

Key Factors in Generation Z's Online Purchase Decision Making

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ABSTRACT

The purpose of this study is to review the factors that trigger generation Z in making online purchasing decisions. researchers used a qualitative approach with phenomenological research methods. The key informants in this study were 10 students as a representation of generation Z. The data were collected using interviews, observation, and documentation. Data collection was carried out using interviews, observation, and documentation. The analysis technique in this study was assisted by using Nvivo 12 Pro. There are four stages in interpreting research data with the Nvivo Analysis test, namely: Import Data/Source Data, Coding Data, Project Visualization and Create Reports and Extracts.

INTRODUCTION

Generation Z is a generation that is considered the most diverse group of customers who like to shop (Agrawal, 2022; Mazanec & Harantová 2024). They are different from members of other generations. In theory, the current cultural mix such as materialism, hedonism and utilitarianism in the younger generation population has resulted in tremendous behavioral changes in product consumption (Viola De Yusa et al., 2023). Generation Z is predicted to become the largest part of the global population in the coming years (Pichler, Kohli, & Granitz, 2021). One of the characteristics of this post Millennial generation is that they are very digitally savvy. It can be said that they are the biggest users of social media. The number of generation Z who do online shopping transactions is because time is more efficient, the prices offered are cheaper than in offline stores. In addition, in the current generation, with very sophisticated technology supported by many online shopping applications such as Shopee, Lazada, bukalapak, blibli, and many more, Generation Z only capitalizes on quota and waits for goods at home without traveling out. Spending to fulfill their needs and desires must be managed properly. If this is not managed properly, it can lead to consumptive behavior (Fitrah & Chaidir, 2024).

The potential of generation Z in relation to consumers is very high, although most of them do not earn their own income, but they allocate a large enough budget expenditure. This is in line with research (Grigoreva et.al, 2021). That generation X and Y purchasing decisions are made because they already have a job or income. This is different from generation Z, quoted from the Ministry of Manpower (KEMENAKER), BPS recorded, there are as many as 9.9 million young Indonesians aged (15 to 24 years) or Gen Z who are not working or even getting training. in August 2023, it was recorded that 22.25 percent of the 44.7 million young people in the Gen Z group did not work, undergo education and receive training. The large number of unproductive generation Z adds to Indonesia's challenge in overcoming the unemployment problem.

Based on initial observations through interviews with 3 respondents who belong to the Generation Z group, it is known that the expenses of some teenagers exceed the budget obtained from parents. These expenses can reach more than Rp.1,750,000.00 per month. For college students, the monthly budget they get if averaged turns out they get an allowance of Rp.950,000 per month. This amount is quite large for those who have not yet earned their own income. In short, the budget obtained from parents has not been able to fulfill all the needs of their desires as students. The allocation of various types of expenses that become sources is mostly for eating / online shopping which is more of a tertiary measure and mere desire.

LITERATURE REVIEW

According to Djafarova & Foots (2022) the phenomenon of lifestyle changes, socio-culture and increasingly diverse types of human needs will lead to behavior and influence decisions in buying something that is not based on their needs and abilities, but buying is done for other reasons such as just following fashion, just wanting to try new products, wanting to get social recognition and so on. In line with this, (Rahardjo et al., 2019) reveal that the

tendency of adolescents to behave consumptively is due to the increasing number of existing facilities and infrastructure such as shopping centers or malls, cafes, eating places or restaurants that have increased. Teenagers who are trapped in a life of consumptive behavior often spend their money only to buy various kinds of needs based on their desires rather than needs, such as buying cellphones, clothes, food, entertainment, and others.

Consumer purchasing behavior refers to the selection, purchase and consumption of goods and services for the satisfaction of their desires (Asadollahi et.al, 2018; Sangwan, 2024) There are various processes involved in consumer behavior. Many factors influence the individual in him and the consumer in his decision-making process, shopping habits, purchasing behavior, the brands he buys, or the retailers he visits. Purchasing decisions are the result of each of these factors. According to Asmoro & Tuti (2023) before making a decision, consumers involve several choices and make purchases after consumers have the desire to meet their needs. To find out the dominant aspects that influence Generation Z's purchasing and repurchase decisions in E-Commerce, this research examines and analyzes the factors that drive Generation Z's online purchasing decisions.

A critical thinking process about consumer decisions spans nearly two decades (Vishesh, 2018; Aljazzazen & Balawi, 2022; Leonov, 2023). A classic thought by Firat, traditional consumer decision-making models and theories are developed only in certain contexts, time frames and social situations (Mou & Benyoucef, 2021). Although consumer behavior theories have evolved considerably, the popularity of knowing the driving factors in decision-making for specific groups has declined (Mou & Benyoucef, 2021). Continued research is proposed to address the issue of finally gaining a better understanding of the factors that are determinants in consumer decision-making. In the discipline of consumer science, this will provide more focused guidance on efforts aimed at educating, assisting and facilitating consumers. Research relating to decision-making benefits from an expressed preference perspective, which follows the behaviorist tradition of focusing on observations of what people actually choose or state that they will choose.

METHODOLOGY

The purpose of this study is to review the consumption behavior of generation Z in making online purchasing decisions. researchers used a qualitative approach with phenomenological research methods. In addition, phenomenological research is used in this study because it is supported by the following facts:

1. The data in this study are latent data, namely facts and data that appear on the surface,
2. In depth, this research reveals the experience of generation Z consumer behavior through E-Commerce.
3. This research focuses on how the consumer behavior experience of what are the factors that drive generation Z's purchasing decisions.

This research was conducted at universities in South Sulawesi Indonesia, Research data collection includes observation, interviews, and documentation.

The use of participant selection in this study used purposive sampling and snowball sampling techniques. This research uses interviews with the in-depth interview method with a semi-structured interview type. The length of time required in collecting data from respondents began in June for interview and observation sessions. For semi-structured interviews with instruments that had been validated by 2 validators, interviews were held directly by arranging meetings with several resource persons on June 28, 2024. The time needed to complete this research stage is 6 months. The informants in this study were 10 students as a representation of Generation Z. The names of the student-participants were replaced with Letter Codes to ensure anonymity, with the informant data presented as follows:

Table 1. The names of the student-participants

NO	Name	Gender	Age	Identity
1	A.	M	22	Student
2	R.D.A .	M	23	Student
3	F.	W	23	Student
4	I.A.	W	23	Student
5	D.T.S.	W	22	Student
6	A.A.	M	23	Student
7	M.A.M.B	M	22	Student
8	A.F.S	M	22	Student
9	R.R.A	W	22	Student
10	F.S.A	M	23	Student

The analysis technique in this study was assisted by using Nvivo 12 Pro. Nvivo is software for development, support and project management in data analysis in qualitative research (Paulus, 2022). There are four stages in interpreting research data with the Nvivo Analysis test, namely: Import Data/Source Data, Coding Data, Project Visualization and Create Reports and Extracts. Researchers will identify existing patterns to be able to find answers to problem formulations through 2 forms of visualization analysis, namely Hierarchy charts and Project Maps. The qualitative data analysis process takes place in real time along with the data collection procedure, which means it takes place in real time and retrospectively. The limitations of the focus and indicators to be examined in this study can be seen specifically as follows:

Table 2. Limitations of Research Focus and Indicators

Concept	Research Focus	Indicator	Source
Purchase Decision	A purchase decision is a final decision	Perceived Ease of Use and Usability	

purchasing decisions are influenced by external factors such as viral trends, community recommendations, and services provided by e-commerce platforms. Visualization Results with Hierarchy Chart Generation Z's Online Purchasing Decision

At this stage describes the stages of analysis to find out Generation Z's Online Purchasing Decision Making in Gowa Regency which is obtained based on the most answers to the child nodes of each parent nodes or themes using a hierarchy chart in the Vivo software.

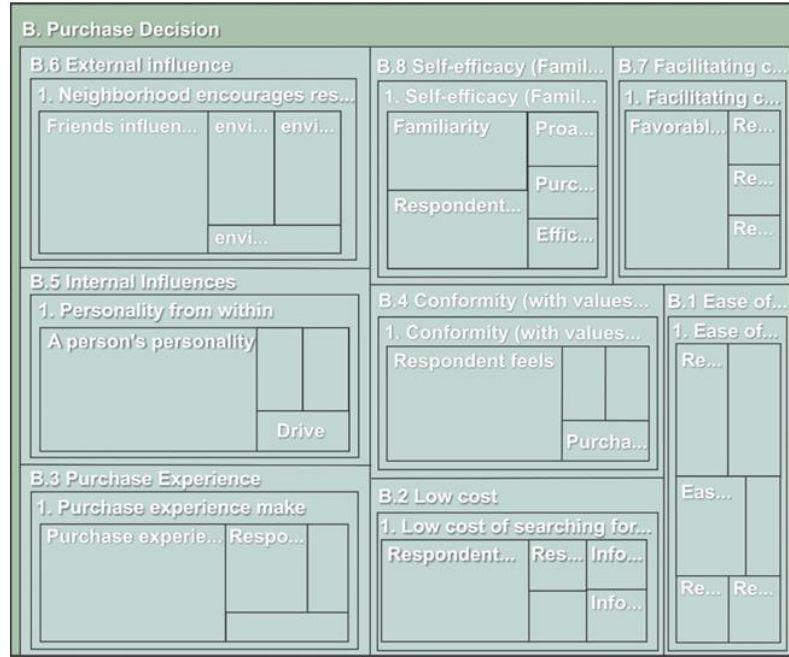


Figure 2. Hierarchy Chart of Purchasing Decisions

The Hierarchy Chart of purchasing decisions discusses the most dominant external influences, internal influences, and purchasing experience as the main factors influencing generation Z's online purchasing decisions. Social environments, such as friends, family and communities, have a major influence in encouraging respondents to make purchases. These external factors often take the form of recommendations, reviews or emerging trends, which generation Z feels the need to follow or conform to their environment. This environmental influence creates social pressure that can be decisive in the final purchase decision, especially in the context of products that are popular or viral on social media.

In addition to external influences, internal influences such as personality and individual preferences are also important factors that dominate discussions about purchasing decisions. Respondents' personalities, such as the tendency to be early adopters or seekers of certain values in products, encourage them to make purchases that match their identity or lifestyle. Generation Z, who are known to be highly conscious of their personal identity and values, tend to make purchase decisions that reflect their personality. This factor suggests that personalization and self-recognition play a big role in their consumption behavior.

On the other hand, previous purchase experience is also a significant driver in online purchase decisions. Respondents who have a positive experience with a particular platform or product are more likely to make repeat purchases, creating loyalty to the brand or service. A satisfactory experience covers a wide range of aspects, from ease of transaction, speed of delivery, to the quality of the product received. While ease of use and low cost also play a role, they are rarely discussed compared to dominant factors such as social influence, personality, and experience, which are more often the key determinants in generation Z's purchasing decisions.

Visualization Results with Project Map

Project Map data is the last stage of the data analysis process using NVivo. Purchasing Decisions show various factors that influence Generation Z's online shopping decisions in Gowa Regency.

a. Ease of Use and Perceived Usefulness Project Map

Figure 3 shows that the Ease of use and perceived usefulness sections emphasize the importance of these factors in influencing Generation Z's online purchasing decisions.

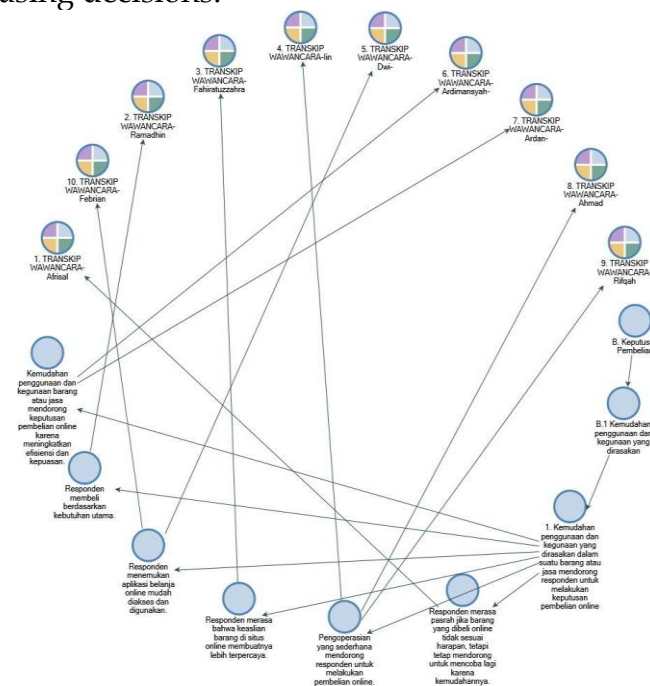


Figure 3. Project Map of Ease of Use and Perceived Usability

Respondents indicated that shopping apps designed with intuitive interfaces and easy navigation strongly encourage them to make transactions. The ease of searching for products, accessing information, and completing the payment process provides a more enjoyable shopping experience and reduces the barriers often encountered when shopping conventionally.

b. Low Cost

Project Map Figure 4 shows that the Low Cost section highlights how the low cost of searching for information contributes to Generation Z's online purchasing decisions.

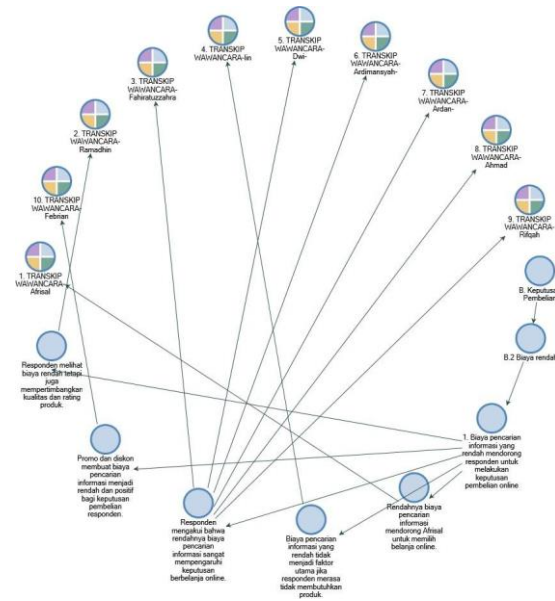


Figure 4. Low Cost Project Map

This attitude shows that they are not just tempted by the ease and speed of online shopping, but also think about the long-term impact of their purchasing decisions. They view the use of technology, including online shopping, as a tool that can support their career and educational development. Choices in online shopping are not just based on daily needs, but are also seen as part of a broader strategy to achieve their professional and educational goals, taking into account the benefits and risks involved.

Respondents revealed that the ease of accessing information about products and services, at no extra cost, makes them more inclined to shop online. E-commerce platforms that provide a wide selection of products and compare prices easily allow them to get the best deals without having to incur additional costs, thus increasing the attractiveness of making a purchase. The following are the results of interviews with entrepreneurial students who became informants:

“In my opinion, low information search encourages online purchases because in E-commerce if prices are more competitive and there are many discounts, we as potential buyers are very tempted to buy. so marketers need to consider the minimum cost of information search if they want to attract buyers. (R.R.A, 22)

“...low information search costs, many discount and cashback promos clearly have a significant positive influence in determining online purchasing decisions.” (F.S.A, 23)

Generation Z is not satisfied with generic search results. They want results that are highly relevant to their specific preferences and needs.

c. Purchase Experience

Project Map Figure 5 shows that the Purchase Experience section emphasizes the importance of the experiences respondents have during the online purchasing process in influencing their decisions.

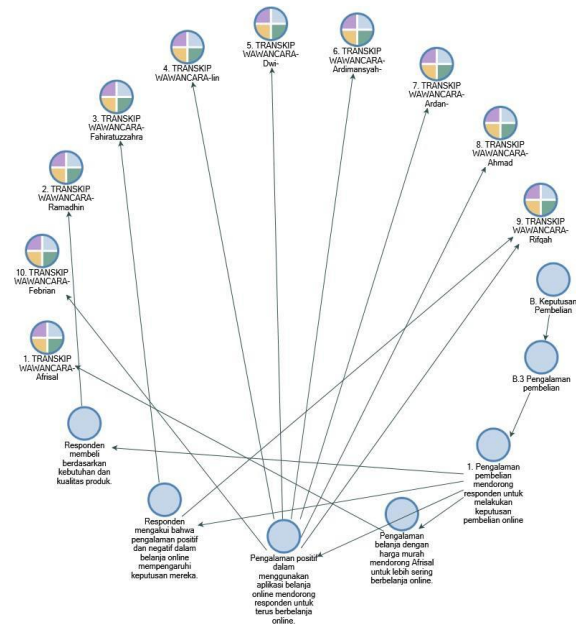


Figure 5. Purchase Experience Project Map

Respondents stated that positive experiences, such as responsive customer service, timely delivery, and ease in the payment process, greatly increased their willingness to make future purchases. These pleasant experiences not only encourage them to shop again, but also build trust in the platforms they use, creating stronger loyalty. Conversely, poor purchase experiences, such as delayed delivery or products that do not meet expectations, can reduce respondents' interest in shopping online.

d. Congruence (with values, norms and beliefs)

Project Map 6 shows that the Conformance (with values, norms and beliefs) section demonstrates how important product conformance is to respondents' personal values, norms and beliefs in the online purchase decision-making process.

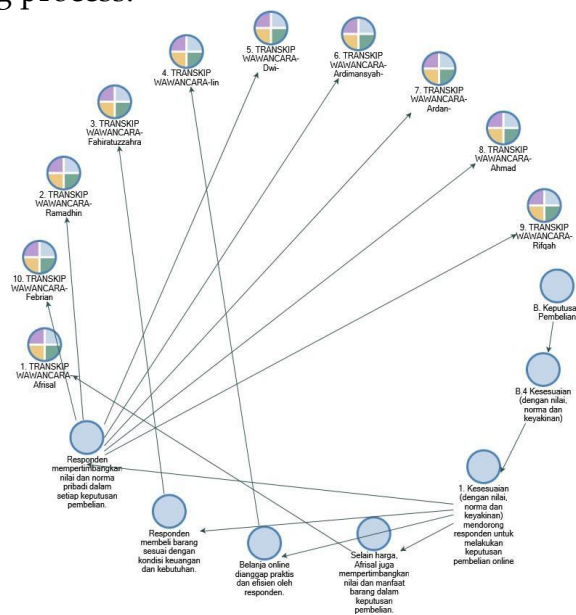


Figure 6. Congruence (with values, norms and beliefs) Project Map

Respondents explained that they are more likely to buy products that are in line with their principles and worldview, such as sustainability, ethics and social justice. The following is an interview with a student entrepreneur who became an informant:

“...when the products or services that I find online are in line with the principles that I hold, then this will lead to a strong sense of trust and desire to transact through digital platforms.” (A.A, 23)

By purchasing goods that reflect these values, they feel more satisfied and proud, and can strengthen their self-identity before society. This congruence also influences respondents' preferences in choosing certain brands or products, which are often related to a positive image or social responsibility. For example, they prefer products from brands that implement environmentally friendly practices or support local communities.

e. Internal Influence

Project Map Figure 7 shows that the Internal influences section highlights the important role of respondents' personality in influencing their online purchasing decisions.

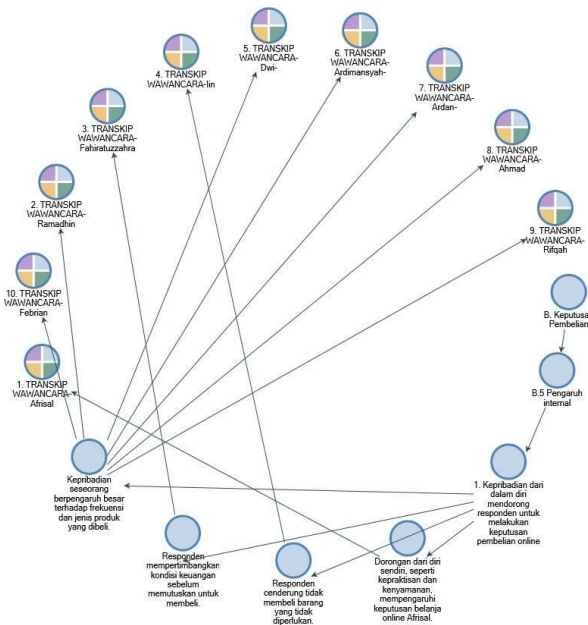


Figure 7. Internal Influence Project Map

Respondents stated that personal traits such as self-confidence, propensity to explore, and level of willingness to try new things contribute significantly to their shopping choices. For example, individuals who are more open to new experiences are more likely to make impulse purchases or try unknown brands, as they feel confident in exploring the options available on online platforms. The following are the results of interviews with entrepreneurial students who became informants:

“My deepest personality drives me to make online purchase decisions when the product or service matches my personal values, preferences and lifestyle.” (M.A.M.B, 22).

“...Understanding myself, by customizing products with my personal needs, for example I have a hobby in art so this encourages me to buy products that support my hobby, so this creates a sense of happiness that others may not feel.” (D.T.S, 22)

In addition, internal influences also include how respondents' personalities shape their attitudes towards risk and safety in shopping. Respondents with cautious personalities may be more careful in choosing products and tend to do in-depth research before making a purchase decision. In contrast, those who are more adventurous may be more influenced by trends and recommendations from friends or influencers on social media.

f. External Influences

Project Map Figure 8 shows that the External influences section explains how the surrounding environment plays a role in encouraging respondents to make online purchasing decisions.

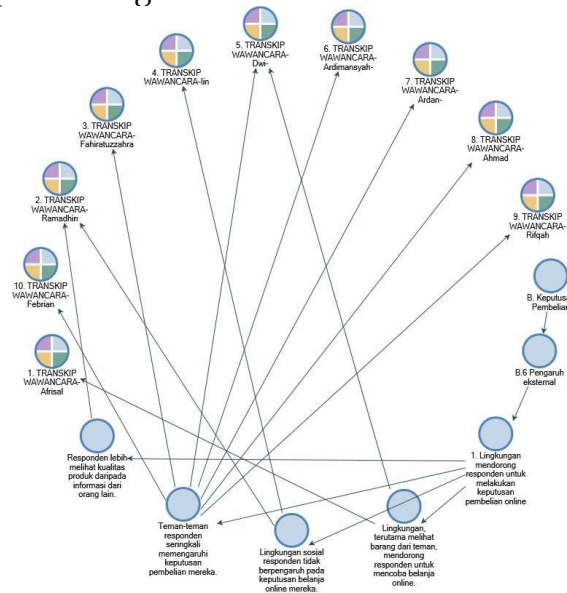


Figure 8. Project Map of External Influences

Respondents indicated that factors such as recommendations from friends, advertisements on social media and reviews from other users have a significant influence on their choices. Supportive social environments, such as communities that are active in sharing shopping information and experiences, create a positive atmosphere for Generation Z to engage more in online shopping. Interactions with others around them, both in person and through digital platforms, often spark curiosity and encourage them to explore new products. The following are the results of interviews with entrepreneurial students who became informants:

“The environment encourages me or gives me preferences in making purchasing decisions such as examples of advice from friends and family, or comments and testimonials from people in the virtual world environment”. (F.S.A, 23).

In addition, external influences also include market and cultural trends that can shape consumer preferences. Respondents are often influenced by catchy advertisements or viral marketing campaigns, which can create an

urgency or desire to buy a particular product. For example, promotions made by influencers or recommendations from people they trust can increase their confidence to make a purchase. As such, these external influences not only serve as drivers, but also shape consumption patterns and shopping preferences among Generation Z, who increasingly prioritize social connections and community involvement, causing them to be more FOMo in making online purchases.

g. Facilitating Conditions (adequate financial support)

Project Map Figure 9 shows that the Facilitating conditions (adequate financial support) section explains how financial support plays an important role in encouraging respondents to make online purchasing decisions.

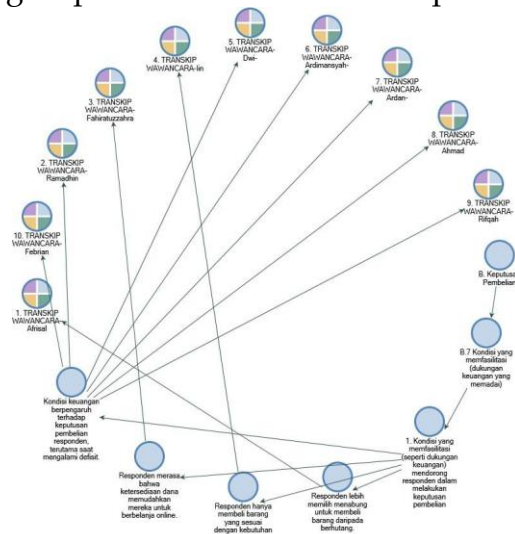


Figure 9. Project Map Facilitating conditions

Respondents emphasized that having access to sufficient financial resources, such as savings or regular income, allows them to be more confident in their online shopping. Adequate financial support not only reduces the worry of debt, but also provides the freedom to explore the various products and services available, making it easier to make purchasing decisions. The following are the results of interviews with student entrepreneurs who became informants:

“Financial condition is one of the factors that is quite influential on my purchasing decisions, even though my personality likes to shop but if my financial situation is in deficit, of course I will slightly suppress my desire to shop.” (F.S.A, 23)

In addition, these facilitating conditions include the ease of using flexible payment methods, such as installment payments or digital wallets, which further enhance the convenience of online shopping. Respondents feel that having a variety of payment options allows them to better manage their finances, so they not only consider the price of the product, but also how to pay for it that suits their financial situation.

h. Self-efficacy (familiarity with internet search)

Project Map Figure 10 shows that the Self-efficacy (familiarity with internet search) section explains the importance of respondents' level of familiarity with technology and the internet in influencing their online purchasing decisions.

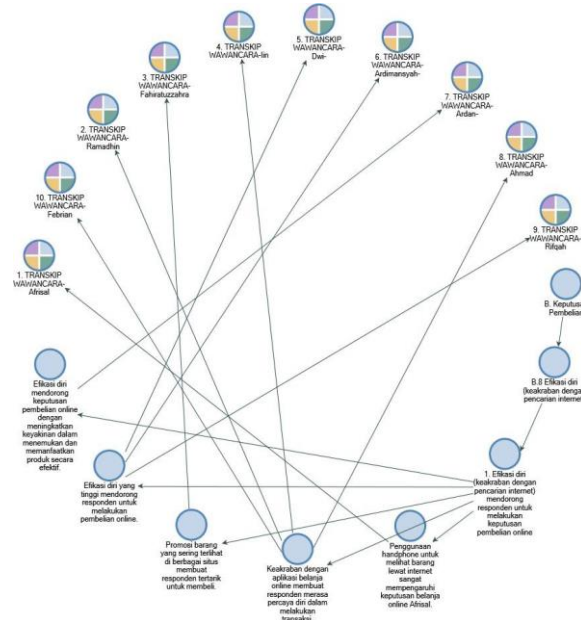


Figure 10. Self-efficacy Project Map

Respondents who have high levels of self-efficacy feel more confident and capable in effectively searching for product information, comparing prices and assessing reviews from other users. Expertise in using the internet for shopping purposes helps them make smarter and more informed decisions, thereby reducing the uncertainty often associated with online purchases. The following are the results of interviews with entrepreneurial students who became informants:

“Self-efficacy drives online purchasing decisions because it increases the belief that consumers can succeed in finding the right product and utilizing the product or service effectively.” (M.A.M.B, 22)

“...familiarity with internet searches encourages me to make online purchasing decisions. Where the internet as a container or tool for us to shop online and is also the best means as a means of searching for information about a product and will play a big role in determining purchasing decisions.” (F.S.A, 23)

In addition, this self-efficacy also contributes to a more pleasant and efficient shopping experience. Respondents who feel comfortable browsing e-commerce platforms tend to be more active in searching for the best deals and exploring new products. Familiarity with internet search allows them to not only make purchases quickly but also customize their choices to personal needs and preferences.

DISCUSSION

This study aims to investigate the determinants that influence the online purchasing behavior of Generation Z, this study offers a comprehensive

framework for understanding the key elements that influence the online purchasing behavior of young consumers (Gen Z). The findings confirm that Generation Z prefers online shopping due to convenience and efficiency. Furthermore, Gen Z respondents revealed that the ease of accessing information about products and services, at no additional cost, makes them more likely to shop online. The high intensity of generation Z's internet usage causes them to prefer providers or brands that offer low costs in accessing store information from marketers, this interrelated relationship is what encourages them to make online purchases. This was conveyed by previous researchers. Findings from various previous studies (Kahawandala et al., 2020; Slamet & Albab, 2023; Yasin et al., 2023; Zhulal et al., 2024) mention that with easily accessible information supported by low costs, generation Z feels more empathetic in making purchasing decisions.

In the context of generation Z's purchasing decisions, a pleasant, transparent, and trustworthy purchasing experience is also another key factor besides convenience and low cost, in influencing their decision to buy a particular product or service online. Mueller & Perreault (2021) asserts that a positive, engaging, personalized, and transparent purchase experience is critical in driving generation Z's online purchase decisions. In addition, product compatibility with values, norms, and Personal beliefs are also a consideration, where respondents prefer goods or services that are in line with their identity and principles.

Internal and external influences also affect purchasing decisions. Respondents' personalities, including preferences and attitudes towards technology, play a role in how they make decisions. On the other hand, their surroundings, such as friends and family, also have a significant influence in shaping their choices. In addition, facilitating conditions, such as adequate financial support, make them more confident to make a purchase. The results of previous research highlight the crucial role of facilitating conditions in the form of financial support in Generation Z's online purchase decision-making. Research by (Veybitha et al, 2021; Karame et al., 2023; Achim et al., 2024) found that financial support has a significant impact on generation Z's online purchasing decisions. Finally, self-efficacy or familiarity with internet searches shows that the more proficient respondents are in using technology, the greater their tendency to shop online. Various previous studies also support the research results. They reveal that the abilities and skills of generation Z, especially their familiarity with the internet have a significant influence on their online shopping decisions (Laitkep & Štofková, 2021; Said et al., 2023; Satya & Fidayan, 2024). Generation Z's familiarity with the internet tends to make them more trusting of information they get online, including reviews from fellow users or influencers, in the purchase decision-making process. All of these factors interact with each other in driving Generation Z's online purchase decisions. Thus, a deep understanding of Generation Z's familiarity with the internet as well as the support of various other factors as a form of their self-efficacy, is key in designing effective and relevant marketing strategies for this market segment. E-commerce companies and marketers need to pay attention to aspects of Generation Z's familiarity with the internet, including their online preferences, beliefs, and

behaviors, in order to improve Generation Z's online shopping experience and expand their market share among the increasingly digital-savvy Generation Z.

This study adapts Mehrabian & Russell's S-O-R model in reviewing the factors that trigger generation Z's online purchase decision-making as a background in reviewing empirical research that addresses online consumer behavior and decision-making processes. The application of the S-O-R model to consumer decision-making research is because this framework helps to understand the stimulus that influences consumer decisions. Given the importance of stimulus as motivation in the buying process. Thus, the S-O-R model is a logical framework for investigating purchasing decisions.

The S-O-R model corresponding to the mechanism of online purchasing by Generation Z can be depicted in Figure 10 stimuli such as ease of use and perceived usefulness and low cost being significant influencing factors. Respondents felt that the relatively low cost of searching for information, supported by the large number of platforms available, allowed them to compare prices and get the best deal (S), positive emotions such as pleasure and excitement were generated (O), and this resulted in an online purchase (R). Similarly, purchase experience also plays an important role in online shopping decisions. Respondents who have a positive experience with a platform tend to be more loyal and make more frequent purchases in the future. Internal and external influence factors also affect purchase decisions.

Respondents' personalities, including preferences and attitudes towards technology, play a role in how they make decisions. On the other hand, their surroundings, such as friends and family, also have a significant influence in shaping their choices. (S), especially external factors such as influencers, advertisements and other media marketing, trigger consumers, especially for female consumers, to feel positive emotions (O), resulting in a purchase (R). In addition, facilitating conditions, such as adequate financial support, make them more confident to make a purchase. Finally, self-efficacy or familiarity with internet search shows that the more proficient respondents are in using technology, the greater their tendency to shop online (S). these two factors contribute to giving consumers positive emotions (O) and making them make purchases (R).

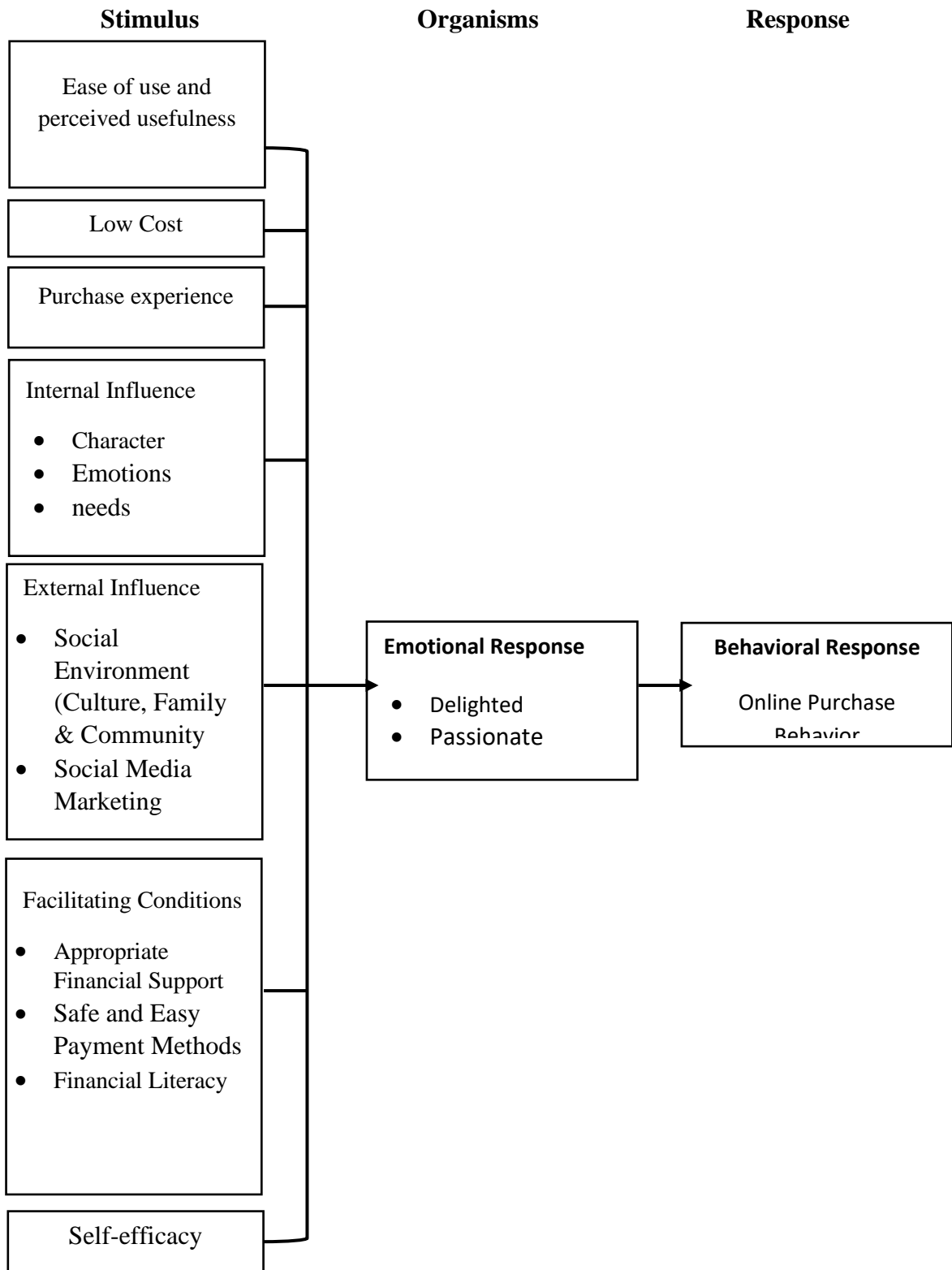


Figure 11. S-O-R Model of Online Purchasing Decision in Generation Z

Source: Author's analysis, adapted from Mehrabian & Russell (1974)

It is important for families, colleges and companies to remember that the consumptive purchases of Generation Z can have a negative impact on their finances. Because consumptive behavior can be influenced by the environment

in which a person is born and grows up. Therefore, it is necessary to ensure that the marketing strategies used do not lead to manipulation or abuse of generation Z. Companies must be responsible in conveying information honestly and promoting healthy consumer awareness. On the other hand, Generation Z still needs guidance and direction from adults in order to find role models as a reference for their identity formation, grow confidence and acceptance of themselves, develop interpersonal communication skills and get along with their peers. Their unstable emotions need to be handled and supervised by the people around them, especially the parents of generation Z, this is very much needed by generation Z in facing the increasingly tough challenges of life.

CONCLUSIONS AND RECOMMENDATIONS

Purchasing decisions show various factors that influence Generation Z's online shopping decisions in Indonesia. Based on the visualization results with the Hierarchy Chart, it is revealed that the purchase decision discusses the most dominant external influences, internal influences, and purchasing experience as the main factors that influence Generation Z's online purchasing decisions. Furthermore, the ease of use and perceived usefulness factors also encourage them to make online purchases. Informants revealed that shopping applications that are easy to use and offer tangible benefits greatly encourage them to make purchases. Furthermore, low cost is another factor that has a significant effect. Informants felt that the relatively low cost of searching for information, supported by the many platforms available, enabled them to compare prices and get the best deals. In addition, facilitating conditions, such as adequate financial support, made them more confident to make a purchase. Finally, self-efficacy or familiarity with internet searches shows that the more proficient respondents are in using technology, the more likely they are to shop online. All these factors interact with each other in encouraging the Generation to make online purchase decisions.

ADVANCED RESEARCH

Research highlights that external factors such as user-friendly shopping applications and perceived usefulness play pivotal roles, as these features enhance convenience and offer tangible benefits, motivating online purchases. Internal factors, including self-efficacy and technological proficiency, further empower Generation Z to navigate digital platforms effectively, fostering confidence in online transactions. Low costs, facilitated by the availability of numerous platforms for price comparison and deal discovery, also significantly impact their purchasing behavior.

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