

ANALYSIS THE EFFECT OF PERCEIVED EASE OF USE, PERCEIVED USEFULNESS, AND SOCIAL INFLUENCE ON THE IMPULSIVE BUYING BEHAVIOR OF GENERATION Z USERS OF TIKTOK PAYLATER FEATURE IN DKI JAKARTA

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Abstract

This research seeks to examine how Perceived Ease of Use, Perceived Usefulness, and Social Influence affect impulsive buying behavior among Generation Z individuals in the DKI Jakarta region. The digital economy transformation in Indonesia has shifted from the traditional e-commerce model to a more integrated social commerce ecosystem, with TikTok Shop as one of the major players. The emergence of TikTok Paylater as a Buy Now Pay Later financial service innovation has created a phenomenon of shopping without financial barriers, which has significantly influenced the consumption behavior of Generation Z. This research uses the TAM theoretical framework to examine how technological functionality and external motivation interact in influencing user decisions. The main focus of this research is to investigate the role of Social Influence as a transactional accelerator that bridges the emotional drive resulting from the Fear of Missing Out phenomenon and live shopping algorithms with financial execution through the Paylater feature. By taking a case study in the urban area of DKI Jakarta, which has high digital penetration, this research is anticipated to address the existing gap in the literature concerning of consumer behavior on social commerce platforms.

1. INTRODUCTION

In Indonesia's current digital economy era, e-commerce has successfully changed the way businesses are run, enabling global market access and reaching buyers on a wider scale (Maghfiroh et al., 2023). According to information from Bank Indonesia (BI), the overall worth of e-commerce transactions in Indonesia amounted to Rp266.3 trillion in 2020, indicating that e-commerce has become an integral part of changing modern consumer purchasing behavior in Indonesia.

The digital economy transformation in Indonesia is in a phase of acceleration, marked by a fundamental shift from traditional e-commerce transaction patterns to a more integrated ecosystem known as s-commerce (Social Commerce). In the s-commerce business model, vendors can advertise their products by using posts, stories, and paid ads on social media platforms. This makes the shopping experience on s-commerce platforms more personal and interactive.

One of the social media platforms that is often used to develop and facilitate s-commerce activities is TikTok. The TikTok app has brought new innovations in online commerce in Indonesia and has successfully become the most popular site for businesses to promote their products on the TikTok Shop feature.

This development of the digital economy has been accompanied by the emergence of various digital financial service innovations that support more efficient financial transactions and create online credit-based payment

methods, namely paylater (Panjalu et al., 2022). The Tiktok Shop platform, which is a strategic convergence between the Tiktok and Tokopedia applications, also supports this payment method by providing the Tiktok Paylater feature. The integration of this feature into the Tiktok Shop s-commerce platform has succeeded in creating a phenomenon of shopping without financial barriers and eliminating the psychological barriers that hold back users' purchasing decisions within the application.

Every level of Indonesian society is affected by this phenomenon, but young people from Generation Z are particularly affected. Having grown up in the digital age, which offers a number of conveniences for getting things without paying for them upfront, this demographic group was born and raised. This is evidenced by empirical data showing that young people dominate the user base of digital financial services, with 26.5% to 39% of Buy Now Pay Later feature users coming from Generation Z and 43% from young millennials (Kredivo & Katadata Insight Center, 2024).

This generation's psychological vulnerability to instant gratification on social media, combined with social pressure on the TikTok platform, has created fertile ground for impulsive buying behavior. To understand the factors that shape impulsive buying behavior, the TAM theoretical framework developed by Davis (1989) is often used as a reference in the research process. According to this theory, a person's intention to use a technology is influenced by two primary perceptions: perceived usefulness and perceived ease of use. In the Tiktok paylater feature, the ease of navigating the platform interface and the fast transaction process (Ease of Use) as well as the various features, it meets the financial and lifestyle needs of users (Usefulness) are the main determining factors.

However, in the context of financial transactions, adopting the TAM model alone is not enough. The Social Influence factor also plays an equally important role. The role of social influence has evolved from a mere normative factor to a transactional accelerator that bridges the gap between emotional impulses and financial execution. When Generation Z users are exposed to intense social validation through the For You Page (FYP) algorithm and the Fear of Missing Out phenomenon created by viral trends or time pressure in live shopping on the TikTok platform, the brain processes these social signals as an urgent need to participate.

Although there have been many studies examining the adoption of paylater features on platforms, studies that specifically analyze the indicators that influence impulsive buying behavior, especially by simultaneously integrating the variables of convenience, usefulness, and social influence on social commerce platforms such as TikTok, are still limited in research studies.

Therefore, the purpose of this study was to address a lack of research in that area by taking a case study of Generation Z users of the TikTok paylater feature in DKI Jakarta. This urban area is known for its diverse young population, high social penetration, and widespread use of social media platforms. This study aims to thoroughly examine the factors such as Perceived Ease of Use, Perceived Usefulness, and Social Influence in relation to the impulsive buying behavior of TikTok users who utilize the paylater feature.

2. LITERATURE REVIEW

2.1 Theoretical and Conceptual Background

The Technology Acceptance Model is a theoretical framework designed to explain the factors that influence how people accept and use technology among users in the phenomenon of technology acceptance. This theoretical model was first introduced by Fred Davis in 1989 as an adaptation of the Theory of Reasoned Action in the context of information systems. The Technology Acceptance Model is also a theoretical framework that helps us to understand what affects how people accept and use information technology (Ismayanti et al., 2018).

Current technological advances provide opportunities to acquire a deeper understanding of the reasons why users accept or reject a technology, one of which is through the use of the TAM (Enu-Kwesi & Opoku, 2020). The TAM model assumes that technology is adopted through a cognitive process that aim to provide satisfaction to users or maximize its benefits.

Within the TAM framework, the acceptance of information technology is explained through the belief that an individual's purpose to use technology is determined by how much they perceive the technology to provide significant effectiveness and have a high level of ease of use (Schorr & Gorovoj, 2023).

This theoretical model states that a person's decision to use a technology is a form of encouragement from their behavioral intention, which is then determined by two main perceptions, the following are Perceived Ease of Use and Perceived Usefulness.

2.1.1 Perceived Ease of Use

Perceived Ease of Use is officially described as how much a person thinks that using a specific system will be simple and not difficult (Davis, 1989). The concept of "effortless" refers to the minimal cognitive load that users must bear when interacting with a technology.

Perceived Ease of Use also indicates the extent to which individuals assess that a technology can be operated smoothly without obstacles. Research shows that, although useful, technologies that are not easy to use are usually considered less practical and less attractive, so users prefer those that are easier to operate (Subagio & Jessica, 2020). This demonstrates that if an information or technology system is designed with a high level of ease of use, users will not need to expend much energy or effort in operating it (Aulifin & Dewi, 2022).

The concept of perceived ease of use is defined as an individual's subjective assessment of the level of ease experienced when utilizing a particular system or device. This includes several indicators, such as ease of learning, ease of operation, clear information and instructions, flexibility in use, and enabling users to master usage skills optimally (Saleem et al., 2021).

According to Cognitive Load Theory, individuals have limited mental capacity to process information. A difficult-to-use platform will overload this capacity, which can then cause frustration and create a negative user experience.

However, if a platform is known as being easy to use, it will create a positive and seamless experience, which according to Flow Theory can make users feel immersed and focused on their goals without being distracted by the complexity of the technology. It is this positive experience that will build individual satisfaction and it's imperative to ascertain the role that factors play in the formation of impulsive buying behavior.

2.1.2 Perceived Usefulness

Perceived usefulness refers to how much a person believes that using a particular system will improve their job performance (Davis, 1989). In the context of consumer technology, this definition is interpreted as a perception that the paylater feature on the TikTok platform can provide tangible benefits to users by helping them complete purchases more efficiently and offering added value that is not available on other social media platforms.

Perceived Usefulness in the TAM framework emphasizes the belief that the use of computer systems will improve performance (Enu-Kwesi & Opoku, 2020). Perceived Usefulness is described as an individual's perception of the extent to which information technology contributes to benefits, particularly in supporting improved performance and productivity because work can be completed with greater simplicity and more efficiently (Muliadi & Japariato, 2021).

A person's view of the measure of technology implementation is predicated on the hypothesis that it will enhance the effectiveness and efficiency of the shopping experience. The dimensions of Perceived Usefulness (PU) include the ability of technology to speed up task completion, improve performance, support productivity, and help achieve more accurate and needs-based results (Saleem et al., 2021).

Therefore, the respondents' perception of the extent to which the TikTok PayLater feature can provide benefits, support effectiveness, and be useful in completing their various financial transaction needs.

2.1.3 Social Influence

Social influence is an effort to change a person's attitude, conviction, perception, or behavior an individual and several other people (Sari et al., 2020). In the sense of consumer technology, social influence plays a multidimensional role in an individual's decision to adopt, use, or reject technology, shaped by the perceptions and behaviors of others, transforming technology consumption from a rational economic decision into an action that alters social psychology.

Social influence is an external stimulus that affects consumers at the time of purchase by encouraging impulsive buying. Usually, this is not under the control of consumers, but rather a direct influence of impulsive buying behavior.

Social influence is defined as the manner in which external factors, particularly the actions and behaviors of others, impact an individual's decisions and actions. Social influence is associated with external pressure (from significant figures in an individual's life, such as family, friends, and professional superiors) and the extent to which users perceive the influence of social networks on their behavior through messages and signals that facilitate the formation of values from technological systems.

2.1.4 Impulsive Buying Behavior

Impulsive buying behavior refers to a purchase that is made without careful thought or a pre-existing plan to buy it, which was established prior to entering the platform (Kamil, 2023). Impulsive buying behavior is also an unplanned purchase made by customers while shopping in stores. These purchases are often not driven by necessity but rather by more immediate and instant desires (Singh et al., 2023). Impulsive buying is recognized as being more likely to occur due to innovations such as credit facilities, direct marketing, and home shopping.

Paylater users have a higher tendency to make impulsive purchases than those who do not use it, with a greater likelihood of making purchases based solely on momentary desires and without worrying about a lack of cash when shopping if they have access to paylater facilities (Fook and McNeil, 2020).

There is a scale to measure consumers' tendency to make impulse purchases, including shopping spontaneity, shopping emotions, shopping enjoyment, shopping time intensity, and indifference to cause and effect in shopping (Sosianika and Juliani, 2017).

Based on the above factors, impulsive purchasing behavior is considered an indication of an increase in the use of the "pay later" option. n e-commerce and social commerce in Indonesia. This is because platform users feel the convenience and functional benefits of this technology in online transactions.

According to research conducted by Dinova and Suharyati (2023), one of the effects of payment facilities that allow for deferral of payment has been a catalyst for the proliferation of impulsive buying behavior. This impulsive buying behavior is prone to occur among Generation Z or people aged 18-27 years old due to their unstable emotions, which make them easily influenced, and their immature ability to control themselves.

This research views impulsive buying behavior as a multidimensional construct that encompasses several aspects, focusing on the role of ease of use, perceived usefulness, and social influence as its main indicators. This phenomenon is examined because, despite the increasing inclusion of financial technology, financial literacy often lags behind, creating systemic risks where easy access to credit is not balanced with an understanding of those risks. This study aims to provide comprehensive insights into how the paylater feature in the TikTok application can influence the consumption psychology of Indonesia's future generation.

2.2 Empirical Review and Hypothesis

2.2.1 Conceptual Framework

Based on a synthesis of theoretical foundations, particularly the TAM model expanded with the Social Influence variable, and supported by consistent findings from previous studies (Maghfiroh et al., 2023; Panjalu et al., 2022; Dinova et al., 2023; Schorr et al., 2023), the research framework was developed. This framework postulates that positive user experiences, shaped by the factors of Perceived Ease of Use, Perceived Usefulness, and Social Influence, will simultaneously encourage the formation of the phenomenon of Impulsive Purchasing Behavior among users.

The following conceptual model illustrates the hypothesized causal relationships between the variables :

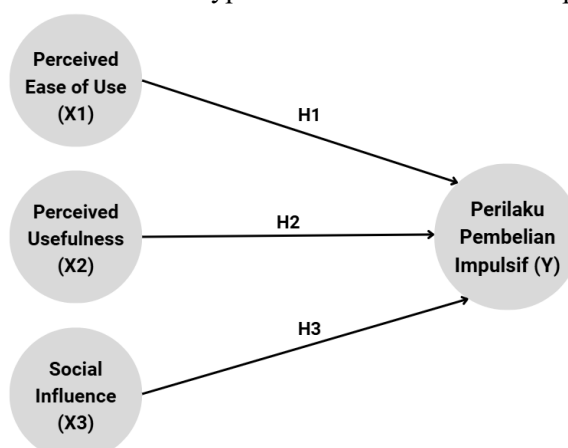


Figure 1. Conceptual Framework

Source: Authors (2025)

Notes : Hypothesis H4 regarding simultaneous effects will be statistically tested using the F test in regression analysis or model fit evaluation in SPSS and will not be depicted as a separate test arrow.

The test model above illustrates three lines of primary influence:

- **Line H1:** Indicates that a positive perception of the ease of use of TikTok PayLater is expected to increase impulsive purchasing behavior among Generation Z.
- **Line H2:** Indicates that positive perceptions of the usefulness and functional benefits of TikTok PayLater are expected to increase impulsive purchasing behavior among Generation Z.
- **Line H3:** Indicates that a positive perception of social influence in TikTok PayLater is expected to increase impulsive purchasing behavior among Generation Z.

2.2.2 Research Hypothesis

According to the theoretical conceptual framework previously delineated, the proposed research hypothesis is as follows:

- **H1: Perceived Ease of Use has a positive and significant effect on Generation Z's Impulsive Buying Behavior.**

Justification: The paylater feature in an easy-to-operate platform will reduce cognitive load and friction in the user experience. This smooth and barrier-free experience will increase user satisfaction, which directly contributes to the formation of impulsive buying behavior towards features within a platform.

- **H2: Perceived Usefulness has a positive and significant effect on the Impulsive Buying Behavior of Generation Z.**

Justification: The perception of confidence in the paylater feature on the TikTok platform can provide real benefits to users by helping them complete purchase transactions more efficiently and providing added value that is not available on other social media platforms. This perception is certainly reinforced by the proportion of value from features that are very useful and relevant to user needs.

- **H3: Social influence has a positive and significant effect on the impulsive purchasing behavior of Generation Z.**

Justification: In the context of consumer technology, social influence plays a multidimensional role in individuals' decisions to adopt, use, or reject technology. This influence is shaped by the perceptions and

behaviors of others, transforming technology consumption from a rational economic decision into an action that changes social psychology.

- **H4: Perceived Ease of Use, Perceived Usefulness, and Social Influence simultaneously have a positive and significant effect on Generation Z's Impulsive Buying Behavior.**

Justification: Impulsive buying behavior is not shaped by a single factor, but is supported by a holistic and superior user experience. These three factors are likely to have a synergistic effect. A paylater feature in a platform that is secure but difficult to use, or easy to use but not useful and not influenced by social factors, will not be able to create impulsive purchasing behavior among its users. Only a combination of ease, usefulness, and social influence can collectively create a comprehensively satisfying user experience, which ultimately shapes impulsive purchasing behavior.

3. RESEARCH METHODOLOGY

3.1 Research and Design Approach

The present study employs a quantitative methodology, utilizing both descriptive and verifiable approaches. The quantitative methodology is research that uses numerical data and statistical analysis to measure or test phenomena in populations and samples (Sugiyono, 2019). The descriptive approach is used to describe and explain facts and relationships between phenomena, while the verifiable method aims to test the causal association between variables through statistical analysis to ascertain whether the hypothesis is accepted or rejected.

The research design used is causal-explanatory. This design not only aims to describe phenomena, but specifically seeks to explain how and why a variable can affect other variables. In this context, the study will outline how the factors of perceived ease of use, perceived usefulness, and social influence are considered to exert a simultaneous and causal influence on impulsive buying behavior of users of the TikTok PayLater feature, particularly among Generation Z.

The population under study is Generation Z in DKI Jakarta, where Gen Z is defined as a highly diverse and global generation shaped by social and technological changes. This generation was born between 1997 and 2012. The entire Generation Z population who use the TikTok PayLater feature and reside in the Jakarta Capital Region will be the target population in this study. The exact number of this population is unknown or infinite, therefore sampling is a necessity.

A sample is defined as a portion of a population that has been selected to represent the characteristics of that population. The research will use a non-probability sampling method, specifically purposive sampling. This approach was chosen for its efficiency in identifying respondents who are specific and relevant to the research topic, where not all members of the population meet the specified criteria. The sample criteria in this study include (1) aged 18-27 years, (2) registered as a TikTok platform user, (3) have used the paylater feature, especially TikTok paylater, (4) reside in the DKI Jakarta area, and (5) are willing to voluntarily fill out the questionnaire.

The minimum sample size is equivalent to five times the number of indicators associated with the most complex construct leading to a latent construct. To ensure solid statistical power, this study set a target of collecting data from 100 to 125 respondents who met the sample criteria.

Data collection methods in this study were conducted through two sources. The primary data was acquired directly from respondents by distributing questionnaires using Google Forms, dissemination of these materials occurred through various social media platforms, notably WhatsApp, Instagram, and certainly TikTok. Meanwhile, secondary data was acquired from existing literature such as books, scientific journals, online information, and various data publications related to this study.

The present study will utilize multiple linear regression analysis methods to evaluate how different independent variables influence a dependent variable, both partially and simultaneously (Ghozali, 2021). The t-test is used to see the effect of each independent variable, while the F-test is used to assess the significance of the model as a whole. Data processing will be carried out using SPSS statistical software version 25, which will also be used for validity and reliability tests and regression analysis.

3.2 Development of survey instruments

The variables in this research were analyzed using a questionnaire with a 5-point Likert scale, as follows: The following scale is used to measure the strength of an opinion: (1) Strongly Disagree/STS, (2) Disagree/TS, (3) Neutral/CS, (4) Agree/S, and (5) Strongly Agree/SS.

Table 3.2 Constructs indicator items.

Variabel	Operational Definition	Kode	Indicator	Reference
Perceived Ease of Use/PEOU (X1)	Respondents perception of the ease, simplicity, and minimal effort required to	X1.1	I feel that the paylater feature activation process in the TikTok app is easy to follow	(Subagio & Jessica, 2020)
		X1.2	TikTok paylater integration helps make the checkout process for my products faster	

Variabel	Operational Definition	Kode	Indicator	Reference
	operate the TikTok PayLater feature.	X1.3	I can easily select and change the installment terms according to my needs	
		X1.4	All information regarding credit terms and conditions is clearly displayed on the app interface	
		X1.5	I feel that TikTok paylater is easy to use anytime and anywhere without any significant technical issues	
Perceived Usefulness/PU (X2)	Respondents' perceptions of the extent to which TikTok PayLater features can provide benefits, support effectiveness, and be useful in meeting their various financial transaction needs.	X2.1	The Tiktok PayLater feature allows me to immediately obtain the products I need in a more affordable manner	(Muliadi & Japariato, 2021).
		X2.2	I feel that the installment system on Tiktok PayLater helps me manage my monthly expenses in a more affordable and planned manner	
		X2.3	I feel that using Tiktok PayLater provides added value in the form of discount vouchers and free shipping	
		X2.4	This feature helps me take advantage of shopping opportunities like flash sales or live shopping efficiently	
		X2.5	I feel that TikTok PayLater is a useful payment solution that supports online shopping activities	
Social Influence/SI (X3)	Respondents' perception on how social networks affect their actions is examined through the medium of messages and signals that facilitate the formation of values from technological systems.	X3.1	I feel that recommendations from influencers or content creators influence my decision to use TikTok PayLater	(Sari et al., 2020)
		X3.2	I feel it is reasonable to use the TikTok PayLater feature because I see many friends and people in my social circle using it too	
		X3.3	I use the PayLater feature to buy products that are viral and trending on social media	
		X3.4	Positive testimonials and comments from other users on TikTok convinced me to use the PayLater feature	
		X3.5	I feel that the TikTok PayLater feature helps me meet my needs and manage my modern lifestyle	
Impulsive Buying Behavior (Y)	The level of interest in respondents' purchasing behavior when using the TikTok platform continuously and using the paylater feature	Y1.1	I often decide to buy products spontaneously after watching interesting review videos or live shopping sessions on TikTok	(Singh et al., 2023)
		Y1.2	When I want something, I feel a strong urge to have it right away and take advantage of the paylater feature	
		Y1.3	I tend to ignore financial considerations when shopping on social media because I can delay payment with the paylater feature	

Variabel	Operational Definition	Kode	Indicator	Reference
	in it to facilitate light purchasing activities without economic and psychological barriers.			
		Y1.4	I often use TikTok paylater to immediately checkout items during sales and take advantage of flash sale moments	
		Y1.5	The ease of the payment process with TikTok paylater makes me shop more frequently without prior planning	

4. RESULT AND DISCUSSION

4.1 Result

4.1.1 Descriptive Statistics

Based on the respondent data, this survey successfully obtained 130 respondents aged 18-27 years old or Generation Z, 80.8% of whom were students, with a distribution of 33.8% in South Jakarta, 23.8% in East Jakarta, 25.4% in North Jakarta, and 16.9% in West Jakarta. Furthermore, this research analysis was also supported by the percentage of respondents' experience in using the paylater feature, which was 90% of the total respondents in DKI Jakarta.

Table 1. Descriptive Statistics

Variabel	N	Mean	Minimum	Maximum	Std.Deviation
Perceived Ease of Use (X1)	130	4,35	1	5	0,684
Perceived Usefulness (X2)	130	4,36	1	5	0,756
Social Influence (X3)	130	4,00	1	5	0,863
Impulsive Buying Behavior (Y)	130	4,25	1	5	0,915

Source: Authors (2025)

4.1.2 Validity Test

Validity testing is conducted to ascertain the accuracy and consistency of each question in the survey, as it is essential for the effective measurement of variables. The validity of a research instrument is contingent upon the observation of a higher r value when calculated compared to the r value indicated in the reference table. With a degree of freedom (df) calculation of $n - 2$, where the sample size (n) is 130, resulting in $df = 128$. The result of the statistical analysis indicates that the table R value is 0.2560, with a significance value of 0.05. In accordance with the findings of the data validity assessment enumerated in Table 2, it shows that all questionnaire items have an r-count value that exceeds the r-table value (0.2560), therefore it can be concluded that all items in the questionnaire are valid.

Table 2. Validity Test

Variabel	Indikator	R-hitung	R-tabel	Keterangan
Perceived Ease of Use (X1)	X1.1	0.705	0,2560	Valid
	X1.2	0.497	0,2560	Valid
	X1.3	0.497	0,2560	Valid
	X1.4	0.616	0,2560	Valid
	X1.5	0.564	0,2560	Valid
Perceived Usefulness (X2)	X2.1	0.649	0,2560	Valid
	X2.2	0.644	0,2560	Valid
	X2.3	0.674	0,2560	Valid
	X2.4	0.605	0,2560	Valid
	X2.5	0.749	0,2560	Valid
Social Influence (X3)	X3.1	0.738	0,2560	Valid
	X3.2	0.784	0,2560	Valid
	X3.3	0.748	0,2560	Valid
	X3.4	0.787	0,2560	Valid
	X3.5	0.779	0,2560	Valid
Impulsive Buying Behavior (Y)	Y1	0.704	0,2560	Valid
	Y2	0.733	0,2560	Valid
	Y3	0.68	0,2560	Valid

Y4	0.75	0,2560	Valid
Y5	0.753	0,2560	Valid

Source: Authors (2025)

4.1.3 Reliability Test

Reliability testing was conducted to ensure the reliability of the research instruments had a consistent level of reliability and could be trusted in measuring the specified variables. The reliability of an instrument is determined by the Cronbach's Alpha value, which must exceed a certain threshold to be considered reliable than 0.60 (Ghozali, 2018). The results of data processing in Table 3 show that all research variables have met these criteria. The reliability values for each variable are Perceived Ease of Use (PEOU) at 0.909, Perceived Usefulness (PU) at 0.888, Social Influence (SI) at 0.853, and Impulsive Buying Behavior (Y) at 0.892. This finding indicates that all variables in this study are reliable, thereby ensuring the suitability of the instruments for the subsequent stage of analysis.

Table 3. Reliability Test

Variabel	Cronbach's Alpha	Reliabel	Hasil
Perceived Ease of Use	0.909	0,60	Reliabel
Perceived Usefulness	0,888	0,60	Reliabel
Social Influence	0,853	0,60	Reliabel
Impulsive Buying Behavior	0,892	0,60	Reliabel

Data processed using SPSS (2025)

Source: Authors (2025)

4.1.4 Classical Assumption Test

a). Normality Test

Normality testing was conducted to ensure that the research data was distributed according to normal assumptions. In this analysis, the Kolmogorov-Smirnov test was employed to ascertain the normality of the data distribution. Specifically, the data were considered to be normally distributed if the significance value was greater than 0.05. Based on the data processing results in Table 4, an Asymp. Sig (2-tailed) value of 0.230 was obtained, which means that the data met the normality criteria. Therefore, the research data can be declared normally distributed and suitable for further processing using statistical methods.

Table 4. Normality Test

<i>One-Sampele Kolmogorov-Smirnov Test</i>		
	<i>Unstandardized Residual</i>	
<i>N</i>	130	
<i>Normal Parametersa</i>	<i>Mean</i>	0
	<i>Std. Deviation</i>	1.85623171
<i>Most Exreme Differences</i>	<i>Absolute</i>	0,189
	<i>Positive</i>	0.117
	<i>Negative</i>	-0.189
<i>Test Statistic</i>	0.189	
<i>Asymp. Sig. (2-tailed)</i>	0.230	

Source: Authors (2025)

b). Multicollinearity Test

The multicollinearity was tested to ensure it's evident that there exists a considerable linear relationship between the independent variables in the research model. A model is considered free of multicollinearity if the tolerance value is higher than 0.01 and the VIF value is less than 10. The results of the multicollinearity test in Table 5 show that Perceived Ease of Use has a tolerance of 0.366 with a VIF of 2.736; Perceived Usefulness has a tolerance of 0.280 with a VIF of 3.568; and Social Influence has a tolerance of 0.359 with a VIF of 2.789. Therefore, all variables show tolerance results > 0.01 and $VIF < 10$, therefore it can be concluded that there is an absence of evidence to suggest the presence of multicollinearity in the research model.

Table 5. Multicollinearity Test

<i>Model</i>	<i>Collinearity Statistics</i>	
	<i>Tolerance</i>	<i>VIF</i>
Perceived Ease of Use	0.366	2.736
Perceived Usefulness	0.280	3.568
Social Influence	0.359	2.789

Dependent Variable (Y)

Source: Authors (2025)

c). Heteroscedasticity Test

Based on the output in Table 6 (Coefficients), the significance value (Sig.) for each independent variable is obtained, namely Perceived Ease of Use of 0.587 (> 0.05), Perceived Usefulness of 0.493 (> 0.05), and Social

Influence of 0.855 (> 0.05). It is evident that all significance values are greater than 0.05, thereby indicating that the regression model does not manifest heteroscedasticity issues. Therefore, the regression model in this research can be said to be free from heteroscedasticity and is suitable for use in the next stage of analysis.

Table 6. Heteroscedasticity Test

<i>Coefficients</i>		
<i>Model</i>		<i>Sig</i>
1	(Constant)	0.152
	Perceived Ease of Use	0.587
	Perceived Usefulness	0.493
	Social Influence	0.855

a. Dependent Variable : ABS RES

Source: Authors (2025)

4.1.5 Multiple Linear Regression Test

According to the regression equation $Y = 4,190 + 0.420X_1 + 0.144X_2 + 1,033X_3 + \varepsilon$, there is a constant value (α) of 4,190, which means that when all independent variables, Perceived Ease of Use (X_1), Perceived Usefulness (X_2), and Social Influence (X_3) have no effect or are zero, the dependent variable, Impulsive Buying Behavior (Y), remains at a value of 4,190. This means that even if the independent factors are not taken into account, there is still a basic tendency of 4,190 toward impulsive buying behavior among Generation Z users of the TikTok PayLater feature.

Table 7. Multiple Linear Regression Test

<i>Coefficients</i>					
<i>Model</i>	<i>Unstandardized Coefficients</i>	<i>Std. Error</i>	<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig</i>
	<i>B</i>				
1	(Constant)	4.190		3.968	0.022
	Perceived Ease of Use	0.420	0.291	4.837	0.035
	Perceived Usefulness	0.144	0.112	1.535	0.013
	Social Influence	1.033	0.977	14.728	0.046

a. Dependent Variable : Impulsive Buying Behavior

Source: Authors (2025)

- $\beta_1 = 0.420$, The regression coefficient of 0.420 for Perceived Ease of Use indicates that a one-unit increase in this potential outcomes of the variable can result in a 0.420 increase in the variable Impulsive Buying Behavior (Y), assuming other variables are equal to 0.
- $\beta_2 = 0.144$, The regression of 0.144 for Perceived Usefulness indicates that a one-unit increase in this variable can result in a 0.144 increase in the Impulsive Buying Behavior variable (Y), assuming that other variables are equal to 0.
- $\beta_3 = 1.033$. The regression coefficient of 1.033 for Social Influence indicates that a one-unit increase in this potential outcomes can result in a 1.033 increase in the Impulsive Buying Behavior variable (Y), assuming that other variables are equal to 0.

4.1.6 F-test (Simultaneous)

The F-test is a statistical method used to determine whether a regression model as a whole is statistically significant. In this study, the F-test is used to assess how much the independent variables X_1 , X_2 , and X_3 affect the dependent variable Y , which in this case is Impulsive Buying Behavior. The regression model is deemed to be significant if the result of the significance test is < 0.05 or the calculated $F >$ the table F .

In this study, the F-table result of 2.68 was obtained using a degree of freedom of (4-1) or 3 for the numerator and (130-4) or 126 for the denominator. Pursuant to the F-test results displayed in Table 7, the F-count value obtained was 165.820, which exceeded the F-table value of 2.68. Furthermore, the statistical significance value of 0.000 (< 0.05) indicates that the regression model employed in this study is simultaneously significant. In conclusion, the regression model that includes the variables X_1 (Perceived Ease of Use), X_2 (Perceived Usefulness), and X_3 (Social Influence) has a positive and statistically significant impact on the variable representing Impulsive Buying Behavior (Y).

Table 8. F-test (Simultaneous)

<i>ANOVA</i>					
<i>Model</i>		<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>Sig</i>
1	Regression	1512.018	3	504.006	0.000
	Residual	382.975	126	3.039	
	Total	1894.992	129		

Source: Authors (2025)

4.1.7 T-test (Partial)

The t-test is a statistical method used to determine how much each independent variable affects the dependent variable, considering the influence of other variables as well with the following decision criteria: the hypothesis is considered to be accepted if the result of the statistical analysis is less than 0.05, and (H0) is accepted if the significance result is > 0.05.

Table 9. T-test (Partial)

Coefficients				
	<i>Model</i>	<i>Unstandardized Coefficients</i>	<i>t</i>	<i>Sig</i>
		<i>B</i>		
1	<i>(Constant)</i>	4.190	3.968	0.022
	<i>Perceived Ease of Use</i>	0.420	4.837	0.035
	<i>Perceived Usefulness</i>	0.144	1.535	0.013
	<i>Social Influence</i>	1.033	14.728	0.046
<i>a. Dependent Variable : Impulsive Buying Behavior</i>				

Source: Authors (2025)

4.1.8 Coefficient of Determination (R-square)

Based on the Model Summary output results, we obtained an R² value of 0.798, equivalent to 79.8% (0.798 × 100). This result indicates that factors such as the variables of perceived ease of use, perceived usefulness, and social influence have been demonstrated to account for 79.8% of the variation in impulsive buying behavior, while the rest is affected by other factors that are not part of this research model.

Table 10. R² test

Model Summary				
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Ajusted R Square</i>	<i>Std. Error of the Estimate</i>
1	0.893	0.798	0.793	1.743

Source: Authors (2025)

4.2 Discussion

Preliminary findings from the partial test (t-test) indicate that the Perceived Ease of Use variable exhibited a t-value of 4.837 and a sig. value of 0.035. These results show that Perceived Ease of Use has a positive and significant impact on Impulsive Buying Behavior. This finding indicates that there is a positive relationship between how easy something is to use and the likelihood of it being preferred, indicating that features that are more intuitive and accessible tend to be more utilized for individuals to intend to use it continuously. In other words, ease of use plays an important role in shaping consumer intentions toward technology adoption, because features that are easy to understand, accessible, and uncomplicated will provide comfort and reduce the effort required for users to learn them.

These conclusions are aligned with the conclusions drawn in previous studies, including those by Subagio & Jessica (2020), which prove that perceptions of ease of use exerts a positive and significant effect on behavioral intentions in using a system or technology. Previous studies also confirm that the level of ease of use of a technology can increase effectiveness and efficiency, as well as encourage individuals to continue using the technology consistently. Therefore, the results of this study corroborate extant empirical evidence suggesting that perceived ease of use is a pivotal factor in prompting impulsive buying behavior, particularly in the context of Generation Z's utilization of the TikTok PayLater feature.

Preliminary findings from the partial test (t-test) indicate that the Perceived Usefulness variable exhibited a t-value of 1.535 and a sig. value of 0.013. The findings of this study suggest that perceived usefulness exerts a positive and significant influence on behavioral intention to use. This indicates that the greater the benefits consumers perceive from a feature or technology, the higher their intention to use it. In other words, when consumers assess that a feature can provide tangible benefits such as simplifying activities, saving time, and supporting decision making, it will encourage them to continue using the feature in the future.

The current results align with the findings from earlier research, such as those by Muliadi & Japarianto (2021), which have demonstrated that perceived usefulness has a major impact on impulsive buying behavior of a feature in a technology system. Previous studies confirm that the perception of perceived usefulness can increase individuals' interest and desire to continue using technology on an ongoing basis because it is considered efficient, practical, and provides added value to user activities. Therefore, the outcomes of this research corroborate the extant empirical evidence that perceived usefulness plays an important role in shaping impulsive buying behavior, particularly in the context of Generation Z's use of the TikTok PayLater feature.

According to the outcomes of the partial test (t-test), the Social Influence variable showed a t-value of 14.728 and a sig. value of 0.046. The findings of this study suggest that social influence exerts a substantial impact on Impulsive Buying Behavior. This finding suggests that the greater the social influence consumers feel from someone in a feature or technology, the higher their intention to use it. In other words, when consumers assess that a feature can influence their behavior through messages and signals that facilitate the formation of values from the technology system.

The F-test analysis indicates that Perceived Ease of Use, Perceived Usefulness, and Social Influence simultaneously have a positive impact on the Impulsive Buying Behavior of TikTok PayLater feature users. These findings confirm that Generation Z's purchasing behavior is shaped by a combination of ease, usefulness, and social influence on technology.

The results of this study are consistent with the Technology Acceptance Model, which shows that how users accept a technology is contingent on their views on the ease it offers and its usefulness. In the context of this study, the easier the TikTok PayLater feature is to understand and use, and the greater its benefits in helping users choose products according to their needs, the more likely consumers are to return to using this technology. In addition, the social influence that arises when interacting with this feature further reinforces this. The combination of these factors ultimately encourages impulsive buying behavior between Generation Z in the DKI Jakarta area.

5. CONCLUSION

This research shows that internal factors of a technology, namely Perceived Ease of Use and Perceived Usefulness, have a significant influence in encouraging impulsive purchasing behavior among TikTok paylater users. Ease of access and a simple interface have been proven to provide convenience and reduce the cognitive burden on users in learning the system, thereby increasing the tendency of Generation Z to continue using this feature. On the other hand, the tangible benefits experienced by users, such as time efficiency and support in shopping decisions, provide added value that strengthens their intention to make transactions consistently and spontaneously.

Besides the functional aspects of technology, Social Influence was found to be a very strong determining factor in shaping impulsive purchasing behavior. These findings indicate that the messages, values, and signals users receive from their social environment when interacting with TikTok's paylater feature can facilitate the formation of certain values that encourage technology adoption. For Generation Z, the influence of others or social trends developing within social commerce platforms can be a stimulus that triggers the urge to shop without careful planning.

As a whole, the results of the outcomes demonstrate that convenience, usefulness, and social influence have a significant impact on impulsive purchasing behavior of Generation Z in DKI Jakarta. These findings reinforce the Technology Acceptance Model framework, in which acceptance of TikTok paylater is highly dependent on how practical and useful the feature is in the eyes of users. The combination of a user-friendly system, functionality that helps meet needs, and strong social pressure can be the key factors driving the intensity of use and impulsive shopping behavior in today's digital ecosystem.

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