

From Digital Stimuli to Online Purchase Intention: A Perceived Trust-Based Conceptual Framework for Gen Z Consumers in Henan, China

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Abstract

The rapid evolution of digital technologies has reshaped the e-commerce landscape, with emerging formats such as live streaming and short videos exerting growing influence on online purchase intention, particularly among Generation Z consumers. Drawing on the Stimulus-Organism-Response (S-O-R) framework, this study develops a conceptual model to explain online purchase intention among Gen Z consumers in Henan Province, China. The model conceptualizes Perceived Usefulness (PU), Social Influence (SI), Information Quality (IQ), and Interactivity (INT) as external stimuli, and positions Perceived Trust (PT) as an important mediating mechanism linking these stimuli to online purchase intention. By foregrounding trust as the psychological process through which consumers interpret digital cues and reduce transaction-related uncertainty, the study offers a more integrated explanation of online consumer decision-making in digitally mediated environments. The proposed framework extends the application of the S-O-R model in the e-commerce context, enriches the mechanism-based understanding of online purchase intention, and provides a contextually grounded perspective on Generation Z consumers in Henan. The study also offers practical implications that may inform e-commerce platforms and online retailers seeking to strengthen consumer trust and enhance online purchase intention in increasingly competitive digital markets. Future research may empirically validate the proposed model across diverse consumer groups, regional settings, and digital commerce contexts.

Keywords: Online purchase intention, Generation Z, Perceived trust, S-O-R framework, Online consumer behavior

1. Introduction

Online shopping has increasingly transcended geographical and demographic limitations, enabling consumers to access abundant product information for comparison and research, with a growing number of individuals relying on digital platforms to meet their purchasing needs (Dhore et al., 2024). Generation Z (born between 1997 and 2012), as digital natives raised in a highly digitalized environment, not only

demonstrate strong proficiency in using computers and mobile devices but also show high adaptability to internet platforms, social media, and e-commerce models, making them a significant consumer group in online shopping (Singh, 2024). More recently, the rapid development of digital commerce, particularly through formats such as live-streaming sales and short-video platforms (e.g., TikTok and Kuaishou), has further reshaped online purchase intentions among Gen Z consumers (Zhao & Ge, 2024). As the online shopping environment becomes increasingly dynamic and multifaceted, understanding how digital stimuli influence online purchase intention has become essential for promoting the sustainable development of e-commerce.

Most empirical investigations of online purchase intentions in China have relied on national-level surveys or focused on economically advanced coastal provinces, leaving regional patterns of online consumer behavior underexamined, particularly in areas such as Henan (Cui et al., 2024; Fang et al., 2024; Zhang et al., 2025). Located in central China, Henan Province is one of the country's most populous provinces, with a population exceeding 120 million (Yan et al., 2024). Compared with the more advanced eastern regions, China's central and western regions remain economically less developed and face a relative scarcity of both digital economy resources and digital talent (Xia & Johar, 2024). At the same time, Henan's digital economy has experienced a steady upward trend, with digital infrastructure contributing the largest share to its growth, while the digital industry remains comparatively underdeveloped (Hui, 2024). Focusing on Gen Z consumers in Henan therefore offers a contextually meaningful perspective for understanding digital consumption in an emerging regional market, while also providing insights for other developing areas seeking to promote e-commerce adoption.

Predicting consumer behavior in digital environments remains a formidable challenge, as marketing channels such as social media, live streaming, and mobile commerce continue to evolve (Male, 2023). Although online shopping has attracted extensive scholarly attention, most prior studies focus on narrow contexts, such as beauty products (Alhamdina & Hartono, 2023; Macheke et al., 2024), food purchases (Mohammad & Szigeti, 2023; Siew Chein et al., 2023), or platform-specific features such as website quality and electronic word-of-mouth (Aljabari et al., 2023; Ngo, Bui, et al., 2024). These studies offer limited cross-platform or cross-industry guidance for SMEs navigating digital transformation (Islam et al., 2024; Zhang, 2024). Given the increasing complexity of consumer needs and the fast-paced technological landscape, there remains a lack of research adopting a more holistic view of the online shopping environment that integrates diverse digital stimuli and their influence on online purchase intention (Mahbob et al., 2023). In particular, Generation Z, as digital natives with high adaptability and strong curiosity for novel experiences, warrants a more comprehensive examination of how such stimuli are converted into online purchase intention (Singh, 2024).

Consumer trust has long been regarded as a key factor influencing online purchases, as it plays an important role in reducing perceived risk and enhancing confidence in transaction outcomes (Thania et al., 2026). Building on this view, the present study draws on and extends classical theories in the e-commerce context by developing a perceived trust-based conceptual framework to explain how digital stimuli influence online purchase intention among Gen Z consumers in Henan, China. Specifically, the framework considers perceived usefulness, social influence, information quality, and interactivity as key digital stimuli, while conceptualizing perceived trust as an important mechanism linking these stimuli to online purchase intention. In doing so, the study contributes to the literature in three ways. First, it moves beyond fragmented, context-specific explanations by offering a more integrated account of how digital stimuli operate in the contemporary online shopping environment. Second, it enriches the mechanism-based explanation of online purchase intention by conceptualizing perceived trust as the psychological

mechanism through which diverse digital stimuli influence online purchase intention. Third, by focusing on Gen Z consumers in Henan, the study extends current understanding of online consumer behavior to an underexamined regional context and offers practical implications for advancing digital commerce, supporting digital transformation, and promoting the sustainable growth of e-commerce.

2. Literature Review

Purchase intention has long been recognized as a central construct in marketing research, particularly for its predictive value in understanding actual consumer behavior (Rathi, 2024). In the digital commerce context, online purchase intention refers to a consumer's likelihood or willingness to engage in purchasing activities through internet-based platforms, and is widely viewed as a reliable proxy for actual online transactions (Ebrahimabad et al., 2024). As a core topic in digital commerce, the study of online purchase intention not only advances theoretical understanding of consumer decision-making but also offers actionable insights for businesses in optimizing platform design and shaping marketing strategies (Ngo, Bui, et al., 2024).

2.1 Theoretical Frameworks on Online Purchase Intention

In the study of online purchase intention, scholars have proposed various theoretical models, among which the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) are among the most widely adopted (Mubdir et al., 2024). More recently, the Stimulus-Organism-Response (SOR) theory has provided a broader conceptual framework for studying online purchase behavior (Pham et al., 2024). Together, these frameworks offer a strong theoretical foundation for understanding the mechanisms that shape consumers' online purchase intentions.

2.1.1 Stimulus-Organism-Response (S-O-R) Framework (Mehrabian & Russell, 1974)

The S-O-R framework, based on the seminal work of Mehrabian and Russell (1974), primarily explores how various environmental stimuli, both physical and social, affect human emotional and behavioral responses.

The application of the S-O-R framework to consumer behavior began to gain prominence in subsequent decades. Jacoby (2002) reinterpreted the S-O-R model, marking a significant step in applying the framework to consumer behavior and offering new insights into how marketing stimuli shape consumer attitudes and decisions. More recently, researchers have applied the S-O-R framework to online shopping environments. For example, Teangsompong and Sawangproh (2024) applied it to examine how stimuli such as brand trust and social influence affect online purchase intentions via psychological states. Similarly, Yu et al. (2024) used the model to explore how short video ads influence flow experiences and consumption intent.

Collectively, these studies highlight the key advantages of the S-O-R model—its comprehensiveness and adaptability. Specifically, the model effectively integrates external stimuli, internal cognitive and emotional responses, and ultimate behavioral outcomes, providing a systematic framework for understanding consumer behavior (Teangsompong & Sawangproh, 2024; Yu et al., 2024).

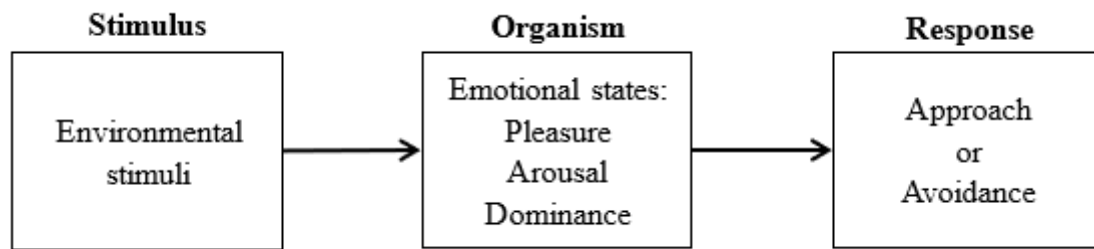


Figure 2.1: S-O-R framework

Source: Mehrabian and Russell (1974)

2.1.2 Theory of Planned Behavior (TPB) (Ajzen, 1991)

The Theory of Planned Behavior (TPB) posits that behavioral intention is the immediate antecedent to actual behavior and is influenced by three core constructs: attitude (AT), subjective norm (SN), and perceived behavioral control (PBC) (Ajzen, 1991).

TPB is regarded as one of the most widely applied theories in consumer behavior research and has been widely used to explain consumer intentions and behaviors (Almrafee & Akaileh, 2024). In the present study, its relevance lies primarily in underscoring the central role of purchase intention in behavioral prediction. However, critics have argued that TPB is limited by its emphasis on rational reasoning and its relative neglect of broader emotional factors (Sniehotta et al., 2014). As a result, it is less suited to explaining how diverse digital stimuli in contemporary online shopping environments are processed through perceived trust. Therefore, TPB is treated in this study as a complementary theoretical perspective rather than the primary analytical framework.

2.1.3 Technology Acceptance Model (TAM) (Davis, 1989)

The Technology Acceptance Model (TAM) explains user acceptance and adoption of new technologies. It posits that two key factors, Perceived Usefulness (PU) and Perceived Ease of Use (PEOU), determine behavioral intention, which influences actual usage (Davis, 1989).

In the context of e-commerce, TAM has been instrumental in explaining how consumers evaluate digital platforms and technologies (Massoudi et al., 2024). Numerous studies have shown that perceived usefulness exerts a stronger influence on consumer behavior than perceived ease of use in online shopping settings (Chen et al., 2024; Guo & Zhang, 2024; Syafika & Antonio, 2024). For Generation Z, who are generally proficient in digital technologies, PU is particularly relevant as a predictor of online purchase intention, whereas PEOU tends to play a less prominent role (Duffett & Maraule, 2024). Accordingly, TAM is incorporated in this study as a complementary theoretical perspective that supports the role of perceived usefulness within the broader S-O-R framework.

2.2 Key Constructs Shaping Online Purchase Intention

2.2.1 Online Purchase Intention (OPI)

Online purchase intention refers to a consumer's propensity or willingness to engage in purchasing activities through digital platforms (Gefen et al., 2003). It is widely recognized as a key predictor of actual online purchasing behavior (Ebrahimabad et al., 2024) and serves as a critical construct in both theoretical understanding and managerial decision-making (Ngo, Bui, et al., 2024).

Grounded in classical frameworks such as the Theory of Planned Behavior (Ajzen, 1991) and the Technology Acceptance Model (Davis, 1989), and later extended through broader behavioral paradigms

such as the S-O-R framework (Mehrabian & Russell, 1974), OPI has been conceptualized through multiple lenses, including cognitive, technological, and emotional perspectives, reflecting the growing complexity of online consumer behavior. Over time, researchers have expanded its scope to incorporate factors such as trust, perceived usefulness, and digital engagement (Meskaran et al., 2013; Pavlou, 2003). Recent studies have highlighted OPI's growing relevance in emerging contexts such as live-streaming commerce and influencer-driven platforms, particularly among Generation Z consumers (Macheka et al., 2024; Zhang, 2024).

2.2.2 Core Independent Variables

A. Perceived Usefulness (PU)

Perceived Usefulness refers to the extent to which consumers perceive that an online platform enhances the value and efficiency of their shopping experience (Ramadania & Braridwan, 2019). Originally introduced in the Technology Acceptance Model (TAM) by Davis (1989), PU was initially examined in workplace and organizational contexts but has since evolved into a well-established predictor of behavioral intention in broader domains, including digital commerce (Koufaris, 2002; Venkatesh et al., 2003).

Recent studies have explored the evolving role of perceived usefulness in shaping digital consumer behavior. For example, Chandraa et al. (2024) examined PU in the context of live-streaming social commerce in Indonesia, finding that it positively influenced purchase intention. Similarly, Duffett and Maraule (2024) incorporated PU into an extended TAM framework targeting Generation Z, showing that PU significantly enhances digital engagement and strengthens purchase intention. However, not all findings are consistent. Nguyen et al. (2023) found that PU did not directly predict purchase intention in Vietnam, suggesting that its influence may depend on intervening psychological mechanisms under low-trust conditions. These findings underscore the contextual sensitivity of PU and highlight the role of psychological mechanisms such as trust. Accordingly, this study conceptualizes PU as a stimulus variable that captures consumers' perceived usefulness of the online shopping experience as a whole, while recognizing that its effects may operate through mediating pathways, thus providing a more nuanced account of Gen Z purchase intentions.

B. Social Influence (SI)

Social influence is broadly defined as the impact of others' opinions and behaviors on consumers' purchasing intentions. Classical social psychology distinguishes two mechanisms: normative influence, which reflects social pressure to conform to expectations, and informational influence, which involves reliance on others' knowledge to reduce uncertainty (Deutsch & Gerard, 1955; Lee et al., 2011). Early applications in consumer research, such as Ajzen (1991) Theory of Planned Behavior and Venkatesh et al. (2003), emphasized normative pressure as a determinant of behavioral intention. Over time, the concept expanded in digital contexts to incorporate informational cues, most notably electronic word-of-mouth (eWOM), which has been widely recognized as a critical driver of online purchase decisions (Cheung & Thadani, 2012; Hennig-Thurau et al., 2004).

Recent studies demonstrate both the potential and limitations of social influence in Gen Z contexts. Meghisan-Toma et al. (2021) found that peer recommendations and family expectations significantly shape mobile commerce adoption. In contrast, Achim et al. (2024) reported that normative social pressure alone did not significantly predict online purchase intention in Selangor, suggesting that normative influence may be less effective in saturated digital environments. Their conceptualization of SI focused primarily on normative pressure and did not incorporate informational dimensions, which other studies identify as critical for building trust and guiding purchase behavior (Gunawan et al., 2023). Accordingly,

this study conceptualizes social influence as a multidimensional construct that integrates both normative and informational dimensions. It is modeled as an exogenous stimulus variable to capture how Gen Z consumers are simultaneously shaped by social expectations and peer-provided information in digital commerce.

C. Information Quality (IQ)

Information quality is defined as the extent to which web-based information meets the needs and expectations of its users (Knight & Burn, 2005). A seminal contribution was made by Wang and Strong (1996), who developed a hierarchical framework capturing the dimensions of data quality as perceived by data consumers. In e-commerce contexts, information quality has evolved from being treated as a purely objective characteristic to a subjective and persuasive force that directly shapes consumer decision-making (Milan et al., 2015; Park et al., 2007).

In more recent studies, Erkan and Evans (2018), drawing on the Information Adoption Model, found that detailed reviews on shopping platforms, which were perceived as higher in information quality, had a stronger impact on purchase intentions than opinions expressed on social media. Zhao et al. (2020) further showed that in social e-commerce, high-quality eWOM strengthened consumer trust and indirectly enhanced purchase intentions by reducing perceived social distance. Similarly, Abd Razak et al. (2024) demonstrated that influencer-generated content characterized by accuracy, relevance, and credibility significantly boosted trust and purchase decisions. This study focuses on consumer-perceived quality rather than technical system accuracy or backend data completeness, and distinguishes information quality from content volume, which does not necessarily imply relevance or trustworthiness. Accordingly, this study conceptualizes information quality as an exogenous stimulus variable that captures how Gen Z consumers evaluate the reliability and relevance of online information. Specifically, IQ is employed to assess whether Generation Z forms judgments based on the availability and persuasiveness of information, and whether they consider how well such information aligns with their needs in reducing decision-making uncertainty.

D. Interactivity (INT)

In this study, interactivity is defined as the extent to which users perceive that they have control over an online environment where their input elicits system responses and enables reciprocal communication through mediated technology (Summerlin & Powell, 2022). The concept of interactivity has evolved considerably within communication and digital media research. Early work by Rafaeli (1988) emphasized interactivity as a dynamic, bidirectional communication process, while later studies by Kiousis (2002) and McMillan and Hwang (2002) refined it by integrating both technological and psychological dimensions. With the rise of e-commerce, Song and Zinkhan (2008) further argued that interactivity is largely a subjective perception shaped by users' sense of control and system responsiveness.

Empirical research has increasingly explored the impact of interactivity on user attitudes and behaviors in online environments. Islam et al. (2021) integrated interactivity into the Technology Acceptance Model (TAM), demonstrating that it enhances both perceived usefulness and purchase intention in apparel e-commerce. Similarly, Summerlin and Powell (2022) found that higher website interactivity significantly increases consumer engagement and purchase intention, particularly for high-priced products. Likewise, Wisniarski et al. (2024) showed that interactive social media content fosters stronger engagement and purchase intention among Generation Z consumers. Importantly, interactivity is conceptually distinct from usability or interface efficiency, which emphasize task completion and ease of navigation rather than dialogic responsiveness and user-system reciprocity. Accordingly, this study conceptualizes interactivity as an exogenous stimulus variable that captures Gen Z consumers' perceived control, responsiveness, and

reciprocal engagement in online shopping and social media environments.

2.2.3 Mediating Construct

Perceived Trust (PT)

In this study, perceived trust is defined as a feeling of security and a willingness to depend on someone or something (Kim et al., 2011). In line with this definition, it is conceptualized as a multidimensional construct representing consumers' confidence in relying on online platforms or services. Foundational theories of trust emerged from organizational and relationship marketing contexts. For example, Morgan and Hunt (1994) defined trust as confidence in a partner's reliability and integrity, positioning it as essential for reducing uncertainty and sustaining long-term exchange relationships. Similarly, Mayer et al. (1995) conceptualized trust as a willingness to be vulnerable based on perceptions of ability, benevolence, and integrity, dimensions that continue to inform trust research across multiple domains. Extending these foundational models to the e-commerce domain, Pavlou (2003) and Gefen et al. (2003) integrated perceived trust into the Technology Acceptance Model, demonstrating that trust reduces perceived risk and uncertainty in online transactions and significantly facilitates consumer adoption of digital platforms. Recent empirical studies have further expanded understanding of the pivotal role of perceived trust in shaping online purchase intention across diverse digital contexts. Thamanda et al. (2024) showed that trust, defined as confidence in the reliability and accuracy of e-commerce platforms, significantly enhances purchase intention, particularly in high-involvement product categories. Tian (2024) found that enhanced perceived trust, together with the formation of swift guanxi, significantly increases consumers' impulse purchase intention, highlighting its role in reducing perceived risk and facilitating purchasing behavior in dynamic and interactive digital environments. In addition, recent studies increasingly suggest that perceived trust in online shopping contexts contains not only a cognitive evaluation of reliability, but also an affective dimension associated with emotional security, especially in live-streaming, interactive, and socially influenced environments involving younger consumers (Martin et al., 2025; Sachu et al., 2025; Tian, 2024). Accordingly, this study conceptualizes perceived trust as a mediating organismic construct within the S-O-R framework, capturing how consumers' sense of security and confidence in digital platforms shapes online purchase intention among Gen Z consumers.

2.3 Hypothesis Development

Drawing on the Stimulus-Organism-Response (S-O-R) framework (Mehrabian & Russell, 1974), this study proposes an integrated model to examine how stimuli from the online shopping environment influence online purchase intention (OPI) among Generation Z consumers through the mediating role of perceived trust. The four core independent variables, Perceived Usefulness (PU), Social Influence (SI), Information Quality (IQ), and Interactivity (INT), are conceptualized as stimuli (S) representing key features of the online shopping environment. Perceived Trust (PT) is positioned as the organismic (O) factor reflecting consumers' internal psychological response, while online purchase intention represents the behavioral response (R) in the proposed model.

2.3.1 Stimuli and Online Purchase Intention

Prior research has consistently shown that the four stimuli examined in this study play important roles in shaping consumers' online purchase intention.

Perceived usefulness reflects consumers' belief that an online platform enhances the value and efficiency of their shopping experience. In online shopping contexts, when consumers perceive digital platforms as useful, they are more likely to evaluate them favorably and develop stronger purchase intentions. This logic is consistent with the original Technology Acceptance Model (Davis, 1989), in which perceived

usefulness is identified as a key determinant of behavioral intention. Empirical studies have also supported this relationship across different contexts. For example, Lim et al. (2016) reported a significant positive effect of perceived usefulness on purchase intention among Malaysian university students ($\beta = 0.348$, $p < 0.001$), while ElSayad and Mamdouh (2024) similarly found that perceived usefulness remained a strong predictor of online purchase behavior among Millennials and Gen Z in AI-driven commerce ($\beta = 0.489$, $p < 0.001$). Accordingly, the present study proposes the following hypothesis:

H1: Perceived usefulness positively influences online purchase intention.

Social influence has been consistently identified as an important antecedent of behavioral intention in digital contexts, where it encompasses both normative influence, such as conformity to peer or family expectations, and informational influence, such as reliance on electronic word-of-mouth (Lee et al., 2011). Both the Theory of Planned Behavior (TPB) and the Unified Theory of Acceptance and Use of Technology (UTAUT) confirm the predictive power of normative social influence on individual intention (Ajzen, 1991; Venkatesh et al., 2003). Recent empirical studies continue to affirm the positive relationship between social influence and online purchase intention. For instance, Gunawan et al. (2023) reported a significant positive effect of peer recommendations on purchase intention ($\beta = 0.261$). Lim et al. (2024) further demonstrated that social influence—including both peer input and electronic word-of-mouth—significantly shapes online purchase intentions among Generation Z consumers in Malaysia, highlighting the dual role of normative and informational cues in guiding digital shopping behavior. These findings collectively reinforce the critical role of social influence in shaping online purchase intention.

H2: Social influence positively influences online purchase intention.

Information quality plays an important role in shaping online purchase intention by influencing how consumers evaluate the relevance, accuracy, and completeness of product-related information. In earlier foundational work, Park et al. (2007) identified the structural clarity and factual richness of online consumer reviews as key contributors to perceived information quality, which in turn positively influenced purchase intention. More recent studies continue to support this relationship. For example, Bebbber et al. (2017) reported that well-structured and credible information significantly increased purchase intention ($\beta = 0.480$, $p < 0.001$). Erkan and Evans (2018) further demonstrated that detailed and trustworthy information enhances perceived credibility, which in turn strengthens consumers' purchase intention. Similarly, Hoo et al. (2024) emphasized the role of personalization and formatting in information quality and confirmed its positive impact on online purchasing among digital consumers in Malaysia. In addition, Ngo, Vuong, et al. (2024) identified information quality as a critical determinant of online purchase intention among Generation Z, particularly in social media-driven electronic word-of-mouth contexts. Collectively, these findings underscore the importance of high-quality and consumer-relevant information in reducing uncertainty and strengthening online purchase intention in digital environments.

H3: Information quality positively influences online purchase intention.

Interactivity has emerged as an important predictor of online purchase intention across diverse digital commerce contexts. For instance, Shariffuddin et al. (2023) demonstrated that interactivity on travel websites—particularly through real-time communication and user involvement—positively influenced purchase intentions ($\beta = 0.151$, $p < 0.05$). Similarly, Theng and Salim (2024) observed a significant positive correlation between interactivity and online purchase intention ($r = 0.383$, $p < 0.01$). In live-streaming contexts, Rui and Mohamad (2024) further confirmed that influencer interactivity—such as responding to comments and initiating real-time dialogue—significantly boosts purchase intention ($\beta = 0.145$, $p < 0.05$). Collectively, these studies indicate that interactivity not only enhances user experience but also strengthens online purchase intention across various digital environments.

H4: Interactivity positively influences online purchase intention.

2.3.2 Perceived Trust as an Organismic Mediator

Perceived trust is widely recognized as a central construct in online shopping, particularly under conditions of uncertainty regarding product quality, transaction security, and seller reliability (Thamanda et al., 2024). Empirical studies consistently show that perceived trust serves as an important mechanism linking external stimuli to online purchase intention. For instance, perceived usefulness has been shown to influence behavioral intention through trust across contexts such as digital zakat services, mobile banking, and e-book purchasing (Kurniawan et al., 2022; Prayudi et al., 2022; Yudiarti & Puspaningrum, 2022). Similarly, trust mediates the relationship between social influence and purchase intention in both AI-enabled services and social commerce environments (Kandoth & Shekhar, 2022; Purwianti et al., 2024). In terms of information quality, trust has been found to translate accurate and timely product information into increased purchase intention among Gen Z consumers (Laulita, 2024; Shi, 2024). Lastly, interactivity, especially in live-streaming commerce, builds trust in sellers and platforms, which in turn strengthens purchase intention (Februadi & Septiani, 2024; Song et al., 2022). Collectively, these findings support the role of perceived trust as a mediating mechanism linking key online shopping stimuli to online purchase intention.

H5: Perceived usefulness positively influences perceived trust.

H6: Social influence positively influences perceived trust.

H7: Information quality positively influences perceived trust.

H8: Interactivity positively influences perceived trust.

H9: Perceived trust positively influences online purchase intention.

H10: Perceived trust mediates the relationship between perceived usefulness and online purchase intention.

H11: Perceived trust mediates the relationship between social influence and online purchase intention.

H12: Perceived trust mediates the relationship between information quality and online purchase intention.

H13: Perceived trust mediates the relationship between interactivity and online purchase intention.

2.4 Research Model

Based on the Stimulus-Organism-Response (S-O-R) framework, this study proposes a research model in which four external stimuli, namely perceived usefulness (PU), social influence (SI), information quality (IQ), and interactivity (INT), influence online purchase intention (OPI) both directly and indirectly through the organismic mediator, perceived trust (PT). Within this model, perceived trust captures consumers' psychological confidence in the online shopping environment. All constructs are modeled as first-order reflective variables.

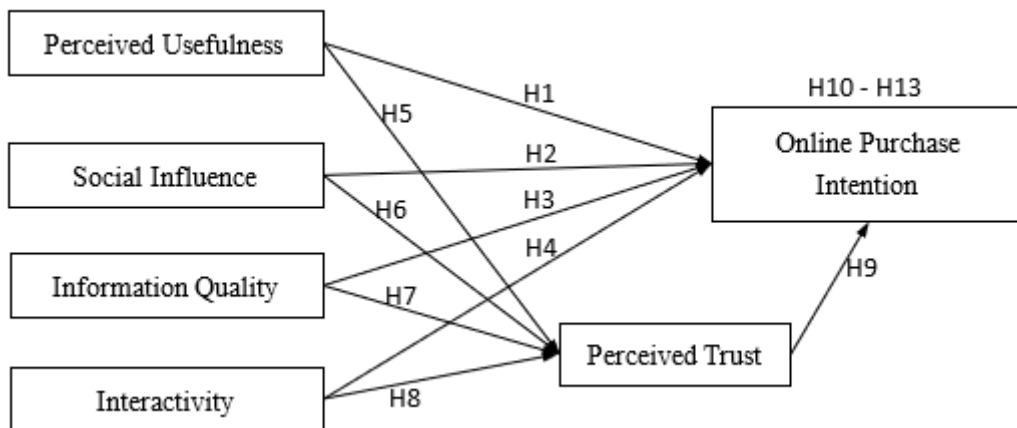


Figure 2.4 Conceptual Framework of Online Purchase Intention among Generation Z

3. Discussion and Conclusion

3.1 Theoretical Contributions

This study extends the Stimulus-Organism-Response (S-O-R) model by incorporating perceived usefulness, social influence, information quality, and interactivity as external stimuli, while conceptualizing perceived trust as the organismic mechanism explaining Generation Z’s online purchase intention. In the e-commerce environment, where face-to-face experiences are absent, consumers’ decision-making is shaped by diverse external cues and internal psychological processes, underscoring the need for a framework capable of capturing the complexity of online evaluation and purchase formation (Handoyo, 2024).

A second contribution of this study lies in its trust-based explanation of online purchase intention. Although perceived trust has long been recognized as an important factor in online consumer behavior, prior studies have not always examined it as a central explanatory mechanism, and have often included it alongside a broader set of antecedent variables. Moreover, organismic components within the S-O-R model, particularly trust, remain underexplored, underscoring an important theoretical gap (Teangsompong & Sawangproh, 2024). By contrast, this study positions perceived trust as an important mediating mechanism linking diverse digital stimuli to online purchase intention. In doing so, it enriches the mechanism-based explanation of how consumers interpret functional, social, informational, and interactive cues in digital shopping environments and translate them into purchasing intentions. This perspective is particularly relevant in online commerce, where uncertainty regarding seller reliability, transaction security, and product quality remains a central concern.

Third, the study contributes to the broader theoretical understanding of online consumer behavior by drawing on and extending classical theories in the e-commerce context. While the S-O-R framework serves as the primary theoretical lens, TAM provides complementary support for the role of perceived usefulness, and TPB offers a broader foundation for understanding purchase intention as a proximal predictor of actual behavior. By integrating these perspectives within a unified conceptual framework, the study provides a more coherent explanation of online purchase intention in digitally mediated environments.

Finally, this study contributes to the literature by integrating functional, social, informational, and interactive stimuli that are often examined in isolation in prior research. This more comprehensive perspective provides a richer understanding of how Generation Z forms purchase intention in

contemporary digital marketplaces. By focusing on Henan, a developing regional market shaped by expanding digital infrastructure and increasing mobile internet penetration, the study also extends current understanding of online consumer behavior beyond the more frequently examined coastal and nationally aggregated contexts (Hui, 2024).

3.2 Practical and Social Contributions

This study offers practical contributions by providing strategic insights for e-commerce platforms and online retailers seeking to better engage Generation Z consumers. Specifically, the findings suggest that firms should not focus solely on transactional efficiency, but should also strengthen the broader digital shopping environment through more useful platform functions, higher information quality, greater interactivity, and more credible social cues. By improving these external stimuli, e-commerce businesses may enhance consumers' perceived trust and online purchase intention, thereby supporting stronger user engagement and more sustainable digital growth.

In addition, the findings highlight the importance of a consumer-centered approach in digital commerce, helping firms better meet consumer needs and preferences while contributing to more trustworthy online shopping environments. In the context of Henan, where e-commerce is growing rapidly, this study supports the development of local digital strategies and provides insights that may facilitate the transition of traditional businesses to digital platforms, thereby promoting long-term growth and sustainability in the regional economy.

3.3 Limitations and Future Research Directions

This study has several limitations. First, the proposed framework is developed in the specific context of Generation Z consumers in Henan Province, which may limit its applicability to other demographic or cultural settings. Second, although the model is theoretically grounded, its explanatory value still requires empirical validation across different digital commerce contexts. Third, the framework focuses on four key stimuli and one mediating mechanism, which means that other potentially relevant factors may not be fully captured.

Future research may empirically test the proposed model in different regional and cultural settings, particularly to examine whether the role of perceived trust varies across consumer groups and digital platforms. Longitudinal studies may also provide deeper insight into how online purchase intention changes over time as digital technologies and shopping environments continue to evolve. In addition, future studies may incorporate other relevant constructs, such as perceived risk or personal innovativeness, to further enrich understanding of consumer decision-making in digital commerce.

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