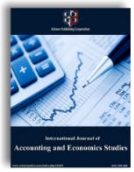
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Research paper



Online Repurchase Intention among Generation Z: The Mediating Role of Loyalty and Cognitive Factors

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Abstract

This study examines how information quality, website accessibility, and social networking services influence repurchase intention among Generation Z e-commerce users in Medan City, incorporating commitment loyalty and cognitive biases as mediating constructs within the Stimulus–Organism–Response (S–O–R) framework. Using a quantitative approach with data collected from 400 respondents and analyzed through Partial Least Squares Structural Equation Modeling (PLS-SEM), the study evaluates both direct and indirect pathways to uncover the psychological mechanisms that drive online repeat purchasing. The results show that information quality significantly enhances commitment loyalty but does not directly predict repurchase intention. Website accessibility similarly fails to produce direct behavioral effects. Social networking services exert a strong direct influence on repurchase intention while also shaping cognitive responses. Cognitive biases emerge as the most powerful determinant of repeat purchase behavior and fully mediate the effects of all three stimulus variables on repurchase intention. In contrast, commitment loyalty does not significantly influence repurchase intention and does not mediate any relationships, indicating a diminishing role of traditional loyalty among digital-native consumers. These findings advance theoretical understanding by positioning cognitive heuristics—not loyalty—as the central organismic mechanism for Generation Z in digital commerce environments. Practically, the study underscores the importance of enhancing cognitive fluency, optimizing platform usability, and leveraging socially driv-en content to strengthen repurchase behavior. The research provides actionable insights for e-commerce platforms seeking to improve cus-tomer retention in increasingly competitive digital markets.

Keywords: *Information Quality; Website Accessibility; Social Networking Service; Online Repurchase Intention; Loyalty Commitment; Cognitive Biases.*

1. Introduction

The rapid expansion of e-commerce across Asia has significantly transformed the retail landscape, enabling consumers to evaluate, compare, and purchase products through highly digitized environments. As digital ecosystems mature, consumers increasingly rely on online information, interface experiences, and social cues to inform their purchase decisions (Pavlou & Gefen, 2004; Hajli, 2015). Southeast Asia—driven by rising smartphone penetration, improved internet access,and the proliferation of digital marketplaces—has become one of the fastest-growing e-commerce regions globally (Google–Temasek–Bain, 2023). The adoption of e-commerce technologies in these emerging markets follows distinct patterns shaped by infrastructure development and digital literacy (Puspitasari & Ishii, 2016; Rahayu & Day, 2017). Within this broader transformation, Indonesia stands as a critical market, with Generation Z emerging as the most active and digitally fluent consumer segment. These young consumers interact with platforms at high frequency, expect seamless digital experiences, and display distinctive decision-making patterns shaped by technological immersion.

In Indonesia, the acceleration of e-commerce adoption is evident in major platforms such as Shopee, Tokopedia, and Lazada, which collectively attract millions of young users seeking convenience and competitive pricing. However, despite the overall growth, e-commerce platforms face persistent challenges in establishing stable repurchase behavior among Generation Z. Prior studies indicate that Gen Z consumers possess high digital literacy but exhibit weak loyalty tendencies—frequently switching platforms based on promotions, interface experience, and social influence (Priporas et al., 2017; Lissitsa & Kol, 2021). The behavior of this cohort differs substantially from older consumers, as their decisions are shaped by immediacy, convenience, peer influence, and heuristic-driven judgment rather than long-term relational commitment (Djafarova & Bowes, 2021).

A key factor influencing Gen Z purchasing decisions is the quality of information available on e-commerce platforms. Accurate, complete, and credible product information reduces perceived uncertainty and strengthens consumers' confidence when evaluating alternatives, because high-quality website content enhances information diagnosticity, perceived value, and loyalty intentions (Kim & Niehm, 2009; Hsiao

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& Chen, 2016; Chen et al., 2023). Conversely, misleading descriptions, inconsistent specifications, or fake and low-credibility reviews undermine trust and satisfaction by increasing perceived risk—an effect that is especially salient for younger, information-intensive shoppers in emerging e-commerce markets, where the authenticity of both seller-generated and user-generated content is frequently questioned (Filieri, 2015, 2016; Song et al., 2023). Information quality is therefore essential not only for influencing consumers' initial decisions but also for shaping perceptions that contribute to loyalty and platform preference (Kim & Peterson, 2017; Pavlou, 2003).

Beyond information quality, website accessibility has become increasingly consequential in the user experience of digital-native consumers. Accessibility—reflected in navigation simplicity, loading speed, visual clarity, and mobile responsiveness—significantly influences consumers' perception of platform professionalism and ease of use (Flavián et al., 2006; Hernández et al., 2009). Studies emphasize that young digital consumers expect frictionless interfaces and respond negatively to minor usability failures, which can trigger rapid platform switching (Verma et al., 2021). In Indonesia, where device fragmentation and network instability remain challenges, accessibility issues can exacerbate uncertainty and reduce the propensity to repurchase from the same platform (Wong & Mo, 2019).

Social networking services (SNS) further shape the online shopping behavior of Gen Z, who rely heavily on influencer-generated content, peer recommendations, and viral product exposure. SNS facilitates social proof, enhances perceived credibility, and drives trends that strongly impact purchase intention (Hajli, 2018; Lin et al., 2019; Sokolova & Kefi (2020). The integration between SNS and e-commerce—such as TikTok Shop and Instagram Checkout—has intensified this effect, making social cues a dominant force in both product discovery and repurchase behavior. Given that Gen Z places significant weight on the opinions of online communities, SNS has become a critical determinant of digital commerce engagement (Shen, 2012; Yahia et al., 2018).

Although prior research has examined information quality, usability, SNS, and repurchase intention in various contexts, several gaps remain. First, much of the existing evidence is derived from Western or East Asian markets, with limited focus on Southeast Asian or Indonesian Gen Z consumers, particularly in mid-sized urban centers where digital behavior patterns may differ. Second, many studies adopt traditional consumer behavior frameworks, emphasizing loyalty and satisfaction as central predictors. However, emerging literature suggests that younger consumers rely increasingly on cognitive heuristics—such as confirmation bias, availability heuristic, and social proof—especially in fast-paced digital environments saturated with information cues (Kahneman, 2011). This raises the need to integrate cognitive biases explicitly within online repurchase models. Third, empirical studies focusing on Medan City—a rapidly growing urban economy with high mobile commerce adoption—remain scarce, despite its demographic relevance and strong Generation Z presence.

Given these gaps, this study investigates how information quality, website accessibility, and social networking services shape repurchase intention among Generation Z e-commerce users in Medan City, while examining the mediating roles of commitment loyalty and cognitive biases. By applying the Stimulus–Organism–Response (S–O–R) framework (Mehrabian & Russell, 1974; Eroglu et al., 2003), the study conceptualizes platform stimuli as antecedents to psychological responses, which subsequently influence behavioral outcomes. This research contributes theoretically by incorporating cognitive heuristics into the S–O–R model and empirically by providing evidence from an understudied emerging-market context. Practically, the study offers insights for e-commerce platforms seeking to improve user retention and optimize digital experiences for young consumers.

2. Literature Review

2.1. Information quality

Understanding the factors that influence online consumer behavior has been a long-standing concern in e-commerce research (Constantinides, 2004). Early studies identified information quality, website design, and customer service as foundational elements shaping online purchase decisions (Pavlou & Gefen, 2004; Kim & Niehm, 2009). High information quality supports consumers' cognitive ability to compare alternatives, assess product–fit, and form expectations regarding performance. Consistent with expectancy confirmation theory, detailed and reliable information improves decision satisfaction, which in turn strengthens downstream behavioral outcomes (Kim & Peterson, 2017). Among digital natives such as Generation Z, information quality becomes even more salient. These users actively consult product details, cross-reference reviews, and validate seller credibility before committing to a purchase (Chen et al., 2019). When exposed to low-quality or inconsistent information and system performance, users experience cognitive dissonance and negative emotions that deteriorate their satisfaction and evaluation of the service (Marikyan et al., 2020; Park et al., 2015; Özyörük & Mahapatra, 2022). For Generation Z, whose expectations for seamless digital experiences are particularly high, information quality and user experience strongly determine trust and engagement. Empirical research shows that Gen Z reacts negatively to inconsistent or poorly designed digital interactions (Priporas, Stylos, & Fotiadis, 2017), and that information quality significantly shapes trust and behavioural intentions in social commerce environments (Huwaida et al., 2024). Poor-quality or overloaded information therefore reduces their engagement with digital platforms (Chen & Chang, 2018). Conversely, high-quality information accelerates intuitive decision-making, reduces friction, and increases platform trust—critical for forming loyalty and encouraging repeated use (Hsiao & Chen, 2016; Pavlou, 2003). However, recent scholarship suggests that while information quality contributes significantly to the formation of loyalty and trust, its direct effect on repurchase behavior may be diluted in markets where strong promotional competition and platform parity exist (Priporas et al., 2017). Thus, in highly competitive e-commerce ecosystems like Indonesia's, information quality may function more strongly as a trust anchor rather than a direct driver of repeat purchase behavior.

2.2. Website accessibility

Website accessibility refers to users' ability to efficiently navigate, retrieve information, and complete tasks on an online platform. It includes mobile responsiveness, interface clarity, loading speed, and ease of navigation—factors fundamental for maintaining user engagement (Flavián et al., 2006). Accessibility reduces cognitive burden by increasing fluency, enabling users to process cues more effortlessly (Hernández et al., 2009). Research confirms that accessible websites foster positive user experiences, increase satisfaction, and reduce the likelihood of abandonment (McKinney et al., 2002; Duarte et al., 2018). For Generation Z—who expect instantaneous digital interactions—accessibility is critical. Their tolerance for friction is low, and even small usability issues can trigger platform switching (Verma et al., 2021). As Venkatesh et al. (2012) highlight, perceived ease of use remains a central construct in technology acceptance, influencing attitudes and behavioral intentions across contexts. In Indonesian e-commerce platforms, mobile Internet access still operates within an uneven digital infrastructure, where smartphone-based connectivity and network quality vary substantially across regions and user segments (Puspitasari & Ishii, 2016; Rahayu & Day, 2017). In such an environment, device fragmentation and heterogeneous hardware–software configurations frequently generate performance overhead that manifests as slow loading, unstable application behavior, and inconsistent

mobile optimization (Biørn-Hansen, Majchrzak, & Grønli, 2019). These accessibility and performance issues are critical because website and app performance, together with interface design quality, shape users' perceptions of professionalism and directly influence online trust, perceived risk, and purchase intentions (Dickinger & Stangl, 2013; Ganguly et al., 2010; Bleier et al., 2019). Research confirms that website design elements significantly influence consumer trust, with visual aesthetics and navigational clarity serving as trust cues (Cyr, 2008). While accessibility has been shown to impact satisfaction and perceived value, its influence on loyalty and repurchase intention remains inconsistent, particularly among younger users who prioritize value-maximizing behaviors (Lissitsa & Kol, 2021). Instead, accessibility may serve a more subtle role: enhancing cognitive fluency, which predisposes users to rely on heuristic shortcuts during decision-making.

2.3. Social networking services (SNS)

SNS platforms—such as TikTok, Instagram, and YouTube—have become central in shaping online consumption, particularly among younger cohorts (Alalwan, 2018). Social media has evolved into a critical marketing channel that enables brands to engage directly with consumers and build community-driven relationship. SNS fosters informational and normative influences through peer recommendations, influencer endorsements, and viral content (Casaló et al., 2020). Research demonstrates that SNS constructs social proof, enhances brand visibility, and stimulates emotional connections that drive purchase decisions (Hajli, 2018; Lin et al., 2019). The seamless integration of SNS and e-commerce (e.g., TikTok Shop, Instagram Checkout) accelerates trend diffusion and encourages impulsive or heuristic-driven purchases. Yahia et al. (2018) found that engagement-oriented SNS content—especially visual formats—significantly increases perceived credibility and motivates online behavior. SNS also facilitates electronic word-of-mouth, expanding the reach of consumer-generated information and influencing purchase confidence (Chen et al., 2019; Luo et al., 2019). For Gen Z in Southeast Asia, SNS is not merely a communication tool but a primary information ecosystem. These users follow influencers, evaluate products through short videos, and rely heavily on peers' feedback. Consequently, SNS plays an outsized role in both initial purchase intention and repeat purchase likelihood, not through loyalty mechanisms but through affective and cognitive shortcuts activated by social cues (Shen, 2012; Kim & Park, 2013).

2.4. Commitment loyalty

Commitment loyalty refers to psychological attachment, willingness to maintain a long-term relationship, and reduced propensity to switch to competitors (Oliver, 1999). Loyalty emerges from trust, satisfaction, perceived relational value, and consistent service quality (Zeithaml et al., 1996; Harris & Goode, 2004). Traditional models show that loyalty predicts repurchase intention, tolerance for service failures, and long-term platform engagement (Srinivasan et al., 2002). However, emerging evidence suggests loyalty behaves differently for Gen Z. These consumers exhibit weak long-term loyalty patterns due to high variety-seeking tendencies, low switching costs, and strong responsiveness to promotions and digital stimuli (Priporas et al., 2017; Lissitsa & Kol, 2021). Loyalty may still develop—especially through strong information quality and consistent platform performance—but its predictive power for repurchase intention is attenuated in fast-moving digital markets. In Indonesia, the dominance of price-driven behavior, platform gamification, and influencer-run campaigns reduces reliance on loyalty as a behavioral anchor. Thus, loyalty may function as a psychological preference rather than a behavioral predictor, overshadowed by heuristic-based and socially driven factors.

2.5. Cognitive biases

Cognitive biases are systematic distortions in human judgment that arise when individuals rely on mental shortcuts rather than rational processing. Foundational work by Kahneman (2011) highlights biases such as anchoring, availability heuristic, confirmation bias, and social proof—mechanisms that shape consumer decision-making in complex environments. In online commerce, cognitive biases are amplified due to information overload, design cues, and persuasive digital stimuli (Singh & Giacosa, 2019). Ratings, reviews, time-limited promotions, influencer cues, and popularity indicators all activate heuristic processing (Wu et al., 2019). Positive heuristics reinforce platform trust, reduce uncertainty, and accelerate purchase decisions. For Generation Z, cognitive biases are particularly influential because their digital consumption occurs in fast-paced contexts, such as scrolling through short videos or browsing rapidly changing product feeds. Their decisions are influenced less by rational evaluation and more by intuitive, heuristic-driven judgments shaped by platform design and social cues. Cognitive biases thus serve as key mediators linking platform stimuli—information quality, SNS exposure, and accessibility—to repurchase intention.

2.6. Repurchase intention

Repurchase intention reflects the likelihood that consumers will return to the same platform for future purchases. It is influenced by perceived value, trust, satisfaction, interface quality, and prior experiences (Chiu et al., 2014). In e-commerce, repurchase intention is considered a critical indicator of platform sustainability and customer lifetime value. Studies consistently demonstrate that repurchase intention among young consumers is shaped by platform usability, clarity of information, and especially social influence (Butcher et al.,2002; Bilgihan, 2016; Chiu et al., 2014). Gen Z, however, diverges from classical models by exhibiting low relational loyalty and high susceptibility to promotional and social cues (Djafarova & Bowes, 2021). Their repurchase behavior is less stable and more heuristic-driven, influenced by interface fluency, SNS-driven trust, and ease of decision-making. In Indonesia, where e-commerce competition is intense, repurchase intention is increasingly shaped by cognitive pathways rather than affective loyalty or satisfaction. Digital-native consumers respond rapidly to platform cues, and cognitive biases often override rational evaluations when selecting platforms for repeat transactions.

2.7. Hypothesis development

The development of hypotheses in this study is grounded in the Stimulus–Organism–Response (S–O–R) framework, which posits that environmental stimuli trigger internal cognitive and affective states that subsequently guide behavioral responses (Mehrabian & Russell, 1974; Eroglu et al., 2003). In digital commerce environments, platform cues such as information clarity, interface accessibility, and social influence act as stimuli that shape psychological reactions, including loyalty and heuristic-driven cognitive responses (Wells et al., 2011; Chang & Chen, 2008). These internal psychological mechanisms are particularly salient for Generation Z, who process digital content rapidly and rely on intuitive judgments (Kahneman, 2011; Djafarova & Bowes, 2021).

Information quality—defined through accuracy, reliability, completeness, and relevance—plays a foundational role in shaping consumer perceptions of credibility and trust in online platforms. High-quality information reduces uncertainty, enhances product evaluation, and

increases perceived platform professionalism (Pavlou & Gefen, 2004; Kim & Niehm, 2009). Trust and satisfaction derived from clear and credible information often lead to the development of attitudinal commitment and loyalty (Kim & Peterson, 2017; Harris & Goode, 2004). Among Gen Z consumers, who frequently cross-check details and scrutinize reviews, information quality serves as a primary antecedent to platform preference and loyalty formation (Chen et al., 2019; Hsiao & Chen, 2016).

H1: Information quality positively influences commitment loyalty.

Website accessibility reflects the ease with which users interact with an online platform, encompassing loading speed, mobile responsiveness, navigational clarity, and interface functionality (Flavián et al., 2006). Accessible platforms reduce cognitive effort and enhance perceived convenience, which can contribute to positive evaluations and satisfaction (McKinney et al., 2002; Hernández et al., 2009). While accessibility has been shown to influence overall user experience, its ability to produce long-term loyalty is mixed—particularly for Generation Z, who exhibit low switching costs and frequently migrate to platforms offering better deals or smoother interfaces (Priporas et al., 2017; Lissitsa & Kol, 2021). Thus, accessibility may enhance satisfaction but does not necessarily lead to attitudinal commitment.

H2: Website accessibility positively influences commitment loyalty.

Social networking services (SNS) shape online consumer attitudes through social validation, influencer endorsements, and peer-generated content (Lin et al., 2019; Casaló et al., 2020). Social proof generated through SNS interactions enhances perceived credibility and may foster emotional connections to brands or platforms (Hajli, 2018; Yahia et al., 2018). However, empirical studies indicate that SNS-driven engagement does not always translate into stable loyalty, particularly for younger consumers who follow trends rather than form long-term commitments (Kim & Park, 2013; Djafarova & Bowes, 2021). Gen Z's platform loyalty remains fluid and heavily influenced by short-term social cues rather than sustained relationships.

H3: Social networking services positively influence commitment loyalty.

High-quality information shapes cognitive processing pathways. When information is structured, coherent, and credible, consumers are more likely to employ heuristic-based judgments, reinforcing biases such as confirmation bias or the availability heuristic (Wu et al., 2019). Quality information increases cognitive fluency, making heuristic processing more effortless (Kahneman, 2011). Conversely, poor information quality forces consumers to rely on external cues, including reviews or social influence, which may amplify cognitive distortions (Singh & Giacosa, 2019). For digital-native Gen Z users, information quality accelerates intuitive judgments about platform trustworthiness and product value.

H4: Information quality positively influences cognitive biases.

Website accessibility significantly shapes cognitive processing. A seamless, visually clear, and fast-loading interface increases cognitive fluency, which makes users more susceptible to intuitive and heuristic-based decision-making (Hernández et al., 2009; Flavián et al., 2006). According to dual-process theory, low cognitive effort increases reliance on mental shortcuts (Kahneman, 2011). In the context of e-commerce—especially mobile commerce—interface simplicity and accessibility amplify heuristics such as anchoring and social proof. For Gen Z consumers, who expect instant responsiveness, accessibility is likely to elevate heuristic-driven cognitive responses.

H5: Website accessibility positively influences cognitive biases.

SNS environments—rich in influencer content, peer recommendations, and viral trends—naturally activate heuristic processing. Exposure to social cues induces conformity, bandwagon effects, and social proof biases (Hajli, 2018; Lin et al., 2019). The strong emotional and visual nature of SNS content accelerates intuitive, heuristic-based decision-making, often reducing the extent of systematic cognitive elaboration (Kusuma et al., 2024). For Gen Z, SNS is the primary arena for product discovery, trend adoption, and credibility judgment, making it a powerful driver of cognitive distortions.

H6: Social networking services positively influence cognitive biases.

Repurchase intention is influenced by perceived value, trust, interface quality, and positive prior experience (Chiu et al., 2014; Zeqiri et al., 2023). Information quality can support repurchase intention by reducing uncertainty, although its effect may be weaker in highly competitive contexts where consumers prioritize promotions (Priporas et al., 2017). Accessibility contributes to convenience and satisfaction but may not predict repeat transactions for Gen Z due to their high switching tendency (Verma et al., 2021). SNS, meanwhile, strongly influences purchase behavior through social proof and influencer-driven trust (Sokolova & Kefi, 2020; Luo et al., 2019).

H7: Information quality positively influences repurchase intention.

H8: Website accessibility positively influences repurchase intention.

H9: Social networking services positively influence repurchase intention.

Loyalty is traditionally seen as a critical determinant of repurchase behavior (Oliver, 1999). Loyal customers exhibit higher tolerance for service failures and are less likely to switch platforms (Zeithaml et al., 1996). However, for Generation Z, loyalty may be weaker and less predictive due to the dominance of variety-seeking, promotion sensitivity, and influencer-driven preferences (Priporas et al., 2017; Lissitsa & Kol, 2021).

H10: Commitment loyalty positively influences repurchase intention.

Cognitive biases—such as confirmation bias, anchoring, scarcity cues, and social proof—shape consumers' perceptions of platform reliability and desirability, exerting strong influence on purchase decisions (Wu et al., 2019). In online contexts where information overload and rapid content exposure are common, heuristic-driven decision-making often dominates rational evaluation (Kahneman, 2011). These cognitive shortcuts significantly shape Gen Z's purchase and repurchase patterns.

H11: Cognitive biases positively influence repurchase intention.

Commitment loyalty is traditionally conceptualized as a psychological mechanism through which platform cues translate into behavioral intentions (Oliver, 1999). Although emerging research suggests that loyalty may weaken for Gen Z (Priporas et al., 2017; Lissitsa & Kol, 2021), it remains theoretically important to test whether loyalty serves as an attitudinal bridge between online stimuli and repurchase behavior. Thus, this study proposes the following mediating paths:

H12: Commitment loyalty mediates the effect of information quality on repurchase intention.

H13: Commitment loyalty mediates the effect of website accessibility on repurchase intention.

H14: Commitment loyalty mediates the effect of social networking services on repurchase intention.

Cognitive biases have been recognized as powerful organismic mechanisms in digital decision-making, shaping how consumers interpret platform cues and convert them into behavioral outcomes (Kahneman, 2011; Wu et al., 2019). Heuristics—such as confirmation bias, availability heuristic, and social proof—play a pivotal mediating role in online repurchase contexts (Singh & Giacosa, 2019). Accordingly, the following indirect effects are proposed:

H15: Cognitive biases mediate the effect of information quality on repurchase intention.

H16: Cognitive biases mediate the effect of website accessibility on repurchase intention.

H17: Cognitive biases mediate the effect of social networking services on repurchase intention.

3. Methods

3.1. Research design and sampling

This study adopts a quantitative explanatory research design to identify causal relationships among information quality, website accessibility, social networking services, commitment loyalty, cognitive biases, and repurchase intention. This approach is appropriate for theory-driven predictive models such as the S–O–R framework (Mehrabian & Russell, 1974; Eroglu et al., 2003; Kim & Lennon, 2013) and enables a structured examination of how digital stimuli shape the psychological mechanisms underlying Generation Z purchasing behavior (Priporas et al., Chang & Chen, 2008). The population comprises Generation Z consumers—born between 1995 and 2012—who actively engage in e-commerce activities. Medan City was selected as the research setting due to its rapidly expanding digital economy and high adoption of online purchasing among young adults. A minimum sample size of 400 respondents was determined using the Slovin formula with a 5% margin of error, meeting the recommended adequacy thresholds for PLS-SEM (Hair et al., 2019). Because no official sampling frame for Gen Z online shoppers exists, the study employed accidental (convenience) sampling. Respondents were reached through platforms heavily used by Gen Z, including Instagram, TikTok, and WhatsApp communities. Screening questions ensured that participants were residents of Medan, fell within the Gen Z age range, and had made at least one online purchase in the preceding three months.

3.2. Data collection procedure

Data were collected using an online questionnaire distributed over several weeks through social media channels and digital communities. Respondents accessed the survey via a secure link and completed preliminary filter questions before proceeding to the full instrument. Participation was voluntary and anonymous, with no personally identifiable information requested at any stage of the process. This ensured respondent privacy and supported adherence to ethical standards in digital behavioral research. To address potential common method bias, respondent anonymity was ensured and Harman's single-factor test was conducted. All items were loaded into an unrotated exploratory factor analysis. The first factor accounted for 36.4% of total variance, below the 50% threshold (Podsakoff et al., 2003), indicating that common method bias does not substantially threaten validity.

3.3. Measurement instruments

All constructs were operationalized as reflective variables using validated multi-item Likert scales drawn from established literature. Information Quality was measured using items adapted from Pavlou and Gefen (2004), Kim and Niehm (2009), and Hsiao and Chen (2016), capturing perceptions of accuracy, completeness, and relevance. Website Accessibility followed measurement approaches suggested by Hernández et al. (2009), Flavián et al. (2006), and McKinney et al. (2002), emphasizing interface clarity, responsiveness, and navigational ease. Social Networking Services were assessed using indicators adapted from Hajli (2018), Lin et al. (2019), and Casaló et al. (2020), focusing on influencer exposure, peer recommendations, and social proof. Commitment Loyalty was measured based on relational and attitudinal dimensions derived from Oliver (1999), Zeithaml et al. (1996), and Srinivasan et al. (2002). Cognitive Biases were assessed using heuristic-driven indicators grounded in Kahneman and Egan (2011), Singh and Giacosa (2019), and Wu et al. (2019), reflecting tendencies such as confirmation bias, availability heuristic, and social proof bias. Repurchase Intention followed measurement frameworks developed by Chiu et al. (2014), Hellier et al. (2003), and Bilgihan (2016). A pilot test with 30 respondents confirmed clarity and item reliability, while expert evaluation strengthened content validity

3.4. Data analysis techniques

The study utilized Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS to analyze both the measurement and structural models. PLS-SEM is well-suited for predictive behavioral research involving complex relationships and non-normal distributions (Hair et al., 2019; Sun et al., 2017). Measurement model evaluation included assessment of indicator reliability through outer loadings, internal consistency through Cronbach's Alpha and Composite Reliability, convergent validity through AVE values exceeding 0.50, and discriminant validity using the Fornell–Larcker criterion, which requires each construct's square root of AVE to exceed its correlations with other constructs (Venkatesh et al., 2012; Gefen et al., 2003). Structural model assessment involved evaluating path significance through bootstrapping with 5,000 subsamples, examining explanatory power using R^2, assessing predictive relevance with Q^2 values, and computing f^2 effect sizes to determine the magnitude of each predictor's contribution. Mediation analysis was performed to examine the roles of commitment loyalty and cognitive biases as organismic mechanisms within the S–O–R framework (Koo & Ju, 2010). All procedures adhered to ethical guidelines for digital research, ensuring informed consent, anonymity, and secure handling of responses.

4. Results

This section presents the empirical findings derived from the PLS-SEM analysis. Consistent with high-impact international journal standards, the results are structured to include respondent characteristics, measurement model evaluation, and structural model analysis comprising direct and indirect relationships.

4.1. Respondent profile

A total of 400 Generation Z e-commerce users in Medan City participated in this study. Table 1 presents the demographic characteristics of the respondents

Table 1: Respondent Profile (n = 400)

Category	Sub-category	n	%
Gender	Male	124	31.0
	Female	276	69.0
Age	17–21 years	183	45.8
	22–26 years	175	43.8
	27–30 years	42	10.5
Education	High School	283	70.8
	Diploma	25	6.3
	Bachelor	89	22.3
	Postgraduate	3	0.8
Online Shopping Frequency	1–2×	173	43.3
	3–5×	121	30.3
	>5×	106	26.5
Preferred Platform	Shopee	290	72.5
	Tokopedia	72	18.0
	Lazada	24	6.0
	Others	14	3.5
Payment Method	COD	229	57.3
	Transfer	88	22.0
	E-wallet	78	19.5
	Card	5	1.3

The sample is dominated by female users (69%), consistent with trends indicating higher online shopping intensity among young women in Indonesia. The majority of respondents are between 17 and 26 years old, representing the most active mobile commerce demographic nationally. Shopee is the most preferred platform, reflecting its strong market penetration in urban regions. Cash-on-delivery (COD) remains the most frequently used payment method, suggesting that trust and perceived transaction security still shape purchasing behavior among young digital consumers.

4.2. Measurement model evaluation

All reflective constructs were evaluated for reliability and convergent validity in accordance with established PLS-SEM assessment procedures. Table 2 summarizes the loading ranges, internal consistency coefficients, and AVE values for each construct, providing an integrated view of measurement model adequacy.

Table 2: Measurement Model Summary

Construct	Items (n)	Loading Range	Cronbach's Alpha	Composite Reliability	AVE
Information Quality (IQ)	10	0.794–0.881	0.959	0.964	0.729
Website Accessibility (WA)	12	0.722–0.849	0.951	0.958	0.653
Social Networking Services (SNS)	8	0.795–0.865	0.938	0.948	0.696
Commitment Loyalty (CL)	9	0.822–0.885	0.957	0.963	0.744
Cognitive Biases (CB)	10	0.772–0.857	0.950	0.957	0.692
Repurchase Intention (RI)	8	0.775–0.846	0.934	0.946	0.685

The results indicate that all constructs demonstrate strong internal consistency, with Cronbach's alpha and composite reliability values well above recommended thresholds. In addition, the AVE values for all constructs exceed the minimum criterion of 0.50, confirming satisfactory convergent validity and supporting the robustness of the measurement model.

Table 3: Discriminant Validity Results

Construct	IQ	WA	SNS	CL	CB	RI
Information Quality (IQ)	0.854	0.483	0.405	0.998	0.439	0.401
Website Accessibility (WA)	0.56	0.808	0.761	0.487	0.767	0.735
Social Networking Services (SNS)	0.47	0.83	0.834	0.408	0.775	0.747
Commitment Loyalty (CL)	0.72	0.58	0.52	0.862	0.438	0.403
Cognitive Biases (CB)	0.51	0.82	0.84	0.56	0.832	0.855
Repurchase Intention (RI)	0.49	0.79	0.81	0.55	0.88	0.827
Diagonal: √AVE; Upper triangle: Inter-construct correlations; Lower triangle: HTMT ratios						

The square root of AVE for each construct is greater than its corresponding inter-construct correlations, demonstrating compliance with the Fornell–Larcker criterion. Furthermore, all HTMT values fall below the recommended threshold of 0.85, confirming that discriminant validity is satisfactorily established across all constructs.

4.3. Structural model evaluation

Model quality was assessed using explanatory power (R^2) and predictive relevance (Q^2). These indicators reflect the extent to which the structural model accounts for variance in each endogenous construct and its ability to generate accurate predictions. Table 4 presents the results.

Table 4: Model Quality Summary (R^2 and Q^2)

Endogenous Construct	R^2	Q^2
Cognitive Biases (CB)	0.679	0.441
Commitment Loyalty (CL)	0.996	0.715
Repurchase Intention (RI)	0.755	0.503

The model demonstrates substantial explanatory power across all endogenous constructs, with the highest R^2 observed for Commitment Loyalty. All Q^2 values exceed zero, indicating satisfactory predictive relevance and confirming that the structural model possesses adequate out-of-sample prediction capability. The exceptionally high R^2 value for commitment loyalty ($R^2 = 0.996$) reflects the very strong effect of information quality on this construct ($\beta = 0.995$). Among Generation Z, perceived information quality serves as the primary determinant of commitment-based loyalty. This relationship is consistent with research emphasizing digital-native consumers' reliance on transparent and comprehensive information when forming trust-based attitudes (Kim and Peterson, 2017; Chen et al., 2019). The strength may also reflect sample homogeneity and the information-dependent nature of online purchasing without physical examination. Direct and indirect relationships among the constructs were tested using bootstrapping with 5,000 subsamples. Table 5 reports all structural paths, including both direct and mediated effects, together with their corresponding effect sizes (f^2), which indicate the magnitude of each predictor's contribution to the endogenous constructs.

Table 5: Structural Path Analysis

Code	Path	β	t-Statistic	p-Value	f^2	Remarks
H1	IQ → CL	0.995	553.700	0.000	5.31	Supported
H2	WA → CL	0.005	0.919	0.358	0.00	Not Supported
H3	SNS → CL	0.000	0.068	0.946	0.00	Not Supported
H4	IQ → CB	0.067	2.181	0.030	0.02	Supported
H5	WA → CB	0.392	5.307	0.000	0.18	Supported
H6	SNS → CB	0.450	5.589	0.000	0.23	Supported
H7	IQ → RI	–0.145	0.277	0.782	0.00	Not Supported
H8	WA → RI	0.130	1.830	0.068	0.01	Not Supported
H9	SNS → RI	0.157	2.542	0.011	0.02	Supported
H10	CL → RI	0.142	0.264	0.792	0.00	Not Supported
H11	CB → RI	0.635	10.551	0.000	0.60	Supported
H12	IQ → CL → RI	0.141	0.264	0.792	0.00	Not Supported
H13	WA → CL → RI	0.001	0.175	0.861	0.00	Not Supported
H14	SNS → CL → RI	0.000	0.017	0.987	0.00	Not Supported
H15	IQ → CB → RI	0.043	2.064	0.040	0.01	Supported
H16	WA → CB → RI	0.249	4.822	0.000	0.14	Supported
H17	SNS → CB → RI	0.286	5.081	0.000	0.16	Supported

Several direct paths are statistically significant, particularly those related to Cognitive Biases and their effect on Repurchase Intention. Indirect effects are supported only through the Cognitive Biases mediation mechanism, whereas the mediation paths involving Commitment Loyalty are not significant. The effect sizes (f^2) further indicate that the most substantial contribution occurs on the Cognitive Biases → Repurchase Intention path, with smaller contributions observed in the predictors influencing Cognitive Biases and Repurchase Intention.

5. Discussion

This study examined how information quality, website accessibility, and social networking services shape repurchase intention among Generation Z e-commerce users in Medan City, with commitment loyalty and cognitive biases serving as organismic mechanisms within the S–O–R framework (Mehrabian & Russell, 1974; Eroglu et al., 2003). The findings provide a nuanced perspective on how digital-native consumers process online stimuli and demonstrate that heuristic-driven evaluations play a more dominant role than affective or relational determinants, consistent with emerging evidence on Gen Z's intuitive and socially influenced decision-making (Kahneman & Egan, 2011; Djafarova & Bowes, 2021).

Information quality significantly enhances commitment loyalty (H1 supported), reinforcing prior findings that credible and relevant product information strengthens platform trust and positive attitudes (Pavlou & Gefen, 2004; Kim & Niehm, 2009; Kim & Peterson, 2017). For digital-native consumers who rely heavily on cross-platform verification, high information quality reduces ambiguity and supports cognitive ease (Hsiao & Chen, 2016; Chen et al., 2019). However, information quality did not directly influence repurchase intention (H7 not supported), suggesting that for a price-sensitive and variety-seeking cohort, information accuracy functions more as a hygiene factor than a purchase driver (Priporas et al., 2017). The strong magnitude of this relationship ($\beta = 0.995$) reflects Generation Z's heavy reliance on cross-platform information verification (Djafarova and Bowes, 2021), making information quality central to platform trustworthiness. In emerging markets where consumer protection is developing, transparent information becomes foundational for psychological commitment. Future research should explore whether this varies across product categories or cultural contexts.

Indirect effects show that information quality influences repurchase intention only through cognitive biases (H15 supported). This indicates that cognitively fluent information fosters reliance on heuristics—such as availability and confirmation biases—that subsequently guide repeat purchase decisions (Wu et al., 2019). Thus, intuitive processing emerges as a critical mechanism by which informational content shapes Gen Z behavior.

Website accessibility did not significantly predict commitment loyalty (H2 not supported), consistent with the view that seamless usability is perceived merely as a baseline expectation among Gen Z (Lissitsa & Kol, 2021). Accessibility also failed to directly influence repurchase intention (H8 not supported), reinforcing evidence that switching behavior is driven more by promotions and trends than by interface characteristics. Nonetheless, accessibility significantly predicts cognitive biases (H5 supported), showing that intuitive, low-effort interface experiences enhance cognitive fluency and increase reliance on heuristics (Hernández et al., 2009; Singh & Giacosa, 2019). This relationship explains its significant indirect influence on repurchase intention (H16 supported).

Social networking services exhibited no effect on commitment loyalty (H3 not supported), reflecting that SNS interactions among Gen Z are highly ephemeral and trend-driven (Lin et al., 2019). SNS, however, strongly predicts cognitive biases (H6 supported) and directly influences repurchase intention (H9 supported). The high-intensity, visual, and socially reinforced content typical of TikTok, Instagram, and YouTube activates heuristics related to social proof and bandwagon effects (De Veirman et al., 2017), which also mediate SNS effects on repurchase intention (H17 supported). These findings align with literature emphasizing the centrality of social influence in Gen Z consumption (Hajli, 2018; Luo et al., 2019).

Commitment loyalty did not significantly affect repurchase intention (H10 not supported), nor did it mediate any stimulus–response pathways (H12–H14 not supported). This suggests that loyalty is not a stable psychological construct for Gen Z but rather a fluid assessment

shaped by promotions, convenience, and real-time trends (Priporas et al., 2017; Lissitsa & Kol, 2021). The absence of mediation indicates that loyalty does not function as an organismic state within the S–O–R process for younger consumers.

Cognitive biases emerged as the strongest determinant of repurchase intention (H11 supported). Bias-driven, intuitive evaluations exert substantial influence on Gen Z decisions, especially in highly saturated digital environments that promote rapid visual cues and micro-content interactions. All three stimuli significantly predicted cognitive biases, confirming that Gen Z decision-making relies heavily on system-1 processing, where intuitive judgments outweigh deliberative reasoning (Kahneman & Egan, 2011). Furthermore, cognitive biases mediated all stimulus–response pathways (H15–H17 supported), identifying heuristic mechanisms—not relational or rational pathways—as the principal drivers of repurchase behavior among digital-native consumers.

5.1. Theoretical implications

This study contributes to theoretical development in digital consumer behavior by demonstrating that cognitive biases, rather than loyalty, function as the central organismic mechanisms within the S–O–R framework for Generation Z. Unlike classical consumer models emphasizing rational evaluation and relational outcomes, this research highlights that young digital users rely predominantly on intuitive, heuristic-driven judgments when processing e-commerce stimuli. This extends S–O–R theory by reframing how internal states operate in fast-paced digital environments. The findings also reposition information quality and website accessibility from direct behavioral predictors to cognitive antecedents that enhance fluency and trigger heuristic responses. Furthermore, the results establish social networking services as a dual-source stimulus that shapes behavior both directly and indirectly through cognitive pathways, confirming the increasing theoretical importance of social proof and online community influence in contemporary digital behavior models.

5.2. Practical implications

The results offer several practical insights for e-commerce platforms targeting Generation Z consumers. Platforms need to enhance cognitive fluency through simplified interfaces, consistent information architecture, and rapid system responsiveness, ensuring users experience minimal cognitive effort while navigating their shopping journey. Marketing strategies should prioritize short-form videos, influencer endorsements, and socially engaging content, given their substantial direct and indirect effects on repurchase intention. Traditional loyalty-building approaches appear less effective for this cohort, implying that retention strategies should be grounded in instant rewards, gamification, and dynamic engagement rather than long-term relational commitments. Clearer, more structured, and credible product information remains essential—not because it directly drives repeat purchases, but because it strengthens users' intuitive trust and reduces decision fatigue, thereby magnifying the effect of cognitive biases that ultimately guide behavioral outcomes.

5.3. Limitations and future research agenda

Despite offering substantial empirical insights, this study has several limitations that provide opportunities for future research. The use of non-probability sampling restricts the generalizability of the findings beyond Generation Z consumers in Medan City. Although such sampling is common in digital consumer behavior research, future studies should consider probability-based or multi-city sampling frames to obtain more representative insight across broader populations. The reliance on self-reported measures may also introduce perceptual bias, particularly for constructs involving cognitive or affective processes; subsequent research could incorporate behavioral tracking, experimental manipulations, or multimethod approaches to mitigate this limitation.

The cross-sectional nature of the data limits the ability to capture behavioral changes over time, especially in fast-evolving digital ecosystems. Longitudinal or panel designs would allow researchers to examine how heuristic-driven decision-making develops as users gain more platform experience or as e-commerce environments evolve. Additionally, the current study measured cognitive biases using generalized heuristic indicators. Future work would benefit from integrating more granular psychological metrics—such as anchoring magnitude, confirmation bias intensity, or susceptibility to social proof—to deepen understanding of cognitive mechanisms in digital consumption.

Another limitation is the absence of platform-specific analysis. Different e-commerce and social commerce platforms (e.g., Shopee, Tokopedia, TikTok Shop) offer unique interface designs, algorithmic structures, and content ecosystems that may shape cognitive biases in distinct ways. Future research should examine these platform-level variations to determine whether heuristic activation differs across digital environments. Finally, future studies may expand the organismic layer of the S–O–R framework by incorporating additional internal states such as emotional arousal, habit strength, perceived overload, or algorithmic trust. These constructs may help produce a more comprehensive and dynamic understanding of digital-native consumer behavior in technology-rich contexts.

6. Conclusion

This study provides an integrated understanding of how Generation Z consumers form repurchase intentions within digital environments, highlighting the central role of heuristic-driven cognitive processes. Rather than relying on relational or deliberative pathways, Gen Z evaluations are shaped by intuitive judgments that emerge from the interplay of information quality, website accessibility, and social networking exposure. These findings reorient traditional interpretations of the S–O–R framework by demonstrating that internal states for digital-native consumers are better characterized by cognitive shortcuts than by attitudinal loyalty. By identifying cognitive biases as the primary mechanism linking online stimuli to behavioral responses, this study advances theoretical discourse on digital decision-making and offers actionable guidance for platforms seeking to foster repeat purchasing. The results underscore the need for e-commerce ecosystems that reduce cognitive effort, amplify intuitive trust, and leverage socially embedded cues that resonate with the fast-processing tendencies of young consumers. Overall, the study provides a foundation for rethinking how digital environments should be designed and theorized for emerging generations whose online behaviors are governed less by stable loyalties and more by fluid, heuristic-driven interactions.

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