

ABSTRACT

Gen Z or Generation Z is known as digital savvy who grew up in the era of digitalization and are active in social media. In the digital shopping ecosystem, it makes it easier for many people to fulfill their desires through live features such as Shopee Live by attracting attention through interactive and real-time marketing strategies that can encourage someone to have high materialism by doing impulsive buying. The materialism factor can strengthen the urge to own certain goods, while easy access to payments contributes to increasing propensity to indebtedness.

This study uses a quantitative research method with a descriptive and causal research type that takes data through distributing questionnaires to respondents. In this study, the researcher focuses on confirmatory research, where the researcher aims to test the extent of the relationship between the materialism variable (X) and impulsive buying (Y) through propensity to indebtedness (Y) as a mediating variable in generation Z on the Shopee Live platform. The population in this study was 100 generation Z respondents who used the Shopee Live platform. This study uses the Structuran Equation Modeling (SEM) research model on the Smart PLS 4 application.

The results of this study indicate that there is a significant positive influence between materialism and impulsive buying. Materialism has a significant positive effect on propensity to indebtedness and Propensity to indebtedness has a significant positive effect on impulsive buying. In this study, there are significant positive effects between variables. The results of this study are expected to be additional information related to the behavior and purchasing decisions of generation Z.

Keywords: *Consumer Behavior, Generation Z, Shopee Live, Materialism, Impulsive Buying and Propensity to Indebtedness*