

# Online Consumer Product Purchasing Behavior Post Covid-19

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## Abstract.

*The rapid development of technology in the world has led to changes in culture and daily habits, making internet access easier. The internet has brought great changes to all aspects of life, particularly within the development of the business and marketing world, in line with the increasing number of internet users causing many companies to change the structure of people's shopping to be made online. This study aims to determine the effect of price, trust, convenience and security of online internet purchasing decisions both partially and simultaneously. This research was conducted using quantitative research methods. The analysis technique used in this research is multiple linear regression. The results shows partially that the convenience variable had a positive and significant effect on online purchasing decisions, while the price, trust, and security variables had either no or little significance on online purchasing decisions. Simultaneously, it is known that the variables of price, trust, convenience, and security has a positive and significant effect on online purchasing decisions.*

**Keywords:** Price, Trust, Convenience, Security and Online Purchase Decision.

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## I. INTRODUCTION

The number of internet users in Indonesia is used by various parties as an opportunity to run a business online. E-commerce is an exchange activity between 2 (two) or more parties using the internet (Chaffey, 2002; Khoa & Huynh, 2023). According to (Sari et al., 2021) E-commerce that is often used by the millennial generation is e-commerce type of market place. In simple terms, an e-commerce type of market place is a place where buyers can create an account and choose a variety of goods provided. The emergence of the development of E-Commerce has changed people's lifestyles and behavior, with the existence of E-Commerce, Everyone can now carry out sales and purchase transactions anytime and anywhere. The existence of online buying and selling sites and applications such as Tokopedia, Bukalapak, Online shopping and Lazada allows us to be able to buy or sell goods without having to have a physical store. In the past, if we wanted to shop, we had to go somewhere to get the product we wanted. Now, we can order food, drinks, transportation, or hotels just by using our smartphones anytime and anywhere, as well as buying and selling goods (Wu et al., 2022). We simply choose the items we want to buy, then make payments, either by transferring funds to the seller via ATM (Automated Teller Machine), cutting off customer credit, COD (Cash On Delivery), or for those who shop through Online shopping, you can use Online shopping pay. All the advantages offered by the internet do not immediately make potential consumers sure to shop online (Kannan & Li, 2017; Khoa & Huynh, 2023). Shopping activities that are carried out virtually make potential consumers and business people no longer require the face-to-face experience. This can result in doubt from potential customers regarding the credibility of the business (whether it can be trusted or not) or doubts about the reliability of the business in responding to complaints that arise.

In addition, potential consumers also cannot see or feel directly the product they want to buy, so there will be doubts about the authenticity of the product. Based on data from a survey of internet usage behavior conducted by the Indonesian Internet Service Providers Association (APJII) for the period 2021-2022, it was revealed that internet content that is often accessed number three after social media and online chat is online shopping. It is also known that the frequency of online transactions has increased by 2-3 times compared to before the COVID-19 pandemic of 27.41%. According to (Assael, 2012; Cravens, W, 2003) there are five stages that are passed in the decision-making process, namely the introduction of problems or needs, information search, evaluation of alternatives, purchase decisions, and post-purchase behavior. Some of the reasons for buying online are faster and more practical, time-saving, easy to compare goods, can be done anywhere, lots of discounts and promos, much cheaper prices, and others. From these things it can be

seen several factors that influence online purchasing decisions such as price, trust, convenience, and security. Decision making to buy products online is based on Safety, Convenience, Trust, price and product. The results of this study are consistent with those of other researchers who state that security has a positive and significant influence on online purchasing decisions at Tokopedia.com (Khoa & Huynh, 2023; Ousseini et al., 2017; Sanjaya & Tarigan, 2009). Based on the background information described above, the authors wish to examine several factors that influence online purchasing decisions.

## II. THEORITICAL REVIEW

Based on the expert's definition, marketing is a process of business activities to carry out strategic plans to meet what consumers need and want and provide satisfaction to consumers. In marketing, companies try to meet the needs and desires of consumers with the aim of obtaining profits and new customers while retaining old customers. Marketing is also done to develop, promote and distribute items to buyers (Kotler & Keller, 2016).

### Price

Price is one element of the marketing mix that is flexible which can change at any time according to time and place. Price is the value expressed in rupiah. But in other circumstances the price is a unit of the amount of money that is exchanged to obtain the benefits of a product or service that is paid by the buyer. Price can show the quality of a product, where consumers have the assumption that high prices usually have good quality. Consumers have the assumption that there is a positive relationship between price and quality of a product, then they will compare one product with another, and then consumers make a decision to buy a product. According to (Tjahjono & dkk, 2013), "The price of a product or service is a determining factor in market demand. Price is a very important thing that is considered by consumers in buying a product or service. If consumers feel comfortable with the price offered, then they will tend to make repeat purchases for the same product. In economic theory, it is stated that the price of an item or service whose market is competitive, the high and low prices are determined by market supply and demand. There are three price indicators (Sudjatmika, 2017), namely: 1. Feasibility of the price, 2. Price match with product quality, and 3. There is a discount.

### Trust

Trust is the foundation of business. A business transaction between two or more parties will occur if each trusts each other. This trust cannot simply be recognized by other parties or business partners but must be built from scratch and can be proven. When someone wants to make an online transaction, what they should have in mind is that the money they send does not just disappear but gets the desired product in return according to what is displayed and explained on the intended website. Trust is the trust of certain parties to others in conducting transactional relationships based on a belief that the person achieved will fulfill all his obligations properly as expected (Anggraeni & Madiawati, 2016). Trust means that the buyer believes in the ability of the online seller, whether the online seller can guarantee security when making a payment transaction, ensuring that the transaction will be processed immediately. According to (Khoa & Huynh, 2023; Osterberg & Nilsson, 2009; Sungkawati., 2018) trust has three dimensions, the dimensions of trust are: 1) Integrity: Concerned with referring to the correctness of the expected product or service. 2) Competence: Relates to technical and interpersonal knowledge and skills possessed by individuals from the expected product or service. 3) Consistency: Relates to constraints, predictability and individual judgment in dealing with the situation of the expected product or service.

### Convenience

Advancements in technology have led to an increased emergence of online shops. This makes it easier for consumers to purchase goods. The supply of products is also increasingly varied and competitively priced. There is little to no concern about where you live stopping you from buy something you really want. Thus, defines that convenience is how much computer technology is felt to be relatively easy to understand and use. This convenience factor is related to how operational transactions are done online. According to Park and Yoon, Internet shopping allows customers to save their time and effort when buying the desired

product (Khoa & Huynh, 2023; Wu et al., 2022).According (Kannan & Li, 2017) suggested that the advantages from the online consumer side, is one of convenience. With an online business, consumers no longer need to think about and experience traffic conditions, there is no need to think about parking, therefore consumer have more time to spend on product research, comparing prices, and ultimately buying products. So it can be concluded that the convenience of use of technology will be increasingly used by prospective consumers to shop online. Convenience is the degree to which a person can shop online easily and does not require much effort. There are four indicators of convenience according to (Sari et al., 2021), including: 1) Convenience of Recognition, 2) Convenience of Navigation, 3) Convenience of Gathering Information, 4) Convenience of Purchase.

### **Security**

Security as an online store's ability to control and maintain security over data transactions. Security guarantees play an important role in building trust by reducing consumer concerns about the misuse of personal data and perishable data transactions. According to Leod and Schell in (Setiyawan, 2018) conducting business transaction via the internet does not necessarily mean that crime is avoided by other parties as in conventional transactions. The potential for crime in the form of fraud, piracy of credit cards (carding) and the like is very large therefore the security system (security) of e-commerce infrastructure is an important aspect and effective methods for computer and informatics experts is required. Security is the ability of online stores to control and maintain security over data transactions. There are six security indicators, including (Sari et al., 2021): 1) Integrity or Integrity, 2) Prevention of Denial or Nonrepudiation., 3) Authenticity or Authentication, 4) Confidentiality, 5) Privacy or Privacy, 6) Availability.

### **Purchasing Decisions**

Purchase decision as a selection of two or more alternative choices. In other words, consumers who want to make a choice must determine the choice of various alternatives. If the alternative choice does not exist, then the action taken without the choice cannot be said to make a decision (Ridianti, R. Putri, 2018; Scott et al., 2022; Setyawati et al., 2021) The pattern of behavior when going to make an online purchase is actually not much different from the pattern above. However, there are several things that change this pattern of behavior in the online world. This is because the characteristics of the online world which is fast-paced, easy to obtain information and global in nature are still deep (Limpo et al., 2022; Scott et al., 2022). In this study, purchasing decisions are defined as a process where consumers know what they want or have recognized their needs, seek information about appropriate products and make decisions about which products to buy.

According to (Nauwelaerts & Hollaender, 2012; Ousseini et al., 2017; Setyawati et al., 2021) there are five stages in the decision-making process, namely: 1) Problem Identification (Problem Recognition) Before deciding to buy, consumers are first faced with a problem. The problem here is the need for an item or service. 2) Digging for Information (Information Search) Consumers will try to dig up more and more complete information from various sources, to get the right product according to their needs. 3) Evaluation of Alternatives At this stage, the considerations are: the ability / purchasing power of consumers on an item/service, benefits, quality, alternative brands, and others. 4) Purchase Decision After consumers consider various factors before buying, then they take action purchasing decisions on a product. The result of this decision is considered the right one. 5) Attitude After Purchase (Postpurchase Behavior) After purchasing an item or service, satisfaction will appear. Consumers are said to be satisfied if what they receive is comparable to what they expect. Conversely, consumers will feel dissatisfied if what is expected is negatively proportional to what they receive.

## **III. METHODS**

This study intends to analyze the factors that are thought to influence online purchasing decisions. There are several factors that are thought to influence online purchasing decisions, namely price, trust, convenience, and security. Research subjects or respondents are the parties used as samples in a study. The research subjects of this paper are consumers who have/often shopped online. In this study, primary data and

secondary data were used. Primary data is a source of data obtained directly from informants or sources who are considered to have the potential to provide relevant and actual information in the field. Secondary data is data taken indirectly from data sources and as supporting data from primary data obtained from literature, books, newspapers, journals, archives and other documents related to factors that influence purchasing decisions. The population is all consumers who have shopped online through an unknown number of online stores, with a total sample of 350 respondents. To obtain the data needed in this study, data were collected through field research and literature/documentation studies. This field research was conducted directly on the object of research through a questionnaire using a google-form. The analysis used to test the above hypothesis that has been put forward is the t-test.

#### IV. RESULTS AND DISCUSSION

##### Characteristics of Respondents

This descriptive analysis of respondents is intended to describe the distribution of the profiles of the respondents being studied. Based on the results of research that has been conducted on 350 respondents through distributing questionnaires, it is obtained a description of the characteristics of respondents regarding gender, age, how many times have they shopped online, and whether respondents made online purchases during the last 3 months. The results of the recapitulation of the frequency distribution on the characteristics of the respondents can be seen in the following table.

**Table 1.** Description of the Frequency of Respondents Characteristics

No.	Characteristics	Category	Frequency	
			People	Percentage
1.	Gender	Man	63	18%
		Women	287	82%
2.	Age	15-25	123	35%
		26-35	91	26%
		>35	136	39%
3.	Frequency of shopping on Online shopping	1-3 times	42	12%
		4-10 times	63	18%
		>10 times	245	70%
4.	Been shopping at Online shopping for the last 3 months	Yes	259	74%
		No	91	26%

*Source: Primary data processed 2022*

Based on the gender of the respondents, the number of male respondents was 63 respondents (18%), and the rest were female respondents with 287 respondents (82%). Based on the age of the respondents, it is known that respondents aged 15-25 years are 123 respondents (35%), 26-35 years old are 91 respondents (26%) and >35 years are 136 respondents (39%). This shows that online shope buyers come from various age groups. Based on the table above, it is known that respondents who have shopped at Online shopping 1-3 times totaled 42 respondents (12%), 4-10 times totaled 63 respondents (18%) and >10 years amounted to 245 respondents (70%). Based on the table above, it is known that the respondents who have shopped at online for the last 3 months are 259 respondents (74%), and 91 respondents (26%).

##### Multiple Linear Regression Analysis

The data analysis method used in this study is multiple regression analysis (multiple regression analysis). Multiple regression analysis is used to determine how much influence the independent variables (independent) are Price (X1), Trust (X2), Convenience (X3), and Security (X4) on the dependent variable (Dependent) purchasing decisions (Y). the results of the regression test can be seen in the table below:

**Table 2.** Results Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Unstandardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	20,591	3,251			3,425	,002
Price (X1)	,192	,171		,108	1,057	,293
Trust (X2)	,354	,145		,184	2,859	,046
Convenience (X3)	,628	,103		,522	5,882	,000
Safety (X4)	,049	,070		,037	,387	,700

a. Dependent Variable: purchasing decisions (Y)

Based on the table 2, Then the multiple linear regression equation can be arranged as follows:

$$Y = 20,591 + 0.192X_1 + 0.354X_2 + 0.628X_3 + 0.049X_4 + e$$

From the regression equation, it is known that:

a. The constant value of 20,591 means that if the independent variable (Price, Trust, Convenience, Security) is equal to zero (0), then the purchase decision variable = 20.591.

b. The Price variable (X1) has a value of 0.192, this indicates that each Price variable (X1) incconveniences better, then this can significantly improve online purchasing decisions at online shopping, because the Price coefficient (X1) is positive, which means that every incconvenience in the variable Price by 1% then the purchase decision incconvenienced by 0.192 with the assumption that the other independent variables remained.

c. The Trust variable (X2) has a value of 0.354, this indicates that each Trust variable (X2) incconveniences better, then this can significantly improve online purchasing decisions at online shopping, because the Trust coefficient (X2) is positive, which means that every incconvenience in the variable Confidence of 1% then the purchase decision incconvenienced by 0.354 with the assumption that the other independent variables remained.

d. The Convenience variable (X3) has a value of 0.628, this indicates that each Convenience variable (X3) incconveniences better, so this can significantly improve online purchasing decisions at online shopping, because the Convenience coefficient (X3) is positive, which means that any incconvenience in the variable Convenience of 1% then the purchase decision incconvenienced 0.628 with the assumption that the other independent variables remain.

e. The Security variable (X4) has a value of 0.049, this indicates that each Security variable (X4) incconveniences better, so this can significantly improve online purchasing decisions at online shopping, because the Security coefficient (X4) is positive, which means that each incconvenience in the variable The security is 1%, the purchasing decision incconvenienced by 0.049 with the assumption that the other independent variables remain constant.

### Hypothesis Testing Results

T-test is used to determine the effect of each independent variable, namely Price, Trust, Convenience, and Security on the dependent variable, namely Online Purchase Decision. The hypotheses for the T test are the significant level used is 5% ( $\alpha = 0.05$ ), if t-count > t-table or significant value < 0.05 then Hypotesis null (Ho) is rejected and Hypotesis alternatif (Ha) is accepted. On the other hand, if the t-count < t-table or significant value > 0.05, then Ho is accepted and Ha is rejected with the t-table value used is 1.960. From the results of the T test in the Table 1 above, it can be seen that:

1. Price variable (X1) shows the value of Sig. of  $0.293 > 0.05$  and the value of t-count  $1.057 < t\text{-table } 1.960$ , so it can be concluded that Ha1 is rejected and Ho1 is accepted, meaning that there is no influence and no significant variable Price (X1) on Purchase Decision (Y).

2. Confidence variable (X2) shows the value of Sig. of  $0.046 < 0.05$  and the value of t-count  $2,859 > t\text{-table } 1.960$ , so it can be concluded that Ha2 is accepted and Ho2 is rejekted, meaning that there is a positive and significant effect of the variable Trust (X2) on Purchase Decisions (Y).

3. The convenience variable (X3) shows the value of Sig. of  $0.000 < 0.05$  and the value of t-count  $5.882 > t\text{-table } 1.960$ , so it can be concluded that Ha3 is accepted and Ho3 is rejected, meaning that there is a positive and significant effect of the Convenience (X3) variable on the Purchase Decision (Y).

4. The Security Variable (X4) shows the value of Sig. of  $0.700 > 0.05$  and the t-count value  $0.387 < t\text{-table } 1.960$ , so it can be concluded that Ha4 is rejected and Ho4 is accepted, meaning that there is no influence and no significant security variable (X4) on Purchase Decision (Y).

### Discussion of Research Results

According to the results of the analysis of hypothesis testing, partially Price and Security have no effect on online purchasing decisions at online shope, while Trust and Convenience has a positive and significant effect on online purchasing decisions at online shope. The results of the analysis of hypothesis



testing of the Price variable (X1) are known to have no effect and are not significant to Purchase Decisions (Y). The results of this study have differences with research conducted by (Ooi, K.B., Lin, B., Tan, B.I., and Chong, 2011; Ridianti & Cipto, 2018; Waelauruw, 2015) on the effect of price, reviews product, convenience, and security on online purchasing decisions at Tokopedia.com, stated that price has a positive and insignificant effect on online purchasing decisions at Tokopedia.com. Furthermore, research conducted by (Khoa & Huynh, 2023) on the influence of product quality, price, and trust on online purchasing decisions for fashion products, states that the price variable has a positive but not significant effect on purchasing decisions for online fashion products. Price generally has a direct relation to the quality of a product, where consumers have the assumption that products of higher quality are conducive to higher pricing. Consumers have the assumption that there is a positive relationship between price and quality of a product, then they will compare one product with another, and then consumers make a decision to buy a product. According to (Alfian et al., 2020; Putri & Edward, 2015) "price is a monetary unit or other measure (including other goods and services) that are exchanged in order to obtain ownership rights or use of an item or service.

This understanding is in line with the concept of exchange in marketing. In this study, price has no effect and is not significant on purchasing decisions at Online shopping, which means that these results indicate that in purchasing products online, product prices are not the main thing that consumers think about, because basically consumers know that the products sold are at Online shopping offers low prices and good quality, even though when making a purchase the consumer continues to review and weigh the applicable price for a product. The results of the analysis of hypothesis testing of the Trust variable (X2) are known to have no effect and are not significant to Purchase Decisions (Y). The results of this study have similarities with research conducted by (Khoa & Huynh, 2023; Sungkawati., 2018). When someone wants to make a transaction online, then what must be in mind is that the money sent does not just disappear but gets the desired product in return according to what is displayed and explained on the intended website. Trust is the trust of certain parties to others in conducting transactional relationships based on a belief that people what he has achieved will fulfill all his obligations properly as expected (Sari et al., 2021). In this study, trust has no effect and is not significant on purchasing decisions at Online shopping, which means that these results indicate that in purchasing products online, consumers already have trust in Online shopping but this is not the main thing that consumers think about, because basically consumers knowing that the products and sellers on Online shopping can be trusted, even though at the time of making a purchase the consumer continues to review the product and the seller.

The results of the analysis of hypothesis testing of the convenience variable (X3) are known to have a positive and significant effect on purchasing decisions (Y). The results of this study have similarities with research conducted by (Purwana et al., 2017) on the analysis of e-marketing on online consumer purchasing decisions, stating that convenience has a positive and significant effect on online consumer purchasing decisions. The next research conducted by on the analysis of the effect of perceived risk, convenience, and benefits on online purchasing decisions (a case study on consumers of fashion goods on Facebook), stated that the convenience variable had a positive and significant effect on online product purchasing decisions (Khoa & Huynh, 2023; Sari et al., 2021). Advances in technology have led to an inconvenience emergence of online shops. This makes it easier for consumers to purchase and obtain goods. The supply of products is also increasingly varied and competitively priced. There is little to zero concern about where you live that doesn't allow you to buy something you really want. (Setiyawan, 2018) suggests that the advantages for online consumers, one of convenience. With online business, consumers no longer need to think about and experience traffic conditions, no need to think about finding car parking, therefore can spend a lot of time looking for product information, comparing prices, and buying products online to make a more informed decision on the product they are buying. In this study, convenience has a positive and significant effect on purchasing decisions at Online shopping, which means that these results indicate that in purchasing products online, convenience greatly influences purchasing decisions at Online shopping.

The higher the convenience provided by Online shopping, the higher the purchasing rates occur at Online shopping. The results of the analysis of the hypothesis testing of the Security variable (X4) are known

to have no and no significant effect on Purchase Decisions (Y). The results of this study have differences with research conducted by (Kannan & Li, 2017; Nauwelaerts & Hollaender, 2012) regarding the analysis of security, convenience, and trust in online purchasing decisions, stating that security variables have a positive and significant effect on online product purchasing decisions at online shopping. Subsequent research conducted by (Sari et al., 2021) on the effect of price, product reviews, convenience, and security on online purchasing decisions at Tokopedia.com, states that security has a positive and significant effect on online purchasing decisions at online shopping. Security is a highly integral aspect for online store's ability to control and maintain security over data transactions. Security guarantees play an important role in building trust by reducing consumer concerns about the misuse of personal data and perishable data transactions. In this study, security has no effect and has little significance for purchasing decisions made at Online shopping, which means that these results indicate that in purchasing products online, security is not a main concern for consumers to think about, as consumers understand that Online shopping applications and sellers are safe and secure, and can be trusted.

## V. CONCLUSION

Based on the results of the research shown above regarding the effect of price, trust, convenience, and security on online purchasing decisions at Online shopping, the following conclusions can be drawn:

1. Price variable (X1) has no effect and is not significant on online purchasing decisions (Y) at Online shopping.
2. Trust variable (X2) has no effect and is not significant on online purchasing decisions (Y) at Online shopping.
3. The convenience variable (X3) has a positive and significant influence on online purchasing decisions (Y) at Online shopping.
4. Security variable (X4) has no effect and is not significant on online purchasing decisions (Y) at Online shopping.
5. Price (X1), Trust (X2), Convenience (X3), and Security (X4) variables simultaneously have a positive and significant influence on online Purchase Decisions (Y) at Online shopping.

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