

The Influence Of Service Quality and Lifestyle On Purchase Decisions Using Shopee Paylater In Bandar Lampung

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ABSTRACT.

The development of the digital world is driving transformation in the world of retail and finance. Currently, e-commerce has presented a variety of payment methods with the aim of ensuring consumer comfort and convenience in carrying out transactions. One of the trending payment features is Shopee Paylater. The aim of this research is to analyze the influence of service quality and lifestyle on purchasing decisions using Shopee Paylater in Bandar Lampung. The method in this research uses a quantitative approach. The data source in this research is primary data obtained from 114 respondents using Shopee Paylater in Bandar Lampung using accidental sampling technique. The data analysis used is multiple linear regression analysis using SPSS version 22 software. Based on the results of this research, it shows that the regression results for the service quality variable show a positive correlation of 0.262. Apart from that, the results of the T test show that $t_{count} 2.630 > t_{table} 1.65833$, meaning that the service quality variable influences purchasing decisions using Shopee Paylater. And the regression results for lifestyle variables show a positive correlation of 0.370. Apart from that, the results of the T test show that $t_{count} 3.710 > t_{table} 1.65833$, meaning that lifestyle variables influence purchasing decisions using Shopee Paylater.

Keywords: *Service Quality; Lifestyle; Purchasing Decisions; Shopee Paylater*

ABSTRAK.

Perkembangan dunia digital mendorong transformasi dalam dunia ritel dan keuangan. Saat ini, *e-commerce* telah menghadirkan beragam pilihan cara pembayaran dengan tujuan memastikan kenyamanan dan kemudahan konsumen dalam melakukan transaksi. Salah satu fitur pembayaran yang sedang tren yaitu Shopee Paylater. Tujuan penelitian ini untuk menganalisis pengaruh *service quality* dan gaya hidup terhadap keputusan pembelian menggunakan Shopee Paylater di Bandar Lampung. Metode dalam penelitian ini menggunakan pendekatan kuantitatif. Sumber data dalam penelitian ini merupakan data primer yang diperoleh dari 114 responden pengguna Shopee Paylater di Bandar Lampung menggunakan teknik *accidental sampling*. Analisis data yang digunakan adalah analisis regresi linear berganda dengan alat bantu *software* SPSS versi 22. Berdasarkan hasil penelitian ini menunjukkan bahwa hasil regresi variabel *service quality* menunjukkan korelasi positif sebesar 0.262. Selain itu, hasil uji T diketahui bahwa $t_{hitung} 2.630 > t_{tabel} 1.65833$, berarti variabel *service quality* berpengaruh terhadap keputusan pembelian

menggunakan Shopee Paylater. Dan hasil regresi variabel gaya hidup menunjukkan korelasi positif sebesar 0.370. Selain itu, hasil uji T diketahui bahwa $t_{hitung} 3.710 > t_{tabel} 1.65833$, berarti variabel gaya hidup berpengaruh terhadap keputusan pembelian menggunakan Shopee Paylater.

Kata kunci: Service Quality; Gaya Hidup; Keputusan Pembelian; Shopee Paylater

INTRODUCTION

Currently, the internet has become a universal need and an important part of the global lifestyle for several years, including in Indonesia (Gunawan et al. 2021). People use the internet as a market for transactions and activities (Asrofi and Mustikawati 2020). One important aspect of current economic development is the increasing popularity of marketplaces among people of various age ranges, from teenagers to adults (Na'im, Solikah, and Mawftiq 2023).

One of the trading platforms that is popular among the public is Shopee, which was officially introduced in Indonesia in December 2015 by the company PT Shopee International Indonesia (Hardianti 2019). After being introduced, Shopee has experienced incredibly fast growth, even in 2021, the application has been downloaded 203 million times (Dihni 2022). Shopee is an online shopping application that prioritizes the use of mobile platforms, providing convenience to consumers in shopping, searching for and marketing products directly via their cellphones. The Shopee application provides a variety of products, accompanied by secure payment methods, innovative social features and integrated delivery services to make the shopping experience more practical, safe and enjoyable (Rohmatul 2020).

Nowadays, shopping online has become a routine for many people. According to Iprice data, 41 marketplaces have around 400 million visitors every month. From this data it can be said that there are a lot of marketplace buyers in Indonesia. According to information provided by several news sources, buyers tend to prefer shopping online because of the ease of accessing products and making purchases via online platforms. The following is a list of marketplace visitors according to Iprice (Wasli 2021).

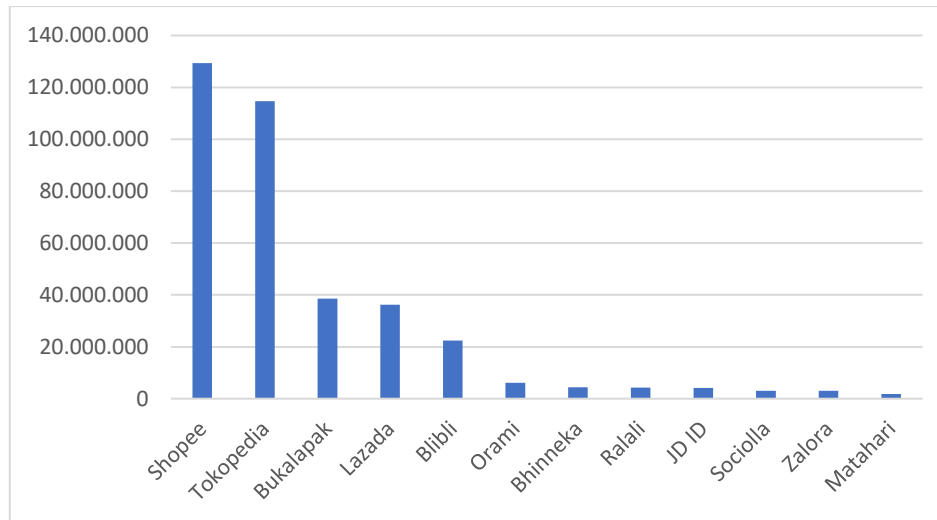


Figure 1. Marketplace Visitors

Source: Teknologi.id, 2021

Based on the graph above, Shopee occupies the top position as the main marketplace of choice with the largest number of monthly visitors. This reflects the rapid growth of technology and the response of the online business sector to it, Shopee has developed its application well so that visitors feel comfortable and easy when making online transactions (Amira and Syahputra 2020).

Shopee offers many features, such as loans or SPinjam, SPaylater, ShopeeFood and others. Thus, to make transactions easier for consumers, e-commerce collaborates with fintech companies to provide paylater services. On the Shopee e-commerce platform, the paylater service is called SPaylater or Shopee Paylater (Rossa 2022). Shopee collaborated with a peer-to-peer (P2P) lending company, namely PT Lentera Dana Nusantara (LDN) for SPaylater services in 2019. Shopee Paylater has become an innovative payment method in business transactions compared to other payment methods (Asja, Susanti, and Fauzi 2021). According to the 2021 Fintech report released by Daily Social, Shopee Paylater is the paylater service most widely used by Indonesian people, with 78.4% of respondents using the application. Through Shopee Paylater, buyers have the option to buy products first and make payments in the next month or in installments over several months (Syafuddin et al. 2022).

There are several factors that customers consider in the decision-making process to purchase, including customer service. A good level of service has a significant role in attracting consumers to make purchases. When consumers receive satisfactory service,

they will be more motivated to make transactions. Service quality reflects the seller's ability to meet customer expectations and meet their needs (Widya 2010). In this context, the service features provided by the paylater payment method on the Shopee e-commerce platform are factors considered by consumers in choosing the paylater payment system. In Kusnanto et al's research, in 2020, E-Service Quality had a positive and significant impact on purchasing decisions. These results are consistent with findings made by Setyowati and Suryoko in 2020, which show that E-Service Quality also has a positive and significant influence on purchasing decisions on the BukaLapak platform (Setyowati and Suryoko 2020).

Another factor that influences purchasing decisions is lifestyle. Lifestyle plays an important role in purchasing decisions in the context of online shopping. According to Kotler (2003), lifestyle can be defined as a person's lifestyle as reflected in their interests, activities and views which are usually shaped by their social class and occupation (Erdawati 2020). Lifeview towards shopping is an action that is greatly influenced by the buyer's personal views. A shopping lifestyle creates a sense of sensitivity to changes in product trends and the latest models, which in turn triggers curiosity and increases enthusiasm when shopping. Shopping lifestyle is often influenced by habits in managing finances and time to fulfill personal satisfaction. As a result, pleasurable shopping contributes to improved mood and increases consumption that suits an individual's lifestyle (Wardah 2021). The transformation in people's consumer behavior is currently experiencing significant developments, especially in terms of shopping online on marketplace platforms which has now become routine and addictive. This situation is further exacerbated by wasteful behavior that occurs due to frequent or excessive enjoyment of the easy transaction process in the marketplace (Fadilah 2023).

Several studies have examined the factors influencing consumer adoption of e-commerce and online payment methods. Service quality, trust, perceived usefulness and ease of use are found to be key drivers of intention to use online payment platforms. Lifestyle characteristics like novelty seeking and materialism are also linked to greater engagement in online shopping activities. However, there is limited research specifically focused on determinants of deferred payment service usage in the context of e-commerce marketplaces.

RESEARCH METHOD

This type of research is quantitative research conducted via an online platform using questionnaires as a means of collecting data, while national and international articles are used as references in this research. The objects in this research are Shopee Paylater users in Bandar Lampung. The sampling technique in this research uses a

nonprobability sampling technique, namely accidental sampling. Accidental sampling, or also called purposive accidental sampling, is a sampling method in which respondents are selected accidentally, that is, anyone who coincidentally interacts with the researcher can be used as a sample if deemed suitable as a data source.(Moloku, Tampi, and Walangitan 2019). The number of samples in this study was 114 respondents. Data was processed using SPSS version 22 software tools.

RESULTS AND DISCUSSION

Validity and Reliability Test

From the data listed in the table, it can be concluded that for each instrument used in the validity test, the calculated R value is greater than the R table of 0.1535. Therefore, it can be said that all instrument data in this research are declared valid. And for the reliability test, the service quality, lifestyle and purchasing decision variables have a Cronbach's Alpha value of $0.820 > 0.6$. Therefore, it can be concluded that all variables are said to be reliable.

Table 1. Validity and Reliability Test

Variable	Items	RCount	Cronbach's Alpha
Buying decision	Y1	0.737	0.820
	Y2	0.712	
	Y3	0.718	
	Y4	0.712	
	Y5	0.689	
Service Quality	X1.1	0.588	0.820
	X1.2	0.542	
	X1.3	0.492	
	X1.4	0.515	
	X1.5	0.588	
	X1.6	0.607	
Lifestyle	X2.1	0.549	0.820
	X2.2	0.604	
	X2.3	0.691	
	X2.4	0.632	
	X2.5	0.506	

Source: SPSS 22 Output Results, 2023

Normality test

Based on the table below, the results of the normality test can be said that the significant value of each variable meets the Monte Carlo sig value. namely $0.53 > 0.05$. Based on these results, it is stated that the data is normally distributed.

Table 2. Normality Test
One-Sample Kolmogorov-Smirnov Test

			Unstandard Residuals
Monte Carlo Sig. (2-tailed)	Sig.		0.053
	99% Confidence Interval	Lower Bound	0.047
		Upper Bound	0.059

Source: SPSS 22 Output Results, 2023

Multicollinearity Test

Based on the table below, the results of calculating the tolerance value for the independent variable have a tolerance value > 0.10 . Where the service quality variable (X1) has a value of $0.612 > 0.10$ and the lifestyle variable (X2) has a value of $0.612 > 0.10$. It can be concluded that there is no multicollinearity with the independent variables.

Table 3. Multicollinearity Test

Model	Collinearity Tolerance	Statistics VIF
(Constant)		
Service Quality	0.612	1,635
Lifestyle	0.612	1,635

Source: SPSS 22 Output Results, 2023

Heteroscedasticity Test

Based on the table below, the results of the heteroscedasticity test show that the significant correlation between service quality is $0.308 > 0.05$ and lifestyle $0.657 > 0.05$. Based on these results, there is no heteroscedasticity in the regression used.

Table 4. Heteroscedasticity Test

Model	Q	Sig.
(Constant)	2,666	0.009

Service Quality	-1,024	0.308
Lifestyle	-445	0.657

Source: SPSS 22 Output Results, 2023

Multiple Linear Regression Analysis

Based on the table below, the regression equation for this research is formulated as:

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

$$Y = 1.729 + 0.262 X_1 + 0.370 X_2 + e$$

With a description of the results as follows:

- a. The constant value (α) is positive at 1,729, which indicates that the service quality and lifestyle variables are considered constant. So the purchase decision using Shopee Paylater still has value.
- b. The value of the service quality regression coefficient (X_1) is 0.262 (positive), which means that the service quality variable has a positive relationship with the value of purchasing decisions using Shopee PayLater. Likewise, if service quality increases, it will cause an increase in purchasing decisions.
- c. The value of the lifestyle regression coefficient (X_2) is 0.370 (positive), which means that the lifestyle variable has a positive relationship with the value of purchasing decisions using Shopee PayLater. Likewise, if lifestyle increases, this will cause an increase in purchasing decisions.

Table 5. Multiple Linear Regression Test

Model	Unstandardized Coefficients		
	B	Std. Error	Beta
(Constant)	1,729	2,636	
Service Quality	0.325	0.124	0.262
Lifestyle	0.509	0.137	0.370

Source: SPSS 22 Output Results, 2023

T Test (Partial)

Analysis of the t test (partial) as follows:

Service Quality(X_1) Based on the results of the analysis, the t value of the Service Quality variable is 2,630 with a significance of $0.010 < 0.05$. It can be said that the Service Quality variable has an influence on Purchasing Decisions, or in other words, H_0 is rejected and H_a is accepted. *Lifestyle* (X_2) Based on the results of the analysis, the t value of the

Lifestyle variable is 3.710 with a significance of $0.000 < 0.05$. It can be said that the Lifestyle variable has an influence on Purchasing Decisions, or in other words, H_0 is rejected and H_a is accepted.

Table 6. T Test (Partial)

Model	Q	Sig.
(Constant)	0.656	0.513
Service Quality	2,630	0.010
Lifestyle	3,710	0,000

Source: SPSS Outpus Results 22, 2023

Determination Coefficient Test (Adjusted R²)

The results of this research reveal that the Adjusted R Square has a value of 0.314, which if converted into a percentage becomes 31.4%. This shows that around 31.4% of the variability in purchasing decisions using Shopee Paylater can be explained by factors such as service quality and lifestyle. Meanwhile, the remainder, around 68.6% (100% - 31.4%) was influenced by other factors not included in this study.

Table 7. Determination Coefficient Test

Model	R	R Square	Adjusted R Square
1	0.571	0.326	0.314

Source: SPSS Outpus Results 22, 2023

The Influence of Service Quality on Purchasing Decisions Using Shopee Paylater

Based on the results of the regression analysis, the service quality variable shows a positive correlation of 0.262. Apart from that, from the results of the t test (partial) it is known that t_{count} is $2.630 > t_{table}$ 1.65833 and has a significant number of $0.010 < 0.1$. From these results it can be concluded that the service quality variable influences purchasing decisions using Shopee Paylater.

The results of this research are supported by a study conducted by Nanda Ayu Setyawati in 2022. This research concluded that service quality has a positive and significant effect on user interest in using the Shopee Paylater feature. Thus, this indicates that Shopee's efforts to improve the quality of its services, especially related to the Shopee Paylater feature, can have a positive effect on users' interest in using this feature (Ayu 2022). In line with research conducted by Danang Kusnanto, et al (2020) and Dewi Sinta, et al (2019) that service quality influences purchasing decisions. Good service

quality will have an impact on increasing consumers' ability to make purchases. This situation highlights how essential it is to maintain service quality as it directly impacts consumers' ability to shop (Sinta, Mardani, and Hardaningtyas 2023).

However, this is different from the research findings conducted by Wisnu Rayhan Adhitya (2023), which states that individual and significant service quality has no influence on online purchasing decisions via the Shopee application. This finding is also strengthened by the results of research conducted by Pinkan Bellani (2018), which shows that customer service has no influence on purchasing decisions on the Shopee platform. This is because the services facilitated by a marketplace are usually in the form of bots (automatic answers) and facilitate general and frequently asked questions or Frequently Asking Questions (FAQ) (Bellani, Lusia, and Saputra 2022).

Service quality has been identified as a significant determinant of consumer purchase decisions in the context of online shopping and payment platforms. As per the E-S-Qual model proposed by Parasuraman et al. (2005), key dimensions of e-service quality include efficiency, reliability, fulfillment, privacy, responsiveness, compensation, and contact. Prior empirical studies have found that higher perceptions of e-service quality positively influence intentions to use online payment methods and e-commerce platforms. In the context of Shopee Paylater, the efficiency of the application interface, reliability of transactions, quick responsiveness to issues, and seamless fulfillment of orders can cultivate trust and satisfaction among users. This may strengthen intentions to use Shopee Paylater over other online payment options. Service quality also signals the platform's competence to buyers, reducing perceived risks associated with deferred payment mechanisms. By providing prompt resolutions and building robust privacy safeguards, Shopee Paylater can elevate consumers' purchase decisions and retention. Thus, enhancements in e-service quality dimensions like efficiency, reliability, and responsiveness can potentially have a favorable impact on adoption of Shopee Paylater.

The Influence of Lifestyle on Purchasing Decisions Using Shopee Paylater

Based on the results of the regression analysis, lifestyle variables show a positive correlation of 0.370. In addition, from the results of the t test (partial), it is known that tcount is 3.710 > ttable 1.65833 and has a significant number of 0.000 < 0.1. From these results it can be concluded that lifestyle variables influence purchasing decisions. using Shopee Paylater.

This research is supported by Ruri Nur Kusuma Ningrum (2023) that lifestyle has a significant influence on purchasing decisions involving SPaylater. The higher a person's lifestyle, the more willing they are to use the SPaylater payment system. Therefore, Shopee is advised to be more active in offering or exploring products that are currently

popular so that they can meet and support consumers' lifestyles (NINGRUM and Junaidi 2023).

In line with research by Valdi Ramadhan Jaya Saputra, et al (2023) and Silvy Waroka (2022) which states that lifestyle influences purchasing decisions using Shopee Paylater. The presence of certain lifestyle factors tends to influence people to choose certain products, services or activities. Shopee paylater users have the flexibility to buy according to their lifestyle (Saputra and Sudarwanto 2023).

An individual's lifestyle, encompassing their interests, opinions, and patterns of behavior, can shape their proclivity to use innovative online payment methods like Shopee Paylater. Lifestyle aspects like motivation, interests, activities, and views affect consumer decision-making. Prior studies have linked materialistic and novelty-seeking lifestyles with greater engagement in online shopping. Consumers with busy lifestyles and need for convenience may also prefer the deferred payment mechanisms offered by e-commerce platforms. In the context of Shopee Paylater, users with shopping-oriented lifestyles motivated by deals and flexible financing may exhibit favorable attitudes and intentions to use the deferred payment service. Additionally, young urban professionals juggling busy work routines may find Shopee Paylater more convenient and suited to their lifestyles. By aligning services to lifestyle needs like flexible spending and simplified finances, Shopee Paylater can drive adoption among targeted lifestyle segments. Overall, tailoring deferred payment services to resonate with emerging digitally-inclined lifestyles can positively influence purchase decisions and usage behavior among Shopee platform users.

CONCLUSION AND RECOMMENDATIONS

The results of the analysis indicate that the service quality variable has a regression coefficient of 0.262 (with a positive sign) and a significance level of $0.010 < 0.1$. Therefore, it can be concluded that service quality has a positive and significant influence on purchasing decisions using Shopee Paylater. The results of the analysis show that the lifestyle variable has a regression coefficient of 0.370 (with a positive sign) and a significance level of $0.000 < 0.1$. Therefore, it can be concluded that lifestyle has a positive and significant influence on purchasing decisions using Shopee Paylater.

While this study provides meaningful insights into the influence of service quality and lifestyle on consumer adoption of Shopee PayLater in Bandar Lampung, additional research can further enrich understanding of this emerging fintech innovation. Longitudinal studies tracking changes in lifestyle over time and their impact on deferred payment services usage would provide clearer understanding. Moderating effects of demographic factors like age, income, and education level on the relationship between

lifestyle and adoption of such services need exploration. Comparative studies evaluating differential usage and perceptions of PayLater versus similar offerings by competitors could produce a more comprehensive view. Segmenting users based on psychographics like lifestyle and analyzing variances in service quality perceptions and behaviors across segments could unearth targetable patterns. Theoretical frameworks like Technology Acceptance Model can be incorporated to study what drives consumer fintech acceptance. Overall, expanded research across geographic areas along with inclusion of additional variables, theories, methodologies, and longer time horizons can offer deeper, generalized insights into adoption of digital payments and lending among internet shoppers.

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