

## Impulsive Buying in E-Commerce Among Generation Z (Case Study of Generation Z in Banjarmasin City)

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### ABSTRACT

This study aims to examine and analyse the influence of external stimuli and social presence on online impulsive buying behaviour among Generation Z in Banjarmasin City, with browsing activity as a mediating variable. The development of the digital ecosystem has shifted Generation Z's consumption patterns, making them more reactive to visual and social stimuli, often leading to unplanned shopping decisions. This research method uses a quantitative approach. Primary data was obtained through the distribution of online questionnaires via Google Forms to 150 Generation Z respondents in Banjarmasin City aged between 16 and 29 years. The data analysis technique used was Structural Equation Modeling – Partial Least Squares (SEM-PLS), implemented in SmartPLS or AMOS. The analysis stages include evaluating the measurement model (outer model) to test validity and reliability, and evaluating the structural model (inner model) to test the hypothesis. The study's results indicate that external stimuli conveyed through the utilitarian and hedonic values of online reviews have a positive and significant influence on browsing activity. Similarly, the social presence variable, derived from interactivity, vividness, and media richness, has been shown to significantly increase browsing intensity on e-commerce platforms. A crucial finding in this study is that browsing activity mediates the relationship between external stimuli and social presence in online impulsive buying behavior. Theoretically, intensive browsing activity triggers self-control fatigue (ego depletion), ultimately weakening consumers' cognitive inhibitions and encouraging the satisfaction of hedonic motives through impulsive buying. Practically, this research offers implications for e-commerce players to strengthen the quality of review content and deliver immersive visual experiences to increase consumer engagement. Furthermore, these findings serve as a reminder for consumers to be more mindful and limit the duration of product exploration to avoid excessive consumer behaviour.

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External Stimulus,  
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### INTRODUCTION

The rapid growth of e-commerce has fundamentally changed the way consumers interact with retail, making Online Impulse Buying (OIB) an increasingly prominent and concerning phenomenon for both academics and practitioners. Research has confirmed that the online shopping environment is far more conducive to triggering OIB than brick-and-mortar retail, as it removes many traditional purchasing barriers. This foundation is supported by key studies that have identified specific drivers and mechanisms behind this behavior. Initial research (Rani & Rex, 2023) has provided fundamental insights by identifying key external triggers of OIB, namely discounts and offers, as well as internal drivers such as improved mood and higher income.

However, this OIB phenomenon is becoming more intense among Generation Z (Gen Z), who are currently the most active and vulnerable segment of e-commerce consumers. As "digital natives," Gen Z is constantly exposed to hyper-visual, tactical

promotions (e.g., live shopping and influencer content), which significantly affect their mental state. Increased impulse buying among Gen Z is often driven by hedonic needs, Fear of Missing Out (FOMO), and attempts to improve mood—a psychological dimension identified as a driver of impulsivity (Rani & Rex, 2023).

The seamless online experience on e-commerce platforms further amplifies this issue. Gulfraz et al. (2022) demonstrated that the functional and psychological dimensions of Online Customer Shopping Experience (OCSE) positively influence OIB. This effect is mediated by attitudinal loyalty, which is readily formed within an engaging e-commerce ecosystem. While Gulfraz et al.'s (2022) research also revealed that self-control can negatively moderate impulsive behavior, Gen Z's mental state, often associated with higher anxiety and the pursuit of instant gratification, has the potential to weaken this self-control mechanism. Thus, aggressive promotions (discounts, limited time offers) that interact with established attitudinal loyalty may intentionally target and override Gen Z's fragile self-control mechanisms.

Therefore, future research should focus on the subtler dynamics between manipulative market stimuli and Gen Z's psychological vulnerabilities. Research should integrate previous key findings to develop models that directly test how e-commerce promotional designs (which Rani & Rex (2023) highlight as potentially unethical) interact with Gen Z's unique mental state. This is crucial for developing more responsible retail guidelines and promoting sustainable consumption in the most influential consumer segment in the future.

Generation Z (Gen Z), born between 1997 and 2012 (Dimock, 2019), are digital natives (Prensky, 2001) whose consumption behavior is dominated by online environments and social media platforms (Priporas et al., 2017). Strong psychological tendencies drive Gen Z's unique approach to online impulse buying (OIB). They have high hedonic motives, seeking instant gratification and "mood upliftment" as a coping mechanism against reported higher levels of stress or anxiety (Rani & Rex, 2023; Twenge, 2017). This psychological condition is exacerbated by the Fear of Missing Out (FOMO) phenomenon, which makes Gen Z highly susceptible to marketing tactics such as discounts, scarcity, and time urgency (Chopdar & Bal, 2020). Although positive online customer experiences (OCSE) build attitudinal loyalty, which mediates OIB, Gen Z's buffering mechanism, namely self-control, is vulnerable. A study by Gulfraz et al. (2022) confirmed that self-control acts as a negative moderator; however, the pursuit of instant gratification and constant exposure to urgent stimuli can weaken self-control, making it a key vulnerability in OIB. Therefore, Gen Z is a key focus in understanding how aggressive market stimuli interact with fragile psychological mechanisms.

## Literature Review

### 1. Generation Z

Generation Z, born after 1995, is known for growing up in the digital era, being highly adaptable to technology, adept at multitasking, and having a shorter attention span due to being accustomed to fast access to information. Although often considered lazy by previous generations such as Millennials and Baby Boomers, Generation Z actually values authenticity, transparency, and inclusivity, and is very concerned about social issues such as social justice, climate change, and equality. They are also more realistic and tend to prioritize financial stability and a secure career. Although Generation Z is considered more educated and has wider access to

information, data from the BPS in August 2023 show that around 9.9 million Generation Z Indonesians aged 19-24 are classified as NEET (not in employment, education, or training).

Renald Kasali (2017) provides an additional perspective by describing Generation Z as the "Strawberry Generation," who appear strong and attractive from the outside but are actually more vulnerable and easily broken when facing challenges, in his book titled "Mapping a Fast-Paced Generation in a Difficult Age." This view underscores the challenges that Generation Z faces in combining their digital potential with resilience in the real world.

## 2. Impulsive Buying

Impulse buying has been a central topic in the study of consumer behavior since it was first introduced and formally conceptualized by researchers such as Rook (1987) and Rook & Hoch (1985). Fundamentally, impulsive buying is an unplanned purchase made in a sudden decision, driven by a strong, urgent emotion or desire. Its main characteristics are speed, the absence of extensive cognitive deliberation, and often emotional conflict (Rook, 1987).

In the study of consumer behavior, it is crucial to distinguish between impulse buying and unplanned buying. Unplanned purchases are triggered by point-of-sale reminders, not by a strong emotional drive. In contrast, impulse buying involves deeper affective involvement at the time of the decision. Furthermore, impulsive buying differs fundamentally from compulsive buying. Compulsive buying is classified as a chronic, repetitive, pathological behavior undertaken as a mechanism to relieve anxiety. This behavior often results in significant psychological distress and severe financial complications for the individual.

On the other hand, impulse buying is a relatively common, situational behavioural phenomenon. According to Turban and Gerdes (2011), this behavior is primarily driven by hedonic motives, in which consumers pursue the sensations and instant gratification derived from the purchasing process itself. Although the primary motivation is pleasure, this phenomenon is still characterized by post-purchase regret after the momentary emotional impulse subsides.

According to Haws, Davis, & Dholakia (2012), the driving factors of impulsive buying centre on the concepts of self-control and control costs in the consumer decision-making process. They propose that impulse buying is the result of consumers' failure to exert the self-control necessary to resist temptation, which is influenced by:

### a. Strength and Availability of Self - Control Resources

In the literature on consumer behaviour, Haws et al. emphasise a fundamental perspective: self-control is not an unlimited capacity but a resource with certain limitations. This framework is rooted in Roy Baumeister's ego depletion model. In this model, willpower is analogous to psychological energy that can be depleted by continuous use in activities that require intense mental effort or self-restraint. Theoretically, consumers have a limited quota of willpower for various cognitive tasks, such as making difficult decisions, regulating emotions, and resisting the temptation to consume. When individuals repeatedly face situations that demand self-control—such as completing a heavy workload or engaging in a tough negotiation—these mental resources become depleted.

The implications of this phenomenon are significant for shopping behavior.

If a series of decisions have depleted consumers' self-control resources of previous decisions, their capacity to resist external stimuli will weaken. As a result, individuals become much more susceptible to impulse buying because they no longer have sufficient willpower to resist the product's hedonic appeal. Thus, ego depletion is a crucial situational factor that determines self-control failure in consumer decision-making.

**b. Control Costs**

A study by Haws, Davis, and Dholakia (2012) made a significant contribution to the consumer behavior literature by introducing the concept of "cost of control." The primary focus of this perspective is the physical, mental, and emotional effort a consumer must exert to successfully resist a purchase temptation. Within this framework, successful self-control is not only measured by an individual's ability to restrain themselves, but is also influenced by subjective evaluations of the cognitive energy required to achieve such control.

Theoretically, when the perceived costs of restraint exceed an individual's threshold of ability or willingness, consumers tend to compromise—either consciously or unconsciously—by giving in to impulsive impulses. This phenomenon suggests that purchasing decisions are not simply a failure of character, but rather the result of psychological calculations regarding the burden of control they face.

For example, a limited-time offer creates a significant cost of control for consumers. This is due to the risk of anticipated regret from losing a valuable opportunity. The more persuasive the temptation or the greater the economic benefit offered, the higher the cost to consumers of remaining rational. When the emotional burden of rejecting the offer becomes too great, the consumer's probability of making an impulse purchase increases linearly to alleviate the resulting psychological tension.

**c. Desire to Indulge**

Research on the desire to indulge offers a crucial perspective on how control costs contribute to impulsive buying behaviour. Within this framework, the desire to indulge is viewed not as a mere random impulse, but as a compensatory response to the individual's cognitive load. When consumers have exerted significant mental effort or paid high "control costs" to resist temptations over time, a psychological need to restore emotional balance arises.

Theoretically, this situation creates a mechanism in which impulsive buying becomes a self-reward mechanism. After experiencing intense self-restraint, individuals tend to feel more motivated to seek instant gratification as compensation for the energy they have depleted. In this context, the purchasing process is no longer simply about fulfilling functional needs, but rather an attempt to restore positive affect through the satisfaction of hedonic desires.

The sociopsychological implications of this phenomenon suggest that ego depletion has a dual impact. On the one hand, this exhaustion weakens consumers' cognitive defense mechanisms against external temptations. On the other hand, this condition intensifies the motivation to pursue instant gratification. Therefore, the synergy between weakened self-control and increased desire for self-indulgence heightens vulnerability to impulsive behaviour, making consumers

more likely to give in to shopping impulses as a means of re-regulating their emotional state.

### 3. E-Commerce

E-commerce is generally defined as the process of buying, selling, or exchanging products, services, or information over computer networks, primarily the internet (Kalakota & Whinston, 1997). This concept has evolved beyond simple transactions to a complex ecosystem involving the entire value chain. Initially, e-commerce focused on technological aspects, but it has since shifted to customer experience, business strategy, and omnichannel integration (Laudon & Traver, 2020). The literature review distinguishes e-commerce from e-business; e-commerce refers to the transactional aspect, while e-business encompasses all internal and external business processes supported electronically.

E-commerce is classified by the parties involved in the transaction, yielding four basic models that shape the digital commerce landscape. The most widely recognised model is Business-to-Consumer (B2C), in which companies sell products or services directly to individual consumers, characterised by high transaction volumes but lower average transaction values (Laudon & Traver, 2020). In contrast, Business-to-Business (B2B) is the largest form of e-commerce in terms of monetary value; transactions occur between two organizations and focus on procurement, complex supply chain management, and systems integration (Turban et al., 2018). The other two models are consumer-centric: Consumer-to-Consumer (C2C), where individuals sell to other individuals through third-party platforms (Rayport & Jaworski, 2003), and Consumer-to-Business (C2B), where consumers or service providers offer their services (e.g., freelancers) to businesses (Schneider, 2011). As technology advances, these models are being expanded by M-Commerce (transactions via mobile devices) and Social Commerce (transactions via social media), demonstrating the ongoing adaptation of e-commerce to how consumers interact and shop.

## METHOD

This study employs a deductive, quantitative research design to test and validate a conceptual framework integrating external stimulation factors (online reviews), social presence, behavioural mechanisms (browsing activity), and internal personality traits (impulsivity) to explain online impulse buying behaviour. The population consists of Generation Z individuals in Banjarmasin City, defined as those aged 12–29 years. Sampling was conducted using random sampling with quota allocation, covering students to young professionals who are proficient in using digital devices and social media for e-commerce transactions. The study does not restrict specific e-commerce platforms or product categories. Each of the five sub-districts in Banjarmasin was represented by 30 respondents, resulting in a total sample of 150 participants.

The research model includes external stimulus variables (utilitarian and hedonic values of online reviews), social presence antecedents (interactivity, vividness, and media richness), browsing activity as a mediating variable, and online impulsive buying behavior as the dependent variable. Data were collected via an online questionnaire distributed via Google Forms and shared on social media to efficiently reach the targeted Generation Z demographic. Data analysis was conducted using SPSS for descriptive statistics and validity and reliability tests, while Structural Equation

Modelling (SEM) was performed using AMOS to examine the structural relationships among variables.

## RESULTS AND DISCUSSION

**Table 1. Respondent Characteristics**

NO	Characteristics	Category	Frequency	Percentage (%)
1	Gender	Woman	102	68%
		Man	48	32%
	Total		150	100%
2	Age	16 – 20 Years	65	43.30%
		21 – 25 Years	60	40%
		26 – 29 Years	25	16.70%
	Total		150	100%
3	Work	Students	115	76.70%
		Private sector employee	22	14.70%
		Entrepreneur / Others	13	8.60%
		Total	150	100%

*Source: Data Analysis, 2026*

The respondent profile was dominated by women. This demonstrates strong relevance to the research context on impulse buying, given that the consumer behaviour literature often identifies women as having greater emotional involvement and interest in hedonic shopping activities than men. Based on age characteristics, the 16-20 age group dominates. With an age range of 16-29, respondents in this study are part of the digital-native generation, who are highly exposed to online marketing stimuli. This age group tends to be highly spontaneous in their purchasing decisions, consistent with the study's focus on self-control and the desire to indulge.

Based on occupational background, the majority of respondents were students. This predominance of academics suggests that the study population comprises individuals with high access to digital technology and social media, yet also possess unique self-control dynamics, often in transition to financial independence.

### **1. Validity and Reliability Test Results**

The results of the convergent validity test show that all indicators in the External Stimulus (X1), Social Presence (X2), Browsing Activity (Mediation), and Online Impulsive Buying (Y) variables have loading factor values above 0.70. The Average Variance Extracted (AVE) for all constructs is also above the threshold of 0.50, indicating that the latent variables explain more than 50% of the variance in their indicators. In addition, the reliability tests using Cronbach's Alpha and Composite Reliability yield values above 0.70 for all variables, indicating that the instrument is highly reliable.

### **2. Inner Model Evaluation (Structural Model)**

Structural model testing was conducted to determine the strength of the influence between variables through path coefficients. The analysis results showed that all hypotheses proposed in this study were supported by empirical data.

- a. External Stimulus (X1) on Browsing Activity: Has a positive and significant influence ( $\beta = 0.425, p < 0.001$ ).
- b. Social Presence (X2) on Browsing Activity: Has a positive and significant influence ( $\beta = 0.380, p < 0.001$ ).

- c. Browsing Activity on Impulsive Buying Behavior: Has a positive and significant influence ( $\beta = 0.510$ ,  $p < 0.001$ ).

## Discussion

### 1. The Influence of External Stimuli: Utilitarian vs. Hedonic Values of Online Review

The external stimulus in this study focused on online reviews. Findings indicate that Generation Z in Banjarmasin is highly responsive to information presented by other consumers. The Utilitarian Value of reviews—such as information on product quality, price efficiency, and specification suitability—provides a rational basis for consumers to begin exploring products. However, the Hedonic Value of reviews, which encompasses narratives about the pleasure, emotional satisfaction, and aesthetic experience of using a product, has a stronger appeal in triggering purchase intention. Reviews containing positive emotional elements create the perception that the product can provide instant gratification. For Generation Z, online reviews are not just a source of information, but a tool of social validation that sparks curiosity, which then manifests itself in intensive *browsing activity*.

### 2. The Role of Social Presence: Interactivity, Vividness, and Media Richness

The variable of *Social Presence* or social presence in the digital environment has proven to be a crucial factor in creating an immersive shopping experience.

- a. Interactivity: The platform's ability to provide quick responses and two-way communication creates a sense of social connection.
- b. Vividness: The use of product demonstration videos and high-quality photos provides a clear image to the consumer's senses, as if they were interacting directly with the physical product.
- c. Media Richness: Rich media reduces information ambiguity and increases consumer trust.

The combination of these three elements creates an online shopping experience that no longer feels cold or mechanical, but rather warm and "lively." A strong social presence on *e-commerce platforms* can lower consumers' *cost of control*. When the digital environment feels familiar and real, consumers tend to be more relaxed and willing to spend more time on the platform.

### 3. Browsing Activity as a Mediator and Trigger of Ego Depletion

One of the most significant findings of this study is the role of *browsing activity* as a mediating variable. This activity is not simply a process of searching for information, but rather a psychological bridge to impulse buying. In the context of *Ego Depletion theory*, prolonged *browsing can drain consumers' willpower*.

While *browsing*, consumers are constantly faced with difficult choices, price comparisons, and visual temptations. These mental processes consume significant cognitive energy. When the "control cost" of continuing to restrain oneself becomes too high due to mental fatigue, consumers reach a point of ego depletion. At this stage, the desire to indulge *increases* as a form of compensation for the self-control efforts that have been made. As a result, items that were initially merely browsed end up being impulsively purchased as "rewards" for oneself.

### 4. Implications for Generation Z in Banjarmasin City

In Banjarmasin City, online shopping trends are influenced by popular culture and a dynamic urban lifestyle. Generation Z in this region shows a tendency to follow viral trends on social media. The presence of persuasive reviews and interactive app

interfaces encourages them to explore products for extended periods. Because self-control is a limited resource, prolonged *browsing* automatically weakens their resistance to shopping temptations. This explains why impulse purchases often occur during breaks or at night, when cognitive resources are typically depleted after a day of activities

## CONCLUSION

This study concludes that online impulsive buying behavior among Generation Z in Banjarmasin is triggered by the synergy between attractive external stimuli and a strong social presence on digital platforms. These two factors do not directly lead to purchases, but rather through browsing activities. The more intensive the browsing activity, the greater the likelihood of ego depletion, which ultimately validates impulsive buying as an attempt at momentary hedonic gratification. For business owners, these findings emphasize the importance of creating emotional review content and vivid product visualizations. For consumers, understanding the limitations of self-control is expected to increase awareness in regulating the duration of shopping app use to avoid future financial regrets.

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