

The Impact of TikTok Technology Transformation in the Digitalization Era Using SmartPLS

Cahyasari Kartika Murni¹

¹Department of Informatics, Institut Teknologi dan Bisnis Widya Gama Lumajang

Corresponding Author: Cahyasari Kartika Murni (cahyasarikartikamurni@gmail.com)

ARTICLE INFO

Date of entry:
3 September 2023
Revision Date:
15 October 2023
Date Received:
30 October 2023

ABSTRACT

The role of technology in business is crucial for staying competitive in the digital age dominated by online shopping. Offline businesses have turned to TikTok as a marketing tool to reach a broader audience. This research explores TikTok's impact on online purchasing decisions. Adapting to changing consumer behavior, favoring online shopping, is vital for the sustainability of offline businesses. The study emphasizes TikTok's importance as an innovative marketing tool for online customer outreach. Findings show that more extensive use of TikTok technology leads to increased online shopping. The ease of shopping on TikTok mediates the influence of technology utilization on online purchases, while online product prices play a limited role. To compete in this interconnected digital era, offline businesses must adopt innovative marketing strategies and enhance the user experience. Combining technology and creative TikTok content is the key to influencing online purchases among digitally connected customers.

Keywords: Utilization of Technology, TikTok, Online Purchase Decisions, Offline Businesses



Cite this as: Murni, C. K. (2023). The Impact of TikTok Technology Transformation in the Digitalization Era Using SmartPLS. *Journal of Informatics Development*, 2(1), 30–39. Retrieved from <https://ejournal.itbwigalumajang.ac.id/index.php/jid/article/view/1191>

INTRODUCTION

In recent years, we have witnessed the phenomenal growth of the social media application TikTok. TikTok, first introduced in 2016, has rapidly become one of the world's largest platforms, with over 2 billion downloads worldwide. The platform is known for enabling users to create and share creative short videos covering a wide range of content, from entertainment to tutorials.

However, what makes TikTok intriguing for the business world is its significant potential for marketing and promoting products or services. Many brands and companies have adopted TikTok as an effective marketing tool to reach a younger and digitally connected audience. This raises essential questions about how the use of TikTok can impact offline businesses, especially those that sell products or services traditionally.

This research aims to explore the impact of TikTok application usage on offline businesses, particularly in the context of online purchase decisions. Several variables are the focus of this research, including technology utilization as an independent variable, price, shopping convenience, and promotion as mediating variables. In this background, we will discuss why researchers are

interested in using technology utilization as an influence on online purchase decisions and why price, convenience, and promotion are relevant mediating variables.

The utilization of technology has become the foundation for many businesses striving to remain competitive and relevant in this digital era (Atina et al., 2021; Kanedi et al., 2022; Putri et al., 2021). Technology has enabled companies to expand their market reach, enhance operational efficiency, and communicate more effectively with customers. In the context of TikTok, the utilization of technology includes using this application as a tool for sharing, advertising, and promoting products or services. In an increasingly connected digital era, online presence has become crucial for offline businesses. Users must harness technology to compete with online businesses that are more focused on e-commerce. The use of TikTok as a marketing tool is a concrete example of how technology utilization can help offline businesses increase their online user visibility and reach a broader audience.

The utilization of technology is an intriguing factor to research due to significant changes in user behavior in recent years. More and more people are transitioning to online shopping (Ghassani & Erwindi, 2020; Herawati & Fasa, 2022; Widiyawati et al., 2022), even for products or services traditionally found in offline businesses. In this context, offline businesses looking to remain competitive must leverage technology to conduct their business in a more modern and relevant manner. The use of TikTok as a marketing tool is an example of how technology utilization can influence user behavior in online purchase decisions. TikTok provides offline businesses with a platform to promote products or services to users in an engaging and innovative way. However, a crucial question that arises is the extent to which this technology utilization can influence online purchase decisions by users who view TikTok content.

Price is one of the essential variables to consider in the context of influencing online purchase decisions. Price plays a central role in user decisions. In many cases, online shopping can offer more competitive prices than offline businesses (Anggoro & Purba, 2019; Natalia, 2019; Salqaura et al., 2021), because of lower operational costs. In this research, price is considered a mediating variable that connects technology utilization with online purchase decisions. The use of TikTok as a marketing tool can influence users' perceptions of the prices of products or services being promoted. If users feel that the products they see on TikTok offer good value or special discounts, they may be more inclined to make online purchases.

Convenience of shopping is another factor that can influence online purchase decisions. Online shopping is often considered more convenient (Brilianaza & Sudrajat, 2022; Fitria & Prastiwi, 2020; Wahyuni et al., 2019) because users can make purchases from the comfort of their homes without having to visit offline businesses. In the TikTok context, using this application for promotion can create a more convenient shopping experience. In this research, shopping convenience is considered a mediating variable that can connect technology utilization with online purchase decisions. If users perceive that the purchasing process they encounter through TikTok is easy and convenient, they may be more inclined to make online purchases.

In conclusion, this research aims to understand how the use of TikTok as a marketing tool can impact offline businesses, especially in the context of online purchase decisions. Technology utilization is a key factor of interest, with price and shopping convenience as relevant mediating variables. With a better understanding of this relationship, offline businesses can take the necessary steps to adapt to changing user behavior in this digitally connected era and remain competitive in the increasingly online market.

LITERATURE REVIEW

A. Utilization of Technology

The following are indicators of the technology utilization variable (Anjani et al., 2021; Savila, 2021; Sudir et al., 2022).

1) Usage Intensity:

Usage intensity is an indicator that measures how deeply and actively individuals or organizations utilize a technological system. It reflects the level of involvement and deep utilization of various system features and functions. This can refer to how an individual or an organization uses the system to accomplish specific goals or tasks with a high level of complexity. The intensity of usage can be measured through various parameters, such as the number of features used, how often these features are used, or the depth of configuration applied to the system. The higher the usage intensity, the greater its potential impact on various aspects, including decision-making.

2) Usage Frequency:

Usage frequency refers to how often an individual or organization uses a technological system within a specific time period. It reflects the extent to which the system becomes an integral part of an individual's or organization's daily routines. Usage frequency can be measured on a daily, weekly, or even monthly basis, depending on the context. Usage frequency is an important indicator because the more frequently a system is used, the greater its potential to influence decisions and operations. Systems used with high frequency may have a more significant impact on productivity, efficiency, and decisions made by users.

3) Software Used:

The software used is an indicator that reflects the types of software or applications utilized by individuals or organizations in the utilization of a technological system. In this context, the software used refers to the use of the TikTok application as part of the technological system utilization. TikTok is a popular social media platform that allows users to create, share, and explore short videos. If users find themselves entertained by the content they see or are interested in product promotions encountered on TikTok, they may be more inclined to make online purchases.

B. Ease of Online Shopping

The following are indicators of the ease of online shopping variable (Himawati, 2022; Khairani & Suwitho, 2022; Sadiki & Dwiyantri, 2021).

1) Ease of Recognition:

Ease of recognition is an indicator that reflects how quickly TikTok users can identify and understand the content displayed on this platform. TikTok is designed to provide an intuitive experience, with short videos automatically appearing on users' feeds. This allows users to easily recognize various types of content available on TikTok, ranging from dance challenges to beauty tutorials or funny comedies. Additionally, TikTok uses machine learning algorithms to present content that matches users' interests. This means that the longer users explore TikTok, the better the platform understands their preferences and presents more relevant content.

2) Navigational Ease:

Navigational ease encompasses the extent to which TikTok users can easily switch between various sections of the platform and find content that interests them. The TikTok application offers a simple and user-friendly interface, with navigation menus at the bottom of the screen that allow users to explore their feed, discover popular content, search for content based on categories or hashtags, and access their own user profile. TikTok also uses swipe features that allow users to quickly move through content, and easily accessible like or comment buttons. This creates a smooth and intuitive navigation experience.

3) *Ease of Information Gathering:*

Ease of information gathering on TikTok relates to how easily users can access the information they need from the content they view. TikTok allows users to access video descriptions, content creator profiles, and links to websites or products related to the content. Additionally, users can easily save interesting videos for later viewing or share them with friends. This facilitates the process of gathering information or following specific trends and challenges that may be of interest to users.

4) *Ease of Purchase:*

Ease of purchase on TikTok reflects the extent to which the platform provides users with easy access to interact with products or services featured in content or advertisements. TikTok has developed various shopping features, including buy buttons that allow users to purchase products directly from the videos they watch. Additionally, TikTok is often used by brands and companies to promote products or services to users. Users can easily access more information or make purchases by following links provided in video descriptions or through ads they see.

C. *Online Product Price*

The following are indicators of the online product price variable (Fauziah, 2020; Teddy & Zuliestiana, 2020; Werdiasih & Devi, 2019).

1) *Affordability:*

On TikTok, affordability is often better than offline businesses because users do not incur direct costs for using this platform. TikTok is free to download and use, so there is no access fee. Most of the costs that users may incur on TikTok are related to in-app purchases, such as virtual coins for gifting content creators or subscribing to TikTok Premium for an ad-free experience. In some cases, users may feel that these costs are justified by the entertainment and better user experience they receive. Additionally, TikTok occasionally offers rewards or contests that allow users to win prizes, which can take the form of discounts or price reductions in terms of entertainment. In offline businesses, users often face higher costs because product and service prices must cover the operational costs of offline businesses, such as business rent, employee salaries, and other expenses. This can make some products in offline businesses seem more expensive compared to equivalent prices on digital platforms like TikTok.

2) *Price-Quality Matching:*

The suitability of price with product quality can be subjective, but in many cases, TikTok offers high-quality content at very affordable or even free prices. TikTok users can explore various types of entertainment, tutorials, or information without having to pay anything. On the other hand, offline businesses often have to set prices that include user operational costs. This can make some products seem more expensive compared to similar products available digitally on TikTok. However, in offline businesses, users have the advantage of seeing, touching, and testing products directly before making a purchase, which can influence their perception of the suitability of price with product quality.

3) *Discounts/Promotions:*

TikTok may offer promotions or discounts that occasionally provide users with opportunities to save money or receive rewards in the form of virtual coins. This can be an attraction for active users on the platform. On the other hand, offline businesses often provide promotions, discounts, or special offers, especially during holidays or special sales periods. This can be a strong incentive for users to shop directly at offline businesses and get products at lower prices. Ultimately, whether TikTok is more advantageous than offline businesses in terms of price depends on individual preferences and specific shopping contexts. TikTok offers affordable entertainment, while offline businesses can provide the advantage of hands-on product testing before purchasing. Shopping decisions will be highly influenced by personal preferences and specific circumstances.

D. Online Purchasing Decisions

The following are indicators of the online purchase decision variable (Geraldine & Candraningrum, 2020; Piramita et al., 2021; Suhartini et al., 2020).

1) Need Recognition:

On TikTok, the recognition of needs may begin when users watch content discussing specific products or services. For example, users may see product reviews or tutorials on product usage. Through this content, users may realize that they have a need or interest in the products or services featured. TikTok is often used by brands to introduce new products or highlight relevant issues that may make users aware of their needs.

2) Information Search:

At this stage, TikTok users may start seeking more information about products or services they are interested in. Users can do this by exploring relevant content, clicking on links provided in video descriptions, or even using TikTok's search feature to find related videos and reviews. TikTok can also influence information search by offering content recommendations that match users' interests based on their viewing behavior.

3) Alternative Evaluation:

TikTok can influence alternative evaluation by providing a variety of content that compares different products or services. Users often share their experiences with specific products in videos or comments. Users can also follow brands or accounts specializing in product reviews, allowing them to gain further insights into the available choices. TikTok can also provide a platform for brands to introduce products in creative ways, which can influence users' perceptions of the existing alternatives.

4) Purchase Decision:

TikTok can influence purchase decisions in various ways. Product review videos or recommendations from other users can influence users to decide to purchase specific products or services. Additionally, TikTok can provide direct links to e-commerce websites or product pages, making it easy for users to make purchases. Users can use the buy button or links provided in video descriptions or advertisements.

5) Post-Purchase Behavior:

Post-purchase behavior on TikTok can be reflected in reviews or content shared after users make a purchase. Users may post product reviews or upload videos demonstrating the use of newly purchased products. This post-purchase behavior can influence others who view the content and can create a domino effect in online purchases.

METHOD

This research is a quantitative study, a research method that focuses on the collection and analysis of numerical data to understand the relationships between variables. This study will focus on TikTok users. The method used to select respondents is random sampling, where 124 individuals are randomly selected from the population of TikTok users. This provides diversity in the sample and allows for the generalization of findings to a larger population. Data analysis in this research will be conducted using the SmartPLS software. SmartPLS is a statistical analysis tool used in Structural Equation Modeling (SEM) analysis.

RESULTS AND DISCUSSION

This research tests both direct and indirect relationships between the utilization of TikTok application technology and online purchase decisions.

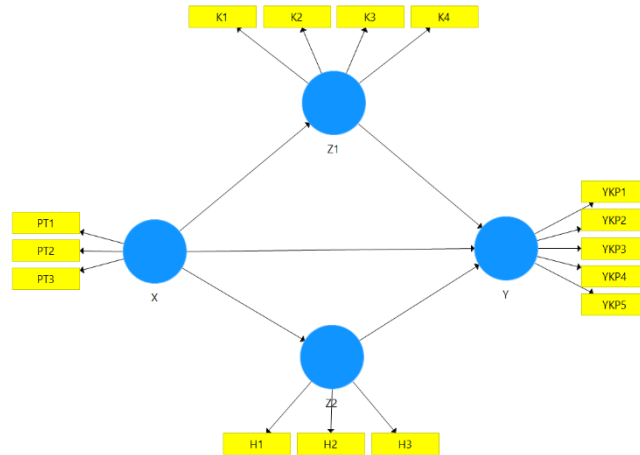


Figure 1. The conceptual model of PLS (Partial Least Squares)

Source : Data processed by SmartPLS

D. Results

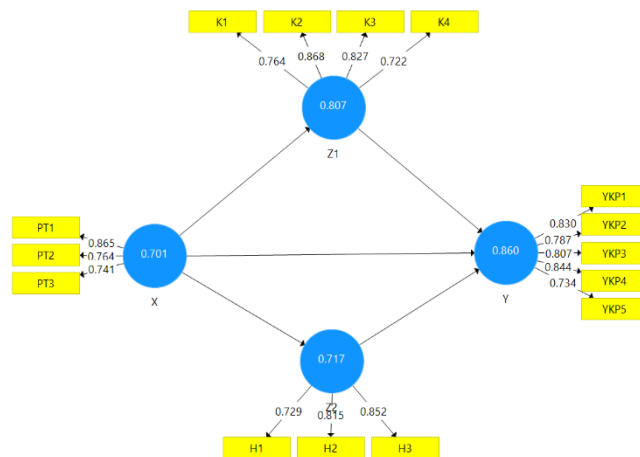


Figure 2. Validation and Reliability Test Results for PLS Constructs

Source : Data processed by SmartPLS

Based on the results of the validity and reliability testing of the constructs, it can be concluded that all indicator values for outer loading > 0.7 , indicating that the constructs are considered valid and meet the criteria for convergent validity. Additionally, all Cronbach's Alpha values > 0.7 , indicating that all constructs have a good level of reliability.

Table 1. Direct Influences

Model	Original Sample (O)	P Values	Caption
X -> Y	0.453	0	Positive influence
X -> Z1	0.739	0	Positive influence
X -> Z2	0.702	0	Positive influence
Z1 -> Y	0.446	0	Positive influence
Z2 -> Y	0.061	0.463	No influence

Source : Data processed by SmartPLS

Based on the results of the direct impact analysis, it was found that technology utilization has a significant positive impact on online purchase decisions. In other words, the more intensive the utilization of technology by consumers, the greater the likelihood that they will choose to make online purchases. Additionally, technology utilization also has a positive impact on the ease of online

shopping, meaning that users who are more active in using technology tend to feel more comfortable when shopping online.

However, the analysis results also indicate that technology utilization does not have a significant impact on online product prices. This means that while technology plays a role in influencing purchase decisions and the ease of online shopping, the pricing of online products is not as influenced by the level of technology utilization. Instead, online purchase decisions are more influenced by other factors such as product quality, promotions, or consumer trust in the brand and platform.

In this context, entrepreneurs and marketers need to understand that to improve online purchase decisions, it is important to consider how technology affects the shopping experience and makes it more convenient for consumers. Additionally, product pricing strategies should be considered alongside other elements in the online purchase decision-making process.

Table 2. Indirect Influences

Model	Original Sample (O)	P Values	Caption
X -> Z1 -> Y	0.33	0	Positive influence
X -> Z2 -> Y	0.042	0.468	No influence

Source : Data processed by SmartPLS

Based on the results of the indirect effect analysis, it is known that online shopping convenience can positively mediate the influence of technology utilization on online purchase decisions. However, online product prices cannot mediate the influence of technology utilization on online purchase decisions.

E. Discussion

1) *The Influence of Technology Utilization on Online Purchase Decisions Through the Variable of Online Shopping Convenience*

The results of the indirect effect analysis, which indicate that online shopping convenience on TikTok can positively mediate the impact of technology utilization on TikTok on online purchase decisions, suggest a complex relationship between the involved variables. In this context, mediation is the process in which the third variable (online shopping convenience on TikTok) acts as an intermediary or bridge between the independent variable (technology utilization on TikTok) and the dependent variable (online purchase decisions on TikTok).

High technology utilization on TikTok, such as high usage intensity or the selection of appropriate software, can provide users with a better technological experience when shopping on TikTok. Users become more skilled in using the application and make more use of the technological features offered by TikTok. Online shopping convenience on TikTok includes factors such as ease of finding products, smooth navigation, easily accessible information, and efficient purchasing processes. The higher the convenience of online shopping, the more positively it impacts online purchase decisions on TikTok.

In this mediation context, technology utilization on TikTok has a positive influence on online shopping convenience on TikTok. Furthermore, online shopping convenience on TikTok has a positive influence on online purchase decisions on TikTok. This indicates that the impact of technology utilization on TikTok on online purchase decisions can be indirectly explained through the mediating role played by online shopping convenience on this platform.

Therefore, the test results show that TikTok users who are actively utilizing TikTok's technological features have a higher tendency to experience online shopping convenience on TikTok. Subsequently, this online shopping convenience positively influences users' decisions to make online purchases on TikTok. In other words, the impact of technology utilization on TikTok on online purchase decisions can be elucidated through the mediating role played by the ease of online shopping on this platform. The easier it is for users to shop on TikTok, the more likely they are to make online purchase decisions on the platform.

Limitations of time and location, which require physical visits to offline businesses. The possibility of queues or crowds at offline businesses, which can be time-consuming. Limited product and brand variety available at offline businesses compared to online platforms that can offer a wide range of options. These are some of the factors that make users more inclined to purchase on TikTok rather than at offline businesses.

2) *The Influence of Technology Utilization on Online Purchase Decisions through the Variable of Online Product Prices*

The results of indirect influence tests indicating that TikTok product prices cannot mediate the influence of TikTok utilization on purchase decisions on TikTok suggest that in the context of platforms like TikTok, price factors do not play a significant mediating role in influencing purchase decisions. TikTok is known as a platform focused on creative short video content. Users are often more engaged with content and video styles than with product prices. Therefore, factors such as authenticity, attractiveness, and creativity of content may have a greater influence on purchase decisions than prices.

Although there are product advertisements on TikTok and occasional special offers, promotions, and discounts may not always be the primary factors influencing purchase decisions on this platform. Users are more inclined to purchase products because of engaging content rather than low prices. Hence, the test results indicate that in the context of TikTok, the influence of TikTok utilization on purchase decisions may be more influenced by factors other than product prices. This also emphasizes the importance of content creativity, effective promotions, and other aspects in efforts to enhance purchase decisions on the TikTok platform.

CONCLUSION

The research results show that the more intensive the use of TikTok Technology, the more likely it is that customers will choose to shop online. Then, the ease of shopping on TikTok mediates the influence of technology use on online purchasing decisions. However, online product prices do not have a significant mediating role in purchasing decisions. In order to compete in an increasingly connected digital era, offline businesses need to consider more innovative marketing strategies and focus on better user experience. Leveraging technology and creativity in TikTok content is key to influencing online purchasing decisions by increasingly digitally connected customers.

REFERENCES

- Anggoro, M. A., & Purba, M. I. (2019). Dampak Daya Tarik Iklan Dan Komentar Pelanggan Terhadap Keputusan Pembelian Produk Pelanggan Pada Pengguna Aplikasi Online Shop Di Kota Medan. *Jurnal Akrab Juara*, 4(5), 171–185.
- Anjani, N. L. W. S., Arizona, I. P. E., & Ernawatiningsih, N. P. L. (2021). Pengaruh Pemanfaatan Teknologi Informasi, Kemampuan Teknik Personal, Pengalaman Kerja, Dan Pelatihan Terhadap Efektivitas Sistem Informasi Akuntansi pada Kantor Badan Pengelola Keuangan Dan Aset Daerah (BPKAD) Di Kabupaten Karangasem. *KARMA (Karya Riset Mahasiswa Akuntansi)*, 1(1).
- Atina, V. Z., Shevalinzi, W. B. A., & Nurdin, A. (2021). Pemanfaatan teknologi digital marketing pada pelaku UMKM dalam upaya meningkatkan omset penjualan. *Prosiding Seminar Nasional Riset Teknologi Terapan*, e-ISSN, 1217–2747.
- Brilianaza, E., & Sudrajat, A. (2022). Gaya Hidup Remaja Shopaholic dalam Trend Belanja Online di Shopee. *JSSH (Jurnal Sains Sosial Dan Humaniora)*, 6(1), 45–54.
- Fauziah, A. R. (2020). *Pengaruh Citra Merek, Kualitas Produk, Dan Persepsi Harga Terhadap Keputusan Pembelian Produk Smartphone Merek Samsung Di Counter Sep (Samsung Excellent Partner) Hacom Itc Surabaya*. Stie Mahardhika.
- Fitria, T. N., & Prastiwi, I. E. (2020). Budaya Hedonisme dan Konsumtif dalam Berbelanja Online Ditinjau dari Perpektif Ekonomi Syariah. *Jurnal Ilmiah Ekonomi Islam*, 6(3), 731–736.

- Geraldine, G., & Candraningrum, D. A. (2020). Pengaruh Kredibilitas Brand Ambassador Non-Celebrity Analisa Widyaningrum terhadap Keputusan Pembelian Hijabenka. *Prologia*, 4(1), 25–33.
- Ghassani, B. G., & Erwindi, C. (2020). Persepsi Visual dalam Rancangan Pusat Belanja Daring dan Luring. *Jurnal Sains Dan Seni ITS*, 8(2), G40–G44.
- Herawati, T., & Fasa, M. I. (2022). Perilaku konsumen dalam berbelanja online dimasa pandemik Covid-19. *Islamic Economics and Finance Journal*, 1(1), 13–25.
- Himawati, D. (2022). Pengaruh Persepsi Harga, Persepsi Kualitas Layanan dan Persepsi Kemudahan Penggunaan terhadap Kepuasan Konsumen E-Commerce Shopee di Kota Depok. *Jurnal Ilmiah Ekonomi Bisnis*, 27(2), 216–230.
- Kanedi, I., Siswanto, S., Yupianti, Y., Sari, V. N., & Oktavia, B. (2022). Pemanfaatan Teknologi E_Commerce dalam Proses Bisnis pada Era Society 5.0. *Jurnal Dehasen Untuk Negeri*, 1(2), 99–104.
- Khairani, D. A., & Suwitho, S. (2022). Pengaruh Kemudahan Penggunaan, Kepuasan, dan Kepercayaan Terhadap Niat Beli Ulang Pelanggan Pada Aplikasi Warung Pangan di PT Bhanda Ghara Reksa (PERSERO). *Jurnal Ilmu Dan Riset Manajemen (JIRM)*, 11(1).
- Natalia, R. C. (2019). Urgensi Perlindungan Hukum Bagi Konsumen Toko Online di Media Sosial. *Law Review*, 18(3), 328–346.
- Piramita, S., Hannan, S., & Purba, J. H. V. (2021). Pengaruh Social Media Marketing Dan Kualitas Pelayanan Terhadap Keputusan Pembelian Kpr Non Subsidi Dengan Mediasi Persepsi Merek (Studi Pada Bank Xyz). *Jurnal Aplikasi Bisnis Dan Manajemen (JABM)*, 7(2), 487.
- Putri, N. I., Herdiana, Y., Suharya, Y., & Munawar, Z. (2021). Kajian Empiris Pada Transformasi Bisnis Digital. *ATRBIS: Jurnal Administrasi Bisnis (e-Journal)*, 7(1), 1–15.
- Sadiki, T. N., & Dwiyananti, I. A. (2021). The Effect of Ease of Use of The Shoppe Application Consumer's Repurchase Interest: Student Perspective. *International Journal Administration Business & Organization*, 2(2), 59–75.
- Salqaura, S. A., Sipayung, R. C., & Salqaura, S. S. (2021). E-Marketing dan Keunggulan Kompetitif terhadap Kinerja Pemasaran dengan Online Review sebagai Variabel Moderating. *JKBM (JURNAL KONSEP BISNIS DAN MANAJEMEN)*, 8(1), 26–36.
- Savila, L. (2021). *Pengaruh Sistem Pengendalian Internal, Pemanfaatan Teknologi Informasi, Komitmen organisasi, Kompetensi Aparat Pemerintah, dan Kepatuhan Regulasi Terhadap Akuntabilitas Kinerja Pemerintah (studi empiris pada opd tahun 2016 di kab. bengkalis)*. UNIVERSITAS ISLAM NEGERI SULTAN SYARIF KASIM RIAU.
- Sudir, M. R. F., Arizona, I. P. E., & Ernawatiningsih, N. P. L. (2022). Pengaruh Pemanfaatan Teknologi Informasi, Partisipasi Pemakai Sistem Informasi, Dukungan Manajemen Puncak Dan Peran Pengawas Internal Terhadap Efektivitas Sistem Informasi Akuntansi Pada LPD Di Kecamatan Denpasar Selatan. *Kumpulan Hasil Riset Mahasiswa Akuntansi (KHARISMA)*, 4(2), 226–236.
- Suhartini, M., Khotimah, K., & Hidayat, R. (2020). Persepsi Konsumen dan Pengambilan Keputusan Pembelian Terhadap Produk Sehat Di Asri Organik-Sehat Tambakrejo Jombang. *AGROSAINTIFIKA*, 2(2), 131–146.
- Teddy, A., & Zuliestiana, D. A. (2020). Pengaruh Citra Merek, Harga, Dan Kualitas Produk Terhadap Keputusan Pembelian Melalui Aplikasi Gofood Di Kota Bandung. *EProceedings of Management*, 7(3).
- Wahyuni, R., Irfani, H., Syahrina, I. A., & Mariana, R. (2019). Pengaruh Gaya Hidup Dan Literasi Keuangan Terhadap Perilaku Konsumtif Berbelanja Online Pada Ibu Rumah Tangga Di Kecamatan Lubuk Begalung Kota Padang. *Jurnal Benefita*, 4(3), 548–559.

- Werdiasih, R. D., & Devi, Y. F. (2019). Pengaruh Harga, Kualitas Produk Dan Kepercayaan Terhadap Keputusan Pembelian Secara Online (Studi Kasus Pada Mahasiswa Stie Muhammadiyah Cilacap). *Jurnal Ekonomi*, 9(2), 1–11.
- Widiyawati, Y., Ningsih, C. D. S., Lestari, F., & Pramita, G. (2022). Analisis Pengaruh Belanja Online Terhadap Perilaku Perjalanan Belanja Dimasa Pandemi Covid-19. *Journal of Infrastructural in Civil Engineering*, 3(02), 25–31.