

Implusiv Buying Behavior with Technology Acceptance Model and Promotions in E-Commerce Among Gen-Z Indonesians

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	Abstract
<p>Keywords: <i>capital markets, commodity prices, corporate finance, derivatives, exposure, risk management.</i></p>	<p>Nowadays, Impulsive Buying Behavior (IBB) has become a growing trend among Indonesian Generation Z, driven by rapid e-commerce adoption and the influence of digital promotions. This study looks at how Gen Z e-commerce customers' impulsive purchasing behavior is influenced by the Technology Acceptance Model (TAM) through Perceived Usefulness, Perceived Ease of Use, and Perceived Enjoyment, as well as promotional variables (Sales and Price Promotions). Data from 200 respondents in Greater Jakarta were gathered using a quantitative explanatory technique, and Partial Least Squares Structural Equation Modeling (PLS-SEM) was used for analysis. The results indicate that while Perceived Ease of Use, Perceived Enjoyment, Sales Promotion, and Price Promotion do not have a significant impact on impulsive buying, Perceived Usefulness does. This suggests that when Gen Z shoppers shop online, expediency and pragmatism are more important to them than entertainment value or special deals. In order to improve user experience, this research advises online shopping e-commerce companies to concentrate on enhancing platform functionality, transaction efficiency, and product accessibility. To draw in Gen Z customers, online shopping e-commerce businesses should create an interactive, customized, and technology-driven marketing tactics rather than depending only on price-based promotions.</p>
	Abstraks
<p>Kata Kunci: <i>capital markets, commodity prices, corporate finance, derivatives, exposure, risk management.</i></p>	<p>Saat ini, Perilaku Pembelian Impulsif (IBB) telah menjadi tren yang semakin berkembang di kalangan Generasi Z Indonesia, didorong oleh adopsi e-commerce yang cepat dan pengaruh promosi digital. Studi ini menganalisis bagaimana perilaku pembelian impulsif pelanggan e-commerce Generasi Z dipengaruhi oleh Model Penerimaan Teknologi (TAM) melalui Persepsi Kegunaan, Persepsi Kemudahan Penggunaan, dan Persepsi Kenikmatan, serta variabel promosi (Promosi Penjualan dan Harga). Data dari 200 responden di Jakarta Raya dikumpulkan menggunakan teknik kuantitatif eksplanatori, dan analisis dilakukan dengan menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM). Hasil menunjukkan bahwa meskipun Per-</p>

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	<p><i>sepsi Kemudahan Penggunaan, Persepsi Kenikmatan, Promosi Penjualan, dan Promosi Harga tidak memiliki dampak signifikan terhadap perilaku pembelian impulsif, Persepsi Kegunaan memiliki dampak yang signifikan. Hal ini menunjukkan bahwa ketika pembeli Gen Z berbelanja online, kepraktisan dan pragmatisme lebih penting bagi mereka daripada nilai hiburan atau penawaran khusus. Untuk meningkatkan pengalaman pengguna, penelitian ini menyarankan perusahaan e-commerce belanja online untuk fokus pada peningkatan fungsionalitas platform, efisiensi transaksi, dan aksesibilitas produk. Untuk menarik pelanggan Gen Z, perusahaan e-commerce belanja online sebaiknya mengembangkan strategi pemasaran interaktif, disesuaikan, dan didorong oleh teknologi, daripada hanya mengandalkan promosi berbasis harga.</i></p>
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INTRODUCTION

Generation Z citizens, born between 1997–2012, are the most digitally connected generation, having grown up with technology and digital trends (Mason et al., 2022). Their daily interaction with digital tools has shaped a unique consumer behavior, in terms of shopping through online shopping e-commerce. Compared to older generations, Gen Z finds it easier to access digital platforms and is more engaged with online networks, which influences their buying behavior (Ngo et al., 2024).

Indonesia has experienced rapid internet development. Based on data from the Indonesian Internet Service Provider Association (APJII, 2024), the country has 221.5 million internet users, representing 79.5% of the total population. Generation Z makes up the largest share of this user base at 34.40%, surpassing other generational groups. Within this digital landscape, e-commerce platforms have become a central part of Gen Z’s daily life.

There are around 59.3% Indonesian users use online shopping e-commerce (Silalahi et al., 2025). From those users, Generation Z, particularly those aged 16–27, are highly active on these platforms. A report by Annur (2023) revealed that 23.2% of e-commerce users are Gen Z, with Shopee being the most popular (71.46%), followed by Tokopedia (19.45%) (JEO Kompas, 2022). This data reflects Gen Z’s preference to spend their time browsing and

shopping online.

The COVID-19 pandemic in 2020, increased the change from offline to online activities. Gen Z is the one who adapted quickly by conducting their daily tasks, including studying, socializing, and shopping through online shopping e-commerce (Erwin et al., 2023; Suryadi et al., 2022). During this time, online shopping became a primary option due to its convenience and accessibility. The process of simply searching, clicking, and purchasing was considered easy and even entertaining by Gen Z.

This environment contributed to the emergence of Impulsive Buying Behavior, a situation where customers buy goods spontaneously based on either their emotions or instant attraction (Darmawan & Gatheru, 2021). Among all generations, Gen Z is arguably the most affected by impulsive buying, where 80% of them display such tendencies (Pratami & Yudiantara, 2022). Several factors contribute to this behavior: familiarity with technology, ease of access to e-commerce, fast transactions, and the desire to fulfill hedonic needs.

In addition, the Fear of Missing Out (FOMO) phenomenon and social media trends also push Gen Z to make impulsive purchases to stay updated with trends (Nasr et al., 2023). Promotional features such as low prices, discounts, and time-limited offers on e-commerce platforms further drive this behavior (Suryadi et al., 2022). As a result, online shopping has shifted from being just a utility to a form of

entertainment for Gen Z.

Few studies have explicitly examined Generation Z's buying behavior on Indonesian e-commerce platforms, despite prior research demonstrating that factors including perceived usefulness, perceived ease of use, perceived enjoyment, and sales and price promotions affect impulsive buying behavior. Thus, "Which variables significantly drive impulsive buying behavior among Indonesian Gen Z users in the context of online shopping e-commerce?" is the primary study question.

The Technology Acceptance Model (TAM) serves as the theoretical basis for the analysis of this phenomenon. Two primary factors—Perceived Usefulness and Perceived Ease of Use—are the basis for TAM's explanation of how users embrace or reject technology. These factors influence how Gen Z views the ease and advantages of online shopping. (Abu-ALSondos et al., 2023; Prakosa & Sumantika, 2021). Additionally, Perceived Enjoyment is included to account for the pleasure and entertainment users get from using e-commerce platforms.

Beyond TAM, external variables such as Price Promotion and Sales Promotions are significant. Price discounts, flash sales, and promotional vouchers can strongly influence impulsive buying behavior (Sombe et al., 2023). These features could attract Gen Z shoppers and trigger any unplanned purchases.

There is still a research gap, especially when it comes to determining which factors most affect Gen Z's impulsive purchasing in the context of online shopping e-commerce platforms (Li et al., 2025; Ngo et al., 2024, 2025), despite the fact that numerous studies have examined the effects of TAM and promotions on customer behavior. Therefore, the purpose of this study is to examine the effects of Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment, Price Promotion, and Sales Promotion on Indonesian Generation Z's Impulsive Buying Behavior.

The outcome of this study is expected to spread valuable insights for researchers, practition-

ers, and online shopping e-commerce businesses to better understand and anticipate Gen Z's digital buying patterns. It also serves as a reference for future studies examining consumer behavior within the digital landscape

HYPOTHESIS DEVELOPMENT

2.2.1 Perceived Usefulness towards Impulse Buying

Cuong, 2023; Zuo & Xiao, 2021 stated that efficient e-commerce's features that are available on online shopping e-commerce cause customers to easily buy the product without any delays, which creates impulsive buying. Lee et al., 2021; Moslehpour et al., 2018 stated that the efficiency of Perceived Usefulness in online shopping e-commerce has a positive relationship in impulsive buying due to many efficiencies in online shopping e-commerce's features.

H1: Perceived Usefulness positively impacts Impulsive Buying Behavior.

2.2.2 Perceived Ease of Use towards Impulse Buying

Liu et al. (2013) stated that Perceived Ease of Use is caused by a convenience in accessing and navigating the online shopping e-commerce, which makes customers feeling tech-savvy and buy any product impulsively. According to Basuki et al., 2022; Iriani & Andjarwati, 2020; Zhao et al., 2022, Impulsive buying is positively related with Perceived Ease of Use, because customers know how to operate and purchase using online shopping e-commerce easily, which lead to impulsive buying.

H2: Perceived Ease of Use positively impacts with Impulsive Buying Behavior.

2.2.3 Perceived Enjoyment towards Impulse Buying

Cuong, 2023; Moreno et al., 2022 explained that Perceived Enjoyment happens due to a delightful feeling to see a variety of products that are available at online shopping e-commerce. These will make them buy one by one impulsively, based on their needs and wants. Cheema et al., 2020; Lee et

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al., 2021 stated that Perceived Enjoyment is positively related to Impulsive Buying, due to a pleasure and delight effect from scrolling at online shopping e-commerce, which causes impulse buying.

H3: Perceived Enjoyment positively impacts with Impulsive Buying Behavior.

2.2.4 Price Promotion towards Impulse Buying

Huang & Suo, 2021; Larasati & Yasa, 2021; Putri et al., 2020 stated that Price Promotions such as price adjustment and reductions will attract customers to purchase a product with those promotions due to a cheaper price, and the more Price Promotions, the more impulse buying it get. Bogomolova et al., 2017; Thamara et al., 2020 explained that Price Promotion is positively related to Impulsive Buying, because price promotions can increase sellers' sale.

H4: Price Promotion positively impacts Impulsive Buying Behavior.

2.2.5 Sales Promotion towards Impulse Buying

According to Sari & Hermawati, 2020; Wiranata & Hananto, 2020, Buy 1 get 1 free sale are the examples of Sales Promotions that could attract customers to immediately buy the product containing those sales, before it runs out. This immediate buy will lead to impulsive buying. Armstrong et al., 2014; Kempa et al., 2020; Yulianto et al., 2021 stated that Sales Promotion can positively related to Impulsive Buying, because of its quantity, time limit, and the promotion amount that online shopping e-commerce offers to immediately buy the product, and leading to impulse buying.

H5: Sales Promotion positively impacts with Impulsive Buying Behavior

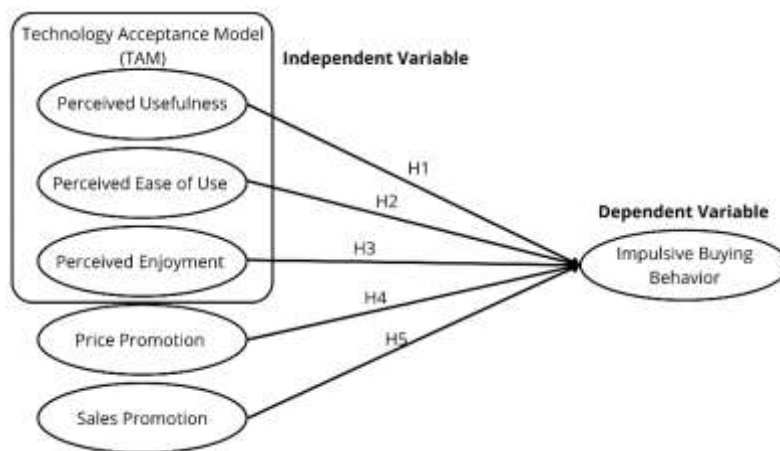


Figure 1. Hypothesis Framework

RESEARCH METHOD

3.1 Research Design

This research is going to use a Quantitative Research, which is a type of research where it involves numerical data as research data, and it will be analyzed using a mathematical based method (Sukamolson, 2007). Quantitative Research is used in order to know the trend, demographic behavior, attitude, and to know the link between variables,

based on the frequencies and percentages of the population that are being tested (Goertzen, 2017). The tool in Quantitative Research that we're going to use is a Questionnaire Survey, by collecting information from a sizable sample of people, aiming to measure and analyze impulsive buying behavior, hoping to explore the factors influencing impulsive purchases and how these behaviors vary across different demographics within the population.

3.2 Sample and Data Collection

The Greater Jakarta region's Gen Z population is the focus of this study. Two hundred Gen Z respondents who lived in those areas made up the sample. Convenience sampling is the sampling technique used in this study, where respondents who were willing to complete the questionnaire (Rachman et al., 2024).

Google Forms is used to build the questionnaires that the authors will utilize, and researchers will disseminate them to pre-selected respondents. A Likert scale, with a range of 1 to 5, will be employed in the questionnaire. It is hoped that this sampling technique would guarantee that the demographic target is representative of a range of backgrounds, enabling a more precise examination of Gen Z's impulsive purchasing habits.

3.3 Measurement

Data measurement from Questionnaire will be processed using PLS-SEM. The PLS-SEM was used because of its complex structural model, and it includes a lot of constructs. And PLS-SEM is used to measure simultaneously which will provide more accurate results. To use PLS-SEM, each variable has to differentiate who's independent and who's dependent. There are five independent variables that are measured (Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment, Sales Promotion,

and Price Promotion), and one dependent variable (Impulsive Buying Behavior) that will be input into the PLS-SEM system. Once differentiate, let the system works to create the result of the data

RESULT AND DISCUSSIONS

4.1. Results

Convergent and discriminant validity tests were used to assess the measurement model. Factor loadings and average variance extracted (AVE) values have to be greater than 0.7 and 0.5, respectively, for convergent validity, and the results is that the AVE exceeds 0.5. Lastly, composite reliability (CR) indicates the scope of the variable's indicators that reflects the latent variable, with values required to exceed 0.7. The CR values surpass the 0.7 cut-off point. Consequently, these results suggest that all measurements are valid and reliable

The Fornell-Larcker Criterion must be used to examine discriminant validity in addition to convergent validity. This criterion entails measuring the correlation between variables with each variable's square root of the Average Variance Extracted (AVE). The measuring model thus demonstrates adequate discriminant and convergent validity.

Table 1 Discriminant Validity

	Gender	IBB	PE	PEU	PU	SP
Gender	0,056					
IBB	0,040	0,614				
PE	0,090	0,627	0,376			
PEU	0,019	0,503	0,587	0,607		
PU	0,106	0,525	0,479	0,445	0,285	

4.1.1 Discriminant Validity

The Discriminant Validity test, which is displayed in Table 4.1, indicates that every construct satisfies the Fornell-Larcker criterion. For example, the correlations with Gender (0.040), IBB (0.627), PEU (0.376), PU (0.587), and SP (0.479) are smaller than the square root of AVE for PE (0.614). In the same way, PU's square root of AVE (0.607) is great-

er than its associations with SP (0.285), Gender (0.019), IBB (0.503), PE (0.587), and PEU (0.445). The diagonal values are consistently higher than the off-diagonal correlations for the remaining constructions, following the same pattern.

Consequently, each construct (IBB, PE, PEU, PU, and SP) reflects a unique concept with minimal overlap, as confirmed by the measurement model's

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appropriate discriminant validity.

Table 2 Path Coefficient

	Difference (Shopee Users - Non Shopee Users)	1-tailed (Shopee Users vs Non Shopee Users) t value	2-tailed (Shopee Users vs Non Shopee Users) p value
Gender -> IBB	0.162	0.202	0.202
PE -> IBB	-0.424	0.922	0.078
PEU -> IBB	0.138	0.301	0.301
PU -> IBB	0.542	0.032	0.032
SP -> IBB	-0.369	0.924	0.076

I. PE → IBB

- a. Path Coefficient = 0.162, p-value = 0.202
- b. The relation between Gender and IBB is positive but not statistically significant ($p > 0.05$).
- c. **Conclusion:** Hypothesis not supported.

II. PE → IBB

- a. Path Coefficient = -0.424, p-value = 0.078
- b. The correlation is negative and it is not statistically significant at the 0.05 level.
- c. **Conclusion:** Hypothesis not supported.

III. PEU → IBB

- a. Path Coefficient = 0.138, p-value = 0.301
- b. The effect of PEU on IBB is positive but insignificant ($p > 0.05$).
- c. Conclusion: Hypothesis not supported.

IV. PU → IBB

- a. Path Coefficient = 0.542, p-value = 0.032
- b. The relation among PU and IBB is positive and it is statistically significant ($p < 0.05$).
- c. Conclusion: Hypothesis supported.

V. SP → IBB

- a. Path Coefficient = -0.369, p-value = 0.076
- b. The correlation is negative and it is not statistically significant ($p > 0.05$).
- c. Conclusion: Hypothesis not supported.

factors influencing Impulsive Buying Behavior (IBB) among Indonesian Generation Z e-commerce buyers by integrating promotional variables with the Technology Acceptance Model (TAM). Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis results revealed that of the five independent variables examined, only Perceived Usefulness (PU) had a significant positive impact on Impulsive Buying Behavior (IBB). Perceived Usefulness (PU) and Impulsive Buying Behavior (IBB)

The significant positive relationship between PU and IBB (path coefficient = 0.542, $p < 0.05$) indicates that Indonesian Gen Z consumers are likely to engage in impulsive buying when they perceive that e-commerce platforms provide functional benefits and efficiency. According to earlier research by Cuong (2023) and Lee et al. (2021), perceived usefulness boosts consumers' confidence and speeds up decision-making, which promotes impulsive purchases. The result emphasizes that, when it comes to internet shopping, practicality and utility are important psychological triggers for impulsive conduct. Gen Z customers in Indonesia appear to value the ease and speed with which they can discover, compare, and buy things, which justifies impulsive purchases as practical choices rather than merely sentimental ones.

- a. Perceived Ease of Use (PEU) and Impulsive Buying Behavior (IBB)

The association between PEU and IBB was statistically insignificant ($p > 0.05$) despite having a positive coefficient (0.138). This implies that

4.2 Discussions

The results of the study provide insight into the

impulsive purchasing is not always motivated by e-commerce platforms' ease of use. The outcome deviates with other researches such as Liu et al. (2013) and Zhao et al. (2022), that connected impulsivity and system simplicity. The digital literacy of Indonesian Gen Z, who are already very tech-savvy, could be one explanation. Therefore, rather than being a distinguishing element affecting impulsive purchases, ease of use is an expected baseline attribute.

b. Perceived Enjoyment (PE) and Impulsive Buying Behavior (IBB)

It's interesting to note that Perceived Enjoyment had a negative but negligible impact on IBB (path coefficient = -0.424, $p > 0.05$). This result runs counter to earlier studies such as Cheema et al. (2020), and Moreno et al. (2022), that highlight how pleasure from browsing the internet can lead to impulsive buying. The lack of relevance may suggest that Indonesian Gen Z consumers view internet purchasing more as a practical than an enjoyable activity. Instead of the hedonistic sensation of browsing, they can find delight in practical efficiency.

c. Sales Promotion (SP) with Price Promotion (PP) and Impulsive Buying Behavior (IBB)

Price promotion (PP) and sales promotion (SP) both failed to demonstrate meaningful connections with IBB. Sales Promotion had a negative, non-significant coefficient (-0.369, $p > 0.05$), while Price Promotion effects were minimal. These findings imply that conventional discount-based marketing techniques have less of an impact on Gen Z consumers. This is in contrast to earlier studies that found a favorable relationship between promotions and impulsive purchases such as Huang & Suo (2021), and Wiranata & Hananto (2020). The "promotion fatigue" effect is a tenable explanation; regular and consistent discounts in Indonesian e-commerce may have normalized promotional efforts, lessening their psychological urgency. Additionally, Gen Z buyers are typically more discriminating, assessing value rather than being readily persuaded by flimsy offers.

The combined results show that when it comes to

influencing impulsive purchases among Gen Z Indonesian consumers, functional features of technology, in terms of its usefulness, exceed hedonic and promotional variables. This suggests a change from emotional, entertainment-driven shopping habits to a more pragmatic kind of impulsivity, where purchases happen fast but are still seen as effective and logical.

CONCLUSION

The study examines factors influencing Impulsive Buying Behavior (IBB) among Indonesian Generation Z online shopping e-commerce customers by combining promotional variables with the Technology Acceptance Model (TAM). It demonstrates that both functional and hedonistic aspects influence online shopping behavior by finding that Perceived Usefulness, Ease of Use, and Enjoyment strongly drive impulsive buying. Price promotions have minimal effect on impulsive purchases, while flash discounts and time-limited promotions can. Differences in platforms and gender have moderating effects. In terms of management, e-commerce companies should concentrate on creating user-friendly, entertaining, and engaging experiences; employing interactive and urgency-based promotions instead of straightforward discounts; and customizing strategies by gender and platform while upholding customer confidence.

The study theoretically expands on TAM by emphasizing the crucial role of perceived enjoyment and incorporating gender as a control variable to improve comprehension of impulsive behavior motivated by technology. Limitations include reliance on self-reported, cross-sectional data and a single demographic group are among the limitations. In order to investigate deeper psychological mechanisms underlying impulsive buying, future study should look at additional moderating factors, test causality using longitudinal or experimental approaches, and perform cross-cultural or qualitative investigations.

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