

The Influence of User-Generated Content on Online Impulsive Buying Intention and Behavior (A Study of Generation Z)

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Abstract

The rapid evolution of digital marketing has significantly altered the purchasing habits of younger consumers, particularly regarding spontaneous online transactions. This study investigated the influence of User-Generated Content on impulsive buying intention and subsequent impulsive buying behavior among Generation Z consumers of Wardah beauty products in Indonesia. Using a quantitative research design, data were collected through an online survey of 303 active social media users within the Generation Z demographic who had previously made purchases via e-commerce platforms. The structural model was analyzed using partial least squares structural equation modeling to examine the direct and indirect relationships between the variables. The results indicated that User-Generated Content exerted a positive and significant influence on impulsive buying intention. Furthermore, impulsive buying intention was found to be a significant predictor of actual impulsive buying behavior. These findings suggested that authentic peer-to-peer content, such as organic reviews and tutorials, functioned as a potent stimulus that triggered emotional responses, leading to unplanned consumption. The study concluded that for local cosmetic brands to effectively capture the Generation Z market, digital strategies should prioritize the facilitation and utilization of authentic content created by consumers rather than relying solely on traditional promotional materials. This approach enhanced social trust and emotional urgency, which were essential for driving conversion in a highly competitive digital marketplace.

Keywords : User-Generated Content, Impulsive Buying Intention, Impulsive Buying Behavior, Generation Z

Introduction

The rapid expansion of digital technologies has significantly transformed consumer behavior, particularly by increasing the prevalence of impulsive buying in online environments. Impulsive buying, defined as spontaneous, unplanned purchases driven by affective and situational stimuli (Rook & Fisher, 1995; Stern, 1962), is increasingly shaped by social media ecosystems. Globally, this shift aligns with a growing dependence on social networking sites (SNS), where emotional cues and social influence accelerate decision-making processes and reduce cognitive deliberation (Wegmann et al., 2023). In Indonesia, this phenomenon is amplified by a large social media population of 167 million active users (Databoks, 2024), with the beauty and personal care category dominating e-commerce sales, contributing IDR 31.9 trillion or 51.6% of FMCG online sales in 2024.

Among digital stimuli, User-Generated Content (UGC) such as organic reviews, tutorials, and "haul" videos has emerged as a primary driver of impulsive behavior, especially among Generation Z. This demographic is characterized by a high degree of skepticism toward traditional corporate advertising, preferring

the perceived authenticity and credibility of peer-to-peer recommendations (Djafarova & Bowes, 2021). Within the Indonesian cosmetics market, local brands like Wardah face intense competition from digitally native competitors that leverage UGC to build social trust. However, empirical gaps persist regarding whether the influence of UGC on Generation Z is driven primarily by content quality or emotional resonance. Furthermore, research that extends the analysis from mere purchase intention to actual Impulsive Buying Behavior remains scarce in the local context.

The Stimulus–Organism–Response (S–O–R) model provides a relevant theoretical framework to address these gaps. In this study, UGC is conceptualized as the external Stimulus (S) that triggers internal psychological mechanisms, namely Impulsive Buying Intention (O), which subsequently shapes the final Response (R) in the form of Impulsive Buying Behavior. While the individual components of this model have been studied, integrated applications focusing on UGC’s impact on Generation Z’s actual transactions are limited. Therefore, this study aims to examine the influence of User-Generated Content on impulsive buying intention and behavior among Generation Z consumers of Wardah cosmetics in Indonesia. By applying a Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach, this research contributes to addressing theoretical inconsistencies while offering practical insights for digital marketing strategies in the competitive Indonesian cosmetic industry.

Literature Review

This study is grounded in the Stimulus-Organism-Response (S-O-R) framework, originally developed by Woodworth (1929) and later refined for consumer behavior studies. Within this digital context, User-Generated Content (UGC) is conceptualized as the external Stimulus (S). Unlike traditional corporate advertisements, UGC provides authentic and credible information rooted in real user experiences, making it a powerful environmental trigger (Bruns, 2016). This stimulus subsequently activates the Organism (O), representing the consumer’s internal psychological state. In this model, the organism is manifested as Impulsive Buying Intention (IBY)—a sudden, spontaneous emotional urge to purchase (Mowen & Minor, 2002). Finally, this internal state results in the Response (R), defined as the actual Impulsive Buying Behavior (BHV), which encompasses the unplanned transaction executed on e-commerce platforms (Singh et al., 2023).

UGC has fundamentally transformed consumer behavior by institutionalizing "peer influence" through social interaction. Nash (2019) argues that UGC possesses a superior level of authenticity compared to formal brand advertisements, serving as a highly persuasive tool for younger consumers who prioritize transparency. While scholars such as Singh et al. (2023) and Ismagilova et al. (2023) have confirmed the positive influence of social media on impulsive purchases, a notable empirical gap remains regarding the consistency of these results across different environments. For instance, Sharma et al. (2018) discovered that social media stimuli do not consistently yield a significant impact on impulsive intentions, suggesting that the effectiveness of digital marketing is highly contextual and contingent upon the nature of the content provided.

Despite the breadth of existing literature on social media marketing, this study addresses several critical gaps. First, a subject gap exists as most prior research focuses on general social media users; this study specifically targets Generation Z in Indonesia, a cohort characterized by high digital literacy and a distinct skepticism toward traditional advertising (Chen, 2018). Second, there is a contextual gap in exploring how organic UGC drives the growth of local beauty brands, specifically Wardah, as they transition into market challengers against global competitors. Finally, this research fills a theoretical gap by extending the analyti-

cal model beyond the "intention" stage to measure actual behavioral outcomes (BHV). By integrating these elements, the current study provides a comprehensive understanding of the full conversion funnel in e-commerce, justifying its importance in offering new insights for brands to optimize their digital strategies through authentic social engagement.

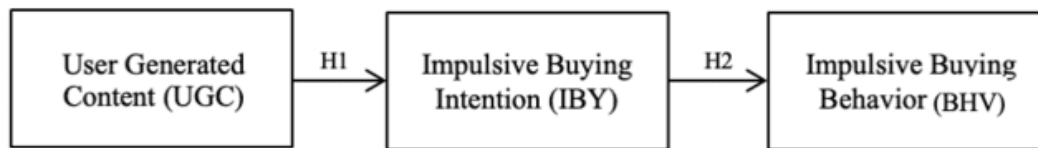


Figure 1.Conceptual Framework

Hypotheses

H1: User-Generated Content (UGC) positively influences Impulsive Buying Intention (IBY)

H2: Impulsive Buying Intention (IBY) positively influences Impulsive Buying Behavior (BHV)

Materials and Methods

A quantitative approach with a causal research design was employed to examine the relationships between User-Generated Content, Impulsive Buying Intention, and Impulsive Buying Behavior. This design was selected to test the direct and indirect causal effects within the Stimulus-Organism-Response (S-O-R) framework (Malhotra, 2016). The target population was Generation Z consumers in Indonesia. Purposive sampling was applied using two specific inclusion criteria: (1) individuals born between 1997 and 2012 (Generation Z) who were active social media users, and (2) respondents who had purchased Wardah (PT Paragon Technology and Innovation, Tangerang, Indonesia) cosmetic products at least once through e-commerce platforms after being exposed to user-generated reviews or tutorials.

Data were collected through an online survey distributed via Google Forms from February/2025 to March/2025. The survey link was disseminated through digital platforms frequently used by Generation Z, including Instagram, TikTok, and X (formerly Twitter). A total of 303 valid responses were obtained. This sample size exceeded the minimum requirement based on the rule of thumb for Partial Least Squares, which suggests 5–10 respondents per indicator. With 12 indicators used in this refined model (focusing on User-Generated Content, Intention, and Behavior), the minimum required sample was 120, making the 303 responses statistically robust (Hair et al., 2014). Ethical protocols were strictly followed, ensuring respondent anonymity, voluntary participation, and informed consent. Partial Least Squares Structural Equation Modeling (PLS-SEM) was selected as the analytical technique and executed using SmartPLS ver 4.0. This method was chosen for its effectiveness in predictive modeling and its ability to handle complex latent construct relationships (Hair et al., 2021). The analysis was conducted in two stages: (1) evaluation of the measurement model (outer model) to ensure indicator reliability, internal consistency (Cronbach's Alpha and Composite Reliability), and validity (Average Variance Extracted and Heterotrait-Monotrait ratio); and (2) evaluation of the structural model (inner model) through bootstrapping to test the research hypotheses.

Results

Measurement Model Assessment

The assessment of construct validity and reliability demonstrated that all reflective measurement items used in this study met the required psychometric standards. The outer loading values for User-Generated Content (UGC), Impulsive Buying Intention (IBY), and Impulsive Buying Behavior (BHV) exceeded the minimum threshold of 0.70, indicating that each indicator contributed meaningfully to its corresponding latent construct.

Convergent validity was confirmed as the Average Variance Extracted (AVE) values for all constructs surpassed the 0.50 requirement. Specifically, IBY recorded an AVE of 0.728, while BHV and UGC showed values of 0.654 and 0.570, respectively. Although UGC exhibited the lowest AVE, it remained above the acceptable threshold, confirming adequate convergence. Internal consistency reliability was also established, with Cronbach's Alpha and Composite Reliability (CR) values exceeding the 0.70 cut-off. For instance, BHV exhibited high reliability ($\alpha = 0.887$; CR = 0.909) reflecting stable and consistent measurement across all indicators.

Table 1. Construct Validity and Reliability Results

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
UGC	0,851	0,863	0,888	0,570
IBY	0,813	0,834	0,889	0,728
BHV	0,887	0,896	0,909	0,555

Source: Processed data by SmartPLS 4.0 (2025)

Structural Model Analysis and Hypothesis Test

The structural model was evaluated to test the relationships between the latent variables using a bootstrapping procedure. The results indicated that User-Generated Content exerted a significant positive influence on impulsive buying intention (H1) ($\beta = 0.158$; $T = 2.687$; $p = 0.007$). This finding suggested that user-created posts, reviews, and experience-based content contributed significantly to the formation of spontaneous purchase desires among Generation Z consumers. Furthermore, impulsive buying intention was found to significantly influence impulsive buying behavior (H2) ($\beta = 0.210$; $T = 4.311$; $p = 0.000$). This result confirmed that stronger emotional impulses and instant purchase urges directly translated into actual impulsive purchasing actions on e-commerce platforms.

Table 2. Hypothesis Testing Results – Direct Effects

Hypothesis	Construct Relationship	Original sample (O)	T statistics (O/STDEV)	P values	Remark
H1	<i>User-Generated Content -> Impulsive Buying Intention</i>	0,158	2.687	0.007	Valid
H2	<i>Impulsive Buying Intention -> Impulsive Buying Behavior</i>	0,210	4.311	0.000	Valid

Source: Processed data by SmartPLS 4.0 (2025)

Predictive Power and Relevance

The predictive power of the model was assessed through the Coefficient of Determination (R^2) and

Predictive Relevance Q^2 The R^2 value indicated the proportion of variance in the endogenous constructs explained by the exogenous variables. For the Generation Z cohort, the model demonstrated that user-generated content accounted for a substantial portion of the variance in impulsive buying intention. Additionally, the Q^2 values were found to be greater than zero, indicating that the model possessed adequate predictive relevance for the impulsive buying behavior of Wardah consumers in the digital ecosystem.

Table 3. R^2 and Q^2 Values

Variable	R^2	R^2 Adjusted	Q^2
BHV	0.044	0.041	0.070
IBY	0.248	0.238	0.211

Source: Processed data by SmartPLS 4.0 (2025)

Path Diagram

Figure 2 presents the final structural model, illustrating the direction and magnitude of the relationships among the latent variables within the specific context of Generation Z consumers. The diagram visualizes the application of the Stimulus-Organism-Response (S-O-R) framework in this study: User-Generated Content (UGC) functions as the external stimulus that leads to Impulsive Buying Intention (IBY). The path coefficient for this relationship is positive and significant ($\beta = 0.158$) indicating that authentic, peer-driven content effectively triggers spontaneous purchase desires.

Impulsive Buying Intention subsequently predicts Impulsive Buying Behavior (BHV) with a coefficient of 0.210, confirming its critical role as the mediating "Organism" that links digital stimuli to actual impulsive actions. The diagram also displays the R^2 values, representing the proportion of variance explained by the predictors in the model. Furthermore, all indicator loadings shown in the figure exceed the 0.70 threshold, demonstrating strong reliability and ensuring that the latent constructs are accurately represented by their respective measurement items. This structural visualization confirms that for the Wardah consumer segment, the transition from consuming organic digital content to performing an unplanned transaction is statistically significant.

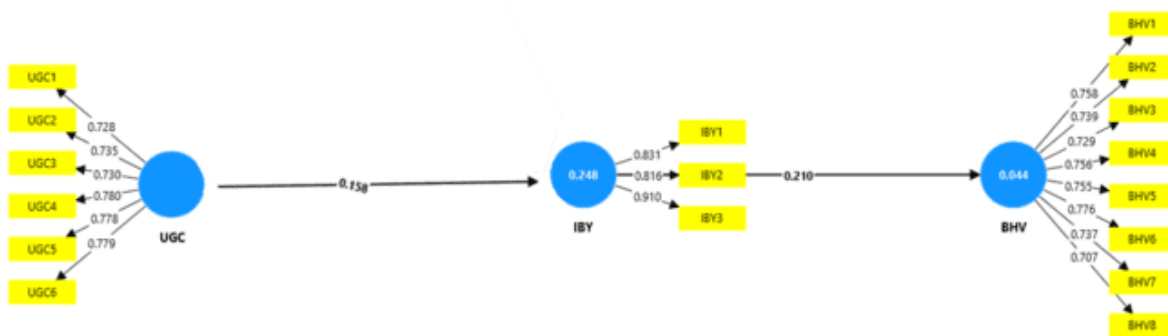


Figure 2. Bootstrapping Result or Path Diagram from SmartPLS 4.0

Discussion

The results of this study demonstrate that User-Generated Content (UGC) significantly shapes the impulsive buying intention of Generation Z consumers in the context of Wardah cosmetic products ($\beta = 0.158$; $p = 0.007$). This finding

reaffirms that authentic, peer-generated content such as organic reviews, "Get Ready With Me" (GRWM) videos, and unfiltered tutorials reduces perceived risk and fosters emotional resonance. In the highly visual cosmetic market, these informational cues function as trusted social proof, encouraging spontaneous decision-making. This aligns with the findings of Djafarova and Bowes (2021), who suggest that UGC enhances credibility far more effectively than brand-led communications, particularly for a demographic that values transparency and peer validation.

Within the S-O-R framework, UGC acts as the external Stimulus (S) that triggers internal emotional arousal or the Organism (O), represented here by Impulsive Buying Intention (IBY). The significant relationship between these constructs suggests that when Generation Z consumers encounter relatable content from their peers, it reduces rational deliberation and accelerates the urge to possess the product. Furthermore, this study confirms that impulsive buying intention significantly predicts actual Impulsive Buying Behavior (BHV) ($\beta = 0.210$; $p = 0.000$). This transition from intention to response supports the argument by Han and Kim (2022) that emotional impulses activated through social media serve as strong predictors of real buying actions in fast-paced e-commerce environments.

The R^2 for intention (0.248) shows moderate explanatory power, while the modest R^2 for behavior (0.044) reflects the inherent complexity of impulsive actions. Spontaneous purchases are often influenced by situational variables beyond digital content, such as immediate mood, payment convenience, or limited-time flash sales. Despite the low variance explained in actual behavior, the study offers significant theoretical contributions by extending the S-O-R framework into Indonesia's beauty sector. It demonstrates that for Generation Z, digital stimuli rooted in authenticity are essential for activating the cognitive and emotional processes that lead to impulsive consumption.

From a managerial perspective, these results underline the need for brands like Wardah (PT Paragon Technology and Innovation) to prioritize authentic digital advocacy over traditional top-down advertising. To effectively engage Generation Z, investments should be channeled into UGC facilitation, such as incentivizing organic reviews and fostering creator collaborations that emphasize raw, experience-based storytelling. By leveraging high-credibility peer content, brands can enhance the emotional urgency required to drive conversions in the competitive Indonesian digital ecosystem.

However, this study is not without limitations. The reliance on cross-sectional survey data may be influenced by social desirability bias. Additionally, the current model focuses solely on UGC and does not incorporate other psychological factors such as the "Fear of Missing Out" (FOMO) or levels of self-control. Future research should consider longitudinal designs or investigate the moderating role of platform types such as TikTok vs. Instagram to provide a more granular understanding of how different digital environments influence the impulsive tendencies of young consumers.

Conclusion, Limitation, And Future Research

Conclusion and Contributions

This study concludes that impulsive buying behavior among Generation Z consumers of Wardah products is primarily shaped by impulsive buying intention, which serves as the central psychological mechanism linking digital stimuli to actual purchasing actions. Within the framework of the Stimulus-Organism-Response (S-O-R) model, User-Generated Content (UGC) was found to be a significant external stimulus that triggers internal spontaneous impulses. These findings confirm the applicability of the S-O-R framework in the Indonesian digital cosmetic market, demonstrating that organic, peer-led interactions generate the emotional arousal necessary to bypass rational deliberation.

The research contributes to the field by highlighting the unique role of authenticity in digital marketing. While traditional advertising often faces skepticism from younger demographics, this study proves that UGC

functions as a credible informational cue that effectively fosters emotional resonance. Furthermore, by extending the model to include actual buying behavior, this research provides a more comprehensive understanding of the full conversion funnel, moving beyond mere intention to analyze the realization of unplanned transactions in an e-commerce ecosystem.

Practical Implications

Based on the findings, Wardah (PT Paragon Technology and Innovation) should refine its digital strategy by prioritizing authenticity and informational clarity in its consumer-facing content. Since UGC is a vital trigger for Generation Z, the brand should implement structured programs to encourage high-quality, organic reviews and "before-and-after" demonstrations. Managerially, the focus should shift from top-down promotional broadcasts to facilitating a transparent environment where users feel empowered to share honest experiences. Improving the clarity and informativeness of these peer reviews can significantly reduce perceived risk, thereby stimulating higher spontaneous purchase intentions.

Limitations and Future Research

Despite its contributions, this study acknowledges several limitations that may affect the generalizability of the results. First, the reliance on a cross-sectional survey design captures only a snapshot of consumer behavior and may be subject to recall bias. Second, the relatively low variance explained (R^2) for actual impulsive buying behavior suggests that situational factors such as immediate mood, payment convenience, or time-sensitive flash sales play a significant role that was not captured in the current model. Finally, the study was limited to a specific local brand, which may differ in dynamics compared to global or luxury cosmetic segments.

Future research should therefore employ experimental or longitudinal methods to better establish causal relationships over time. Scholars are encouraged to expand the demographic scope and explore additional psychological mediators, such as the "Fear of Missing Out" (FOMO), social trust, or specific platform-based engagement intensities. Investigating how different types of UGC (e.g., short-form video vs. static images) influence various product categories would further deepen the understanding of digital impulsive consumption in the evolving e-commerce landscape.

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