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INVESTIGATING IMPULSIVE BUYING IN THE DIGITAL ERA: THE IMPACT OF LIFESTYLE AND E-WALLET USAGE ON GENERATION Z

Yulfiswandi[1], Slevia[2], Candy[3]
[1,2,3] Faculty of Business and Management, Batam International University

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Abstract

This research seeks to explore how lifestyle choices and the use of e-wallets affect impulsive buying in Generation Z located in Batam City, including how self-control acts as a moderating factor. The study applied a numerical method that included 264 participants chosen through easy sampling techniques. Information was gathered via online surveys and was examined using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The findings show that habits and e-wallet usage have a beneficial effect on impulsive buying. Nonetheless, self-control did not play a role in changing how lifestyle and e-wallet usage affected impulsive buying. Furthermore, the research framework managed to account for 70.6% of the changes in impulsive buying. In summary, the impulsive buying tendencies of Generation Z are shaped by lifestyle elements, ease of technology, and a person's capacity for self-control.

Corresponding Author:
yulfis.wandi@uib.edu

Penelitian ini bertujuan untuk mengeksplorasi bagaimana pilihan lifestyle dan e-wallet usage memengaruhi pembelian impulsif pada Generasi Z yang berlokasi di Kota Batam, termasuk bagaimana self-control berperan sebagai faktor moderasi. Studi ini menggunakan metode numerik yang melibatkan 264 partisipan yang dipilih melalui teknik pengambilan sampel yang mudah. Informasi dikumpulkan melalui survei daring dan dianalisis menggunakan Structural Equation Modeling-Partial Least Squares (SEM-PLS). Hasil penelitian menunjukkan bahwa lifestyle dan e-wallet usage memiliki efek menguntungkan pada impulsive buying. Namun demikian, pengendalian diri tidak berperan dalam mengubah bagaimana lifestyle dan e-wallet usage memengaruhi impulsive buying. Lebih lanjut, kerangka penelitian berhasil menjelaskan 70,6% perubahan dalam impulsive buying. Singkatnya, kecenderungan impulsive buying Generasi Z dibentuk oleh elemen gaya hidup, kemudahan teknologi, dan kapasitas pengendalian diri seseorang.

INTRODUCTION

The rise of digital financial technology, particularly the proliferation of e-wallets, has significantly streamlined daily financial exchanges. By allowing customers to process payments quickly and effortlessly, these digital systems have largely rendered traditional transaction methods obsolete. However, this convenience also brings consequences in the form of an increased tendency to make spontaneous purchases without rational consideration, known as impulsive buying (Y. Y. Lee *et al*., 2023). In this situation, a way of living focused on enjoyment and feelings is a key factor in the rise of impulsive buying, particularly in Generation Z, who actively interact with digital platforms (Rodrigues *et al*., 2021). Besides outside influences, mental aspects like self-control are also very important in managing how people buy things. Self-control means a person’s skill to regulate impulses and resist spontaneous shopping urges when faced with various attractive stimuli, such as promotions, ease of transactions, or digital product displays (Jain *et al*., 2023; X. Zhang *et al*., 2024). An individual who possesses a significant degree of self-discipline usually approaches spending choices more logically, whereas someone lacking in self-control is likely to engage in impulsive buying. A higher propensity for impulsive buying is often observed among younger shoppers, a trend largely driven by their increased interaction with e-wallets and online retail platforms. Previous research also shows that situational elements in digital environments, such as interface design and the interactive atmosphere of live commerce, can increase emotional arousal and encourage impulsive buying (Yang *et al*., 2022). The ease of transactions offered by digital payment technology has driven significant changes in consumer shopping behavior, but has also created challenges in the form of increased impulsive buying without rational consideration (Y. Y.

Lee *et al*., 2023). This phenomenon becomes even more complex when linked to the consumerist lifestyle of the younger generation, which is oriented towards pleasure and convenience in digital activities (Rodrigues *et al*., 2021). Studies have found that people with a certain lifestyle who use electronic wallets tend to buy on a whim more often, but the results are not consistent and are still influenced by psychological factors such as self-control (Jain *et al*., 2023). Self-control is believed to be able to restrain consumer impulses and reduce the influence of lifestyle and ease of transactions on impulsive buying (X. Zhang *et al*., 2024). A person with high self-control tends to be more rational and careful in purchasing decisions, while individuals with low self-control are more easily tempted by digital stimuli such as product visuals or the interactive atmosphere in live commerce (Yang *et al*., 2022). However, most previous studies have examined these variables separately and have not comprehensively tested how self-control levels can moderate the relationship between lifestyle, e-wallet usage, and impulsive buying (Nyrhinen *et al*., 2024).

The progress of digital tools has notably transformed the way individuals make impulsive buying. The rise of online shopping sites has accelerated the shopping process, making it easier, efficient, and more influenced by feelings. Consumers now buy not only out of necessity but also based on mood, social impulses, and technological conveniences, which encourage spontaneous decisions (Feng *et al*., 2024). These circumstances create an environment where consumers find it significantly easier to engage in impulsive buying behaviors. The rapid growth of e-commerce has also contributed to more impulsive consumption behavior, especially among consumers accustomed to using digital technology in their daily activities (Purwianti *et al*., 2024). Following this pattern, the shift to digital technology in retail suggests that younger people, particularly those in Generation Z, are becoming the primary buyers online. Generation Z is known as digital natives with a high level of dependence on technology, and consumption patterns influenced by social media interactions, online reviews, and brand images formed on digital platforms (Lady *et al*., 2025). In consumer behavior theory, emotional and situational factors often influence purchasing decisions, not just rational considerations (Lina *et al*., 2022). The phenomenon known as impulsive buying is usually triggered by stimuli such as promotions, discounts, or attractive product displays (Jie *et al*., 2022). The digital environment accelerates this process because online shopping systems allow consumers to make transactions very easily, even without long consideration (Y. Y. Lee *et al*., 2023). Along with outside factors, internal aspects like self-discipline are also important in making impulsive buying. People with high self-control tend to be able to resist urges and think more rationally, while those with low self-control are more easily swayed by emotional stimuli and online promotions (Wang *et al*., 2022). Thus, the balance between emotional drives and self-control is an important factor in determining impulsive buying in the digital era (Jain *et al*., 2023). The increased probability of impulsive purchasing is further amplified by the ease of use associated with digital payment tools like e-wallets. Cashless transactions reduce perceived spending and increase shopping convenience, which allows consumers to make impulsive buying (C. H. Lee & Chen, 2021; Wei *et al*., 2023). Conversely, a digital culture that emphasizes a consumerist lifestyle and the search for social validation also strengthens impulsive buying (Nyrhinen *et al*., 2024).

Overall, the tendency to make impulsive buying in the digital era stems from a blend of psychological influences, social dynamics, and technological advancements. The rapid flow of information, the convenience of transactions, and emotional triggers foster a consumer environment focused on immediate satisfaction. Although previous research has looked at the relationship between lifestyle and impulsive buying (Rodrigues *et al*., 2021; Sambeta *et al*., 2024; Wahyuandari *et al*., 2024), as well as the relationship between e-wallet usage and impulsive buying (Y. Y. Lee *et al*., 2023; Wei *et al*., 2023), the findings remain inconsistent. Several studies reported that lifestyle significantly increases impulsive buying behavior, while other studies found insignificant effects under certain consumer characteristics and contexts (Oktaviani *et al*., 2024). In contrast to previous research that often studies these factors separately, this study fills a gap by simultaneously analyzing lifestyle and e-wallet usage with self-control as a moderator, specifically within the context of Gen Z in emerging digital hubs. Furthermore, empirical evidence regarding impulsive buying behavior among Generation Z in Batam City remains scarce, despite Batam's rapid digital transformation and widespread adoption of e-wallet services.

The framework of thought in this research are:

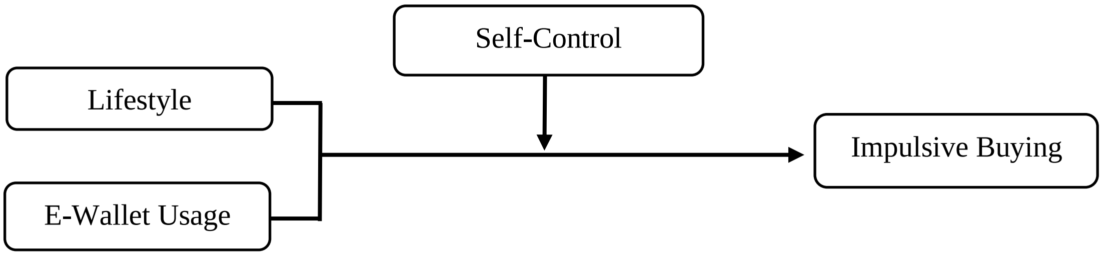

Figure 1:
Research Framework

METHODS

This study utilizes a causal-comparative quantitative approach to analyze how lifestyle and e-wallet engagement influence impulsive purchasing behaviors within the Generation Z population in Batam City. Given that the independent variables existed independently of the researcher's intervention, this methodology is well-suited for identifying existing causal relationships. The sample for this research included 264 respondents chosen through convenience sampling, which gathers data from easily reachable respondents without guaranteeing that the entire population is adequately represented. The respondents in this research were people from Generation Z aged between 14 and 29 years old, domiciled in Batam City, and who are active e-wallet users in their daily transaction. The sample size of 264 respondents is considered sufficient for SEM-PLS analysis. According to Hair & Alamer (2022), the PLS-SEM method can be used in research with a relatively small sample size as long as the model satisfies the validity and reliability testing criteria. Between November 22, 2025, and March 12, 2026, data were collected using an online survey. The instrument, adapted from previous literature, employed a 5-point Likert scale (ranging from "strongly disagree" to "strongly agree") to measure lifestyle, e-wallet usage, self-control, and impulsive buying. For data analysis, this study utilized Structural Equation Modeling (SEM) via the Partial Least Squares (PLS) method to evaluate the validity and reliability of the framework, as well as to examine both direct and moderating variable relationships. Processing of the data for this research was performed using SmartPLS 3 software.

Lifestyle represents an individual's way of living, which is demonstrated through their interests, pastimes, and views on the allocation of their time and finances. A person who is more focused on consumption, active in digital spaces, and oriented towards enjoyment is at a higher chance of participating in impulsive buying. Research carried out by Sambeta *et al*. (2024) indicated that lifestyle plays a beneficial and considerable role in impulsive buying among users of TikTok Shop who are boarding students, with contemporary lifestyles and access to digital media promoting unplanned shopping tendencies. Comparable findings were also discovered by Wahyuandari *et al*. (2024), indicating that way of life plays an important role in impulsive buying among online shoppers in Tulungagung. People who lead a consuming and pleasure-seeking lifestyle are more readily encouraged to make purchases impulsively for immediate satisfaction.

Nonetheless, Oktaviani *et al*. (2024) discovered different outcomes, indicating that the way individuals live does not have a major effect on impulsive buying among Tokopedia users in Kuningan Regency. The majority of those surveyed were students who have restricted financial means, which makes it challenging for them to adopt a consumer-driven lifestyle.
H_1: Lifestyle has a positive and significant effect on impulsive buying.

E-wallet usage makes buying things easier, faster, and more efficient, which can help lower mental blocks for shoppers when they spend money. According to the research of Lina *et al*. (2022), the simplicity of accessing and the convenience of shopping online heightens the likelihood of impulse buying since choices are made promptly with minimal reflection. Jie *et al*. (2022) identified a significant link between frequent digital technology use and impulsive buying, particularly when transactions occur rapidly. Furthermore, studies by (Cui *et al*., 2022; Singh *et al*., 2023) indicate that the convenience and engaging nature of online interfaces foster impulsive emotional responses during shopping. These factors suggest that increased e-wallet usage serves as a catalyst for impulsive purchasing; by reducing the effort involved in paying, these tools often weaken a consumer's fiscal awareness and facilitate unplanned buying decisions.
H_2: E-wallet usage has a positive and significant effect on impulsive buying.

Self-control is a people skill to manage their thoughts, emotions, and actions so they can reach bigger goals and avoid giving in to instant desires. According to Self-Regulation Theory, individuals continuously monitor and control their behavior to ensure it aligns with personal goals and standards (Nyrhinen *et al*., 2024). In terms of how consumers behave, self-control enables individuals to resist impulsive urges arising from a consumptive lifestyle. Individuals with a modern and consumption-oriented lifestyle are generally exposed to various stimuli that encourage spontaneous purchases. However, those with high self-control are more capable of evaluating the consequences of their purchases before making decisions (Jain *et al*., 2023). This claim is further backed by the Theory of Planned Behavior (TPB), which states that perceived behavioral control influences an people ability to perform or restrain a particular behavior (Nyrhinen *et al*., 2024). Therefore, individuals with stronger self-control are expected to be less affected by lifestyle factors that may encourage impulsive buying. Previous studies found that self-control weakens the tendency toward impulsive buying behavior (Jain *et al*., 2023). Nyrhinen *et al*. (2024) further explained that people with low self-control are more susceptible to external stimuli and impulsive behavior. Similar findings were reported by (X. Zhang *et al*., 2024). Thus, self-control is expected to weaken the influence of lifestyle on impulsive buying.
H_3: Self-control moderates the influence of lifestyle on impulsive buying.

E-wallet usage provides convenience, speed, and flexibility in transactions, which may increase consumers' tendency to make spontaneous purchases (Y. Y. Lee *et al*., 2023). According to the Theory of Planned Behavior (TPB), perceived behavioral control affects how individuals manage their behavior when facing opportunities to act (Nyrhinen *et al*., 2024). In digital payment environments, consumers frequently encounter promotions, cashback offers, and seamless payment processes that can stimulate impulsive buying behavior (Z. Zhang *et al*., 2022). Nonetheless, the Self-Regulation Theory indicates that people who possess high levels of self-control can more effectively manage their reactions to these triggers and think about the future implications of their financial choices (Nyrhinen *et al*., 2024). The influence of e-wallet convenience on impulsive buying appears to be moderated by an individual’s level of self-control. Specifically, those with high self-control may be less susceptible to the ease of digital payments, whereas individuals with lower self-control are more likely to succumb to these triggers. Research consistently highlights self-control as a critical factor in mitigating impulsive purchasing behavior within digital shopping environments (Jain *et al*., 2023). Consequently, self-control is hypothesized to mitigate the positive link between e-wallet usage and impulsive buying.

H_4: Self-control moderates the influence of e-wallet usage on impulsive buying.

Table 1
Questionnaire Attachment

Variables	Definition	Indicator	Reference
Lifestyle	A person's way of life is seen from their activities, hobbies, and opinions in everyday life.	- I often spend time hanging out, exploring new places, or doing activities that make life more exciting. - I feel it is important to enjoy life by trying new things that provide enjoyable experiences. - I don't mind spending more money on activities that make me feel happy, such as eating at cafes, going to entertainment venues, or shopping. - I am interested in following the latest trends, such as fashion, food, gadgets, or popular places that are currently viral on social media. - I often get new lifestyle recommendations from social media and usually want to try them right away.	(Pandiangan *et al*., 2024)
E-Wallet Usage	The level of use of digital wallet applications by individuals to conduct financial transactions.	- I will use an e-wallet because most people use it too. - I feel my self-image and status have improved since using an e-wallet. - I am interested in the promotions offered by e-wallet providers. - I intend to use an e-wallet in the future.	(Wei *et al*., 2023)
Self-Control	The level of a person's ability to control emotions and consumer behavior.	- I often find it difficult to restrain myself when tempted to do something fun. - I get distracted easily and have difficulty focusing when I'm working on something. - I often act spontaneously without considering the consequences. - I have a hard time delaying my desires when I want to do something. - I sometimes regret making hasty decisions.	(Mpaata *et al*., 2023)
Impulsive Buying	Impulsive buying behavior without prior planning.	- I bought something I hadn't planned to buy before - I can't resist buying something if I really like it. - If I see a discounted price, I tend to buy impulsively. - I buy things based on how I feel at the time. - I spent more money on things than I expected.	(Y. Y. Lee *et al*., 2023)

RESULT AND DISCUSSION

This research collected data from 264 respondents belonging to Generation Z living in Batam City with diverse demographic characteristics. Based on the information collected, most of the people who answered were female and within the productive age range. Most respondents were employed, with salary serving as their primary source of income. Most of the people surveyed had completed high school or a vocational high school. In addition, the use of e-wallets in daily activities was relatively high, with several digital payment platforms becoming the respondents' preferred choice for conducting transactions. According to the findings from the measurements, every aspect of the research variables fulfilled the predetermined standards, signifying that the information gathered in this investigation was authentic and appropriate for additional examination.

Table 2
Respondent Demographics

Demographic Variables	**Category**	**Frequency**	**Percentage (%)**
Gender	Male	125	47.3
	Female	139	52.7
Age	< 20	49	18.6
	20-23	120	45.5
	24-26	77	29.2
	>27	18	6.8
Current status	Students	79	29.9
	Work	109	41.3
	Students while working	76	28.8
Source of income	Salary	179	67.8
	Part-time/Freelance	50	18.9
	Pocket money	80	30.3
Education	Elementary School	0	0.0
	Junior High School	1	0.4
	High School/Vocational School	185	70.1
	Bachelor's Degree	77	29.2
	Diploma Degree (D3)	1	0.4
Frequently used e-wallets	ShopeePay	122	46.2
	Ovo	101	38.3
	GoPay	172	65.2
	Dana	96	36.4
	LinkAja	19	7.2

The outcomes from the tests for validity and reliability show that every concept in this research has met the criteria for good measurement. Thus, each indicator is declared capable of representing the research variables validly and consistently, making all elements appropriate for the upcoming analysis. These findings demonstrate that the measurement model is strong and accurately capturea the concepts examined in this study. In addition, the tools employed demonstrate a high degree of reliability in assessing their respective concepts, thereby reducing the likelihood of measurement errors. Therefore, the research instrument can be considered reliable for explaining the relationships among variables in the structural model. The assessment of convergent validity and construct reliability in PLS-SEM research refers to the guidelines proposed by (Hair & Alamer, 2022).

Table 4
R-square

Variables	R-square	R-Square Adjusted
Impulsive Buying	0.706	0.702

Table 5
f-square

Variables	Impulsive Buying	Category
Lifestyle	0.097	Small effect
E-Wallet Usage	0.161	Moderate effect
Self-Control	0.237	Moderate effect

Table 6
Q-square

Variables	Q^2	Category
Impulsive Buying	0.496	Large predictive relevance

As shown by the R^2 test, the research model provides a robust explanation for the variation in impulsive buying. While the study's independent variables capture most of this behavior, external factors not integrated into the framework account for the residual variance. In the context of PLS-SEM, this R^2 value is essential for assessing the model's overall explanatory and predictive performance regarding the dependent variable (Hair & Alamer, 2022). Furthermore, the predictive relevance (Q^2) test shows that the model is affective in making predictions, indicating that the variables included in the model are capable of predicting impulsive buying behavior. Furthermore, the results of the effect size (f-square) test indicate that the Lifestyle variable has a small influence on Impulsive Buying, while E-Wallet Usage and Self-Control are included in the moderate influence category. This result shows that although each element of the study model plays a role, the extent to which they affect impulsive buying behavior differs. Understanding how strongly each factor influences the PLS-SEM model can help determine the extent to which each factor contributes to the dependent variable (Hair & Alamer, 2022).

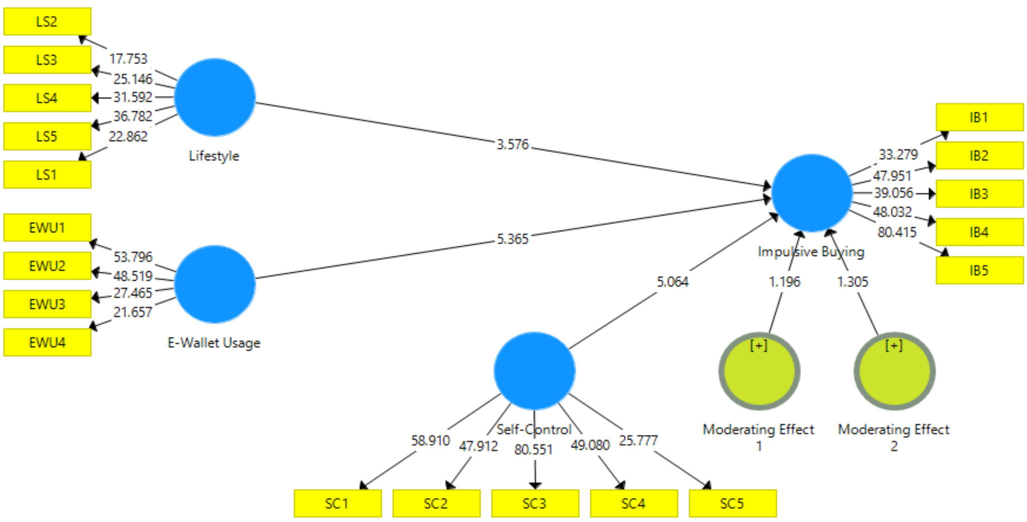

Figure 2:
Hypothesis Results

Table 7
Path Coefficient (Direct Effects)

Direct	Sample Mean (M)	P Values	Results
Lifestyle -> Impulsive Buying	0.232	0	Supported
E-Wallet Usage -> Impulsive Buying	0.306	0	Supported

H_1: Lifestyle has a positive and significant effect on Impulsive Buying

The findings of the analysis reveal that lifestyle significantly influences impulsive buying in a favorable manner. This suggests that people who lead a lifestyle focused on consumption are likely to engage in unplanned purchases with greater regularity. Shoppers who focus on fashion, aesthetics, and pleasure tend to buy products driven by their wants instead of their real necessities (Sambeta *et al.*, 2024). In online shopping activities, lifestyle also shapes consumers' purchasing behavior and increases the tendency to buy impulsively (Wahyuandari *et al.*, 2024). Comparable findings were reported in studies indicating that a person's lifestyle significantly increases the likelihood of making impulsive buying among users of online shopping apps (Oktaviani *et al.*, 2024). Thus, H_1 is supported.

H_2: E-Wallet Usage has a positive and significant effect on Impulsive Buying

The analysis demonstrates a significant positive relationship between the utilization of e-wallets and impulsive purchasing behavior. Consumers are frequently prompted to make spontaneous, uncalculated purchases by the seamless nature of digital financial transactions and the availability of various promotional incentives. These results align with studies indicating that being able to shop easily online can boost impulsive buying, especially in younger people (Lina *et al.*, 2022). Also, using the internet a lot has been shown to promote impulsive buying because of increased contact with different buying suggestions (Jie *et al.*, 2022). Furthermore, additional research has pointed out that using electronic wallets leads to increased impulsive buying actions among online consumers (Y. Y. Lee *et al.*, 2023). Thus, H_2 is supported.

Table 8
Indirect Effect

Indirect	Sample Mean (M)	P Values	Results
Lifestyle × Self-control -> Impulsive Buying	-0.048	0.232	Not Supported
E-Wallet Usage × Self-control -> Impulsive Buying	0.069	0.192	Not supported

H_3: Self-Control moderates the influence of Lifestyle on Impulsive Buying

Self-control failed to moderate the impact of lifestyle on impulsive buying. While high self-regulation usually helps consumers avoid unnecessary, impulsive spending, that effect was not observed in this research (Wardanti *et al.*, 2025). Therefore, self-control was expected to weaken the influence of lifestyle on impulsive buying. However, the findings of this study suggest that self-control was not strong enough to significantly alter the effect of lifestyle on impulsive buying behavior (Sukra *et al.*, 2025). This means that lifestyle continues to influence impulsive buying regardless of an individual's level of self-control. One possible explanation is that Generation Z is highly exposed to social media, trends, and influencer content, making lifestyle an important part of self-expression and social identity. As a result, purchasing decisions may be driven more by lifestyle preferences and social influences than by self-control (Mufassiro *et al.*, 2025). Thus, H_3 is not supported.

H_4: Self-Control moderates the influence of E-Wallet Usage on Impulsive Buying

The findings from the analysis indicate that self-control does not have a significant effect on the connection between using an e-wallet and making impulsive buying. People with higher self-control are generally expected to be more capable of controlling spending behavior and resisting impulsive purchasing tendencies (Wardanti *et al*., 2025). The expected moderating role of self-control was not empirically supported; e-wallet usage significantly promotes impulsive buying irrespective of an individual's self-regulatory capacity (Sukra *et al*., 2025). This may occur because e-wallet services provide convenience, speed, cashback, discounts, and promotional offers that encourage spontaneous purchases. For Generation Z, these benefits may be more influential than self-control in determining purchasing behavior (Mufassiro *et al*., 2025; X. Zhang *et al*., 2024). Thus, H_4 is not supported.

Table 9
Discriminant Validity (Fornell-Larcker)

Variables	**Lifestyle**	**E-Wallet Usage**	**Self-Control**	**Impulsive Buying**
Lifestyle	0.759	0.616		0.709
E-Wallet Usage		0.797		
Self-Control	0.69	0.667	0.839	0.774
Impulsive Buying		0.724		0.843

Table 10
Discriminant Validity (Heterotrait–Monotrait Ratio)

Variables	**Lifestyle**	**E-Wallet Usage**	**Self-Control**	**Impulsive Buying**
Lifestyle		0.744		0.804
E-Wallet Usage				
Self-Control	0.792	0.76		0.857
Impulsive Buying		0.834		

Based on the Fornell-Larcker criterion, every concept fulfills the necessary standards for discriminant validity. The evidence for this lies in the fact that the square root of each variable's AVE is greater than the correlations between that variable and any other construct. Consequently, it can be inferred that each variable is able to differentiate itself well from other variables in the research model. Thus, all constructs are declared valid in measuring different concepts. According to Hair and Alamer (2022), discriminant validity is achieved when the square root of the AVE for a specific construct exceeds the correlation found with other constructs. Additionally, all values are below the suggested limit, which is less than 0.90, according to the test findings utilizing the Heterotrait–Monotrait Ratio (HTMT) approach. This indicates that there are no problems with discriminant validity between variables and that each construct in the study has a sufficient degree of difference. Thus, the research model can be declared to have met the discriminant validity criteria, and all variables are able to measure different constructs accurately (Hair & Alamer, 2022).

CONCLUSION

According to the findings from the research and the analysis performed, we can reach these conclusions:

1. The results of this study indicate that lifestyle has a significant positive effect on impulsive buying among Generation Z in Batam City. People are more likely to make impulsive buying and to have a more consumptive lifestyle and orientations toward pleasure.

2. The findings also show that e-wallet usage has a significant positive effect on impulsive buying. The convenience, speed, and practicality offered by digital payment systems boost Generation Z’s tedency to engage in impulsive buying.
3. The moderating role of self-control was not empirically supported in the relationship between impulsive buying and its predictors lifestyle and e-wallet usage. Consequently, it can be inferred that among Generation Z consumers, individual self-control is not sufficiently robust to attenuate the impulsive purchasing behavior fostered by digital transaction convenience and a consumptive lifestyle.
4. Based on the coefficient of determination analysis, the research model could clarify about 70.6% of the variation in impulsive buying, indicating that the variables used in this study were effective in explaining impulsive buying behavior among Generation Z in Batam City.
5. This research has a few drawbacks. Using a snapshot approach restricts the chance to observe alterations in behavior over time. In addition, relying on self-reported questionnaires can result in biased responses, and using convenience sampling may restrict how widely the study's results can be applied. Furthermore, this study was restricted to Generation Z respondents in Batam City and focused only on selected variables related to impulsive buying. Therefore, it is recommended that upcoming studies use wider sampling methods, long-term designs, and more factors.

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