



ANALYSIS OF CONSUMER BEHAVIOUR IN PURCHASE DECISION-MAKING VIA E-COMMERCE PLATFORMS: A QUALITATIVE STUDY OF GENERATION Z

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Abstract

This study aims to analyze consumer behavior in purchasing decisions for products via e-commerce platforms using a qualitative approach amongst Generation Z. The research was conducted in January–February 2026, involving informants aged 18–26 who actively use the Shopee, Tokopedia, and TikTok Shop platforms. Data collection was carried out through in-depth interviews, observation and documentation, whilst data analysis utilized NVivo 14 software through the stages of *open coding*, *axial coding* and *selective coding*. The results of the study revealed four main themes that shape the purchasing decision-making process, namely *Digital Impulse & Discovery*, *Information Triangulation*, *Value-for-Money & Risk Evaluation*, and *Seamless Checkout & Post-Purchase Validation*. The findings indicate that Generation Z's purchasing decisions do not follow a linear path but are influenced by exposure to social media, *user-generated content*, product value assessment, seller credibility, and the ease of digital payments. Social media acts as a trigger for the emergence of needs, whilst video reviews serve as the most trusted source of information before making a purchase. Furthermore, promotions, free delivery, and flexible payment methods accelerate the decision-making process. This study contributes to the development of digital marketing management research by enriching our understanding of Generation Z consumer behavior within the e-commerce ecosystem, whilst also serving as a reference for businesses in formulating more effective digital marketing strategies that are oriented towards consumer needs.

Keywords: consumer behavior, purchase decisions, e-commerce, Generation Z, NVivo, digital marketing.

INTRODUCTION

Management is the science and art of planning, organizing, directing, and controlling all organizational resources so that predetermined objectives can be achieved effectively and efficiently. From a marketing management perspective, understanding consumer behavior is crucial, as it forms the basis for formulating marketing strategies capable of creating value for customers whilst enhancing the company's competitiveness. With the development of information and communication technology, marketing activities have transformed into a digital system that utilizes e-commerce platforms as the primary medium for transactions. According to Helmi et al. (2023), the development of digital technology has altered consumer behavior patterns, meaning that companies must understand the characteristics of digital consumers to maintain a competitive advantage.

One key area of study in marketing management is the product purchase decision—the process by which consumers select and decide to purchase a product based on various considerations. In the e-commerce environment, purchasing decisions are no longer influenced solely by consumer needs, but also by the ease of accessing information, the quality of digital services, transaction security, promotions, customer reviews, and the user experience when using the application. Zainuddin et al. (2024) explain

that the digital features on e-commerce platforms can shape consumer perceptions and significantly influence purchasing decisions, particularly among young consumers who have a high level of internet usage.

This study focuses on Generation Z, a demographic born in the digital age and thus possessing characteristics distinct from previous generations. Generation Z is known as ‘digital natives’ who are highly familiar with technology, social media, and various online shopping apps. Before purchasing a product, they tend to search for information online, read consumer reviews, compare prices, and check influencer recommendations. According to Ridwan et al. (2025), Generation Z has a more complex purchasing decision-making process as it is influenced by digital experiences, electronic word of mouth (e-WOM), social media, and the level of trust in e-commerce platforms.

Generation Z’s purchasing decisions are influenced by various factors, particularly consumer behavior and the characteristics of e-commerce platforms. Consumer behavior reflects how individuals search for, evaluate, select, use, and ultimately rate a product. Meanwhile, e-commerce platforms provide various facilities such as product search features, live shopping, flash sales, cashback, algorithm-based recommendation systems, digital payment methods, and increasingly fast delivery services. Yunitasari et al. (2025) state that digital consumer behavior, electronic word of mouth, and the ease of use of the platform are the dominant factors influencing Generation Z's purchasing decisions in online transactions.

Based on a preliminary survey conducted through observation of online shopping activities amongst several Generation Z students and young people, it emerged that the majority of respondents prefer to shop via e-commerce platforms rather than conventional shops. The main reasons cited were the ease of transactions, the wide range of product choices, competitive prices, and the availability of various promotional programs. However, the majority of respondents admitted to frequently changing their purchasing decisions after reading customer reviews, viewing social media content, receiving recommendations from influencers, or participating in live shopping programs. This indicates that purchasing decisions are influenced not only by need, but also by the various digital stimuli available on e-commerce platforms.

Current trends indicate that e-commerce usage amongst Generation Z continues to rise in line with the growing digitalization of commerce. Competition between platforms is driving companies to introduce various digital marketing innovations to attract consumers' attention. On the other hand, the sheer volume of information received by consumers often leads to information overload, making the decision-making process increasingly complex. Furthermore, the emergence of impulsive purchasing behavior, high reliance on online reviews, and the growing influence of social media are phenomena

worthy of further in-depth analysis. Siswati and Maupa (2024) found that consumer reviews and brand image have a significant influence on Generation Z's purchasing decisions on e-commerce platforms.

Based on the above, several research issues remain, namely the lack of a comprehensive understanding of how Generation Z consumer behavior influences purchasing decisions via e-commerce platforms; how platform features shape consumer perceptions during the product evaluation process; why digital recommendations are trusted more than personal experience; and how the interaction between consumer behavior and platform characteristics results in purchasing decisions. Therefore, this qualitative study explores the experiences, perceptions, and meanings constructed by Generation Z in the purchasing decision-making process via e-commerce platforms, contributing to the development of marketing management theory and providing insights for digital business practitioners in designing more effective marketing strategies.

Numerous studies on consumer behavior and purchasing decisions on e-commerce platforms have been carried out, with results indicating a close relationship between digital consumer characteristics and technology use. Helmi et al. (2023) found that digital experiences and platform preferences influence young consumers' online shopping styles. Furthermore, Zainuddin et al. (2024) emphasized that social commerce features play a role in shaping Generation Z's purchasing decisions. Siswati and Maupa (2024) demonstrated that consumer reviews and brand image have a significant influence on purchasing decisions. Research by Yunitasari et al. (2025) indicates that electronic word of mouth is a dominant factor in driving Generation Z's purchasing decisions, whilst Ridwan et al. (2025) conclude that Generation Z's decision-making process is influenced by a combination of consumer behavior, social media, and trust in e-commerce platforms.

Although various previous studies have examined purchasing decisions on e-commerce platforms, the majority still employ a quantitative approach, focusing on the influence of specific variables—such as *electronic word of mouth*, brand image, service quality, or platform features—on purchasing decisions (Helmi et al., 2023; Siswati & Maupa, 2024; Yunitasari et al., 2025). These studies have not yet provided an in-depth exploration of the thought processes, experiences, perceptions, and meanings constructed by Generation Z whilst making purchasing decisions via e-commerce platforms. Consequently, there remains a research gap that requires a qualitative approach to gain a more comprehensive understanding of digital consumer behavior.

The novelty of this study lies in the use of a qualitative approach to explore in depth the consumer behavior of Generation Z in the purchasing decision-making process on e-commerce platforms. This study not only identifies the factors influencing purchasing decisions but also explores the interactions

between consumer behavior, the digital shopping experience, perceptions of platform features, the influence of social media, and the meanings consumers construct when determining their product choices. Consequently, this study is expected to produce a more contextual conceptual model of Generation Z's purchasing decisions in the era of digital commerce.

LITERATURE REVIEW

Consumer Behaviour

Consumer behavior is the study of how individuals or groups search for, select, purchase, use, and evaluate products or services to satisfy their needs and desires. In the context of e-commerce, consumer behavior is influenced by psychological, social, and cultural factors, as well as developments in digital technology, which shape preferences and consumption patterns. **Kotler**, Keller and Chernev (2024) explain that consumer behavior forms the basis for understanding purchasing decisions, whilst Solomon (2024) emphasizes that digital experiences and online interactions shape modern consumer behavior.

Purchasing Decisions

A purchasing decision is a process that consumers go through, starting from recognizing a need, seeking information, evaluating alternatives, deciding on a purchase, and finally carrying out a post-purchase evaluation. In the digital environment, this process is increasingly influenced by customer reviews, transaction security, promotions, and the ease of use of the platform. Schiffman and Wisenblit (2024) state that a purchase decision is the result of evaluating various alternatives based on the consumer's perception of value. Meanwhile, Kotler et al. (2024) emphasize that a combination of internal and external factors influences purchase decisions.

E-commerce Platforms

An e-commerce platform is a digital system that facilitates transactions between sellers and buyers via the internet by providing various supporting features, such as product search, electronic payment systems, customer reviews, and logistics services. The effectiveness of an e-commerce platform is determined by the quality of information, ease of use, security, and user trust. Laudon and Traver (2024) explain that the success of e-commerce depends on the platform's ability to create a positive user experience. Furthermore, Turban et al. (2023) emphasize that innovation in digital features is a key factor in influencing consumer purchasing decisions.

METHOD

A research method is a systematic framework used to obtain valid data and produce scientifically sound findings. This study employed a qualitative approach to gain an in-depth understanding of Generation Z consumers' behavior in making purchasing decisions for products via e-commerce platforms. Data analysis was carried out using **NVivo** software, ensuring that the processes of theme grouping, data coding and interpretation of research results were more systematic, transparent and accurate (Castleberry & Nolen, 2023; Paulus & Lester, 2024).

Research Approach and Type

This study employs a qualitative approach with a descriptive research design. The qualitative approach was chosen because the study aims to understand the experiences, perceptions, meanings, and purchasing decision-making processes of Generation Z when shopping via e-commerce platforms. The study does not seek to test relationships between variables, but rather to explore phenomena from the informants' perspectives. According to Castleberry and Nolen (2023), qualitative research is capable of providing an in-depth understanding of human behavior through the exploration of experiences and social interpretations. In line with this, Braun and Clarke (2023) explain that qualitative research is particularly well-suited to identifying patterns of meaning and themes that emerge from informants' narratives.

Research Location and Time

The research was conducted amongst a group of Generation Z individuals who actively use various e-commerce platforms such as Shopee, Tokopedia, TikTok Shop, Lazada, and similar platforms for online product purchases. Informants were selected using purposive sampling, namely individuals who met the criterion of having actively carried out transactions via e-commerce within the last six months. The research was carried out from January to February 2026, beginning with the development of research instruments, data collection through in-depth interviews, observation, documentation, and the data verification process. This timeframe was deemed sufficient to obtain rich data and accurately depict the informants' actual purchasing behavior.

Data Collection Techniques

Data collection was carried out through in-depth interviews, observation, and documentation. Interviews were used to explore the informants' experiences, perceptions, motivations and considerations when making purchasing decisions on e-commerce platforms. Observations were made of the informants'

use of digital platforms and their interaction patterns during the product search and purchasing processes. Documentation in the form of screenshots of transactions, product reviews, and records of shopping activities was used as supporting data. A combination of these various techniques was employed to enhance the credibility of the data through triangulation of sources and methods, as recommended by Tracy (2023) and Braun and Clarke (2023).

Data Analysis Techniques Using NVivo

Data analysis was carried out using NVivo software, which facilitates the systematic management of qualitative data. The analysis process began with the transcription of interview transcripts, followed by the coding of each informant's statement, the grouping of codes into nodes, the formation of categories, the identification of main themes, and the mapping of relationships between themes using the word frequency query, coding query, matrix coding, and visualization features. The use of NVivo helps researchers reduce subjectivity in data grouping and facilitates the presentation of patterns of relationships between phenomena. According to Paulus and Lester (2024), NVivo is one of the most effective software tools for enhancing the transparency, consistency, and traceability of the qualitative data analysis process.

Data Validity Testing

Data validity was ensured through the application of source triangulation, methodological triangulation, member checking, and the researcher's diligence throughout the data collection and analysis process. Source triangulation was carried out by comparing information from several informants with different characteristics, whilst methodological triangulation was conducted by comparing the results of interviews, observations, and documentation. Furthermore, the results of the interpretation were reconfirmed with the informants through member checking to ensure the accuracy of the meanings derived. This step aimed to enhance the credibility, reliability, confirmability, and transferability of the research findings, ensuring that the results achieved a high level of scientific credibility (Castleberry & Nolen, 2023; Tracy, 2023).

RESULTS AND DISCUSSION

Research Findings

The results of this study were compiled based on a qualitative data analysis using NVivo 14 software, applied to the results of in-depth interviews with Generation Z informants who actively carry out transactions via e-commerce platforms. The analysis stages included *open coding*, *axial coding*, and *selective coding*, resulting in the identification of key themes that explain the purchasing decision-making

process. The research findings are presented in tabular form and described narratively to provide a comprehensive overview of Generation Z consumer behavior.

Profile of Informants

The study involved 12 Generation Z informants aged 18–26 who actively shop via the Shopee, TikTok Shop and Tokopedia platforms. All informants had made at least two online purchases per month over the past six months. Informants were selected using purposive sampling, taking into account the frequency of e-commerce use, to ensure they could provide relevant information regarding the purchasing decision-making process.

Table 1. Characteristics of the Study's Informants

Characteristics	Description
Number of Informants	12 people
Age	18–26 years
Gender	7 women, 5 men
Dominant Platforms	Shopee, TikTok Shop, Tokopedia
Data Collection Methods	In-depth interviews, observation, documentation
Data Analysis	NVivo 14

Source: Primary data processed using NVivo 14 (2026).

Table 1 shows that all informants were active users of e-commerce platforms with characteristics aligned with the research objectives. Variations in age, gender, and the platforms used provided diverse perspectives on digital purchasing behavior. These conditions enabled the researchers to obtain rich data, allowing the analysis to provide a more in-depth description of Generation Z's experiences, perceptions and considerations when making purchasing decisions.

Thematic Analysis of NVivo Coding Results

The analysis process using NVivo yielded four main themes that describe the stages of Generation Z's purchasing decisions on e-commerce platforms. These themes emerged consistently from the interview results of all informants following a multi-level coding process.

Table 2. Main Themes from the NVivo Analysis

Theme	Description
Digital Impulse & Discovery	Identification of needs through social media and digital algorithms
Information Triangulation	Verification of information through various digital sources
Value-for-Money & Risk Assessment	Evaluation of price, benefits, risks, and the credibility of the shop
Seamless checkout and post-purchase validation	Ease of payment and post-purchase evaluation

Source: Results of NVivo 14 analysis (2026).

Table 2 shows that Generation Z's purchasing decision-making process is dynamic and does not always follow conventional purchasing decision stages. The need recognition stage is influenced more by exposure to digital content than by actual needs. Subsequently, information is sought from various sources before consumers evaluate the benefits of the product, consider the risks, and then make a purchasing decision based on the ease of transaction and their experience after receiving the product.

Under the first theme, 'Digital Impulse & Discovery', the majority of informants revealed that the need to purchase a product arose when they viewed content on TikTok, Instagram Reels, or algorithmic recommendations from e-commerce platforms. One informant stated that they had no intention of buying clothes, but after watching a *haul* video on TikTok, they felt an immediate urge to make a purchase. These findings indicate that social media acts as the primary trigger for the emergence of consumer needs.

The second theme, 'Information Triangulation', reveals that Generation Z does not immediately trust the information available on product pages. Before purchasing, they cross-verify information through review videos on TikTok, YouTube, or other social media platforms. Informants stated that video reviews are more trusted than product descriptions provided by sellers, as they are perceived to show the actual condition of the product.

The third theme, 'Value-for-Money & Risk Evaluation', indicates that price considerations are a highly dominant factor. Informants tend to delay purchases until they can obtain free delivery vouchers, discounts, or take advantage of *flash sales*. Furthermore, the level of trust in the shop is also a key consideration. The majority of informants only purchase products from shops with high ratings and '*official store*' status.

The fourth theme, Seamless Checkout & Post-Purchase Validation, shows that the ease of payment methods heavily influences purchasing decisions. The use of digital wallets and '*pay-later*' services is seen as a way to speed up the transaction process. After receiving the product, almost all informants leave a review as a form of validation of their experience, whilst also earning points or incentives from the platform.

Matrix Coding Query Analysis

NVivo also generated a Matrix Coding Query showing the frequency of occurrence of each topic on each e-commerce platform.

Table 3. Matrix Coding Query by E-commerce Platform

Coding Categories	TikTok Shop	Shopee	Tokopedia	Total Coverage
Impulse Buying/FOMO	18	8	2	28
Video Review Search	15	6	1	22
Free Delivery & Promotions	10	22	4	36
Specifications & Safety	3	7	12	22

Source: Output Matrix Coding Query NVivo 14 (2026).

Table 3 illustrates distinct consumer behavior patterns across each e-commerce platform. TikTok Shop is more closely associated with impulsive purchasing behavior and the influence of social media content. Shopee is more dominant in activities such as hunting for promotions, vouchers, and free delivery. Meanwhile, Tokopedia users tend to pay more attention to product specifications and transaction security aspects before making a purchase. These findings indicate that platform characteristics shape distinct patterns of consumer behavior even amongst the same age group.

The research results show that Generation Z's purchasing decision-making process does not follow a linear path as in the classical purchasing decision model. Respondents often move from the information-seeking stage to evaluating alternatives, then return to seeking new information after finding additional reviews on social media. This pattern indicates a dynamic process that adapts to real-time developments in digital information.

Another notable finding is the significant influence of User-Generated Content (UGC) on purchasing decisions. The majority of respondents place greater trust in the experiences of other users than in official company advertisements. Video reviews, *unboxing* videos, and *live shopping* are considered to provide a more objective picture of product quality, thereby increasing confidence prior to making a transaction. Furthermore, the flexibility of payment methods acts as a catalyst in accelerating the transition from the consideration stage to the purchase decision. The availability of digital wallets, instant payments and '*pay-later*' services make it easy for Generation Z to complete transactions without significant hurdles. Consequently, the purchasing process is influenced not only by product quality but also by the overall digital experience provided by the e-commerce platform.

Discussion

The research findings indicate that the purchase decision-making process among Generation Z has undergone significant changes compared to conventional purchase decision models. The development of

e-commerce platforms, social media, and digital technology has shaped consumer behavior that is more dynamic, interactive, and influenced by various digital information sources. The findings of this research show that purchasing decisions are not only based on needs but are also influenced by the digital experience, the credibility of information, perceptions of value, and the ease of transactions available on e-commerce platforms.

Digital Impulse & Discovery as Triggers for Purchase Decisions

The research findings indicate that the need recognition stage among Generation Z is largely triggered by exposure to digital content, particularly via TikTok, Instagram Reels, and recommendation algorithms on e-commerce platforms. In contrast to the traditional concept of purchasing decisions, which are initiated by the recognition of internal needs, Generation Z instead experiences external stimuli that spontaneously shape their needs. This phenomenon is evident in the emergence of *'Fear of Missing Out'* (FOMO) behavior following exposure to content from creators, influencers, or product *haul* videos. These findings are consistent with the research by Zainuddin et al. (2024), which explains that social commerce is capable of increasing interest and influencing purchasing decisions through engaging visual interactions. Similarly, Helmi et al. (2023) state that young consumers tend to rely on digital media as the primary source for forming their purchasing preferences. Consequently, social media no longer functions merely as a means of communication but has become the primary stimulus in creating digital consumer needs.

Information Triangulation as a Form of Risk Mitigation

The research findings reveal that Generation Z engages in a process of information verification (*information triangulation*) before making a purchasing decision. Respondents not only read product descriptions on e-commerce platforms but also compare information via review videos on TikTok, YouTube, and other social media platforms. This behavior indicates that consumers seek to reduce uncertainty regarding product quality by consulting various information sources deemed more objective. This finding supports the research by Ridwan et al. (2025), which states that a combination of digital information from various media influences Generation Z's purchasing decisions. Furthermore, Yunitasari et al. (2025) explain that *electronic word of mouth* (e-WOM) is one of the most decisive factors in building consumer trust in a product. Consequently, Generation Z's information-seeking process has evolved into a validation mechanism involving various forms of *user-generated content* before a purchase decision is made.

Value-for-Money and Risk Assessment in Making Purchasing Decisions

This study shows that considerations of price, product benefits and transaction risks are key factors in the evaluation of alternatives. The majority of respondents chose to delay their purchase until they could obtain a free delivery voucher, a discount or a *flash sale* offer. In addition to economic factors, the credibility of the shop—as demonstrated by high ratings, the number of transactions and *its status as an 'official store'*—is an important indicator in determining their choice. These findings suggest that Generation Z has a strong orientation towards the concept of 'value for money', namely obtaining maximum benefits at the most efficient cost. The results of this study are consistent with those of Siswati and Maupa (2024), who found that brand image and consumer reviews have a significant influence on purchasing decisions on e-commerce platforms. Research by Zainuddin et al. (2024) also confirms that trust in sellers and perceptions of product value are key determinants of digital consumer purchasing behavior. Therefore, purchasing decisions are influenced not only by low prices, but also by perceptions of quality and the level of transaction security.

Ease of Checkout and Post-Purchase Validation

Research findings indicate that the final stage of the purchasing decision is heavily influenced by the ease of the payment process provided by e-commerce platforms. The use of digital wallets, QRIS, mobile banking, and *'pay-later'* facilities offers a fast and convenient transaction experience, thereby accelerating the transition from purchase intent to a purchasing decision. Once the product has been received, the majority of respondents leave reviews as a form of validation of their satisfaction whilst also earning incentives in the form of points or coins from the platform. This indicates that the post-purchase process plays a crucial role in establishing the cycle for subsequent purchasing decisions. These findings are consistent with those of Helmi et al. (2023), who state that digital experiences influence the repeat purchasing behavior of young consumers. Furthermore, Ridwan et al. (2025) explain that satisfaction with the digital transaction experience will increase loyalty and consumers' tendency to make repeat purchases on the same platform. Thus, ease of payment and the post-purchase experience are strategic factors in retaining Generation Z customers within the e-commerce ecosystem.

CONCLUSION

This study concludes that Generation Z consumers' behavior in making purchasing decisions via e-commerce platforms is a dynamic process influenced by the interaction of various digital factors. Based on the results of the analysis using NVivo 14, four main themes were identified: Digital Impulse & Discovery, Information Triangulation, Value-for-Money & Risk Evaluation, and Seamless Checkout &

Post-Purchase Validation. These four themes indicate that Generation Z's purchasing decisions no longer follow a linear sequence as in conventional purchasing decision models, but rather evolve flexibly in response to exposure to digital information and the shopping experiences gained.

Social media, particularly video-based content and algorithmic recommendations, acts as the primary trigger for the emergence of purchasing needs. Subsequently, Generation Z verifies information through various sources, primarily *user-generated content*, video reviews, and the experiences of other users, before evaluating the benefits, price, and credibility of the seller. In addition to economic factors, the convenience of digital payment methods such as *e-wallets* and '*pay later*' schemes further accelerates the transition from purchase intent to a purchasing decision. The post-purchase stage is also crucial, as product usage experiences and the provision of reviews influence future purchasing decisions.

Consequently, this study demonstrates that Generation Z's purchasing decisions result from the interaction between consumer behavior, e-commerce platform characteristics, the influence of social media, and digital service innovations. These findings contribute to research on digital marketing management, particularly regarding consumer behavior in the era of e-commerce, whilst also serving as a foundation for e-commerce operators to develop marketing strategies better adapted to the characteristics of Generation Z.

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