

## A Purchase Decision Behavior Model by Generation Z: The Mediating Role of Consumer Motivation

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### ABSTRACT

#### Keywords:

Generation Z;  
purchase decision;  
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advertising;  
consumer  
motivation;;

**Background:** Given Generation Z's significant dependence on e-commerce platforms, it is crucial to understand how they shop in the digital economy. However, limited studies have examined how affiliate marketing and advertising influence actual purchase decisions, particularly when mediated by consumer motivation.

**Method:** A quantitative explanatory design was employed using a survey of 200 Generation Z respondents aged 18 to 26 who actively make online purchases. Data were collected through a structured questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. A bootstrapping approach was applied to test the mediation effect.

**Results:** The findings indicate that advertising has a significant influence on consumers' purchase decisions ( $\beta = 0.578$ ,  $p < 0.05$ ), whereas affiliate marketing does not. Both affiliate marketing and advertising positively influence consumer motivation; however, motivation does not significantly affect purchase decisions

**Conclusion:** These findings advance motivation theory by highlighting the greater influence of external digital stimuli over intrinsic drivers in shaping Generation Z's purchasing behavior. Practically, the study suggests that Indonesian e-commerce platforms, such as Shopee and Tokopedia, should prioritize interactive and storytelling-based advertising combined with urgency-driven strategies (e.g., flash sales and exclusive promotions) to enhance purchase effectiveness

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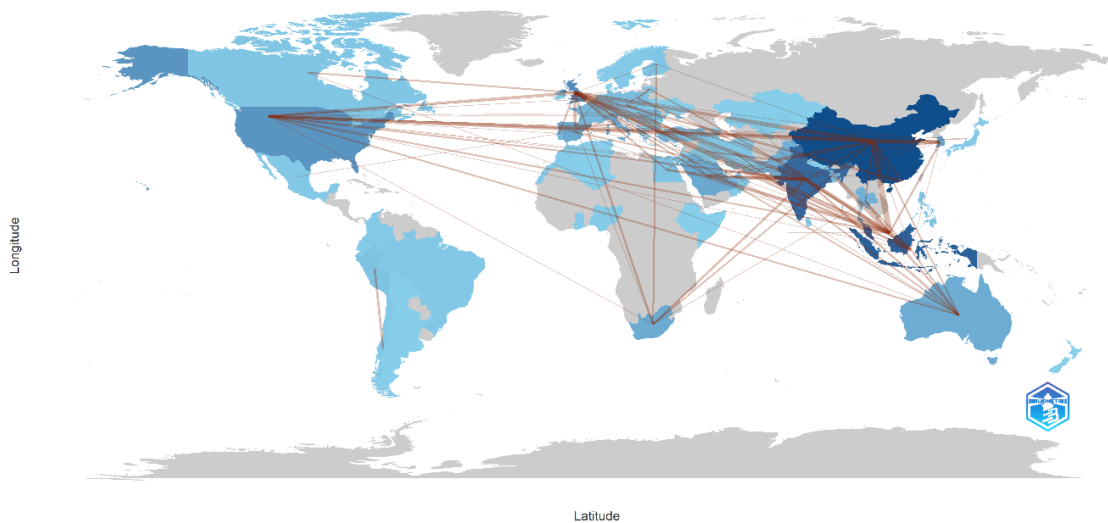
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## INTRODUCTION

Consumer behavior is a discussion that attracts the attention of many researchers in the world. This is due to changes in the digital marketing landscape that have shifted the way companies interact with consumers, especially Generation Z (born 1997–2012) who are highly digitally connected and active in the use of social media and e-commerce platforms (Shikha Goel & Pankaj Madan, 2025). Based on data from research articles sourced from Scopus, it can be seen in Figure 1.

## Country Collaboration Map



**Figure 1 Country Collaboration Map**

Figure I explains that the complexity of the digital ecosystem is reflected in the global collaboration network between countries, as shown in the collaboration map. This network shows that the study of consumer behavior, especially online purchasing decision behavior, develops through cross-border and cross-disciplinary cooperation. This is in line with the mapping of the international literature focusing on the topics of consumer behavior, online buying decision, and Generation Z, as identified through the search words ALL (behavior) AND ALL (buying AND decision AND online) AND ALL (gen AND z) in English-language article publications, open access, in the range of 2019–2026. These findings confirm that Generation Z's purchasing decision behavior cannot be partially understood, but rather as part of an integrated global digital environment.

In the current digital era, consumption behaviour in Indonesia has undergone significant transformations, particularly in shopping patterns that increasingly shift toward online platforms. Indonesia is among the countries with the highest e-commerce adoption rates globally, with 59.3% of internet users making online purchases weekly, a level comparable to India (Annur, 2024). In this regard, the most technologically savvy generation is Generation Z, which was born between the mid-1990s and the early 2010s and plays a significant role in online shopping. Recent reports indicate that more than 70% of Generation Z consumers in Indonesia shop online at least once a month, mainly for beauty products, clothing, food and beverages, and gadget accessories (Ayu Alfyya Fathinasari et al., 2023). The appeal of e-commerce among this generation is largely driven by accessibility, wider product choices, and competitive pricing, often reinforced through discounts and promotional campaigns (Grigoreva et al., 2021a). Major platforms such as Shopee, Tokopedia, and Lazada dominate this market, while quick commerce services are increasingly popular for food and beverage categories (Rebollo & Hinlayagan, 2023)

As the world's largest Muslim-majority country, consumer behaviour in the Indonesian context cannot be separated from religious and ethical considerations (Maulina & Sofiana, 2021). Islamic principles of consumption stress that purchasing behaviour should not merely be for material desires but also for moral responsibility, moderation and social benefit (*maslahah*) (Azizah et al., 2025). Muslim consumers are advised to stay away from *israf* (wastefulness), to prefer *halal* and ethical products and to transact based on *amanah* (integrity and trustworthiness) (Rohmana, 2022). In the digital commerce environment that is highly promotional, flash sales and persuasive advertising, Generation Z consumers may experience a tension between impulsive consumption tendencies and Islamic ethical consumption values (Hanapi et al., 2019). Thus, understanding the effect of digital marketing stimuli on the purchasing decisions of Generation Z is more relevant not only from the marketing perspective but also from the Islamic consumer behaviour perspective (Grigoreva et al., 2021).

Despite these advantages, online shopping among Generation Z is not without challenges. Studies reveal a strong tendency toward impulsive and consumptive behaviours, leading to unplanned purchases

(Laurinda et al., 2024). Data security and fraud risks remain critical concerns in digital transactions (Areen Chic & Fardian Bilqisthi, 2024), while product discrepancies between online descriptions and actual items received continue to generate dissatisfaction (Amsl et al., 2023). Due to these factors, Generation Z's online purchasing habits are complex. Prior studies have predominantly examined purchase intention rather than actual purchasing decisions, leaving a gap in understanding the determinants of real consumer behaviour. Moreover, while advertising is widely recognized as a key driver of online consumption, empirical findings remain inconclusive regarding its effectiveness for Generation Z. Similarly, the role of affiliate marketing in shaping consumer behaviour has received limited scholarly attention, particularly when examined alongside consumer motivation as a psychological mediator. Addressing this gap is crucial, as consumer motivation represents a central construct in explaining decision-making processes, yet its role in digital purchase decisions remains underexplored.

Thus, by using consumer motivation as a mediating variable, this study aims to examine how advertising and affiliate marketing influence Generation Z's purchasing decisions. The findings are expected to contribute theoretically by extending the motivation theory and the Stimulus–Organism–Response (S-O-R) framework in the context of the Islamic consumer behavior in digital commerce environments. In practice, the study offers insights for the development of ethical and culturally appropriate digital marketing strategies for Muslim consumers of Generation Z.

## LITERATURE REVIEW

### Stimulus Organism Response Theory

To explain how external marketing cues impact interior psychological states and therefore shape behavioral outcomes, consumer behavior research commonly uses the Stimulus–Organism–Response (S-O-R) framework (Hochreiter et al., 2023). Stimuli like online advertising and affiliate marketing serve as external cues in the context of digital marketing, exposing customers to persuasive and educational content (Tsao, 2014). Internal psychological processes, generally referred to as motivation, process these cues and reflect the affective and evaluative reactions of consumers (Bell et al., 2020). Although previous research has shown that digital stimuli can influence consumer perceptions and motivational states, the degree and consistency of these effects varies depending on the context, especially in fast-paced online settings. (Sudirjo et al., 2024)

Because of their high levels of digital literacy, frequent exposure to online advertisements, and quicker decision-making cycles, Generation Z customers constitute a distinct segment within the S-O-R framework (Chan, 2023). Because they grew up in the digital age, Gen Z consumers are frequently receptive to situational and instantaneous stimuli, like targeted advertising and promotional cues, which can influence decisions to buy without necessarily going through conscious motivational processes. This situation implies that the relationship between digital marketing stimuli and actual purchase decisions may not necessarily be strongly mediated by motivation. Therefore, a pertinent theoretical foundation for investigating whether motivation mediates—or possibly diminishes—the interaction between affiliate marketing, digital advertising, and purchase choice behavior is provided by applying the S-O-R framework to the Gen Z environment (Shetu, 2023).

### Islamic Consumer Behavior Perspective

In Islamic economics, the consumer behavior is influenced not only by maximum utility/happiness but also ethical, spiritual and social considerations. Muslim consumption principles emphasize the significance of *niyyah* (intention), *maslahah* (public and individual benefit), *barakah*, or blessing, as well as moderation in consumption practices. It also asks the consumers to refrain from *israf* (excessive or wasteful consumption) and execute transactions in the manner that reflects honest, transparency and fairness (*amanah*). As a result, Muslim consumers are anticipated to purchase based not purely on function, but also out of a sense of moral accountability and spiritual awareness.

Persuasive advertising and affiliate marketing can stimulate emotional impulses even outside of carefully rational evaluation of the consumer in the context of digital commerce, actuating purchasing impulses that occur almost instantaneously. Online promotions are more likely to put situational pressures on consumers, such as Generation Z consumers who are not well-exposed to digital media and tricks them into impulsive consumption. However, may also perform as another internal evaluative

mechanism that moderate how consumers responds to external marketing stimuli. This implies that in this study consumer motivation is seen, not just as a psychological drive but rather as being value driven and may relate to ethical consumption among Muslim consumers.

The intersection of Islamic consumer behavior and the Stimulus-Organism-Response (S-O-R) framework provides a wider perspective on online buying behavior in Muslim-majority societies. This perspective treats affiliate marketing and advertising as external stimuli, whereas consumer motivation is a psychological and ethical internal response that ultimately impacts purchasing decisions.

#### Affiliate Marketing

Affiliate marketing is a performance-based marketing strategy in which third parties promote products or services and receive commissions for successful conversions (Hardianawati, 2023). In the e-commerce context, affiliate marketing functions as an external marketing stimulus that delivers persuasive and informative cues through affiliate links, reviews, and endorsements distributed across digital platforms such as social media, blogs, and websites (Dwivedi et al., 2017). Compared to firm-generated advertising, affiliate marketing relies on experience-based and relational communication, allowing consumers to evaluate products through sources perceived as more credible and relatable.

Prior studies indicate that Generation Z consumers, as digital natives, are particularly responsive to affiliate marketing because they frequently rely on recommendations from influencers and content creators whom they perceive as authentic and trustworthy (F Fitria et al., 2024). Through personalized, engaging, and lifestyle-oriented content, affiliate marketing can reduce consumer uncertainty and increase confidence in evaluating products, which may directly shape actual purchase decisions. At the same time, the use of storytelling, social proof, and authentic endorsements may stimulate consumers' internal psychological states, such as curiosity, identification, and motivation to explore or purchase promoted products (Feijoo et al., 2023; Kumar et al., 2022). For Generation Z, who value authenticity and self-expression, affiliate marketing may therefore influence both purchasing behavior and consumer motivation within the decision-making process (Smaliukiena et al., 2019). Based on this reasoning, the following hypotheses are proposed:

H1: Affiliate marketing has a significant effect on purchase decision.

H2: Affiliate marketing has a significant effect on motivation

#### Advertising

Advertising is a form of sponsored communication designed to inform, remind, and persuade consumers about products or services through various media platforms (Singh, 2023). As a marketing stimulus, advertising communicates product attributes, brand messages, and persuasive appeals intended to shape consumers' attitudes and perceptions. Within the Stimulus–Organism–Response (S-O-R) framework, advertising functions as an external stimulus that influences consumers' internal psychological states, including attention, cognitive evaluation, and affective responses. Prior research has consistently demonstrated the role of advertising in increasing awareness and shaping consumer judgments, which may subsequently influence purchasing behavior.

Extensive empirical research has examined the impact of advertising on consumer behavior, particularly in relation to purchase decisions. Repeated exposure to advertising messages has been shown to enhance message familiarity and reduce perceived risk, thereby increasing the likelihood of purchase (Hajduova et al., 2021). However, the effectiveness of advertising may vary across consumer segments due to differences in involvement, experience, and skepticism. For Generation Z consumers, who are highly engaged with media content and responsive to creative and interactive advertising formats, advertising may function not only as a persuasive communication tool but also as a situational cue that directly triggers purchase decisions (Grigoreva et al., 2021a; Prasanna & Priyanka, 2024). In addition, advertising can stimulate emotional responses and activate motivational drivers by connecting products with consumers' values and aspirations (Sobande & Klein, 2023). Such emotional and experiential appeals are particularly relevant for Generation Z, whose consumption behavior is closely linked to identity expression and digital engagement. Based on this reasoning, the following hypotheses are proposed:

H3: Advertising has a significant effect on purchase decision.

H4: Advertising has a significant effect on motivation.

## Motivation

Motivation refers to an internal psychological state that drives individuals to initiate, direct, and sustain goal-oriented behavior (Beulahbel Bency, 2019). In the context of consumer behavior, motivation reflects the extent to which consumers are internally stimulated to search for information, evaluate alternatives, and engage in purchasing activities (Bunga et al., 2022). Prior studies distinguish various forms of motivation, including intrinsic and extrinsic motivation as well as hedonic and utilitarian motivation, which influence how consumers respond to marketing stimuli (Grigoreva et al., 2021). Within the Stimulus–Organism–Response (S-O-R) framework, motivation represents the organism component that mediates the transformation of external marketing stimuli into behavioral outcomes.

The motivation of consumption behavior in Islam is related to the intention (*niyyah*) and the pursuit of consumption outcomes that are beneficial and ethical. Muslim consumers should buy products and services that are good for society and personally beneficial to them and avoid excessive and impulsive purchasing behavior. Thus motivation is not only associated with emotional desire or utilitarian satisfaction but can also involve spiritual awareness and moral evaluation. But in digital commerce settings, heavy exposure to ads and promotional content can decrease reflective consumption processes, particularly among younger consumers with high digital engagement such as Generation Z.

Despite being widely recognized as a key determinant of consumer behavior, empirical evidence suggests that the role of motivation may vary across contexts. Several studies indicate that heightened motivation does not always result in actual purchase decisions, particularly in fast-paced consumption environments characterized by frequent promotional exposure (Hilken et al., 2019). For Generation Z consumers, who are continuously exposed to advertising and affiliate marketing messages, motivational states may be temporary and easily influenced by situational factors such as social trends and digital stimuli (Ejelöv et al., 2022). This condition suggests that motivation may function as a partial or conditional mechanism, highlighting the importance of empirically examining both its direct effect on purchase decisions and its mediating role between marketing stimuli and consumer behavior. Based on this theoretical reasoning, the following hypotheses are proposed:

H5: Motivation has a significant effect on purchase decision.

H6: Motivation mediates the relationship between affiliate marketing and advertising and purchase decision.

## Purchase Decision

The term "purchase decision" describes the last phase of the consumer decision-making process, where people weigh their options and decide whether to purchase a good or service (Vishesh, 2020). Purchase decisions reflect actual conduct and entail a tangible commitment to a transaction, in contrast to purchase intentions, which indicate consumers' expressed or anticipated willingness to buy. According to research on consumer behavior, both internal psychological variables and external situational cues like marketing messages and promotional stimuli—have an impact on purchase decisions.

Purchase decisions in today's consumption environments are frequently influenced by convenience, time constraints, and repetitive exposure to marketing messages. According to empirical research, marketing stimuli like affiliate-based promos and advertising may have a direct impact on consumers' decisions to buy without necessarily undergoing a lengthy cognitive review process. This behavioral viewpoint emphasizes how crucial it is to look at purchasing decisions as separate outcome variables, especially in settings where customers can finish transactions fast and easily.

This study proposes a conceptual framework based on the hypotheses that have been developed. The model integrates affiliate marketing and advertising as external stimuli, motivation as an internal mediator, and purchasing decision as the outcome, thereby offering a comprehensive view of Generation Z's e-commerce behaviour.

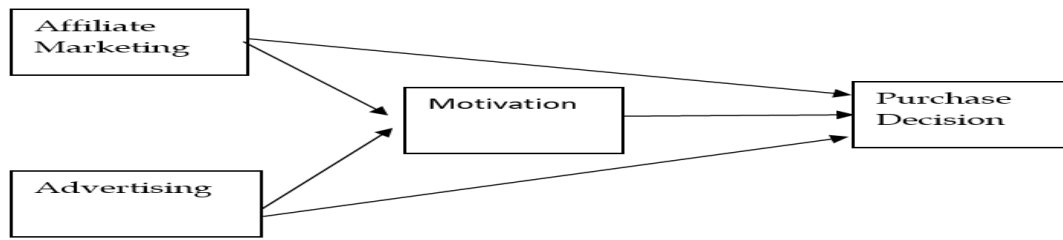


Figure 2. Research Model

Source: at work, 2026

## METHOD

. This research employed a quantitative explanatory research design with a survey approach to analyze the relationship between advertising, affiliate marketing, consumer motivation, and purchase decisions of Generation Z consumers in Indonesia. The population targeted was Generation Z aged 18-26 years old who had experience purchasing products on e-commerce platforms. Purposive sampling was used as the study was about respondents who were actively involved in online shopping activities.

The minimum sample size was estimated according to the SEM recommendations suggested by Jöreskog (1996) proposing 5–10 observations per indicator. The suggested sample size was 115 to 230 respondents given the model was composed of 23 indicators. Therefore, the final sample of 200 respondents was statistically sufficient for PLS-SEM analysis (Siddiqui, 2013).

The demographic data collected included gender, age, education level, source of purchasing money, and how often they shopped online. Data were collected using a structured questionnaire with closed-ended questions using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5) (Ehidiamen OAMEN, 2021). The constructs used in this study were adapted from previous validated studies covering affiliate marketing, advertising, consumer motivation and purchase decisions

The data was examined through Partial Least Square Structural Equation Modeling (PLS-SEM) using SmartPLS 4.0. This analytic technique was chosen due to its appropriateness for predictive and exploratory models with multiple latent constructs and mediation relationships. (Neves & Silva, 2023)

The analysis was carried out in two stages, namely measurement model evaluation and structural model assessment. Convergent validity was evaluated by factor loadings, Composite Reliability (CR), Cronbach's Alpha and Average Variance Extracted (AVE). The discriminant validity was assessed by the Heterotrait – Monotrait ratio (HTMT) and Fornell-Larcker criterion. Further, to test common method bias (CMB), Harman's single factor test was employed as all the variables were measured by self-reported questionnaires.

The structural model was then assessed through path coefficients, R2 values, effect sizes, and predictive relevance. The 5,000 resamples bootstrapping recommended by Hair et al. (2021) was used to test the significance of the direct and indirect relationships (Sarstedt & Ringle, 2020).

## RESULTS AND DISCUSSION

### Respondent Profile

The study's results are displayed in the table below based on the identities of the respondents as follows:

Table 1. Identity of Generation Z Respondents

Category	n	Percentage	
Sex	Man	44	22
	Woman	156	78
Age	19-21 year	176	88
	22-24	24	12
Education	Senior High School	172	86

	Strata 1	28	14
Money Shopping for Online Products	Ask Parent	54	27
	Personal money/saving	134	67
	Sales	12	6
Frequency of online purchases	Always	10	5
	Often	70	35
	Sometimes	114	57
	Once	6	3

Source: *at work*, 2026

The respondents' demographic details are presented in Table 1. The sample is dominated by women (78%) compared to men (22%). The majority are aged 19–21 years (88%), while 12% are aged 22–24 years. In terms of education, most respondents are senior high school graduates or are pursuing higher education (86%), with the remainder holding a bachelor’s degree (14%). Regarding purchasing power, 67% rely on personal money or savings, 27% depend on parental support, and only 6% earn money through sales activities. Online shopping frequency is mostly “sometimes” (57%), followed by “often” (35%), “always” (5%), and “once” (3%).

These descriptive results indicate that Generation Z in this study is predominantly young women, still in or recently graduated from higher education, and financially independent to some extent in their online shopping activities. Their e-commerce purchases tend to be occasional rather than routine. Several limitations of this study should be observed. The profile of respondents is mostly female consumers aged 19-21 years with the educational background of senior high school. Therefore, the results may be more representative of the buying behavior of younger Generation Z consumers and may not be fully representative of the broader and more diverse Generation Z population in Indonesia. Future studies are encouraged to involve more heterogenous demographic distribution in terms of gender, age, and educational background for generalizability

The results of the research conducted were able to provide answers to the development of hypotheses carried out through the analysis of the research model and Bootstrapping Analysis, as follows.

### Discriminant Analysis

Regarding the discussion of discriminant analysis, it can be explained as follows.

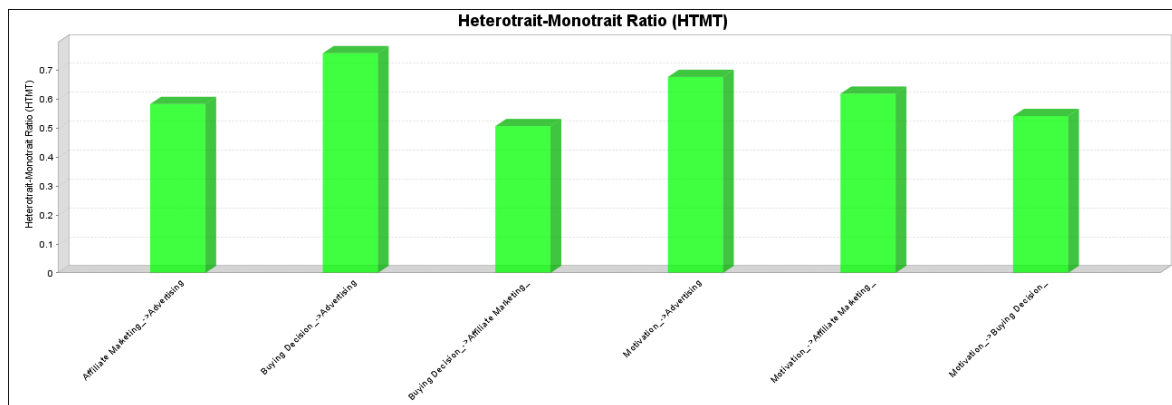


Figure 3. Heterotrait-Monotrait Ratio (HTMT)

Source : *at work*, 2026

Discriminant validity was assessed with the Heterotrait–Monotrait ratio (HTMT). The HTMT values ranged from 0.507 to 0.759 (see Figure 3) and all of them were below the recommended threshold value of 0.90. The results indicate that all constructs had adequate discriminant validity and were empirically distinct from each other (Lin, 2023).

## Common Method Bias Tested

**Table 2. Total Variance Explained**

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.451	45.440	45.440	9.896	43.027	43.027
2	2.653	11.534	56.973			
3	2.218	9.645	66.618			
4	1.528	6.643	73.261			
5	1.407	6.118	79.379			
6	1.211	5.267	84.647			
7	1.005	4.369	89.016			
8	.502	2.184	91.200			
9	.474	2.063	93.263			
10	.397	1.726	94.989			
11	.289	1.254	96.243			
12	.188	.816	97.059			
13	.146	.634	97.693			
14	.132	.575	98.268			
15	.104	.451	98.719			
16	.097	.420	99.139			
17	.075	.327	99.466			
18	.038	.166	99.632			
19	.027	.117	99.749			
20	.023	.098	99.847			
21	.018	.079	99.926			
22	.012	.053	99.980			
23	.005	.020	100.000			

Extraction Method: Principal Axis Factoring.

Source: *at work*, 2026

To test for the that is feasible occurrence of common method bias, Harman's single-factor test was conducted using Principal Axes Factoring. The results showed that the first factor accounted for 45.440% of the total variance which was less than the critical value of 50%. This finding implies that no single factor accounted for most of the variance, indicating that common method bias did not exert a substantial influence on the data (Wall, 2014).

**Table 3. Inner VIF Value**

Inner VIF Values

	Advertising	Affiliate Marketing_	Buying Decision_	Motivation_
Advertising			1,697	1,396
Affiliate Marketing_			1,612	1,396
Buying Decision_				
Motivation_			1,789	

Source : *at work*, 2026

Full collinearity VIF based assessment of common method bias shown all inner VIF values were less than the recommend value of 3.3, ranging from 1.395 to 1.788 (see Table 3). As reported by Kock (2015), VIF values below 3.3 indicate that the model is free from pathological collinearity and the common method bias is unlikely to be a serious concern. Hence, the results imply that common method bias did not have a considerable impact on this study (Kock, 2015).

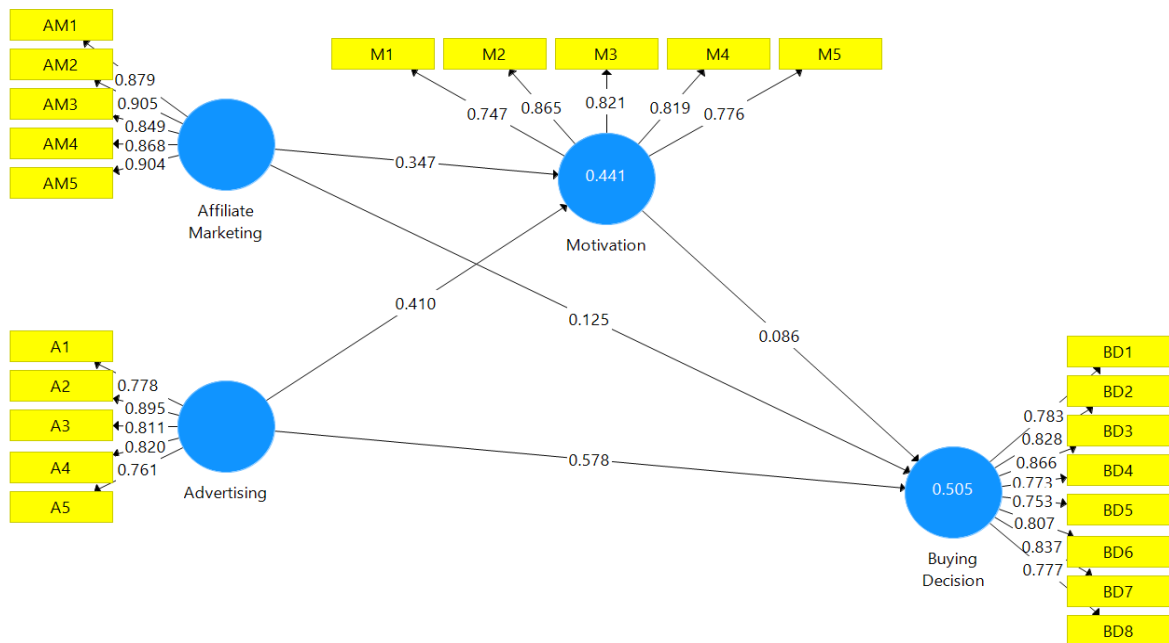


Figure 4. Model of Research Results

### Structural Model Results

The analysis of the structural model (Figure 4) shows that advertising has a positive and significant effect on both motivation ( $\beta = 0.410, p < 0.001$ ) and purchase decisions ( $\beta = 0.578, p < 0.001$ ). This confirms that advertising is the dominant factor, not only enhancing consumer motivation but also directly influencing Generation Z’s purchasing behavior.

In contrast, affiliate marketing exerts a positive and significant effect on motivation ( $\beta = 0.347, p < 0.01$ ) but does not have a significant direct impact on purchase decisions ( $\beta = 0.125, p = 0.340$ ). This finding suggests that affiliate marketing significantly influences consumer motivation but does not demonstrate a statistically significant direct relationship with purchase decisions among Generation Z consumers.

Furthermore, motivation itself does not significantly affect purchase decisions ( $\beta = 0.086, p = 0.484$ ), suggesting that motivation does not serve as a mediating variable between affiliate marketing or advertising and purchase outcomes.

Overall, the model explains 44.1% of the variance in motivation ( $R^2 = 0.441$ ) and 50.5% in purchase decisions ( $R^2 = 0.505$ ), indicating moderate explanatory power. These findings highlight that external factors—particularly advertising—play a more decisive role in shaping Generation Z’s purchase decisions than internal motivation derived from affiliate promotions.

Table 4. Bootstrapping Results

No.		Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
1	Affiliate Marketing -> Purchase Decision	0.125	0.120	0.131	0.955	0.340
2	Advertising -> Purchase Decision	0.578	0.578	0.108	5.366	0.000
3	Affiliate Marketing -> Motivation	0.347	0.346	0.122	2.844	0.005
4	Advertising -> Motivation	0.410	0.414	0.105	3.917	0.000

5	Motivation -> Purchase Decision	0.086	0.094	0.123	0.701	0.484
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Source: at work, 2026

The bootstrapping analysis provides several key insights into the effects of affiliate marketing and advertising on Generation Z's purchasing behavior. With a significant and positive direct impact on purchase decisions ( $\beta = 0.578$ ;  $t = 5.366$ ;  $p < 0.001$ ), advertising emerges as the primary factor influencing purchase decisions. This result underscores the significant impact of advertising on consumers' purchasing decisions. In contrast, affiliate marketing does not demonstrate a significant direct effect on purchase decisions ( $\beta = 0.125$ ;  $T = 0.955$ ;  $p = 0.340$ ), suggesting that affiliate-based promotions alone are insufficient to influence purchasing outcomes. However, both affiliate marketing ( $\beta = 0.347$ ;  $T = 2.844$ ;  $p = 0.005$ ) and advertising ( $\beta = 0.410$ ;  $T = 3.917$ ;  $p = 0.000$ ) significantly affect motivation, indicating their effectiveness in stimulating consumer drive.

Interestingly, motivation itself does not significantly impact purchase decisions ( $\beta = 0.086$ ;  $T = 0.701$ ;  $p = 0.484$ ). This constitutes a critical finding, revealing that heightened motivation does not automatically translate into actual buying actions among Generation Z consumers.

**Table 5. Specific indirect effect – Mean, STDEV, T values, p values**

No		Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
1	Advertising -> Motivation -> purchase Decision	0.035	0.040	0.055	0.636	0.525
2	Affiliate marketing -> Motivation -> Purchase Decision	0.030	0.037	0.049	0.604	0.546

Source: at work, 2026

According to the study's findings, motivation does not significantly mediate the relationship between advertising methods and purchase decisions, as it examined the specific indirect effect. The indirect path from advertising to purchase decision through motivation is insignificant ( $\beta = 0.035$ ;  $T = 0.636$ ;  $p = 0.525$ ). Similarly, the indirect effect of affiliate marketing on purchase decision via motivation is also not significant ( $\beta = 0.030$ ;  $T = 0.604$ ;  $p = 0.546$ ).

These results indicate that although both advertising and affiliate marketing can enhance consumer motivation, this internal factor does not effectively mediate their influence on purchase behavior. Instead, external stimuli—particularly advertising—affect Generation Z's purchase decisions more directly.

## Discussion

Using consumer motivation as a mediating variable, this study examines how advertising and affiliate marketing affect Generation Z's purchasing decisions. The commentary places the empirical results within the framework of previous empirical research and the Stimulus–Organism–Response (S-O-R) theoretical framework, interpreting them in light of the hypotheses that have been put out.

### Purchase Decision and Affiliate Marketing (H1)

H1 is rejected because the empirical findings show that affiliate marketing has no discernible direct impact on Generation Z customers' purchase decisions ( $\beta = 0.125$ ;  $t = 0.955$ ;  $p = 0.340$ ). The findings indicate that there is no significant direct impact of affiliate marketing on the purchase decisions of generation Z consumers in this study. Potentially, the impact of affiliate marketing on actual purchase behavior is contingent on other contextual or psychological variables that were not tested in the current research.

This finding contrasts with a number of other research that found a favorable correlation between affiliate marketing and customer purchase outcomes, especially when influencer credibility and trust are emphasized (Dwivedi et al., 2017). But there's a crucial difference in the dependent variable. While the majority of the material currently in publication concentrates on buy intention, this study looks at actual purchase decisions, which are a more tangible behavioral consequence.

Constant exposure to affiliate content on social media platforms may make it less compelling and novel for Generation Z, which could result in skepticism and promotional weariness (Feijoo et al., 2023). Affiliate marketing functions as a stimulus in the S-O-R framework, but without more potent situational cues like urgency or financial incentives, its intensity doesn't seem to be enough to directly cause the response (buy choice).

### **Customer Motivation and Affiliate Marketing (H2)**

The results confirm H2 by demonstrating that affiliate marketing significantly and favorably affects consumer motivation ( $\beta = 0.347$ ;  $t = 2.844$ ;  $p = 0.005$ ). This implies that internal psychological states like interest, curiosity, and engagement can be effectively stimulated by affiliate-based advertisements. This finding is in line with earlier research that highlights how perceived relatability and authenticity in affiliate marketing, especially when done through influencers and content producers, improve motivational reactions (Atiq et al., 2022). Because Generation Z consumers are digital natives and like peer-like interactions and immersive narratives, affiliate marketing can effectively pique motivation even in the absence of direct purchase behavior. From a theoretical standpoint, this result validates that affiliate marketing works well at the S-O-R model's stimulus-to-organism stage, enhancing internal drive without always resulting in behavioral action.

### **Advertising and Purchase Decision (H3)**

The results indicate that advertising has a strong and statistically significant effect on purchase decision ( $\beta = 0.578$ ;  $t = 5.366$ ;  $p < 0.001$ ), thus H3 is supported. Advertising has the highest path coefficient of any relationship that has been studied, indicating that it has a significant influence on Generation Z's purchase decisions. This result is consistent with earlier studies that claim advertising has a major impact on consumer choices by raising awareness, lowering perceived risk, and strengthening brand familiarity (Hajduova et al., 2021). Advertising frequently serves as a situational trigger for Generation Z, particularly when it is presented in interactive formats, flash sales, and temporary promotions (Grigoreva et al., 2021a)

Advertising functions as a high-intensity stimulus that can immediately evoke a behavioral reaction without requiring extended cognitive or motivational processing, according to the S-O-R framework. This supports the claim that immediacy and contextual digital cues are increasingly influencing Generation Z's purchasing decisions.

### **Advertising and Consumer Motivation (H4)**

The analysis further demonstrates that advertising significantly influences consumer motivation ( $\beta = 0.410$ ;  $t = 3.917$ ;  $p < 0.001$ ), thereby supporting H4

This suggests that advertising influences interior psychological emotions in addition to behavioral effects. This finding is in line with other research that demonstrated how value-driven and emotionally appealing advertising can trigger motivational processes by associating goods with the identities and goals of consumers (Sobande & Klein, 2023). Visually appealing and socially relevant commercial content can inspire and convince Generation Z at the same time, confirming its dual function as a cognitive and affective stimulus in the S-O-R paradigm.

### **Consumer Motivation and Purchase Decision (H5)**

Contrary to theoretical expectations, consumer motivation does not have a significant effect on purchase decision ( $\beta = 0.086$ ;  $t = 0.701$ ;  $p = 0.484$ ), leading to the rejection of H5. Traditional theories of consumer behavior that emphasize motivation as the main force behind behavior are called into question by this discovery. This result is consistent with new empirical data that suggests motivation may be ephemeral and unstable in fast-paced digital contexts, especially for Generation Z customers who are constantly exposed to marketing stimuli (Hilken et al., 2019). In e-commerce contexts, buying decisions are frequently situational and impulsive, motivated more by immediacy, convenience, and promotional indications than by long-term motivational states. Therefore, even if motivation is a psychological state that exists inside, it might not be enough to transfer into actual purchasing behavior in the absence of powerful extrinsic stimuli.

### Mediating Role of Motivation (H6)

The mediation analysis reveals that motivation does not significantly mediate the relationship between advertising and purchase decision ( $\beta = 0.035$ ;  $t = 0.636$ ;  $p = 0.525$ ), nor between affiliate marketing and purchase decision ( $\beta = 0.030$ ;  $t = 0.604$ ;  $p = 0.546$ ). Consequently, H6 is rejected. These findings suggest that while advertising and affiliate marketing greatly increase motivation, this internal state is not a reliable means of influencing actual purchasing behavior. Purchase decisions are instead more directly and decisively influenced by external digital stimuli, especially advertising. This result is in line with Chan (2023) and Shetu (2023), who contend that rather than conducting in-depth motivational analysis, Generation Z consumers frequently react directly to contextual and situational stimuli. Theoretically, this implies a partial departure from the traditional S-O-R paradigm, which holds that in highly digitalized consuming situations, the organism component is less important.

Overall, the structural model explains 44.1% of the variance in motivation ( $R^2 = 0.441$ ) and 50.5% of the variance in purchase decision ( $R^2 = 0.505$ ), indicating moderate explanatory power. By showing that external marketing cues, particularly advertising, outweigh internal motivational mechanisms in influencing Generation Z's actual purchase decisions, the findings expand on motivation theory and the S-O-R framework.

This study adds to the body of literature by providing empirical evidence that, despite its psychological influence, motivation does not always act as a mediator in the relationship between actual purchase behavior and digital marketing tactics in e-commerce settings.

Crucially, the rejection of H1, H5, and H6 shouldn't be seen as a sign that the suggested model is poor. Rather, these results show that Generation Z consumers are changing their behavior, with external digital stimuli—especially advertising—having a greater impact than internal motivating processes. Although advertising and affiliate marketing can increase motivation, this mental state is not a reliable indicator of real purchase decisions. This pattern suggests that Generation Z customers are more likely to react directly to environmental cues than to engage in prolonged motivational processing in modern e-commerce contexts that are marked by speed, convenience, and promotional saturation. By proving stimulus–response dominance, in which the organism component has a reduced mediating function in influencing real purchasing behavior, this study improves upon the traditional Stimulus–Organism–Response (S-O-R) framework.

### Managerial Implication

The findings suggest that e-commerce businesses should prioritize advertising strategies that are interactive, personalized, and capable of generating urgency. Storytelling, flash sales, exclusive promotions, and interactive content are particularly effective in engaging Generation Z consumers. Meanwhile, although affiliate marketing can increase consumer motivation, it is not sufficient to directly influence purchasing decisions. Therefore, affiliate programs should be integrated as supporting tools rather than relied upon as primary strategies. Marketers need to focus on designing advertising campaigns that directly appeal to consumer emotions and decision-making processes, ensuring stronger conversion rates in the highly competitive e-commerce landscape.

### CONCLUSION

This study employed consumer motivation as a mediating variable to investigate how advertising and affiliate marketing influence the purchasing decisions of Generation Z within the e-commerce context. The results show that advertising is the strongest predictor, directly and significantly influencing motivation and purchase decisions. Affiliate marketing, on the other hand, has a favorable impact on motivation but cannot directly and significantly influence purchase decisions. Furthermore, it was determined that motivation had a negligible indirect effect on the relationship between marketing strategies and purchase decisions, indicating that it does not serve as a mediating variable. These results highlight that external digital stimuli particularly advertising have a stronger and more immediate impact on Generation Z's buying behavior compared to internal drivers such as motivation. For practitioners, this suggests that e-commerce marketers should prioritize advertising strategies that are interactive, engaging, and urgency-driven, while recognizing the limited role of affiliate promotions in directly shaping consumer purchase outcomes.

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