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Factors Influencing Generation Z's Interest in Using E-Commerce
Factors Influencing Generation Z's Interest in Using E-Commerce

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Abstract : *This study examines the relationships of perceived usefulness, perceived trust, user interface, and perceived ease of use with Generation Z's interest in using e-commerce in Greater Jakarta (Jabodetabek), based on the Technology Acceptance Model (TAM). A quantitative causal design was employed using purposive sampling and an online questionnaire with a six-point Likert scale. Of 566 responses collected, 300 met the eligibility criteria: respondents born between 1997 and 2007, residing in Jabodetabek, and having used e-commerce within the previous three months. Data were analyzed using multiple linear regression in IBM SPSS Statistics version 32. All measurement items were valid, with correlation coefficients ranging from 0.620 to 0.927, and reliable, with Cronbach's alpha values of 0.728 to 0.851. The results indicate that perceived usefulness ($B = 0.256$, $p < 0.001$), perceived trust ($B = 0.149$, $p = 0.005$), user interface ($B = 0.510$, $p < 0.001$), and perceived ease of use ($B = 0.296$, $p < 0.001$) each have a positive and statistically significant relationship with interest in using e-commerce. The four variables are also jointly significant ($F = 217.729$, $p < 0.001$). The model has an R^2 of 0.747 and an adjusted R^2 of 0.744, indicating that the predictors explain 74.4% of the variation in interest after adjustment for the number of predictors. These findings suggest that e-commerce platforms should improve perceived usefulness, transaction security, interface quality, and ease of use to strengthen Generation Z's interest in using their services.*

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Introduction

Digitalization has transformed how people access information, communicate, and conduct transactions, contributing to the growth of electronic commerce (e-commerce) in Indonesia. According to Statistics Indonesia, the proportion of the population using the internet increased from approximately 72.78% in 2024 to 77.63% in 2025 (Badan Pusat Statistik, 2026). Indonesia also recorded approximately

221 million internet users in 2024 (Asosiasi Penyelenggara Jasa Internet Indonesia, 2024). This expansion of internet access has created opportunities for businesses to reach consumers through digital platforms. E-commerce transaction activity further illustrates this development, with 1.44 billion transactions recorded in the third quarter of 2025, representing a year-on-year increase of 20.5% and a transaction value of IDR 134.67 trillion (Kementerian Perdagangan Republik Indonesia et al., 2025). These developments highlight the growing importance of understanding the factors that encourage consumers to use e-commerce platforms.

Generation Z represents an important segment of the digital market because of its familiarity with online environments and digital services. Although Generation Z is broadly defined in the literature as individuals born between 1997 and 2012 (Badan Pusat Statistik Kabupaten Kotabaru, 2025), this study focuses specifically on respondents born between 1997 and 2007 to maintain consistency with the study's sampling criteria. Despite the expansion of e-commerce and the substantial potential of this consumer segment, market growth does not necessarily guarantee sustained consumer interest. GoodStats, citing SEMRUSH data, reported a decline in visits to Indonesian e-commerce websites in April 2025 (Yonatan, 2025). This development raises questions about the factors associated with Generation Z's interest in using e-commerce and indicates the need to examine the perceptions that may encourage platform use.

The Technology Acceptance Model (TAM) provides a theoretical basis for understanding technology acceptance through perceived usefulness and perceived ease of use (Davis, 1989). In e-commerce, perceived usefulness reflects the extent to which consumers believe that a platform makes online shopping more efficient and effective, while perceived ease of use concerns the effort required to learn and operate the platform. Trust is also relevant because online transactions involve uncertainty regarding personal information, privacy, and transaction reliability (Gefen et al., 2003). In addition, the user interface can shape the interaction between consumers and e-commerce platforms through navigation, visual presentation, and feature consistency (Zheng et al., 2022). Examining these four variables together provides a broader understanding of consumer interest by considering both the core TAM perceptions and factors related to trust and platform interaction.

However, previous research has reported inconsistent findings, particularly regarding perceived ease of use. Suprapto et al. (2025), studying 150 Generation Z respondents in Bekasi, found that perceived usefulness, trust, and user interface had positive and significant relationships with shopping interest, whereas perceived ease of use was not significant. In contrast, Evitasari et al. (2024) found that perceived ease of use significantly influenced interest in using Tokopedia in Klungkung Regency. These differences suggest that the relationship between perceived ease of use and usage interest may vary across research contexts. Moreover, the findings from studies focused on particular platforms may not fully represent how Generation Z evaluates e-commerce services more generally. Examining these factors across e-commerce platforms in Greater Jakarta (Jabodetabek), rather than limiting the analysis to a single platform, therefore provides an opportunity to assess whether the relationships remain significant in a broader platform context and a different geographic setting.

Based on this research gap, this study aims to examine the relationships of perceived usefulness, perceived trust, user interface, and perceived ease of use with Generation Z's interest in using e-commerce in Jabodetabek, both partially and simultaneously. By analyzing the four variables within a single regression model, this study extends the contextual examination of factors associated with e-commerce usage interest beyond a single-platform setting and provides further evidence concerning the inconsistent findings on perceived ease of use. The findings are expected to contribute to the application of TAM in the e-commerce context and provide practical insights for platform managers seeking to improve usefulness, strengthen trust, enhance interface quality, and simplify platform use.

Literature Review and Hypothesis Development

Technology Acceptance Model and usage interest

TAM was developed by Davis (1989) based on the Theory of Reasoned Action (TRA), which positions intention as a determinant of behavior. According to Davis (1989), technology acceptance is

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explained by perceived usefulness (PU), which is the belief that using technology improves performance, and perceived ease of use (PEOU), which is the belief that technology can be used without significant effort. This model was later developed into TAM2, TAM3, and the Unified Theory of Acceptance and Use of Technology (UTAUT), which includes additional factors, one of which is trust.

The dependent variable in this study is Generation Z's interest in using e-commerce, namely the tendency or desire to use e-commerce platforms as a means of online shopping, both reflected in current usage and future intentions. This concept aligns with the shopping interest in Suprapto et al. (2025).

Perceived usefulness and interest in use

In the context of e-commerce, perceived usefulness describes users' beliefs that a platform makes shopping more efficient, productive, and effective, and aids purchasing decision-making (Suprapto et al., 2025). Users who perceive these benefits tend to consider the platform a viable option. Suprapto et al. (2025) found a positive and significant influence of this variable on Generation Z's shopping interest. Based on this, the first hypothesis is formulated as follows.

H1: Perceived usefulness has a positive and significant influence on generation Z's interest in using e-commerce.

Perceived trust and interest in use

*Perceived trust*Trust is the user's belief that the platform is trustworthy in maintaining the security of personal data, protecting privacy, and completing transactions reliably. Trust is crucial because all transactions take place online (Gefen et al., 2003). Handoyo (2024) found, through a meta-analysis, that trust significantly influences purchasing decisions in e-commerce. Suprapto et al. (2025) also reported a positive effect of trust on intention. The second hypothesis is formulated as follows.

H2: Perceived trust has a positive and significant influence on Generation Z's interest in using e-commerce.

User interface and interest in use

*User interface*includes visual appeal, ease of navigation, and consistency and smoothness of features when users search for information and browse products (Suprapto et al., 2025). Putri and Hermeindito (2024) found that the user interface has a positive and significant effect on the purchase intention of Shopee users, and similar findings were reported by Suprapto et al. (2025) in generation Z. The third hypothesis is formulated as follows.

H3: User interface has a positive and significant influence on Generation Z's interest in using e-commerce.

Perceived ease of use and interest in use

*Perceived ease of use*This refers to the assumption that the platform is easy to learn, understand, and operate without excessive effort (Davis, 1989). Previous research has been inconsistent. Suprapto et al. (2025) found no significant effect of this variable, while Evitasari et al. (2024) found a positive and significant effect on interest in using Tokopedia. Due to these mixed findings, this relationship was retested, with the fourth hypothesis as follows.

H4: Perceived ease of use has a positive and significant effect on generation Z's interest in using e-commerce.

In addition to partial testing, the four variables were tested together against usage interest.

H5: Perceived usefulness, perceived trust, user interface, and perceived ease of use simultaneously have a significant influence on Generation Z's interest in using e-commerce.

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The hypothesized relationships between variables are depicted in Figure 1.

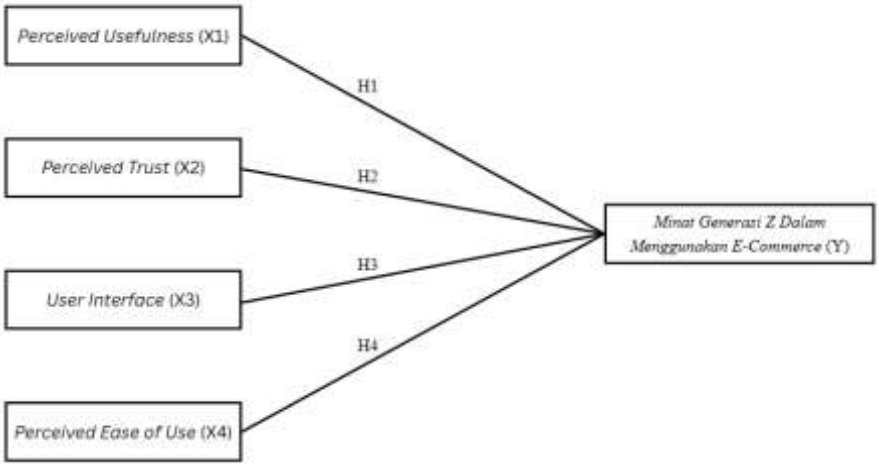


Figure 1. Framework of thought

Research methods

This study uses a quantitative approach (Lim, 2025) with a causal design to test the influence of independent variables, namely perceived usefulness (X1), perceived trust (X2), user interface (X3), and perceived ease of use (X4), on the dependent variable in the form of generation Z's interest in using e-commerce (Y). The study population is generation Z who live in Jabodetabek. This area was chosen because it is a metropolitan area on the island of Java, a center of economic activity with relatively more adequate digital infrastructure.

The sample was drawn using a non-probability sampling technique through a purposive sampling method (Sugiyono, 2023). The respondent criteria were (1) generation Z born in 1997–2007, (2) domiciled in Greater Jakarta (Jabodetabek), and (3) having used an e-commerce platform at least once in the last three months. Primary data was collected through an online questionnaire (Google Forms) distributed via Instagram, WhatsApp, and TikTok. With 16 indicators and a guideline of 5–10 times the number of indicators (Hair et al., 2013), the minimum number of respondents was 80–160 people. The number of respondents analyzed, namely 300, exceeded this limit.

The instrument was adapted from Suprapto et al. (2025) and contains 16 statements measured on a six-point Likert scale (1 = strongly disagree to 6 = strongly agree). The even scale was chosen to encourage respondents to identify their attitudinal tendencies without a neutral option. Details of the operationalization of the variables are presented in Table 1.

Table 1. Operationalization of variables

Variables	Item	Indicator
Interest in using e-commerce (Y)	3	Interest in making a purchase; intention to shop in the future; interest in exploring products
Perceived usefulness(X1)	4	More efficient shopping; increased shopping productivity; easier and more effective shopping; easier purchasing decisions
Perceived trust(X2)	3	Feeling secure entering personal information; confidence that user privacy is protected; trust in the reliability of transaction completion
User interface(X3)	2	Navigation is easy to use and understand; features are consistent and work well.
Perceived ease of use(X4)	4	Easy to learn; interaction does not require much effort; can be used without special instructions; features are clear and easy to understand

Source: Adapted from Suprapto et al. (2025).

Validity was tested using Pearson Product Moment correlation at a 5% significance level, with items declared valid if the calculated r is greater than the table r (0.1133 for N = 300). Reliability was

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tested using Cronbach's alpha, with a reliability limit above 0.70 (Ghozali, 2021). Data analysis included descriptive statistics, classical assumption tests (normality with One-Sample Kolmogorov–Smirnov, multicollinearity with tolerance and variance inflation factor (VIF), and heteroscedasticity with Glejser test), multiple linear regression, F test, coefficient of determination (R^2), and t test at a 5% significance level. All processing used IBM SPSS Statistics version 32 (IBM, n.d.). The estimated regression model is as follows.

$$Y = \beta_0 + \beta_1 PU + \beta_2 PT + \beta_3 UI + \beta_4 PEOU + \varepsilon$$

with Y as the interest of generation Z in using e-commerce; PU, PT, UI, and PEOU respectively as perceived usefulness, perceived trust, user interface, and perceived ease of use; β_0 as a constant; β_1–β_4 as the regression coefficient; and ε as the error term.

Results and Discussion

Respondent profile

The online questionnaire generated 566 responses. Fifty-six respondents were excluded because they were born outside the 1997–2007 period and 210 respondents because they resided outside Greater Jakarta (Jabodetabek), resulting in a total of 300 respondents for analysis. Of these, 193 respondents (64.33%) were male and 107 respondents (35.67%) were female. Based on the frequency of online shopping in the past three months, 52.67% of respondents shopped 4–5 times and 33% shopped more than five times, resulting in approximately 85.67% of respondents being classified as active online shoppers (four or more times). Respondents who shopped 2–3 times accounted for 10%.

Validity and reliability test results

All 16 statement items had a calculated r (0.620–0.927) which was greater than the table r of 0.1133 with a significance below 0.01, so all were valid. The Cronbach's alpha coefficient for each variable also exceeded 0.70, so the instrument was declared reliable (Table 2).

Table 2. Results of validity and reliability tests

Variables	Item	Range of r count	Cronbach's α	Information
Interest in using e-commerce (Y)	3	0.798–0.815	0.768	Valid, reliable
Perceived usefulness(X1)	4	0.620–0.851	0.728	Valid, reliable
Perceived trust(X2)	3	0.823–0.927	0.737	Valid, reliable
User interface(X3)	2	0.888–0.908	0.851	Valid, reliable
Perceived ease of use(X4)	4	0.661–0.907	0.759	Valid, reliable

Source: Primary data processed (SPSS). r table = 0.1133 (N = 300; α = 5%).

Descriptive statistics

Descriptive statistics are presented in Table 3. The score for each variable is the sum of the statement items, so the theoretical ranges differ across variables. For comparability, the last column presents the mean per item on a scale of 1–6.

Table 3. Descriptive statistics (N = 300)

Variables	Min.	Max.	Mean	Std. Dev.	Average per grain
Interest in use (Y)	10	18	15,167	2,340	5.06
Perceived usefulness(X1)	15	24	21,020	2,096	5.26
Perceived trust(X2)	10	18	13,717	2,436	4.57
User interface(X3)	7	12	10,097	1,347	5.05
Perceived ease of use(X4)	15	24	21,053	2,458	5.26

Source: Primary data processed (SPSS). Average per item = mean divided by the number of items.

The average per item for all variables was above 4.5 out of a maximum scale of 6, indicating that respondents' perceptions were generally positive. Perceived usefulness and perceived ease of use received the highest scores (5.26). For the three interest indicators, more than 90% of respondents chose a score of 4–6, reflecting Generation Z's high interest in using e-commerce. Perceived trust had the lowest average (4.57) and the largest standard deviation (2.436). This pattern was evident in the indicator

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of feeling safe entering personal information, which was answered with a score of 1–3 by 85 respondents (approximately 28.3%). Thus, personal data security was the aspect with the most diverse assessments.

Classical assumption test results

The One-Sample Kolmogorov–Smirnov test yielded a test statistic of 0.045 with a significance level of 0.200 (>0.05), indicating a normal distribution of the residuals. This conclusion is supported by the Normal P–P Plot, which shows the residual points following a diagonal line, and the residual histogram is bell-shaped with a center around zero. The results of the multicollinearity and heteroscedasticity tests are presented in Table 4.

Table 4. Results of multicollinearity and heteroscedasticity tests

Variables	Tolerance	VIF	Sig. (Glejser)
Perceived usefulness(X1)	0.558	1,791	0.933
Perceived trust(X2)	0.286	3,494	0.195
User interface(X3)	0.219	4,575	0.402
Perceived ease of use(X4)	0.320	3,129	0.542

Source: Primary data processed (SPSS).

All variables have a tolerance value above 0.10 and a VIF below 10, indicating that the model is free from multicollinearity. The Glejser test significance value for all variables is above 0.05, indicating no evidence of heteroscedasticity. With these three assumptions met, the regression analysis can proceed.

Results of multiple linear regression analysis

Table 5. Results of multiple linear regression analysis

Variables	B	Std. Error	t count	Sig.	Decision
(Constant)	−3,626	–	−5,022	< 0.001	–
Perceived usefulness(X1)	0.256	0.044	5,840	< 0.001	H1 accepted
Perceived trust(X2)	0.149	0.053	2,824	0.005	H2 accepted
User interface(X3)	0.510	0.109	4,685	< 0.001	H3 accepted
Perceived ease of use(X4)	0.296	0.049	6,005	< 0.001	H4 accepted

Source: Primary data processed (SPSS). Dependent variable: interest in using e-commerce (Y). t table = 1.968 (α = 5%).

Based on Table 5, the regression equation obtained is $Y = -3.626 + 0.256PU + 0.149PT + 0.510UI + 0.296PEOU + \varepsilon$. All four coefficients are positive, which means that an increase in each independent variable is followed by an increase in interest in using e-commerce assuming other variables remain constant. The F test produces a calculated F of 217.729 with a significance below 0.001 (Table 6), so that all four variables simultaneously have a significant effect on interest and H5 is accepted. The adjusted R^2 value of 0.744 indicates that the four variables explain 74.4% of the variation in interest in using e-commerce, while 25.6% is explained by other factors outside the model.

Table 6. Results of the F test and coefficient of determination

Source of variation	Sum of Squares	df	Mean Square	F	Sig.	Adj. R^2
Regression	1,223,304	4	305,826	217,729	< 0.001	0.744
Residual	414,363	295	1,405			
Total	1,637,667	299				

Source: Primary data processed (SPSS). R = 0.864; R^2 = 0.747.

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Discussion

The influence of *perceived usefulness* on interest in using *e-commerce*.Perceived usefulness has a positive and significant effect (B = 0.256; t = 5.840 > 1.968; p < 0.001), thus H1 is accepted. The greater the benefits perceived by Generation Z, such as time savings, more practical and effective shopping, and assistance in making purchasing decisions, the stronger their interest in using e-commerce. This finding is consistent with TAM, which places perceived usefulness as a determinant of technology acceptance (Davis, 1989) and is in line with Suprapto et al. (2025). This result differs from Suryawirawan (2019) who found a positive but insignificant effect on e-commerce intention, so the role of usefulness appears to depend on the respondent group and the research context.

The influence of *perceived trust* on interest in using *e-commerce*.Perceived trust has a positive and significant effect (B = 0.149; t = 2.824 > 1.968; p = 0.005), thus H2 is accepted. The belief that transactions are secure, personal data is protected, and the platform is reliable contributes to the growth of Generation Z's interest. This result is consistent with Gefen et al. (2003) regarding the importance of trust in online shopping, and with Suprapto et al. (2025). Conversely, Melani and Hamid (2023) reported that online trust does not significantly influence online purchase intention. Among the four variables, perceived trust has the smallest coefficient, the lowest average score, and the widest distribution of responses. This indicates that trust, especially in personal data security, is an aspect that is still valued differently by respondents and has the potential to be strengthened by platform managers.

The influence of *user interface* on interest in using *e-commerce*.The user interface has a positive and significant effect (B = 0.510; t = 4.685 > 1.968; p < 0.001), thus H3 is accepted. An interface that is easy to navigate, consistent, and has well-functioning features makes product searches and feature usage more comfortable and fosters shopping interest. This finding is in line with Putri and Hermeindito (2024) and Suprapto et al. (2025), but differs from Marhaeni and Hayu (2023) who found that interface quality has a positive but insignificant effect on purchase intention through the Lazada app. It should be noted that the largest user interface coefficient cannot be directly interpreted as the most dominant influence. This coefficient is unstandardized, while the score for each variable is the sum of the different number of items (X3 only has two items). Comparisons of strength between variables should use standardized coefficients in further research.

The influence of *perceived ease of use* on interest in using *e-commerce*.Perceived ease of use has a positive and significant effect (B = 0.296; t = 6.005 > 1.968; p < 0.001), thus H4 is accepted. The easier the platform is to learn and operate, the stronger Generation Z's interest in using it. This result is consistent with TAM (Davis, 1989) and with Evitasari et al. (2024), but differs from Suprapto et al. (2025) who found no significant effect. This difference indicates that the role of perceived ease of use can vary depending on the platform, region, and characteristics of the respondents studied, so this relationship needs to be further tested in other contexts.

Simultaneous influence. Collectively, perceived usefulness, trust, user interface quality, and ease of use explain 74.4% of the variation in Generation Z's intention to use e-commerce, thus the model is considered to have strong explanatory power. These findings support the TAM framework (Davis, 1989) and its extension with trust (Gefen et al., 2003), and extend Suprapto et al. (2025) through retesting on 300 respondents in Greater Jakarta.

Conclusion and Suggestions

This study concludes that perceived usefulness, perceived trust, user interface, and perceived ease of use each have a positive and significant influence on the interest of Generation Z in Jabodetabek in using e-commerce, and simultaneously explain 74.4% of the variation in that interest. All hypotheses (H1–H5) are accepted. The significant influence of perceived ease of use differs from Suprapto et al. (2025), indicating that the role of ease of use is context-dependent.

For platform managers, these results suggest comprehensive development across four areas: features that make shopping more efficient and aid purchasing decisions, guaranteed transaction security and transparent personal data protection, and effective complaint handling, consistent and easy-to-navigate interface design, and a simple user flow from product search to order tracking. Trustworthiness deserves special attention, as this aspect received the most diverse ratings. Users are advised to carefully

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examine account and payment security, clarity of product information, seller credibility, and return policies before making a transaction.

This study has several limitations. First, the respondents were only Generation Z in Greater Jakarta (Jabodetabek), so the results may not necessarily apply to other regions. Second, the model only contains four variables, leaving 25.6% of the variation in interest unexplained. Third, the data are sourced from respondents' perceptions through questionnaires, so interpretation must take into account the characteristics of the data. Future research is recommended to add other variables based on theory and previous findings, expand the coverage of regions and age groups, and compare the strength of influence between variables using standardized coefficients, particularly for perceived trust.

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