







“Digital coupons and Gen Z: An application of technology acceptance model with coupon proneness as a moderator”

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DIGITAL COUPONS AND GEN Z: AN APPLICATION OF TECHNOLOGY ACCEPTANCE MODEL WITH COUPON PRONENESS AS A MODERATOR

Abstract

This study aimed to comprehend the perceptions and intentions of Generation Z consumers in India regarding the utilization of digital coupons, adopting the framework of the technology acceptance model. Through purposive sampling, 386 participants from Generation Z were selected to offer diverse perspectives, reflecting the significant influence of demographics on contemporary consumer behavior. An online survey was conducted across India, utilizing popular social networking applications, such as WhatsApp, LinkedIn, and Facebook, to distribute the online questionnaire as these platforms have widespread usage and accessibility among the target demographic. Structural equation modeling (SEM) was used to examine the relationships between the constructs. The study revealed that perceived ease of use had no significant impact on the attitudes toward digital coupons ($p > 0.05$). However, a strong positive relationship was observed between perceived usefulness and ease of use ($\beta = 0.542, p \leq 0.05$). Similarly, perceived usefulness positively influenced attitudes toward digital coupons ($\beta = 0.484, p \leq 0.05$), as did attitudes toward usage intention ($\beta = 0.746, p \leq 0.05$). The relationships between attitude and perceived ease of use ($\beta = -0.093, p \leq 0.05$) and attitude and usage intention ($\beta = -0.124, p \leq 0.05$) were moderated by digital coupon proneness. Insights derived from this study hold substantial relevance for marketers aiming to effectively engage Generation Z through digital couponing strategies.

Keywords

digital coupons, Generation Z, technology acceptance model, structural equation modeling, usage intention, coupon proneness

JEL Classification

M30, M31, M37

INTRODUCTION

Digital coupons have emerged as a significant marketing tool for businesses, offering cost-saving opportunities and attracting customers. In the dynamic landscape of modern commerce, marketers employ various sales promotional activities to influence consumer usage intentions. These activities encompass a spectrum of strategies, including coupons, samples, price packs, and refunds, aimed at facilitating consumer's decision-making and ultimately improving sales figures (Im & Ha, 2013; Iranmanesh et al., 2017).

The advent of digital technology has revolutionized marketing practices, leading to the rapid emergence of digital coupons as an essential element in contemporary marketing strategies. Unlike traditional paper coupons, digital coupons offer an interactive and personalized approach to providing discounts, incentives, and exclusive offers, thereby transforming promotional practices (Nambiar & Bolar, 2023).



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This digital transformation has not only reshaped the marketing landscape but also offered significant industry-level impacts, drove innovation, and shaped consumer behavior (Gillpatrick, 2019).

Moreover, research has indicated that consumer technological readiness in the digital context plays a crucial role in influencing purchase intentions. Consumers with high technological readiness are more inclined to engage with brands that utilize digital technology in their marketing strategies (Song, 2021). This underscores the importance of understanding the implications of digital coupons within different cultural contexts and demographic groups.

One such demographic cohort that has garnered attention in marketing circles is Generation Z, often referred to as digital natives. Generation Z individuals are characterized by their fluency and comfort with digital technologies (Zhang et al., 2023). They represent a critical target market for digital coupon campaigns due to their tech-savvy nature and reliance on technology for various aspects of their lives.

1. LITERATURE REVIEW

The proliferation of digital coupons in contemporary marketing strategies has garnered significant attention from researchers seeking to understand consumer behavior, particularly among Generation Z. With the advent of digital technologies, consumers are increasingly engaging with digital platforms for various shopping activities, including the usage of coupons. The prevalence of digital coupon usage among consumers has attracted considerable scholarly attention. Researchers have employed various methodologies, including the theory of planned behavior, the technology acceptance model, and the unified theory of acceptance and use of technology (Chaves et al., 2021; Guo et al., 2019; Jayasingh & Eze, 2009; Yakasai & Jusoh, 2015; Almulla, 2022). These studies have revealed that numerous factors contribute to digital coupon adoption, each exerting differing degrees of influence. These findings underscore the need to thoroughly examine the multifaceted nature of digital coupon usage.

Nayal and Pandey (2020b) indicate that behavioral traits of consumers, like their attitude and proneness toward the coupons, exert a greater impact on coupon redemption when compared to the visual components of coupons. Other behavioral characteristics affecting customers' adoption of digital coupons include their perceived utility, compatibility, ease of use, and credibility (Jayasingh & Eze, 2009). Consumers demonstrating a strong inclination toward coupon usage tend to acknowledge the practical advantages of mobile coupons. In this context, both perceived usefulness and favorable

attitudes toward their utilization equally contribute to their behavioral intention to use (Chiang et al., 2013). Guo et al. (2019) revealed that perceived enjoyment, coupon proneness, perceived economic benefit, and attitude significantly affect consumers' intention. Jayasingh and Eze (2013) found that the intentions of consumers to utilize mobile coupons are shaped by their attitude, perceived usefulness, and social factors; gender, income, and price consciousness were found to be important moderating variables. Additionally, perceived behavioral control, perceived ease of use, attitude, subjective norms, compatibility, personal innovativeness, and facilitating conditions affect coupon usage (Ha & Im, 2014). Collectively, these findings underscore the complexity of consumer behavior regarding coupon usage and highlight the interplay of various behavioral factors in shaping individuals' attitudes and intentions toward coupons.

Gen Z (born in 1997 or later) have come of age in an ever-evolving digital landscape where the lines between their physical and online existences have merged. Thanks to the constant availability of digital resources and information, they have developed a greater level of education and self-sufficiency, enabling them to make informed decisions when it comes to selecting products and services or lending support to specific brands (Binani et al., 2023). Gen Z consumers have a distinct preference for technology that enables them to be independent and adds direct value to their lives (Li & Hasnah Hassan, 2023). This generation utilizes mobile phones to make informed and intelligent purchasing decisions. They frequently engage in research, compare prices, and seek out discounts

before committing to a transaction. In light of this, businesses must recognize the importance of creating mobile-friendly platforms that cater to the preferences of Gen Z.

A number of theoretical frameworks have been proposed to help understand the elements influencing the acceptability of information technology. One of the most well-known and enduring models for explaining IT/IS adoption behavior is the technology acceptance model, which Davis first suggested in 1986. Davis (1989) posits that the primary objective of the technology acceptance model (TAM) is to furnish a model for evaluating how external factors affect an individual's internal beliefs, attitudes, and intentions. TAM suggests that behavioral intention (BI) significantly shapes usage behavior, serving as a predictive measure for individuals' interactions with technology. TAM is useful in predicting consumer attitudes and behaviors related to the adoption of mobile commerce (Akram et al., 2020; Carranza et al., 2020; Gera et al., 2020; Jayasingh & Eze, 2009). These investigations validate the feasibility of employing conventional adoption frameworks, such as TAM, in the realm of mobile technology to forecast usage behavior.

Drawing on the extensive body of existing scholarly literature, the current investigation presents a conceptual framework that is firmly rooted in the technology acceptance model. By doing so, this paper seeks to contribute to a more profound comprehension of the TAM framework as it pertains to digital coupons.

The views toward using mobile coupons are greatly influenced by opinions about how beneficial and simple discounts or coupons are regarded to be (Cox, 2014). Similarly, Jayasingh and Eze (2009), discovered that perceived ease of use and usefulness positively impacted consumer attitudes toward the usage of digital coupons. Chen and Lu (2011) also found that opinions on coupons and Internet browsing significantly affected users' intentions to use digital coupons. Abdennebi (2023), El Ashfahany et al. (2023), and Na et al. (2022) suggest that the perceived ease of use of technology strongly affects consumers' attitudes toward it, with perceived usefulness mediating this relationship. When individuals perceive that a tech-

nology is not difficult to operate, they tend to have a greater tendency to view it as useful. When this is applied to digital coupons, consumers are more likely to regard them as beneficial if they find them easy to use. Consequently, the level of ease in using digital coupons may have a significant impact on consumers' attitudes toward them, ultimately affecting their acceptance and usage behavior (Jayasingh & Eze, 2010).

Perceived usefulness significantly impacts users' attitudes, as highlighted by Davis (1989) and Venkatesh and Davis (2000). A system's users are more likely to have favorable views toward it if they believe it to be beneficial. The perceived usefulness of digital coupons influences the willingness of consumers to accept and use mobile coupons (Guo et al., 2019; Ha & Im, 2014; Im & Ha, 2013).

Davis et al. (1989) support the idea that users' positive attitudes significantly contribute to their intentions to use technology. A consistent theme in previous studies highlights the significance of attitude in determining the intention to use digital coupons. A positive attitude toward digital coupons is a robust predictor of continuous usage intention for mobile coupons, digital takeaway coupons among university students, and e-coupons (Guo et al., 2019; Im & Ha, 2013; Smith et al., 2019). Notably, Danaher et al. (2015) observed a surge in the redemption of mobile phone coupons, emphasizing the correlation between positive attitudes and coupon usage. The analysis of government-issued mobile coupons by J. Zhang and L. Zhang (2022) also highlights the significance of customer attitude, perceived usefulness, and ease of use in determining the intention to utilize digital coupons.

Coupon proneness is the propensity to accept an offer more quickly because of the added allure that coupons supply. Coupons motivate coupon-prone consumers (Carranza et al., 2020). Digital coupon proneness acts as a moderator between perceived ease of use and attitude (Yakasai & Jusoh, 2015; Nayal & Pandey, 2020b; Chiang et al., 2013). When perceived ease of use is high, those likely to use digital coupons act more positively. In addition, Na et al. (2021) emphasize the larger context of technical preparedness and propensity for

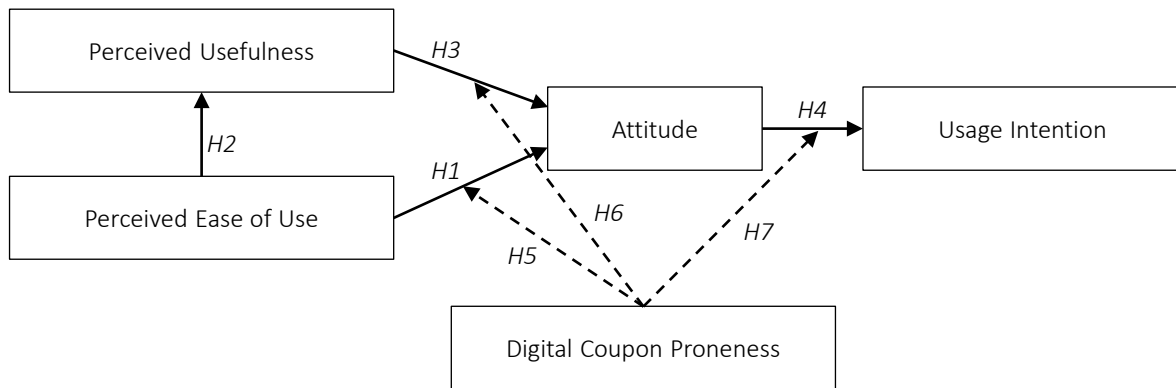


Figure 1. Conceptual framework

digital media, highlighting the moderating role of digital coupon proneness. This analysis reveals that people with a propensity for using digital discounts enhance the beneficial effects of perceived ease of use on the formation of favorable sentiments toward them. Using the technology acceptance model, Sarkar and Khare (2017) found that digital coupon proneness significantly moderated the relationship between attitude and perceived usefulness. This is because people who use digital coupons more frequently are more responsive to perceived usefulness, which strengthens the positive association between perceived usefulness and attitude (Chiang et al., 2013; Nayal & Pandey, 2020b; Rakesh & Khare, 2012). Moreover, Danaher et al. (2015) suggest that positive attitudes contribute to coupon redemption, implying that digital coupon proneness may enhance the link between perceived usefulness and attitude, potentially fostering continuous usage intention in personalized and interactive digital coupon environments (Galib, 2023).

Digital coupon proneness has been studied as a potential moderator between attitude and usage intention. Notably, while coupon proneness significantly influenced university students' intentions to utilize digital takeout coupons, its impact was relatively smaller compared to other determinants, such as attitude and perceived economic benefit (Guo et al., 2019; Nayal & Pandey, 2020a). In a similar vein, Yakasai and Jusoh (2015) discovered that attitude, as opposed to the subjective norm and perceived behavioral control, was the most powerful predictor of the intention to utilize digital coupons. It is significant that neither of these studies explicitly examined the complex function

of digital coupon proneness as a moderator of usage intention and attitude. This leads to a gap in the literature that calls for more research on the direct relationship between usage intention, attitude, and digital coupon proneness in the realm of coupon usage patterns.

The aim of this study is to examine the impact of the technology acceptance model constructs on Generation Z's intention to use digital coupons, with digital coupon proneness as a moderating factor. The proposed hypotheses, in accordance with the conceptual framework depicted in Figure 1, are:

- H1: *Perceived ease of use positively affects attitude toward digital coupons.*
- H2: *Perceived ease of use significantly affects perceived usefulness.*
- H3: *Perceived usefulness positively affects attitude toward digital coupons.*
- H4: *Attitude toward digital coupons significantly affects intention to use digital coupons.*
- H5: *The association between perceived ease of use and attitude is moderated by digital coupon proneness.*
- H6: *The association between perceived usefulness and attitude is moderated by digital coupon proneness.*
- H7: *The association between attitude and intention to use digital coupons is moderated by digital coupon proneness.*

2. METHODOLOGY

This empirical investigation endeavors to ascertain the extent to which the underlying presumptions of the technology acceptance model affect the usage intentions of consumers in India when digital coupons are introduced into the equation. To this end, the TAM model has been applied to appraise the impact of digital coupons on the usage intentions of young consumers belonging to Generation Z. The collection of data attains an unparalleled level of significance in furthering the primary objective of this study.

This investigation engaged a survey instrument with two distinct sections. The first probed the demographic profile of the respondents, whereas the second section consisted of measurement items. The latter component included the assessment of five unique constructs, namely digital coupon proneness, attitude, perceived ease of use, perceived usefulness, and usage intention. The constructs were scrutinized by 20 items, as indicated in Table 3. The rationale behind selecting these measures was due to their widespread usage in promotional investigations and the fact that the reliability of the scales has been firmly established. Furthermore, the survey items were extracted from prior studies to establish the content validity of the instrument.

The first section of the questionnaire consisted of a series of questions with predetermined response options related to the respondent’s gender, occupation, education, and income. The subsequent section required the respondents to answer on a five-point Likert scale, whereby they could express their level of agreement, ranging from strongly agree to strongly disagree, regarding the given prompts. The variables in the study are adapted from previous studies (Table 1).

Table 1. Measurement items

Scale	Source
Digital coupon proneness	Akram et al. (2020)
Perceived usefulness	Warkentin et al. (2007) and Ishfaq and Mengxing (2022)
Attitude	Bacile and Goldsmith (2011)
Perceived ease of use	Nambiar and Bolar (2023) and Ishfaq and Mengxing (2022)
Usage intention	Kim and Song (2020) and J. Zhang and L. Zhang (2022)

An online survey was conducted in India for data collection. WhatsApp, LinkedIn, and Facebook, three popular social networking applications, were used to distribute the online questionnaire. Online surveys have certain advantages over traditional questionnaires, including lower costs, quicker response times, and a wider geographic response area (Ishfaq & Mengxing, 2022; Lee & Chen-Yu, 2018). A pilot study validated the questionnaire, which involved asking experts in the subject and academics for their input.

Gen Z will soon surpass Millennials as the generation with the greatest worldwide population, with over one-third of all individuals identifying as part of this generation (Deloitte, 2016). Hence, the target population is Gen Z. Purposive sampling was used to determine the sample. Initial inquiries were made to ensure that consumers used digital coupons (Li et al., 2021). A total of 500 questionnaires were distributed, with 423 responses being received. Out of these 423 responses, three were only partially completed. After removing repetitive and irrelevant responses, 386 valid responses were obtained (Cochran, 1997), with a 64.3% response rate. In addition, the study determined a sufficiently representative sample size using the structural equation modeling technique. The minimal sample size for an appropriate statistical result in SEM, according to Boomsma and Hoogland (2001), is 200. In this case, the desired sample size (386) also met the criteria for carrying out SEM analysis.

3. RESULTS

The demographic profile (Table 2) depicts an equitable gender distribution, with 48.7% males and 51.3% females. Educational levels exhibit a predominance of intermediate education at 48.96%, succeeded by graduates (24.87%), postgraduates (13.21%), and others (12.95%). In terms of occupation, the majority are students (52.60%), followed by self-employed individuals (20.98%), employed individuals (20.72%), and individuals without employment (5.70%). Concerning the monthly income (in ₹) of households, a substantial 60.88% fall below the threshold of 100,000, 33.93% earn between 100,000 and 200,000, and 5.18% possess incomes exceeding 200,000. In summary, this

demographic snapshot presents a diverse sample characterized by a relatively balanced distribution of genders, diverse educational backgrounds, a considerable population of students, and a predominant representation in lower-income brackets. These percentages furnish a succinct overview of the demographic attributes, furnishing insights into the composition of the sample across crucial socio-demographic factors.

Table 2. Demographic profile

Characteristics		Frequency	Percent
Gender	Male	188	48.7
	Female	198	51.3
Education	Intermediate	189	48.96
	Graduate	96	24.87
	Postgraduate	51	13.21
	Others (Ph.D., Professional, etc.)	50	12.95
	Student	203	52.60
Occupation	Self-employed	81	20.98
	Employed	80	20.72
	Unemployed	22	5.70
Household Monthly Income (in ₹)	Below 100,000	235	60.88
	100,000-200,000	131	33.93
	Above 200,000	20	5.18
	Total	386	100

To ensure the reliability and credibility of the measurement instrument, the paper utilized a confirmatory factor analysis (CFA). This method was chosen because it can validate the underlying theoretical constructs and assess the adequacy of the measurement model. By utilizing CFA, the study evaluated the relationship between observed variables and latent factors, ensuring the accuracy and robustness of the measurement instrument.

Table 3 shows assessments of the measurement model's validity and reliability. The construct reliability was assessed using both Cronbach's alpha and composite reliability (CR). The construct validity was evaluated using two metrics: discriminant validity and convergent validity. Convergent validity was determined using confirmatory factor analysis (CFA), which incorporates factor loading and the average value extracted (AVE) metric. AVE values were taken into consideration to determine convergent validity. Notably, convergent validity was shown by AVE values higher than 0.50 (Hair et al., 2014). Furthermore, each construct's strong reliability has been confirmed by Cronbach's alpha and composite reliability values larger than 0.70 (Nunnally, 1978; Hair et al., 2014).

Table 3. Summary of the measurement model

Constructs	Items	Statements	Loadings	Cr. Alpha	CR	AVE
Attitude (ATT)	ATT1	I like digital coupons.	0.948	0.966	0.966	0.907
	ATT2	I react favorably toward digital coupons.	0.954			
	ATT3	Digital coupons are good.	0.951			
	ATT4	I feel positive about digital coupons.	0.955			
Digital Coupon Proneness (DCP)	DCP1	When I use digital coupons, I feel I am getting a good deal.	0.870	0.925	0.928	0.817
	DCP2	I tend to purchase those brands that offer digital coupons.	0.915			
	DCP3	I look for digital coupons when shopping online.	0.928			
	DCP4	While I do have preferred brands, I often opt to purchase brands for which I have digital coupons available.	0.902			
Perceived Ease of Use (PEAU)	PEAU1	I can easily remember how to perform transactions using a digital coupon.	0.879	0.938	0.945	0.843
	PEAU2	My interaction with a digital coupon is clear and understandable.	0.948			
	PEAU3	Learning to operate a digital coupon is easy for me.	0.924			
	PEAU4	Using digital coupons does not require much mental effort and training.	0.920			
Perceived Usefulness (PU)	PU1	Using digital coupons in online shopping enables me to shop more quickly.	0.740	0.889	0.888	0.754
	PU2	Using digital coupons improves my performance in online shopping.	0.908			
	PU3	Using digital coupons makes it easier to do online shopping.	0.912			
	PU4	Using digital coupons in online shopping is useful for me.	0.902			
Usage Intention (UI)	UI1	I intend to use digital coupons to make purchases online.	0.946	0.945	0.952	0.859
	UI2	I will pay close attention to digital coupons while purchasing online.	0.945			
	UI3	It is likely that I will use digital coupons to make purchases online.	0.890			
	UI4	I will redeem digital coupons to make purchases online.	0.925			

Table 4. Fornell-Larcker criterion

	ATT	DCP	PEAU	PU	UI
ATT	0.952				
DCP	0.655	0.904			
PEAU	0.532	0.572	0.918		
PU	0.690	0.621	0.542	0.869	
UI	0.841	0.625	0.515	0.669	0.927

Note: ATT: Attitude, DCP: Digital Coupon Proneness, PEAU: Perceived Ease of Use, PU: Perceived Usefulness, UI: Usage Intention.

Table 4 demonstrates the values of the Fornell-Larcker criterion for checking discriminant validity. According to Fornell and Larcker’s (1981) criteria, AVE values must be greater than the correlation coefficient (squared) between the observed variables.

Table 5. Explanatory power of the model

Predictor Construct	Target Construct	R ²	Q ²
PEAU, PU	ATT	0.582	0.430
ATT	UI	0.731	0.397

Note: ATT: Attitude, PEAU: Perceived Ease of Use, PU: Perceived Usefulness, UI: Usage Intention.

Table 5 shows the variance explained in attitude and usage intention, as well as the R² value of the model’s explanatory power. Greater explanatory ability is indicated by a higher number on the R² value scale, which runs from 0 to 1. In this case, the R² value (ATT = 0.582; UI = 0.731) shows that predictor variables have a moderate impact on target variables. Moreover, Q² values above zero demonstrate the predictive importance (Hair et al., 2019).

According to Table 6 and Figure 2, H₁, which suggested a positive relationship between attitude toward digital coupons and perceived ease of use,

was rejected. The lack of statistical significance ($p > 0.05$) indicates that attitudes toward digital coupons in the model are not significantly influenced by perceived ease of use despite a small positive beta value of 0.071.

On the other hand, H₂ was found to be statistically significant ($p \leq 0.05$), suggesting a high positive correlation between perceived usefulness and ease of use (beta value of 0.542). This suggests that when digital coupons become more widely seen as useful, their perceived ease of use will also likely grow.

Similarly, H₃ was confirmed, revealing that attitudes toward digital coupons and perceived usefulness have a strong positive relationship (beta value of 0.484); $p \leq 0.05$ denotes statistical significance. This suggests that an enhancement in perceived usefulness is associated with a more positive attitude toward digital coupons.

H₄ was also supported, showing a strong positive relationship (beta value of 0.746) between attitude toward digital coupons and usage intention, with high statistical significance ($p \leq 0.05$). This indicates that a positive attitude significantly influences the intention to make a purchase using digital coupons.

H₅ and H₇ were supported; however, digital coupon proneness was found to have a negative influence on the relationship between perceived ease of use and attitude towards digital coupons (beta value of -0.093 and $p \leq 0.05$). Additionally, it had a negative impact on the relationship between attitude toward digital coupons and usage intention (beta value of -0.124 and $p \leq 0.05$).

Table 6. Path analysis and structural model assessment

H	Relationship	Result	Beta	T-value	P-value*
H ₁	Perceived Ease of Use → Attitude toward digital coupon	Not Supported	0.071	1.479	0.139
H ₂	Perceived Ease of Use → Perceived Usefulness	Supported	0.542	12.683	0.000
H ₃	Perceived Usefulness → Attitude toward digital coupon	Supported	0.484	9.724	0.000
H ₄	Attitude toward digital coupon → Usage Intention	Supported	0.746	20.367	0.000
H ₅	Digital Coupon Proneness × Perceived Ease of Use → Attitude toward digital coupon	Supported	-0.093	2.239	0.025
H ₆	Digital Coupon Proneness × Perceived Usefulness → Attitude toward digital coupon	Supported	0.150	3.843	0.000
H ₇	Digital Coupon Proneness × Attitude toward digital coupon → Usage Intention	Supported	-0.124	4.697	0.000

Note: * At 0.05 level of significance; n = 10,000 subsample.

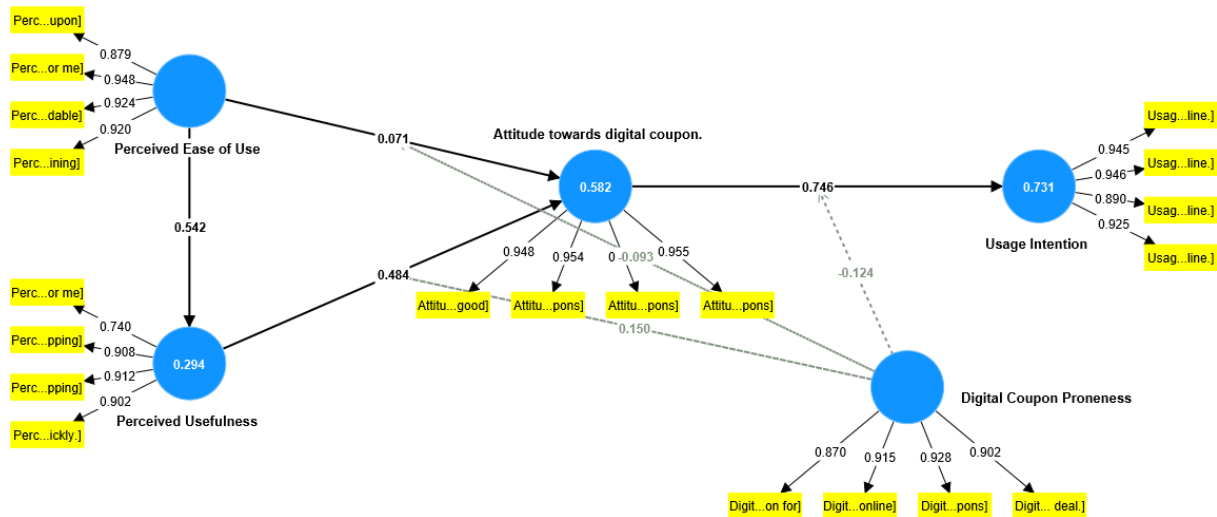


Figure 2. Bootstrapping analysis

Finally, *H6* was supported, revealing a positive influence (beta value of 0.150) on the relationship between perceived usefulness and attitude toward digital coupons, with statistical significance ($p \leq 0.05$). Overall, these findings contribute to a more comprehensive understanding of the intricate connections between user perceptions and behaviors related to digital coupons.

4. DISCUSSION

The study aimed to investigate the impact of the technology acceptance model (TAM) on Generation Z's intention to use digital coupons. The findings reveal several significant relationships and insights into the factors influencing attitudes and intentions in the context of digital coupon usage among Gen Z consumers.

Contrary to expectations, the study did not find significant support for *H1* that perceived ease of use positively influences attitudes toward digital coupons. The results are consistent with Gunawan et al. (2019), Handoko et al. (2022), and Sarkar and Khare (2017). This result is intriguing, as perceived ease of use is often considered a critical factor in technology acceptance. This suggests that for Gen Z consumers, factors other than perceived ease of use might play a more prominent role in shaping their attitudes toward digital coupons. The study provides substantial evidence for *H2* that perceived ease of use positively affects perceived usefulness. This result is consistent with other re-

search emphasizing the significance of perceived usefulness in technology adoption (Carranza et al., 2020; Na et al., 2022). Digital coupons are more likely to be valuable to Gen Z customers if they appear to be simple to use. This information is helpful to marketers since it emphasizes the necessity to create user-friendly and widespread digital coupon interfaces. Furthermore, the study aligns with expectations by supporting the hypothesis that perceived usefulness positively influences attitudes (Carranza et al., 2020; Chiang et al., 2013; Ha & Im, 2014) toward digital coupons (*H3*). This underlines the importance of emphasizing the practical advantages of digital coupons to Gen Z consumers and how they can enhance the overall shopping experience.

The paper confirms that consumers' intentions to make purchases are significantly influenced by their attitudes toward digital coupons (*H4*). This shows that marketers should focus on fostering favorable views regarding digital coupons in order to take advantage of their potential influence on real purchasing behavior (Cheah et al., 2015; Nguyen & Vo, 2023; Peña-García et al., 2022).

Furthermore, this study contributes significantly to understanding consumer behavior in the digital coupon landscape by revealing the moderating influence of digital coupon proneness on several key relationships. These findings not only extend the current knowledge but also shed light on the nuanced interactions within this dynamic field. Primarily, the study demonstrates that digital cou-

pon proneness plays a pivotal role in shaping the relationship between perceived ease of use and attitude (*H5*). It is imperative to note that this relationship is negatively moderated by digital coupon proneness. In other words, for individuals inclined toward digital coupons, the perceived ease of using these coupons does not necessarily translate into a more positive attitude. This finding suggests that simply making digital coupons easy to use may not be sufficient to win over consumers who are already predisposed toward these offers (Nayal et al., 2021).

Likewise, the study unveils another intriguing dimension in the relationship between attitude and purchase intention (*H7*). Here, too, digital coupon proneness exerts a negative moderating effect. This implies that consumers with a strong inclination toward digital coupons may not automatically convert their positive attitudes into a stronger intention to make a purchase. For marketers, this underscores the complexity of motivating consumers within this segment, indicating that a mere positive attitude toward digital coupons may not translate into increased sales without additional efforts (Akram et al., 2020). Conversely, the study sheds light on the positive moderating role of digital coupon proneness in the relationship between perceived usefulness and attitude (*H6*). In this case, individuals who are naturally inclined toward digital coupons are more likely to form positive attitudes when they perceive these coupons as useful. This suggests that, for a certain consumer segment, the perceived usefulness of digital coupons is a strong driver of positive attitudes.

Digital coupons have become a crucial marketing technique, with tech-savvy Gen Z as a key target. Coupons are just one of the promotional tools marketers employ to try to sway the buying decisions of potential customers. With the emergence of digital coupons, the marketing industry has undergone a digital transformation that has sparked new ideas for assessing consumer behavior and technological readiness. To better understand how Gen Z consumers interact with digital coupons, marketers must first understand how this particular generation presents both a difficulty and an opportunity.

The study has several limitations. Firstly, the analysis primarily focuses on the Gen Z demographic in India. While it provides valuable insights into this specific group, the findings may not be generalizable to other cultural or geographic contexts. Gen Z's perceptions and behavior related to digital coupons can vary significantly across regions, so future research should aim to investigate this demographic in a more diverse set of cultural and geographical settings to better understand any potential variations. Secondly, while the study explored the moderating role of digital coupon proneness within the technology acceptance model, it did not delve deeply into other potential moderating variables that could influence the relationships between the constructs. Future research should consider other factors, such as cultural influences or peer group dynamics, which could affect how Gen Z perceives and uses digital coupons.

CONCLUSION

This paper offers valuable insights into the intricate relationship between Gen Z, digital coupons, and technology acceptance. It underscores the need for businesses to tailor digital coupon campaigns to Gen Z's preferences, making them user-friendly and highly relevant. The study also contributes to the theoretical understanding of technology adoption models, shedding light on the role of individual characteristics, and exemplifying TAM's versatility beyond traditional information systems. As Gen Z continues to shape the digital landscape, understanding their behavior and preferences in the context of digital coupons is crucial for businesses seeking to engage this demographic effectively.

The study presents both practical and theoretical implications. Practically, it advises businesses and marketers to focus on user-friendly and value-driven digital coupon campaigns to engage Gen Z effectively. Perceived ease of use and usefulness significantly influence Gen Z's attitudes toward digital coupons, suggesting the importance of user-centric designs and tailored experiences. The outcomes highlight the significance of creating mobile-friendly digital coupons and emphasizing their time-saving

attributes to meet Gen Z's digital readiness. The theoretical implications lie in the validation and extension of the technology acceptance model (TAM). The study reaffirms the applicability of TAM beyond traditional information systems, highlighting its adaptability to technology acceptance across various domains. Additionally, the study delves into the moderating role of digital coupon proneness within the TAM framework, emphasizing the importance of individual characteristics in technology adoption models. This opens up avenues for future research into how personal predispositions affect technology acceptance constructs, broadening the theoretical understanding of technology adoption models.

Future research in this domain can explore the effectiveness of specific digital coupon strategies and their impact on Gen Z's purchase behavior. Additionally, conducting cross-cultural studies to compare Gen Z's attitudes and behaviors regarding digital coupons in different regions can provide a more comprehensive understanding of Gen Z's preferences. Investigating the role of social influence and peer networks on digital coupon adoption among Gen Z could also be a fruitful avenue for further research, as this demographic is highly connected and influenced by their peers.

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