

**THE INFLUENCE OF MOTIVATION, LIFESTYLE, AND TRUST ON
PURCHASE DECISIONS AT MARKETPLACE SHOPEE**

Hana Fahmilia

Institut Agama Islam Negeri Pekalongan, Jawa Tengah, Indonesia, Jl. Kusuma Bangsa
No.9, Panjang Baru, Kec. Pekalongan Utara, Kota Pekalongan, Jawa Tengah 51141
E-mail: hanafahmilia@mhs.iainpekalongan.ac.id

Hendri Hermawan Adinugraha

Institut Agama Islam Negeri Pekalongan, Jawa Tengah, Indonesia, Jl. Kusuma Bangsa
No.9, Panjang Baru, Kec. Pekalongan Utara, Kota Pekalongan, Jawa Tengah 51141
E-mail: hendri.hermawan@iainpekalongan.ac.id

ABSTRACT

The challenges faced in making sales transactions are the main trigger for this research, which is faced by the current rampant online buying and selling system, especially among students of the Islamic Economics and Business Faculty IAIN Pekalongan. The shopee marketplace is one of the trends where the products available are varied and the convenience provided when buying and selling at shopee. This study uses quantitative research methods with sampling technique using the slovin formula. Validity test, reliability test, normality test, classical assumption test, multiple linear regression test, T test and F test, and the coefficient of determination test were all used in the data collection stage. The results show that (1) In the Islamic economic perspective, motivation has a positive and significant impact on purchasing decisions in the Shopee marketplace (2) In the Islamic economic perspective, lifestyle has a positive and significant impact on purchasing decisions in the Shopee marketplace (3) In the perspective of the Islamic economy Islamic economics, trust has a positive and significant impact on purchasing decisions in the Shopee marketplace (4) In the perspective of Islamic economics, motivation, lifestyle, and trust have a positive and significant impact on purchasing decisions in the Shopee marketplace.

Keywords: Motivation; Lifestyle; Trust; Buying Decision

INTRODUCTION

The rapid advancement of information technology has ushered the world into a new era faster than ever expected. Since the introduction of computers as data processing tools through the internet era, when computers became the main weapon in development, there have been at least four significant periods. Computer technology and telecommunications have ushered in a revolution in information systems (Pratama, 2019).

The expansion of the trading business through e-commerce that is increasingly fast and dynamic, encourages economic growth and supports trade operations, both directly and indirectly. E-commerce offers buyers and sellers many advantages. Marketing becomes easier for e-commerce merchants, and information about desired products or services becomes easier for e-commerce buyers. One of the reasons why customer behavior has shifted from buying offline to buying from online retailers or e-commerce is the ease of doing so. Consumers simply access and place orders using the E-Commerce system from various locations. As a result, many companies are competing to provide high quality E-Commerce services so that consumers can trust them, leading to individual purchasing decisions (Rahmawati, 2022).

Consumer decisions according to Engel in Firmansyah (2018) are critical in purchasing a product. Purchasing decisions are problem solving activities where individuals choose the most appropriate behavioral option from two or more alternative behaviors and are considered the most appropriate actions in buying first through the decision-making stages (Munawaroh, 2020).

People's lifestyles have changed as a result of the rapid development of technology and information. In the past, people completed transactions by coming directly to the location, but due to increasingly sophisticated technology, conventional transaction systems have switched to online. With more and more people adopting this lifestyle, entrepreneurs are using social media or information technology to take action and think more critically about strategy. For people who live it, lifestyle can have a beneficial or detrimental impact. As people's lifestyles evolve, so do their tastes. Everyone has a unique lifestyle, which affects consumption and the things that are often consumed. Marketers can use this information to improve the efficiency and effectiveness of their marketing. As technology and information advances, commercial competition becomes increasingly fierce. It enables producers and entrepreneurs to consider social, cultural, political and economic developments critically, imaginatively and innovatively (Dwijantoro et al., 2022).

Time and technology have an impact on lifestyle. In another sense, people's lifestyles may have a beneficial or negative impact on them. Individual tastes develop along with changes in lifestyle. Everyone has a unique lifestyle, which affects consumption and frequently consumed commodities, marketers can use this information to improve marketing efficiency and effectiveness.

Consumers buy products not only to fulfill their daily needs, but also to fulfill their need for a choice of goods. The existence of motivation has a significant impact on the decisions to be taken (Mardiana et al., 2020).

Motivation arises because of the encouragement of the needs desired by consumers to meet their needs. Needs arise when consumers really need or want something that they

feel is necessary to fulfill their needs. Islam has taught the prohibition, for its servants who have plans and desires in the success of their business. But on condition that his wishes do not conflict with Islamic teachings. In Islam explains good ways to spend wealth, not excessive according to their needs (Aisah, 2020).

One of the most important qualities that must be built by online sellers in the realm of e-commerce is trust (Sutedjo, 2021). Consumer trust in online shopping sites is increasing along with consumer needs that are increasingly real and their curiosity is getting bigger in the search for information to get what they want. The marketer's primary concern is the sources of information that consumers consult, as well as the significant influence each of these sources has on purchasing decisions. One's consideration in making this online purchase is to browse the intended website to see how many individuals have done online shopping activities on the intended web before making a decision to shop (Lucyani, 2009).

Due to the rise of product sales fraud on social media, consumers must be more careful when making online transactions. So that consumers can easily find out product specifications through social media promotions. Which later can affect the consideration of selling prices that affect consumers in making purchasing decisions (Dewi, 2017).

Marketplace is similar to an online market or online mall, which starts when internet users carry out individual buying and selling activities using existing social media. Shopee is one of the most popular and rapidly growing e-commerce platforms among students. In December 2015, Shopee was launched in Indonesia. The success of this marketplace is its ability to promote products in a short time, so it can compete with its competitors. Shopee is an online marketplace with a variety of products ranging from fashion to daily necessities. Shopee can also guide sellers through simple transaction procedures, secure payment systems, and integrated logistics delivery. In addition to providing products, Shopee also offers advantages, namely by providing a free shipping system for shipping goods. If the item received does not match, then the item can be returned to the relevant Marketplace or the Marketplace that offers the product (Pulungan, 2016).

E-commerce is a type of business conducted entirely online, with the Internet serving as a centralized platform for connecting customers and sellers (Nakata, 2021). In the world of e-commerce, one of the most important qualities that online buyers and sellers must build is trust. Consumers may be attracted to online shopping through websites based on trust factors shaped by business behavior. In business processes, trust is a cornerstone. If both parties trust each other, then a transaction between two or more parties will occur. Trust in a business cannot appear instantly, but must be built from the start of the business (Anwar & Adidarma, 2016).

Shopee is known to have a variety of products to choose from, including beauty products, clothing, accessories, electronics, health, gadgets, cooking utensils, and so on. Shopee consistently provides the best service to its customers with various attractive offers such as promo prices, special discounts, and special deals, as well as providing simple transactions with free shipping under certain conditions (Tarigan, 2021).

Shopee has a fairly high and popular user level so that it can create the potential for buying and selling goods there. The advantages offered by Shopee make it easier for consumers to make the process of purchasing the goods they need. Consumers prefer to

shop online because it saves time and allows them to buy what they want without having to leave the house. Place is also one of the things that consumers consider in making purchases, because place is a channel for producers to sell their products to consumers, in this case through the Shopee application. If a problem arises, Shopee provides services in the form of a contact center or chat service through the application or through the official Shopee account on social media. This also makes it easier for sellers and buyers to transact on the Shopee marketplace (Primadasa, 2019).

Based on the analysis and description described above, the researchers are interested in trying to conduct research related to the Effect of Motivation, Consumer Perception, Lifestyle, and Belief on Purchase Decisions in the Shopee Marketplace.

METHODS

The method used in this research is quantitative method with descriptive research type. This study examines how much influence the independent variable has on the dependent variable. This study aims to determine the effect of motivation, lifestyle and belief on purchasing decisions in the shopee marketplace in the perspective of Islamic economics on students of the Islamic Economics and Business Faculty IAIN Pekalongan. The data used in this study were primary data and secondary data, primary data was obtained directly from the field using a questionnaire, namely by giving statements to respondents via google form, while secondary data was obtained from literature or previous research reports. Secondary data comes from the publication of scientific journal articles, results and other reference sources that are relevant to the thing being studied. There are three independent variables and one dependent variable in this study. Where consists of Motivation (X1), Lifestyle (X2), Trust (X3) and Purchase Decision (Y). This research was conducted at the Kajen campus of IAIN Pekalongan. Data collection using a Likert scale was carried out in March 2022 through an online questionnaire with student respondents from the Faculty of Economics and Islamic Business IAIN Pekalongan.

RESULTS AND DISCUSSION

Validity and Reliability

Validity Test

The validity test is done by looking at the correlation between the scores on each item in the questionnaire and the total score using the Pearson correlation method with the help of SPSS software.

Table 1. Validity Test Results

Variable	Indicator	T-count	T-table	Information
Motivasion (X1)	X1.1	0,785	0,361	Valid
	X1.2	0,772	0,361	Valid
	X1.3	0,846	0,361	Valid
	X1.4	0,78	0,361	Valid
Lifestyle (X2)	X2.1	0,913	0,361	Valid
	X2.2	0,851	0,361	Valid
	X2.3	0,935	0,361	Valid
Trust (X3)	X3.1	0,879	0,361	Valid

	X3.2	0,866	0,361	Valid
	X3.3	0,907	0,361	Valid
	X3.4	0,774	0,361	Valid
Buying Decision (Y)	Y.1	0,823	0,361	Valid
	Y.2	0,864	0,361	Valid
	Y.3	0,917	0,361	Valid
	Y.4	0,874	0,361	Valid

The table above shows that all indicators with a sample of 30 respondents passed the validity test. This is evidenced by each indicator in each research variable having a Tcount value greater than the Ttable value.

Reliability Test

The reliability test in this study was conducted by measuring the research questionnaire which is an indicator of the variables. A questionnaire is said to be reliable or reliable if a person's answer to a question is consistent or stable over time. This study uses the Cronbach Alpha method to measure reliability with the help of SPSS software. Here are the results of the reliability test in this study:

Table 2. Reliability Test Results

Variable	Coroncbach Alpha Hitung	Nilai Croncbach Alpha Tabel	Information
Motivasion	0,807	$\geq 0,70$	Reliable
Lifestyle	0,880	$\geq 0,70$	Reliable
Trust	0,879	$\geq 0,70$	Reliable
Buying Decision	0,891	$\geq 0,70$	Reliable

The results of the reliability test shown in table 2 show that the motivation variable has a Croncbach Alpha value of 80.7%, the lifestyle variable gives a Croncbach Alpha value of 88%, the trust variable gives a Croncbach Alpha value of 87.9%, and the purchasing decision variable gives a Croncbach Alpha value of 89. 1%. Based on the data above, it shows that the overall value is greater than 70% so it can be concluded that all indicators of measuring variables from the questionnaire are reliable, which means that the questionnaire used in the study is a reliable questionnaire.

Classic Assumption Test

Normality Test

Normality testing is used to determine the existence of a normal distribution in the research variables, both the dependent variable and the independent variable. The normality test in this study used the non-parametric Kolmogorov Smirnov test. The decision was taken with the guidelines that if the value of Sig. > 0.05 then the data is declared normally distributed, but if the value of Sig. <0.05, it is stated that the data does not have a normal distribution. The results of the normality test can be seen through the following table:

Table 3. Normality Test Results

Sample	<i>Kolmogorov-Smirnov Test</i>
30	0,200

Based on table 3 shows that the value of the Kolmogorov-Smirnov test is 0.200, which means the significance value is > 0.05 . Based on the guidelines for decision making based on the Kolmogorov Smirnov normality test method which states that when the value of Sig. > 0.05 then the data is declared normally distributed, but if the value of Sig. < 0.05 , it is stated that the data does not have a normal distribution. It can be concluded that the significance value is normally distributed.

Heteroscedasticity Test

Heteroscedasticity testing is carried out to see whether in the regression model there are differences in the variation of the residual value from one period of observation to another. Heteroscedasticity testing was carried out using the glejser test.

Table 4. Heteroscedasticity Test Results

Variable	Value Significance	Information
Motivasion	0,508	Homoscedasticity
Lifestyle	0,812	Homoscedasticity
Trust	0,905	Homoscedasticity

The results of the heteroscedasticity test using the Glejser test in table 4 above show that the value of the motivation variable has a value of 0.508 or greater than a significance value of 0.05 ($0.508 > 0.05$), lifestyle 0.812 or greater than a significance value of 0.05 ($0.812 > 0.05$) and the confidence is greater than the significance value of 0.05 ($0.63 > 0.05$) so it can be concluded that the regression model does not occur heteroscedasticity.

Multicollinearity

Multicollinearity testing was carried out to ascertain whether in the regression model there was a correlation between the independent variables or not. If the regression model does not have a correlation between variables, then the model can be declared to meet the requirements of the multicollinearity test. Decision making is based on the guideline that when the VIF value is between 1.00-10.00, the regression model can be said that there is no multicollinearity. The next requirement is that if the tolerance value is < 0.10 , then the regression model is declared to have no multicollinearity. The results of the multicollinearity test can be seen in the following table:

Table 5. Heteroscedasticity Test Results

Variable	Tolerance	VIF
Motivasion	0,346	2,890
Lifestyle	0,354	2,827
Trust	0,279	3,578

Based on table 5 the VIF value of each variable is more than 1.00 and less than 10.00, namely motivation of 2.890, lifestyle of 2.827, and trust of 3.578. Meanwhile, the tolerance value in table 5 shows that each variable, namely motivation is 0.346, lifestyle is 0.354, and trust is 0.279. Based on the basic guidelines for decision making, the results of the VIF and tolerance values indicate that there is no multicollinearity in the regression model.

Hypothesis Testing

T Test

The t-statistical test is used to show how far the independent variables (by themselves) are in explaining the dependent variable. The significance value (Sig.) used is 0.05. If the significance value of the independent variable is less than 0.05 then it is stated that the proposed hypothesis is significant, but if the independent variable significance value is more than 0.05 then it is stated that the proposed hypothesis is not significant.

Based on the results of statistical tests in table 6, the influence of each independent variable, namely motivation, lifestyle, and trust on the dependent variable, namely purchasing decisions is as follows:

Hypothesis 1

Based on table 6 shows that the significance value (Sig.) of the motivation variable is 0.007 which indicates that the significance value is less than 0.05. Motivation has a t count of 2,913 which is greater than a t table of 0.361. A larger t value indicates a mutually reinforcing relationship between motivation and purchase decisions. The results of the interpretation of the first hypothesis in this study are proven that motivation partially has an influence and is significant on purchasing decisions.

Hypothesis 2

Based on table 6 shows that the significance value (Sig.) of the lifestyle variable is 0.175 which indicates that the significance value is greater than 0.05. The lifestyle variable has a t count of 1.396 which is greater than a t table of 0.361. A larger t-count value indicates a mutually reinforcing relationship between lifestyle and purchasing decisions. The significance value (Sig.) of the lifestyle variable is 0.175, which means that lifestyle has an insignificant effect. The results of the interpretation of the second hypothesis in this study are proven that lifestyle partially has an influence but is not significant on purchasing decisions.

Hypothesis 3

Based on table 6 shows that the significance value (Sig.) of the confidence variable is 0.680 which indicates that the significance value is greater than 0.05. The confidence variable has a t count of 0.417 which is greater than a t table of 0.361. A larger t value indicates a mutually reinforcing relationship with purchasing decisions. The significance value (Sig.) of the confidence variable is 0.680, which means that trust has an insignificant effect. The results of the interpretation of the third hypothesis in this study are proven that trust partially has an effect but is not significant on purchasing decisions.

F Test

The F test was conducted to determine whether all the independent variables that were included in the regression model had an effect on the dependent variable or not. The decision-making guideline for the f test is when the significant value (Sig) on the ANOVA output < 0.05 means that the independent variable has an effect on the dependent variable. However, if the significant value (Sig) on the ANOVA output > 0.05 means that the independent variable has no effect on the dependent variable. The results of the f test can be seen in the following table:

Table 7. F Test Result

Model	Df	F	Sig
Regression	3	18,861	0,000
Residual	26		
Total	29		

Based on the statistical test in table 7 shows that the f test has a significance value of 0.000. If taking the f test guideline, it can be said that motivation, lifestyle, and belief simultaneously have an influence on purchasing decisions.

The Effect of Motivation on Purchase Decisions on the Shopee Marketplace for FEBI IAIN Pekalongan Students

Based on the results of the study, motivation affects purchasing decisions in the Shopee Marketplace positively and significantly. This shows that when the consumer's purchase motivation increases, the likelihood of purchasing on the Shopee marketplace also increases. When the consumer's motivation to buy decreases, the possibility of making a purchase decision on the Shopee marketplace will also decrease.

The above research is in accordance with the theory which states that motivation is a force that arises from within a person and forces them to act; The power of the drive comes from the pressure created by unfulfilled needs and wants. (Schiffman, L.G., & Kanuk, L.L. 2010).

The results of the research above are also supported by the results of research Yunitasari, Megawati Dewi (2022), where the results of the research show that motivation has a significant effect on purchasing decisions using the Shopee application.

The Effect of Lifestyle on Purchase Decisions on the Shopee Marketplace for FEBI IAIN Pekalongan Students

Based on the results of the study, lifestyle influences purchasing decisions on the Shopee Marketplace positively. This means that, along with the improvement in people's lifestyles, one's purchasing decisions in the Shopee marketplace will also increase. If one's lifestyle declines, one's purchasing decision on the Shopee marketplace will also decrease.

According to Kotler and Armstrong's theory, a person's lifestyle implies more than just their social class or personality. The entire pattern of a person's actions and interactions in the world is described by his lifestyle. Actions in time, effort, money, or other resources owned by a person will certainly affect the need and interest in the product. This can have a significant impact on purchasing decisions on the Shopee marketplace, especially if someone is currently making online shopping a trend or lifestyle.

The results of the research above are also supported by the results of research conducted by Erdawati (2020), where the results of her research show that the regression coefficient value of the Lifestyle variable has a significant effect on online purchasing decisions at shopee.

The Effect of Trust on Purchase Decisions on the Shopee Marketplace for FEBI IAIN Pekalongan Students

Based on the results of the study, trust positively affects purchasing decisions on the Shopee Marketplace. This shows that when consumer confidence increases, the likelihood of purchasing decisions in the Shopee marketplace will also increase. When consumer confidence to buy decreases, the possibility of making a purchase decision on the Shopee marketplace will also decrease.

According to the theory of Mowen and Minor, interactions and previous experiences help build trust. Experience can be defined as the awareness and feelings that customers have when using a product or service, as well as all their knowledge and all their conclusions about objects, attributes and benefits. As a result, without consumer trust in the Shopee marketplace, online business owners will not be able to expand their operations, and consumers may not want to buy the products offered.

The results of the research above are also supported by the results of research conducted by R. Simangunsong and Morina (2021), where the results of the research can be concluded that the trust given by the Shopee application is good and the research obtained shows significant results between trust and purchasing decisions.

The Effect of Motivation, Lifestyle, and Trust on Purchase Decisions on the Shopee Marketplace for FEBI IAIN Pekalongan Students

Based on the results of research conducted on FEBI IAIN Pekalongan students, it can be seen that motivation, lifestyle and beliefs simultaneously affect purchasing decisions in the shopee marketplace.

The results of the research above are in accordance with the theory put forward by Kotler and Keller regarding the factors that influence purchasing decisions. When making a buying decision, one considers the motivation or compelling reasons for doing so. Consumer perception plays an important role in purchasing decisions because it is formed based on previous experience. If customers have a positive online shopping experience, they are more likely to make repeat purchases and tell others about it. Online shopping has become a lifestyle trend or habit of a person, and lifestyle influences purchasing decisions significantly. Building consumer trust is very important because if the seller has earned the customer's trust, the customer will recommend the online store to others.

CONCLUSION

Based on the results of the analysis that has been described in this study, it can be concluded that there is a significant influence of the motivational variable on purchasing decisions in the shopee marketplace for FEBI IAIN Pekalongan students. This can be proven from the results of the calculation of the value of Sig. of $0.007 < 0.05$ and $t_{count} 2,913 > t_{table} 0.361$, so it can be concluded that motivation has a positive and significant effect on purchasing decisions in the shopee marketplace for FEBI IAIN Pekalongan students.

Based on the results of the analysis that has been described in this study, it can be concluded that partially lifestyle variables affect purchasing decisions in the shopee marketplace for FEBI IAIN Pekalongan students. This can be proven from the results of the calculation of the value of Sig. of $0.175 > 0.05$ and $t_{count} 1.396 > t_{table} 0.361$, so it can be concluded that lifestyle partially has a but not significant effect on purchasing decisions in the shopee marketplace for FEBI IAIN Pekalongan students..

Based on the results of the analysis that has been described in this study, it can be concluded that partially the trust variable has an effect on purchasing decisions in the shopee marketplace for FEBI IAIN Pekalongan students. This can be proven from the results of the calculation of the value of Sig. of $0.680 > 0.05$ and $t_{count} 0.417 > t_{table} 0.361$, so it can be concluded that trust partially has an influence but is not significant on purchasing decisions in the shopee marketplace on FEBI IAIN Pekalongan students.

Based on the results of the analysis that has been described in this study, it can be concluded that the variables of motivation, lifestyle and belief partially affect purchasing decisions in the shopee marketplace for FEBI IAIN Pekalongan students..

REFERENCES

- Aisah, S. U. N. (2020). Faktor-Faktor Yang Mempengaruhi Keputusan Pembelian Secara Online Di Shopee Dalam Perspektif Ekonomi Islam. *Engineering, Construction and Architectural Management*, 25(1), 1–9.
- Anwar, R., & Adidarma, W. (2016). Pengaruh kepercayaan dan risiko pada minat beli belanja online. *Jurnal Manajemen Dan Bisnis Sriwijaya*, 14(2), 155–168.
- DEWI, S. A. R. (2017). *Pengaruh Harga, Kualitas Produk, Gaya Hidup, Promosi Sosial Media Terhadap Keputusan Konsumen Membeli Busana Muslimah Merek Deenay Di Kecamatan Muntilan, Kabupaten Magelang*. Universitas Islam Indonesia.
- Dwijantoro, R., Dwi, B., & Syarief, N. (2022). Pengaruh Harga, Kualitas Produk, Dan Promosi Terhadap Keputusan Pembelian Marketplace Shopee. *Jurnal Riset*

Manajemen Dan Bisnis, 16(2), 63–76.

- Lucyani, D. F. (2009). Pengaruh Motivasi, Persepsi Konsumen, Gaya Hidup Dan Kepercayaan Terhadap Keputusan Pembelian Di Marketplace Shopee Dalam Perspektif Ekonomi Islam (Studi Kasus Mahasiswa Jurusan Ekonomi Syariah IAIN Pekalongan). *Journal Information*, 10(3), 1–16.
- Mardiana, A. P., Octavia, A., & Farhanah, N. (2020). Keputusan Pembelian E-Commerce Shopee Ditinjau Dari Motivasi Hedonis, Utilitarian, Promosi Penjualan Dan Minat Konsumen. *Jurnal Bisnis Dan Manajemen (Journal of Business and Management)*, 20(2), 1–14.
- Munawaroh, H. I. (2020). *Pengaruh Promosi, Kemudahan dan Kepercayaan Terhadap Keputusan Pembelian Online Melalui Sistem E-commerce Shopee (Studi Kasus Pondok Pesantren Al-Barokah Ponorogo)*. IAIN Ponorogo.
- Nakata, R. A. (2021). *Persepsi Konsumen Dalam Meningkatkan Minat Pembelian Pada Toko Online Shopee*. Universitas Muhammadiyah Surakarta.
- Pratama, B. E. (2019). *Pengaruh Kepercayaan, Kualitas Informasi Dan Persepsi Risiko Terhadap Keputusan Pembelian Di Shopee (Studi kasus pada Masyarakat Kecamatan Mandau Kabupaten Bengkalis)*. Universitas Islam Negeri Sultan Syarif Kasim Riau.
- Primadasa, Y. G. (2019). *Pengaruh Harga, Kualitas Produk dan Promosi terhadap Keputusan Pembelian Produk pada Marketplace Shopee (Studi Pada Karyawan di PT. Percetakan Gramedia Cikarang)*. Skripsi.
- Pulungan, A. (2016). *Pengaruh kualitas produk dan harga terhadap keputusan pembelian pada marketplace Shopee (studi kasus pada mahasiswa Fakultas Ekonomi dan Bisnis Islam IAIN Padangsidempuan)*. IAIN Padangsidempuan.
- Rahmawati, R. (2022). *Pengaruh Dimensi Electronic Word Of Mouth (E-WOM) Terhadap Keputusan Pembelian Di Marketplace Shopee Dalam Perspektif Ekonomi Islam (Studi pada Mahasiswa Fakultas Ekonomi Dan Bisnis Islam Angkatan 2018 UIN Raden Intan Lampung)*. UIN Raden Intan Lampung.
- Sutedjo, A. S. (2021). Analisis Pengaruh Kepercayaan, Keamanan, Serta Persepsi Risiko Terhadap Minat Beli Konsumen Belanja Online Shopee. *Jurnal Kewirausahaan, Akuntansi dan Manajemen Tri Bisnis*, 3(2), 165–178.
- Tarigan, R. J. (2021). *Pengaruh Harga dan Kualitas Pelayanan Terhadap Keputusan Pembelian Online di Shopee Pada Mahasiswa Universitas Muhammadiyah Sumatera Utara*.