

## Digital Payment Systems and Gen Z E-Commerce Purchasing Behavior: Evidence from Shopee Users

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### ABSTRACT

**Purpose:** This study aims to examine Gen Z students' purchasing behavior on the Shopee e-commerce platform, focusing on purchase frequency, preferred product categories, and the role of digital payment systems in influencing purchasing decisions.

**Design/Methodology/Approach:** This research employed a quantitative descriptive approach using primary data collected through questionnaires. The sample consisted of 55 students from the Faculty of Islamic Economics and Business (FEBI) at UIN Raden Fatah Palembang who actively use Shopee. Respondents were selected using purposive sampling, while secondary data were obtained from relevant literature and previous studies.

**Findings:** The results indicate that most students shop on Shopee approximately 1–3 times per month, with fashion products being the most frequently purchased category. Purchasing decisions are primarily influenced by competitive prices and promotional discounts. In addition, the convenience and accessibility of digital payment systems, particularly ShopeePay, further encourage online purchasing behavior among Gen Z students.

**Research Implications:** These findings highlight the importance for e-commerce platforms to develop effective marketing strategies that combine competitive pricing, attractive promotional campaigns, and convenient digital payment services in order to maintain consumer engagement, especially among Gen Z as a key market segment.

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## INTRODUCTION

The rapid advancement of digital technology has significantly transformed consumer behavior, particularly in the way individuals access information, communicate, and conduct economic transactions. For younger generations, especially university students, smartphones and internet access have become integral parts of daily life. Digital technologies allow users to obtain information quickly, interact through social media, and purchase goods and services through online platforms (Arbaini et al., 2020). As a result, the development of information and communication technologies has accelerated the growth of e-commerce as an alternative shopping channel that offers convenience, flexibility, and efficiency.

In Indonesia, the increasing penetration of internet users has led to substantial growth in online shopping activities. The presence of numerous e-commerce platforms has intensified competition among companies in attracting and retaining consumers. To remain competitive, e-commerce platforms continuously develop innovative features, provide attractive promotional programs, and improve service quality to enhance the overall user experience (Komala & Sugilar, 2020). Among the various e-commerce platforms operating in Indonesia, Shopee has become one of the most widely used marketplaces due to its competitive pricing strategies, promotional campaigns, user-friendly interface, and integrated digital payment services such as ShopeePay. These features enable consumers to perform transactions more efficiently, which is particularly appealing to students who tend to be sensitive to price, promotions, and transaction convenience.

University students, especially those belonging to Generation Z, represent a major segment of digital consumers. As digital natives, Gen Z consumers are highly familiar with

online platforms and digital payment technologies. They often rely on online reviews, product ratings, promotional vouchers, and algorithm-based recommendations when making purchasing decisions (Djafarova & Bowes, 2021). In addition, digital payment systems have simplified the transaction process, allowing consumers to complete purchases quickly and securely. Previous studies have indicated that the availability of digital payment methods can positively influence online shopping behavior by improving perceived convenience and reducing transaction barriers (Nguyen & Huynh, 2022).

Several studies have examined the factors influencing online purchasing decisions in e-commerce platforms. For example, Devi et al. (2023) found that promotions, free shipping, affordable prices, product quality, and trust in the platform significantly influence consumers' purchase decisions in online marketplaces. Similarly, Priporas et al. (2017) emphasized that Generation Z consumers tend to prioritize convenience, digital interaction, and promotional incentives when engaging in online shopping. However, most previous studies primarily focus on the determinants of purchase decisions, while relatively limited attention has been given to understanding purchasing trends, purchase frequency, and preferred product categories among university students, particularly in the context of rapidly expanding digital payment systems.

Furthermore, research focusing on the purchasing behavior of university students in Indonesia within the most recent period of 2024–2025 remains limited. Considering the increasing adoption of digital payment services and the intense competition among e-commerce platforms, it is important to examine how these developments influence the purchasing patterns of Generation Z consumers. Understanding these patterns is crucial for e-commerce companies to develop effective marketing strategies that align with the preferences and behavior of young digital consumers.

Based on this background, this study aims to analyze Gen Z students' purchasing behavior on the Shopee platform, focusing on their purchasing frequency, the most frequently purchased product categories, and the factors influencing their purchasing decisions during the 2024–2025 period. This study contributes to the literature by providing updated insights into students' online shopping trends in the era of digital payment systems, while also offering practical implications for e-commerce platforms in designing more effective digital marketing strategies targeting Generation Z consumers.

## **LITERATURE REVIEW**

### **Grand Theory**

This study is grounded in Consumer Behavior Theory and the Technology Acceptance Model (TAM) to explain how digital technology influences consumer purchasing behavior in e-commerce platforms. Consumer Behavior Theory explains how individuals make decisions regarding the acquisition, consumption, and disposal of goods and services to satisfy their needs and desires (Solomon, 2018). In the context of online shopping, consumers evaluate various factors such as price, product quality, convenience, and trust before making purchasing decisions.

Meanwhile, the Technology Acceptance Model (TAM), proposed by Davis (1989), explains how users adopt new technologies based on two primary determinants: perceived usefulness and perceived ease of use. In the context of e-commerce and digital payment systems, consumers are more likely to engage in online transactions when the platform is easy to use and provides clear benefits such as convenience, efficiency, and transaction speed. These theoretical perspectives help explain how digital platforms such as Shopee influence purchasing behavior among Generation Z consumers.

## **E-commerce**

E-commerce has become one of the most influential business models in the digital era. With the rapid development of information and communication technologies, e-commerce platforms provide a flexible marketplace where consumers and businesses can conduct transactions online efficiently. Various products and services can be traded digitally, ranging from daily necessities to entertainment products and financial services. The growth of e-commerce has significantly changed consumer purchasing patterns. Consumers are no longer dependent on physical stores, as online platforms enable them to shop anytime and anywhere without geographical limitations. This transformation provides consumers with easier access to product information, price comparisons, and convenient transaction processes (Angkat & Prihatini, 2018).

E-commerce platforms allow businesses to reach a broader market and interact directly with consumers through digital channels. According to Hidayatuloh and Aziati (2020), e-commerce enables business transactions to occur electronically through internet networks, allowing both sellers and buyers to engage in commercial activities more efficiently. In addition, e-commerce platforms provide tools for marketing, customer engagement, and market analysis, which help businesses better understand consumer preferences and behavior. The rapid development of e-commerce in Indonesia has been supported by increasing internet penetration and digital payment systems. As a result, online marketplaces such as Shopee have become popular among consumers, particularly university students who are familiar with digital technologies and frequently engage in online shopping activities (Arbaini et al., 2020).

## **Purchase Decision**

Purchase decision refers to the process through which consumers select products or services after evaluating various alternatives to satisfy their needs. According to Mutia et al. (2024), the purchasing decision process generally involves several stages, including problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase evaluation. Consumers typically gather information from multiple sources before making a purchasing decision, including product reviews, recommendations, and previous purchasing experiences. They then evaluate alternatives based on factors such as price, product quality, brand reputation, and convenience before selecting the option that best meets their expectations.

Previous research has shown that consumer purchasing decisions are influenced by both internal and external factors. Internal factors include personal preferences, needs, and lifestyle, while external factors include marketing strategies, product attributes, and digital platform features (Sarmigi & Parasmala, 2021). In the context of e-commerce, features such as promotional offers, product ratings, and digital payment systems also play an important role in shaping consumer purchasing behavior. According to Satria (2023), purchasing decisions can be measured using several indicators, including the level of consumer need and desire for a product, willingness to try new products, perceived product quality, and the intention to make repeat purchases. These indicators reflect how consumers evaluate products and make purchasing decisions based on both rational considerations and emotional responses.

## **METHODS**

This study employed a descriptive quantitative approach to analyze students' purchasing behavior on the Shopee e-commerce platform. The quantitative approach was chosen because it allows the collection of objective numerical data that can describe purchasing behavior patterns in a measurable manner (Sudirman et al., 2023). The research instrument consisted of a structured questionnaire using a Likert scale designed to measure purchase frequency, product categories purchased, and factors influencing purchasing decisions. To

ensure the quality of the instrument, validity testing was conducted using Pearson correlation, while reliability testing was performed using Cronbach’s Alpha. The instrument was considered reliable if the Cronbach’s Alpha value was equal to or greater than 0.70.

The population of this study consisted of students from the Faculty of Islamic Economics and Business at UIN Raden Fatah Palembang. Students were selected as research subjects because they represent a group that actively uses digital technologies, including e-commerce applications such as Shopee. The sample size were 55 respondents. The sampling technique used in this study was purposive sampling, which involves selecting respondents based on specific criteria relevant to the research objectives (Hidayatuloh & Aziati, 2020). The main criterion for respondents was students who had previously made purchases through the Shopee application.

The data used in this study consisted of primary and secondary data. Primary data were collected through an online questionnaire distributed via Google Forms, while secondary data were obtained from relevant literature and previous studies. The collected data were first tested for validity and reliability before further analysis. Data analysis was conducted using descriptive statistical techniques such as mean, percentage, and frequency distribution to describe students’ purchasing behavior patterns on the Shopee platform during the 2024–2025 period.

## RESULT AND DISCUSSION

### Respondent Characteristics

This study employed a quantitative survey approach using an online questionnaire distributed through Google Forms to collect data on students’ purchasing behavior on the Shopee e-commerce platform. The questionnaire was designed to capture several aspects of students’ consumption behavior, including purchase frequency, types of products purchased, and factors influencing purchasing decisions. The collected data aimed to provide an overview of students’ consumption trends in the digital era and to identify purchasing behavior patterns that may serve as a basis for developing more effective marketing strategies on the Shopee platform.

Respondents in this study were selected based on several criteria, including being Muslim, male or female, active students of the Faculty of Islamic Economics and Business at UIN Raden Fatah Palembang from the 2023–2024 cohorts, and having experience purchasing products through the Shopee application. Based on these criteria, a total of 55 respondents participated in this study.

**Table 1.** Respondent Characteristics

No	Study Program	Cohort 2023	Cohort 2024	Male	Female	Total
1	Islamic Economics	40	5	15	30	45
2	Islamic Banking	7	–	1	6	7
3	Zakat and Waqf Management	2	1	–	3	3
<b>Total</b>		<b>49</b>	<b>6</b>	<b>16</b>	<b>39</b>	<b>55</b>

The distribution of respondents by study program indicates that the majority were from the Islamic Economics program (45 respondents), followed by Islamic Banking (7 respondents) and Zakat and Waqf Management (3 respondents). Based on the cohort year, 49 respondents were from the 2023 cohort and 6 respondents were from the 2024 cohort. In terms of gender, the respondents consisted of 16 male students and 39 female students.

### Purchase Frequency

This study involved 55 active student respondents. The results indicate that the level of purchasing activity among students on the Shopee platform can be categorized as relatively high. The distribution of purchase frequency is presented in Table 2.

**Table 2.** Distribution of Respondents’ Purchase Frequency

No	Purchase Frequency	Number of Respondents	Percentage (%)
1	Almost every day	4	7.3%
2	1–3 times per week	7	12.7%
3	1–3 times per month	39	70.9%
4	Rarely/Never	5	9.1%
<b>Total</b>		<b>55</b>	<b>100%</b>

Based on Table 2, the majority of respondents (70.9%) reported making purchases on Shopee one to three times per month. This finding indicates that e-commerce platforms have become an important medium for students in fulfilling their consumption needs. The frequency of purchases also reflects the growing role of digital platforms in students' shopping activities. Several factors contribute to the popularity of Shopee among students, including ease of access, a user-friendly interface, and promotional features such as discounts, free shipping, and cashback. In addition, the flexibility of online shopping and the wide variety of products available further increase the attractiveness of the platform for young consumers. These findings indicate a shift in students' consumption behavior from traditional offline shopping to more convenient digital platforms.

### Spending Level

The distribution of respondents' average monthly spending on Shopee is presented in Table 3.

**Table 3.** Distribution of Respondents' Average Spending Level

No	Average Spending Level	Number of Respondents	Percentage (%)
1	Less than IDR 50,000	4	7.3%
2	IDR 50,000 – IDR 200,000	40	72.7%
3	IDR 200,000 – IDR 500,000	9	16.4%
4	More than IDR 500,000	2	3.6%
<b>Total</b>		<b>55</b>	<b>100%</b>

The findings show that most respondents (72.7%) spend between IDR 50,000 and IDR 200,000 per month on purchases through Shopee. This indicates that students' consumption patterns remain relatively moderate and are generally aligned with their financial capacity as students. These results suggest that students tend to use e-commerce platforms to fulfill both daily needs and lifestyle-related consumption. However, the relatively moderate spending level also indicates that students remain cautious in managing their financial resources despite the convenience offered by online shopping platforms.

### Product Category Classification

The development of digital technology has significantly transformed consumer shopping behavior, particularly through the use of e-commerce platforms that provide easy access to various product categories. Through digital platforms, consumers can obtain product information, compare prices, and complete transactions efficiently without time and location constraints. In marketing, products represent the core offering provided by sellers to satisfy consumer needs and preferences (Mutia et al., 2024). This study identifies the product categories most frequently purchased by students through the Shopee platform. The distribution of purchased product categories is presented in Table 5.

**Table 5.** Product Category Classification

No	Product Category	Number of Respondents	Percentage (%)
1	Fashion (clothing, shoes, accessories)	46	83.6%
2	Daily necessities	6	10.9%
3	Electronics & gadgets	3	5.5%
4	Cosmetics & personal care	26	47.3%

Based on Table 5, fashion products represent the most frequently purchased category among respondents, accounting for 83.6%, followed by cosmetics and personal care products

(47.3%). In contrast, daily necessities (10.9%) and electronics and gadgets (5.5%) show relatively lower purchasing levels. These findings indicate that students tend to use e-commerce platforms primarily to purchase products related to lifestyle and personal appearance. Fashion and cosmetic products serve not only functional purposes but also act as a medium for self-expression and identity formation among young consumers. Furthermore, the accessibility of e-commerce platforms, product variety, and promotional programs offered by Shopee contribute to the high level of purchasing in these product categories.

**Purchase Decision**

Shopee has become one of the most widely used e-commerce platforms among students for online shopping activities. The accessibility of the platform, the wide range of available products, and various promotional features make Shopee particularly attractive to young consumers. In digital marketing, understanding the factors that influence purchasing decisions is crucial for developing effective business strategies that align with consumer preferences (Septiani Patmala & Candra Fatihah, 2021). This study identifies several factors influencing students’ purchasing decisions on the Shopee platform. The distribution of these factors is presented in Table 6.

**Table 6.** Distribution of Factors Influencing Students’ Purchase Decisions

No	Factors	Number of Respondents	Percentage (%)
1	Price and discounts	30	54.5%
2	Customer reviews and store ratings	25	45.5%
3	Free shipping and fast delivery services	27	49.1%
4	Trust and transaction security	8	14.5%

Based on Table 6, price and discounts represent the most influential factor affecting students’ purchasing decisions, accounting for 54.5%, followed by free shipping and fast delivery services (49.1%) and customer reviews and store ratings (45.5%). Meanwhile, trust and transaction security show a relatively lower influence. These findings indicate that students demonstrate a high level of price sensitivity and responsiveness to promotional strategies when making purchasing decisions. Price functions not only as the cost paid by consumers but also as an indicator of the perceived value and benefits of a product (Pristiawan et al., 2022). Additionally, promotional strategies such as discounts and price reductions play a significant role in stimulating consumer purchase intentions by creating a perception of higher value (Liantifa & Haryono, 2022).

Promotions commonly offered by e-commerce platforms, including discounts, cashback, and free shipping, reduce transaction costs while simultaneously encouraging consumers to complete purchases more quickly. This finding highlights the importance of digital promotional strategies in shaping the consumption behavior of students as part of the digital generation. Therefore, the combination of competitive pricing and attractive promotional programs becomes a key factor driving students to choose Shopee as their preferred online shopping platform.

**DISCUSSION**

The findings of this study indicate that price and promotional incentives are the most influential factors shaping students’ purchasing decisions on the Shopee platform. This result suggests that students, as digital consumers, demonstrate a high level of sensitivity toward economic value and financial benefits offered by e-commerce platforms. Promotional programs such as discounts, cashback, and free shipping create additional perceived benefits that encourage consumers to complete online transactions.

From a theoretical perspective, these findings can be explained through the framework of consumer behavior theory, particularly the concept of perceived value introduced by Philip Kotler and Kevin Lane Keller. According to this perspective, consumers tend to evaluate

purchasing decisions by comparing the benefits they obtain with the costs they incur. When promotional incentives reduce the effective price or increase perceived benefits, consumers are more likely to perceive the transaction as valuable and consequently make a purchase decision (Sinulingga & Sihotang, 2023). In the context of e-commerce, promotional strategies function not only as price reductions but also as mechanisms that enhance the perceived value of the offered products.

In addition, the findings are also consistent with the Theory of Reasoned Action, developed by Martin Fishbein and Icek Ajzen. This theory explains that an individual's behavioral intention is influenced by attitudes toward the behavior and subjective norms formed by social influences. In the context of online shopping, customer reviews and store ratings represent important sources of social information that shape consumers' attitudes and confidence toward a transaction (Destrity et al., 2024). Positive reviews and high ratings strengthen consumers' beliefs about product quality and seller credibility, thereby increasing the likelihood of purchase decisions. The findings of this study are also consistent with several previous empirical studies on digital consumer behavior. For instance, Setiawan et al. (2023) found that promotional strategies, particularly discounts and price-based incentives, significantly influence online purchase intentions among young consumers. Similarly, Mita et al. (2021) reported that online customer reviews and application usability play an important role in shaping purchase decisions on the Shopee platform. The present study extends these findings by demonstrating that among university students, promotional incentives tend to have a stronger influence than base pricing strategies because promotions create a perception of urgency and limited opportunities, which encourages faster purchasing decisions.

Overall, the results highlight the importance of integrating competitive pricing with strategic promotional campaigns in attracting student consumers within digital marketplaces. The findings not only support established theories of consumer behavior and behavioral intention but also provide empirical insights into how younger consumers respond to marketing stimuli in the rapidly evolving e-commerce environment.

## CONCLUSION

The results of this study show that the majority of respondents (70.9%) make purchases on Shopee one to three times per month, with an average monthly expenditure ranging from IDR 50,000 to IDR 200,000. These findings indicate that Shopee has become one of the most widely used e-commerce platforms among university students. The most frequently purchased products are fashion items, such as clothing, shoes, hijabs, and accessories. In addition, price and discounts were identified as the main factors influencing students' purchasing decisions. This study provides an overview of students' online shopping behavior, particularly regarding purchase frequency, preferred product categories, and factors influencing purchasing decisions on e-commerce platforms. However, the study is limited because the sample is restricted to students from one faculty and cohort, which limits the generalization of the findings. Future research is recommended to expand the sample size and include additional variables such as social influence, perceived ease of use, and service quality to obtain a more comprehensive understanding of consumer behavior in e-commerce platforms.

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