

# Antecedents of impulse buying behaviour in generation z

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## Abstract

**Purpose** – This study aims to determine how impulse buying behaviour is influenced by customer reviews and influencer credibility, using trust as a mediating factor in the purchase of skintific products by generation z in Bali province. **Method** – An online survey was used to collect quantitative data from 210 respondents selected using purposive sampling. The study population comprises generation z individuals in Bali who have purchased skintific products online. Structural equation modeling-partial least squares (SEM-PLS) was used to analyse the data to see the direct and indirect interactions between variables. **Findings** – The results revealed that customer reviews do not affect impulse buying behavior. Influencer credibility positively affects impulse buying behaviour. In addition, customer reviews positively affect trust, while influencer credibility does not affect trust. Furthermore, trust positively affects impulse buying behavior. In terms of mediation, trust fully mediates the relationship between customer reviews and impulse buying behaviour. Meanwhile, trust does not mediate the relationship between influencer credibility and impulse buying behaviour. **Implications** – Theoretically, these findings enrich the literature regarding factors influencing impulse buying behaviour by highlighting the mediating role of trust in the relationship between customer reviews and purchase decisions. Practically, the findings in this study suggest that brands should improve the quality of customer reviews to strengthen consumer trust, while influencer marketing strategies should focus on emotional engagement and interactive content.

**Keywords:** customer reviews, influencer credibility, trust, impulsive buying behaviour, generation z.

## Introduction

Generation z has a higher tendency to impulse shopping than previous generations. The average online transaction value of generation z reaches 5.4% of their monthly income, higher than the millennial generation which only reaches 5.2% (Lidwina 2021). In addition, 41% of generation z consumers are impulse buyers, higher than generation x (32%) and millennials (34%) (Tereshchenko 2020). Their digital characteristics, responsive to trends, public opinion, and digital promotions, make them a prime target for the industry, especially in the lifestyle product sector, such as skin care (Yustini and Prihastuty 2024). In the context of impulse buying of skincare products, generation z is often exposed to digital content curated by social media algorithms such as instagram, tiktok and youtube. Content in the form of product reviews, tutorials and influencer promotions are significant factors in quick and unplanned purchase decisions (Wandoko and Panggati 2022). In addition, the desire to feel



connected to digital communities reinforces the urge to buy trending products (Szakal et al. 2024).

Impulse buying can occur due to internal and external stimuli influencing consumers' psychological and emotional reactions (Rodrigues, Lopes, and Varela 2021). Studies show that online customer reviews are becoming one of the most important things for modern consumers. Online customer reviews highlight important information influencing consumers' online purchases (Sanapang, Ardyan, and Christian 2024). In addition to customer reviews, influencer credibility is an external factor influencing impulsive behaviour. Consumers tend to trust information sources that are considered to have expertise and are trustworthy (Hu, Chen, and Davison 2019). Influencers with high credibility can shape opinions and attitudes and encourage impulsive buying intentions through the content they upload (Belanche et al. 2021).

Trust is important in bridging the influence of customer reviews and influencer credibility on impulsive buying. Trust reduces risk perception and increases confidence in the product and seller, strengthening impulsive buying decisions (Chen, Ku, and Yeh 2019; Silva et al. 2019). Quality customer reviews can increase consumer trust, especially for those who rely on online reviews before purchasing (Bulut and Karabulut 2018; Zhu et al. 2020). Similarly, reputable and perceived as credible influencers are more effective in building their audience's trust, ultimately contributing to increased impulsive buying (Weismueller et al. 2020; Zafar et al. 2021). Previous research on the effect of customer reviews on impulse buying behaviour conducted by Zhang et al. (2018) Hilal and Astuti (2022); Hong et al. (2023) found that customer reviews have a positive and significant effect on impulse buying behaviour. In contrast to research conducted by Destari, Indraningrat, and Putri (2020); Effendi, Sugandini, and Istanto (2020) found that customer reviews have no significant effect on impulse buying behaviour.

Previous research on the influence of influencer credibility on impulse buying behaviour conducted by Wang and Scheinbaum (2017); Gunawan and Iskandar (2020); Khan (2023) shows that influencer credibility has a significant influence on consumer purchasing decisions, including impulsive buying. However, in contrast, studies by Koay, Teoh, and Soh (2021); Masitoh et al. (2024) found that influencer credibility does not significantly affect impulsive behaviour. Similarly, while several studies have found that customer reviews positively and significantly affect trust (Ahmad et al. 2020; Al-Adwan et al. 2020; Fahrozi et al. 2022), other research such as by Purwantoro et al. (2023) reported that online customer reviews had no significant influence on trust.

These inconsistent findings highlight a research gap, indicating that the relationship between influencer credibility, customer reviews, trust, and impulse buying behaviour remains unclear and may vary depending on the context. Previous research on the influence of influencer credibility on trust, such as those by Kemeç and Yüksel (2021); Khan (2023) generally focused on the general context of social media, without linking it to specific product categories. Moreover, their samples were mostly limited to general social media users and university students. To address these gaps, this study refines the model by testing the influence of influencer credibility and customer reviews on impulse buying behaviour through trust, using generation z as the sample digital natives who are highly active in online shopping within the specific context of skincare product purchases (skintific brand). This setting is expected to provide a more contextual understanding of how trust mediates digital marketing variables in driving impulse buying decisions.

This study makes a novel contribution by integrating trust as a mediating variable in the correlation between customer reviews, influencer credibility, and impulsive buying behaviour. Most previous studies have only focused on the direct influence of customer reviews or influencer credibility on impulsive buying decisions (Wang and Scheinbaum 2017;

Khan 2023). However, few have examined how trust acts as a link in the mechanism of influence of these two variables on impulsive behaviour, especially in generation z. In addition, most previous studies were conducted in industrialised countries with diverse internet consumption habits, so there have not been many studies exploring this phenomenon in developing countries such as Indonesia, especially among generation z, which is a digital generation with high impulse shopping tendencies in Indonesia, considering the role of trust in the digital ecosystem.

Considering the important role of trust in the digital ecosystem, this study focuses on the relevant local context. It offers theoretical novelty by presenting trust as a mediating variable to explain how customer reviews and influencer credibility can influence impulse buying behavior. This approach is expected to enrich the literature on psychological mechanisms in impulse shopping behavior in the digital era. This study aims to analyze the direct and indirect effects of customer reviews and influencer credibility on impulse buying behavior, as well as explore the role of trust as a mediating variable in the context of purchasing skintific skincare products by generation z in Bali province. This research is conducted in response to the growing need to understand how digital stimulus such as customer reviews and influencer credibility affect impulsive buying behaviour among generation z, a consumer group known for their digital fluency and unique purchasing patterns. By exploring the mediating role of trust, this study offers theoretical insights that help explain the psychological mechanisms behind impulse buying in the digital era, particularly within the context of developing countries like Indonesia.

## Literature review

### *Stimulus-organism-response (S-O-R)*

The stimulus-organism-response (S-O-R) theory proposed by Hovland, Janis, and Kelley (1953) and developed by Mehrabian and Russell (1974) explains that external stimuli from the environment can influence the cognitive and emotional reactions of individuals (organisms), which then result in specific responses or behaviours. In online shopping, this theory highlights how external and internal stimuli can shape cognitive or affective experiences that drive purchasing decisions (Rahanatha et al. 2023). The S-O-R framework consists of three main elements. Stimulus refers to the stimuli individuals receive from external factors such as the digital shopping environment or internal factors such as personal needs and motivations (Peng and Kim 2014). Organism is an individual's cognitive and affective response from exposure to the stimulus, including values, beliefs, and evaluations of the information received. Meanwhile, the response is the final behaviour that arises from the stimulus and organism, such as the decision to buy or not buy a product (Mehrabian and Russell 1974).

In the context of impulse buying, the stimulus received by individuals may be accepted or rejected depending on its effectiveness in attracting attention and influencing consumer decisions (M. J. Kim, Lee, and Jung 2020). This process is like the learning process, where a strong stimulus can result in changes in attitude and behaviour. Impulse shopping decisions occur when individuals experience a strong enough cognitive or emotional reaction to a stimulus, ultimately driving behaviour without careful planning (Rahanatha et al. 2023). This study uses customer reviews and influencer credibility as a stimulus that can influence consumer impulsive behaviour. Trust acts as an organism that arises from exposure to stimulus and functions as a mediating factor in response. The initial response is purchasing intention, which develops into impulse buying behaviour. Thus, the S-O-R theory is a relevant framework for understanding how external factors such as customer reviews and influencer credibility can trigger impulse buying behaviour through the trust formed in consumers.



### *Impulsive buying behaviour*

Impulse buying behaviour is a consumer action that is triggered by external and internal stimuli, influenced by personal factors, and depends on the situation in which the consumer (Abbasi 2017). These purchase decisions are based more on wants than needs, making them an inevitable part of consumption activities (Satyavani and Chalam 2018). Impulse buying is characterised by strong, recurrent, and unplanned spontaneous impulses that arise in response to external stimuli. This behaviour occurs without any initial intention to buy a particular product or meet a particular need (Beatty and Ferrell 1998). Impulse buying is when consumers do not explicitly acknowledge a need before purchasing, so unplanned purchases are often equated with impulsive behaviour (Kollat and Willett 1969). In online shopping, customer reviews play an important role in driving impulsive buying decisions, as positive reviews and recommendations from other customers can strengthen consumers' beliefs and encourage them to buy products spontaneously (Sanapang, Ardyan, and Christian 2024).

In addition, the interactions and relationships built by influencers also contribute to increasing consumers' impulsive behaviour (Lee and Chen 2021). The greater the consumer's emotional engagement with the influencer's uploaded content, the higher their impulse to make an unplanned purchase (Zafar et al. 2021). Influencer credibility positively affects impulsive buying decisions, especially when followers trust the recommendations provided (Zia, Zahra, and Hayat 2021). Trust can influence consumer behaviour through impulsive buying (Darmawan and Gatheru 2021). Trust in e-commerce can increase impulsive buying because, basically, they will analyse the products they will buy in e-commerce before making a purchase. This trust can arise from knowledge and opinions that affect emotional factors (Adriansyah and Rahman 2022). This sense of trust also creates emotional comfort that encourages quick and instant decision-making, thus strengthening the tendency to buy without careful planning.

### *Customer review*

In social commerce, customers can view online reviews of retailers, products or services. Online customer reviews on social commerce provide information that facilitates future purchases and encourages impulsive buying to other customers (Sanapang, Ardyan, and Christian 2024); reviews made by sellers and reviews originating from consumers tend to be more trusted as they are considered objective and credible sources of information (Kunja and GVRK 2018). Consumers can provide positive or negative reviews regarding the evaluation of the products they use so that potential buyers can assess the quality of the product before making a transaction. In addition, online reviews with interesting and informative content can influence digital shopping attitudes, encourage consumer engagement, and increase purchase intentions (Alalwan 2018; Molinillo, Sánchez, and Cabanillas 2020; Fan, Wang, and Mou 2024). Reviews provided by consumers are also an important reference for potential buyers when determining suitable products. Potential buyers who see high product reviews and ratings tend to be more easily influenced to buy without planning (Elwalda, Lü, and Ali 2016). Positive consumer comments can also serve as references for other buyers, strengthening the impulse to buy impulsively (Sanapang, Ardyan, and Christian 2024). Clear, informative, and relevant reviews help reduce uncertainty and perceived risk during the purchase process, encouraging spontaneous purchase decisions (Bulut and Karabulut 2018; Zhu et al. 2020).



### *Influencer credibility*

The good qualities of the message sender that influence how the audience interprets the message are source credibility (Kemeç and Yüksel 2021). Source credibility is the speaker's perception in the listener's mind at a given moment (Andersen and Clevenger 1963). Communicator credibility is the listener's positive inclination towards a speaker who is perceived as convincing (D. Y. Kim and Kim 2021). When consumers have positive attitudes towards products and services endorsed by their favourite influencers, they are more likely to be influenced to make impulsive buying (Koay, Teoh, and Soh 2021). In the era of social media, where competition is fierce, influencer marketing is evolving into a long-term strategy for brands to reach consumers. Influencer credibility is important in shaping consumer behaviour, including influencing impulsive buying decisions (D. Y. Kim and Kim 2021; Leung et al. 2022). Influencer credibility is important in shaping consumer behaviour, including influencing impulsive buying decisions (Lee and Chen 2021). Consumers who are emotionally attached to influencer content are more likely to make unplanned purchases (Zafar et al. 2021). In addition, influencers with a good reputation, expertise, and the ability to convey accurate information will be more trusted by their audience (Hu, Chen, and Davison 2019). High credibility allows influencers to deliver persuasive marketing messages, increasing positive perceptions of their recommended products (Kemeç and Yüksel 2021). The trust built through influencer credibility also increases consumer confidence in the promoted products and brands, thus strengthening the relationship between trust and impulsive buying decisions (Zafar et al. 2021).

### *Trust*

Trust is fundamental in every business relationship, including online transactions, because it is important in building sustainable interactions between consumers and sellers (Setiawan and Widanta 2021). Morgan and Hunt (1994) state that trust and commitment create cooperative behaviour that supports the sustainability of marketing relationships. In online shopping, trust in the seller reflects the belief that the seller can be trusted, while trust in the product refers to the customer's expectation that the purchased product will meet his expectations (Wongkitrungrueng and Assarut 2020). Trust also affects consumer perceptions of e-commerce sites. Consumers who have a high level of trust will feel more comfortable and confident that online shopping platforms can be relied upon to fulfil their needs (Lin, Li, and Wang 2017). Given the absence of physical interaction in online shopping, e-commerce must provide clear, accurate, and easy-to-understand information to reduce uncertainty and build consumer trust (Elwalda, Lü, and Ali 2016). In addition, trust also serves as an emotional factor that determines consumer attitudes towards online shopping and reduces risk perceptions that can influence purchasing decisions (Zhu et al. 2020).

High trust can encourage impulsive buying by reducing doubt and allowing consumers to act without much rational consideration. Positive, informative, and relevant customer reviews reduce uncertainty, increase trust in the product or seller, and strengthen spontaneous purchase decisions (Bulut and Karabulut 2018; Zhu et al. 2020). Consumers who trust customer reviews are likelier to make decisions without much rational consideration, so trust is a mediating factor between customer reviews and impulse buying behaviour (Chen, Ku, and Yeh 2019; Silva et al. 2019). In addition to customer reviews, influencer credibility also has a significant influence in building consumer trust in recommended products. Influencers with a good reputation, recognised expertise and the ability to convey accurate information will be more trusted by their audience (Hu, Chen, and Davison 2019; Kemeç and Yüksel 2021). The trust formed from influencer credibility increases positive perceptions of the product and reduces consumers' perceived risk, encouraging impulsive buying (Weismueller et al. 2020; Zafar et al. 2021). However, in this context, trust serves as a



mediating variable that explains the indirect effect of influencer credibility on impulsive buying behaviour, as trust provides an emotional basis for consumers to respond impulsively to influencer recommendations (Chen, Ku, and Yeh 2019; Silva et al. 2019).

### *Hypothesis development*

Stimulus-organism-response (S-O-R) theory explains that an external stimulus can influence an individual's psychological reaction (organism), which then results in a specific behavioural response (Mehrabian and Russell 1974). In this context, customer reviews function as an external stimulus that provides information about previous customer experiences with a product. Consumers exposed to these reviews will experience psychological reactions, such as increased confidence or interest in the product (organism), which can ultimately trigger impulsive buying behaviour as the final response. Online customer reviews are one of the things that are considered capable of influencing impulsive buying (Sanapang, Ardyan, and Christian 2024). Prospective buyers who see high product reviews and ratings tend to be more easily influenced to buy without planning (Elwalda, Lü, and Ali 2016). Consumer comments can become references for other consumers through positive comments, causing impulsive buying. Research by Hilal and Astuti (2022) also obtained positive and significant results on the relationship between customer reviews and impulse buying behaviour. Some of the results of these empirical studies build a hypothesis in this study, which can be formulated in hypothesis 1, namely:

H1: customer reviews have a positive effect on impulse buying behaviour.

In the S-O-R theory, influencer credibility acts as an external stimulus that can influence individual cognitive and affective reactions (organisms), such as increased interest in a product, ultimately resulting in impulsive buying behaviour as the final response (Mehrabian and Russell 1974). Influencers with high credibility can attract consumers' attention and create a more substantial psychological experience, thus encouraging them to act spontaneously when purchasing. Source credibility is a concept that refers to the positive features of the sender of a message that influence the recipient's acceptance of the message (Kemeç and Yüksel 2021). Consumers are usually susceptible to information sources with high source credibility in online shopping. However, social influence is difficult to realise without interaction between the source and the recipient (Hu, Chen, and Davison 2019). Consumer trust is likely to lead to impulsive buying intentions because it is caused by credible sources (Weismueller et al. 2020). Influencer credibility significantly affects impulse buying behaviour because the information conveyed can influence consumer beliefs, opinions, attitudes and behaviour (Lee and Chen 2021). The interactions and relationships built by influencers have the potential to influence impulse buying behaviour (Lee and Chen 2021). The more positive consumers feel about the influencer's post, the higher their impulse to buy (Lee and Chen 2021). The more positive consumers feel about the influencer's post, the higher their impulse to buy (Zafar et al. 2021). Influencer credibility positively impacts purchase decisions and impulsive buying in followers (Zia, Zahra, and Hayat 2021). Some of the results of these empirical studies build a hypothesis in this study, which can be formulated in hypothesis 2, namely:

H2: influencer credibility has a positive effect on impulse buying behaviour.

Based on the S-O-R theory, customer reviews act as an external stimulus that provides information to consumers. When consumers receive positive and informative reviews, they experience a psychological reaction (organism) in the form of increased trust, encouraging them to act more confidently in purchasing decisions (response). Quality customer reviews are one of the important elements in building consumer trust in online shopping. Positive, informative, and relevant reviews can clarify information about the product or seller, thereby helping consumers reduce uncertainty and perceived risk during the buying process (Bulut

and Karabulut 2018; Zhu et al. 2020). The clarity and quality of information in online reviews, such as ratings, product descriptions, and other user testimonials, can improve consumers' perceptions of product or seller credibility. Previous research shows that the better the quality of information in the review, the greater the level of consumer trust (Chetioui, Lebdaoui, and Chetioui 2021). Some of the results of these empirical studies build a hypothesis in this study, which can be formulated in hypothesis 3, namely:

H3: customer reviews have a positive effect on trust.

In the S-O-R framework, influencer credibility is an external stimulus that can shape consumers' perceptions and beliefs (organisms) towards a product. When an influencer is reputable and provides accurate information, consumers are more likely to experience increased trust, which can lead to a purchase decision. Influencer credibility, which includes expertise, attractiveness and trustworthiness, is important in building consumer trust in online shopping. Influencers rated as experts, have a good reputation and can provide accurate information tend to be more trusted by their audience (Hu, Chen, and Davison 2019; Weismueller et al. 2020). Influencers' high credibility allows them to deliver persuasive marketing messages, thereby increasing consumers' positive perception of the recommended products (Kemeç and Yüksel 2021). The trust built from the influencer's credibility provides a basis for consumers to feel confident in the promoted product, thus encouraging greater trust in the brand or seller (Zafar et al. 2021). Some of the results of these empirical studies build a hypothesis in this study, which can be formulated in hypothesis 4, namely:

H4: influencer credibility has a positive effect on trust.

In the S-O-R model, trust acts as an organism that connects external stimuli (customer reviews and influencer credibility) with impulsive buying behaviour as the final response. Consumers who have a high level of trust in a product or platform tend to feel more comfortable in making transactions, which can then encourage them to make impulsive buys. Trust is an important element that influences impulse buying behaviour in online shopping. Consumers who trust brands, e-commerce platforms, or products feel more comfortable and secure when making transactions. High trust can encourage impulsive buying by reducing hesitation and allowing consumers to act without much rational consideration. Positive, informative, and relevant customer reviews reduce uncertainty, increase trust in the product or seller, and strengthen spontaneous purchase decisions (Bulut and Karabulut 2018; Zhu et al. 2020). In the context of digital platforms such as tiktok shop and tokopedia, trust built through positive experiences, interactive features such as live shopping, and data security services strengthen consumers' hedonic motivations, thereby triggering impulsive buying significantly (Zuhdi, Furkan, and Hilmiati 2023). In addition, trust makes it easier for consumers to make impulse buying decisions because trust creates emotional comfort that strengthens the intention to buy products suddenly. Some of the results of these empirical studies build a hypothesis, which can be formulated in hypothesis 5. namely:

H5: trust has a positive effect on impulse buying behaviour.

In the perspective of S-O-R theory, customer reviews act as an external stimulus, which can form trust as an organism before finally producing impulsive buying behaviour as the final response. Consumers who read positive reviews tend to experience increased trust in the product or seller, which can increase their tendency to make impulsive buying. Customer reviews are one of the significant external factors in shaping consumer trust. Positive, informative, and relevant reviews are important in reducing consumer uncertainty, increasing trust in the product or seller, and ultimately encouraging impulsive buying behaviour (Bulut and Karabulut 2018; Zhu et al. 2020). Through quality customer reviews, consumers get valid information that supports purchasing decisions and encourages trust (Sinurat and Ali 2020). Through quality customer reviews, consumers get valid information that supports purchasing decisions and encourages trust (Hu, Chen, and Davison 2019; Silva et al. 2019). Thus, trust can

be identified as a mediating variable that strengthens the relationship between customer reviews and impulsive buying behaviour. Some of the results of these empirical studies build a hypothesis in this study, which can be formulated in hypothesis 6, namely:

H6: trust can mediate the indirect effect of customer reviews on impulse buying behaviour.

Within the framework of the S-O-R theory, influencer credibility serves as an external stimulus that can increase trust as an organism before eventually triggering impulsive buying behaviour as the final response. When an influencer has high credibility, consumers are more likely to trust their recommendations and experience increased trust towards the product promoted, which can increase impulse buying behaviour. Influencer credibility, which includes expertise, attractiveness, and trustworthiness, significantly influences consumers' trust in recommended products. Influencers considered reputable and can provide accurate information tend to be more trusted (Hu, Chen, and Davison 2019; Kemeç and Yüksel 2021). The trust built from the credibility of these influencers not only increases positive perceptions of the product but encourages impulsive buying behaviour by reducing consumers' perceived risk (Weismueller et al. 2020; Zafar et al. 2021). However, trust here is a mediating variable that clarifies the indirect effect of influencer credibility on impulsive buying behaviour, as trust provides an emotional basis for consumers to act impulsively on influencer recommendations (Hu, Chen, and Davison 2019; Silva et al. 2019). Thus, trust significantly strengthens the relationship between influencer credibility and impulse buying.

H7: trust can mediate the indirect effect of influencer credibility on impulse buying behaviour.

Figure 1 illustrates the study's conceptual framework developed by the researchers using the background, theoretical investigations and findings from previous studies.

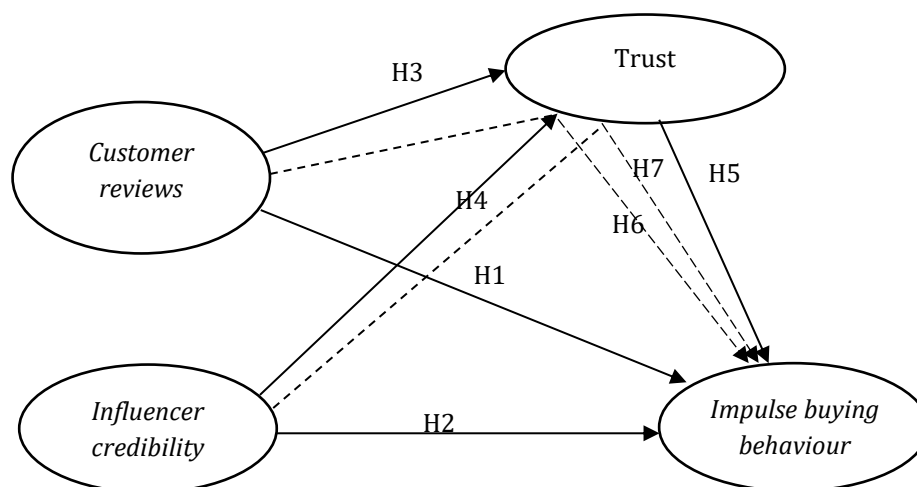


Figure 1 research conceptual framework

## Methods

This study uses a quantitative methodology to analyse the influence of customer reviews and influencer credibility on impulse buying behaviour. Trust is a mediating variable in consumers of skintific products among generation z in Bali province. The quantitative approach was chosen because this research focuses on measuring the relationship between variables formulated in the hypothesis. The primary data was obtained through an online questionnaire designed to measure the research variables. Customer reviews and influencer credibility act as exogenous variables. Customer reviews refer to positive or negative reviews given by consumers on social commerce and e-commerce platforms regarding evaluating fashion products. The endogenous variable in this study is impulsive buying behaviour, which

is defined as unplanned shopping behaviour that arises from an emotional impulse towards a product. Influencer credibility refers to consumers' perceptions of the influencer's ability to convey product information, creating trust in the promoted product. Trust is a mediating variable representing consumer confidence in the product, so it shapes purchasing decisions. The operational indicators of the variables used in this study are presented in Table 1.

Table 1 operational variables

Variables	Indicators	Statements	Scale
Impulsive buying behaviour, (Kimiagari and Malafe 2021)	Buying products on a whim	I often buy skintific products spontaneously when I see interesting skincare on social media or e-commerce without any prior planning.	Likert (1-5)
	Buying without much thought	I bought skintific products online without much thought as to whether I really needed the products or not.	
	Buying products because of FOMO (fear of missing out)	When I see a skintific product that I like is trending or being bought by many other people, I tend to buy it right away for fear of running out or missing the trend.	
	Buying products because of promotions	I am more interested in buying skintific products when there are promotions such as discounts, cashback, or bundling, even if I didn't originally plan to buy.	
Trust, (Wu, Chiu, and Chen 2020; Wongkitrungrueng and Assarut 2020)	As expected	The skintific product I purchased met my expectations.	Likert (1-5)
	Can be used	The skintific product I purchased works well, as shown in the reviews I've seen.	
	Providing a sense of trust	The visual appearance of skintific products on social media or e-commerce gives me the confidence to buy the product.	
	Trust in the product	skintific's product specifications and performance information make me believe that the product is of high quality.	
Customer review, (Chetioui, Lebdaoui, and Chetioui 2021; Kunja and GVRK 2018)	Recommendations for reference	Reviews given by other consumers about skintific products help me as a reference before buying	Likert (1-5)
	Quality review	The reviews I read confirmed the accuracy and relevance of the information regarding the quality of skintific products.	
	Providing certainty	The reviews provided by users of skintific products correspond to their experiences, thus giving me reassurance about the quality of the products.	
	Building buying confidence	Positive reviews about skintific products shape my conviction to purchase the product.	
Influencer credibility, (Visentin, Pizzi, and Pichierri 2019; Khan 2023)	Experienced	The influencers I follow have experience in reviewing skintific products so they can judge their quality well.	Likert (1-5)
	Able to understand the product	Influencers have in-depth knowledge of skincare products, including skintific, so they understand the products being reviewed.	
	Facial expressions	The facial expressions of influencers when	

Variables	Indicators	Statements	Scale
	Tell the truth	reviewing skintific products reflect congruence with their statements. Influencers convey information about skintific products honestly according to the actual conditions.	
	Appropriateness of information	Influencers provide clear and accurate information about the condition, quality or how to use skintific products.	
	Skilled in communication	Influencers convey information about skintific products in a clear, engaging and easy-to-understand manner.	
	Showing the true state of affairs	Influencers show the condition and performance of skintific products in detail in each of their reviews.	
	Providing assistance	Influencers include sales links that make it easy for me to find the skintific products they review.	
	Energised	Influencers appear to show a passionate attitude when reviewing skintific products, thus appearing to like the product.	

This research was conducted online, focusing on generation z in Bali, who are interested in skincare products and actively make online purchases. Bali was chosen as the research location due to the generation's high interest in skincare products and the growing trend of online shopping in the region. The population of this study includes generation z in Bali province who were born between 1997 and 2012 and have made impulsive buyings through social commerce or marketplaces. The population size is unknown (infinite population), so a purposive sampling technique was used to determine the sample based on specific criteria. The criteria used in selecting respondents include being domiciled in Bali, aged 18-27 years, having experience buying skintific products, and actively using social media (instagram, tiktok, and other online shopping platforms). The minimum sample size in this study refers to the recommendation of Hair et al. (2021), which is based on the number of indicators in the questionnaire. Considering the number of indicators, the minimum sample required in this study is 210 respondents.

The research instrument used is a closed questionnaire with several statements measuring the research variables. This questionnaire uses a 5-point Likert scale, where respondents are asked to respond strongly disagree (1) to strongly agree (5). Before the main data collection, validity and reliability tests were conducted involving a small sample with the same characteristics as the research population. The trial results showed that the research instrument had met the established standards and was suitable for further data collection. The data obtained were analysed using path analysis to test the direct and indirect relationships between customer reviews, influencer credibility, trust, and impulse buying behaviour. The technique used in this research is structural equation modeling (SEM) with the partial least square (PLS) approach, which is processed using SmartPLS 4 software.

In the data analysis process, outer model tests were conducted to evaluate the validity and reliability of the research constructs. Validity testing includes convergent validity, which is tested through average variance extracted (AVE), and discriminant validity, which is analysed with the Fornell-Larcker criterion. Reliability testing uses composite reliability (CR) and Cronbach's alpha to ensure internal consistency of the research indicators. Furthermore, the inner model is used to test the relationship between variables and measure the model's ability to explain the variance of the dependent variable. This test includes R-square ( $R^2$ ) to



assess how much influence the independent variable has on the dependent variable and hypothesis testing using the t-statistic and p-value to determine the significance of the relationship between variables. In addition, the Q-square ( $Q^2$ ) predictive relevance test is conducted to measure the extent to which the model has a good prediction of the observed data. The results of the outer model and inner model tests will be used to interpret the relationship between variables and test the role of trust as a mediating variable in this study.

## Results and discussion

This section presents empirical findings based on data collected and analysed using the structural equation modeling-partial least square (SEM-PLS) method. The results include hypothesis testing regarding the influence of customer reviews and influencer credibility on impulse buying behaviour and the role of trust as a mediating variable in the relationship. The analysis was conducted to assess the magnitude of each variable's influence and how trust contributes to strengthening or weakening the relationship between customer reviews and influencer credibility with impulse buying behaviour among generation z in Bali province. The findings of this study will be compared with previous studies and linked to the underlying theory to provide a deeper understanding of the factors that influence impulse buying.

### Characteristics

This research examines how the antecedents of impulsive buying behaviour in generation z in Bali province. Respondents in this study have 3 characteristics, namely, gender, latest education, and jobs. Table 2 will detail the characteristics of respondents.

Table 2 results of analysis of respondents' characteristics

Classification	Options	Amount	Percentage
Gender	Women	114	54.3
	Male	96	45.7
	Total	210	100
Last education	Junior high school	35	16.7
	Senior high school/equivalent	105	50
	Undergraduate	70	33.3
	Total	210	100
Jobs	Employee/private	113	53.8
	Student	29	13.8
	Civil servants/TNI/POLRI	15	7.1
	Self-employed	53	25.3
	Total	210	100

Source: primary data (processed, 2025)

Table 2 shows that there are more respondents with female gender, namely 54.4%, than male respondents at 45.7%, where the last education is high school / equivalent at 50%, and the last education is junior high school at 16.7%. Most respondents work as private employees, with 113 people or 53.8% of the total respondents. Meanwhile, civil servants/TNI/POLRI have the least number, namely 15 people or 7.1% of the total respondents.

### Convergent validity

Convergent validity of measurement models with reflexive indicators is assessed based on the correlation between item or component scores estimated with PLS software. An individual reflexive measure is considered high if it correlates more than 0.70 with the measured variable. Hair et al. (2021) considered the measurement scale loading value of 0.5 to 0.7 sufficient for early-stage research. In this study, a loading factor limit of 0.7 will be used.



The results of the convergent validity test for each item in the research instrument are presented in Table 3, showing that all items have a correlation value above 0.7. Thus, each item in this research instrument is considered valid.

Table 3 shows that each indicator's impulsive buying behaviour variable has an outer loading greater than 0.7. The indicator of buying products because of FOMO (fear of missing out) is the strongest measure of the impulsive buying behaviour variable because it has the most significant outer loading (0.904). So, the four impulsive buying behaviour indicators are valid. The trust variable of each indicator has an outer loading greater than 0.7. The indicator giving trust is the most powerful measure of the trust variable because it has the most significant outer loading (0.955). Thus, the four indicators of trust are valid.

The customer review variable shows that each indicator has an outer loading of more than 0.7. The quality review indicator is the most powerful measure for the customer review variable because it has the most significant outer loading (0.921). Thus, the four customer review indicators are valid. The influencer credibility variable is that each indicator has an outer loading of more than 0.7. The speaking honestly indicator is the strongest measure of the Influencer credibility variable because it has the most significant outer loading (0.916). So, the nine indicators of influencer credibility are valid.

Table 3 convergent validity results

Variables	Indicators	Outer loading
Impulse buying behaviour	Buying products on a whim	0.897
	Buying without much thought	0.865
	Buying products because of FOMO (fear of missing out)	0.904
	Buying products because of promotions	0.878
Trust	As expected,	0.951
	Can be used	0.932
	Providing a sense of trust	0.955
	Trust in the product	0.866
Customer reviews	Recommendations for reference	0.893
	Quality review	0.921
	Providing certainty	0.918
	Building buying confidence	0.803
Influencer credibility	Experienced	0.816
	Able to understand the product	0.872
	Facial expressions	0.910
	Tell the truth	0.916
	Appropriateness of information	0.914
	Skilled in communication	0.845
	Showing the true state of affairs	0.883
	Providing assistance	0.822
	Energised	0.786

Source: primary data (processed, 2025)

### *Discriminant validity*

To ensure that each definition of each latent variable is different from other variables, discriminant validity is used. If each indicator loading value of a latent variable has a higher loading value compared to the loading value when correlated with other latent variables, the model is considered to have good discriminant validity. The results of discriminant validity testing are in Table 4.

Table 4 Fornell-Larcker criterion

Variables	Customer Reviews	Impulse Buying Behaviour	Influencer Credibility	Trust
Customer Reviews	0.885			
Impulse Buying Behaviour	0.514	0.886		
Influencer Credibility	0.771	0.552	0.870	
Trust	0.801	0.588	0.710	0.926

Source: primary data (processed, 2025)

Table 4 shows that each construct's root AVE (Fornell-Larcker criterion) is higher than its relationship with other variables. The discriminant validity requirements of the model have been met because all latent variables have a root AVE value greater than the correlation with other constructs.

### *Composite reliability*

The reliability of a questionnaire can be measured as an indicator of a variable or construct (Hair et al. 2021). The questionnaire is considered reliable if the respondent's answer to a statement is constant or stable over time. Because these questions are intended to test the same thing, the respondent's answer is considered reliable if it is consistent or not random. One-shot or one-time measurements can be used to measure reliability. After one measurement, the data is compared with additional questions or used to measure the relationship between answers to questions. The tool for measuring reliability is Cronbach's Alpha. A variable is reliable if the result  $\alpha > 0.70$  = reliable and the result  $\alpha < 0.70$  = unreliable (Hair et al. 2021).

Table 5 reliable composite

Variables	Cronbach's alpha	AVE
Customer Reviews	0,907	0,783
Impulse Buying Behaviour	0,910	0,785
Influencer Credibility	0,960	0,757
Trust	0,944	0,858

Source: primary data (processed, 2025)

Table 5 shows that trust, influencer credibility, impulse buying behaviour, and customer reviews all meet composite reliability as their values are higher than the recommended threshold of 0.70, which meets the reliable criteria. All indicators measuring latent variables are valid and reliable, allowing for additional testing in accordance with the overall evaluation results, which includes convergent and discriminant validity and composite reliability, as previously discussed.

### *R-Square*

To determine the relationship between the research model's variables, significant values, and R-square, inner or structural model testing is carried out. The significance of the structural path coefficient and R-square for endogenous variables are used to assess the structural model. The first step in evaluating a model using PLS is to check the R-square for each endogenous latent variable. The impact of some exogenous latent factors on endogenous latent variables that have a significant impact can be evaluated using changes in R-square values. The results of the R-square estimation process using Smart PLS are shown in Table 6.



Table 6 R-square

Variables	R-square	Adjusted R-square
Impulse Buying Behaviour	0,399	0,380
Trust	0,812	0,808

Source: primary data (processed, 2025)

Table 6 shows that the model of the effect of customer review and influencer credibility on trust provides an R-square value of 0.812, which means that the variability of the trust variable can be explained by the variability of the customer review and influencer credibility by 81.2 percent. In comparison, other variables outside the study explain 18.8 percent. The model of the influence of customer review, influencer credibility and trust on impulsive buying behaviour provides an R-square value of 0.399, which means that the variability of the impulsive buying behaviour variable can be explained by the variability of the customer review, influencer credibility and trust variables by 39.9 percent, while other variables outside the study explain 60.1 percent.

#### *Predictive relevance Q squared ( $Q^2$ )*

The extent to which the data produces results for the research model is measured by Q Square Predictive Relevance ( $Q^2$ ). The  $Q^2$  value ranges from 0 (zero) to 1 (one). The  $Q^2$  value is calculated using the formula:

$$Q^2 = 1 - [(1 - R(1)^2) (1 - R(2)^2)] \dots\dots\dots(1)$$

$$Q^2 = 1 - [(1 - 0,399) (1 - 0,812)]$$

$$Q^2 = 1 - [(0,601) (0,188)]$$

$$Q^2 = 1 - 0,113$$

$$Q^2 = 0.887 \text{ (excellent } Q^2)$$

The results of the  $Q^2$  calculation show a value of 0.887, which means that the model shows very good observations, namely 88.7% of the relationship between variables can be explained by the model while the remaining 11.3% is an error factor or other factors not included in the research model. Therefore, it can be explained that customer reviews, influencer credibility, and trust explain 88.7% of the variation in impulse buying behaviour, while other factors explain the remaining 11.3%. The  $Q^2$  value indicates that the model developed in this study is sufficient to proceed to the research hypothesis evaluation stage.

#### *Goodness of fit (GoF)*

The feasibility of the research model was evaluated using the goodness of fit (GoF) test, which determines how well the sample regression function estimates the actual value (Hair et al. 2021). The GoF value ranges between 0 and 1 (Akter, D'Ambra, and Ray 2011; Hair et al. 2021). A GoF value closer to one means the model is getting better, and vice versa; the closer to zero, the model is getting worse. The GoF calculation formulation is the root average communality or Average Variance Extracted (AVE) value multiplied by the average R-squared. The GoF calculation follows (Akter, D'Ambra, and Ray 2011).

$$\text{GoF} = \sqrt{(\text{average AVE} \times \text{average } R^2)} \dots\dots\dots(2)$$

$$= \sqrt{((0,783+0,785+0,757+0,858)/4) \times ((0,399+0,812)/2)}$$

$$= \sqrt{(0,795 \times 0,605)}$$

$$= \sqrt{0,481}$$

$$= 0,694$$

The GoF calculation results show a value of 0.694, which is close to 1 (one), which means that it includes a very fit predictive model; this indicates that the overall measurement accuracy of the model is perfect. The structural model created by the constructs in this study

has a very good model category, according to the model evaluation using Q Square Predictive Relevance (Q<sup>2</sup>) and Goodness of Fit (GoF).

### *Hypothesis testing*

The t-test is used to sort out direct effects, indirect effects, or mediating variables to test hypotheses. The results of testing mediating variables and direct effects are explained in the next section. The partial least square (PLS) analysis method was used in this study to test the research hypotheses mentioned above. Table 7 below displays the results of the empirical model analysis using partial least square (PLS) analysis.

The findings of this research hypothesis testing can be seen from the results of the path coefficient shown in Table 7. Hypothesis testing regarding the effect of customer reviews on impulse buying behaviour shows a correlation coefficient value of -0.333 with a t-statistic value of 1.143 ( $< t$ -critical 1.96) and a significance level of  $\alpha = 0.254$ . These results indicate that customer reviews do not affect impulse buying behaviour, so hypothesis 1 is rejected. Meanwhile, hypothesis testing regarding the effect of influencer credibility on impulse buying behaviour resulted in a correlation coefficient value of 0.359 with a t-statistic of 2.002 ( $> t$ -critical 1.96) and a significance level of  $\alpha = 0.046$ . These results indicate that influencer credibility positively and significantly influences impulse buying behaviour, so hypothesis 2 is accepted.

Table 7 hypothesis results (directly)

Hypotesis	Original sample	Sample average	Standard deviation	T-statistics	P-value
Customer reviews → impulse buying behaviour	-0.333	-0.370	0.291	1.143	0.254
Customer reviews → trust	0.871	0.854	0.090	9.624	0.000
Influencer credibility → impulse buying behaviour	0.359	0.403	0.179	2.002	0.046
Influencer credibility → trust	0.039	0.057	0.101	0.389	0.697
Trust -> impulse buying behaviour	0.633	0.629	0.245	2,587	0.010

Source: primary data (processed, 2025)

Furthermore, testing the effect of customer reviews on trust shows a correlation coefficient of 0.871 with a t count of 9.624 ( $> t$  critical 1.96) and a significance level of  $\alpha = 0.000$ . These results indicate that customer reviews positively and significantly affect trust, so hypothesis 3 is accepted. In contrast, testing the effect of influencer credibility on trust shows a correlation coefficient value of 0.039 with a t-statistic of 0.389 ( $< t$ -critical 1.96) and a significance level of  $\alpha = 0.697$ . These results indicate that influencer credibility does not affect trust, so hypothesis 4 is rejected. Finally, testing the effect of trust on impulse buying behaviour shows a correlation coefficient value of 0.633 with a t-statistic of 2.587 ( $> t$ -critical 1.96) and a significance level of  $\alpha = 0.010$ . These findings indicate that trust positively and significantly affects impulse buying behaviour, so hypothesis 5 is accepted.

### *Mediation effect testing*

To test the mediating role of financial effectiveness in the correlation between customer reviews and MSME sustainability, as well as its mediation in the relationship between financial inclusiveness and MSME sustainability, this study adopts the mediation testing framework proposed by (Hair et al. 2021). The testing model is illustrated in Figure 2.

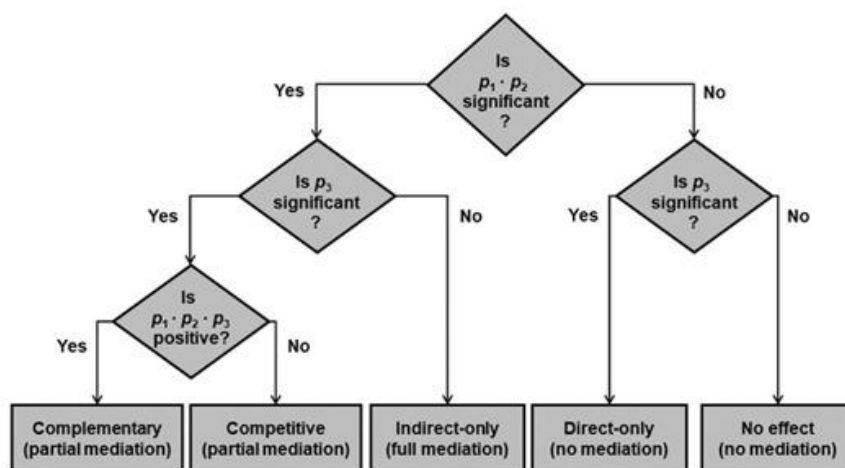


Figure 2 mediation analysis procedure in SEM-PLS

Source: Hair et al. (2021)

Testing the mediation model in this study is presented in Table 8. Based on mediation testing according to Hair et al. (2021), the analysis results show that trust acts as a full mediator (indirect-only/full mediation) in the correlation between customer reviews and impulsive buying behaviour. This can be seen from the results of path testing, where P1 (customer reviews on trust) shows significant results, P2 (trust on impulsive buying behaviour) is also significant, and P3 (customer reviews on impulsive buying behaviour) is not significant. Thus, the effect of customer reviews on impulsive buying behaviour is fully mediated by trust, which means that customer reviews can only influence impulsive buying behaviour through increasing consumer trust; this result shows that hypothesis 6 is accepted.

Table 8 hypothesis results (indirectly)

Mediating variables	(P1)	(P2)	(P3)	Note
Customer review → trust → impulsive buying behaviour	0.000 (Sig)	0.010 (Sig)	0,254 (N.Sig)	Indirect Only (full mediation)
Influencer credibility → trust → impulse buying behaviour	0.697 (N.Sig)	0.010 (Sig)	0,046 (Sig)	Only direct (no mediation)

Source: Data processing results (2025)

Meanwhile, the role of trust in mediating the correlation between influencer credibility and impulse buying behaviour shows a direct-only category (no mediation). This result can be seen from path testing, where P1 (influencer credibility to trust) is not significant, P2 (trust to impulse buying behaviour) is significant, and P3 (influencer credibility to impulse buying behaviour) remains significant. Thus, trust does not mediate the correlation between influencer credibility and impulse buying behaviour because the effect of influencer credibility on impulse buying behaviour remains significant even without involving trust as an intermediate variable. This result shows that hypothesis 7 is rejected.

### *The effect of customer reviews on impulsive buying behaviour*

The results show that customer reviews do not affect impulsive buying behaviour. This shows whether customer reviews are good or not, there is no influence on the tendency of generation z in Bali province to make impulsive purchases of skintific products. This suggests that for generation z, known as digital natives with characteristics of being easily exposed to information but more selective in sorting out trusted sources, customer reviews are not always the main factor in impulsive buying decisions. Generation z tends to prioritize first-hand experience or personalized recommendations over reading reviews. Their character,



which is more critical of online information, causes the stimulus in the form of customer reviews not to be strong enough to produce a response in the form of impulsive buying. From the stimulus-organism-response (S-O-R) theory perspective, customer reviews act as an external stimulus that should influence consumers' psychological reactions (organisms) in forming impulsive buying behaviour as a response. However, the results of this study indicate that the stimulus in the form of customer reviews is not strong enough to produce a response in the form of impulsive buying behaviour. This is in line with the research of Destari, Indraningrat, and Putri (2020); Effendi, Sugandini, and Istanto (2020) which found that customer reviews do not significantly influence impulsive buying behaviour. The implications of these findings suggest that businesses should not solely rely on customer reviews to trigger impulse buying among generation z. Instead, marketing strategies targeting gen z should emphasize more engaging, experiential, and personalized approaches such as interactive content, product trials, or user-generated storytelling that align with their preference for authenticity and direct engagement.

#### *The effect of influencer credibility on impulsive buying behaviour*

The results of this study indicate that influencer credibility positively affects impulsive buying behaviour. This means that the higher the influencer credibility, the more likely generation z in Bali province will buy skintific products impulsively. Generation z is highly responsive to personalised content and interactions with influencers who are perceived as authentic. They often connect emotionally with influencers who share their values, style or views. This enables the stimulus in the form of influencer credibility to generate a response in the form of an impulsive buying decision because generation z views influencers as role models or sources of inspiration relevant to their lives. Based on the S-O-R theory, influencer credibility acts as an external stimulus that can influence consumers' psychological reactions (organisms), such as increased interest or emotional involvement, ultimately resulting in impulsive buying behaviour as the final response. This finding aligns with previous research, which states that influencers with high credibility more easily influence their audience's beliefs, opinions, attitudes and consumption behaviour (Lee and Chen 2021). Other studies have also shown that the more positive consumers feel about influencers, the greater their impulse to buy impulsively (Zafar et al. 2021; Zia, Zahra, and Hayat 2021). Therefore, influencer credibility is important in enhancing impulsive buying decisions among generation z. The implications of these findings suggest that marketers should carefully select influencers who have a large following and possess high credibility in terms of authenticity, expertise, and communication style. Building long-term partnerships with influencers who align with brand values can increase emotional resonance and directly stimulate impulse buying decisions, especially within younger digital-native audiences like generation z.

#### *The effect of customer review on trust*

The results showed that customer reviews positively affect trust. This means that the better the quality of customer reviews, the higher consumer trust in skintific products. For generation z, informative, transparent reviews from real consumers tend to be more convincing. Their characteristics of sharing and seeking online references make customer reviews an effective external stimulus to build trust. When generation z finds relevant and trustworthy reviews, they are more likely to feel confident in the product or seller, suggesting that trust as an organism is strongly formed through information obtained from online reviews. Within the framework of the S-O-R theory, a customer review serves as an external stimulus that provides information about the customer's previous experience. This information then influences consumers' cognitive and affective reactions (organisms) in building trust, which can influence their purchasing behaviour. This finding is supported by



research by Bulut and Karabulut (2018); Zhu et al. (2020) which state that transparent, informative, and accurate reviews help reduce consumer uncertainty, thereby increasing trust in products and sellers. The implications of these findings suggest that businesses should invest in managing and creating high-quality customer reviews as part of their digital marketing strategies. Encouraging satisfied customers to share authentic, detailed, and honest reviews can significantly improve consumer trust, especially among generation z by reducing doubts and enhancing their confidence to engage in online purchases. This trust-building effort is crucial in highly competitive markets such as skincare, where credibility and perceived reliability often determine consumer choices.

#### *The effect of influencer credibility on trust*

The results show that influencer credibility does not affect trust. This shows that even if the influencer's credibility increases or decreases, it will not significantly impact consumer trust in skintific products. Generation z often realises that influencers have commercial motives, so even if influencer credibility is high, this does not always directly increase their trust. Generation Z puts more trust in their personal experience or recommendations that look authentic. Stimulus in the form of influencer credibility is not always enough to build trust, as generation z tends to seek more confirmation before trusting a product. According to the S-O-R theory, influencer credibility as an external stimulus should influence trust as an organism before eventually resulting in an impulsive buying decision as a response. However, the results of this study indicate that the stimulus in the form of influencer credibility is not strong enough to generate significant trust. This finding is supported by Kemeç and Yüksel (2021) research, which states that consumers are increasingly critical of influencers' recommendations as they realise the commercial interests in their promotions. Therefore, although influencers have high credibility, this does not always directly impact increasing trust. The implications of these findings suggest that marketers should not assume that influencer credibility alone is sufficient to build consumer trust, especially among generation z. Instead, brands should ensure transparency in influencer partnerships, encourage genuine product usage and testimonials, and complement influencer campaigns with user-generated content or peer reviews that appear more authentic and relatable. Building trust in this demographic requires more than perceived expertise; it demands honesty, consistency, and contextual relevance in communication.

#### *The effect of trust on impulsive buying behaviour*

The results show that trust positively affects impulsive buying behaviour. This means that the higher consumers trust skintific products, the more likely they are to make impulsive buying. Generation z, although critical of information, tends to make impulsive buying when they already have a high level of trust in the product or platform. This trust gives them a sense of security to act more spontaneously. As digital natives, they are used to the speed and convenience of online transactions; once trust is established, they more easily decide to buy without planning. Based on the S-O-R theory, trust is an organism that connects an external stimulus with a final response in impulsive buying behaviour. Consumers who trust a product or e-commerce platform feel more comfortable making transactions, so they are more likely to act impulsively (Putri and Artanti 2021). These results align with the research of Zuhdi, Furkan, and Hilmiati (2023), who found that trust can create emotional comfort that strengthens the intention to buy products suddenly. The implications of these findings highlight the importance of brands and online sellers prioritising trust-building strategies in their digital ecosystems. This can be achieved through transparent product information, responsive customer service, data privacy assurance, and consistent product quality. For generation z, who often equate trust with authenticity and reliability, enhancing trust is



crucial for reducing hesitation and serves as a catalyst for encouraging spontaneous purchases in competitive online markets.

*The effect of trust in mediating the effect of customer review on impulsive buying*

The results of this study indicate that trust acts as a full mediator in the relationship between customer reviews and impulsive buying behaviour. This means that customer reviews do not directly affect impulsive buying behaviour but have an indirect effect through trust. For generation z, customer reviews are an initial stimulus that encourages trust. However, they tend not to react impulsively to reviews immediately; trust must first be formed as an organism that facilitates impulsive buying decisions. This reflects their mindset that does not simply receive information raw but processes it to generate trust, leading to impulse buying behaviour. In the S-O-R theory, customer reviews as an external stimulus are not strong enough to directly trigger impulsive buying behaviour as a response but can form trust as an organism, contributing to impulsive buying decisions. This finding is supported by research by Bulut and Karabulut (2018); Zhu et al. (2020), which states that transparent and informative customer reviews help build trust, increasing consumers' tendency to make impulsive buyings. The implications of these findings suggest that marketers should not expect customer reviews to drive immediate purchases but rather should treat them as a tool for cultivating consumer trust over time. By focusing on customer feedback's credibility, clarity, and relevance, businesses can strategically build the trust necessary to influence future impulse buying behaviour, particularly among critical and information-savvy consumers like generation z. Trust serves as the essential psychological bridge that transforms information exposure into purchasing action.

*The effect of trust in mediating the influence of influencer credibility on impulsive buying*

This is due to the insignificant influence of influencer credibility on trust, so trust cannot act as an intermediary variable in the relationship. In other words, although influencers have high credibility, this is not enough to build significant trust in generation z consumers, which means trust cannot pass on the influence of influencer credibility to impulsive buying behaviour. Within the framework of the S-O-R theory, influencer credibility is supposed to act as an external stimulus that forms trust as an organism before finally resulting in impulsive buying behaviour as the final response. However, since the relationship between influencer credibility and trust is insignificant, trust cannot serve as an organism mediating the relationship. This result indicates that generation z does not always associate influencer credibility with high trust in the promoted products. Generation z's characteristics of being more critical of paid promotions and increasingly aware of influencers' commercial motives are the main reasons influencer credibility does not significantly affect trust. They are more likely to trust the first-hand experience of fellow users than the recommendations of influencers who may have business interests. Therefore, the influence of influencer credibility on impulsive buying behaviour occurs directly, not through trust as a mediating variable. This result is in line with the research of Weismueller et al. (2020); Zafar et al. (2021) who found that emotional interaction with influencers has more influence on impulse buying decisions than trust in recommended products. Generation z is more easily encouraged to buy impulsively based on the emotional appeal and connection they feel with the influencer, without having to build trust in the promoted product first. These findings suggest that in targeting generation z, brands should focus less on building trust through influencer campaigns alone and more on leveraging the emotional and experiential connection influencers can create. Instead of relying on perceived credibility to build trust, marketers should prioritize content that emphasizes relatability, shared values, and authentic storytelling. This approach is more effective in driving immediate impulse purchases, as gen z responds more to emotional resonance than persuasive trust-based endorsements.



## Conclusions

Based on the results, this study concludes several key findings regarding the direct, indirect, and mediating relationships between customer reviews, influencer credibility, trust, and impulsive buying behaviour among generation z in Bali. The results showed that customer reviews do not affect impulsive buying behaviour but positively affect trust. This means customer reviews can only encourage impulsive buying by increasing consumer trust. In contrast, influencer credibility positively affects impulsive buying behaviour but does not affect trust. This suggests that generation z is more easily encouraged to buy impulsively based on influencer credibility without first building trust in the promoted product. In addition, this study found that trust positively affects impulsive buying behaviour, confirming that high trust in a product or e-commerce platform can increase impulse buying tendencies. Trust also acts as a full mediator in the relationship between customer reviews and impulsive buying behaviour but cannot mediate the effect of influencer credibility on impulsive buying behaviour. This finding indicates that customer reviews only contribute to impulsive buying behaviour through trust, while the influence of influencer credibility on impulsive buying is more direct.

The findings of this study provide important implications both theoretically and practically. Theoretically, this research contributes to the development of consumer behaviour literature by confirming the role of trust as a mediating variable in the stimulus-organism-response (S-O-R) framework. Specifically, the study highlights how trust functions as a psychological mechanism that bridges external digital stimuli such as customer reviews and influencer credibility with consumer responses in the form of impulse buying. This integration reinforces the importance of including mediating constructs when analysing digital marketing influences on consumer behaviour, particularly among digital-native populations like generation z. The results reflect the need for differentiated marketing strategies to leverage customer reviews and influencer endorsements. For businesses that rely on customer reviews, improving quality, transparency, and authenticity is essential to build consumer trust effectively. Trust is a crucial factor that enables spontaneous purchase decisions, especially when the product is new or not previously experienced by the consumer. On the other hand, influencer marketing strategies should focus more on creating emotional engagement, relatability, and interactive content, as the influence of influencer credibility on impulse buying occurs directly without the need first to build trust. For brands like skintific, ensuring that customer reviews remain accurate, informative, and trustworthy can help sustain consumer confidence and indirectly drive impulse buying. At the same time, leveraging experiential marketing and storytelling through credible influencers can create a strong emotional bond with generation z audiences, accelerating unplanned purchase decisions. Understanding these dual pathways via trust and emotional connection can help brands craft more targeted, effective, and psychologically resonant marketing strategies in the digital era.

This research has several limitations; one of the main obstacles is the difficulty in getting evenly distributed respondents from all regions in Bali province, given that Generation Z has different levels of engagement with online surveys. In addition, this study uses a questionnaire-based quantitative approach, which limits deeper exploration of the psychological motivations and emotional factors that influence impulsive buying decisions. In addition, this study only focuses on skintific products, so the results cannot be generalised to other product categories. Skincare products have specific characteristics in consumption behaviour, so the results of this study may not be fully applicable to other industries, such as fashion or electronics. To overcome these limitations, future research should use mixed methods by adding in-depth interviews or social media sentiment analysis to gain a broader



understanding of emotional and psychological motivations in impulsive buying behaviour. In addition, further research can expand the scope of the sample with a more even distribution in various regions so that the research results are more representative. Future research can also test products from different categories, such as fashion, gadgets, or digital products, to see if customer reviews and influencer credibility have similar patterns of influence on impulsive buying behaviour in various industries. In addition, other factors such as price, discount promotions, and consumer personality can also be considered as variables that influence impulse buying.

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