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## Social Influence, Perception of Convenience, Perception of Usefulness, Trust and Security on Repurchase Decisions on The Pospay Application

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**Abstract:** This study aims to analyze the social influences, Perceive Esay Of Use, Perceive Usefulness, Trust, And Security on Purchase Intention to Pospay Application Study Case Peoples at Jember. The research adopts a descriptive quantitative approach designed to systematically and measurably describe the characteristics of the studied population or phenomenon. Data obtained through this approach were analyzed using statistical techniques. The results indicate that Social influence has a positive and significant effect on repurchase decisions, perceived ease of use has a positive and significant effect on repurchase decisions, perceived usefulness has a positive and significant effect on repurchase decisions, trust has a positive and significant effect on repurchase decisions, and security has a positive and significant effect on repurchase decisions.

**Keyword:** Social Influences, Perceive Easy of Use, Perceive Usefulness, Trust, Security, Repurchase Intention.

### INTRODUCTION

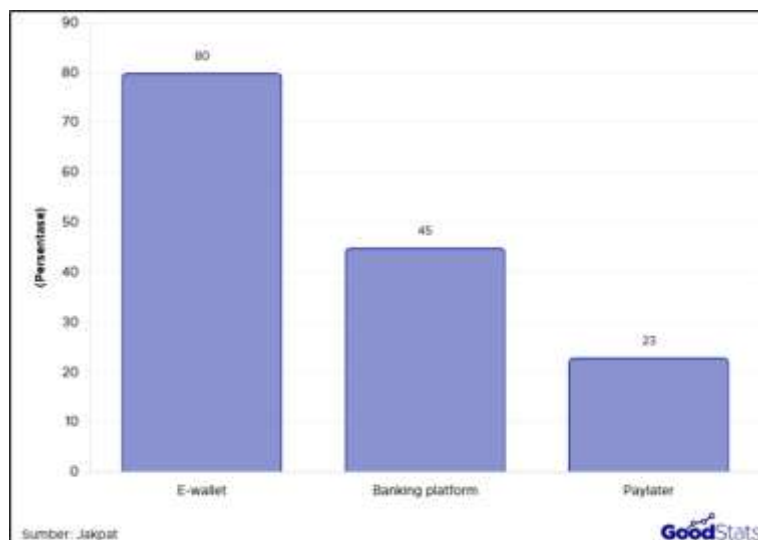
The internet is a successful technology that connects many people worldwide and transforms the way people live (Bidin and Shamsudin, 2021). In Indonesia, the internet population is expected to exceed 221,563,479 by 2024 (APJII, 2024). The increasing global internet population provides a large market for businesses. Internet websites are valuable for businesses because of their global reach and ubiquity, without geographic location or cost limitations. Therefore, many companies are recognizing the internet's opportunities and transforming or expanding their businesses from traditional brick-and-mortar stores to online stores, providing products and services or serving their customers electronically. This new way of doing business is now called e-commerce.

Repurchase intention can be defined as an individual's decision to repurchase a particular product or service from the same company, considering their current situation and potential (Akhmad, 2023). Online repurchase intention represents a consumer's self-reported likelihood

of further repurchase behavior (Rivai & Widyawati, 2025). Repurchase intention is defined as “a consumer's readiness to make another purchase from the same company, based on previous experience” (Dutta, 2016). Consumer repurchase is crucial for the success and productivity of online shopping. Several studies have focused on determining the underlying antecedent variables for repurchase (Azfi, 2022). However, IT continuance intention related to the online shopping context is somewhat different from online repurchase intention. IT continuance emphasizes the continued use of online shopping websites for transactions rather than using physical stores (Dewi & Aslami, 2022). However, online repurchase emphasizes consumer behavior. Factors of online repurchase intention are also incorporated in Information Systems theory and marketing theory (Dr. Heri Prabowo, S.E., 2021). In an online shopping environment, consumers evaluate their online repurchase intention based on perceptions of enjoyment, satisfaction, trust, ease of use, usefulness, navigation, services offered, and confirmation. Submit feedback, Side panel, Saved History (Dutta, 2016).

E-wallet payments have been shown to be more convenient and faster than conventional banking systems, saving time and money (Laloan et al., 2023). Mobile-based payment systems are widely used for transactions, and payments are made through mobile apps because consumers perceive this method as advantageous (Lee et al., 2020). E-wallet payments not only offer convenience and speed but also provide a sense of comfort and security for consumers, allowing them to transact anytime, anywhere. E-wallet use allows for small-scale transactions that are very easy to operate (Hudaya et al., 2021).

Urban communities are increasingly accustomed to cashless transactions, fueling the rapid growth of the fintech industry in Indonesia. The Indonesian fintech ecosystem is projected to mature, offering practical, secure, and tailored digital payment options (Ferdian et al., 2021). Digital wallets (e-wallets) are becoming the most popular digital payment method, used by 80% of respondents by 2025, primarily for online shopping, phone credit, transfers, and bill payments. The 2023–2025 trends confirm: e-wallets are the most dominant, banking platforms remain relevant, and paylater has the potential to become the primary payment method of the future. Furthermore, paylater shows significant growth, with 23% of respondents using it, particularly the younger generation seeking flexible and instant installment options (GoodStats.com, 2025). The following data shows the number of e-wallet users in 2025 :



Source: Jakpat-GoodStats.com (2025)

**Figure 1 Number of E-Wallet Users in 2025**

Based on Figure 1, data on the number of e-wallet users in 2025 shows that survey results indicate that digital wallets or e-wallets are still the most widely used digital payment method, with 80% of respondents using them for various daily transaction needs. Meanwhile, digital banking platforms are used by 45% of respondents as a means of payment, especially for transfers and practical bill payments. Interestingly, paylater services are now used by 23% of Indonesian respondents for digital transactions. This figure shows that paylater is increasingly in demand as a payment alternative, especially to meet transaction needs with flexible installment payment schemes according to user capabilities. In its survey, Jakpat defined to respondents that an e-wallet or digital wallet is a mobile application that allows users to store and manage their money for online transactions. Banking platforms include applications and websites such as mobile banking and internet banking. Meanwhile, paylater is a payment method that allows consumers to make purchases directly, then pay in installments over a certain period of time, either through a digital wallet application or a dedicated application. This data illustrates how Indonesians will utilize various digital payment methods in 2025, with PayLater becoming a growing option.

One e-wallet application is Pospay, which aims to bring postal services closer to the public and support the National Strategy for increasing financial inclusion in Indonesia. According to PT. Pos Indonesia (2019), the Pospay application is an Android-based smartphone application provided to customers as a digital channel for independently accessing postal giro services and other financial transaction services. Through this application, people can perform transactions such as paying electricity bills, PDAM (Water Supply), motorcycle or car installments, BPJS (Social Security) bills, purchasing phone credit, easily shopping online, sending money via instant money orders, and other financial transactions. With the Pospay application, people no longer need to come in person and wait in long lines at the counter. Simply install the application on their smartphone and immediately perform all transactions, from paying and sending money to managing funds in their postal giro accounts. The following data shows repeat purchase decisions using the Pospay application over the past three years, 2022-2024.”



Source: Kantor Pos Besar Jember (2025)  
**Figure 2. Number of Pospay App Users in 2022 – 2024**

Based on Figure 2 data on the number of Pospay application users in the last three years based on data from the Jember Main Post Office, in 2022 Pospay application users reached 110,469 users, in 2023 it decreased to 37,035 users, and in 2024 Pospay application users still decreased to 23,759 users, The conclusion from the data is that in three years Pospay application users have decreased, this means that the decision to repurchase using the Pospay application has also decreased, in this case it is caused by several factors, one of which is social influence. Social influence or subjective norms are the effects of social pressure on a person to

behave (Ferdian et al., 2021). social influence is the effect on an individual based on the behavior of others. Friends, family, colleagues, coworkers, and other individuals or groups associated with a person's behavioral intentions can change their thoughts, beliefs, and actions (Kexin et al., 2023). This is in line with research by Wu et al., 2021, which states that social influence significantly influences repurchase decisions, meaning that higher social influence can encourage someone to make a repurchase decision. A phenomenon observed in the field is that social influence plays a significant role in repurchase decisions using the Pospay application (Setyaningsih & Ninghardjanti, 2024).

Perceived ease of use is the degree to which a person believes that using a particular system will be easy with little or no effort (Prasetia, 2020). Consumers' perceived ease of use encompasses not only a person's ability to use an innovation without difficulty (Abdullah et al., 2020), but also their ability to identify the best product or service by comparing the functions and benefits of a range of products and services (Mardani & Krisnawati, 2022). This aligns with research by (Dutta, 2016), which states that perceived ease of use significantly influences repurchase decisions. This means that the easier a person perceives using a product, the more likely they are to make a repurchase decision. A recent phenomenon is that the Pospay application is very easy to use; simply install it on your smartphone and you can access it for financial transactions, online payments, package delivery and tracking, payments using Virtual Accounts and QRIS. It also functions as a digital wallet.

Perceived usefulness is a person's level of belief that using a particular system will improve their job performance (Tahun & Erichson, 2024). Perceived usefulness is reflected in the results or consequences of using a particular system (Gultom et al., 2022). Consumers perceive a product or service as useful when they effectively achieve their goals after using it. This aligns with research by Wu et al. (2021) which found that perceived usefulness significantly influences repurchase decisions, meaning that the more useful an item is, the more likely it is to encourage a person to make a repurchase decision. The Pospay application is a multi-purpose application that can be used as a digital wallet, payment, and package tracking. Trust is defined as the belief that another party will behave in a reliable manner in an exchange relationship (Security & Convenience, 2022). In this study, trust is specifically analyzed and discussed in the context of social media shopping and other researchers' concepts of trust in traditional purchasing dimensions. E-wallets are used as supporting evidence. This aligns with research by Bulut (2015) which states that trust significantly influences repurchase decisions, meaning that greater trust in using a product can encourage a person to make a repurchase decision. The phenomenon observed in the field is that trust in the Pospay application is quite high, as indicated by its rating on the Google Play Store, which received 3.5 out of 5.0.

Based on a study (Esawe, 2025), one of the factors influencing the use of e-wallets is security, which has proven to be more convincing. Lack of security and privacy are among the issues that make customers reluctant to purchase goods unless the goods are protected (Nag & Gilitwala, 2019). However, payments through e-wallets without security features can lead to unauthorized access to personal information and profitable opportunities for cybercriminals to break into data (Kaur et al., 2019), this is in line with research by (Andhayani et al., 2025; Said et al., 2023) which states that security has a significant influence on repurchase decisions, meaning that the higher the security provided to the e-wallet, the better the quality of the e-wallet.

## **METHOD**

### **Types of Quantitative Research**

This research adopts a descriptive quantitative approach, designed to describe the characteristics of the population or phenomenon being studied in a systematic and measurable manner. Through this approach, the data obtained will be analyzed using statistical techniques, thus providing a deeper understanding of the relationship between variables and

repurchase decisions on the Pospay application. This method allows researchers to present data objectively and accurately, and facilitates the process of drawing conclusions based on the results of the analysis.

**Population and Sample**

The population in this study consisted of Pospay application users in Jember Regency. A non-probability sampling technique was chosen because the population size was unknown, and according to Sugiyono (in Banowati, Rahayu, and Herawati 2024), each element of the population does not have an equal chance of being selected as a sample according to applicable regulations. The sample size used in this study is in accordance with the opinion of Hair et al. (in Suhermin and Hermawati 2021), who used a sample size of at least 5 times the number of indicators, up to 10 times the number of indicators, and must be greater than or equal to 100. According to research by Aldiansyah et al. (2024), which uses the theory from the conclusions of Sekaran and Bougie, namely 5 times the number of indicators. Therefore, the researcher's 22 indicators multiplied by 5 resulted in 110 respondents in this study.

**Data Analysis Techniques**

The data analysis technique in this study was conducted using multiple linear regression with the PLS (Partial Least Squares) application. Multiple Linear Regression is a statistical method commonly used to examine the relationship between two or more variables. This analysis aims to determine the relationship between the independent and dependent variables. Furthermore, multiple linear regression is used to test the validity of the proposed hypothesis in the study. In this study, multiple linear regression analysis was used, which will later be processed with the SPSS program. The form of the multiple linear regression equation is as follows:

$$Y = a + b1X1 + b2X2 + b3X3 + b4X4 + b5X5 + e.$$

**RESULTS AND DISCUSSION**

**Validity Test**

**Table 1. Validity Test Results**

Variable	Statement Items	r count	r table	Sig	Information
Social Influences (X1)	X1.1	0,761	0,1874	0,000	Valid
	X1.2	0,799	0,1874	0,000	Valid
	X1.3	0,767	0,1874	0,000	Valid
	X1.4	0,734	0,1874	0,000	Valid
	X1.5	0,706	0,1874	0,000	Valid
Perceiv Easy Of Use (X2)	X2.1	0,556	0,1874	0,000	Valid
	X2.2	0,458	0,1874	0,000	Valid
	X2.3	0,386	0,1874	0,000	Valid
	X2.4	0,488	0,1874	0,000	Valid
	X2.5	0,683	0,1874	0,000	Valid
Perceiv Usefulness (X3)	X3.1	0,539	0,1874	0,000	Valid
	X3.2	0,600	0,1874	0,000	Valid
	X3.3	0,624	0,1874	0,000	Valid
	X3.4	0,696	0,1874	0,000	Valid
	X3.5	0,609	0,1874	0,000	Valid
Trust (X4)	X4.1	0,459	0,1874	0,000	Valid
	X4.2	0,622	0,1874	0,000	Valid
	X4.3	0,605	0,1874	0,000	Valid
	X4.4	0,766	0,1874	0,000	Valid
	X4.5	0,610	0,1874	0,000	Valid
Security (X5)	X5.1	0,509	0,1874	0,000	Valid
	X5.2	0,690	0,1874	0,000	Valid

Variable	Statement Items	r count	r table	Sig	Information
Repurchase Intention (Y)	X5.3	0,679	0,1874	0,000	Valid
	X5.4	0,767	0,1874	0,000	Valid
	X5.5	0,607	0,1874	0,000	Valid
	Y1	0,578	0,1874	0,000	Valid
	Y2	0,643	0,1874	0,000	Valid
	Y3	0,724	0,1874	0,000	Valid
	Y4	0,644	0,1874	0,000	Valid
	Y5	0,668	0,1874	0,000	Valid

Source: Output PLS (2025)

Based on table 1 above, it can be seen that the calculated r value is greater than the table r value and the probability value (sig) is less than 0.05 (a = 0.05) so it can be said that all variable indicators are valid.

**Reability Test**

**Table 2. Reability Test Result**

No	Variable	Cronbach	Alpha	Information
1	Social Influences	0,807	0,70	Reliable
2	Perceiv Easy Of Use	0,717	0,70	Reliable
3	Perceiv Usefulness	0,732	0,70	Reliable
4	Trust	0,711	0,70	Reliable
5	Security	0,741	0,70	Reliable
6	Repurchase Intention	0,719	0,70	Reliable

Source: Output PLS (2025)

Based on table 2, it shows that each variable's Alpha value is greater than 0.70, so it can be concluded that the measuring instrument used in this study is reliable.

**Multiple Linear Regression Analysis Test**

**Table 3. Multiple Linear Regression Analysis Test Result**

		Coefficients <sup>a</sup>				
Model	Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.324	1.774		3.565	.001
	X1	.152	.063	.208	2.400	.018
	X2	.324	.078	.352	4.140	.000
	X3	.217	.104	.219	2.092	.039
	X4	.790	.240	.797	3.286	.001
	X5	-.484	.217	-.496	-2.233	.028

a. Dependent Variable: Y

Source : Output PLS (2025)

Looking at the Unstandardized Coefficients Beta value. In table 3, it can be determined that the multiple linear regression equation resulting from the study is Social influence has a positive and significant effect on repurchase decisions, Perceived ease of use has a positive and significant effect on repurchase decisions, Perceived usefulness has a positive and significant effect on repurchase decisions, Trust has a positive and significant effect on repurchase decisions, and Security has a significant and significant effect on repurchase decisions.

**Coefficient of Determination Test (R2)**

**Table 4. Results of the Determination Coefficient Test**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.692 <sup>a</sup>	.479	.454	1.633

a. Predictors: (Constant), X5, X2, X1, X3, X4

Source: Output PLS (2025)

Based on table 4, it shows that the coefficient of determination is as follows: R value of 0.692, meaning that the strong relationship between the variables of social influence (X1), perceived ease (X2), perceived usefulness (X3), trust (X4) and security (X5) on repurchase decisions (Y) is 69.2%, while the remaining 30.8% is influenced by other variables that influence repurchase decisions that are not included in this study.

**Hypothesis Test**

**Table 5. Hypothesis Test Result (t) Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.324	1.774		3.565	.001
	X1	.152	.063	.208	2.400	.018
	X2	.324	.078	.352	4.140	.000
	X3	.217	.104	.219	2.092	.039
	X4	.790	.240	.797	3.286	.001
	X5	-.484	.217	-.496	-2.233	.028

a. Dependent Variable: Y

Source: Output PLS (2025)

Based on table 5 above, it can be concluded as follows: the calculated t variable value is greater than the t table with a significance level of 5%, so Ho is rejected and Ha is accepted, which means that the Social Influence variable has a positive and significant effect on repurchase decisions, Perceived ease has a positive and significant effect on repurchase decisions, Perceived usefulness has a positive and significant effect on repurchase decisions, trust has a positive and significant effect on repurchase decisions, and security has a significant and significant effect on repurchase decisions..

**Table 6. Resume Of Hypothesis Test**

	Hypothesi	Sig Value	Standard	Information
H1	Social influence has a positive and significant effect on repeat purchase decisions.	0,018	0,05	Approved
H2	Perceived ease of use has a positive and significant influence on repurchase decisions.	0,000	0,05	Approved
H3	Perceived usefulness has a positive and significant influence on repurchase decisions.	0,039	0,05	Approved
H4	Trust has a positive and significant influence on repurchase decisions.	0,001	0,05	Approved
H5	Security has a significant influence on repurchase decisions	0,028	0,05	Approved

Source: Output PLS (2025)

## **Discussion**

### **Social Influence on Repurchase Decisions**

The first hypothesis test (H1) aims to prove social influence on repurchase decisions. Based on the analysis results, a significance value of 0.018 was obtained, indicating a positive direction. Proof of the significance value shows a significance value of less than 0.05. Therefore, it is stated that social influence has a positive and significant effect on repurchase decisions, so that the first hypothesis (H1) is accepted.

Based on these results, the higher the social influence, the higher the repurchase decision using the Pospay application. Normative social influence creates social pressure for people to use a product or service so that they do not become outdated or left behind by others in the community, regardless of whether the person is interested in the product or service or not (Bearden and Michael, 2022). In line with research (Wu et al., 2021) which states that social influence has a positive and significant effect on repurchase decisions, thus positive social influence can encourage them to make purchasing decisions..

### **Perception of Ease of Repurchase Decisions**

The second hypothesis (H2) was tested to demonstrate the effect of perceived ease of use on repurchase decisions. Based on the analysis, a significance value of 0.000 was obtained, indicating a positive trend. The significance value was less than 0.05. Therefore, it was stated that perceived ease of use had a positive and significant effect on repurchase decisions. Therefore, the second hypothesis (H2) was accepted.

Based on these results, the better the perceived ease of use, the higher the repurchase decision using the Pospay application. From a consumer perspective, perceived ease of use reflects their belief that they can use a particular product or service correctly after reading the instructions or after using the product or service for a reasonable period of time. In the context of social media websites, people are motivated to use social networking services to seek information (Borgantti and Cross, 2023), in line with research by Dutta, 2016, which stated that perceived ease of use has a positive and significant effect on repurchase decisions. Thus, a positive perception of ease of use can encourage them to make repurchase decisions..

### **Perception of Usefulness on Repurchase Decisions**

The third hypothesis (H3) was tested to determine the effect of perceived usefulness on repurchase decisions. The analysis yielded a significance value of 0.039, indicating a positive trend. The significance value was less than 0.05. Therefore, perceived usefulness has a positive and significant effect on repurchase decisions, thus accepting the third hypothesis (H3).

Based on these results, the better the perceived usefulness, the higher the repurchase decision using the Pospay application. Consumers perceive a product or service as useful when they effectively achieve their goals after using it. Perceived usefulness is the degree to which an innovation perceives benefits to users. These benefits can be economic or social prestige (Rogers, 2023). Customers are more likely to shop online if it increases efficiency and simplifies the product purchasing process. In other words, consumers are more likely to use the same retail website if they believe it can help them find the products or services they want (Chui and Tang, 2023).

This is in line with research by Wu et al. (2021), which states that perceived usefulness has a positive and significant effect on repurchase decisions. Thus, positive perceived usefulness can encourage repeat purchase decisions.

### **Trust in Repurchase Decisions**

The fourth hypothesis (H4) was tested to demonstrate trust in repurchase decisions. Based on the analysis, a significance value of 0.001 was obtained, indicating a positive trend.

Further verification of the significance value indicates a significance value less than 0.05. Therefore, trust has a positive and significant effect on repurchase decisions, thus accepting the fourth hypothesis (H4).

Based on these results, the greater a consumer's trust, the higher their repurchase decision using the Pospay app. Trust in consumers is formed through their relationships with online retailers, and consumers who are familiar with an online retailer believe that the online retailer will not cheat. As a result, consumers tend to purchase from known sellers based on their trust, in line with research (Bulut, 2015), which states that trust has a positive and significant effect on repurchase decisions. Thus, positive trust can encourage repeat purchase decisions.

### Security on Repurchase Decisions

The fifth hypothesis (H5) was tested to demonstrate the effect of security on repurchase decisions. Based on the analysis, a significance value of 0.028 was obtained, indicating a positive trend. The significance value was substantiated by a value less than 0.05. Therefore, security has a positive and significant effect on repurchase decisions, thus accepting the fifth hypothesis (H5).

Based on these results, the better the security of the Pospay application in protecting consumers during online transactions, the higher the repeat purchase decision using the Pospay application. Lack of security and privacy are among the issues that discourage customers from purchasing goods unless they are protected (Milberg, Smith & Bruke, 2020). However, payments via e-wallets without security features can lead to unauthorized access to personal information and profitable opportunities for cybercriminals to breach data, in line with research by (Andhayani et al., 2025; Said et al., 2023) which states that security has a positive and significant effect on repurchase decisions, thus positive security can encourage them to make repurchase decisions.

### CONCLUSION

Based on the results and discussion, the following conclusions can be drawn:

1. Social influence has a positive and significant effect on repurchase decisions.
2. Perceived ease of use has a positive and significant effect on repurchase decisions.
3. Perceived usefulness has a positive and significant effect on repurchase decisions.
4. Trust has a positive and significant effect on repurchase decisions.
5. Security has a significant and significant effect on repurchase decisions.

Future researchers should be able to expand the research by adding more complete information about the factors that influence repurchase decisions, retesting using the moderating variable of customer satisfaction and adding the variables of location, risk perception and price to make the research more interesting.

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