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Digital Payment Experience and Impulsive Consumption: Examining Satisfaction as a Mediating Process Among Indonesian Users

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ABSTRACT

Digital payment platforms have become an integral part of everyday life in Indonesia, particularly among young consumers. E-wallet applications are often associated with efficiency and ease, yet their influence may extend beyond convenience. As transactions become increasingly seamless, the way consumers make purchasing decisions may also be changing. This study examines how digital payment experience shapes impulsive consumption, focusing on satisfaction as a mediating process.

Grounded in the Stimulus-Organism-Response framework, perceived interactivity, visual appeal, and subjective norms are considered as experiential and social factors that influence users' overall satisfaction, which in turn may encourage spontaneous purchasing behavior. Data were collected through a survey of active Indonesian e-wallet users and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).

The findings indicate that interactive features, appealing interface design, and social influence contribute positively to user satisfaction. Satisfaction, in turn, is associated with a higher tendency toward impulsive consumption. Mediation analysis suggests that satisfaction functions as an important pathway linking digital payment experience to behavioral outcomes.

By situating these relationships within the Indonesian context, this study contributes to a growing conversation on how fintech platforms subtly shape consumer behavior. The results also offer practical insights for digital platform developers and policymakers seeking to balance user engagement with responsible consumption practices.

Keywords: e-wallet, impulsive buying, customer satisfaction, Indonesian user

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INTRODUCTION

Digital payment technologies are redefining how consumers experience spending. Across the globe, mobile wallets and app-based payment systems have replaced physical cash and cards with instant, screen-based transactions. Payment, once a distinct and effortful step in the purchasing process, is now embedded within seamless digital journeys. This transformation has enhanced efficiency and convenience, but it has also altered the psychological experience of spending. When payment becomes

less tangible and less cognitively demanding, consumers may perceive financial outflows as less salient, potentially encouraging less deliberate purchasing behavior (Raghubir & Srivastava, 2008).

In emerging economies, this shift is particularly visible. Indonesia, for instance, has experienced rapid growth in e-wallet adoption, supported by high smartphone penetration and integration with transportation, retail, and e-commerce services. Digital payment platforms are no longer supplementary tools; they are embedded in daily routines. The normalization of one-tap payments, real-time confirmations, and integrated promotions reflects a broader transformation toward a cashless ecosystem. While this transformation supports financial inclusion and economic efficiency, it also changes how consumers engage with purchasing decisions.

The phenomenon that emerges from this context is not merely technological adoption, but behavioral adaptation. As transactions become frictionless, the boundary between intentional and spontaneous purchasing may narrow. Digital payment interfaces frequently display notifications, cashback incentives, and reward tracking systems, reinforcing continuous engagement. In socially connected environments, peer usage and shared promotions further amplify platform visibility. Together, these features may subtly increase susceptibility to impulse buying, particularly among users who rely heavily on mobile ecosystems.

From a social perspective, this raises important concerns. Impulse buying is not inherently negative; however, when frictionless financial systems combine with promotional intensity and social influence, consumers may find it more difficult to regulate spending. In emerging markets where digital literacy and fintech expansion evolve simultaneously, understanding how payment systems shape behavioral outcomes becomes increasingly urgent. This issue extends beyond marketing performance and touches on broader questions of consumer well-being and responsible platform design.

Despite the growing importance of digital payment systems, academic research has largely concentrated on online shopping environments rather than on payment platforms themselves. Many studies examine retail atmospherics, website design, or promotional cues, but fewer conceptualize payment interfaces as experiential environments capable of influencing behavior. Moreover, existing research often tests direct relationships between platform characteristics and impulse buying without sufficiently modeling the internal psychological processes that connect them. This creates a theoretical gap in explaining how digital payment experiences translate into impulsive consumption through evaluative mechanisms.

To address this gap, the present study adopts the Stimulus-Organism-Response (S-O-R) framework (Mehrabian & Russell, 1974) as its grand theoretical foundation. The S-O-R model posits that environmental stimuli influence individuals' internal states, which subsequently shape behavioral responses. Its strength lies in its process-oriented logic, enabling researchers to examine how external cues are interpreted and internalized before influencing action. Within the context of e-wallet usage, experiential and social features embedded in digital payment platforms are conceptualized as stimuli; satisfaction represents the organismic state; and impulse buying constitutes the behavioral response.

The novelty of this research lies in repositioning digital payment platforms as behavioral environments rather than merely transactional tools. By explicitly modeling satisfaction as a mediating mechanism, the study advances understanding of how experiential and social cues embedded in payment systems shape impulsive consumption. Furthermore, by situating the analysis in Indonesia, an emerging digital economy characterized by rapid fintech diffusion and strong social Dynamics, the research offers contextual insight into how payment technologies interact with consumer behavior in evolving markets.

LITERATURE REVIEW

Within this theoretical and contextual framing, several key constructs warrant closer examination.

Perceived Interactivity

Perceived interactivity refers to the extent to which users experience responsiveness, control, and real-time engagement within a digital platform (McMillan & Hwang, 2002). Interactive systems enable users to actively participate in the communication process, reducing uncertainty and enhancing perceived control (Cyr et al., 2009). In digital environments, higher levels of interactivity have been shown to increase user involvement, trust, and satisfaction, as users feel more engaged and empowered in their interactions (Jiang et al., 2019). In the context of e-wallet usage, features such as instant transaction confirmation, personalized interfaces, and real-time notifications may shape how users evaluate their overall payment experience. However, while interactivity improves user engagement, its direct influence on behavioral outcomes such as impulse buying remains less clear, as impulsive behavior is often driven by emotional and situational triggers rather than system functionality alone (Akram et al., 2021).

Visual Appeal

Visual appeal captures the aesthetic quality of a digital interface, including layout design, color harmony, typography, and structural clarity (Cyr et al., 2009). In digital commerce settings, visual aesthetics play a critical role in shaping both cognitive and affective responses, influencing how users perceive the usability and credibility of a platform (Floh & Madlberger, 2013). A visually appealing interface can enhance users' emotional engagement and overall satisfaction by creating a pleasant and intuitive experience. In mobile payment contexts, where interaction is entirely screen-based, visual design becomes a key determinant of user evaluation. Nevertheless, while visual appeal contributes to satisfaction, its ability to directly stimulate impulse buying may be limited unless combined with other situational cues such as promotions or urgency.

Subjective Norms

Subjective norms refer to perceived social pressure from important referent groups, including peers, family, and broader social networks (Venkatesh et al., 2003). In technology adoption and usage contexts, subjective norms are consistently identified as a significant factor influencing attitudes, intentions, and post-adoption evaluations. Social influence can reduce uncertainty, increase perceived usefulness, and reinforce positive perceptions of digital platforms (Tamilmani et al., 2019). In socially connected environments, such as those shaped by social media and peer interaction, subjective norms can also directly influence behavioral outcomes. Prior studies suggest that social influence plays a critical role in driving impulse buying, particularly in online and mobile commerce settings where consumers are exposed to peer behavior, recommendations, and shared experiences (Chawla & Joshi, 2019).

Satisfaction

Satisfaction represents a cumulative evaluative judgment formed through repeated interaction with a service or platform (Oliver, 2014). Within the S-O-R framework, satisfaction is conceptualized as the organismic state that mediates the relationship between environmental stimuli and behavioral responses (Mehrabian & Russell, 1974). In digital contexts, satisfaction reflects how users internalize and interpret their experiences with a platform, encompassing both cognitive evaluations and affective responses. Higher levels of satisfaction are generally associated with positive behavioral outcomes, such as continued usage and increased engagement. However, its role in predicting impulse buying remains debated, as impulsive behavior is often characterized by spontaneous and emotionally driven actions rather than deliberate evaluation (Rook, 1987).

Impulse Buying

Impulse buying refers to spontaneous, unplanned purchasing behavior driven by immediate desire rather than rational decision-making (Beatty & Ferrell, 1998). In digital environments, impulse buying is often facilitated by reduced transaction friction, ease of payment, and continuous exposure to stimuli embedded within platforms (Zhang et al., 2018). The integration of payment systems into mobile ecosystems further simplifies the purchasing process, potentially increasing susceptibility to impulsive consumption. However, impulse buying is not solely influenced by platform characteristics; it is also shaped by emotional states, social influence, and situational factors. In particular, recent studies highlight the growing importance of social dynamics in triggering impulse buying, suggesting that behavior in digital environments is increasingly socially embedded (Akram et al., 2021).

Research Gap

Drawing on the S-O-R framework, this study conceptualizes perceived interactivity, visual appeal, and subjective norms as external stimuli that influence satisfaction as an internal evaluative state, which in turn is expected to shape impulse buying behavior. While prior research generally supports the role of satisfaction as a mediator between digital experience and behavioral outcomes, emerging evidence suggests that impulsive consumption may not always follow this linear pathway. Instead, social influence and contextual factors may directly drive behavior, bypassing internal evaluation processes.

This gap is particularly relevant in the context of digital payment systems, where seamless transactions, social connectivity, and platform integration create a unique environment for consumer behavior. Moreover, limited research has specifically examined how digital payment experience. as distinct from online shopping environments, shapes impulsive consumption. By focusing on Indonesian Generation Z users, this study provides a context-specific examination of how experiential and social factors interact to influence both satisfaction and impulse buying.

Hypothesis Development

Perceived Interactivity and Satisfaction

Perceived interactivity refers to users' perception of responsiveness, control, and real-time engagement within a digital platform. Interactive environments enhance user involvement by enabling active participation rather than passive reception of information (McMillan & Hwang, 2002). In mobile commerce settings, higher interactivity has been associated with improved user evaluation and satisfaction due to enhanced perceived control and reduced uncertainty (Jiang et al., 2019; Cyr et al., 2009).

In the context of e-wallet usage, interactive features such as instant notifications, transaction tracking, and personalized interfaces may strengthen positive user evaluations. Empirical research on e-wallet adoption indicates that interactivity contributes significantly to user satisfaction and continued usage intention (Gan et al., 2022). Therefore, it is reasonable to expect that perceived interactivity positively influences satisfaction.

H1: *Perceived interactivity positively affects satisfaction in using an e-wallet.*

Visual Appeal and Satisfaction

Visual appeal encompasses aesthetic elements such as layout clarity, color harmony, typography, and interface structure. Research in information systems demonstrates that visual aesthetics significantly influence users' cognitive and affective evaluations of digital platforms (Cyr et al., 2009). An aesthetically pleasing interface can enhance perceived professionalism and usability, thereby strengthening satisfaction.

In mobile commerce environments, visual cues have been shown to stimulate emotional responses that shape consumer evaluations (Floh & Madlberger, 2013). Particularly in app-based ecosystems, where screen-based interaction replaces physical cues, design quality plays a critical role in shaping satisfaction (Ramírez-Correa et al., 2018). Accordingly, this study proposes:

H2: *Visual appeal positively influences satisfaction with in using an e-wallet.*

Subjective Norms and Satisfaction

Subjective norms reflect perceived social pressure from important referent groups, including peers and family members. In technology adoption research, subjective norms are consistently identified as significant predictors of attitudes and usage behavior (Venkatesh et al., 2003). In collectivist cultures, social endorsement can reduce uncertainty and enhance positive evaluation of digital services.

In e-wallet contexts, peer influence and social diffusion mechanisms contribute not only to adoption but also to post-adoption evaluations (Chawla & Joshi, 2019). When users perceive that significant others support or frequently use a payment platform, they may experience increased confidence and validation, which enhances satisfaction. Thus:

H3: *Subjective norm is positively related to satisfaction in using an e-wallet.*

Satisfaction and Impulse Buying

Satisfaction represents an overall evaluative judgment formed through repeated interaction with a digital platform. In consumer behavior literature, satisfaction is associated with positive affective states and lower resistance to subsequent consumption behaviors (Oliver, 2014). Within digital contexts, satisfied users are more likely to engage with the platform in spontaneous and less deliberative ways.

Studies applying S-O-R in mobile commerce confirm that internal evaluations such as satisfaction can significantly predict impulse buying (Islam et al., 2018; Zhang et al., 2018). As e-wallet systems reduce transactional friction and enhance comfort, satisfied users may be more inclined toward impulsive purchasing behavior. Therefore:

H4: *Satisfaction in using an e-wallet has a positive influence on impulse buying.*

Satisfaction as a Mediating Variable

The S-O-R framework emphasizes that behavioral responses emerge through internal psychological processes rather than directly from environmental cues (Mehrabian & Russell, 1974). Digital stimuli such as interactivity, aesthetics, and social influence may not immediately trigger impulse buying; instead, they shape users' internal evaluations, which then influence behavior.

Prior studies in e-wallet and mobile commerce contexts have demonstrated that satisfaction and related internal states serve as mediators between experiential features and impulsive consumption (Gan et al., 2022; Islam et al., 2018). Modeling satisfaction as a mediating mechanism allows a more nuanced understanding of how digital payment experience translates into behavioral outcomes. Accordingly, the following hypotheses are proposed:

H5: *Satisfaction mediates the relationship between perceived interactivity and impulse buying.*
H6: *Satisfaction mediates the relationship between visual appeal and impulse buying.*
H7: *Satisfaction mediates the relationship between subjective norms and impulse buying.*

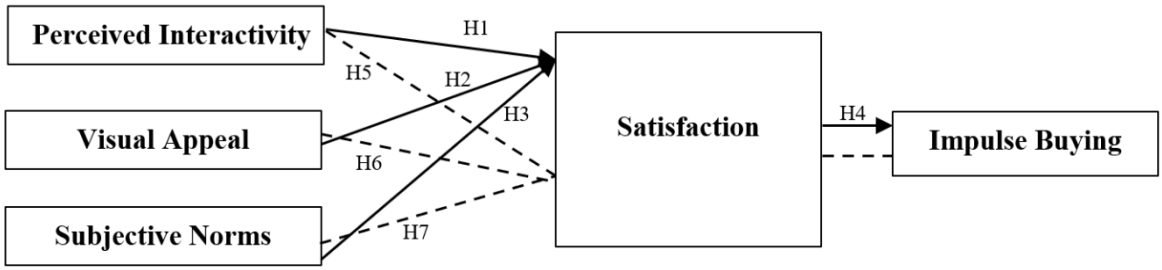


Figure 1. Research Framework

METHOD

Research Design

This study employs a quantitative research design to examine the relationships among perceived interactivity, visual appeal, subjective norms, satisfaction, and impulse buying in the context of e-wallet usage in Indonesia. A cross-sectional survey approach was adopted to capture users' perceptions at a single point in time.

The research model is grounded in the Stimulus–Organism–Response (S-O-R) framework, where perceived interactivity, visual appeal, and subjective norms are conceptualized as stimuli; satisfaction represents the organismic state; and impulse buying reflects the behavioral response.

Population and Sample

The target population consists of Indonesian e-wallet users aged 18–27 years (Generation Z), who have conducted at least one transaction using an e-wallet within the past 12 months. Generation Z was selected due to their high exposure to digital financial platforms and strong engagement with mobile-based transactions.

A non-probability purposive sampling technique was applied, ensuring respondents met the predefined criteria. Data were collected from 325 respondents, a sample size considered adequate for Partial Least Squares Structural Equation Modeling (PLS-SEM), as recommended by Hair et al. (2022) for complex structural models.

Data Collection Procedure

Primary data were collected through a structured online questionnaire distributed via social media platforms, including Instagram, WhatsApp, and TikTok. These platforms were selected due to their high usage among Indonesian Gen Z users. Participation was voluntary and anonymous. All constructs were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire included two sections:

1. Demographic and e-wallet usage characteristics
2. Measurement items for research constructs

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. PLS-SEM was selected due to its suitability for predictive and exploratory research models, particularly when examining mediation relationships and complex structural paths. This approach is appropriate for studies aiming to explain variance in endogenous constructs and does not require strict assumptions of multivariate normality.

The analysis followed a two-stage procedure. First, the measurement model (outer model) was evaluated to assess construct reliability and validity. Indicator reliability was examined through outer loadings, with values above 0.70 considered acceptable. Internal consistency reliability was assessed using Composite Reliability, while convergent validity was evaluated through the Average Variance Extracted (AVE), with values exceeding 0.50 indicating adequate convergence. Discriminant validity was

assessed using the Heterotrait-Monotrait (HTMT) ratio to ensure that constructs were empirically distinct.

Second, the structural model (inner model) was assessed to test the hypothesized relationships. Collinearity was examined using Variance Inflation Factor (VIF) values to ensure the absence of multicollinearity issues. The coefficient of determination (R^2) was evaluated to determine the explanatory power of the model. Path coefficients were tested using a bootstrapping procedure with 5,000 resamples to assess the statistical significance of direct and indirect effects at a 95% confidence level. Mediation analysis was conducted to examine whether satisfaction significantly mediated the relationships between perceived interactivity, visual appeal, subjective norms, and impulse buying.

RESULTS

The empirical analysis is based on data collected from 325 Indonesian e-wallet users, predominantly Generation Z. This group is digitally immersed, with frequent engagement in mobile-based transactions across everyday consumption contexts such as food delivery, transportation, and online shopping. Their familiarity with digital payment systems ensures that the responses capture informed evaluations of platform experience and behavior.

Table 1. Respondent Characteristics

Category		Number	Percentage
Gender	Male	276	84.9%
	Female	49	15.1%
Age	18-20	117	36%
	21-23	189	58.1%
	24-27	19	5.9%
Occupation	University students	270	83.1%
	High school students	13	4%
	Employee	33	10.2%
	Non-permanent salaried employee	4	1.2%
	Unemployeed	5	1.5%
Monthly allowance	Rp 1,000,000,- – Rp 2,999,999,-	85	26.2%
	< Rp 1,000,000,-	188	57.8%
	> Rp 3,000,000,-	52	16%
Most Usage E-wallet Brand	Shopee pay	203	
	Gopay	185	
	Dana	174	
	Ovo	88	
	Link Aja	9	
	Others	-	

Source: *Primary data, 2026.*

Table 1 presents the demographic and usage characteristics of the respondents. The sample is predominantly male, accounting for 84.9% (276 respondents), while female participants represent 15.1% (49 respondents). In terms of age distribution, the majority of respondents fall within the 21-23 age group (58.1%), followed by those aged 18-20 (36%), and a smaller proportion aged 24-27 (5.9%). This indicates that the sample is largely composed of young adults in the early stages of adulthood.

Regarding occupation, most respondents are university students, comprising 83.1% of the sample, while employees account for 10.2%. The remaining respondents include high school students (4%), non-permanent salaried employees (1.2%), and unemployed individuals (1.5%). This composition reflects a population that is highly engaged with digital technologies and mobile-based financial services.

In terms of financial capacity, more than half of the respondents (57.8%) report a monthly allowance of less than Rp 1,000,000, followed by 26.2% who receive between Rp 1,000,000 and Rp 2,999,999, and 16% who report allowances exceeding Rp 3,000,000. This suggests that the majority of

users operate within relatively limited financial resources, which may influence their consumption behavior.

With respect to e-wallet usage, ShopeePay emerges as the most widely used platform (203 users), followed closely by GoPay (185) and Dana (174). Other platforms such as OVO (88 users) and LinkAja (9 users) show comparatively lower adoption rates. Overall, the findings indicate that respondents are active users of multiple e-wallet platforms, with a clear preference for dominant players in the Indonesian digital payment ecosystem.

Measurement Model Evaluation

The measurement model demonstrates satisfactory levels of reliability and validity across all constructs. Indicator loadings are generally above the recommended threshold, suggesting that the observed variables adequately represent their respective latent constructs. Internal consistency is also well established, with Cronbach's Alpha and Composite Reliability values exceeding acceptable levels for all variables.

Table 2. First-order Construct Validation

	Cronbach's Alpha	Rho_A	Composite Reliability	Average Variance Extracted (AVE)
Impulse Buying	0.835	0.869	0.878	0.592
Perceived Interactivity	0.717	0.764	0.840	0.639
Satisfaction	0.906	0.907	0.935	0.781
Subjective Norms	0.848	0.850	0.900	0.696
Visual Appeal	0.915	0.915	0.946	0.855

Source: *Primary data, 2026.*

Table 2 presents the results of the first-order construct validation, including measures of internal consistency reliability and convergent validity. Overall, the findings indicate that all constructs meet the recommended thresholds, suggesting that the measurement model is both reliable and valid. In terms of internal consistency, Cronbach's Alpha values range from 0.717 to 0.915, exceeding the minimum acceptable level of 0.70. Similarly, Composite Reliability values for all constructs are above 0.80, indicating strong reliability. Among the constructs, visual appeal (0.946) and satisfaction (0.935) demonstrate particularly high reliability, followed by subjective norms (0.900) and impulse buying (0.878). Perceived interactivity, while slightly lower (0.840), still meets the acceptable standard.

Convergent validity is assessed through the Average Variance Extracted (AVE), where all constructs exceed the threshold of 0.50. Visual appeal shows the highest AVE value (0.855), indicating that its indicators strongly capture the underlying construct. Satisfaction also demonstrates strong convergence (0.781), followed by subjective norms (0.696), perceived interactivity (0.639), and impulse buying (0.592). These results confirm that each construct explains a substantial portion of the variance in its indicators.

Additionally, rho_A values are consistent with the other reliability measures, further supporting the robustness of the constructs. Taken together, these findings indicate that the measurement model exhibits satisfactory reliability and convergent validity, making it suitable for subsequent structural model analysis.

Table 3. Fornell-Larcker Criterion

	Impulse Buying	Perceived Interactivity	Satisfaction	Subjective Norms	Visual Appeal
Impulse Buying	0.769				
Perceived Interactivity	0.113	0.8			
Satisfaction	0.134	0.474	0.884		
Subjective Norms	0.2	0.301	0.495	0.834	
Visual Appeal	0.148	0.323	0.5	0.509	0.924

Source: *Primary data, 2026.*

Table 3 presents the results of the Fornell–Larcker criterion used to assess discriminant validity. The findings show that the square root of the AVE for each construct (diagonal values) is higher than its correlations with other constructs. For example, impulse buying (0.769), perceived interactivity (0.800), satisfaction (0.884), subjective norms (0.834), and visual appeal (0.924) all exceed their respective inter-construct correlations.

These results indicate that each construct is empirically distinct from the others, confirming that discriminant validity is established. Overall, the measurement model demonstrates adequate separation between constructs, supporting its suitability for further structural analysis.

Table 4. R-squared Values

	R-square	R-square adjusted
Impulse Buying	0.045	0.033
Satisfaction	0.411	0.405

Source: *Primary data, 2026.*

Table 4 presents the coefficient of determination (R^2) for the endogenous variables in the model. The results show that satisfaction has an R^2 value of 0.411 (adjusted R^2 = 0.405), indicating that perceived interactivity, visual appeal, and subjective norms jointly explain approximately 41.1% of the variance in satisfaction. This suggests a moderate level of explanatory power.

In contrast, impulse buying has a relatively low R^2 value of 0.045 (adjusted R^2 = 0.033), meaning that the model explains only 4.5% of the variance in impulsive buying behavior. This indicates that other factors outside the model may play a more significant role in influencing impulse buying.

While the explanatory power for satisfaction is moderate, the relatively low R^2 value for impulse buying suggests that impulsive consumption behavior is influenced by a broader set of factors beyond the variables included in this model. This finding is consistent with prior behavioral research, where impulse buying is often shaped by situational, emotional, and contextual elements. Therefore, the low R^2 does not undermine the model but rather highlights the complexity of impulsive behavior in digital payment contexts.

Structural Model and Hypotheses Testing Result

The structural relationships among the constructs were tested using bootstrapping to evaluate the significance of the hypothesized paths. Table 5 summarizes the path coefficients, t-statistics, and p-values.

Table 5. Hypotheses Testing Result

Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Result
Perceived Interactivity -> Impulse Buying	0.045	0.047	0.067	0.673	0.501	H1. Not supported
Perceived Interactivity -> Satisfaction	0.308	0.313	0.054	5.712	0	H2. Supported
Satisfaction -> Impulse Buying	0.012	0.012	0.096	0.123	0.902	H3. Not supported
Subjective Norms -> Impulse Buying	0.156	0.164	0.078	2.002	0.045	H4. Not supported
Subjective Norms -> Satisfaction	0.269	0.269	0.052	5.197	0	H5. Supported
Visual Appeal -> Impulse Buying	0.048	0.039	0.098	0.486	0.627	H6. Not supported
Visual Appeal -> Satisfaction	0.264	0.263	0.059	4.471	0	H7. Supported

Source: *Primary data processed (2026)*

Table 5 presents the results of hypothesis testing. The findings indicate that perceived interactivity has a significant positive effect on satisfaction (β = 0.308, p < 0.001), supporting H2, but does not significantly influence impulse buying (β = 0.045, p = 0.501), leading to the rejection of H1. Similarly, satisfaction does not have a significant effect on impulse buying (β = 0.012, p = 0.902), thus H3 is not supported. Subjective norms show a significant positive effect on both impulse buying (β = 0.156, p = 0.045) and satisfaction (β = 0.269, p < 0.001), supporting H4 and H5. In contrast, visual appeal significantly influences satisfaction (β = 0.264, p < 0.001), supporting H7, but does not have a significant effect on impulse buying (β = 0.048, p = 0.627), resulting in the rejection of H6.

Overall, the results suggest that experiential and social factors primarily influence satisfaction, while impulse buying behavior is only directly affected by subjective norms.

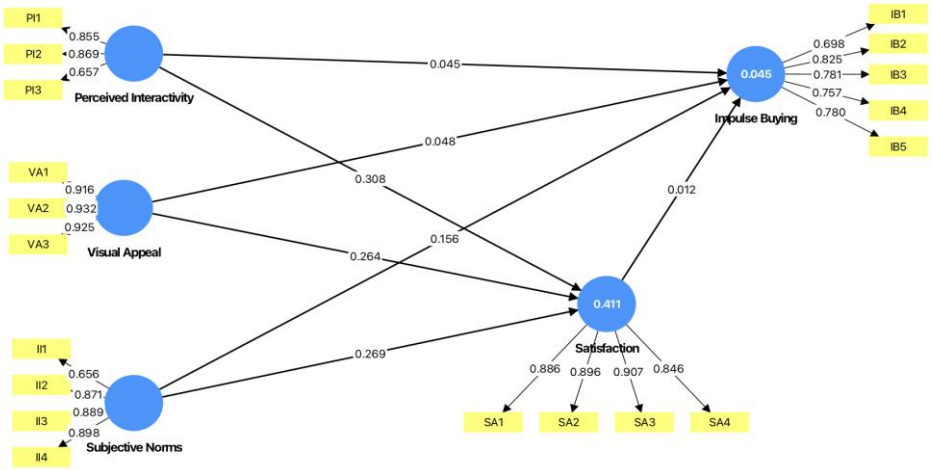


Figure 1. PLS Algorithm

Figure 1 presents the structural model estimated using PLS-SEM, illustrating the relationships among perceived interactivity, visual appeal, subjective norms, satisfaction, and impulse buying. The model shows that perceived interactivity (β = 0.308), visual appeal (β = 0.264), and subjective norms (β = 0.269) have positive effects on satisfaction, with subjective norms also directly influencing impulse

buying (β = 0.156). In contrast, the direct effects of perceived interactivity (β = 0.045), visual appeal (β = 0.048), and satisfaction (β = 0.012) on impulse buying are relatively weak. The R^2 values indicate that the model explains 41.1% of the variance in satisfaction and 4.5% in impulse buying. Overall, the figure highlights that experiential and social factors primarily shape satisfaction, while impulse buying behavior is only marginally explained by the model.

Discussion

This study examines how digital payment experience shapes satisfaction and impulsive consumption behavior among Indonesian Generation Z users. Consistent with the Stimulus-Organism-Response (S-O-R) framework (Mehrabian & Russell, 1974), the findings confirm that perceived interactivity, visual appeal, and subjective norms act as external stimuli that significantly influence users' internal evaluative state, namely satisfaction. This supports the fundamental assumption that environmental cues embedded in digital platforms shape users' cognitive and affective responses before influencing behavior. In the Indonesian context, where digital payment adoption is rapidly expanding alongside mobile-first lifestyles, these stimuli are not only functional but also embedded in everyday routines, making user experience a central determinant of platform evaluation.

Perceived Interactivity and Impulse Buying (H1)

The results show that perceived interactivity does not significantly influence impulse buying. This suggests that while interactivity enhances engagement, it is insufficient to directly trigger spontaneous purchasing behavior. Prior research indicates that impulse buying is more strongly driven by emotional and situational factors rather than technological features alone (Zhang et al., 2018; Akram et al., 2021). For Indonesian Generation Z users, who are highly accustomed to digital interfaces, interactivity may be perceived as a basic expectation rather than a stimulating factor. As digital natives, they are less likely to be influenced by system features that are already normalized in everyday usage. Moreover, the widespread standardization of interactive features across competing e-wallet platforms in Indonesia, such as instant notifications, QR payments, and transaction tracking, reduces differentiation, limiting their ability to act as behavioral triggers.

Perceived Interactivity and Satisfaction (H2)

Perceived interactivity has a significant positive effect on satisfaction, supporting H2. This finding aligns with previous studies demonstrating that interactive features enhance user involvement and perceived value in digital environments (Cyr et al., 2009; Jiang et al., 2019). In the context of e-wallet usage, real-time feedback, transaction transparency, and system responsiveness contribute to a sense of control and efficiency. For Indonesian Gen Z users, who prioritize speed and convenience, such features are essential in shaping a positive platform experience. This is particularly relevant in Indonesia's fast-paced urban environments, where digital payments are frequently used for transportation, food delivery, and micro-transactions, making efficiency a critical component of satisfaction.

Satisfaction and Impulse Buying (H3)

Contrary to expectations, satisfaction does not significantly influence impulse buying. This finding challenges the traditional S-O-R assumption that internal evaluative states directly lead to behavioral responses. While satisfaction reflects a positive evaluation of the platform (Oliver, 2014), it does not necessarily translate into impulsive consumption behavior. Impulse buying is often characterized by spontaneous and emotionally driven decisions rather than cognitive evaluations (Rook, 1987). In the Indonesian context, where many Gen Z users operate within limited financial resources, satisfaction may coexist with financial caution. As suggested by Raghubir and Srivastava (2008), awareness of spending remains present even in convenient payment systems, which may limit impulsive behavior.

Additionally, the increasing exposure to financial literacy campaigns and budgeting awareness among young Indonesians may further reinforce spending control despite high platform satisfaction.

Subjective Norms and Impulse Buying (H4)

Subjective norms are found to significantly influence impulse buying, supporting H4. This highlights the dominant role of social influence in shaping impulsive consumption behavior. In digitally connected environments, peer recommendations, shared promotions, and social validation mechanisms can directly stimulate purchasing decisions (Chawla & Joshi, 2019). This effect is particularly pronounced among Indonesian Generation Z, who are deeply embedded in social media ecosystems. Platforms such as TikTok and Instagram not only facilitate product discovery but also normalize impulsive purchasing through trends, live shopping, and influencer endorsements. In this context, impulsive buying becomes a socially reinforced behavior, driven by the desire to conform, participate, and remain relevant within peer networks.

Subjective Norms and Satisfaction (H5)

Subjective norms also significantly influence satisfaction, supporting H5. This suggests that user evaluation is not purely individual but socially constructed. When users perceive that others endorse or frequently use a platform, they are more likely to evaluate it positively. This finding is consistent with the UTAUT model, which emphasizes the importance of social influence in shaping user attitudes and perceptions (Venkatesh et al., 2003; Tamilmani et al., 2019). In Indonesia's collectivist culture, where group acceptance and social belonging are highly valued, the widespread adoption of certain e-wallet brands within peer groups enhances both trust and perceived usefulness, ultimately strengthening satisfaction.

Visual Appeal and Impulse Buying (H6)

The results indicate that visual appeal does not significantly influence impulse buying. While aesthetic design enhances the user interface, it does not directly trigger impulsive purchasing behavior. Previous studies suggest that visual cues can influence emotions but often require additional triggers, such as promotions or urgency, to affect impulse buying (Floh & Madlberger, 2013). For Indonesian Gen Z users, who are constantly exposed to visually rich digital environments, visual appeal may no longer serve as a strong differentiating factor in influencing behavior. The saturation of high-quality visual content across apps and social media platforms may reduce the novelty effect of design, making it less impactful in driving immediate purchasing decisions.

Visual Appeal and Satisfaction (H7)

Visual appeal has a significant positive effect on satisfaction, supporting H7. This finding reinforces the importance of aesthetic quality in shaping user experience. A well-designed interface enhances usability and creates positive emotional responses, which contribute to higher satisfaction (Cyr et al., 2009; Loureiro et al., 2020). For digital-native users in Indonesia, visual clarity and interface attractiveness are integral components of perceived platform quality. Given the competitive landscape of e-wallet providers, a visually appealing design may also signal professionalism and credibility, further strengthening user trust and satisfaction.

CONCLUSION

This study examines how digital payment experience influences satisfaction and impulsive consumption among Indonesian Generation Z users within the Stimulus-Organism-Response (S-O-R) framework. The findings reveal that perceived interactivity, visual appeal, and subjective norms significantly shape user

satisfaction, confirming the importance of experiential and social factors in digital platform evaluation. Among these, interactivity and visual appeal enhance the functional and aesthetic aspects of the user experience, while subjective norms highlight the role of social influence in shaping how users perceive and evaluate e-wallet platforms.

However, the results demonstrate that satisfaction does not significantly influence impulse buying behavior, indicating that positive platform evaluation does not necessarily translate into spontaneous purchasing decisions. Instead, subjective norms emerge as the only factor directly influencing impulse buying, suggesting that impulsive consumption is primarily driven by social dynamics rather than internal evaluative processes. This finding reflects the characteristics of Indonesian Generation Z, whose consumption behavior is deeply embedded in social interaction, digital connectivity, and peer influence.

The study contributes to the literature by extending the S-O-R framework in the context of fintech and digital payment systems. Specifically, it highlights that the role of the organism (satisfaction) may be less dominant in explaining behavioral outcomes when strong social influences are present. This suggests the need for a more contextualized understanding of consumer behavior, particularly in emerging digital economies where social and cultural factors play a critical role.

Despite these contributions, this study has several limitations. The relatively low explanatory power for impulse buying indicates that additional variables, such as emotional triggers, promotional intensity, or personality traits, may better capture impulsive behavior. Furthermore, the cross-sectional design limits the ability to observe behavioral changes over time. Future research is encouraged to incorporate longitudinal approaches and explore additional factors that may influence impulsive consumption in digital payment environments.

Recommendations

Based on the findings of this study, several recommendations can be proposed for both practitioners and future research.

From a managerial perspective, digital payment providers should prioritize enhancing interactive features and interface design to improve user satisfaction. Features such as real-time transaction feedback, intuitive navigation, and visually appealing layouts remain essential in creating a positive user experience. However, since satisfaction alone does not directly drive impulsive consumption, platform developers should recognize that improving usability and aesthetics may strengthen engagement but not necessarily increase spending behavior.

Given the strong influence of subjective norms on impulse buying, companies are encouraged to leverage social-driven strategies. Integrating social features such as peer-based promotions, referral systems, social sharing, and influencer collaborations can create a more socially engaging ecosystem. In the Indonesian context, where Generation Z users are highly active on social media, aligning marketing strategies with social trends and community-based interactions may be more effective in influencing purchasing behavior than relying solely on platform design improvements.

Additionally, policymakers and platform providers should consider the implications of impulsive consumption among young users. As digital payment systems become increasingly embedded in daily life, there is a need to promote responsible consumption practices, such as spending reminders, budgeting tools, or transaction tracking features, to help users maintain financial awareness.

For future research, it is recommended to explore additional variables that may better explain impulsive buying behavior, such as emotional states, promotional intensity, or personality traits. Given the relatively low explanatory power of the model for impulse buying, incorporating these factors may provide a more comprehensive understanding of consumer behavior. Furthermore, future studies could adopt longitudinal designs to capture behavioral changes over time or examine different demographic segments to compare generational or cultural differences in digital payment usage.

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