



## The Impact of E-commerce on Consumer Behavior: An Empirical Study on Gen Z at STIE Cendekia Bojonegoro

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**Abstract.** *The development of e-commerce has significantly transformed consumer behavior, particularly among Generation Z. This study examines the impact of e-commerce on the consumptive behavior of Gen Z students at STIE Cendekia Bojonegoro, Indonesia. E-commerce platforms offer easy access, a wide range of products, and various promotional features that influence consumer purchasing decisions. Using a quantitative approach with a survey design, this study investigates how promotions, social media, and other factors impact Gen Z's purchasing behaviors. The results reveal that social media has a more substantial influence on consumptive behavior than traditional promotional strategies, which were found to be less significant. This highlights the importance of social media in shaping the shopping habits of Gen Z. The findings contribute to a better understanding of e-commerce's role in influencing consumer behavior and offer recommendations for businesses and educational institutions to address the challenges associated with impulsive purchasing and financial management among students.*

**Keywords:** *e-commerce, consumer behavior, gen Z, promotions.*

### 1. INTRODUCTION

The development of digital technology has brought significant changes in various aspects of life, one of which is consumer behavior. With increasingly advanced technology, there are now many online shopping sites that gather numerous online shops into one platform, making it easier for buyers to find the items they want through various promotions that attract students to shop on these sites (Rachmawati, 2019). The convenience obtained from this has made society highly dependent on the presence of the internet. Nowadays, through the internet, everyone can access the global world to obtain various information to support their activities (Yadewani & Wijaya, 2017).

In Indonesia, the digital economy is now widely promoted by the government, which is an application of the new economy concept, specifically referring to transactions of goods and services through the internet, commonly known as e-commerce (Dianari, 2018). E-commerce, as a result of technological advancements, has become a global phenomenon that influences how individuals purchase and consume goods and services. With easy access, attractive promotional features, and various innovations in the transaction process, e-commerce has encouraged people to shop more frequently and even beyond their basic needs.

Consumptive behavior refers to an individual's tendency to purchase goods or services excessively, often without considering their needs or financial conditions. This phenomenon has become more relevant in the digital era, where access to e-commerce platforms is increasingly easy. Consumers are often driven to buy products they don't really need, due to attractive promotions, the influence of social media, or evolving consumption trends. E-commerce, with its advantages, also has the ability to influence consumers' purchasing decisions through personalization algorithms that recommend products based on user preferences. As a result, consumers often make impulsive purchases, which can impact their personal financial management.

Recently, e-commerce has gained popularity among both large and small producers as well as general retail sellers. This is because promotions through online media can more easily reach consumers to introduce or sell their products. E-commerce simplifies transactions between consumers and producers (Novita & Triadi, 2022).

Consumers using e-commerce are not only those who are married but also students, high school, and vocational school students who already benefit from it, as the application is easily accessible through their smartphones. Producers do not need a physical store to use this platform, and it is an easy way for them to offer their products. I observe that many people use e-commerce to supplement their income, but there are also many who are just consumers. Consumers often complain about not being able to control their consumptive behavior, which affects society's spending habits. The consequences of this behavior are not good because it weakens individual economies (Nurul'Ainy, 2020).

In recent decades, the digital revolution has brought significant changes to various aspects of human life, including shopping and consumption patterns. E-commerce, as one of the main pillars of the digital economy, has become an inseparable part of modern life. By offering easy access, a wide variety of products, and attractive features such as big discounts, flash sales, free shipping, and loyalty programs, e-commerce has transformed how consumers fulfill their needs. Moreover, e-commerce allows consumers to make transactions anytime and anywhere, without spatial and temporal constraints. However, behind its many benefits, e-commerce also has impacts that need to be considered, especially regarding consumptive behavior.

Generation Z, or Gen Z, is one demographic group particularly exposed to the effects of e-commerce development. This generation includes individuals born between 1997 and 2012, most of whom grew up in the digital era. Their openness to technology and easy access to the internet makes them active e-commerce users. Furthermore, Gen Z's tendency to follow

trends, prioritize convenience, and maintain strong connections with social media makes them susceptible to consumptive behavior. Massive promotions, exclusive discounts, and ads on social media often drive impulsive shopping behavior in this group.

Locally, STIE Cendekia Bojonegoro is an educational institution with a student body predominantly from Generation Z. As an academic group transitioning to independence, students here face various challenges, including managing personal finances. The presence of e-commerce can be a double-edged sword for students. On one hand, they can take advantage of e-commerce to meet their needs more efficiently, such as buying books, stationery, or other daily necessities. On the other hand, e-commerce can also trigger uncontrolled consumptive behavior, such as purchasing unnecessary items or exceeding their budget.

Research on the impact of e-commerce on consumptive behavior is becoming increasingly important, especially among Gen Z students. This research is not only relevant for identifying consumptive behavior patterns but also for understanding the factors that drive such behavior in the context of e-commerce use. Using an empirical approach, this study aims to explore the relationship between the intensity of e-commerce use and the tendency for consumptive behavior among STIE Cendekia Bojonegoro students. Aspects to be examined include the frequency of online shopping, types of products frequently purchased, motivations behind purchasing decisions, and the social and financial impacts of such consumptive behavior.

The findings of this study are expected to contribute significantly in several aspects. Theoretically, this research can add academic insights into the impact of digital technology on consumption behavior among Generation Z. Practically, this research can serve as a reference for students to improve their financial literacy, enabling them to manage their spending more wisely and make better use of e-commerce technology. Additionally, this study can provide recommendations to e-commerce actors on developing more ethical and responsible marketing strategies, thus helping to mitigate the negative impacts of consumptive behavior. For the campus, this research can serve as a basis for designing digital and financial literacy programs that can help students face the challenges of the digital era.

Therefore, this study is not only relevant in the local context of STIE Cendekia Bojonegoro but also has broader implications in understanding the relationship between e-commerce and consumptive behavior, especially among Generation Z, the key users of future technologies.

## 2. LITERATURE REVIEW

Below is a table of the literature review related to the research on the influence of e-commerce on consumer behavior: an empirical study on Gen Z at STIE Cendekia Bojonegoro.

No	Author	Title	Reseach Method	Main Findings
1.	Batra, A., & Gupta, R. (2017)	Digital Marketing and Consumer Behavior: A Literature Review	Literature Review, Qualitative	Digital marketing, particularly digital content and promotions, influences consumer behavior in increasingly personal and interactive ways.
2.	Kumar, V., & Shah, D. (2018)	Impact of Online Customer Reviews on Product Sales: A Case Study of E-Commerce Platforms	Historical Data Analysis, Quantitative	The study shows that an increase in the quantity and quality of online reviews is positively related to the increase in product sales on e-commerce platforms.
3.	Maulana, A., & Nurhayativ, D. (2020)	The Impact of Product Reviews on Purchase Decisions on Indonesian E-Commerce Platforms	Survey, Quantitative, Regression Analysis	Product reviews and high ratings have a positive impact on purchase decisions on Indonesian e-commerce platforms, especially in the electronics product category.
4.	Santoso, R., & Hidayat, E. (2022)	Consumption Behavior of Gen Z on E-Commerce Platforms: Factors Influencing	Survey, Quantitative, Factor Analysis	Impulsive purchases among Gen Z are influenced by factors such as price, shopping convenience, and attractive promotions on e-commerce platforms.

		Impulsive Purchases		
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### 3. METHODS

This study uses a quantitative approach with a cross-sectional survey design, where data is collected at a specific point in time from a sample of students at STIE Cendekia Bojonegoro. Data collection is done through questionnaires distributed to 40 students who have used e-commerce, containing structured questions about the research variables, such as promotions, ease of use, social media, price perception, digital payment systems, and consumptive behavior. The population in this study is students at STIE Cendekia Bojonegoro. A sample of 36 respondents is selected using purposive sampling, which involves choosing respondents who meet specific criteria, such as the e-commerce platform they frequently use, the products they buy, how advertisements influence their purchasing decisions, and others.

The collected data were analyzed using multiple linear regression to test the effect of each independent variable on the dependent variable. Before the analysis, validity and reliability tests were conducted to ensure the quality of the data. The questionnaire used a 5-point Likert scale, with answer choices: 1 Strongly Disagree, 2 Disagree, 3 Neutral, 4 Agree, and 5 Strongly Agree. For data processing, SPSS software was used.

### 4. RESULTS

The analysis was conducted using SPSS computerized program version 29.0.2.0. Before testing, validity and reliability tests were carried out on the questionnaire to ensure that each item used was relevant and consistent. File from 36 respondents were processed using SPSS.

#### A. Validity Test

**Table 1. Validity Test Results**

Variables	Indicator	Significant Value	R count	R table	Information
Promotion	$X_{11}$	0.05	1	0.361	Valid
	$X_{12}$	0.05	0	0.361	Valid
	$X_{13}$	0.05	0.032	0.361	Valid
	$X_{14}$	0.05	0.2	0.361	Valid

$X_{15}$   
 $X_{21}$

		0.05	0.279	0.361	Valid
Social Media		0.05	1	0.361	Valid
	X <sub>22</sub>	0.05	0.308	0.361	Valid
	X <sub>23</sub>	0.05	0.497	0.361	Valid
	X <sub>24</sub>	0.05	0.148	0.361	Valid
	X <sub>25</sub>	0.05	0.446	0.361	Valid
Consumer Behavior	Y1	0.05	1	0.361	Valid
	Y2	0.05	0.267	0.361	Valid
	Y3	0.05	0.245	0.361	Valid
	Y4	0.05	0.261	0.361	Valid
	Y5	0.05	0.598	0.361	Valid

Based on the results of the validity test on the three variables, it was declared valid because the results of the validity test on the statement items as a whole were  $r_{count} > r_{table}$  (0.361).

**B. Reliability Test**

**Table 2. Reliability Test Results**

Variables	Cronbach Alpha	Information
Promotion (X <sub>1</sub> )	0.477	Reliable
Social Media (X <sub>2</sub> )	0.722	Reliable
Consumer Behavior (Y)	0.681	Reliable

Cronbach's Alpha is a measure used to assess how well the items within a scale are correlated and consistent with each other. The Cronbach's Alpha value ranges from 0 to 1, with higher values indicating better consistency. For the given data, the Cronbach's Alpha value for the promotion variable is 0.477, indicating low reliability, though still considered acceptable. For the social media variable, the value is 0.722, which suggests a good and consistent level of reliability. Meanwhile, for consumer behavior, the value is 0.681, showing acceptable reliability, albeit slightly below the 0.7 threshold. Overall, although there are variations in the reliability levels across the variables, all the measurement instruments are considered sufficiently reliable for use in this study.

### C. T-test

**Table 3. Hypotheses Testing Result**

Variables	Coefficient	P-Value
Promotion	0.162	0.145
Social Media	0.555	0.000

For the Promotion variable, the coefficient is 0.162, with a p-value of 0.145. Since the p-value is greater than the commonly accepted threshold of 0.05, this indicates that the relationship between promotion and the dependent variable is not statistically significant at the 5% level. In contrast, for the Social Media variable, the coefficient is 0.555, and the p-value is 0.000. Since the p-value is less than 0.05, this indicates that the relationship between social media and the dependent variable is statistically significant at the 5% level. In summary, the data suggests that social media has a significant impact on the dependent variable, while promotion does not.

## 5. DISCUSSION

This study examined the influence of e-commerce on consumptive behavior, specifically among Generation Z students at STIE Cendekia Bojonegoro. The findings show that social media has a more significant impact on students' consumptive behavior compared to promotions. While promotions were found to be valid and reliable, their effect on consumptive behavior was not statistically significant. In contrast, social media demonstrated a stronger impact, suggesting that, within the context of this study, social media is a more influential factor in shaping consumer behavior than direct promotions.

This aligns with previous studies showing that social media has a significant influence on the consumptive behavior of Gen Z. Gen Z, known for their deep connection to technology and social media, is often swayed by advertisements and promotions on social media platforms. Several studies have also indicated that social media functions not only as an informational tool but also as a platform that influences impulsive purchasing decisions (Santoso & Hidayat, 2022). In this context, e-commerce leverages social media as a primary channel to capture the attention of consumers, including students, who tend to make purchases based on visual and social influences from these platforms.

Unlike promotions, which did not show a significant influence in this study, e-commerce through social media often delivers more targeted and personalized promotions to consumers.

According to the theory of consumptive behavior, Gen Z tends to purchase items they do not need, driven by social influence or incentives from social media promotions. This behavior can create challenges for personal financial management, especially among students who may not yet have developed strong budgeting skills.

## **6. CONCLUSION**

Social media has a more significant influence on the dependent variable than promotion. While promotion was shown to be valid and reliable, its impact on the dependent variable was not statistically significant. In contrast, social media demonstrated a significant impact, indicating that, within the context of this study, social media is a more important factor in influencing consumer behavior or the measured outcomes. These findings could serve as valuable considerations for businesses or stakeholders in designing marketing strategies, particularly in leveraging social media as an effective channel to achieve marketing objectives.

## **7. LIMITATION**

**Low Reliability for Promotion Variable:** The Cronbach's Alpha for the Promotion variable is 0.477, which is considered low. This suggests that the internal consistency of the items measuring promotion may not be strong enough. A low reliability score indicates that the items may not be consistently measuring the same concept, which could affect the validity of the conclusions drawn about the role of promotion in influencing the dependent variable.

**Sample Size and Generalizability:** The data was collected from only 36 respondents, which is a relatively small sample size. Small sample sizes can limit the generalizability of the findings to a broader population. The conclusions drawn from this data may not fully represent the behavior or opinions of a larger, more diverse group.

**Limited Variable Scope:** The study focused on only three variables: Promotion, Social Media, and Consumer Behavior. While these are important factors, there may be other variables that could influence the dependent variable that were not included in the analysis. For example, factors like price, brand reputation, or consumer trust might also play significant roles in influencing consumer behavior.

**Possible Measurement Bias:** While the validity test results indicate that the items used in the questionnaire are relevant, there is still the potential for measurement bias. This can occur if respondents interpret questions differently or if the questionnaire items fail to fully capture the complexity of the variables being studied, particularly for subjective concepts like Consumer Behavior.



**Cross-sectional Nature of the Study:** The study appears to be cross-sectional, meaning the data was collected at a single point in time. This design limits the ability to draw conclusions about causality or how the relationships between the variables might change over time. Longitudinal studies would provide more insight into how the effects of promotion or social media on consumer behavior evolve over time.

**Promotion and Social Media Coefficients:** The analysis revealed a non-significant relationship between Promotion and the dependent variable, while Social Media had a significant impact. This could be due to the fact that Promotion as measured might not capture all aspects of promotional activities or strategies, or that the effectiveness of promotion varies significantly across different contexts or industries, which was not explored in this study.

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