

Determinants of Gen Z's Preference for Illegal Streaming Platforms: Evidence from Financial, Security, Accessibility, and Social Environment

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Abstract: This study aims to analyze the factors influencing Generation Z's preference for illegal streaming platforms by examining financial, security, accessibility, and social environment within a digital environment. A quantitative approach was applied using structured questionnaires distributed to individuals with experience in accessing illegal streaming services. The results indicate that financial, accessibility, and social environment have a positive influence on user preferences, highlighting the importance of affordability, ease of use, and strong social exposure in shaping consumption behavior. In contrast to traditional assumptions, security does not discourage usage but instead shows a positive effect, suggesting that perceived risks are increasingly normalized among users. This indicates that repeated exposure and familiarity reduce concerns over potential threats. The study concludes that the preference for illegal streaming platforms reflects a rational decision-making process based on perceived benefits rather than ethical considerations. These findings provide practical insights for service providers and policymakers to develop more competitive, accessible, and user-centered strategies to address the growing appeal of illegal streaming platforms.

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INTRODUCTION

The rapid growth of streaming platforms has transformed the landscape of digital media consumption, particularly among Generation Z, who are characterized by high levels of digital literacy and intensive internet use (Nigam, 2022; Papathanasopoulos & Varoutas, 2024; Thi Nguyet Trang et al., 2025). In this context, streaming platforms no longer function merely as channels for entertainment distribution. Rather, they have become socio-technical digital decision-making environments in which users are simultaneously exposed to both legal and illegal options (Chalaby, 2024; Özgün & Treske, 2021; Vicente & Burnay, 2024). This transformation positions streaming practices, including the consumption of illegal streaming services, as part of a broader digital system that shapes user preferences through the interaction between platform structures, technological access, and market conditions. Thus, such practices should not be understood solely as passive behavior or individual deviance (Doyoharjo & Broto Laksito, 2025; Redondo & Serrano, 2024).

One form of streaming practice that has gained significant popularity among Generation Z is the consumption of Korean dramas, commonly known as K-dramas. Previous studies indicate that K-dramas generate strong emotional engagement and encourage continuous media consumption, particularly among female audiences (An et al., 2020). This high consumption intensity increases the demand for fast, unrestricted, and convenient access, which legal platforms are not always able to

provide due to limited catalog availability, regional restrictions, and subscription costs (Frick et al., 2023; Redondo & Serrano, 2024). These conditions may encourage some users to shift toward illegal streaming platforms, which are perceived as more flexible and easily accessible alternatives.

Generation Z represents a crucial segment in the contemporary digital streaming ecosystem, not only because of their high level of technological adoption but also because of their role as active decision-makers who navigate choices between legal and illegal streaming platforms. Existing literature shows that normative influence, along with perceptions of technical and economic risks, significantly shapes Generation Z's over-the-top (OTT) media consumption behavior. This suggests that their streaming choices are influenced by evaluations of convenience, economic value, and social norms (Nigam, 2022; S. Singh et al., 2021; Yu et al., 2023).

It is important to emphasize that this study conceptualizes Generation Z as strategic and utilitarian consumers who consciously engage in cost-benefit calculations. Within a complex digital ecosystem, they do not merely weigh potential risks, but often redefine those risks in order to achieve efficient access to desired content. Previous studies on digital piracy (Kusumah et al., 2025; Lestari & Hartono, 2023; Miocevic, 2023; Serenko, 2022; Yoo et al., 2025) have tended to adopt a moralistic approach by emphasizing ethical considerations, legal awareness, and social norms in explaining the consumption of illegal content. Such approaches generally depart from the assumption that increasing perceptions of piracy as unethical, along with greater awareness of its legal consequences, will directly reduce individuals' tendency to access illegal platforms (Tomczyk, 2021).

However, morality-oriented perspectives are primarily effective in explaining normative evaluations of piracy, while they remain limited in capturing actual decision-making processes within digital environments where legal and illegal alternatives are available simultaneously. Recent studies indicate that negative attitudes toward piracy are largely shaped by explicit moral considerations and social norms, whereas actual engagement in digital piracy is more strongly influenced by implicit attitudes, behavioral rationalization, and weak personal norms that operate beyond individuals' full conscious awareness (Aydın, 2025; Serenko, 2022). This attitude-behavior gap highlights the limitations of moralistic approaches in explaining users' preferences for digital piracy. These findings therefore underscore the need for an analytical framework that places greater emphasis on rational, situational, and utility-based considerations in understanding preferences toward illegal streaming platforms.

The four determinants examined in this study represent the key dimensions of consumers' utility evaluation in the context of digital streaming, encompassing economic value, perceived risk, usage efficiency, and social legitimacy. Within this framework, Generation Z's preference for illegal streaming platforms is analyzed through four main determinants: financial considerations, security, ease of access, and social environment. These determinants have been consistently identified in the literature as highly relevant factors in explaining users' platform choices in digital streaming contexts. Financial considerations reflect users' evaluation of economic value and perceived affordability in comparison with legal streaming services. Security, in the context of illegal streaming platforms, does not merely refer to perceived technical risks such as malware and data theft, but also includes the dimension of legal awareness, namely individuals' understanding of the potential legal consequences associated with their actions. Generation Z, as a digitally literate cohort, tends not only to recognize such risks but also to assess, normalize, and manage them as part of a rational decision-making

process. Meanwhile, ease of access refers to usage efficiency, device flexibility, and users' ability to rewatch and save content (Borja et al., 2025; Derakhti et al., 2020).

However, within contemporary socio-technical systems, perceptions of security are no longer linear. Although technical risks, such as malware, and legal risks are theoretically viewed as barriers to illegal streaming, digitally literate Generation Z users may process these risks differently. Their familiarity with illegal platforms can reduce fear and transform security-related barriers into calculated risks. In contrast, the social environment reflects social exposure, peer influence, and the normalization of illegal platform use within digital communities (Borja et al., 2025; Koay, 2023; Kukla-Gryz et al., 2021; Mallick et al., 2024).

These four determinants were selected because they consistently emerge in previous studies on digital piracy and OTT consumption as the most empirically robust and actionable predictors, compared with other factors that tend to be more contextual or less amenable to managerial intervention. Accordingly, focusing on financial considerations, security, ease of access, and social environment enables the development of a model that is not only theoretically relevant but also practically useful for legal streaming service providers and policymakers in designing strategies to reduce users' preference for illegal platforms.

Although prior studies have substantially examined digital piracy and OTT consumption, the specific novelty of this study lies in its attempt to clarify Generation Z's preference for illegal streaming platforms as a utility-based decision within a socio-technical digital environment. Koay (2023) provides important evidence on the determinants of digital piracy behavior, while Redondo and Serrano (2024) highlight the changing dynamics of OTT consumption and piracy in digital media markets. However, these studies have not fully explained how financial considerations, security, accessibility, and social environment jointly shape Generation Z's preference for illegal streaming platforms, particularly in a context where security-related risks may no longer operate as a direct deterrent.

This study therefore contributes to the literature by integrating these four determinants into a single explanatory model and by empirically examining whether security risks are increasingly normalized rather than avoided by Generation Z users. In doing so, this study shifts the discussion of illegal streaming from a purely moral or legal issue toward a rational, situational, and system-based explanation of platform preference. From a practical perspective, the findings offer empirical evidence for OTT service providers and regulators in developing more effective strategies related to pricing, security communication, access optimization, and social-environment-based interventions. Theoretically, this study extends the literature on digital piracy and OTT consumption by positioning preference for illegal streaming platforms as the outcome of rational utility evaluation within a socio-technical system, rather than merely as a form of moral deviation or technology adoption behavior. This study positions Rational Choice Theory as the primary theoretical framework for explaining Generation Z's preference for illegal streaming platforms. Socio-Technical Systems is used as a contextual perspective to explain how digital platform structures, technological access, and social environments shape users' decision-making conditions. Meanwhile, the Theory of Planned Behavior serves as a supporting theory, particularly in explaining the roles of perceived behavioral control in accessibility and subjective norms in social environment. This theoretical hierarchy provides a more coherent basis for understanding users' preference for illegal streaming platforms as a rational decision-making process within a socio-technical digital ecosystem.

Digital streaming platforms are increasingly understood as socio-technical decision-making environments rather than merely as channels for content distribution (Chang et al., 2024; Shih et al., 2024). This perspective is consistent with Socio-Technical Theory proposed by (Trist & Bamforth, 1951), which argues that human behavior within a system emerges from the interaction between technological infrastructure and social structures. In the digital streaming ecosystem, technical features such as platform visibility, personalization, and accessibility interact with social dynamics, including user interaction, communication patterns, and community norms, thereby shaping users' preferences and consumption behavior (Y. Li et al., 2021; Zhang et al., 2022). Within this environment, user preferences are formed through the interaction of platform architecture, technological accessibility, financial structures, and social norms operating in digital spaces (Özgün & Treske, 2021; Redondo & Serrano, 2024). The coexistence of legal and illegal streaming services creates a complex decision-making context in which consumption choices are not driven solely by legal compliance, but also by situational evaluations of perceived benefits (Davidson Veitch & Constantiou, 2012; Frick et al., 2023). Accordingly, the consumption of illegal content can be understood as the outcome of a rational decision-making process that considers perceived utility, legal risks, and normative pressures from the social environment (Reardon et al., 2019). A socio-technical perspective therefore emphasizes that illegal streaming behavior should be viewed as the result of a digital system configuration that enables, normalizes, and facilitates such choices. Therefore, the socio-technical streaming ecosystem provides the decision-making context in which Generation Z evaluates legal and illegal streaming alternatives based on perceived benefits, risks, access conditions, and social exposure.

Generation Z plays a strategic role in the digital streaming ecosystem as an active decision-maker amid the growing availability of diverse platform choices (Grigoreva et al., 2021; Munsch, 2021; Ridwan et al., 2025; Thangavel et al., 2022). Their platform-use decisions cannot be understood merely as acts of media consumption, as they are also shaped by social factors and technical preferences (Díaz-Marcos et al., 2026). This aligns with the perspective of (Katz et al., 1973), which conceptualizes media users as active agents who intentionally select specific media platforms to satisfy various needs, including entertainment, social interaction, convenience, and economic value. In this regard, Generation Z evaluates streaming platforms based on perceived benefits such as content availability, accessibility, cost, and social influence. Consequently, their preferences are not determined solely by ethical considerations or legal status (Djafarova & Bowes, 2021; Nigam, 2022; Rekha Yadav & Dr. Santosh Vadhrya, 2025; Wu et al., 2025). Previous research also indicates that Generation Z's use of illegal streaming sites is driven by low perceived risk and social influence, including exposure through social media and influencers (Borja et al., 2025). These characteristics indicate that Generation Z should be understood not merely as active media users, but as rational digital consumers who evaluate streaming alternatives based on cost efficiency, perceived risk, accessibility, and social legitimacy within a permissive digital ecosystem.

Previous studies on digital piracy have often been dominated by moralistic perspectives that emphasize ethics, legal awareness, and social norms as the primary determinants of piracy-related behavior (Bayraktar & Tomczyk, 2021; Belchior-Rocha et al., 2024; Hsieh et al., 2025). These perspectives are largely grounded in the Theory of Planned Behavior, which explains that behavioral intention is influenced by attitude toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). In the context of digital piracy, this framework has been used to explain how

attitudes toward piracy, perceptions of social acceptance, perceived ease of access, moral obligation, and perceived fairness shape individuals' intention to engage in piracy-related activities (Ahadiat et al., 2021; Lestari & Hartono, 2023). The emphasis on morality is also evident in studies showing that individuals may justify piracy as a form of "helping others" or as a socially tolerated practice, while ethical dilemmas, social consensus, moral intensity, and legal risk influence piracy-related intentions and justifications (Belchior-Rocha et al., 2024; Borja et al., 2025; Tam et al., 2019). However, recent studies have revealed an attitude-behavior gap, in which explicit attitudes are shaped by moral considerations, whereas actual engagement is more strongly influenced by implicit attitudes, behavioral rationalization, and weak personal norms (Aydın, 2025; Serenko, 2022). This limitation indicates that moralistic perspectives are useful but insufficient to fully explain users' actual preference for illegal streaming platforms.

In line with this theoretical hierarchy, a rational approach views users' preference for illegal streaming platforms as the outcome of utility evaluation within a socio-technical system that simultaneously provides legal options, such as OTT and SVOD services, and illegal alternatives, such as piracy websites (Redondo & Serrano, 2024). Existing literature has increasingly recognized digital illegal behavior not merely as a moral or ethical issue, but also as the result of utilitarian assessments of perceived benefits and costs (Koay et al., 2020). Consistent with Rational Choice Theory proposed by Becker (1968), users are understood as rational actors who weigh economic value, perceived risk, usage efficiency, and social legitimacy before making platform choices (Derakhti et al., 2020; Koay, 2023). Rather than strictly adhering to legal norms, users often balance these situational utilities in their decision-making process (McKenzie et al., 2019). In this study, financial considerations represent economic value and cost efficiency, security represents perceived technical and legal risk, accessibility reflects usage efficiency and convenience, while social environment represents social legitimacy and normalization. These four determinants function as core dimensions of rational utility evaluation that shape Generation Z's preference for illegal streaming platforms, rather than as separate or unrelated factors.

Financial considerations represent a central dimension of economic value evaluation in consumers' decision-making within the digital streaming ecosystem (Colbjørnsen et al., 2022; Cong et al., 2021; Lubis et al., 2023; Nasution et al., 2020; Wu et al., 2025). For Generation Z, who generally face limited purchasing power while maintaining high expectations for content access, subscription fees for legal streaming platforms are often perceived as a structural constraint in digital media consumption (Chakraborty et al., 2023; Malhan et al., 2025). Prior studies have consistently shown that high financial concerns increase individuals' tendency to shift toward illegal alternatives that provide similar content at minimal or no cost (Derakhti et al., 2020; Koay, 2023; Meireles & Campos, 2019). From the perspective of rational choice, preference for illegal streaming platforms reflects a utility-maximization strategy, in which users evaluate financial affordability, perceived price fairness, price sensitivity, and perceived value for money as more favorable than those offered by legal services (Belchior-Rocha et al., 2024; Borja et al., 2025; Koay, 2023; Kukla-Gryz et al., 2021). Therefore, the greater the gap between the cost of legal services and the value perceived by users, the stronger Generation Z's preference for illegal streaming platforms is likely to be.

H1: Financial considerations have a positive effect on Generation Z's preference for illegal streaming platforms.

In this study, Security is operationally defined as users' perceived security risk when accessing

illegal streaming platforms. This construct does not refer to security in a broad technological sense, nor does it measure legal awareness as a separate construct. Instead, Security is limited to users' perceptions of potential risks associated with illegal streaming use, including malware exposure, personal data misuse, perceived legal consequences, and overall platform safety (Dabholkar et al., 2021; Santos et al., 2022; Hsiao & Ayers, 2019; Patalappa & Chandramouli, 2021). Within this operational boundary, legal awareness is treated only as part of perceived legal risk, rather than as an independent dimension. The literature indicates that perceived risk plays an important role in shaping digital consumption decisions; however, its influence does not always function as a deterrent (Aydın, 2025; Serenko, 2022).

In practice, Generation Z may recognize the risks associated with illegal streaming, yet such recognition does not automatically reduce their preference for illegal platforms due to the normalization of risk. Risk normalization occurs when repeated exposure, social influence, and low perceived law enforcement reduce users' sensitivity to potential negative consequences (Lazauardi & Hartono, 2023; Setiawan et al., 2024). Security-related concerns may lose their deterrent effect when users perceive such risks as manageable, abstract, or less immediate than the benefits obtained from illegal streaming. This condition is also supported by studies suggesting that when technical and legal risks are perceived as controllable, security is no longer the main barrier in the decision-making process (Almaiah et al., 2023; Borja et al., 2025; C. Li & Li, 2023). This indicates a shift in which perceived security risk does not always function as a linear deterrent in a normalized digital ecosystem (Shah et al., 2024). Thus, the higher the perceived security risk, the lower Generation Z's preference for illegal streaming platforms is expected to be.

H2: Security has a negative effect on Generation Z's preference for illegal streaming platforms.

Accessibility represents a dimension of usage efficiency that is closely associated with content availability, access to new or latest content, ease of use, and fewer restrictions in consumers' digital utility evaluation (Borja et al., 2025; Mayur Khamani et al., 2025; McKenzie et al., 2019; Miskoff & Csegódi, 2023; Nikmatul Maula Pulungan et al., 2023; da & Martutiningrum, 2025; Siagian et al., 2022). Ease of access reduces usage barriers and enhances consumer satisfaction, which in turn increases perceived utility and loyalty toward digital services (Krishna & Sharma, 2024; Martínez-Navalón et al., 2023). Illegal streaming platforms often provide accessibility advantages, such as cross-regional content availability, device flexibility, simple navigation, and the ability to download or rewatch content without technical limitations (Pasaribu et al., 2023). For Generation Z, who are accustomed to fast, on-demand digital environments, accessibility becomes a crucial factor in shaping platform preference (Sumatra, 2025). Illegal streaming is often perceived by Generation Z as a normalized everyday practice associated with convenience, personal benefit, and widespread social use (Bayraktar & Tomczyk, 2021; Borja et al., 2025; Tomczyk, 2019). The literature further shows that when access to legal platforms is perceived as limited, complex, or fragmented, users tend to switch to illegal alternatives that offer a more efficient and barrier-free consumption experience (Baltes-Flueckiger et al., 2025; Rostain, 2019). Therefore, the higher the perceived accessibility offered by illegal streaming platforms, the stronger Generation Z's preference for such platforms is likely to be.

H3: Accessibility has a positive effect on Generation Z's preference for illegal streaming platforms.

In the context of illegal streaming platforms, the social environment does not refer to formal marketing activities, but rather to social exposure, peer influence, and the normalization of use

through digital communities and social media (Belchior-Rocha et al., 2024; Derakhti et al., 2020; Mallick et al., 2024; Nicolaou et al., 2024; Truong, 2024). Positive beliefs toward digital piracy, such as social norms that tolerate or justify such behavior, may encourage favorable responses and stronger preferences toward illegal content consumption (Miocevic, 2022). Practices such as account sharing and the circulation of illegal streaming links within digital communities can also strengthen access to and normalize the use of unofficial content sources (Yue et al., 2020). Recent literature indicates that social legitimacy plays an important role in shaping digital consumption preferences, particularly among Generation Z, who are highly integrated into online social networks (Kukla-Gryz et al., 2021; Mallick et al., 2024). When the use of illegal streaming platforms is perceived as common, acceptable, and recommended within one's social environment, moral and psychological barriers to piracy tend to weaken. Within a rational framework, the social environment functions as a mechanism of justification that strengthens preference for illegal alternatives. Thus, the stronger the social exposure to illegal streaming platforms, the higher Generation Z's preference for such platforms is expected to be.

H4: Social environment has a positive effect on Generation Z's preference for illegal streaming platforms.

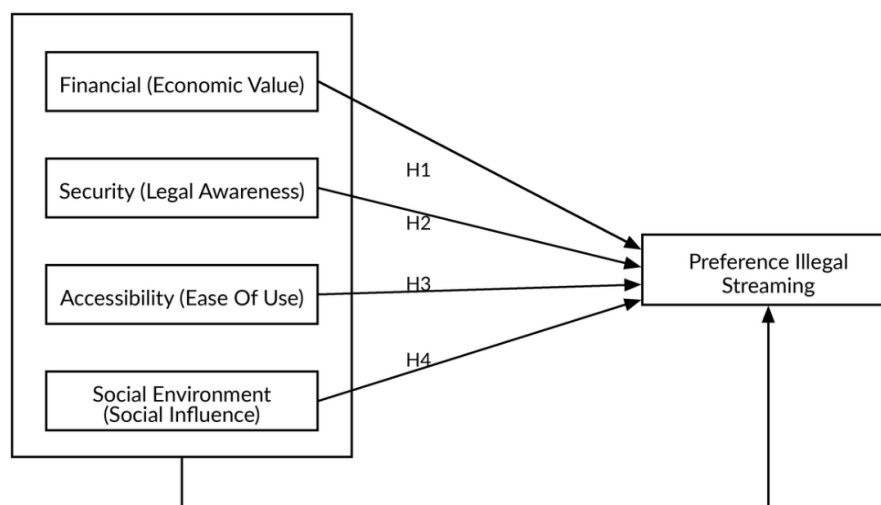


Figure 1. Conceptual Model

RESEARCH METHOD

This study employs a quantitative approach with an explanatory research design to examine the effects of financial considerations, security, accessibility, and social environment on Generation Z's preference for using illegal streaming platforms. Data were collected through a structured questionnaire developed from validated constructs in the literature on digital consumption behavior and online piracy. The research model consists of four exogenous variables and one endogenous variable, each measured using multiple indicators on a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. Specifically, the Security construct was measured using negatively worded items that reflected users' concerns about technical and legal risks, such as malware exposure, personal data theft, legal consequences, and overall platform safety. Therefore,

reverse coding was applied to all Security items before data analysis. The original responses were transformed as follows: 1 = 5, 2 = 4, 3 = 3, 4 = 2, and 5 = 1. After reverse coding, a higher Security score indicates lower perceived security and legal risk, or a stronger perception that illegal streaming risks are manageable. This procedure was conducted to ensure that the direction of the Security construct was consistent with the interpretation of lower perceived risk as a factor that may increase preference for illegal streaming platforms.

The research instrument was organized into three sections. The first section consisted of screening questions to ensure that respondents met the inclusion criteria, namely Generation Z individuals aged 17–26 years who had experience using illegal streaming platforms within the past 12 months. The second section collected demographic information and streaming usage patterns, while the third section measured the research constructs. A readability test was conducted with 50 respondents representing the target population to ensure clarity of wording and consistency of meaning before the final questionnaire was distributed. Data were collected online using Google Forms through purposive sampling, as this study required respondents with specific characteristics.

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM), which is appropriate for prediction-oriented research involving multi-indicator latent constructs (Hair et al., 2019a). The sample size was determined based on the 10-times rule, which requires a minimum sample size of ten times the largest number of indicators in a single construct or the largest number of structural paths directed at an endogenous construct. Model evaluation was carried out through assessment of the measurement model, including validity and reliability tests, and the structural model, including the significance of relationships among variables.

Table 1. Variables and Measurement Sources

No.	Variable	Dimension	Item	Source
1	Financial	Financial affordability	P1. Illegal streaming sites are more affordable for me than legal streaming platforms.	(Belchior-Rocha et al., 2024; Borja et al., 2025; Koay, 2023; Kukla-Gryz et al., 2021)
		Financial fairness	P2. The subscription fees of legal streaming platforms are too expensive for my budget.	
		Economic sensitivity	P3. Discounts or promotional packages offered by legal platforms are still less attractive than free access through illegal platforms.	
		Value for money	P4. Watching content on illegal streaming sites provides better value for money than using legal platforms.	
2	Security	Technical risk	S1. I am concerned about viruses or malware when using illegal streaming sites.	(Borja et al., 2025; Delos Santos et al., 2022; Koay, 2023; Liu et al., 2023)
		Data/privacy risk	S2. I am afraid that illegal streaming sites may steal my personal data.	(Borja et al., 2025; Delos Santos et al., 2022; Koay, 2023; Liu et al., 2023; P. Singh, 2024)

3	Accessibility	Legal risk	S3. I believe that I could face legal problems when using illegal streaming sites.	(Borja et al., 2025; Delos Santos et al., 2022; Koay, 2023; Liu et al., 2023; McKenzie et al., 2019)
		Overall safety	S4. Using legal streaming platforms feels safer.	(Borja et al., 2025; Delos Santos et al., 2022; Liu et al., 2023; McKenzie et al., 2019; P. Singh, 2024)
	Accessibility	Content availability	A1. I can find more movies or series that I want on illegal streaming sites than on legal platforms.	(Borja et al., 2025; Mayur Khamani et al., 2025; McKenzie et al., 2019; Miskoff & Csegődi, 2023)
		New/latest content	A2. Illegal streaming sites usually provide new episodes or movies earlier than legal platforms.	(Borja et al., 2025; Mayur Khamani et al., 2025; McKenzie et al., 2019; Miskoff & Csegődi, 2023)
		Ease of use	A3. Illegal streaming sites are easy to access and use on my device.	(Borja et al., 2025; Koay, 2023; Wang et al., 2025)
4	Social Environment	Fewer restrictions	A4. Illegal streaming allows me to watch content without being restricted by regional limitations or the need to subscribe to legal services.	(Borja et al., 2025; McKenzie et al., 2019; Miskoff & Csegődi, 2023)
		Peer influence	PR1. My friends often recommend or share links to illegal streaming sites.	(Borja et al., 2025; Nicolaou et al., 2024; Truong, 2024)
		Social media exposure	PR2. I often see posts or content on social media that promote or direct users to illegal streaming sites.	
		Word-of-mouth	PR3. People around me speak positively about using illegal streaming instead of paying for legal platforms.	
4	Social Environment	Influencer effect	PR4. Influencers or online figures that I follow make me more interested in using illegal streaming sites.	

Source: Author's elaboration (2026).

RESULTS AND DISCUSSION

Respondents Characteristics

A total of 402 respondents participated in this study through an online questionnaire distribution. The respondents' characteristics include gender, age, region of residence, devices used for streaming, and frequency of using illegal streaming sites. The detailed distribution of respondent characteristics is presented in Table 2.

Table 2. Characteristics of the Sample

Characteristics	Category	Frequency	Percentage
Gender	Male	40	10.0%
	Female	362	90.0%
Age	17–19	8	2.0%
	20–23	372	92.5%
	24–26	22	5.5%
Region	Java	253	62.9%
	Sumatra	73	18.2%
	Kalimantan	37	9.2%
	Sulawesi	28	7.0%
	Bali	11	2.7%
	Nusa Tenggara	2	0.5%
	Papua	-	-
Most commonly used devices for streaming	Smartphone	259	64.4%
	Laptop/PC	129	32.1%
	Smart TV	9	2.2%
Frequency of using illegal streaming sites	Rarely, less than once a month	100	24.9%
	Occasionally, 1–3 times a month	129	32.1%
	Frequently, 1–3 times a week	76	18.9%
	Very frequently, almost every day	97	24.1%

Source: Author's elaboration (2026).

The respondent profile indicates a substantial gender imbalance, with female respondents accounting for 90.0% of the sample and male respondents accounting for 10.0%. This distribution should be considered when interpreting the findings, as it may reflect the characteristics of respondents reached through the online purposive sampling process rather than the overall Generation Z population. Therefore, the results of this study are more appropriately interpreted as reflecting the preferences of Generation Z respondents within this sample, rather than providing a fully gender-balanced representation of Generation Z as a whole.

Outer Model (Measurement Model)

This study employed Partial Least Squares Structural Equation Modeling (PLS-SEM) as the analytical method to examine the relationships among the variables in the proposed research model and to assess the effects of the independent variables on the dependent variable. The measurement model was evaluated to ensure that the constructs met the required standards of reliability and validity. The assessment criteria included an Average Variance Extracted (AVE) value greater than 0.50, Cronbach's alpha greater than 0.70, and Composite Reliability greater than 0.70. In addition, convergent and discriminant validity were assessed using outer loading values greater than 0.70 (Hair et al., 2019). Discriminant validity was further examined using the Fornell-Larcker criterion, which requires the square root of the AVE for each construct to be higher than its correlations with other constructs. The Heterotrait-Monotrait Ratio (HTMT) was also used, with a recommended threshold of less than 0.90, indicating that each construct is empirically distinct from the others.

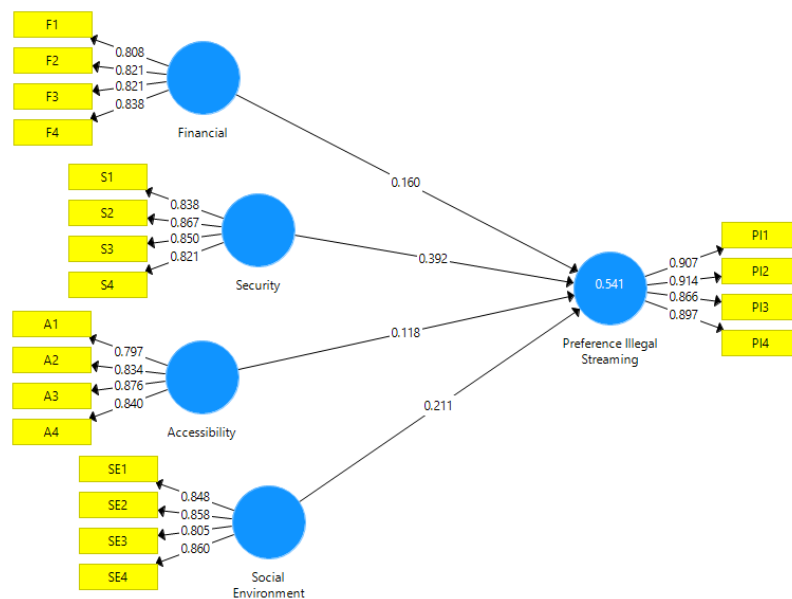


Figure 2. Outer Model Test Results

Source: SmartPLS 3 (2026)

Based on Figure 2, the outer model evaluation results indicate that all indicators have loading factor values above the recommended threshold of 0.70, thereby confirming convergent validity. In the Financial construct, the loading values range from 0.808 to 0.838, while the Security construct shows loading values between 0.821 and 0.867, indicating that the indicators consistently represent their respective latent variables. The Accessibility construct has loading values ranging from 0.797 to 0.876, whereas the Social Environment construct ranges from 0.805 to 0.860. For the dependent variable, Preference for Illegal Streaming, all indicators also demonstrate very high loading values, ranging from 0.866 to 0.914. Overall, these results confirm that all indicators in the model have good convergent validity and are capable of adequately reflecting their respective latent constructs.

Table 3. Convergent Validity and Reliability Testing

Construct	Item code	Outer loading	Cronbach's alpha	Composite reliability	AVE
Preference Illegal Streaming_PIS	Y1	0.907	0.840	0.893	0.676
	Y2	0.914			
	Y3	0.866			
	Y4	0.897			
Financial_FI	P1	0.808	0.867	0.908	0.713
	P2	0.821			
	P3	0.821			
	P4	0.838			
Security_SC	S1	0.838	0.858	0.903	0.701
	S2	0.867			
	S3	0.850			
	S4	0.821			
Accessability_AC	A1	0.797	0.858	0.903	0.701
	A2	0.834			

Social Environment_SE	A3	0.876	0.918	0.942	0.803
	A4	0.840			
	P1	0.848			
	P2	0.858			
	P3	0.805			
	P4	0.860			

Source: SmartPLS 3 (2026)

Based on Table 3, all constructs in this study demonstrate an adequate level of reliability. This is indicated by Cronbach's Alpha values exceeding the recommended threshold of 0.60 (Hair et al., 2019b), with values ranging from 0.840 to 0.918. In addition, the Composite Reliability values are above the recommended threshold of 0.70 (Hair et al., 2019b), ranging from 0.893 to 0.942. Furthermore, the Average Variance Extracted (AVE) values for all constructs also meet the required criterion of being greater than 0.50 (Hair et al., 2019), with values ranging from 0.676 to 0.803. These results indicate that convergent validity has been achieved. Moreover, all indicators have outer loading values above 0.60 (Hair et al., 2019), suggesting that each indicator adequately reflects its corresponding construct. Therefore, it can be concluded that the measurement model in this study satisfies the criteria for convergent validity and construct reliability, making it appropriate for further analysis.

Table 4. Discriminat Validity: Heteroit-Monotrait Ratio

Variable	Financial	Security	Accessibility	Social Environment	Preference Illegal Streaming
Financial					
Security	0.555				
Accessibility	0.896	0.582			
Social Environment	0.893	0.560	0.893		
Preference Illegal Streaming	0.679	0.696	0.656	0.682	

Source: SmartPLS 3 (2026)

Based on Table 4, the assessment of discriminant validity using the Heterotrait-Monotrait Ratio (HTMT) method indicates that all constructs in this study meet the recommended criterion. According to Hair et al. (2019), an acceptable HTMT value should be below 0.90, indicating that each construct is empirically distinct from the others. The results show that the HTMT values among the variables range from 0.555 to 0.896. Since all values are below the recommended threshold, it can be concluded that discriminant validity has been established in the measurement model.

Table 5. Discriminat Validity: Fornell-Larcker Criterion

Variable	Financial	Security	Accessibility	Social Environment	Preference Illegal Streaming
Financial	0.822				
Security	0.479	0.844			
Accessibility	0.766	0.503	0.837		
Social Environment	0.764	0.492	0.719	0.843	
Preference Illegal Streaming	0.589	0.631	0.589	0.610	0.896

Source: SmartPLS 3 (2026)

Based on Table 5, the square root of the Average Variance Extracted (AVE), represented by the diagonal values, is higher than the correlations between each construct and the other constructs in the model (Fornell & Larcker, 1981). This finding indicates that all constructs in this study demonstrate adequate discriminant validity. Therefore, each variable is empirically distinct and is able to differentiate itself from the other constructs within the research model.

Structural Model (inner model)

The structural model, or inner model, was evaluated through several assessments, including collinearity, the coefficient of determination (R^2), predictive relevance (Q^2), effect size (f^2), and the significance of path coefficients.

Table 6. Variance Inflation Factor (VIF) for Collinearity and Common Method Bias Assessment

Variable	VIF	Threshold	Interpretation
Financial ->Preference Illegal Streaming	3.147	< 3.3	No serious CMB indication
Security ->Preference Illegal Streaming	1.412	< 3.3	No serious CMB indication
Accesibility ->Preference Illegal Streaming	2.793	< 3.3	No serious CMB indication
Social Environment ->Preference Illegal Streaming	2.750	< 3.3	No serious CMB indication

Source: SmartPLS 3 (2026)

As shown in Table 6, all VIF values ranged from 1.412 to 3.147, remaining below the threshold of 3.3 for common method bias assessment and 5.00 for collinearity assessment. These results indicate that common method bias is unlikely to pose a serious concern and that no critical collinearity issue exists among the predictor constructs. Thus, the structural model is considered appropriate for further analysis.

Table 7. R-Square (R^2) dan Predictive Relevance (Q^2)

	R Square	R Square Adjusted	Q^2 Predict
Preference Illegal Streaming	0.541	0.534	0.429

Source: SmartPLS 3 (2026)

Based on Table 7, the R^2 value for the Preference for Illegal Streaming variable is 0.541, while the adjusted R^2 value is 0.534. These results indicate that Financial, Security, Accessibility, and Social Environment collectively explain 54.1% of the variance in Preference for Illegal Streaming, whereas the remaining 45.9% is explained by other variables outside the proposed research model. According to Hair et al. (2019), an R^2 value of approximately 0.50 can be categorized as moderate. Therefore, the research model demonstrates a reasonably good explanatory power.

In addition, the Q^2 Predict value of 0.429, which is greater than 0, indicates that the model has adequate predictive relevance. Thus, the structural model in this study can be considered to have sufficient predictive capability.

Table 8. F^2 Test

Variable	Preference Illegal Streaming
Financial	0.018
Security	0.237
Accessibility	0.011
Social Environment	0.035

Source: SmartPLS 3 (2026)

Based on Table 8, the effect size (f^2) results indicate the relative contribution of each independent variable to Preference Illegal Streaming. The f^2 values for Financial, Accessibility, and Social Environment are 0.018, 0.011, and 0.035, respectively. These results suggest that Financial and Accessibility have very limited effects, while Social Environment shows a small effect on Preference Illegal Streaming. Meanwhile, Security has an f^2 value of 0.237, indicating a medium effect. According to (Cohen, 1988) criteria, an f^2 value of 0.02 or higher is categorized as a small effect, 0.15 or higher as a medium effect, and 0.35 or higher as a large effect. Therefore, Security can be considered the most dominant variable in explaining Preference Illegal Streaming, although its effect does not reach the large-effect category. In contrast, the other variables provide relatively limited contributions to the research model.

Table 9. Hypothesis Test Results

Hypothesis	β	T-Statistics	P	Results
H1 (FI→PIS)	0.160	2.640	0.009	Supported
H2 (SC→PIS)	0.392	7.712	0.000	Not supported
H3 (AC→PIS)	0.118	2.070	0.039	Supported
H4 (SE→PIS)	0.211	2.886	0.004	Supported

Note: FI (Financial), SC (Security), AC (Accessibility), SE (Social Environment), PIS (Preference Illegal Streaming).

Source: SmartPLS 3 (2026)

Based on the hypothesis testing results, Financial has a positive and significant effect on Preference for Illegal Streaming, with $\beta = 0.160$, t-statistics = 2.640 (> 1.96), and $p = 0.009$ (< 0.05). Therefore, H1 is supported. Security also shows a positive and significant effect on Preference for Illegal Streaming, with $\beta = 0.392$, t-statistics = 7.712 (> 1.96), and $p = 0.000$ (< 0.05). However, because the initial hypothesis predicted a negative relationship, H2 is not supported due to the opposite direction of the empirical result. This positive coefficient should be interpreted in relation to the reverse coding applied to the Security construct. After reverse coding, higher Security scores indicate lower concern about the risks associated with illegal streaming use, or the perception that such risks are more manageable. Thus, the result suggests that lower perceived risk strengthens Generation Z's preference for illegal streaming platforms. Accessibility has a positive and significant effect on Preference for Illegal Streaming, with $\beta = 0.118$, t-statistics = 2.070 (> 1.96), and $p = 0.039$ (< 0.05), indicating that H3 is supported. Similarly, Social Environment has a positive and significant effect, with $\beta = 0.211$, t-statistics = 2.886 (> 1.96), and $p = 0.004$ (< 0.05), indicating that H4 is supported.

Discussion

The findings show that H1, H3, and H4 are theoretically consistent with the proposed hypotheses, as financial considerations, accessibility, and social environment positively influence

Generation Z's preference for illegal streaming platforms. In contrast, H2 is not supported because the direction of the relationship between Security and Preference for Illegal Streaming is positive, contrary to the initial theoretical expectation of a negative effect. This unexpected result does not indicate that security is irrelevant; rather, it suggests that perceived security risk may operate differently in a normalized digital environment. Specifically, lower concern about the risks associated with illegal streaming appears to strengthen users' preference for such platforms, indicating the presence of risk normalization among Generation Z users.

Economic Rationality and Cost Efficiency (H1)

The results of the first hypothesis test (H1) show that financial considerations have a positive effect on preference for illegal streaming, indicating that economic factors play an important role in shaping users' preferences. This finding can be explained through Rational Choice Theory proposed by Becker (1968) which argues that individuals tend to make decisions based on a rational comparison between the benefits they expect to obtain and the costs they must bear. In the context of digital media consumption, users evaluate whether the subscription cost of legal streaming services is proportional to the utility they receive. For Generation Z, however, financial considerations are not merely perceived in terms of absolute price, but also as a matter of financial fairness (Kukla-Gryz et al., 2021). When legal services are perceived as failing to offer equivalent value, for example due to content fragmentation, limited catalog availability, or the need to subscribe to multiple platforms simultaneously, users' perception of financial unfairness increases. This finding is consistent with previous studies showing that financial sensitivity is an important determinant of digital content consumption behavior, in which consumers tend to shift to illegal alternatives when the cost of official services is perceived as high or disproportionate to the benefits received (Redondo & Serrano, 2024).

This result suggests that the influence of financial factors on preference for illegal streaming is better understood as users' evaluation of the value proposition offered by legal services, rather than simply as a matter of price. The fragmentation of OTT services, which requires consumers to subscribe to several platforms in order to access different types of content, increases the economic sacrifice needed to obtain a complete consumption experience. For Generation Z, who prioritize efficiency, integration, and ease of access, this condition may reduce perceptions of financial fairness because the benefits received are considered insufficient compared with the complexity and costs incurred. In this situation, illegal platforms become more attractive because they are able to provide diverse content through a single access point without the distribution barriers commonly found in legal services. Thus, preference for illegal streaming should be understood as a response to the low perceived value of legal services, rather than merely as a consequence of users' limited economic capacity (Redondo & Serrano, 2024; Sardanelli et al., 2019).

The Shifting Security Paradigm: The Limitations of Legal Awareness (H2)

The result of H2 indicates an empirical inconsistency with the initial theoretical expectation. The hypothesis predicted that higher perceived security risk would reduce preference for illegal streaming platforms. However, the empirical result shows a positive and significant relationship after reverse coding, indicating that lower perceived risk is associated with stronger preference for illegal streaming. This finding suggests that perceived security risk does not function as a direct deterrent in this study. Instead, it reflects a shift in how Generation Z evaluates the risks associated with illegal

streaming use. This finding can be explained through Perceived Risk Theory proposed by Bauer (1960) in consumer behavior, which emphasizes that service-use decisions are not only determined by perceived benefits, but also by users' subjective evaluations of the risks associated with those decisions. In the digital context, such risks are not limited to technical threats such as malware and data theft, but also include the dimension of legal awareness, namely individuals' awareness of the legal consequences of engaging in illegal activities (Koay, 2023; Koester et al., 2022). Conceptually, this theory assumes that higher perceived risk will reduce the tendency to use a particular service. However, recent empirical evidence suggests that this assumption does not always apply universally. Prior studies indicate that when risks are perceived as indirect, controllable, or unlikely to produce tangible consequences, their role as a deterrent becomes weaker (Koay et al., 2024). Under such conditions, legal awareness tends not to be fully internalized in users' decision-making processes when forming preferences toward illegal streaming platforms.

The findings of this study indicate that security does not function as an inhibiting factor as initially assumed in the research hypothesis. This suggests that, in the context of illegal streaming consumption, Generation Z does not evaluate security risks as a significant cost in the decision-making process. The limited experience of direct negative consequences, such as malware attacks, data theft, or legal sanctions, makes these risks appear distant and less urgent. As a result, security considerations tend to be subordinated to benefits that are more immediate and tangible for users, such as access efficiency, content availability, and cost savings. This condition indicates that the lower the perceived risk, the stronger users' tendency to choose illegal streaming platforms, because the benefits obtained are viewed as more concrete than the potential losses. These findings also show that awareness of legal and technical risks is not yet strong enough to translate into actual behavioral change. In this context, legal awareness functions more as normative knowledge than as a mechanism of behavioral control. Consequently, preference for illegal streaming platforms may continue to develop even when users understand the potential risks associated with such behavior.

Unrestricted Accessibility (H3)

The results of the third hypothesis test (H3) indicate that accessibility has a positive effect on preference for illegal streaming, suggesting that ease of access is an important determinant in shaping users' preferences. This finding can be explained through the Theory of Planned Behavior proposed by Ajzen (1991), particularly the construct of perceived behavioral control, which emphasizes that the easier individuals perceive a behavior to be, the more likely they are to adopt it. In the context of illegal streaming, accessibility reflects the extent to which individuals perceive themselves as capable of accessing and using illegal platforms without significant barriers (Koay et al., 2024). Previous studies have also shown that accessibility is a key factor driving illegal media consumption, particularly when illegal platforms offer convenience that legal services are unable to match. This implies that the higher the perceived ease of access to a platform, the greater the likelihood that individuals will choose that platform as a source of digital content consumption.

This finding suggests that accessibility in the context of illegal platforms is not merely related to technical ease of use, but also reflects a structural advantage in providing a more efficient consumption experience compared with legal alternatives. Illegal platforms offer features such as cross-region content availability, which is not constrained by distribution licenses or geo-blocking policies, allowing users to access diverse global content through a single integrated platform. This

finding extends the argument of (Redondo & Serrano, 2024) by demonstrating that integrated access not only enhances user convenience but also reduces the need to switch between multiple platforms in search of desired content. In this context, preference for illegal platforms is not solely the result of ease of access, but also a response to the inefficiency of the legal content distribution system. For Generation Z, who have high expectations for speed and seamless digital experiences, accessibility represents an important indicator of overall service quality. Therefore, platforms that are able to minimize access barriers are more likely to be preferred in users' decision-making processes.

Social Environment (H4)

The results of the fourth hypothesis test (H4) show that social environment has a positive and significant effect on preference for illegal streaming, confirming the important role of social surroundings in shaping digital consumption behavior. This finding can be explained through the Theory of Planned Behavior proposed by Ajzen (1991) particularly the dimension of subjective norms, which states that individual behavior is influenced by social pressure and perceptions of expectations from the surrounding environment. In the digital context, the social environment is no longer limited to direct interpersonal interaction, but has expanded through the mechanism of electronic word-of-mouth (eWOM), namely the dissemination of information, recommendations, and user experiences through social media and online communities (Putri et al., 2024; Zainarti et al., 2024). Several studies indicate that eWOM has a high level of credibility because it originates from fellow users, making it more effective in shaping attitudes and decisions than formal marketing communication (Redondo & Serrano, 2024). This finding is also supported by previous research showing that digital communication and social influence play a significant role in encouraging consumption behavior, including the use of illegal services.

The effect of social environment in this study indicates that preference for illegal platforms is shaped not only by functional needs, but also by a process of social legitimization that occurs within digital spaces. Repeated exposure to recommendations, shared links, and discussions about illegal platforms through social media and online communities creates the perception that such practices are common and socially acceptable. Under these conditions, validation from digital communities often becomes more influential than formal norms or legal considerations. For Generation Z, who are highly connected within digital networks, the social environment functions as a key reference point in shaping perceptions and media consumption decisions. This finding suggests that preference for illegal streaming is driven not only by utilitarian considerations, but also by a gradual process of social normalization that shifts the standard of legitimacy from compliance with formal rules toward acceptance within digital communities.

Legal streaming service providers, particularly OTT platforms, need to recognize that the competitive advantage of illegal platforms lies in frictionless access and cross-region content availability. Therefore, OTT companies are advised to reduce content fragmentation and rigid geo-blocking policies. In addition, optimizing content release cycles so that content becomes available simultaneously with global releases is crucial, considering that Generation Z tends to prioritize immediacy and speed of access over legal compliance or security risks that have already been normalized. These findings imply that legal streaming providers should not rely solely on legal enforcement or moral appeals to reduce preferences for illegal streaming. Instead, they need to strengthen the perceived value of their services by offering more affordable pricing schemes, broader content availability, flexible subscription packages, and a more seamless user experience. By reducing access barriers and increasing perceived fairness, legal platforms can improve their competitiveness and offer users a more attractive alternative to illegal streaming platforms.

CONCLUSION

This study concludes that Generation Z's preference for illegal streaming platforms represents a rational utility-based evaluation within a digital socio-technical ecosystem, rather than merely a form of moral deviance. Financial considerations, security, accessibility, and social environment collectively contribute to strengthening this preference for illegal streaming. Although H2, which concerns security, is statistically not supported because the observed relationship is positive, this finding reveals that security can still reinforce user preference through the phenomenon of risk normalization. For Generation Z, technical and legal risks no longer function as strong inhibitors; instead, they are perceived as manageable risks that can be tolerated in exchange for instant and free access to desired content. Legal streaming service providers, particularly OTT platforms, need to recognize that the main competitive advantage of illegal platforms lies in frictionless access and cross-region content availability. Therefore, OTT companies should minimize content fragmentation and overly rigid geo-blocking policies. Moreover, optimizing content release cycles to ensure simultaneous availability with global releases is essential, as Generation Z tends to prioritize immediacy and speed of access over legal compliance or security risks that they have already normalized.

This study also acknowledges a key limitation related to the gender imbalance of the sample, in which 90% of respondents were female. This imbalance may affect the generalizability of the findings to the broader Generation Z population. This dominance may also be related to the popularity of Korean drama (K-drama) consumption among female audiences, particularly as some content may become accessible earlier on illegal platforms than on official services. Therefore, the findings of this study are more appropriately interpreted as reflecting the behavior of female users who are highly active within the digital streaming ecosystem. Based on this limitation, future research is recommended to employ larger and more gender-balanced samples and to conduct Multi-Group Analysis (MGA) to examine whether the proposed relationships remain consistent across gender groups and different content genre preferences. In addition, future studies are encouraged to explore moderating variables such as cybersecurity literacy or the perceived effectiveness of digital law enforcement to examine whether the inhibitory role of security can be restored in reducing preferences for illegal streaming platforms.

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