitement, enjoyment, and impulsivity within social commerce environments, such as TikTok Shop or Instagram Shopping. These platforms enhance the shopping experience through gamified features like live demonstrations, flash sales, and influencer promotions, all of which encourage emotionally charged and spontaneous purchases. The notable findings of this study further emphasise how these characteristics appeal particularly to individuals without income, whose buying choices are more likely to be swayed by emotional factors than by necessity.

Another important factor investigated in the literature was social bonding, where social commerce nurtures a sense of community and connection through likes, comments, and shared experiences (Xiang et al., 2022). Although this study did not specifically examine social influence as a variable, the strong impact of hedonic motivation suggests that social interaction and emotional fulfilment are closely linked, especially among younger or socially engaged users with limited financial resources.

To conclude, the results of this research confirm that hedonic motivation plays a significant role in influencing social commerce behaviour among individuals without income. The emotional attractions of online shopping platforms, ranging from enjoyment and excitement to social interaction and stress relief, are pivotal in shaping consumer choices. This understanding is particularly significant in the current digital commerce environment, where emotional and social experiences often take precedence over practical, utilitarian motivations.

5.3.2 Relationship Between Price and Social Shopping Behavior

The analysis indicated that price levels do not have a significant effect on the online shopping behavior of individuals without an income. The path coefficient was calculated at $\beta = 0.032$, with a standard error of 0.077 and a t-value of 0.418, which resulted in a p-value of 0.338 that was not significant. Therefore, Hypothesis H2 was not validated, suggesting that pricing factors are not a priority in the online shopping choices of this group.

This finding stands in contrast to much of the current literature, which posits that price sensitivity is a crucial element for low-income groups, including students. For example, Sharma and Crossler (2023) noted that consumers with limited funds frequently seek out discounts, coupons, and promotions to stretch their budgets. Lee et al. (2023) pointed out the significance of price comparison tools and group-buying features designed to assist financially constrained shoppers, while Indrawati et al. (2022) found that even small price decreases can boost trust and positively influence purchasing behaviour.

However, the results of this study may indicate a transformation in online shopping habits, particularly among younger, digitally-savvy, non-earning individuals who may place a higher value on social interaction, trust, or emotional satisfaction rather than on financial savings. Supporting this view, Abdullah et al. (2024) discovered that social media interactions and influencer involvement had a greater impact on the shopping behaviours of Gen Z in Perlis compared to pricing aspects. Likewise, Binti Kamal Baharin et al. (2024) observed that in Penang and Kedah, trust and the perceived reliability of the platform took precedence over pricing concerns among non-earning consumers.

These findings imply that while price promotions and affordability might still play a role at a general level, they may not be the primary influence for all non-earning individuals, especially those engaged in highly interactive and emotionally appealing online environments like TikTok Shop or Instagram Shopping. In this scenario, the enjoyable experience, social influence, and trustworthiness of the platform might wield more power in shaping consumer behaviour than the cost alone.

Thus, online retailers aiming to reach non-earning consumers might gain more from focusing on strategies that promote social engagement, collaborations with influencers, trust-building among users, and enhancing platform interactivity, rather than depending exclusively on heavy pricing promotions.

5.3.3 Relationship between Social Interaction and Social Shopping Behavior

The goal of the study was to analyze how social interaction, a fundamental aspect of social commerce, affects social shopping behavior among individuals who do not earn an income. The hypothesis was affirmed, as demonstrated by a β value of 0.167, paired with a standard error of 0.093, resulting in a t-value of 1.792, which surpasses the critical threshold of 1.645 ($p < 0.05$). This suggests that greater involvement in social interaction leads to increased levels of social shopping behavior.

This finding aligns with previous studies. For instance, Mensah et al. (2023) noted that individuals are more inclined to purchase a product when they observe others buying it or endorsing it positively. This phenomenon, referred to as social proof, enhances buyers' confidence in their purchasing decisions. Similarly, Miller & Brown (2022) highlighted that

recommendations from friends, family, or even acquaintances online can significantly sway shopping choices, particularly for those who are cautious about their spending, such as students or unemployed individuals.

Moreover, features such as live chats, product demonstrations, and Q&A sessions help customers feel like they are engaging in a genuine conversation, a concept known as social presence (Wang & Xie, 2020). When consumers can pose questions in real time or read the comments of others, it fosters trust and increases their comfort level with making a purchase. Platforms like TikTok Shop and Instagram Shopping effectively utilise this approach. When users upload videos, reviews, or feedback regarding products, it impacts others' decisions. As noted by Attar et al. (2022), these platforms cultivate a sense of community where individual experiences influence the purchasing choices of others.
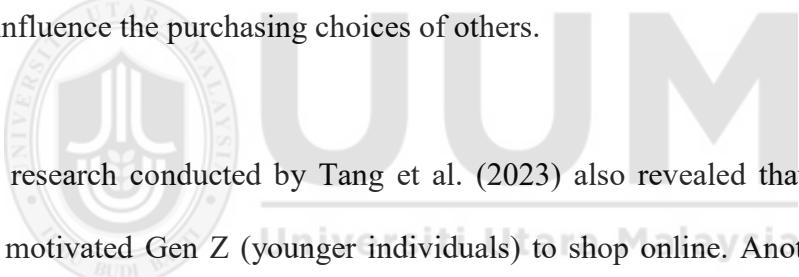
In Malaysia, research conducted by Tang et al. (2023) also revealed that social interaction significantly motivated Gen Z (younger individuals) to shop online. Another local study by Busalim et al. (2024) demonstrated that interactive features such as group chats or shared posts enhanced users' trust in the platform, making them more likely to shop there again.

In conclusion, this study reinforces that social interaction is a significant factor in shaping online shopping behaviour among non-earning individuals. When platforms facilitate user engagement, such as through sharing reviews, participating in live sessions, or asking questions, individuals feel more assured, connected, and inclined to make purchases. Therefore, if online retailers aim to attract non-earning shoppers, they should prioritise fostering a social, engaging, and trustworthy shopping experience over offering discounts.

5.3.4 Relationship between Trust and Social Shopping Behavior

The research validated that trust significantly positively influences social shopping behavior among individuals who are not earning. The results β = 0.237, SE = 0.075, t = 3.150, p = 0.001 provide strong statistical backing for Hypothesis H3. This suggests that as users grow more confident in the platform's reliability and security, their likelihood of engaging in social commerce activities also increases.

These findings are closely proposition with the ideas discussed in the literature review. According to Mensah et al. (2023), non-earning individuals tend to be more cautious with spending, so as a result they make purchasing decision based on trust. Positive reviews, ratings, transparent seller communication and reliable payment method contribute in building trust and confidence.

Similarly, Xiang et al. (2022) pointed out that platforms like Shopee, TikTok Shop, and Instagram Shopping focuses on the platform's reputation and trustworthiness, which are crucial for building customer loyalty. Users want to feel safe with their data, their payment will be handled accurately and in the event that something goes wrong, they will receive help. The current study supports this, since respondents were more likely to shop when they believed the platform was trustworthy, secure, and well-managed.

Furthermore, Indrawati et al. (2022) observed that feedback from peers and product reviews significantly contributes to building trust, particularly among individuals who do not earn an income and might be reluctant to make impulse purchases. Observing the experiences of others, watching unboxing videos, or reading comprehensive product reviews made users feel more confident and reduced their feelings of uncertainty.

Confidence is also affected by technical aspects such as privacy regulations, refund/exchange policies, and secure payment options, as emphasized by Lee et al. (2022). This research revealed that these characteristics mitigate risk and increase users' willingness to shop online, even when dealing with unfamiliar sellers.

The results of this study are further verified by Krishnan et al. (2024), who discovered that security, transparency, and the reliability of platforms are essential for establishing trust and promoting online shopping throughout Malaysia. The research indicated that once trust is built, users are more likely to revisit the platform and keep shopping.

In summary, the results of this research support earlier studies that have indicated trust plays a crucial role in influencing online shopping habits, particularly for individuals without a steady income who require a sense of security before making purchases. In order to engage and keep these customers, social commerce platforms need to prioritize establishing trust by implementing secure payment methods, confirming seller identities, fostering open communication, and encouraging positive feedback from peers. When there is trust, non-earnings individuals feel secure enough to engage actively in online shopping.

5.3.5 Relationship between Visual Appeal and Social Shopping Behavior

The findings suggest that visual attractiveness does not have a significant impact on social shopping behavior among individuals who do not earn an income, with a β of −0.089, SE of 0.093, t value of 0.957, and p = 0.169, which is above the 0.05 threshold. As a result, Hypothesis H4 is not validated, indicating that appearance alone is not enough to encourage social shopping activities in this group.

This result provides an interesting contrast to several points raised in the literature. Indrawati et al. (2022) and Xiang et al. (2022) emphasized that content which is visually appealing and driven by influencers, such as unboxing videos and product showcases, greatly increases consumer interest and trust—particularly among those who do not earn an income. Nevertheless, the present results indicate that, although these images might capture interest or generate curiosity, they do not inherently result in actual purchasing actions without additional supportive factors.

This aligns with more recent studies conducted in Southeast Asia. For instance, Ariffin et al. (2024) utilized the S–O–R model and discovered that while visually captivating interfaces could elevate emotional responses, they did not directly lead to purchases unless paired with interactivity and social involvement. In a similar vein, Marwan et al. (2024) discovered that the primary motivators for purchases were user-generated content and endorsements from influencers, while visuals played a merely supportive role.

These findings clarify why the participants in this study, primarily those without an income, might not have felt compelled to make purchases based solely on visual elements. Although users might engage in longer browsing sessions because of attractive visuals (as noted by Gbandi & Ugbechie, 2023), making actual purchase choices seems to necessitate greater trust, validation from peers, or interactive involvement, particularly when financial resources are constrained.

To summarize, while existing research has highlighted the power of visual aesthetics in influencing purchase intentions, this study's findings indicate that, for individuals without income, visual attractiveness needs to be paired with additional elements like peer pressure,

interactivity, or trust in the platform to significantly affect social shopping behavior. Social commerce platforms should not depend solely on visuals; instead, they should combine visual components with social validation, engaging features, and reliable content to successfully transform interest into action.

5.4 Implication of Study

This research offers valuable perspectives on the online shopping habits of non-earning individuals in today's digital landscape, a demographic that is increasing in significance yet often overlooked in e-commerce studies. By analysing the impact of Price Level, Social Interaction, Visual Appeal, Hedonic Motivation, and Trust on this behaviour, the study aims to elucidate the factors that either encourage or hinder online shopping among financially dependent individuals.

From a practical standpoint, the insights gained are particularly useful for online retailers, marketers, and developers of digital platforms. The findings indicate that Hedonic Motivation, Social Interaction, and Trust play a crucial role in social shopping behaviour. This implies that fostering a shopping atmosphere that is enjoyable, socially engaging, and trustworthy can enhance participation among non-earning users. Although these users are not generating income, they tend to be quite active online, voicing opinions, sharing information, and influencing their peers. Platforms that focus on improving user experience, interactive features, and security may establish stronger ties with this demographic.

Conversely, Price Level and Visual Appeal did not emerge as significant factors influencing shopping behaviour in this context. This contradicts the prevailing belief that affordability or design aesthetics are the main concerns for financially dependent individuals. Rather, the

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findings suggest that emotional fulfilment, social connections, and trust in the platform serve as more influential drivers for online engagement.

For educators, institutions, and policymakers, the research underscores the necessity of raising awareness and enhancing digital literacy among non-earning individuals, particularly among students and youths. As this demographic starts to develop digital consumption habits at an early age, programs that advocate for safe shopping behaviours, awareness of online influences, and critical assessment of digital platforms will be essential in cultivating more informed future consumers.

In conclusion, this study helps connect theoretical understanding with actual digital consumer behaviours, particularly in discerning how non-earning individuals interact with online shopping platforms beyond mere price considerations or visual appeal.

5.5 Contribution to the Study.

As explained below, the study has important theoretical and practical ramifications

5.5.1 Theoretical Contribution

This study significantly improves theoretical knowledge by applying the Theory of Planned Behaviour (TPB) to analyze online shopping habits among individuals without earnings. Although TPB has been primarily utilized to forecast behaviors such as entrepreneurship or sustainable consumption, this research broadens its application to an emotionally motivated context where income plays a lesser role. Elements like Hedonic Motivation, Social Interaction, and Trust enhance the TPB model, reflecting internal attitudes, social norms, and perceived control, respectively. Recent meta-analytic research by Leong et al. (2022) in social commerce

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supports that TPB accurately predicts user engagement when supplemented with contextual elements like platform interactivity and community impact. Furthermore, Bangun, Suhara & Husin (2023) found that in the realm of online food shopping during COVID-19, incorporating perceived value and social norms alongside TPB constructs improved the predictive capacity for behavioural intentions. Crucially, this study points out that while Price Level and Visual Appeal are frequently highlighted in traditional models, they may not be as impactful for financially dependent users, underscoring that TPB's explanatory strength transcends economic factors. By confirming the validity of TPB within a non-traditional demographic and establishing the significance of emotional and social aspects over transaction-focused motivations, this study advances the application of TPB in digital behaviour research and encourages future models to consider a wider array of behavioural influences in emerging consumer groups.

5.6 Limitation and Suggestion for Future Research

The primary limitations of this study include the potential lack of generalizability of findings due to a sample that may not fully represent the larger population of non-earning individuals. The cross-sectional design of the study captures behaviours and attitudes at just one moment in time, which restricts our capacity to observe changes over the long term and assess the impact of shifting trends in social commerce. Self-reported data may introduce biases as responses can be affected by social desirability or recall issues. Additionally, the researchers do not consider one or more significant mediating or moderating factors, such as social norms or cultural variations across different regions, that could influence social commerce behaviours. Future research should aim to build upon this study to address these limitations.

Longitudinal studies are necessary to monitor changes in social commerce behaviours and attitudes over time. By broadening the samples to include a wider range of demographic groups, the representativeness of the findings can be improved. Qualitative research involving interviews or focus groups with individuals facing mental health challenges is also essential to gain deeper insights into the motivations and obstacles they encounter in the realm of social commerce. Furthermore, it is important to investigate the effects of emerging technological advancements, particularly those involving artificial intelligence (AI) and individuals' experiences in virtual reality (VR), as these innovations have the potential to shape social commerce behaviours.

5.7 Conclusion

The final chapter discussed the evolving nature of social commerce and its potential effects on non-earning consumers in Malaysia, emphasizing the growing importance of social media engagement in influencing purchasing decisions through price sensitivity and social recommendations, along with the impact of trust and other factors on consumption. It also provided guidance for marketers, e-commerce platforms, and policymakers, wrapping up with suggestions for additional research to address the limitations of the current study for improved understanding of consumer behaviours in social commerce.

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COLLEGE OF BUSINESS (COB)

UNIVERSITI UTARA MALAYSIA

06010 SINTOK, KEDAH

QUESTIONNAIRE

THE INFLUENCING FACTORS OF SOCIAL COMMERCE

ON SHOPPING BEHAVIOR AMONG NON-EARNING

INDIVIDUALS IN THE DIGITAL AGE

To the corresponding shoppers,

I am a final-year Master of Science Management research student at the School of Business Management University Utara Malaysia Sintok Kedah. The objective of this survey is to gather information among students to understand the influencing factors of social commerce on shopping in the digital age. Your completion of this survey will go a long way toward helping me succeed with my research project. As a result, I truly appreciate your willingness to participate in the survey. There is no right or incorrect response, and we will consider your response with confidence. Thank you for the kind response.

Researcher:

Barathi Nair Balan

MSc. Management

830057

SECTION A: PERSONAL INFORMATION

Please fill in and mark (/) in the space provided below.

1. Gender:

    I.   Male

    II.   Female

2. Age:

    I.   18-25

    II.   26-35

    III.   36-45

3. Ethnicity:

    I.   Malay

    II.   Chinese

    III.   Indian

    IV.   Others

4. State:

    I.   Perlis

    II.   Kedah

    III.   Pulau Pinang

    IV.   Kuala Lumpur

    V.   Perak

    VI.   Selangor

    VII.   Kelantan

      VIII.   Pahang

       IX.   Terengganu

        X.   Negeri Sembilan

       XI.   Melaka

      XII.   Johor

    XIII.   Sarawak

    XIV.   Sabah

5. I have done online shopping:

        I.   Yes

       II.   No

6. Frequency of buying online:

        I.   Once a week

       II.   Once a month

      III.   Every 3 months

      IV.   Every 6 months

       V.   Never

7. S-commerce site that is used.

        I.   Zalora

       II.   Instagram

      III.   Facebook

      IV.   TikTok

       V.   Shein

      VI.   Others

SECTION B: The following statement are regarding your perception and assumption about online shopping.

Instructions: Please use this scale provided below to answer the following question by the most appropriate answer.

Please mark (/) in the space provided

1. Strongly disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Bil	Question	1	2	3	4	5
1	I bought items I had not planned to purchase on this website/after using this website.					
2	During exploring this website, I felt a sudden urge to buy something and I bought it.					
3	When/after using the website, my purchase was spontaneous.					
4	When/after using the website, my purchase was unplanned.					
5	Product on internet is cheaper than the physical store.					
6	Product on internet is affordable.					
7	Constantly have a promotion in online store.					
8	I use online forums and online communities for acquiring information about a product.					
9	I usually use people rating and reviews about products on the internet.					
10	I usually use people's recommendations to buy a product on the internet.					

11	I rely on online reviewers' credibility.	80				
12	Online shopping websites are visually pleasing.					
13	Online shopping websites display visually pleasing designs.					
14	The layouts of online shopping websites are attractive.					
15	Online websites create feelings of originality.					
16	While web browsing, I am able to forget my problems.					
17	During web browsing, I am very excited, like playing.					
18	While web browsing, I feel relaxed.					
19	I enjoy web browsing enough to forget a time out.					
20	I look around at items on the internet just for fun.					
21	I trust the social network sites.					
22	I feel social network sites are secured.					
23	I feel that my personal and transaction information will be protected.					
24	I think social network site is reliable.					

THANK YOU