THE INFLUENCE OF E-WALLET USAGE IN TRIGGERING IMPULSE BUYING (A Comparative Study Between Gen X And Gen Z Consumers In Bandung)

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Abstract

This study investigates the influence of e-wallet usage in triggering impulse buying behavior in Generation X and Generation Z consumers in Bandung. Through a comparison of the two generational, the research aims to identify the key drivers that enhance impulsive purchasing tendencies facilitated by digital wallets. Data was collected through surveys, and statistical analysis was performed to validate the hypothesis that e-wallet features such as usability and compatibility significantly affect impulse buying. The findings highlight key differences between Gen X and Gen Z in their use of e-wallets and their resultant impact on consumer purchasing behaviors.

Keywords: E-Wallet, Impulse Buying, Generation X, Generation Z

Introduction

The rapid development of digital technology has significantly transformed consumer behavior, particularly in how they shop and conduct financial transactions. One of the key changes in recent years is the increased use of e-wallets, which have become a central part of the digital payment ecosystem. E-wallets provide consumers with ease and accessibility to make purchases more quickly, which triggers impulsive buying behavior. This phenomenon has increasingly caught the attention of marketing fields, especially in Indonesia.

Impulse buying refers to spontaneous purchases that occur without prior planning, often influenced by emotional triggers or immediate desires. A survey by Nielsen (2023) showed that 64% of Indonesians often make unplanned purchases when shopping on e-commerce platforms, indicating that impulsive buying has become part of modern consumer habits. Factors influencing impulse buying include attractive offers, promotions, and ease of transaction.

Along with the increasing adoption of e-wallets in Indonesia, data from Bank Indonesia (2023) shows that transactions using e-wallets grew by 32.3% compared to the previous year. E-wallets have become the most preferred payment method, with usage reaching 74%. Platforms like GoPay, OVO, and ShopeePay have made it easier for consumers to shop online and offline, which in turn fosters impulsive buying, especially in food product purchases. In this context, e-wallets not only facilitate transactions but also influence purchasing decisions by offering convenience, security, and incentives through various promotions and discounts.

This study focuses on comparing the influence of e-wallet usage on impulse buying behavior between Generation X (Gen X) and Generation Z (Gen Z) consumers in Bandung. Data from a Populix survey shows that Indonesian society is more likely to make impulsive purchases that were not on their shopping lists, with the main motivators being the opportunity to buy long-desired products and as a form of self-reward. For Gen Z consumers, large promotions and the ease of transactions through e-wallets are the main drivers for impulsive purchases. On the other hand, Gen X, who are more cautious in adopting new technology, also show an increase in e-wallet usage, although they are more selective and tend to conduct research before making a purchase.

Generation X, born between 1965 and 1980, grew up during the transition from analog to digital technology, experiencing significant events such as economic crises. They tend to be more careful in making purchasing decisions. However, they are still susceptible to impulse buying, especially when confronted with attractive promotions or significant discounts on products they desire. A survey by Jakpat (2024) shows that the most preferred payment method for Gen X is e-wallets, with 76% choosing this method, followed by cash on delivery (COD) at 64%.

Meanwhile, Generation Z, born after 1997 and up to 2012, is a digital native generation that has been exposed to technology from an early age. Gen Z tends to be more spontaneous and emotional in their purchasing decisions. They are highly influenced by social media trends, influencer recommendations, and attractive visual content, making them more susceptible to impulse buying, particularly in the food category. According to a survey by Deloitte (2023), Gen Z more frequently uses e-wallets for quick transactions and is often influenced by the promotions offered by e-wallet platforms. The average monthly spending for Gen Z on online shopping is IDR 414,309, which has increased by 14% compared to the previous year.

This study aims to explore the impact of e-wallet usage on impulse buying behavior, comparing the responses of Gen X and Gen Z consumers in Bandung. By understanding how different features of e-wallet such as usability and compatibility—affect consumer purchasing behaviors, this research aims to identify the key drivers behind impulsive purchasing tendencies in these two generational cohorts. This study is expected to provide valuable insights for marketers in designing more effective strategies to cater to both generations, utilizing e-wallets as a payment tool that encourages impulsive buying decisions.

Literature Review

Impulse Buying

Impulse buying is defined as an unplanned purchase or making a purchasing decision on the spot (Lee et al., 2023). Chen stated that impulse buying can occur when someone feels the urge to buy a product or service without thoroughly considering why they need it (Chen in Lee et al., 2022). Stern also revealed that impulse buying is quick, complex, and customers do not exchange information about the brand, product, or services of the social commerce company (Stern in Alnoor et al., 2024). However, Rook disagrees with this belief, stating that impulse buying is not only related to unplanned behavior but also includes the sudden urge to buy something immediately, often without considering the consequences (Pham et al., 2024).

Several marketing literatures have stated that many efforts have been made to prove that there are factors that influence impulse buying, including consumers, stores, products, and situational characteristics (Tinne in Gupta et al., 2024). Other literature also reveals factors that influence impulse buying, such as environmental, personal, and social factors (P. Yang et al., 2024). Chen and Yao also stated that strong desires and positive emotions often accompany impulse buying, with the intention of impulse buying being an early indicator of such behavior (Chen and Yao in Huang et al., 2025).

This research uses Rook's definition, where impulse buying is an unintentional and non-reflective behavior related to the strong desire to make a purchase immediately, and impulse buying occurs when there is a sudden urge to buy something spontaneously, quickly, strongly, and without justification (P. Yang et al., 2024).

E-Wallet

An e-wallet, also commonly known as a digital wallet or electronic wallet, allows users to store payment details, make purchases, transfer funds, and manage finances through apps on their smartphones (M. Yang et al., 2021). According to Esawe. (2022), an e-wallet is a mobile-based platform that enables cashless payments for transactions between consumers and merchants or service providers, both locally and remotely. The innovation in this technology has streamlined transactions and promoted financial inclusion, especially among those who do not have traditional bank accounts (Zaidan et al., 2024). According to Karisye and Mahmudul, an e-wallet functions as a physical wallet, enabling users to top-up their e-money using mobile banking services. Payments can be made after the e-wallet is topped up using a debit or credit card (Aji & Adawiyah, 2022). Cashless payments also eliminate the use of physical money (Tee and Ong in Aji & Adawiyah, 2022). Moreover, Shekhar notes that the continuous increase in demand for cashless payment systems has changed consumer mindsets, encouraging them to consider using e-wallets. The advancements made have significantly changed the dynamics of e-wallet adoption (Alam et al., 2021). E-wallets also offer various benefits, which ultimately drive consumers to use them for various reasons (Truc, 2024). This research uses the definition by Esawe (2022), who states that an e-wallet is a mobile-based platform that allows users to make cashless payments for local and remote transactions with merchants or service providers.

Generation X

Generation X refers to the generation born between 1965 and 1980, positioned between the Baby Boomers and Millennials. This generation grew up during the transition from analog to digital, where technologies like computers and the internet were just beginning to develop. They also experienced major events such as economic crises and significant social changes. A study by Suprapto et al. (n.d.) states that Generation X has a shopping orientation driven by social status and the potential for impulsive behavior when buying fast fashion products. In retail purchases, although Gen X is not as impulsive as Gen Y, they still show a positive response to instant promotions and a comfortable shopping experience. Hunaifi et al. (2024) found that this generation does not trust traditional advertising and prefers information received through personal experiences or recommendations from others. They are also known for making pragmatic and realistic decisions, particularly when it comes to purchases. They tend to be more cautious in adopting new technologies. Gen X is often more selective in their purchasing decisions, with a tendency to research before deciding to buy. However, Gen X remains vulnerable to impulse buying, especially when faced with attractive promotions or large discounts on products they want. Previous studies show that Gen X is more willing to pay a high price for a product, as long as it has good quality and is worth the price.

Overall, Generation X shows a pragmatic consumption pattern but is open to impulsive behavior if driven by comfort, promotions, and technological ease. This behavior is also influenced by psychological and

economic factors that are situational, making them an attractive target for omnichannel marketing and personalization strategies.

Generation Z

Generation Z refers to the generation born after 1997 until 2012, also known as digital natives who are very accustomed to technology from an early age. Gen Z tends to be more spontaneous and emotional in making purchasing decisions. In the context of education, Gen Z shows a preference for digital and visual-based learning, with a shorter attention span. They prefer interactive and quick learning methods (Nicholas, 2020). In the realm of consumerism, Generation Z tends to choose ethical brands and sustainable products. They are highly influenced by online opinions and social media (Bassiouni & Hackley, 2014). Ngo et al. (2025) emphasize that social influence, economic uncertainty, and emotional experiences play a significant role in shaping Gen Z's consumer behavior. According to research by Deloitte (2023), Gen Z is more influenced by social media trends, influencer recommendations, and attractive visual content, making them more susceptible to impulse buying. Gen Z also uses e-wallets more frequently for quick transactions and is often influenced by the promotions offered by e-wallet platforms. Economic factors also have a significant impact on Gen Z's shopping behavior. Qomariyah et al. (2022), found that economic uncertainty and a lack of financial literacy make Gen Z more vulnerable to unplanned consumer behavior. Likewise, Yadav & Sharma. (2022) explain that emotions and impulsiveness increased in the post-pandemic context, where Gen Z seeks comfort and instant experiences rather than long-term economic efficiency.

Method

This research utilized a quantitative, verifiable approach to empirically test the hypotheses formulated in the study. Data were collected through an online questionnaire distributed to users of a well-known e-wallet platform in Bandung, Indonesia. The sampling method was geographically focused on the Bandung area, resulting in a sample of 200 valid respondents who had used the application for at least four months. A 5-point Likert scale was employed for all measurement items, ensuring consistency and reliability in data collection. To ensure content validity, the measurement instruments were adapted from established sources. Specifically, items measuring perceived usability and perceived compatibility were adapted from (Al-Okaily, 2023) and (Hamzah et al., 2023) and impulse buying items were based on (M. Yang et al., 2021). The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the SmartPLS 4.0 software. This method was chosen due to its flexibility in predictive modeling and the complexity of causal analysis, making it well-suited for this research. Following the approach outlined by Hair et al. (2017), the analysis was conducted in two stages: the first stage involved evaluating the measurement model to assess the reliability and validity of the constructs, while the second stage focused on the structural model to test the hypotheses using the bootstrapping procedure. In summary, this research aims to examine the impact of e-wallet features such as perceived usefulness, perceived ease of use, trustworthiness, and social influence on impulse buying behavior, specifically comparing Gen X and Gen Z consumers in Bandung.

Result and Discussion

The respondents in this study were categorized based on various characteristics derived from the distributed questionnaires, including generation, gender, educational background, employment status, and income. These categories were utilized to provide a descriptive summary of the respondents and aid in the contextual understanding of the research results.

Table 1 Respondent Characteristic

Respondent Characteristic	Category	Total	Percentage (%)
Generation	Generasi Z	100	50
	Generasi X	100	50
Gender	Female	132	66
	Male	68	34
Education Level	SMP/Sederajat	2	1
	SMA/Sederajat	46	23
	Sarjana (S1/D4)	124	62
	Diploma (D1/D2/D3)	20	10
	Pascasarjana (S2/S3)	8	4
Employment Status	Student/University Student	84	41
	Private Employee	20	10
	Freelance	39	19

Respondent Characteristic	Category	Total	Percentage (%)
	Government Employee	20	10
	Not Working/Other	24	12
Income	<Rp1,000,000	26	13
	Rp1,000,000 - Rp4,999,999	68	34
	Rp5,000,000 - Rp9,999,999	59	29
	Rp10,000,000 - Rp14,999,999	28	14
	>Rp15,000,000	20	10

Source : Data results processed in 2025

The demographic profile of the 200 respondents in this study revealed a balanced distribution between Generation X (Gen X) and Generation Z (Gen Z), with each generation representing 50% of the sample. This balance allows for a comprehensive comparison between these two generational cohorts in terms of their e-wallet usage and impulse buying tendencies. A higher proportion of respondents were female (66%), which is significant as previous studies have indicated that females are often more prone to impulse buying behavior, particularly when convenient payment methods like e-wallets are available. In terms of education, most respondents (62%) held a bachelor's degree (S1/D4), indicating a relatively well-educated sample, which suggests that these participants are more likely to be familiar with digital platforms like e-wallets and engage in online transactions, thereby facilitating impulse buying.

In terms of employment status, university students made up the largest group (41%), followed by private employees (10%), freelancers (19%), and government employees (10%). This composition suggests that the sample primarily consists of young adults and professionals who are likely to be frequent users of e-wallet platforms, making them more susceptible to impulsive purchases. The income distribution showed that 34% of respondents earned between Rp1,000,000 and Rp4,999,999, and 29% earned between Rp5,000,000 and Rp9,999,999, indicating that the majority of respondents have a middle-income level. This income range is particularly relevant as it suggests that respondents have enough disposable income to engage in impulse buying, especially with the convenience of e-wallets, which lower the barriers to making spontaneous purchases.

Evaluation of Measurement Models

Convergent validity can be evaluated by examining the outer loading values derived from the SEM-PLS algorithm results.

Table 2 Outer Loading Result

Variabel	Label	Loading Factor	Validitas
Impulse Buying	T1	0.889	Valid
	T2	0.868	Valid
	T3	0.869	Valid
	SP1	0.862	Valid
	SP2	0.884	Valid
	SP3	0.854	Valid
	A1	0.883	Valid
	A2	0.88	Valid
	A3	0.774	Valid
	E1	0.833	Valid
	E2	0.885	Valid
	E3	0.796	Valid
	E4	0.886	Valid
Perceived Usability	PU1	0.738	Valid
	PU2	0.819	Valid
	PU3	0.835	Valid
	PU4	0.859	Valid
	PU5	0.820	Valid
	PU6	0.823	Valid
	PU7	0.736	Valid
	PU8	0.751	Valid
	PU9	0.793	Valid
	PU10	0.752	Valid

	PU11	0.850	Valid
	PU12	0.788	Valid
	PU13	0.835	Valid
Perceived Compatibility	PC1	0.849	Valid
	PC2	0.798	Valid
	PC3	0.755	Valid
	PC4	0.735	Valid
	PC5	0.778	Valid
	PC6	0.705	Valid
	PC7	0.733	Valid
	PC8	0.762	Valid
	PC9	0.735	Valid
	PC10	0.760	Valid
	PC11	0.707	Valid
	PC12	0.765	Valid

Source : SmartPLS 4.0 Data Processing

All indicators in this study showed outer loading values exceeding the recommended threshold of 0.70 (Hair et al., 2017), indicating that each observed variable effectively represents its corresponding latent construct. This outcome confirms the convergent validity of the measurement model for the constructs of Perceived Usability, Perceived Compatibility, and Impulse Buying, suggesting that the indicators are both statistically reliable and conceptually suitable for measuring the intended theoretical dimensions.

Table 3 Validity and Reability Test Result

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)	Reliabilitas
Attractiveness	0.802	0.817	0.884	0.718	Reliabel
Expertise	0.872	0.877	0.913	0.724	Reliabel
Impulse Buying	0.943	0.946	0.950	0.596	Reliabel
Perceived Usability	0.932	0.936	0.942	0.574	Reliabel
Perceived Compatibility	0.953	0.955	0.959	0.642	Reliabel
Social Presence	0.835	0.836	0.901	0.752	Reliabel
Trustworthiness	0.848	0.850	0.908	0.767	Reliabel

Source : SmartPLS 4.0 Data Processing

The results presented in the table demonstrate the robustness of the measurement model in this study. All constructs exhibit strong internal consistency reliability, as reflected in the Cronbach's Alpha values, which range from 0.802 to 0.953, all of which exceed the recommended threshold of 0.70 (Hair et al., 2017). Additionally, the Composite Reliability (CR) scores further validate this reliability, with values ranging from 0.817 to 0.959, indicating excellent reliability across all constructs. These results confirm that the measurement model is highly reliable and suitable for further analysis.

Furthermore, convergent validity was successfully established for all constructs. The Average Variance Extracted (AVE) scores for each construct ranged from 0.574 to 0.752, with all values surpassing the minimum required threshold of 0.50 (Hair et al., 2017). This suggests that the indicators strongly reflect their respective latent constructs, supporting the convergent validity of the measurement model. Collectively, these findings provide a solid foundation for subsequent structural model analysis, confirming that the model is both reliable and valid for testing the hypotheses in this study.

Table 4 R-Square Result

Varibel	*R-Square*	Pengaruh
Impulse Buying	0.819	Kuat

Source : SmartPLS 4.0 Data Processing

To assess the model's ability to explain the variation in the dependent variables, the coefficient of determination (R^2) was evaluated. The results showed that 81.9% of the variance in Impulse Buying is explained by the model, indicating strong predictive capability. This suggests that the factors influencing

impulse buying are well-represented in the model, and the model has a strong explanatory power for this variable. The high R^2 value demonstrates the model's robustness in explaining impulse buying behavior and indicates substantial relevance in predicting consumer purchasing tendencies in the context of e-wallet usage.

Table 5 Path Coefficient Result

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Perceived Usability-> Impulse Buying	0.591	0.598	0.067	8.803	0.000
Perceived Compatibility-> Impulse Buying	0.341	0.335	0.072	4.734	0.000

Source : SmartPLS 4.0 Data Processing

The evaluation of the structural model revealed that all the hypothesized direct paths were statistically significant. Specifically, the relationship between Perceived Usability and Impulse Buying ($\beta = 0.591$, $p < 0.001$) was notably strong, indicating that the ease of use of e-wallets plays a critical role in influencing impulsive purchasing behaviors. Similarly, Perceived Compatibility also demonstrated a significant and positive effect on Impulse Buying ($\beta = 0.341$, $p < 0.001$), suggesting that consumers are more likely to make impulsive purchases when the e-wallet is compatible with their lifestyle and technological preferences. These results emphasize the importance of both usability and compatibility in driving consumer behavior in the digital payment context.

The path coefficients for both relationships were robust, with high statistical significance, reinforcing the idea that e-wallet features significantly enhance impulse buying behavior. The Perceived Usability to Impulse Buying relationship had a T-statistic of 8.803, indicating a strong effect, while Perceived Compatibility to Impulse Buying had a T-statistic of 4.734, further supporting the reliability of the model. These findings underscore the pivotal role of e-wallet usability and compatibility in influencing consumer spending behaviors, particularly in the context of impulsive online purchasing.

Table 6 t-Test Result

	Gen X	**Gen Z**
Mean	3,218333333	4,031666667
Variance	0,007656667	0,223616667
Observations	6	6
Pooled Variance	0,115636667	
Hypothesized Mean Difference	0	
df	10	
t Stat	-4,142680279	
P(T<=t) one-tail	0,001001628	
t Critical one-tail	1,812461123	
P(T<=t) two-tail	0,002003256	
t Critical two-tail	2,228138852	

Source : Excel Data Processing

Based on the analysis results, the average impulse buying for Gen X was recorded at 3.218 with a variance of 0.0077, while for Gen Z, the average was higher at 4.032 with a variance of 0.2236. The number of observations for each group was 6 indicators. The test was conducted under the assumption that there is no difference in the averages between the groups (null hypothesis). The test results showed a t-statistic value of 4.143 with 10 degrees of freedom (df). This value was compared with the two-tailed t-critical value of 2.228 at a 5% significance level. Since t-calculated > t-critical (4.143 > 2.228), the null hypothesis is rejected. Additionally, the two-tailed p-value of 0.002 also shows a statistically significant result because it is below the 0.05 threshold. These findings indicate that there is a significant difference in impulse buying behavior between Generation X and Generation Z. Specifically, Gen Z exhibits a higher level of impulse buying compared to Gen X. This result aligns with the characteristics of Gen Z, who tend to be more adaptive to digital technologies,

more responsive to the ease of instant transactions, and more impulsive in their purchasing decisions. On the other hand, Gen X is generally more cautious and rational when it comes to shopping.

Discussion

The Influence of Perceived Usability on Impulse Buying

This study found a strong and positive relationship between perceived usability and impulse buying (β = 0.591). This finding suggests that the higher the perception of ease of use (usability) of an e-wallet application, the greater the likelihood that consumers, both from Gen X and Gen Z, will engage in impulsive purchases. This aligns with the characteristics of digital technologies, which are increasingly intuitive and easy to use, thereby reducing barriers in the purchasing process and increasing the tendency for spontaneous transactions. These results support previous research by Al-Okaily. (2023), which showed that perceived ease of use, perceived usefulness, and perceived trust significantly influence impulse buying. Another study by Hamzah et al. (2023) also found that social influence and facilitating conditions positively affect impulse buying.

The Imfluence of Perceived Compatibility on Impulse Buying

This study found a moderately strong and positive relationship between perceived compatibility and impulse buying (β = 0.341). The results suggest that the higher the consumers' perception that the e-wallet aligns with their lifestyle, habits, and needs, the more likely they are to engage in impulsive purchases. For Gen Z, who are more adaptive to technology, and Gen X, who are becoming accustomed to digital conveniences, this perception of compatibility strengthens the urge to transact spontaneously through digital platforms. These findings support previous research by Al-Okaily. (2023) , which showed that perceived ease of use, perceived usefulness, and perceived trust influence impulse buying. Another study by Hamzah et al. (2023) also found that social influence and facilitating conditions positively affect impulse buying.

The Difference in the Impact of E-Wallet on Impulse Buying Between Gen X and Gen Z

The results of the t-Test calculation show a t-statistic value of 4.1427 with 10 degrees of freedom (df). This value is then compared with the two-tailed critical t-value of 2.2281 at a 5% significance level. Since the calculated t-value is much greater than the critical t-value (4.1427 > 2.2281), it can be concluded that there is a significant difference between the two groups being tested, namely Generation X and Generation Z. This indicates that there is a significant difference in impulse buying behavior influenced by e-wallet usage between Generation X and Generation Z in Bandung. Based on this calculation, it can be concluded that there is a significant difference between Gen X and Gen Z in impulse buying behavior influenced by e-wallet usage. The average impulse buying behavior in Gen Z was found to be significantly higher than in Gen X. This finding suggests that e-wallets have a stronger influence in driving impulsive buying behavior, particularly in the younger age group like Gen Z. This is in line with the characteristics of Gen Z, who are more familiar with digital technology, more responsive to the ease of instant transactions, and more prone to making spontaneous purchases compared to Gen X, who are generally more logical and cautious in their purchasing decisions.

Conclusion

This study demonstrates that e-wallet usage significantly enhances impulse buying behavior, primarily through perceived usability and compatibility. E-wallets function not only as transactional tools but also as psychological enablers of spontaneous consumption by lowering barriers to purchase and aligning with consumer lifestyles. Generational differences are evident: Generation Z, as digital natives, exhibits a stronger tendency toward impulsive buying due to their technological adaptability and sensitivity to promotions, whereas Generation X, though more cautious, remains susceptible under conditions of convenience and persuasive incentives. These findings extend theoretical understandings of impulse buying by underscoring the role of digital payment technologies as behavioral drivers and by highlighting generational context as a critical moderating factor in consumer decision-making.

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