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Gen Z's Online Purchase Intention in Mobile Commerce: A Cohort-Centric Analysis

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Abstract
Purpose: This study investigates the factors influencing online purchase intentions among Generation Z (Gen Z) consumers, focusing on mobile commerce (M-Commerce). It seeks to identify key drivers such as perceived ease of use, perceived usefulness, trust, promotions, and social interaction, which impact their decision-making processes.
Design/methodology/approach: A quantitative research approach is employed, using structured questionnaires to collect data from a sample of Gen Z consumers. The data is analyzed using regression analysis to test the relationships between the independent variables (ease of use, usefulness, trust, promotions, social interaction) and the dependent variable (online purchase intention).
Findings: The results show that perceived ease of use, perceived usefulness, and trust significantly influence Gen Z's online purchase intentions via M-Commerce. In contrast, promotions and social interaction do not show a significant effect, suggesting that Gen Z consumers prioritize convenience and trust over traditional promotional strategies or peer influence.
Research limitations/implications: The study's limitations include the focus on a single demographic cohort and the use of self-reported data, which could introduce bias. Future research could expand the scope to include different generations or regions and explore the influence of emerging technologies like Artificial Intelligence (AI) or augmented reality (AR) on purchase behavior.
Practical implications: Marketers targeting Gen Z should focus on optimizing M-Commerce platforms for ease of use and reliability, ensuring that security and privacy concerns are addressed. Personalized, user friendly experiences are more likely to drive purchase intentions, while excessive promotional content or reliance on social influence may be less effective.
Originality/value: This paper contributes to the understanding of Gen Z's online purchase intentions in the context of M-Commerce, highlighting the shift from traditional promotional tools to more user-centered, trust-based engagement. The findings provide valuable insights for businesses seeking to engage this digitally savvy generation effectively

Keywords: Gen Z, Online Purchase Intention, Promotion, Social Interaction, Trust

Introduction

Generation Z, often characterized as those born between the mid-1990s and early 2010s, stands as the first truly digital-native cohort. They have grown up in an environment saturated with high-speed internet, smartphones, and pervasive connectivity, resulting in a profound shift in how they interact with commercial content and make purchase decisions (Cavalinhos et al., 2023; Guo & Luo, 2023). Unlike previous generations, Gen Z's comfort with technology encompasses not only the consumption of digital content but also the active curation, creation, and dissemination of information through social networking and e-commerce platforms (Hoang & Khoa, 2022). Importantly, Gen Z demonstrates a unique blend of immediacy, selectivity, and discernment in online interactions. Their expectations for seamless digital experiences surpass those held by prior cohorts, as evidenced by both their approach to product research and their reliance on peer reviews and user-generated content (Dorie & Loranger, 2024; Gusti et al., 2024). This generational segment is also characterized by heightened levels of digital literacy meaning they not only use but also critically evaluate the quality, security, and trustworthiness of online commercial environments (Tjahjana et al., 2024).

Current data indicate that Gen Z is emerging as a primary driver of online retail innovation. Behavioral tracking, survey-based research, and case studies globally illustrate a sharp increase in Gen Z's engagement with digital commerce, from simple online shopping to more advanced practices such as participating in live-stream commerce, engaging with AI-powered platforms, and making impulsive buys through e-wallet applications (Sudarsono et al., 2024; Nguyen & Vo, 2023 Lee et al., 2023). For Gen Z, digital commerce is not only a site of transaction but also a social and experiential realm, blending community, entertainment, and consumption (Gajanová et al., 2023; Siregar et al., 2023). Multiple studies highlight that Gen Z demonstrates distinguishing purchasing patterns, with a tendency to value personalization, instantaneity, transparency, and socially responsible brand messaging. Gen Z shoppers are less tolerant of intrusive advertising formats and more skeptical of traditional promotional tools unless these are integrated authentically within digital platforms or mediated by trusted influencers (Agrawal, 2023; Chin et al., 2024;Suryadi et al., 2025).

Growing Significance of Online Shopping Platforms for Gen Z

The ascent of online shopping platforms has been especially consequential for Gen Z, whose shopping preferences favor digital modalities ranging from mobile commerce (M-Commerce), social commerce, and app-based platforms to emerging immersive experiences such as augmented reality (AR), virtual reality (VR), and AI powered chatbots. Research shows that, compared to previous generations, Gen Z expects effortless navigation, swift checkout processes, robust security and privacy protections, and real-time customer support through AI interfaces (Marozzo et al., 2024; Bunea et al., 2024; Wicaksono et al., 2022). For instance, Tjahjana et al. (2024) demonstrate trust's foundational role in enabling platform usage, highlighting that security and privacy become even more critical for Gen Z online shoppers in Indonesia. Such preferences underscore broader global trends, where trust in e-commerce providers or platforms is repeatedly linked to higher purchase intention and loyalty (Koay & Cheah, 2025; Octaviani et al., 2023).

Platforms such as TikTok, Instagram, and YouTube have also evolved beyond mere channels for entertainment; they increasingly operate as hybrid social-commerce platforms that blend branded content, real-time reviews, livestream shopping, influencer-driven marketing, and peer-driven discussions (Rizomyliotis et al., 2024; Ortiz et al., 2023). Siregar et al. (2023) reveal that Gen Z in the UK, for example, integrates social media deeply into every stage of their fashion shopping journey, using it for information gathering, peer interaction, immediate

gratification, and sustainable consumption through resale. The proliferation of contactless payment solutionssuch as e-wallets and mobile bankinghas made online shopping among Gen Z more frequent and spontaneous, with interface appeal and perceived enjoyment driving impulse purchasing (Lee et al., 2023). Furthermore, platforms featuring augmented reality try-ons and AI-powered personalization contribute to higher engagement, satisfaction, and loyalty among Gen Z consumers (Guo & Luo, 2023; Marozzo et al., 2024).

Studies in both emerging and developed economies reinforce this trend. Vietnamese, Malaysian, Indonesian, Chinese, and Indian Gen Z consumers increasingly choose tourism, fashion, grocery shopping, and even real estate purchases via digital platforms, citing convenience, diversity of choices, ease of use, and personalized recommendations (Chin et al., 2024; Agrawal, 2023; Octaviani et al., 2023; Hoang & Khoa, 2022; Hoxha & Zeqiraj, 2020)). COVID-19 further accelerated this migration to digital commerce, as Gen Z reported increased online purchases motivated by safety, speed, and a desire to mitigate social isolation, while adopting more rational, cautious, and conscious patterns of consumption (Agrawal, 2023; Cavalinhos et al., 2023).

Increased Interest in Understanding Determinants of Online Purchase Intention Among Gen Z

This unprecedented shift in digital commerce participation has fostered significant academic and commercial interest in understanding the multitude of factors shaping Gen Z's online purchase intention. Scholars seek to untangle the complex web of attitudinal, technological, social, and contextual determinants that influence whether a Gen Z consumer proceeds from online consideration to purchasean inquiry with immense practical implications for platform designers, marketers, policymakers, and educators (Nair & Nair, 2025; Copeland et al., 2023; Guo & Luo, 2023). Central questions revolve around understanding which psychological behavioral factors (attitude, subjective norms, consciousness), technological (application quality, AI-driven personalization, digital payment convenience), and social (peer influence, influencer endorsement, e-word of mouth)carry the most weight in driving Gen Z's purchase intention online. These dynamics are further complicated by the presence of mediating and moderating variables (e.g., trust, brand credibility, perceived quality, consciousness) that either amplify or nullify direct effects.

The research community's interest is also heightened by Gen Z's evolving socio-environmental consciousness: this cohort is more likely to favor green, sustainable, and ethically produced goods, and they express a stronger preference for brands whose values align with their own (Meet et al., 2024; Polas et al., 2024;Rūtelionė & Bhutto, 2024;). Moreover, Gen Z demonstrates a unique set of risk perceptions, requiring socially and environmentally responsible practices from companies to translate positive attitudes into actual buying behavior (Pant & Negi, 2023; Arora & Manchanda, 2021). Additionally, cross-national studies reveal substantial cultural variations in the relative strength of these determinants, with contextual factors such as local consumer trust, payment infrastructure, prevalence of green-washing, and regulatory frameworks affecting every step of the Gen Z e-commerce journey (Trinh Le & Nguyen Duc, 2023; Kapferer & Valette-Florence, 2022). Given Gen Z's increasing economic clout and their future influence as main economic drivers, the need to systematically understand the nuances of their online purchase intent has never been more pressing. This article, therefore, seeks to synthesize the burgeoning empirical evidence into a coherent, actionable understanding for stakeholders across the globe.

Literature Review

The rapid rise of M-Commerce has transformed the retail landscape, with Gen Z emerging as a central force driving this shift. Understanding the factors that influence online purchase intentions, particularly in the context of M-Commerce, is crucial for businesses and marketers aiming to capture the attention of this highly digital-savvy generation. This literature review examines the key elements that shape Gen Z's online purchase intentions, with a focus on perceived ease of use, perceived usefulness, trust, promotions, and social influence.

Mobile commerce (M-Commerce) refers to the buying and selling of goods and services through mobile devices such as smartphones and tablets. The growing reliance on smartphones has facilitated the rise of M-Commerce, which has quickly become a dominant force in the e-commerce landscape. According to Statista (2020), M-Commerce is projected to account for nearly 73% of total e-commerce sales by 2021. This trend is particularly prominent in regions such as Southeast Asia, where mobile internet penetration is increasing rapidly, and Gen Z consumers are at the forefront of M-Commerce adoption. The appeal of M-Commerce lies in its convenience. Mobile devices provide consumers with the flexibility to shop anywhere, at any time, without the constraints of desktop computers or physical stores. The development of mobile payment systems such as Apple Pay, Google Pay, and various local solutions has further contributed to the growth of M-Commerce by streamlining the payment process. These innovations have made mobile platforms the preferred choice for many consumers, particularly those within the Gen Z demographic, who value the flexibility and speed that M-Commerce provides.

Furthermore, research by Wang et al. (2018) reveals that mobile commerce offers users the ability to compare prices, read reviews, and find discounts, all from a single device. This ease of access to information has made mobile platforms an attractive option for consumers looking for efficient shopping experience. However, the effectiveness of M-Commerce platforms in converting users into buyers depends largely on how well these platforms align with consumer expectations, particularly those of Gen Z. Gen Z's preference for mobile-first interactions is reflected in their shopping trajectories. Cavalinhos et al. (2023) show that Gen Z, compared to other cohorts, is more likely to use mobile devices to support in-store and online purchases, and is also more responsive to mobile-centric marketing campaigns. Mobile convenience such as one-touch payments, push notifications, and augmented browsing undergird Gen Z's expectations of speed and efficiency (Tan & Kamarudin, 2022). Tan and Kamarudin (2022) found that convenience is the main driver of smartphone purchase intentions among Gen Z Malaysian consumers. This underscores the need for retailers and service providers to design responsive, efficient, and frictionless digital commerce experiences tailored to mobile environments.

Theoretical Framework and Hypothesis Development

The theoretical framing adopts a cohort-centric perspective in which Generation Z (Gen Z) is the primary unit of analysis for understanding online purchase intention (OPI) in mobile commerce (M-commerce). Core antecedents from the Technology Acceptance Model (TAM) perceived ease of use (PEOU) and perceived usefulness (PU) are extended with trust, promotion, and social interaction to reflect Gen Z's mobile-first, platform embedded shopping routines and expectations of seamless, credible, and value-adding experiences.

TAM (Davis, 1989) refer to Figure 1, shows that PEOU influences PU, and both shape behavioral intention; subsequent refinements extend these pathways across digital settings

(Venkatesh & Davis, 2000). In m-commerce, TAM parsimoniously explains how interface effort and functional value translate into intention an account especially pertinent to Gen Z given habitual smartphone use and compressed decision cycles. Accordingly, TAM serves as the core explanatory lens, with cohort-relevant extensions.

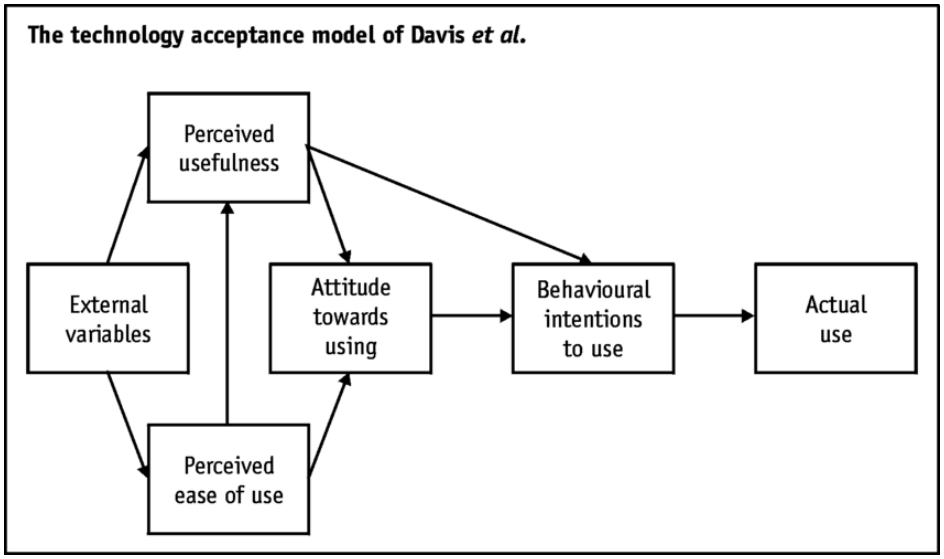

Figure 1: Classic Technology Acceptance Model (TAM)

Gen Z's commerce behavior is characterized by pervasive mobile access, short-form content discovery, and embedded digital payments. These conditions heighten sensitivity to frictionless UX and demonstrable utility while elevating the salience of trust, promotion relevance, and credible social cues. A cohort-centric approach therefore enables more precise identification of the mechanisms that matter for Gen Z's OPI. Drawing on TAM and cohort-specific considerations for Gen Z in M-commerce, the following hypotheses are proposed:
H1: For Gen Z, PEOU is positively associated with OPI in M-commerce.
H2: For Gen Z, PU is positively associated with OPI in M-commerce.

Trust

Trust reduces perceived vulnerability in technology-mediated exchanges and is repeatedly identified as a primary antecedent of online and mobile purchase intentions. Foundational studies show that, beyond technology beliefs, consumer trust in the vendor/platform directly increases willingness to transact online (Gefen, 2000; Pavlou, 2003; McKnight, Choudhury, & Kacmar, 2002). In mobile contexts, initial trust similarly facilitates adoption and purchase in payment and M-commerce environments (Zhou, 2011). Mechanistically, structural assurances (e.g., privacy, security, dispute resolution), reputation cues, and transparent communication are central levers through which platforms cultivate trust and, in turn, purchase intention (Kim, Ferrin, & Rao, 2008; McKnight et al., 2002). For Generation Z, trust is further shaped by perceived platform safety (secure payment rails, clear privacy policies, responsive support) and value congruence (e.g., sustainability, authenticity) with brands they follow factors that strengthen intention to buy via M-Commerce (Zhou, 2011; Kim et al., 2008; Pavlou, 2003; McKnight et al., 2002; Gefen, 2000).
Empirically, multiple studies report a positive trust with intention relationship in e-commerce and mobile settings, including among younger cohorts. Large sample and meta analytic evidence show that trust exerts a significant direct effect on intention to transact, often above and beyond perceived usefulness/ease and perceived risk (Kim et al., 2008; Mou, Shin, &

Cohen, 2017). In mobile and social commerce, trust also operates through satisfaction/loyalty pathways, reinforcing continuance and purchase (Kim, 2009). That said, boundary conditions exist in some contexts the direct trust effect weakens or becomes indirect once mediators (risk, satisfaction) are included, or proves non-significant for low risk, habitual purchases an important caveat for diverse Gen-Z product categories (Bringula & Basa, 2018). Recent Gen-Z–focused studies in digital finance and retail similarly find trust and security perceptions to be salient drivers of mobile purchase/adoption intentions (Adhikari & Shrestha, 2024; Bringula & Basa, 2018; Mou et al., 2017; Kim, 2009; Kim et al., 2008). Hence:
H3: There is a positive relationship between trust and intention to online purchase via M-Commerce among Gen Z.

Promotions
Promotions remain a salient driver of consumer decision-making in M-Commerce, and their effects are particularly visible among Gen Z, who are highly responsive to dynamic, time-bound and socially amplified offers. Classic work shows that promotions shape purchase intentions by delivering both utilitarian (savings, quality inference) and hedonic (excitement, entertainment) benefits (Chandon, Wansink, & Laurent, 2000). In mobile environments, where contact is personal, real-time, and location-aware, promotions can trigger swift decisions through heightened availability and immediacy (Shankar, Venkatesh, Hofacker, & Naik, 2010). Time-scarcity cues such as limited-time offers and flash sales reliably accelerate purchasing by increasing perceived urgency (Cialdini, 2009; Aggarwal & Vaidyanathan, 2003).

Crucially, personalisation and relevance amplify promotional effectiveness. Evidence from large-scale digital settings shows that tailoring messages to consumers' prior behaviour significantly improves click-through and conversion, thereby strengthening purchase intention (Andrews, Luo, Fang, & Ghose, 2016; Bleier & Eisenbeiss, 2015). In the M-Commerce context, personalised mobile coupons and app-based offers have been found to raise intention when users perceive offers as useful and privacy-respecting (Grewal, Roggeveen, & Nordfält, 2017). Aligned with this, Rahayu (2021) reports that promotions tied to past shopping behaviour more strongly influence purchase intention than generic price cuts.

Social channels intensify these effects for Gen Z. Influencers and peers on platforms such as Instagram and TikTok broaden the reach of promotional messages and add social proof/credibility, which, in turn, elevates intention to buy the featured products (De Veirman, Cauberghe, & Hudders, 2017; Djafarova & Rushworth, 2017). This social diffusion complements platform-level tactics, suggesting that promotions are most effective when integrated with a seamless mobile experience (easy redemption, clear terms, low friction) and embedded in trusted social networks. Hence, H4: There is a positive relationship between promotion and intention to online purchase via M-Commerce among Gen z.

Social Interaction
Social interaction in M-Commerce refers to peer-to-peer and community exchanges recommendations, ratings/reviews, comments, shares, and discussion threads that reduce information asymmetry and shape Gen Z's beliefs about product quality, credibility, and fit. These interactions operate primarily through electronic word-of-mouth (eWOM) and community cues that influence attitudes and purchase intention (Erkan & Evans, 2016; Hajli, 2015; Chevalier & Mayzlin, 2006; Brown & Reingen, 1987). For Gen Z whose shopping journeys are deeply socialized these interpersonal signals often carry more weight than firm-

generated messages because they are perceived as diagnostic and authentic (Ismagilova, Slade, Dwivedi, & Williams, 2020; Naylor, Lamberton, & West, 2012). Empirical evidence consistently shows that review valence, volume, and source credibility increase purchase intention, frequently beyond the effects of traditional advertising (Erkan & Evans, 2016; Chevalier & Mayzlin, 2006). Social-commerce features likes, comments, Q&A, and group forums foster community belonging and social support, which strengthen trust and intention to transact (Hajli, 2015). Tie strength further moderates persuasiveness: endorsements from friends/family and identifiable peers tend to outperform anonymous reviews for Gen Z (Brown & Reingen, 1987; Naylor et al., 2012).

Influence of Celebrity Endorsements and Influencers

nfluencers function within the social network rather than as a separate construct when audiences engage via comments, shares, and parasocial interaction. Their impact arises from social inputs perceived expertise, trustworthiness, and relatednessthat amplify eWOM and elevate purchase intention (De Veirman, Cauberghe, & Hudders, 2017; Djafarova & Rushworth, 2017). In this framing, influencers are nodes that catalyse interactional signals (discussion, endorsement, peer diffusion), not a distinct driver detached from social interaction.

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Grounded in the Technology Acceptance Model, Figure 1 specifies a parsimonious framework in which perceived ease of use (PEOU) and perceived usefulness (PU) are the core belief antecedents of Gen Z online purchase intention in mobile commerce. Consistent with TAM, PEOU is posited to enhance PU, reflecting the idea that easier systems feel more useful, and both PEOU and PU are expected to exert direct positive effects on intention. Extending TAM to a retail and mobile context, the model incorporates three additional antecedents that the literature identifies as salient for Gen Z: trust (security, privacy assurances, and platform credibility), promotions (perceived relevance and value of discounts and limited time offers), and social interaction (peer and eWOM signals and community cues). Accordingly, the arrows in Figure 1 show relationship between PEOU and PU, and five paths to Online Purchase Intention from PU, PEOU, trust, promotions, and social interaction. This integrated structure aligns the review with testable expectations, namely that optimising mobile platforms for ease of use, delivering demonstrable functional value, foregrounding trust cues, and deploying targeted promotions and credible social signals will, each through their respective paths, raise Gen Z intention to purchase via mobile commerce.

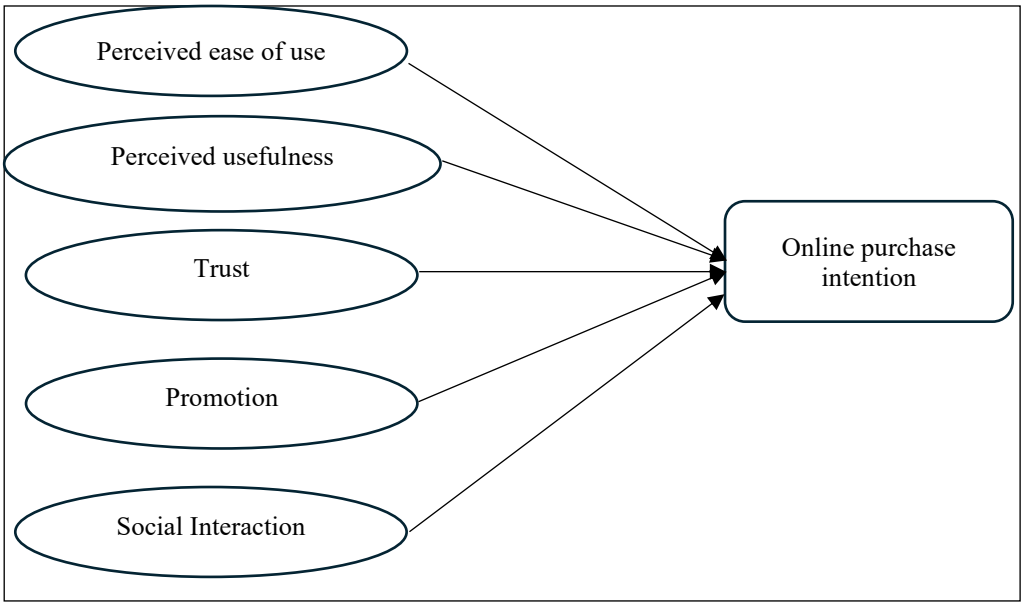

Figure 1: Conceptual Framework

Methodology

A quantitative, online survey design was employed to examine relationships among antecedents of Gen Z online purchase intention in mobile commerce. This approach is suited to hypothesis testing with observable indicators and objective statistical comparison (Creswell & Creswell, 2018).

Data were collected via an online questionnaire disseminated through Instagram, WhatsApp, and Telegram using convenience sampling (Fink, 2017; Dillman, Smyth, & Christian, 2014). A pilot test (n = 30) assessed clarity and reliability. The final analytic sample comprised 217 respondents, which is consistent with recommended minimums for variance-based structural equation modelling given model complexity (Hair, Hult, Ringle, & Sarstedt, 2019). Participation was voluntary and anonymous.

All constructs were measured with validated multi-item Likert scales (1–5) adapted from prior literature. Technology acceptance variables (perceived ease of use, perceived usefulness) followed the Technology Acceptance Model (Davis, 1989). Trust items were adapted from established e-commerce trust scales (Pavlou, 2003; McKnight, Choudhury, & Kacmar, 2002). Promotions captured exposure to and perceived relevance of discounts and limited time offers (Chandon, Wansink, & Laurent, 2000). Social interaction reflected eWOM/reviews, peer recommendations, and community cues (Erkan & Evans, 2016;Hajli, 2015). Online purchase intention was measured with standard intention items for digital buying contexts. Content validity was supported through expert review and pilot feedback; minor refinements were implemented prior to main data collection.

Findings

Descriptive Analysis of Respondents' Demographic Characteristics

A total of 216 Gen-Z respondents completed the survey. The sample is majority female (60.2%) and primarily university-aged, with most between 21–23 years (62.5%). Consistent with this life stage, respondents largely report lower monthly incomes (66.2% below RM2,000) and are predominantly students (68.1%). Educational attainment is relatively high for this cohort (60.6% degree holders or pursuing a degree), and residential location is skewed toward areas

with strong digital infrastructure (80.0% urban/suburban). Together, these features describe a digitally native, study-oriented population with modest purchasing power and strong access to online channels—appropriate for examining the proposed relationships among mobile-commerce variables without positioning demographics as explanatory drivers in the analysis.

Mobile Commerce Usage

Finally, an exploration of respondents' engagement with mobile commerce reveals that online shopping is a frequent activity. 24.5% (n = 53) of participants shop online daily, 51.9% (n = 112) shop weekly, and 23.6% (n = 51) shop monthly. The high percentage of respondents who engage in mobile commerce on a weekly basis demonstrates the significance of digital platforms in the lives of Gen Z consumers. This frequent interaction with mobile commerce platforms indicates that these individuals are comfortable with digital transactions, are familiar with various e-commerce tools, and may offer valuable insights into the factors influencing online purchase intentions and behaviors.

Table 1: Demographic

Criteria	Category	Number	Percentage
Gender	Male	86	39.8
	Female	130	60.2
Age Group	18-20	38	18.1
	21-23	125	62.5
	24-27	42	19.4
Education Level	Undergraduate	131	60.6
	Diploma	43	19.9
	Master / Phd	2	0.9
	SPM/STPM/STAM/Tamhidi /Matriculation	40	18.5
Types of Residential Areas	Urban	96	44.4
	Suburban	77	35.6
	Rural	43	19.9
Occupation	Student	147	68.1
	Public sector	6	2.8
	Private sector	59	27.3
	Self-employed	4	1.9
How often do you use Mobile commerce to shop online?	Everyday	53	24.5
	Once a week	112	51.9
	Once a month	51	23.6

Regression Analysis

The R square and adjusted R square in Table 2 indicated that the model used in this study could be explained by 0.749 and 0.743, respectively. This means that 0.749 of the changes in the intention to online purchase via M-Commerce are explained by the changes in independent variables of intention, perceived ease of use, perceive of usefulness, trust, promotion and social interaction.

Table 2: Model Summary

Model R		R Square	Adjusted R Square	Std. Error of the Estimate
1	.866a	.749	.743	.34677

a. Predictors: (Constant), Social, Trust, Promotion, Usefulness, Ease of use
b. Dependent Variable: Intention

Coefficient

The results, as shown in Table 3, showed that perceived ease of use was found to be highly significant in the prediction model. The results provide support for hypothesis, that is, the relationship of perceived ease of use ($t = 6.262$ and $\rho < 0.001$) was highly significant for online purchase intention via M-Commerce. Perceived usefulness and trust also significantly influenced the purchase intention via M-Commerce ($t= 4.557$, 2.412 and $p <.001$, .017). The result indicated the negative relationship between the intention to purchase and two variables (Promotion and Social Interaction).

Hypothesis Testing

Table 3 summarizes the hypothesis tests. H1 (Perceived Ease of Use, PEOU, to Online Purchase Intention) is supported [$t = 6.262$, $p = 0.001$]. H2 (Perceived Usefulness, PU, to Online Purchase Intention) is also supported [$t = 4.557$, $p = 0.001$]. H3 (Trust to Online Purchase Intention) is supported [$t = 2.412$, $p = 0.017$]. In contrast, H4 (Promotion to Online Purchase Intention) is not supported [$t = -0.755$, $p = 0.451$], and H5 (Social Interaction to Online Purchase Intention) is likewise not supported [$t = 0.060$, $p = 0.952$].

Table 3: Summary of Hypothesis Testing

Relationship	t-value	p-value	Decision
H1 PEOU > INT	6.262	.001	Supported
H2 POU > INT	4.557	.001	Supported
H3 T > INT	2.412	.017	Supported
H4 P > INT	-.755	.451	Not supported
H5 SI > INT	.060	.952	Not supported

Discussion

This study examined antecedents of Generation Z online purchase intention in mobile commerce. Consistent with the Technology Acceptance Model, perceived usefulness (PU) and perceived ease of use (PEOU) were both positive and significant predictors of intention, indicating that functional value and frictionless interaction remain central to Gen Z adoption (Pavlou, 2003; Davis, 1989). In practical terms, mobile-first design, streamlined checkout, and dependable payment rails are likely to translate directly into higher online purchase intention when users perceive clear utility and minimal effort.

Trust was also positive and significant, reinforcing prior evidence that credible privacy policies, secure payment infrastructures, and transparent communication reduce perceived vulnerability in digital exchanges (Kim, Ferrin, & Rao, 2008; Pavlou, 2003; Gefen, 2000). For managers, the implication is to foreground security assurances and reputation signals alongside usability improvements, as trust complements rather than substitutes for PU and PEOU.

Promotions were statistically non significant (and directionally negative) in this sample. Rather than inferring universal ineffectiveness for Gen Z, the result appears context-contingent: high message clutter, generic offers, or weak perceived relevance can attenuate promotional influence unless incentives are both personalised and seamlessly redeemable. Promotional tactics should therefore be deployed selectively and aligned with demonstrated utility and ease of use (Chandon, Wansink, & Laurent, 2000).

Social interaction was likewise non significant. This divergence from studies that document peer and family effects may reflect more self-directed, information-rich decision processes in mobile environments, where ratings and reviews function as hygiene cues rather than primary drivers (Singh, Mangalaraj, & Taneja, 2010; Hajli, 2015). It may also indicate measurement scope that emphasised general social cues over credibility eWOM from strong ties. Future research should disaggregate sources and strength of social signals and test moderated effects by platform context.

Overall, the evidence indicates that Gen Z purchase intention in mobile commerce is primarily shaped by utility, usability, and trust. Managerially, firms should prioritise interface simplicity, performance and feature usefulness, and visible security/privacy safeguards; treat promotions as supportive rather than central levers; and recalibrate social strategies toward credible, diagnostic signals instead of broad social exposure.

Conclusion

This study examined antecedents of Generation Z online purchase intention in mobile commerce. The results are clear and consistent with the discussion: perceived usefulness (PU) and perceived ease of use (PEOU) were positive and significant predictors of intention, while trust also showed a positive and significant effect. In contrast, promotions and social interaction were statistically non-significant in this sample. Taken together, the evidence indicates that Gen Z purchase intention in mobile channels is primarily shaped by utility (what the platform enables them to accomplish), usability (how effortlessly they can do it), and confidence in the transaction environment.

Theoretically, the findings reaffirm the Technology Acceptance Model's core mechanisms in a mobile-first context: when Gen Z consumers perceive strong functional value and low effort, their intention to buy increases (Davis, 1989; Pavlou, 2003). The independent contribution of trust further aligns with longstanding e-commerce research showing that credible privacy assurances, secure payment rails, and transparent communication reduce perceived vulnerability and strengthen intention (Gefen, 2000; Pavlou, 2003). Conversely, the non-significant results for promotions and social interaction suggest that, under conditions of message clutter and abundant information, generic discounts and broad social cues may function more as background "hygiene" than as primary drivers of purchase intention (Singh, Mangalaraj, & Taneja, 2010; Hajli, 2015);Chandon, Wansink, & Laurent, 2000).

Managerially, three priorities follow directly from the results and discussion. First, optimise for PU and PEOU, to prioritise fast, stable apps, clear navigation and search, streamlined checkout, and dependable, low friction payment options. Second, make trust cues salient and verifiable: surface privacy controls, security badges, and dispute-resolution policies; maintain consistent reputation signals across touchpoints. Third, treat promotions as supportive rather than central levers, where used, ensure offers are genuinely valuable, personalised, and seamlessly redeemable within the mobile journey. Social strategies should emphasise credible,

diagnostic signals (e.g., verified reviews, detailed user content) rather than broad exposure alone.

Finally, the pattern of results points to useful avenues for future work. Researchers should probe boundary conditions under which promotions and social interaction regain explanatory power (for example; stronger personalisation, influencer credibility, or high risk categories), and test moderated effects by platform and product type. Designs that distinguish strong tie versus weak-tie social cues and that track behavioural outcomes alongside intentions would further calibrate the relative weights of utility, usability, trust, and social signals in Gen Z mobile commerce.

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