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The Influence Of PayLater, Live Streaming Shopping, And Flash Sale On Impulsive Buying Behaviour Among Generation Z Shopee Users

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ABSTRACT

This study explores the impacts of PayLater, Live Streaming Shopping, and Flash Sale features on impulsive buying behaviour among Generation Z Shopee users. This research adopts a quantitative approach, collecting data via an online questionnaire administered to 100 respondents chosen through purposive sampling. Data analysis was carried out using multiple linear regression in SPSS version 29 to determine both partial and simultaneous effects of the variables. The results showed that PayLater, Live Streaming Shopping, and Flash Sale each demonstrated a positive and significant impact on impulsive buying behaviour. Taken together, the three features demonstrated a statistically significant, positive effect on impulsive buying behaviour. An R^2 of 0.814 suggests that PayLater, Live Streaming Shopping, and Flash Sale explain 81.4% of the variation in impulsive buying behaviour, which is classified as a strong influence. The research model explains most of the variation in impulsive buying behaviour, indicating that marketing strategies based on ease of payment, real-time interaction, and time urgency effectively influence Generation Z's purchasing decisions.

INTRODUCTION

The growth of e-commerce in Indonesia has shown significant improvement, with transaction values reaching IDR 453.75 trillion in 2023 and projected to continue increasing (Ramli & Djumena, 2024). This upward trend aligns with the competition among e-commerce platforms in Indonesia, such as Shopee, Tokopedia, Bukalapak, Lazada, Orami, and Blibli. According to a Statista survey, Shopee recorded around 228 million clicks in February 2024 and became the most popular e-commerce platform. This popularity is due to innovative features such as PayLater, Live Streaming Shopping, and Flash Sales, which enhance the shopping experience and encourage transactions. The ease of use of the marketplace has also made online shopping a habit for many people, leading them to prefer it over going directly to stores or markets (Wasli, 2021).

In line with the growing use of these features, public interest in online shopping has increased, encouraging e-commerce platforms to compete by developing strategies to increase impulsive buying (Oktaviani & Keni, 2024). Impulsive buying is spontaneous purchasing without planning and triggered by emotional impulses (Rook & Gardner, 1993). This phenomenon is increasingly relevant to Generation Z, the age group that dominates e-commerce users and has a higher tendency toward impulsive buying (Mbanyi et al., 2022). Thus, the characteristics of Generation Z, known for their propensity to shop spontaneously and emotionally, are an essential factor that strengthens the relationship between e-commerce features and impulsive behaviour.

To understand this phenomenon, it is essential to look at how each e-commerce feature influences consumer purchasing decisions. One of the most notable innovations is the PayLater payment method, which gives consumers the flexibility to make transactions without funds immediately available. This feature has now become one of the most popular payment alternatives among consumers (Prastiwi & Fitria, 2021). The ease of transactions offered by PayLater can encourage impulsive buying behaviour, especially among Generation Z, who tend to shop spontaneously and emotionally.

Alongside payment convenience, e-commerce has implemented innovations such as live-streaming shopping, which affect consumer behaviour during the decision-making process. This feature is a form of direct response advertising that allows buyers and sellers to communicate online in real time until the transaction is completed (Prajana et al., 2021). In addition, the sense of presence felt by viewers during live-streaming sessions can increase arousal and psychological connection with streamers, ultimately triggering impulsive buying behaviour (Mokodaser & Elistia, 2024).

In addition to live-streaming features, another promotional strategy that strengthens e-commerce's influence on consumer behaviour is Shopee's consistently implemented flash sale program. According to Sarita Schoenebeck, a professor at the School of Information, this strategy is deliberately designed to create a sense of urgency and scarcity, making products appear more desirable. This encourages spontaneous buying and can ultimately trigger impulsive purchasing behaviour (Rama & Ariyanti, 2022).

Based on a literature review, most previous studies have examined PayLater, live-streaming shopping, and flash sales separately. In contrast, the simultaneous influence of these three variables on Generation Z Shopee users has rarely been investigated. In addition, previous findings have also shown inconsistent results. Prihadi et al. (2022) indicate that PayLater does not significantly affect impulsive buying behaviour, whereas Batubara et al. (2024) reported a positive impact. Inconsistency was also observed in the live-streaming shopping variable: Purbasari & Respati (2024) reported an insignificant effect, whereas Amallia & Syaefulloh (2023) found a significant impact. Regarding the flash sale variable, several studies found no effect (Andriani, 2023; Dinova & Suharyati, 2023) but reported an essential influence on impulsive buying behaviour (Wangi & Andarini, 2021). The inconsistency of these findings underscores a research gap that warrants re-examination to gain a clearer understanding.

This study also offers novelty in its theoretical approach. If Yunianti's study (2025) focuses solely on consumer behaviour theory to explain impulsive buying, this study integrates the variables of PayLater, live-streaming shopping, and flash sales with the marketing mix (7Ps) theory, particularly in terms of price and promotion.

Through this approach, this study is expected to make an academic contribution by enriching the literature on consumer behaviour in the digital context. The results of this study can serve as a basis for e-commerce players, especially Shopee, in designing more effective marketing strategies tailored to the behavioural characteristics of Generation Z.

LITERATURE REVIEW

Consumer Behaviour

Consumer behaviour concerns the decision-making activities of individuals, groups, or organizations related to the acquisition, consumption, and evaluation of goods and services to fulfil their needs and desires (Kotler & Keller, 2016). This behaviour arises in response to marketing stimuli in the form of product information, price, distribution, and promotions, which are then influenced by psychological factors to produce a purchase decision. The process through which consumers make purchasing decisions is affected by personal, cultural, social, and psychological factors.

The e-commerce context intensifies the role of psychological factors, including perception, attitude, motivation, and self-control, as consumers encounter persistent real-time marketing stimuli. Generation Z, as the dominant users of e-commerce, tend to act impulsively without thinking twice (Rodrigues et al., 2021) and are unable to resist the urge to shop (Wahyuningtiyas & Ramadhan, 2024), thereby increasing the tendency toward impulsive buying.

Marketing Mix

The marketing mix is a strategic framework comprising the marketing tools companies use to achieve their objectives within targeted market segments (Booms & Bitner, 1981). The marketing mix refers to a combination of variables or activities that form the foundation of a marketing system, where these variables can be managed and controlled by a company to affect consumer responses within its target market (Hulu et al., 2026). Therefore, companies or organizations must not only select the most suitable combination, but also maintain proper coordination among all elements of the marketing mix to achieve successful marketing program implementation (Ridwan et al., 2026). According to Booms and Bitner (1981), the marketing mix consists of seven key elements (7Ps): Product, Price, Promotion, Place, People, Process, and Physical Evidence.

In the marketing mix framework, price represents the only variable that produces revenue for the firm. In this study, it is linked to the PayLater and Flash Sale features because both influence consumer price perception and purchasing power. PayLater reduces the perception of financial risk by deferring payment, while Flash Sale offers limited-time discounts that create a perception of scarcity and urgency, thereby triggering impulsive buying. Promotion is the activity of conveying information to encourage purchases, which, in this study, is associated with Live Streaming Shopping and Flash Sale as forms of interactive, time-based promotions. Live Streaming Shopping conveys product information in real time and builds emotional engagement, while Flash Sales pressure consumers to buy immediately due to the short time limit.

Meanwhile, promotion is an activity that conveys information to consumers to encourage them to make purchases. In this study, the aspect of promotion is associated with Live Streaming Shopping and Flash Sale features, both of which are interactive and time-sensitive. Live Streaming Shopping conveys product information in real time and fosters emotional engagement, while Flash Sales create pressure to buy immediately due to the short time limit.

Impulsive Buying

Impulsive buying is the spontaneous purchase of an item without prior planning, driven by emotional impulses (Rook & Gardner, 1993). Coley and Burgess (2003) state that impulsive buying is closely related to reflex responses to stimuli originating from the environment, both external and internal. Reactions to these stimuli can be processed emotionally (affectively), rationally (cognitively), or through a combination of both. It is this combination of thoughts and feelings experienced by consumers that triggers impulsive buying behaviour. In this study, impulsive buying is measured using dimensions developed by Pratiwi (2024), namely: (1)

spontaneous behaviour, (2) strength, compulsion, and intensity, (3) emotional excitement and stimulation, and (4) indifference to consequences.

Paylater

PayLater is a financial service that offers instalment payments without a credit card (Prastiwi & Fitria, 2021). PayLater is seen as a modern pricing strategy that influences consumers' perceptions of affordability and financial control. Shopee provides this service as an installment payment option for shopping through the Shopee e-commerce application. In this study, PayLater is measured using dimensions developed by Sinaga (2025), namely: (1) usage length, (2) level of intensity, (3) duration of use, (4) operational convenience, (5) product satisfaction, and (6) design.

Live Streaming Shopping

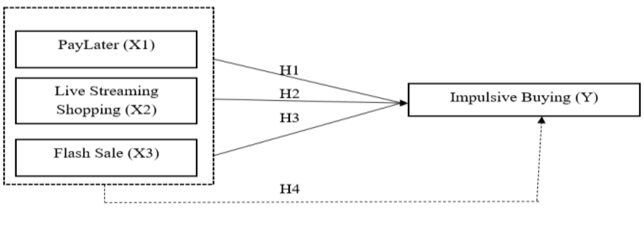
Live streaming shopping is a real-time shopping activity in which prospective buyers interact with sellers who display their products via live video streaming on a live commerce platform (Xiao et al., 2022). In addition, live-streaming shopping is seen as a continuation of the video trend on social media, where not only is there direct interaction between streamers and viewers, but viewers can also communicate with each other and leave comments in real time (Fathurrohman et al., 2023). In this study, live streaming shopping was measured using dimensions developed by Rahmah (2024), namely: (1) attractiveness, (2) trustworthiness, and (3) expertise.

Flash Sale

A flash sale is a promotional offer in which products are discounted for a limited time and in limited quantities (Zakiyyah, 2018). This promotional strategy has contributed to making Shopee one of the favourite e-commerce platforms for obtaining quality products at more affordable prices (Amelia & Ramadhan, 2024). This program is considered superior because it is highly popular among users, often appears on the application's main page, and attracts consumers. In this study, flash sales are measured using dimensions developed by Rahmawati (2023), namely: (1) frequency of promotional activities, (2) quality of promotions, (3) timing of promotions, and (4) suitability of promotional targets.

Based on previous literature reviews, this study developed a conceptual framework and research model of the relationships among PayLater, Live Streaming Shopping, Flash Sale variables, and Impulsive Buying behaviour.

Figure 1: Conceptual Framework



Source: Researcher's Data Analysis, 2025

Referring to the proposed research framework, the following hypotheses are developed:

1. H1: PayLater (X1) has a positive effect on Impulsive Buying (Y)
2. H2: Live Streaming Shopping (X2) has a positive impact on Impulsive Buying (Y)
3. H3: Flash Sale (X3) has a positive effect on Impulsive Buying (Y)
4. H4: PayLater (X1), Live Streaming Shopping (X2), and Flash Sale (X3) simultaneously have a positive effect on Impulsive Buying (Y)

METHODS

This research implements a quantitative approach to examine the impacts of PayLater, live-streaming shopping, and flash sale features on impulsive buying behaviour among Generation Z users of the Shopee e-commerce platform. A quantitative approach was selected because it enables an objective, measurable examination of relationships among variables through statistical analysis (Sugiyono, 2019). The research framework was examined using multiple linear regression to evaluate the partial and simultaneous effects of the independent variables on the dependent variable.

Population and Sample

This study's population consists of Shopee e-commerce users aged 13–28 from Generation Z. The sample comprises Shopee users who have utilized the PayLater feature, made purchases via live-streaming shopping, and participated in flash sale programs. Respondents were selected using purposive sampling based on criteria aligned with the research objectives (Sugiyono, 2019). Since the population size is unknown and fluctuates, this study's sample size was calculated using the Lemeshow formula, as presented below:

$$\mathbf{n} = \frac{z^2 p(1-p)}{d^2}$$

$$\mathbf{n} = \frac{1{,}96^2 \, .0{,}5(1-0{,}5)}{0{,}1^2}$$

$$\mathbf{n} = \frac{3{,}8416 \, .0{,}25}{0{,}01}$$

$$\mathbf{n = 96{,}04}$$

Based on the Lemeshow formula, the calculated sample size was 96.04, rounded up to 100 respondents.

Data Collection and Measurement

The study is based on primary data collected via an online questionnaire distributed via Google Forms. The questionnaire was constructed to capture respondents' perceptions, experiences, and behavioural responses related to the study variables (Sugiyono, 2019). The research instrument used a five-point Likert scale, with response choices ranging from 1 (strongly disagree) to 5 (strongly agree).

Validity Test

A validity test is a procedure that determines whether a questionnaire instrument accurately and appropriately measures the intended variable (Sugiyono, 2019). Validity originates from the term 'validity'. It refers to the extent to which a measurement instrument accurately and reliably performs its measurement function, producing results that align with its intended purpose (Sari & Fachri, 2025). An item is considered valid when the calculated correlation coefficient exceeds the value from the r table; otherwise, if the estimated value is below the r table value, the item is deemed invalid.

Reliability Test

According to Riduwan & Kuncoro (2007), reliability is the degree to which an instrument can be relied upon as a tool for collecting data, as it assesses the extent to which it consistently measures a phenomenon across a group of individuals, even when administered at different times. Reliability is evaluated through the Cronbach's Alpha coefficient, with values > 0.60 indicating acceptable reliability.

Normality Test

Before performing regression analysis, the model is tested using classical assumption tests to ensure the model's suitability. The normality test is used to determine whether the residuals are normally distributed, an essential assumption in linear regression. If the Kolmogorov–Smirnov test p-value is > 0.05, the data are normally distributed; conversely, if the p-value is < 0.05, the data are non-normally distributed.

Multicollinearity Test

The multicollinearity test is performed to examine interrelationships among independent variables and to ensure the regression model is free from estimation bias. To identify signs of multicollinearity in a regression model, the Tolerance value can be used as an indicator (Reinaldi & Fachri, 2026). A tolerance value exceeding 0.10 indicates that multicollinearity is not present in the model.

Heteroscedasticity Test

The heteroscedasticity test determines whether the variance of the residuals in the regression model is constant. When the scatterplot shows residuals that are randomly distributed below and above zero on the Y-axis, the model is considered free of heteroscedasticity.

Multiple Linear Regression

Multiple linear regression examines the linear relationships between the independent variables PayLater, live-streaming shopping, and flash sales, and the dependent variable, impulsive buying. This analysis aims to determine the direction of each independent variable's impact on impulsive buying, whether positive or negative.

Hypothesis Testing

Hypothesis testing is the process of evaluating the proposed research hypotheses. The t-test is applied to examine each independent variable’s partial influence on impulsive buying. At the same time, the F-test is used to assess the joint effect of the independent variables on the dependent variable. The correlation coefficient R is used to determine the strength of the relationship between the independent and dependent variables. In contrast, the coefficient of determination (R-squared) demonstrates the proportion of variance in impulsive buying behaviour that the independent variables explain. A value close to 1 suggests that the independent variables have a strong capability to predict the dependent variable (Ghozali, 2018).

RESULTS

Validity Testing

Validity testing is performed by correlating each questionnaire item’s score with the total score. The obtained correlation coefficient, referred to as the calculated r, is then compared with the critical r value from the table. With a sample size of 30, the degree of freedom (df) = n – 2 = 28, so that the table r at a significance level of 0.05 is 0.361.

Validity Test of PayLater Variable (X1)

The validity test results for the PayLater variable (X1) indicate that each indicator tested had a calculated correlation coefficient > the table r value of 0.361 at the 0.05 significance level. This suggests that all statement items in the PayLater variable (X1) are valid.

Validity Test of Live Streaming Shopping Variable (X2)

Based on the validity test results for the Live Streaming Shopping variable (X2), all indicators tested showed a calculated correlation coefficient (r)> the table r value of 0.361 at a significance level of 0.05. Therefore, each statement item in the Live Streaming Shopping variable (X2) was declared valid.

Validity Test of Live Flash Sale Variable (X3)

The validity testing of the Flash Sale variable (X3) indicates that all measurement indicators exhibit calculated correlation values exceeding the table r threshold of 0.361 at a 0.05 significance level, confirming that all items used to assess the Flash Sale construct are valid.

Validity Test of Impulsive Buying Variable (Y)

The validity test results for the Impulsive Buying variable (Y) indicate that each indicator shows a correlation coefficient (calculated r) > the table r value of 0.361 at the 0.05 significance level. These results suggest that all statement items in the Live Streaming Shopping variable (X2) are valid.

Reliability Test

The reliability test outcomes show that the PayLater variable has a Cronbach's Alpha value of 0.925, Live Streaming Shopping of 0.910, Flash Sale of 0.819, and Impulsive Buying of 0.920. All Cronbach's Alpha values are > 0.600. This indicates that all research instruments are reliable and suitable for further analysis.

Normality Test

Table 1 Normality Test Results

	One-Sample Kolmogorov-Smirnov	
	Test Statistic	Asymp. Sig (2-tailed)
Unstandardized Residual	0,075	0,188

Source: SPSS Data Processed, 2025

The One-Sample Kolmogorov–Smirnov normality test indicates that the residuals have an Asymp. Sig (2-tailed) value of 0.188, exceeding the 0.05 significance threshold, thereby confirming that the residuals are normally distributed and that the regression model fulfils the normality assumption.

Multicollinearity Test

Table 2 Multicollinearity Test Results

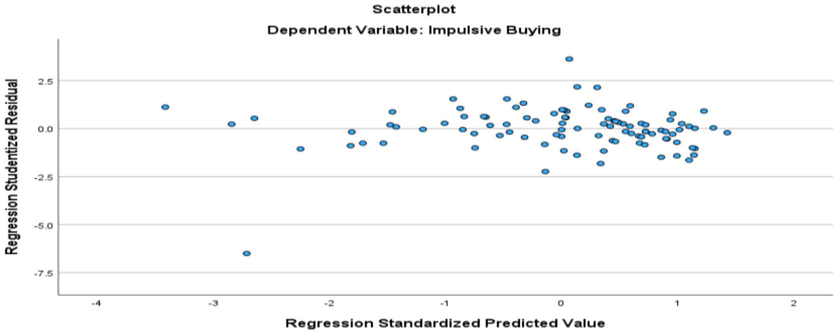
Variable	Collinearity Statistics
	Tolerance
Fitur Paylater (X1)	0,294
Live Streaming (X2)	0,395
Flash Sale (X3)	0,588

Source: SPSS Data Processed, 2025

The multicollinearity test results show that the PayLater variable has a tolerance of 0.294, Live Streaming Shopping has a tolerance of 0.395, and Flash Sale has a tolerance of 0.588, all of which exceed the 0.10 threshold. These results indicate that there is no strong correlation among the independent variables, confirming that the regression model is free from multicollinearity.

Heteroscedasticity Test

Figure 2 Heteroscedasticity Test



Source: SPSS Data Processed, 2025

The scatterplot shows a random distribution of points above and below the Y-axis, indicating that the regression model is homoscedastic and not heteroscedastic.

Multiple Linear Regression Test

Table 3 Multiple Linear Regression Test Results

Dependent Variable	Independent Variable	Coefficient	Significance
Impulsive Buying (Y)	Constant	1,308	
	Paylater (X1)	0,525	0,001
	Live Streaming (X2)	0,278	0,001
	Flash Sale (X3)	0,208	0,001

Source: SPSS Data Processed, 2025

From the results shown in Table 3, the multiple linear regression Equation is formulated as follows:

$$Y = 1,308 + 0,525X1 + 0,278X2 + 0,208X3 + e$$

Hypothesis Testing

Table 4 Simultaneous Test Results (F)

Dependent Variable	Independent Variable	F	Significance
Impulsive Buying (Y)	Paylater (X1)	139,943	0,001
	Live Streaming Shopping (X2)		
	Flash Sale (X3)		

Source: SPSS Data Processed, 2025

The significance value of 0.001 is below 0.05, indicating rejection of the null hypothesis and acceptance of the alternative hypothesis (H4), that the PayLater feature, live streaming, and flash sales simultaneously influence impulsive buying.

Table 5 Partial Test Results (t)

Dependent Variable	Independent Variable	Coefficient	Significance
Impulsive Buying (Y)	Constant	1,308	
	Paylater (X1)	0,525	0,001
	Live Streaming (X2)	0,278	0,001
	Flash Sale (X3)	0,208	0,001

Source: SPSS Data Processed, 2025

Based on the t-test results, all three variables showed p-values < 0.05, indicating rejection of H0 and acceptance of H1, H2, and H3. This means that, partially: (1) PayLater, (2) live streaming shopping, and (3) flash sales exert a positive as well as significant influence on impulsive buying behaviour amongst Generation Z users of Shopee.

Table 6 Results of the Coefficient of Determination Test (R2)

R	R Square	Adjust R Square	Std. Error of the Estimate
0.902	0.814	0.808	2.871

Source: SPSS Data Processed, 2025

The R^2 value of 0.814 suggests that PayLater, live-streaming shopping, and flash sales collectively account for 81.4% of the variance in impulsive buying. The remaining 18.6% is attributed to other factors outside this study. Additionally, the correlation coefficient (R) of 0.902 indicates a strong relationship among PayLater, live-streaming shopping, flash sales, and impulsive buying.

DISCUSSION

Influence of PayLater on Impulsive Buying Behaviour

Referring to consumer behaviour theory, which holds that price perception and ease of payment play essential roles in purchasing decisions, the PayLater feature has become a marketing tool that can reduce perceived financial risk and increase spontaneous purchasing intent. Results from the regression analysis indicate that PayLater positively and significantly influences impulsive buying, with a coefficient of 0.525 among Shopee Generation Z users. These findings illustrate that on the Shopee platform, PayLater functions not only as a payment tool but also as a trigger for spontaneous purchases.

Influence of Live Streaming Shopping on Impulsive Buying Behaviour

From a promotional theory perspective, live streaming is a form of marketing communication that can stimulate trust, interest, and urgency through visual and verbal persuasion. The Live Streaming Shopping variable has also been proven to have a positive and significant effect on impulsive buying, with a coefficient value of 0.278. This shows that the interactive shopping experience on Shopee can create a sense of presence and psychological closeness between consumers and sellers.

Influence of Flash Sale on Impulsive Buying Behaviour

Flash Sales are an urgency-based marketing strategy that offers limited-time discounts to create the perception of a rare opportunity. The study findings indicate that Flash Sales exert a positive and significant effect on impulsive buying, with a coefficient of 0.208. This factor aligns with the marketing mix theory of price and promotion, which states that time pressure and the opportunity for significant discounts can trigger spontaneous purchasing behaviour. On Shopee, Flash Sales create a fear of missing out, so consumers tend to impulsively purchase items without considering them rationally.

Regression Model and Hypothesis Testing

Multiple linear regression analysis was employed to investigate the effects of PayLater, live-streaming shopping, and Flash Sales on impulsive buying behaviour. The results indicate that both the partial (t-test) and simultaneous (F-test) significance values are below 0.05, demonstrating that each independent variable significantly impacts impulsive buying behaviour.

The correlation coefficient (R = 0.902) suggests a strong correlation among PayLater, live-streaming shopping, Flash Sales, and impulsive buying. In contrast, the coefficient of determination (R^2 = 0.814) signifies that the three variables collectively account for 81.4% of the variance in impulsive buying behaviour, with the remaining 18.6% explained by factors outside this study.

CONCLUSION

Based on the analysis, PayLater, live-streaming shopping, and Flash Sales each have positive, significant effects on impulsive buying behaviour amongst Generation Z users of the Shopee platform. Collectively, these three variables also positively and significantly impact impulsive buying behaviour. This indicates that the combination of payment convenience strategies, interactive promotions, and time pressure applied by Shopee is effective in shaping impulsive buying behaviour among Generation Z. Further research is recommended to examine factors beyond platform marketing features, such as psychological or social aspects of consumers, to obtain a deeper insight into the dynamics of impulsive buying behaviour in a digital environment.

LIMITATION

The limitations of this study are its sole focus on Generation Z users on the Shopee e-commerce platform, so the findings cannot be fully generalized to other age groups or e-commerce platforms. In addition, the research model covers only three variables: PayLater, Live Streaming Shopping, and Flash Sale. Thus, other factors not included in the model, such as self-control, social influence, and consumer psychological traits, may also affect impulsive buying behaviour. Therefore, further research is recommended to expand the study's context to different platforms and consumer groups, and to integrate additional relevant variables to gain a more comprehensive and in-depth understanding of impulsive buying behaviour in e-commerce.

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