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Volume: 5

Issue: 1

Month: March

Year: 2026

ISSN: 2583-7117

Published: 12.03.2026

Citation:

Dr. Deepak Bisht, Dr. Puskar Negi, Dr. Atul Sharma "The E-Commerce Experience Trap: Psychological Effects of Online Shopping on Generation Z" International Journal of Innovations in Science Engineering and Management, vol. 5, no. 1, 2026, pp. 185-192.

DOI:

10.69968/ijisem.2026v5i1185-192



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The E-Commerce Experience Trap: Psychological Effects of Online Shopping on Generation Z

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Abstract

The emergence of e-commerce platforms has largely changed the level of consumer buying behavior especially the generation Z consumers who are heavily concentrated in the digital world. Interactive capabilities, which have been actively used on online shopping platforms in recent years, are personalized recommendations, influencer marketing, flash sales, and targeted advertisements, to increase user engagement and output buying. Although these solutions enhance convenience and accessibility, they can also form what can be termed as the E-Commerce Experience Trap where consumers fall into a psychological trap of being driven by design and persuasion mechanism of online shopping settings. In this review paper, the psychological impacts of online shopping on Generation Z are analyzed considering the critical factors driving this phenomenon, which include emotional triggers, fear of missing out (FOMO), social proof, personalization algorithm, and instant gratification. Other aspects examined in the study include the impact of social media and influencer marketing on consumer decision-making. Through synthesis of the available literature, the review points out the opportunities and threats linked to immersive e-commerce experiences and stresses on the necessity of responsible digital marketing and enhanced consumer awareness.

Keywords; Consumer Behavior, Online Shopping Psychology, Social Media, Influencer Marketing, and Buying Behavior.

INTRODUCTION

The accelerating development of online technologies and the availability of internet has greatly altered the retailing environment of the world. Some of the most significant changes in this transformation include development of e-commerce which has transformed the way in which consumers search, compare, and purchase products. Through online shopping services, millions of consumers across the globe find it convenient, diverse services, competitive pricing, and customized services that appeal to them [1]. Specifically, Generation Z, which consists of people who were born around the middle of the 1990s to the beginning of the 2010s, has become one of the most active consumers of the online market. Being accustomed to smartphones, social media, and blistering internet, this generation is very relaxed browsing online resources and interacting with digital shopping space [2], [3].

The emergence of e-commerce platforms has brought about experience-based shopping experience that does not merely involve the buying of products. The current online retailing systems incorporate interactive technologies, e.g., personalized recommendations, targeted advertisements, social-media integration, gamified promotions, flash sales, and influencer marketing. The strategies are aimed at increasing consumer involvement and developing immersive digital experiences [4]. Even though these innovations enhance convenience and entertainment value, they can also be a factor that leads to what can be said as the E-Commerce Experience Trap.

This idea can be defined as psychological and behavioral tendencies in which customers are very much influenced by the stimulating and persuasive nature of online shopping technology, which usually results in the consumer engaging in impulse buying, over browsing, and even addiction to the online shopping platforms [5].

The members of Generation Z are the ones who are most vulnerable to these psychological effects due to their continuous exposure to digital media and the internet communities. Their buying behaviour and emotional reaction can be influenced considerably because of fear of missing out (FOMO), social comparison on the Internet, instant gratification, and suggestions by the algorithm [6]. Constant effect of individualized marketing and promotion triggers can also affect consumer satisfaction, decision-making and financial habits in the long run. Consequently, experiences of online shopping can cause both positive effects, including convenience and product discovery, and adverse ones, including impulsive purchasing, online exhaustion, and loss of consumption restraint [7].

Since e-commerce is becoming increasingly relevant to consumer buying behavior, it is vital to investigate psychological implications of online shopping experience, especially among Generation Z consumers. The purpose of the given review paper is to examine the psychological implications of the e-commerce experience trap, in which online shopping settings influence the attitudes, feelings, and buying behaviors of Generation Z. Through reviewing the literature, the research aims to present a holistic view of the possibilities and the potential dangers of immersive online shopping experiences and hence provide information to the researchers, marketers, and policymakers who may be interested in responsible online shopping practices.

The Concept of the E-Commerce Experience Trap

The E-Commerce Experience Trap can be described as the state of affairs where online shopping services build extremely exciting and stimulating online experiences that make consumers spend more time than they planned to browse and buy products. Contemporary online shopping websites are created in such a way that they encourage not just transactions but also offer the experience of immersion with tailor-made recommendations, flash deals, product reviews, loyalty programs, and timed offers [8]. These are features that have been strategically created to allow the user more interaction with the platform and constant interaction. To the generation Z, being a digital native generation that spends a considerable amount of time online, these types of interactive features can affect their shopping habits a lot [9].

Suggestive selling of products, real-time notifications, and attractive designs will be able to elicit emotional reactions and unthought-out purchases. In the long run, the consumers can be addicted to the thrill and gratification online shopping experience. The e-commerce experience trap may therefore trigger the propensity to over browse, over buy and be unable to manage spending habits. Thus, online shopping is convenient and accessible; however, it can also facilitate some psychological tendencies and promote compulsive consumption by young consumers [10].

Psychological Drivers of Online Shopping

The psychology of online shopping is highly stimulated by different psychological factors, which determine the perception of products, the influence of consumer choices, and the evaluation of goods. In contrast to conventional shopping locations, e-commerce sites are meant to arouse consumer interest by using interactive potentials, customized messages, and convincing promotional strategies [11]. These are the elements that touch the emotions, motivation and the cognitive reaction of the consumers to use online platforms more often. These psychological forces become even more important in purchasing behavior among Generation Z, which are the most active members of digital space [12]. Below, some of the most influential psychological motivators of online shopping are discussed.

- 1. Emotional Triggers and Urgency (FOMO):** The utilization of emotional stimuli including urgency and scarcity is one of the most powerful psychological motivators to online shopping. Limited time offers, flash sales, countdown timers are often being encouraged by e-commerce platforms to provide the urgency. The tactics usually cause the Fear of Missing Out (FOMO) when the consumer feels the pressure to buy a product urgently in order to miss such a good opportunity. Therefore, people can take hasty decisions without reflecting on their needs and financial aspects.
- 2. Social Proof and Trust:** Social evidence is significant in determining the consumer confidence in online shopping. The customers tend to use product reviews, ratings, testimonials, and user-generated information to compare the quality and reliability of products. The positive feedback of other buyers contributes to the distrust and uncertainty towards the online shopping. Furthermore, the suggestions of the influencers and

peers on social media also empower consumer trust, motivating people to adopt the same purchase patterns.

3. **Convenience and Effortlessness:** One of the most important factors that make consumers choose online shopping is convenience. Through e-commerce, consumers are able to research products, shop and visit anyplace and at any time. Easy navigation, payment systems in digital form, and delivery services that are fast make it an easy task in the shopping. This convenience will increase customer satisfaction and encourage consumers to abandon conventional retailing approaches in favor of online shopping.
4. **Personalization and Recommendation Engines:** The current e-commerce systems have sophisticated algorithms that are utilized to study the behavior, browsing patterns, and preferences of consumers. Recommendations of the products are made to the users based on this data. These recommendation systems ensure that the shopping process is more meaningful and interactive as it shows the products that are relevant to the tastes of the individual. Consequently, consumers have higher chances of finding and buying products which they had not originally planned to buy.
5. **Dopamine and Emotional Regulation:** The online shopping is also capable of affecting the reward system in the brain. Shopping or finding nice offers might lead to the dopamine release, which is a neurotransmitter of pleasure and satisfaction. This is one psychological reward that may prompt a person to make a repetitive shopping. To a certain group of people, online shopping can also be used to deal with feelings like stress, boredom, or anxiety, and make the process a kind of emotional control.
6. **Instant Gratification and Reduced Friction:** E-commerce platforms are made to reduce the barriers in the process of making purchases. One-button-buy, payment profile, and one-button checkouts are some of the features that enable consumers to swiftly complete transactions. This decreased friction promotes immediate gratification, whereby the consumers can finish what they desire at first instance without procrastination. As a result, online shopping makes

the purchase very convenient and quick, which frequently enhances impulse purchases, especially in the case of digitally fluent Generation-Z consumers.

Influence of Social Media and Influencer Marketing on Generation Z

Instagram, Tik Tok, and YouTube are the social media platforms that prove to be potent marketing channels, which largely impact the buying behavior of Generation Z. On Instagram, Tik Tok, and YouTube, brands can promote their products with the help of interesting visuals, advertising, and collaboration with digital influencers. The aspect of influencer marketing has become a successful technique due to the fact that Generation Z is more likely to believe a suggestion made by social media personalities over conventional advertising techniques [13]. Influencers tend to post product reviews, lifestyle and personal experiences that make them feel authentic and relatable to their followers. When customers see the influencers wearing or promoting certain products they might create a favorable attitude towards the products and be motivated to acquire them. There is also a targeted advertising algorithm that presents users with products in social media platforms depending on their browsing history, interests, and online interactions [14]. In the case of the Generation Z that are young people spending a lot of time on social media, such advertisement approaches can have a heavy impact on their attitude towards brands and products. The combination of influencer endorsements, peer opinions, and attractive looking content can achieve great emotional attachments to the products, which can often result in impulsive buying behavior, and further accessing online shopping sites [15].

Impact of Online Shopping on Consumer Decision-Making

The environment in online shopping has a great influence on consumer product evaluation and purchase decision making. In the conventional retail environment, customers use mostly physical inspection of goods and services and the help of sales personnel. Online shopping however, has digital information to affect the decision making process including product description, customer reviews, ratings, comparison tools, and personalized recommendations [16]. This is because the availability of a lot of information will enable consumers to compare products more readily and make well-informed decisions. Nonetheless, overload of information and having a choice of many products can also cause the decision fatigue or confusion, and it is hard to choose a product that is the best.

Moreover, count down clocks, out of stock alerts and special offers are common persuasive methods employed online to make an instant buying choice [17]. These features can make it easy and challenging to make decisions depending on the consumers of the generation Z. On the one hand, digital tools give more awareness and convenience to the products, being on the other hand quite possible to contribute to the decrease of critical attitude and growth of impulsive buying inclinations. Consequently, the role of online shopping in the cognitive and emotional dynamics of consumer decision-making is enormous, and it determines the interaction of the Generation Z generation with the digital market and the judgment of purchasing options [18].

LITERATURE REVIEW

(Kasondhan & Kumar, 2026) [11] examines the substantial impact of BNPL on the industries of fashion and lifestyle. The study investigates the relationship between impulsive purchasing tendencies and perceived ease of use, deferred payment structures, and the psychological perception of affordability using "the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) as foundational frameworks". Understanding the behavioral factors driving this rise is crucial since the Indian BNPL market is expected to increase from its 2024 value of US\$19.36 billion to around US\$35.07 billion by 2030, with a notable milestone of US\$30.88 billion in 2025. The 2025 Reserve Bank of India (RBI) Digital Lending Directions, which require increased transparency, credit bureau reporting, and limitations on Default Loss Guarantees (DLG) to reduce systemic risk, are incorporated into the research. Results show that while BNPL increases financial flexibility and democratizes access to high-end lifestyle items, it also lessens the psychological "pain of payment," which causes a notable rise in impulsive, unplanned spending. The paradox of "affordable affluence," in which Gen Z consumers use BNPL to purchase "micro-luxuries" and fashionable clothing, frequently at the price of long-term financial security, is further examined in the research. In order to strike a balance between seamless digital convenience, strong consumer protection, and improved financial literacy, the paper ends with practical recommendations for legislators, fintech companies, and merchants.

(Kaur, 2026) [19] Over the past ten years, the quick development of digital technology has completely changed how people find, assess, compare, and buy goods. Social commerce, which is defined as buying and selling using

social media platforms and combines social media with e-commerce, has completely changed how customers connect, trust, and make decisions about what to buy, particularly among Generation Z. This study looks at how Gen-Z's online purchasing habits are shaped by social commerce platforms like Facebook, Instagram, and YouTube. It does this by examining the psychological and behavioral elements that turn daily scrolling into impulsive purchases, such as easy access, influencer or affiliate marketing, algorithm personalization, social influence, authenticity, fear of missing out, security concerns, and the platform itself. This paper investigates the mechanism and consequences that make Social Commerce a powerful driver of Gen-Z consumer engagement and sales utilizing a multidisciplinary approach that includes marketing theory, empirical data, current case studies, and digital culture.

(Baruah & Sarma, 2025b) [20] focuses on the Gen Z population in the Kamrup Metropolitan District of Assam, a developing metropolitan center in Northeast India, to examine changing expectations via a regional perspective. According to the report, trust-building elements like transparent privacy policies, trust badges, and encrypted payment gateways are essential for promoting confidence in online transactions. The survey also emphasizes Gen Z's preference for inclusive and socially conscious branding. Numerous participants pushed for platforms to incorporate community-driven engagement tactics, support user-generated content, and incorporate sustainability measures. A larger trend toward intention-driven consumption is reflected in these choices. The results imply that e-commerce platforms looking to successfully engage Gen Z customers in local environments like Kamrup Metro must strategically combine technological competence, user-centric design, and ethical branding. In order to help platform developers, marketers, and retail strategists meet Gen Z's expectations and foster enduring customer loyalty, the study ends with helpful suggestions.

(Cutinha & Mokshagundam, 2025) [21] examines the purchasing behaviors of Generation Z consumers at particular online retailers. Businesses hoping to successfully target this tech-savvy population in light of the development of digital technology and the importance of online purchasing must comprehend the elements that affect their engagement and loyalty. For online shops looking to draw in and keep Generation Z consumers, these results have significant ramifications. Businesses may increase their appeal by customizing their product offers and marketing techniques to fit the motivations and interests of this group.

Personalized experiences and social engagement are important to Generation Z, who frequently look for interactive features that promote community and encourage sharing. This generation is more inclined to connect with online shops who use data-driven customisation and promote social interaction. In the ever-changing e-retail scene, further study is necessary to identify other patterns impacting Generation Z's purchase preferences. This continuous research will help e-retailers adjust to this significant consumer group's changing tastes.

(Duong et al., 2025) [22] Examine the psychological factors that influence impulsive buying behavior in response to scarcity-based marketing, as well as the moderating effect of self-control. A mixed-method approach was used. The results show that crucial psychological reactions like competitive arousal and FOMO are triggered by product scarcity. These reactions then promote herding tendencies and result in hasty purchases. By increasing the impact of herding behavior and decreasing the influence of competitive arousal, self-control moderates these interactions. According to the study's findings, Gen Z's impulsive purchasing is mostly influenced by scarcity marketing via social and psychological channels.

(Erwin et al., 2025) [23] examines how digital catalysts like live streaming and online customer reviews affect Generation Z's propensity to buy items on the Shopee e-commerce platform, using brand awareness as a mediating factor. The main conclusions show that Generation Z's purchase intention is greatly and directly influenced by live streaming, highlighting the effectiveness of this interactive format in encouraging quick purchases. It's interesting to see that purchasing intention was not directly impacted by online consumer reviews. However, mediation study showed that increased brand recognition is significantly influenced by both live streaming and online customer reviews. Additionally, brand awareness was out to be a crucial mediator, completely bridging the gap between Generation Z's buy intention and both live streaming and online customer evaluations. This implies that while live streaming influences purchase intention more directly, online customer reviews are essential for establishing long-term brand equity, which in turn influences purchase intention.

(Mengi & Kumari, 2025) [24] explores how Generation Z's online shopping habits are evolving, with a focus on moderate to high-involvement sectors including technology, fashion, and cosmetics. Examining Gen Z consumers' digital buying preferences, motivations, and decision-making

processes as well as identifying the factors influencing their purchase behavior in a technology-driven economy were the primary goals. With over 70% of respondents favoring mobile devices for online purchases, the findings show that Generation Z exhibits a clear preference for mobile-first and social media-integrated retail platforms. Influencer recommendations, peer reviews, and user-generated content are becoming crucial components of the buying process, especially for goods that require more mental effort. According to the survey, Gen Z prefers businesses that align with their personal values, such as sustainability, authenticity, and ethical business practices. The results show that while price and ease of use are important considerations, social participation, emotional connection, and customisation are more important criteria. According to the survey, in order to remain competitive, e-commerce platforms should promote customization, make use of immersive technologies like augmented reality, and maintain transparent, values-oriented branding.

(Krishna & Sharma, 2024) [25] Examine the developments in consumer behavior, e-commerce, and the z-generation to assist scholars in discovering new topics of interest and producing novel viewpoints for further studies in this field. Decision-making, website traffic, e-commerce, electronic commerce, marketing, consumer behavior, and online patron behavior are all strongly correlated. Future scholars will be better able to understand Generation Z's e-commerce practices and give a more thorough explanation of the related body knowledge by using these terms. Additionally, a number of issue themes, including innovation, research, technology adoption, consumption behavior, perception, and marketing, are associated with Generation-Z consumer behavior in e-commerce.

(Lina et al., 2022) [26] Identify the aspects of online convenience that affect the cognitive and emotional attitudes and impulsive purchasing behavior of Generation Z customers. The attitude-behavior gap is further examined by looking at the moderating influence of social media stardom. The findings showed that cognitive and emotional attitudes are significantly impacted by connection, possession, post-possession, transaction, and appraisal convenience. Similarly, the impulsive online purchasing behavior of Generation Z customers is significantly and favorably predicted by cognitive and emotional views. Additionally, empirical findings validated the moderating function of social media superstars in helping marketers choose a product endorser. Based on the study findings mentioned above, the consequences for marketers and policymakers are

examined. Additionally, recommendations for future study directions are made.

(Nguyen et al., 2022) [27] investigates how Generation Z views the advantages and disadvantages of e-shopping. A qualitative approach using in-depth interviews and a quantitative approach using a questionnaire survey are used to evaluate the attitudes, perceptions, and psychology of Generation Z regarding the advantages and disadvantages of e-shopping as well as their intention to choose this channel for repurchasing. Results indicate that the desire of Generation Z to make another online purchase is motivated by psychological ownership and perceived advantages, independent of perceived disadvantages. Additionally, psychological ownership may reduce Generation Zers' worries about e-shopping drawbacks and increase their online repurchase intention as a modulator of the influence of perceived drawbacks on repurchase intention.

(NGUYEN & NGUYEN, 2022) [28] investigates the connection between Gen Z's impulsive online purchasing behavior and influencing factors. The study identified four criteria after examining the main data collected from youthful users of the Shopee app, which is now the most widely used shopping app (in Vietnam): Through the mediating factor "urge to buy impulsively," Gen Z's online impulsive buying behavior is influenced by (1) product display, (2) promotion, (3) positive remarks from social network users, and (4) perceived delight. Data from 333 out of 390 valid questionnaires that were given to young people in Ho Chi Minh City were analyzed as part of the study's quantitative approach. Then, the result reveals the factor of Perceived enjoyment has the highest effect, then the factors: Product presentation and Positive remarks are following sequentially. The study helps organizations better understand the behavior of younger consumers by providing a stronger understanding of Generation Z's impulsive online purchasing habits.

CONCLUSION

Due to the swift evolution of e-commerce, the interactions of the Generation Z with digital marketplaces have been altered. The generation is very familiar with online technologies and social media platforms, which makes them one of the most active groups of people that engage in online shopping activities since they are the digital natives. As noted in the review, the current e-commerce offers services that are intended to form very interactive experiences due to personalized recommendations, social media connection, flash sales, and influencer marketing.

Although they are convenient and allow customers to learn more about a product, they are also associated with the development of the so-called E-Commerce Experience Trap wherein the customer becomes psychologically affected by persuasive online services. The purchasing behavior of Generation Z is largely affected by a number of psychological motivators including fear of missing out (FOMO), social proof, emotional stimuli and instant gratification. Secondly, social media and influencer marketing also influence consumer attitudes by establishing trust, relatability and emotional associations with brands. Even though online shopping has the advantage of being more convenient, efficient, and allowing a wider range of products, frequent exposure to persuasive advertisement strategies can cause impulsive shopping and decision fatigue and loss of financial restraint. Thus, marketers, policymakers and platform developers should embrace responsible marketing approaches, where transparency and consumer welfare are valued. Future studies must also investigate the psychological and economic effects of digital shopping areas on the generational Z consumers in the long term.

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