

## **THE INFLUENCE OF DIGITAL LIFESTYLE AND TRUST ON GENERATION Z CONSUMERS' PURCHASE DECISIONS IN BOGOR CITY ON SHOPEE E-COMMERCE**

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### **Article Info**

#### **Article history:**

Received April 16 , 2026

Revised May 02 , 2026

Accepted May 03 , 2026

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#### **Keywords:**

*Digital Lifestyle, Trust,*

*Purchasing Decision,*

*Generation Z*

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### **ABSTRACT**

This study aims to analyze the influence of digital lifestyle and trust on the purchasing decisions of Generation Z consumers in Bogor City on the e-commerce platform Shopee. The rapid development of digital technology has driven changes in consumer behavior, particularly among Generation Z, who demonstrate a high level of engagement in using the internet and digital applications for shopping activities. This research employs a quantitative approach, with data collected through questionnaires distributed to Generation Z respondents in Bogor City. The data were analyzed using multiple linear regression to examine the effect of independent variables on the dependent variable. The results indicate that digital lifestyle and trust have a positive and significant effect on purchasing decisions. These findings suggest that higher digital engagement and greater consumer trust increase the likelihood of making purchasing decisions. This study is expected to provide insights for e-commerce practitioners in understanding the behavior of Generation Z consumers.

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## **INTRODUCTION**

The development of information and communication technology in recent decades has brought very significant changes in various aspects of human life, including in economic activities and people's consumption behavior. The massive digital transformation that has occurred has changed the way individuals fulfill their needs and desires, especially in terms of obtaining goods and services. The development of digital technology has not only changed consumption patterns, but also shaped the way individuals represent themselves and interact in virtual spaces. User behavior in digital spaces, especially the younger generation, is increasingly integrated with economic activities and consumption decisions (Mawardi et al., 2024). One tangible form of this change is the increasing use of e-commerce platforms as the main means of conducting online buying and selling transactions (Putri & Suwanan, 2025).

The existence of e-commerce platforms like Shopee provides various conveniences for consumers, ranging from fast access to information, a diverse selection of products, to a

practical transaction process without the need for direct interaction . Furthermore , the features offered on e-commerce platforms are also increasingly developing , such as digital payment systems , consumer reviews , and user -friendly interfaces, which indirectly influence consumer behavior in making purchasing decisions ( Laila Alfi Syahrillah, 2026 ) .

This change in consumption patterns is inseparable from the role of the younger generation , especially Generation Z. This generation is known as digital natives, namely a group that has been accustomed to digital technology and the internet since birth . These characteristics make Generation Z have a high level of adaptation to technological developments , including in terms of utilizing digital platforms for various activities , such as communication , entertainment , and shopping . This digital lifestyle then forms a different pattern of consumption behavior compared to previous generations .

The digital lifestyle of Generation Z is reflected in the intensity of digital device use , dependence on the internet, and a tendency to access information quickly and instantly . In the context of e-commerce, this digital lifestyle encourages consumers to be more active in searching for product information , comparing prices , reading reviews , and conducting transactions online (Nurmalia et al . , 2024) . In other words, the higher a person's digital lifestyle , the more likely they are to engage in online shopping activities ( Astiana et al., 2022 ) .

However , despite the immense convenience offered by e - commerce , another equally important factor influencing purchasing decisions is trust . In online transactions , consumers cannot directly see the physical condition of the product or interact face - to- face with the seller , creating uncertainty that can potentially lead to risk . Therefore , trust is a key element that consumers must possess before deciding to make a purchase .

Trust in the context of e-commerce can be defined as consumer confidence in the security of transactions , the honesty of sellers , and the suitability of the product offered and the product received . A high level of trust will encourage consumers to feel safe and comfortable in making transactions , while a low level of trust can lead to doubt and even cancel a purchase decision . Thus , trust plays a crucial role in shaping consumer purchasing decisions , particularly in the digital environment .

Bogor City, as one of the developing urban areas in Indonesia, has significant potential for digital technology adoption , particularly among Generation Z ( Octavian & Soedargo , 2023 ) . High internet penetration and increasing smartphone usage have made Bogor residents , particularly the younger generation , active users of e - commerce platforms . This indicates that consumer behavior has undergone a significant shift toward digital consumption patterns ( Harsono et al ., 2022) .

Although various previous studies have discussed the factors influencing purchasing decisions in e-commerce, there is still room for further research by combining digital lifestyle and trust variables , especially in the Generation Z segment in Bogor City. This research is important because it can provide a more comprehensive understanding of how internal and external factors influence consumer behavior in making purchasing decisions in the digital era .

Based on the description , this research aims to analyze the influence of digital lifestyle and trust on the purchasing decisions of Generation Z consumers in the City of Bogor on the Shopee

e-commerce platform. The results of this research are expected to contribute both theoretically and practically, especially for business people in planning a more effective marketing strategy that matches the characteristics of consumers in the digital era.

Based on the background that has been described, the development of digital technology has driven changes in consumer behavior, especially in Generation Z who have a high attachment to the use of the internet and digital platforms in daily activities. The presence of e-commerce such as Shopee further strengthens this change by providing convenience in the process of searching for information to purchasing transactions. However, behind this convenience, consumer purchasing decisions are not only influenced by technological factors alone, but also by psychological factors such as trust.

The digital lifestyle inherent in Generation Z is one factor that can influence how consumers interact with e-commerce platforms. Their increased use of technology allows consumers to more easily access information and conduct transactions. Furthermore, trust also plays a crucial role in determining whether consumers will proceed with a purchase, given the inherent risks inherent in online transactions.

Based on the description, the problem formulation in this research can be formulated as follows:

1. Does digital lifestyle influence the purchasing decisions of Generation Z consumers in Bogor City on Shopee e-commerce?
2. Does trust influence the purchasing decisions of Generation Z consumers in Bogor City on Shopee e-commerce?
3. Do digital lifestyle and trust simultaneously influence the purchasing decisions of Generation Z consumers in Bogor City on Shopee e-commerce?

## **LIBRARY REVIEW**

### **Digital Lifestyle**

Lifestyle is one of the factors that influence consumer behavior. According to Philip Kotler, lifestyle reflects a person's lifestyle patterns as seen from their activities, interests, and opinions in daily life (Kotler & Lee, 2008). Along with technological developments, the concept of a digital lifestyle has emerged, namely a lifestyle influenced by the use of the internet and digital technology (Halimatussa'diyah et al., 2024).

Digital lifestyle reflects how individuals utilize technology in various activities, including shopping. Consumers with a high digital lifestyle tend to actively search for product information online, compare prices, and read reviews before buying. In the context of e-commerce such as Shopee, digital lifestyle makes it easier for consumers to make transactions and increase convenience in shopping (Zahara et al., 2024).

Generation Z is a group that is very close to technology, so they have a high tendency to use digital platforms. This makes a digital lifestyle a significant factor influencing purchasing decisions (Ashari & Indayani, 2023).

## **Trust**

Trust is a crucial factor in online transactions (Arief et al., 2025) . According to Gefen, trust is the belief that another party will act honestly and reliably (Weningtyas et al., 2024) . In e-commerce, trust encompasses trust in the platform, the seller , the security of the transaction system , and the confidentiality of personal data (Aryoko & Dirgiamto, 2025) .

A high level of trust will make consumers feel secure in transactions , thus increasing the likelihood of a purchase . Conversely , low trust can raise doubts . Therefore , platforms like Shopee provide features such as ratings, reviews , and security guarantees to increase consumer trust (Saputra & Sudarwanto, 2023) . Consumer protection features , such as a money- back guarantee and a secure payment system through Shopee Paylater , which is supervised by the Financial Services Authority (OJK), play a crucial role in building a sense of security (Kristanto et al., 2025) . Trust is also related to perceived risk , such as the risk of product nonconformity or data security . The higher the trust , the lower the consumer 's perceived risk .

## **Purchase Decision**

Purchasing decisions are the final stage in the consumer decision -making process . According to Philip Kotler and Kevin Lane Keller, purchasing decisions are the process by which consumers select and purchase products after going through several stages , such as information search and alternative evaluation (Kotler & Keller, 2012) . In the digital era, purchasing decisions are heavily influenced by online information , consumer reviews , and ease of platform access (Susilabudi et al., 2024) . In e-commerce platforms like Shopee, consumers consider various factors before purchasing , including ease of use and level of trust . Digital lifestyle and trust are two factors that can strengthen purchasing decisions , especially for Generation Z consumers who are accustomed to technology .

## **Previous Research**

Previous research has shown that digital lifestyle and trust influence consumer purchasing decisions . Consumers with a high digital lifestyle tend to be more active in online shopping , while trust increases confidence in making transactions . However , research combining these two variables into a single model, particularly among Generation Z in Bogor City, is still limited . Therefore , this study was conducted to provide a more comprehensive understanding of the factors influencing e-commerce purchasing decisions .

## **RESEARCH METHODS**

### **Research Approach**

This study uses a quantitative approach . The quantitative approach was chosen because this study aims to examine the relationship between digital lifestyle variables and trust in consumer purchasing decisions . The data used in this study are in the form of numbers obtained from the results of questionnaires filled out by respondents , then analyzed using statistical techniques to obtain objective conclusions . This approach allows researchers to measure the influence between variables in a more structured and systematic manner , so that the results of the study can be used as a basis for drawing general conclusions ( Sugiyono, 2014 ) .

### **Location and Time of Research**

This research was conducted in Bogor City , targeting Generation Z consumers using the Shopee e-commerce platform. This location was chosen due to the high internet usage and online shopping activity among the younger generation in Bogor City. The research period spanned the entire research period , from instrument development and data collection to data analysis .

### **Population and Sample**

The population in this study was all Generation Z consumers in Bogor City who had made purchases through the Shopee e-commerce platform. Generation Z in this study refers to individuals born between 1997 and 2012. The sampling technique used was non-probability sampling with a purposive sampling method . This technique was chosen because the researcher established certain criteria in determining respondents who were in accordance with the research objectives (Sugiyono, 2014) . The respondent criteria in this study are as follows :

1. included in the Generation Z category ,
2. domiciled in Bogor City, and
3. Have ever made a purchase through the Shopee platform.

The total sample in this research is set at 100 respondents . The amount is considered to have met the needs of analysis in quantitative research as well as being able to represent the characteristics of the respondents being studied .

### **Data Types and Sources**

The type of data used in this study is primary data. Primary data is data obtained directly from respondents through questionnaires ( Sugiyono , 2014) . This data is used to determine respondents' perceptions of digital lifestyle variables, trust , and purchasing decisions . The use of primary data in this study aims to ensure that the information obtained is in accordance with actual conditions in the field .

### **Data Collection Techniques**

The data collection technique was carried out through the distribution of online questionnaires using Google Forms. The use of this medium was chosen because it is more efficient , easily accessible , and able to reach a larger number of respondents in a short time . The questionnaire was compiled based on indicators of each research variable . Each statement was measured using a Likert scale with five answer choices , namely strongly disagree , disagree , neutral , agree , and strongly agree . This scale is used to measure respondents' attitudes and perceptions of the statements given .

### **Definisi Operasional Variabel**

Operational definitions of variables are used to provide clear boundaries for the variables being studied so that they can be measured empirically . Digital lifestyle is an individual behavior pattern related to the use of digital technology in everyday life , especially in online shopping activities . The indicators used include the intensity of internet use , online shopping habits ,

interest in digital technology , frequency of e-commerce use , as well as the influence of social media .

Trust is consumer confidence in the security and reliability of platforms and sellers when conducting online transactions . Indicators used include trust in the platform, trust in sellers , transaction security , honesty of product information , and consistency of service . A purchasing decision is a consumer's decision to purchase a product after going through a consideration process . Indicators used include confidence in purchasing , pre - purchase considerations , product selection , purchase frequency , and post - purchase satisfaction .

### Data Analysis Techniques

The collected data was analyzed using statistical techniques with the aid of data processing software such as SPSS. The analysis was conducted to determine the relationship between digital lifestyle variables and trust in purchasing decisions . The analysis stages included validity testing to ensure the research instrument could measure the intended variables , as well as reliability testing to determine the consistency of the measurement results . Next, multiple linear regression analysis was conducted to determine the effect of the independent variables on the dependent variable .

In addition , a t-test was conducted to determine the influence of each variable partially , an F-test to determine the influence of the variables together , and a coefficient of determination ( $R^2$ ) to determine the extent of the contribution of the independent variable in explaining the dependent variable .

## RESULTS AND DISCUSSION

### Characteristics of the responder

The characteristics of the respondents in this study are described based on gender and age . The respondents were 100 Generation Z consumers in Bogor City who had shopped through the e-commerce platform Shopee .

Table 1. Characteristics Respondent

Karakteristik Responden		Frekuensi	Persentase
Jenis Kelamin	Laki-laki	61	61%
	Perempuan	39	39%
Usia	17–20 tahun	37	37%
	21–24 tahun	34	34%
	25–29 tahun	29	29%

Source : Processed data (2026)

Based on gender , respondents were dominated by men at 61% (61 people), while women were 39% (39 people). This shows that male respondents were more involved in this study , although in general both genders have a role in online shopping activities . Based on age , the largest number of respondents were in the 17–20 year range at 37%, followed by 21–24 year olds at 34%, and 25–29 year olds at 29%. This data shows that the younger age group in Generation Z has a tendency to be more active in using e-commerce.

**Validity Test**

Validity testing is conducted to determine the extent to which the research instrument is able to measure the variables being studied . Validity testing in this study uses the correlation between item scores and the total score (Corrected Item-Total Correlation). A statement item is declared valid if the calculated r value is greater than the table r value .

Table 2. Validity Test

Variables	Item	r count	r table	Information
Digital Lifestyle (X1)	X1P1	0,859	0.196	Valid
	X1P2	0,812	0.196	Valid
	X1P3	0,862	0.196	Valid
	X1P4	0,854	0.196	Valid
	X1P5	0,824	0.196	Valid
	X1P6	0,809	0.196	Valid
	X1P7	0,861	0.196	Valid
Trust (X2)	X2P1	0,857	0.196	Valid
	X2P2	0,860	0.196	Valid
	X2P3	0,863	0.196	Valid
	X2P4	0,828	0.196	Valid
	X2P5	0,839	0.196	Valid
	X2P6	0,837	0.196	Valid
	X2P7	0,856	0.196	Valid
Purchase Decision (Y)	Y1	0,791	0.196	Valid
	Y2	0,842	0.196	Valid
	Y3	0,864	0.196	Valid
	Y4	0,847	0.196	Valid
	Y5	0,851	0.196	Valid
	Y6	0,789	0.196	Valid

Source : Processed data (2026)

Based on the test results , it is known that the r table value is 0.194. All items in the digital lifestyle variable ( X1), trust (X2), and purchasing decision (Y) have a calculated r value greater than the r table . Thus , it can be concluded that all statement items in this study are declared valid and suitable for use in further analysis .

**Reliability Test**

Table 3. Reliability Test

Variables	Cronbach,s Alpha	Information
Digital Lifestyle (X1)	0,930	Reliable
Trust (X2)	0,935	Reliable

Purchase Decision (Y)	0,909	Reliable
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Source : Processed data (2026)

Based on the test results , the digital lifestyle variable (X1) has a Cronbach's Alpha value of 0.930, the trust variable (X2) of 0.935, and the purchasing decision variable (Y) of 0.909. All variables have a Cronbach's Alpha value above 0.60, so it can be concluded that the instrument in this study has a very good level of reliability and is worthy of use for further analysis .

**Multiple Linear Regression**

Multiple linear regression analysis was used to determine the influence of digital lifestyle variables (X1) and trust (X2) on purchasing decisions (Y). The regression equation model in this study is as follows :

$$Y=a+b_1X_1+b_2X_2+e$$

Table 4. Multiple Linear Regression Test

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.802	1.542		-2.465	.015
	X1	.578	.048	.651	12.159	.000
	X2	.407	.045	.484	9.032	.000

Source : Data processed by SPSS for Windows v.25 (2026)

Based on the results of data processing , the following coefficient values were obtained :

$$Y = -3,802 + 0,578X_1 + 0,407X_2$$

**Interpretation of Equations**

1. Constant (-3,802)  
The constant value shows that if the digital lifestyle variables ( X1) and trust (X2) are considered to have a value of zero , then the purchasing decision (Y) has a value of - 3.802.
2. Digital Lifestyle (X1)  
The coefficient of 0.578 indicates that every one unit increase in digital lifestyle will increase purchasing decisions by 0.578 , assuming other variables remain constant .
3. Trust (X2)  
The coefficient of 0.407 indicates that every one unit increase in trust will increase purchasing decisions by 0.407, assuming other variables remain constant .

**Uji T**

The t-test was conducted to determine the partial effect of each independent variable on the dependent variable . In this study , the t-test was used to examine the effect of digital lifestyle (X1) and trust (X2) on purchasing decisions (Y). The t- table value used was 1.984 .

Table 5. T-test

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	-3.802	1.542		-2.465	.015
	X1	.578	.048	.651	12.159	.000
	X2	.407	.045	.484	9.032	.000

Source : Data processed by SPSS for Windows v.25 (2026)

Based on the results of data processing , the following results were obtained :

1. Influence of Digital Lifestyle (X1) on Purchase Decisions (Y)  
The digital lifestyle variable has a t - value of 12.159 with a significance value of 0.000. Because the t - value is > t- table (12.159 > 1.984) and the significance value is < 0.05, it can be concluded that digital lifestyle has a positive and significant effect on purchasing decisions .
2. The Influence of Trust (X2) on Purchase Decisions (Y)  
The trust variable has a t - value of 9.032 with a significance value of 0.000. Because the t - value is greater than the t- table (9.032 > 1.984) and the significance value is less than 0.05 , it can be concluded that trust has a positive and significant effect on purchasing decisions .

**Uji F**

The F test is used to assess the total impact of two independent variables on the dependent variable.

dependent . The F value of the table used is 3.09 .

Table 6. F Test

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Say.
1	Regression	3557.044	2	1778.522	127.803	.000 <sup>b</sup>
	Residual	1349.866	97	13.916		
	Total	4906.910	99			

Source : Data processed by SPSS for Windows v.25 (2026)

Based on the results of data processing , the calculated F value was 127.803 with a significance value of 0.000. Because the calculated F value is greater than the F table (127.803 > 3.09) and the significance value is less than 0.05 , it can be concluded that digital lifestyle and trust simultaneously have a significant effect on purchasing decisions .

**Coefficient of Determination**

The coefficient of determination is used to determine how much the independent variable is able to explain the dependent variable .

Table 7. Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.851 <sup>a</sup>	.725	.719	3.730

Source : Data processed by SPSS for Windows v.25 (2026)

Based on the data processing results , the R Square value obtained was 0.725 or 72.5%. This indicates that the digital lifestyle (X1) and trust ( X2) variables are able to explain the purchasing decision variable (Y) by 72.5%. Meanwhile, the remaining 27.5% is influenced by other variables outside this study that were not examined .

**CONCLUSION**

Based on the results of the research that has been conducted , it can be concluded that digital lifestyle and trust have a positive and significant effect on the purchasing decisions of Generation Z consumers in Bogor City on the Shopee e-commerce platform. Partially , both variables show a significant influence , where the higher the level of digital lifestyle and consumer trust , the higher the tendency to make a purchase . Simultaneously , both variables are also proven to have a significant effect on purchasing decisions . In addition , the coefficient of determination value of 72.5% indicates that most purchasing decisions can be explained by digital lifestyle and trust , while the rest are influenced by other factors outside this study . Thus , it can be concluded that digital lifestyle and trust are important factors that need to be considered in understanding and improving consumer purchasing decisions , especially in Generation Z in Bogor City in using Shopee e-commerce.

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