



Understanding the behavioral Intention to Use Mobile Commerce Among Generation Z: A Theory of Planned behavior Approach

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Abstract— This study investigates the behavioral intention of Generation Z consumers in Nueva Ecija, Philippines, to use mobile commerce (m-commerce) platforms, guided by the Theory of Planned Behavior (TPB). With the growing prominence of m-commerce among digital natives, understanding the drivers of their engagement is essential for businesses and policymakers. Anchored on the model of Meghisan-Toma et al. (2021), this study examines the influence of attitude toward using mobile commerce (ATUMC), social influence (SI), and perceived behavioral control (PBC) on behavioral intention to use m-commerce (BIUM). A total of 183 purposively selected respondents aged 18–25 participated in the study. Data were gathered using a structured survey adapted from validated instruments and analyzed using Jamovi statistical software. Descriptive statistics revealed that Gen Z respondents generally "Agreed" with all m-commerce constructs, with females and frequent online shoppers expressing higher levels of agreement. Lazada users demonstrated stronger attitudes and motivations compared to users of other platforms. ANOVA results showed no significant differences in behavioral intention across gender and platform use. However, shopping frequency was significantly associated with attitude and usage motivation, indicating that frequent exposure to m-commerce builds stronger engagement. Correlation analysis indicated strong, positive, and statistically significant relationships among all four TPB constructs. Attitude, social influence, and perceived behavioral control were all significantly correlated with behavioral intention. Regression analysis confirmed these findings, with the three predictors jointly explaining 65.7% of the variance in behavioral intention. Among them, social influence emerged as the strongest predictor, followed by perceived behavioral control and attitude. Findings validate the TPB framework and highlight the importance of social and motivational factors in promoting m-commerce among digital natives. It is recommended that m-commerce providers enhance user experience by leveraging peer influence strategies, improving usability features, and cultivating user confidence. Local businesses and institutions should also support digital literacy and m-commerce awareness to promote informed and habitual engagement among the youth.

Keywords— mobile commerce, Generation Z, behavioral intention, Theory of Planned Behavior, social influence, usage motivation, Philippines

I. INTRODUCTION

The rapid advancement of mobile technology and increasing smartphone penetration have transformed how consumers interact with digital

platforms, giving rise to mobile commerce (m-commerce) as a dominant channel for purchasing goods and services. As defined in the literature, m-commerce refers to commercial transactions

conducted through mobile devices such as smartphones and tablets, offering convenience, accessibility, and personalized user experiences.

Globally, Generation Z—those born between 1995 and 2010—has emerged as a key demographic driving the adoption of mobile commerce. This cohort is highly interactive with internet technology and represents the future of mobile payments (Nur & Panggabean, 2021). They are accustomed to using technology in their daily lives (Maharani, 2021) and increasingly seek advanced, convenient, and secure technological options in payments (Nur & Panggabean, 2021). With their income gradually rising as they enter the workforce, Gen Z is becoming a significant force in the consumer market (Guo et al., 2023). They prioritize innovation and security in purchasing behavior and are considered a driving force for digital transformation (Dragolea et al., 2023). Consequently, understanding their preferences and adoption patterns is crucial for businesses aiming to enhance user experience and market competitiveness (Bunea et al., 2024). E-commerce platforms are therefore closely observing Gen Z behavior to refine strategies that capture their attention and loyalty (D. & Waghmare, 2024).

While previous studies, such as Meghisan-Toma et al. (2021), have investigated the impact of online advertising, social influence, and usage motivation on the behavioral intention to use m-commerce among Romanian youth, there remains limited understanding of these dynamics within the Philippine context.

In the province of Nueva Ecija, Philippines, Generation Z represents a vibrant segment of young digital users whose consumption patterns and behavioral intentions toward m-commerce deserve focused academic exploration. Understanding the factors that drive or hinder their adoption of mobile commerce platforms is essential for local businesses, digital marketers, and policymakers aiming to enhance customer engagement and drive economic growth.

Anchored on the framework used by Meghisan-Toma et al. (2021), this study investigates the influence of online advertising, social influence, and usage motivation on the behavioral intention to use m-commerce among Gen Z consumers in Nueva

Ecija. It also examines how demographic and behavioral factors such as gender, frequency of online shopping, and preferred m-commerce platforms relate to behavioral intention, providing valuable insights into localized consumer behavior in the digital economy.

II. REVIEW OF RELATED LITERATURE

Attitude and Behavior Intention to Use Mobile Commerce

Generation Z's inclination to use mobile payment technology in online purchasing is influenced by several factors (Nur & Panggabean, 2021). These factors include perceived ease of use, security, and brand loyalty (Kristina & Harris, 2020). Strengthening the intention of continuous use is fundamentally important for companies to consolidate and expand their existing market share (Zhu, 2019). Generation Z's intention to make purchases is also influenced by previous experiences, information gathering, and comparisons between similar products (Radzi et al., 2021). Factors such as performance expectancy and social influences have been shown to affect the adoption of mobile payments among Generation Z (Nur & Panggabean, 2021). System quality, service quality, and information quality also correlate with satisfaction, impacting behavioral intentions (Abed & Alkadi, 2024). Mobile payment providers can leverage these insights to enhance their systems by focusing on elements that significantly influence usage intent among this demographic (Simorangkir & Afgani, 2021). Understanding these elements can guide strategies aimed at increasing mobile payment adoption among Gen Z, who are digital natives, by addressing their specific needs and expectations, including the influence of income levels on their intention and behavior (Ponsree et al., 2021) (Maharani, 2021). As this generation increasingly engages with mobile internet and spends less time on desktop computers, retailers can target them effectively through m-commerce (Meghisan et al., 2021).

Social Influence and Behavior Intention to Use Mobile Commerce

Social media trends and endorsements significantly drive Generation Z's purchasing

decisions, emphasizing visual content and convenience (Syamsudin et al., 2025) (Bhuwaneshwari & Hemasuruthi, 2023). As members of a pivotal market segment, their digital fluency and 'always-on' purchasing habits make them a key demographic for understanding the impact of technology in shopping environments (Bunea et al., 2024). Generation Z relies on digital platforms for product information, which has a strong influence on their purchasing decisions (Fathinasari et al., 2023). This generation's familiarity with digital tools influences their shopping behavior, distinguishing them from previous generations (Syamsudin et al., 2025). Given their deep integration with technology, it's crucial for e-commerce businesses to adapt to their preferences and behaviors to maintain relevance (D. & Waghmare, 2024). This generation is characterized by a desire for innovation, convenience, and security, setting new challenges for marketers (Dragolea et al., 2023). Generation Z members are native digital users who are comfortable using apps and websites in their daily activities (Ayuni, 2019) (D. & Waghmare, 2024). They also value quality and authenticity, often willing to pay more for products that offer a pleasing and exciting experience, and those that align with their social responsibility values (Cheng et al., 2025) (Gomes et al., 2023) (Dahlquist & Garver, 2022). They are also more inclined to support brands that reflect ethical and sustainable practices (Djafarova & Fouts, 2022) (Gomes et al., 2023). This generation's reliance on digital platforms and social media necessitates the use of digital marketing strategies to connect, engage, and convert them into consumers (Archana. & Shree, 2024) (Sengupta et al., 2024).

Perceived Behavioral Control and Behavior Intention to Use Mobile Commerce

Generation Z's familiarity with technology gives them a high degree of perceived behavioral control over mobile commerce, with digital platforms and social media shaping their purchasing decisions (Syamsudin et al., 2025) (Duffett & Mxunyelwa, 2025). This cohort, born into the digital age, exhibits distinct consumer behaviors, making them a key focus for understanding technology's impact on shopping experiences (Fathinasari et al., 2023) (Priporas et al., 2017). Their ability to navigate and adapt to new technologies influences their shopping

behavior, setting them apart from older generations (Bhuwaneshwari & Hemasuruthi, 2023). This generation is comfortable using apps and websites, which influences their choices in mobile commerce (Dragolea et al., 2023) (Deng et al., 2024).

This familiarity increases their confidence in using mobile payment technologies, as they inherently trust and understand digital interfaces (Alruthaya et al., 2021) (Ranieri et al., 2021). This understanding is essential for e-commerce businesses aiming to meet the expectations of this tech-savvy generation (Alruthaya et al., 2021). Their innate understanding and adept use of technology make them more receptive to innovative m-commerce solutions, which can enhance their overall shopping experience (Dragolea et al., 2023) (Guerra-Tamez et al., 2024). Understanding the nuances of Generation Z's digital interactions is crucial for businesses looking to leverage their purchasing power, as they are more likely to adopt drone delivery services for e-commerce (Chen et al., 2023). Generation Z, born into the digital world, are tech-savvy and explore new applications as a part of their lives (Zain et al., 2022). This makes it essential for Saudi Arabia to understand their perceptions and the factors influencing their use of mobile applications to achieve its sustainable development goals (Abed & Alkadi, 2024).

While numerous studies have explored the behavioral intention of Generation Z toward mobile commerce across different cultural and national contexts, there remains a noticeable gap in localized research within the Philippine setting – particularly in provinces such as Nueva Ecija. Much of the existing literature has focused on broad factors like convenience, trust, and social influence; however, the interplay between attitude, social influence, and perceived behavioral control among Filipino Gen Z users remains underexamined. Moreover, few studies have contextualized these factors using the Theory of Planned Behavior framework alongside specific m-commerce platforms popular among Filipino youth, such as Shopee, Lazada, and TikTok Shop. Given the rapid digital transformation and increasing economic participation of Generation Z in the Philippines, this study aims to fill that gap by offering empirical evidence on the determinants of m-commerce behavioral intention within this

demographic. Anchored on a tested theoretical model and informed by current literature, the research provides localized insights to support marketers, platform developers, and policymakers in crafting data-driven strategies tailored to the unique behaviors of Gen Z in Nueva Ecija.

III. METHODOLOGY

This study adopted a descriptive-correlational research design to examine the influence of online advertising, social influence, and usage motivation on the behavioral intention of Generation Z consumers in Nueva Ecija, Philippines, to engage in mobile commerce. The target population consisted of young adults aged 18 to 25, and a total of 183 respondents were purposively selected based on their familiarity with and experience in using m-commerce platforms such as Shopee, Lazada, and TikTok Shop. The primary data collection instrument was a structured questionnaire consisting of two sections: the first covered demographic and behavioral variables (e.g., gender, frequency of online shopping, and preferred m-commerce platform), while the second measured the constructs of behavioral intention, online advertising influence, social influence, and usage motivation using a 5-point Likert scale ranging from 1 (Totally Disagree) to 5 (Totally Agree). The items used were adapted from the validated survey instrument of Meghisan-Toma et al. (2021).

This approach aligns with the broader aim of understanding the factors that drive Generation Z's

adoption of mobile payment technologies and e-commerce platforms, recognizing their increasing significance as consumers in the digital marketplace (Guo et al., 2023; Nur & Panggabean, 2021). This is particularly relevant given that Generation Z spends a considerable amount of time on mobile internet platforms, making them a key demographic for retailers (Meghisan et al., 2021). Analyzing these factors can provide actionable insights for businesses aiming to develop marketing strategies tailored to this demographic (Syamsudin et al., 2025). Such strategies should consider the unique preferences and characteristics of Generation Z, who have grown up in the digital era and exhibit distinct online shopping behaviors (D. & Waghmare, 2024).

Data analysis was conducted using Jamovi statistical software. Descriptive statistics were used to profile the respondents and summarize the central tendencies of each construct. To test differences in behavioral intention across demographic groups, Analysis of Variance (ANOVA) was applied based on gender, frequency of online shopping, and most-used m-commerce platform. Pearson correlation analysis was used to determine the strength and direction of relationships between the independent variables (online advertising, social influence, and usage motivation) and the dependent variable (behavioral intention). Lastly, a multiple regression analysis was conducted to assess the predictive power of the three independent variables on behavioral intention, offering a comprehensive understanding of the key drivers influencing Gen Z's engagement with m-commerce in the local context.

IV. RESULTS AND DISCUSSION

4.1. Descriptive Statistics of Attitude, Social Influence, Usage Motivation, and Behavioral Intention

Table 1: Descriptive Statistics of Attitude, Social Influence, Usage Motivation, and Behavioral Intention Toward M-Commerce Among Generation Z Respondents, by Gender, Frequency of Online Shopping, and Preferred Platform

Category	Group	ATUMC	SI	PBC	BIUM
Gender	Female	3.15 (A)	3.07 (A)	3.16 (A)	3.12 (A)
	Male	3.0 (A)	2.87 (A)	3.07 (A)	2.99 (A)
Frequency of Online Shopping	Monthly	3.21 (A)	3.1 (A)	3.24 (A)	3.16 (A)
	Occasionally	3.01 (A)	2.95 (A)	3.03 (A)	3.0 (A)
	Weekly	3.22 (A)	3.07 (A)	3.27 (SA)	3.19 (A)
M-Commerce Platform	Facebook	2.75 (A)	2.63 (A)	2.87 (A)	2.8 (A)

Lazada	3.38 (SA)	2.85 (A)	3.38 (SA)	3.23 (A)
Shopee	3.17 (A)	3.04 (A)	3.11 (A)	3.07 (A)
Tiktok	3.09 (A)	3.06 (A)	3.16 (A)	3.11 (A)
Others	3.2 (A)	3.13 (A)	3.4 (SA)	3.07 (A)

Note. Values represent the mean scores with corresponding verbal interpretation based on the following scale: 3.25–4.00 = Strongly Agree (SA), 2.50–3.24 = Agree (A), 1.75–2.49 = Disagree (D), 1.00–1.74 = Strongly Disagree (SD).

The results based on gender show that both male and female Generation Z respondents in Nueva Ecija generally agreed with the statements related to their attitude, social influence, usage motivation, and behavioral intention toward mobile commerce. Female respondents consistently had slightly higher mean scores across all constructs—such as Attitude toward Using M-Commerce (ATUMC = 3.15), Social Influence (SI = 3.07), and Behavioral Intention (BIUM = 3.12)—compared to males, who scored ATUMC = 3.00, SI = 2.87, and BIUM = 2.99. This suggests that female Gen Z users may be more positively inclined and influenced to use mobile commerce platforms than their male counterparts, although both genders still fall within the "Agree" range in all areas. The slight gap might reflect gender-based differences in shopping behavior, with females possibly exhibiting greater enthusiasm for digital shopping experiences.

In terms of frequency of online shopping, those who shopped weekly and monthly demonstrated slightly higher mean scores compared to those who shop only occasionally. Weekly shoppers showed the highest attitude and usage motivation scores (ATUMC = 3.22; PBC = 3.27, interpreted as "Strongly Agree"), along with a high behavioral intention (BIUM = 3.19, "Agree"). This

trend implies that more frequent exposure to online shopping builds a stronger attitude and motivation toward using m-commerce platforms, likely due to increased familiarity and perceived convenience. Meanwhile, occasional shoppers still agreed with most items, but their lower mean values suggest a more moderate level of engagement with m-commerce.

When examining the most-used m-commerce platforms, respondents who use Lazada and Others (e.g., niche apps) had the highest mean scores across the constructs, with Lazada users showing a "Strongly Agree" interpretation for both attitude and usage motivation. In contrast, Facebook users had the lowest means across all constructs, with all scores still within the "Agree" range. Shopee and TikTok users, the largest groups, reported consistent "Agree" responses across the board. This indicates that platform preference plays a role in shaping behavioral intention, and platforms perceived as more reliable, user-friendly, or rewarding (e.g., Lazada) may better foster positive attitudes and intention to use m-commerce services.

4.2. Analysis of Variance (ANOVA) on M-Commerce Constructs by Gender, Frequency of Online Shopping, and Preferred Platform

Table 2: One-Way ANOVA Results on Attitude, Social Influence, Usage Motivation, and Behavioral Intention Toward M-Commerce by Gender, Frequency of Online Shopping, and Preferred Platform

Factor	Variable	F	df1	df2	p-value
Gender	ATUMC	1.954	1	69	0.167
	SI	3.684	1	64	0.059
	PBC	0.932	1	71	0.338
	BIUM	1.884	1	72.5	0.174
Frequency of Online Shopping	ATUMC	3.41	2	83.5	0.038
	SI	1.88	2	79.1	0.159
	PBC	4.22	2	79.7	0.018

	BIUM	2.9	2	79.9	0.061
Mobile Commerce Platform	ATUMC	1.288	4	11.2	0.332
	SI	1.215	4	12.1	0.355
	PBC	1.022	4	11.3	0.437
	BIUM	0.668	4	11.6	0.627

Note. Significant results are considered at $p < .05$. ATUMC = Attitude Toward Using Mobile Commerce; SI = Social Influence; PBC = Perceived Behavioral Control (Usage Motivation); BIUM = Behavioral Intention to Use Mobile Commerce.

Table 2 presents that, among gender groups, there were no statistically significant differences found in the mean scores for attitude (ATUMC), social influence (SI), usage motivation (PBC), and behavioral intention (BIUM) toward mobile commerce, as all p-values were above the 0.05 threshold. However, social influence (SI) had a marginal p-value ($p = 0.059$), suggesting a near-significant trend that may warrant further investigation. This indicates that while both male and female Gen Z respondents in Nueva Ecija generally share similar perceptions and behaviors toward m-commerce, females might be slightly more influenced by social factors in their mobile shopping decisions.

For frequency of online shopping, significant differences were observed in ATUMC ($p = 0.038$) and PBC ($p = 0.018$), meaning that attitudes and perceived behavioral control (usage motivation) varied significantly depending on how often respondents shopped online. Weekly shoppers likely reported stronger agreement in these constructs than

occasional or monthly shoppers, supporting the idea that more frequent engagement with online shopping enhances both positive attitude and confidence in using m-commerce platforms. This underscores the importance of habitual digital interaction in shaping user perceptions.

On the other hand, when categorized by preferred mobile commerce platform (e.g., Shopee, TikTok, Lazada), none of the variables showed statistically significant differences (all $p > 0.05$). This suggests that despite differences in brand or platform preference, Gen Z respondents share relatively uniform experiences and attitudes toward mobile commerce use. Platform loyalty, therefore, may be influenced by factors not captured by attitude, social influence, or motivation alone, such as price promotions or app design.

4.3. Relationship Among Attitude, Social Influence, Usage Motivation, and Behavioral Intention Toward Mobile Commerce

Table 3: Correlation Matrix Of M-Commerce Variables

Variables	ATUMC	SN	PBC	BIUM
ATUMC	-			
SN	0.760***	-		
PBC	0.744***	0.729***	-	
BIUM	0.715***	0.755***	0.737***	-

Note. ** $p < .001$

The table shows that the correlation analysis revealed that Attitude Toward Using Mobile Commerce (ATUMC) has a strong and positive relationship with the other three constructs. Specifically, it correlated highly with Social Influence (SI) ($r = 0.760$, $p < .001$), Perceived Behavioral Control

(PBC) ($r = 0.744$, $p < .001$), and Behavioral Intention to Use Mobile Commerce (BIUM) ($r = 0.715$, $p < .001$). These results suggest that respondents with a more favorable attitude toward mobile commerce also experience stronger social encouragement, greater confidence in their ability to use m-commerce

platforms, and increased intention to engage in m-commerce.

Social Influence (SI), which reflects the perceived encouragement or expectations from others to use mobile commerce, also showed strong positive correlations with both PBC ($r = 0.729$, $p < .001$) and BIUM ($r = 0.755$, $p < .001$). This implies that when Generation Z respondents feel supported or influenced by people around them—such as friends, family, or peers—they are more confident in using mobile platforms and are more likely to intend to do so. Social cues and peer behavior, therefore, appear to significantly shape user motivation and intent.

Table 4: Linear Regression Predicting Behavioral Intention to Use M-Commerce

Predictor	Estimate (B)	Standard Error (SE)	t-value	p-value
Intercept	0.464	0.1431	3.24	0.001
ATUMC	0.175	0.0689	2.54	0.012
SI	0.375	0.0723	5.19	<.001
PBC	0.3	0.0662	4.53	<.001

The regression model revealed a strong overall fit, with an R^2 of 0.657, indicating that 65.7% of the variance in Behavioral Intention to Use M-Commerce (BIUM) can be explained by the combined influence of Attitude Toward Using Mobile Commerce (ATUMC), Social Influence (SI), and Perceived Behavioral Control (PBC). This suggests that these three factors are substantial predictors of Gen Z's intention to use mobile commerce platforms in Nueva Ecija.

Among the predictors, Social Influence (SI) emerged as the strongest predictor ($B = 0.375$, $p < .001$), showing that perceived encouragement or pressure from peers, family, or social networks significantly influences a user's intention to engage in m-commerce. Perceived Behavioral Control (PBC) also significantly contributed to BIUM ($B = 0.300$, $p < .001$), implying that the more confident users are in their ability to navigate and control mobile commerce apps, the more likely they are to intend to use them.

Lastly, Attitude Toward Using Mobile Commerce (ATUMC) was also a significant but relatively weaker predictor ($B = 0.175$, $p = .012$). This indicates that while a positive attitude does

Lastly, PBC showed a strong correlation with BIUM ($r = 0.737$, $p < .001$), further reinforcing that perceived ability or ease of using mobile commerce platforms positively affects behavioral intention. In summary, all four variables are highly interrelated, suggesting that enhancing positive attitudes, social support, and self-confidence are key strategies to increase mobile commerce usage among Generation Z in Nueva Ecija.

4.4. Regression Analysis on the Predictors of Behavioral Intention to Use Mobile Commerce

contribute to higher behavioral intention, it may not be as influential as social encouragement or perceived control. Together, the findings highlight the importance of social context, ease of use, and personal attitude in driving m-commerce engagement among Generation Z.

V. CONCLUSIONS AND RECOMMENDATIONS

The descriptive statistics revealed that Generation Z respondents in Nueva Ecija generally agreed with the statements related to attitude, social influence, usage motivation, and behavioral intention toward mobile commerce. Slight differences emerged based on gender, with female respondents expressing marginally stronger agreement across all constructs. Frequency of online shopping played a role as well, with weekly and monthly shoppers showing stronger attitudes and motivations than occasional users. Platform-wise, Lazada users expressed the highest levels of agreement, suggesting that the design and usability of specific apps may influence engagement levels. M-commerce platforms and marketers should tailor campaigns to different user segments, especially emphasizing engagement

strategies that resonate more with frequent shoppers and female users. Platforms like Facebook, which had lower mean scores, may benefit from usability improvements or stronger promotional efforts targeting Gen Z consumers. Furthermore, as Generation Z increasingly engages with mobile internet for various services, retailers can target this demographic through tailored m-commerce strategies (Meghisan et al., 2021). These strategies should take into account that Gen Z consumers demand newer, technologically advanced options when it comes to payments (Nur & Panggabean, 2021). This is particularly important, given that this generation, having grown up in the digital era, possesses unique preferences that significantly shape their online shopping behaviors (D. & Waghmare, 2024) (Nur & Panggabean, 2021).

The ANOVA results revealed no significant differences in behavioral intention and related constructs by gender or platform preference. However, frequency of online shopping showed significant differences in attitude (ATUMC) and usage motivation (PBC), with weekly shoppers displaying stronger agreement. These findings imply that shopping habits are more predictive of m-commerce engagement than gender or brand loyalty. Stakeholders should develop initiatives that increase habitual use of m-commerce platforms, such as loyalty programs or gamified experiences that encourage regular interaction. Educational institutions and digital advocates could also integrate financial literacy and e-commerce competency modules into youth programs to support this transition. Age and gender can moderate the relationships and mean responses between variables (Kasilingam, 2020). Specifically, younger users and women exhibit a higher inclination to adopt m-commerce practices (Pandey & Chawla, 2018). These demographic factors can provide web store executives insights into building marketing capabilities and demand management strategies for different age groups (Bhat & Darzi, 2019).

Correlation analysis showed that attitude, social influence, and usage motivation all have strong, positive, and statistically significant relationships with behavioral intention. This indicates that enhancing any of these factors can increase the likelihood that Gen Z users will engage

with m-commerce. Notably, the strong correlation between social influence and behavioral intention points to the impact of peer recommendations and social expectations in shaping consumer behavior. Marketing strategies should leverage influencer endorsements, peer reviews, and social sharing features to enhance social influence. Campaigns designed for Gen Z should also aim to reinforce positive user attitudes and boost confidence in using digital platforms, such as by offering intuitive app interfaces and real-time customer support. Furthermore, businesses should focus on improving ease of use to boost the adoption of mobile commerce (Bhuwaneshwari & Hemasuruthi, 2023). As Generation Z enters the workforce and their income gradually rises, they will become a powerful growth point for the future consumer market (Guo et al., 2023). Given that this generation is characterized by digital fluency and a tendency to shop online frequently, it is crucial to understand their perceptions and acceptance of technological advancements in shopping (Bunea et al., 2024).

The regression model identified social influence (SI) as the strongest predictor of behavioral intention, followed by usage motivation (PBC) and attitude (ATUMC). The model explained 65.7% of the variance in behavioral intention, suggesting a robust framework for understanding Gen Z's use of mobile commerce in Nueva Ecija. These findings confirm the validity of the Theory of Planned Behavior (TPB) in this context. M-commerce companies and developers should prioritize features that foster peer interaction, ease of use, and confidence in platform security and reliability. Policymakers and educators should also explore digital engagement policies and training programs that cultivate a positive attitude and usage efficacy among young users in rural and urban areas alike. Businesses should focus on understanding the shopping behaviors of each generation to develop marketing strategies tailored to them (Syamsudin et al., 2025). Generation Z has a significant influence on product purchasing decisions and spends a considerable amount of time online, so digital marketing strategies should be understood by sellers to effectively target this demographic (Fathinasari et al., 2023). Since Gen Z is highly engaged with the internet and is comfortable with online platforms, businesses should adopt internet-based business

models, such as online shops, to align with their preferences and shopping behaviors (Ayuni, 2019).

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