

# **The Influence Of Trust On Purchase Decision Using Gopay Among Gen Z : A Conceptual Framework**

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## **Abstract**

This study aims to conceptualize the effect of trust on purchase decisions using the Gopay e-wallet among Generation Z. In the digital era, e-wallets have become increasingly popular as practical, secure, and modern payment methods, seamlessly aligning with the lifestyles of younger consumers. Trust plays a pivotal role in influencing consumer behavior, particularly in digital transactions where confidence in the platform is crucial. A higher level of trust in an e-wallet service is hypothesized to lead to greater consumer willingness to make transactions through the platform, fostering loyalty and repeated usage. This conceptual framework identifies trust as an independent variable and purchase decisions as the dependent variable. Trust is explored through dimensions such as ability, benevolence, and integrity, which collectively shape consumer perceptions of the platform's reliability, security, and ethical standards. Purchase decisions are influenced by the consumer's confidence in the platform to deliver consistent value, protect data, and provide seamless usability. The insights from this conceptual exploration emphasize the significant role of trust in shaping purchase decisions within digital payment systems. This framework provides valuable guidance for e-wallet developers and businesses in designing strategies that enhance consumer trust and satisfaction. Furthermore, it contributes to the broader understanding of consumer behavior in the digital era, particularly among Generation Z, highlighting trust as a critical driver in fostering adoption, engagement, and loyalty in e-wallet services.

**Keywords :** Trust; Purchase decision; Gopay; Gen Z

## **1. Introduction**

The rapid development of digital technology in recent years has brought about significant changes in the transaction behavior of Indonesians, especially among Generation Z. This generation, born between the mid-1997s to early 2012s, is known for its high ability to adapt to new technologies. One emerging phenomenon is the high adoption of e-wallets, such as Gopay, which offers convenience and flexibility in transactions. Data shows that 71% of e-wallet users in Indonesia choose Gopay as their primary platform, reflecting its popularity among young consumers (Ahdiat, 2023).

Indonesians, particularly the younger generation, have been shifting from cash to digital payment methods, especially during the COVID-19 pandemic which accelerated this transition. The decision to use an e-wallet is not only driven by convenience and speed, but also by the trust built towards the platform. This trust includes aspects of security, reputation, and the platform's ability to protect users' personal data (Yehezkiel, 2024).

Research shows that trust in e-wallet platforms greatly influences their Purchase decision. This purchase decision is an evaluation process that consumers go through before buying a product or using a particular service. Therefore, understanding how trust in Gopay can influence Purchase decision among Generation Z is crucial. Recognizing that this generation is more critical of privacy and data security issues, this study aims to investigate the influence of trust on Purchase decision using the Gopay e-wallet. This research will dig deeper into how trust builds influence Generation Z's preferences and transaction behavior and provide valuable insights for e-wallet service providers in improving user experience and building customer loyalty. This study aims to explore issues and concepts related to the two variables to build a robust conceptual framework. Additionally, this research aims to detail the process of constructing a conceptual framework to examine the influence of trust on Purchase decision when using Gopay among Gen Z. The study begins by identifying and discussing potential research problems related to the influence of trust on Purchase decision, providing a foundation for understanding the relevance of these variables. It then delves into an examination of prior studies that address the core concepts of trust and Purchase decision, highlighting the theoretical underpinnings of each variable. Furthermore, the research reviews existing literature that explores the relationship between trust and Purchase decision, offering insights into how these factors interact and influence consumer behavior. Lastly, this study presents the construction of the conceptual framework illustrating the influence of trust on Purchase decisions.

## **2. Problem Related to Trust and Purchase Decision**

There are few issues concerning the variables identified in this paper, especially in the context of using e-wallets such as GoPay, which are very complex and multifaceted. Although several studies, such as those conducted by (Soraya & Santosa, 2023), (Rizki et al., 2023), and (Kusumawati et al., 2020), show that trust has a positive and significant effect on Purchase decision, there are challenges in understanding other variables that can play a role in shaping this trust. For example, aspects of security and personal data protection are often the main concerns of consumers, but not all studies investigate the extent to which these factors contribute to trust. In many cases, users may be hesitant to use e-wallet services if they do not

have sufficient information about how their data is protected, as well as the extent to which the service can be relied on to protect their sensitive information.

In addition, the findings obtained from research in certain environments, may not be generalizable to the wider population. Different cultural, social, and economic conditions in each region can affect consumer perceptions of trust, so that results obtained in one location cannot always be applied universally. For example, Respondent with different educational backgrounds and technological experiences may show different levels of trust in e-wallets. This emphasizes the importance of conducting research in various contexts to gain a more comprehensive picture of the influence of trust on Purchase decision.

The limitations of variables are also an important issue to consider. Many studies may only focus on the trust variable without considering other factors that have the potential to influence Purchase decision. Factors such as ease of use, previous user experience, and the influence of advertising or social media are often not analyzed in depth, even though they can have a significant impact on consumer decisions. In addition, demographic variables, such as age, income, and education level, can also influence trust and Purchase decision, so it is important to include these variables in the study to obtain more accurate and valid results.

The dynamics of technological developments and changes in cybersecurity policies are also important aspects to consider. Consumer perceptions of e-wallet security may change over time, especially with the emergence of new technologies and challenges related to data security. Therefore, further research is needed to explore in depth the influence of these variables on trust and Purchase decision. This study will not only provide deeper insights into the factors that influence Purchase decision, but will also provide recommendations for e-wallet service providers in building stronger trust among consumers. Thus, service providers can improve the security and transparency of their services, which in turn can encourage users to be more active in using e-wallets in their daily transactions.

### **3. Literature Review**

#### **3.1 Trust**

Trust is a cognitive process formed from consumers' knowledge and the conclusions they draw regarding the quality, value, and performance of a product or service. This concept involves confidence in the capabilities and integrity of the service or system being utilized. In the context of technology, trust signifies the belief that technology can perform its tasks effectively and efficiently. Therefore, trust is a crucial element in various transactions, where consumer satisfaction is achieved according to predefined expectations (Koloseni & Mandari, 2017). Consumers develop trust in a product when a company demonstrates its ability to provide services, safeguard transaction security, and protect against external threats. It is also essential for companies to offer convenience in creating customer satisfaction, which enhances consumer interest. The process of building trust involves integrity, where there is consistency between what the company says and what it does. Trust reflects consumers' perceptions of what they expect (Anwar & Afifah, 2016).

Essentially, trust represents customer support in their efforts to achieve their desires. When trust is established, consumers are more likely to support decisions regarding usage. As consumers engage in various activities, it indicates that they have made what they consider the best decision. Indicators of trust include belief, the ability to protect privacy, reliability, and immunity to fraud.

Mayer et al. (1995) identified three main factors that shape trust: ability, benevolence, and integrity.

1. **Ability** refers to the competence and characteristics of the seller or organization in providing specific services and protecting transactions from interference, ensuring security for consumers in online transactions.
2. **Benevolence** encompasses the seller's efforts to prioritize customer satisfaction, not solely focusing on maximum profit but also demonstrating care, empathy, and acceptance of consumers.
3. **Integrity** involves the seller's consistency in conducting business honestly, providing factual information, and maintaining the quality of products sold to gain consumers' trust.

The dimensions of trust are critical in the consumer purchasing decision process, as this belief is a fundamental factor in building customer loyalty. High trust levels can transform satisfied customers into loyal ones. According to McKnight in (Malau, 2018), "trust is formed between parties unfamiliar with each other in interactions and transactions." They outline two dimensions of consumer trust:

1. **Trusting Belief**

This refers to the extent to which someone feels confident and assured about another party in a specific situation. Trusting belief reflects consumers' perceptions of the seller, including characteristics that benefit them.

2. **Trusting Intention**

This denotes an individual's willingness to rely on another party in a particular situation, which is personal and direct. Trusting intention is based on the individual's cognitive trust in the other party.

Trust is not a risk-taking action but rather a perception or willingness to take a risk. Factors that shape trust can be categorized into three dimensions according to (Rahardja et al., 2021)

1. **Ability**

Refers to the skills, competence, and characteristics of a company in delivering services and ensuring secure transactions without external interference.

2. **Benevolence**

Indicates the extent to which a company creates mutual satisfaction, demonstrating that achieving the highest level of customer satisfaction is possible.

3. **Integrity**

Defined as the seller's behavior or habits in conducting business, evidenced by the accuracy of information provided to consumers.

As described above, trust is the conviction that the trusted party will fulfill all obligations according to expectations. It can be concluded that trust is the consumer's belief that a product, service, or company consistently and reliably meets expectations. This process is formed through experience, knowledge, and consumer perceptions of the quality and integrity offered. Trust comprises three main components according to (Mayer et al., 1995): ability, representing the company's competence in service and security; benevolence, emphasizing customer satisfaction over profit; and integrity, highlighting the company's

honesty and consistency. Strong trust can enhance consumer loyalty and foster long-term relationships.

### **3.2 Purchase Decision**

A purchase decision is the process of selecting from several available options, which may consist of two or more choices. In making a decision, individuals must determine one option among the alternatives. When someone decides to make a purchase after weighing the choices between buying or not buying, this situation is referred to as the decision-making position (Sudaryono, 2016). According to (Kotler et al., 2022), a purchase decision is the stage where consumers form an intention to buy the most preferred product. During this process, the consumer's decision to modify, postpone, or avoid a purchase is greatly influenced by their perceived risks.

Nurliyanti et al. (2022) define a purchase decision as a process in which consumers identify products by seeking information about specific products or brands and evaluating how well the products and available alternatives meet their needs. The goal of this process is to determine which product is most desirable. Thus, consumer decisions encompass a Keynesian approach, where they aim to avoid risks.

Meanwhile, Hertiwi Khasanah et al. (2021) define consumer purchase decisions as actions to purchase the brand most preferred by consumers. However, there are two factors that may influence the gap between purchase intention and the actual purchase decision.

Chaniago, (2021) explains several factors influencing consumer purchase behavior, categorized as follows:

#### **1. Internal Factors:**

- **Culture:** Related to individual traits and personality in a business context, including attitudes, mindsets, language, ethics, hedonism, and others.
- **Religion:** The degree of religious adherence can affect consumer attitudes toward purchases. For example, highly devout individuals tend to be more patient and discerning about their product choices.
- **Past Experience:** Positive or negative experiences from previous purchases, as well as experiences shared by others, influence consumer attitudes and behaviors in purchasing. Experienced consumers tend to be more cautious about promotions from sellers.

#### **2. External Factors:**

- **Social Strata:** Consumers belong to different social strata, such as upper, middle, or lower classes, influenced by factors like economic background, education, and occupation.
- **Family:** The upbringing and environment within a family shape consumer behavior. For instance, individuals raised in critical families tend to be more selective in their product choices.
- **Product Attributes:** Product attributes such as specifications, packaging, price, quality, and benefits influence consumer interest and behavior. These attributes often attract consumers.

According to Tjiptono (Hananto, 2021) there are five dimensions of purchase decisions:

1. **Product Choice**

Consumers consider important aspects when selecting products, such as the suitability of the product's benefits, its features, quality, durability, and innovation. The product must meet consumer needs effectively to deliver maximum satisfaction.

2. **Brand Choice**

Brand appeal plays a crucial role in the purchasing decision process. Brand characteristics, such as logos, slogans, and reputation, influence consumer perceptions and foster loyalty. Additionally, price alignment with value is a key factor, as consumers compare the value offered by the brand with the price.

3. **Purchase Channel Choice**

The choice of purchasing channels depends on factors like the quality of service provided by the seller, ease of the purchasing process, and product availability. High-quality service and accessibility encourage quicker transactions.

4. **Timing of Purchase**

Timing is an important consideration that includes alignment with consumer needs. Consumers may consider whether the purchase is for urgent needs, gifts, or personal use, affecting the timing of the purchase.

5. **Purchase Quantity**

Decisions regarding purchase quantity involve considerations of personal consumption, stock availability, usage frequency, and applicable discounts. Consumers assess their needs, budgets, and potential future requirements to maximize the value of their purchases.

According to Kotler et al. (2022) the purchase decision process consists of several steps, with basic psychological factors playing a significant role in influencing how consumers arrive at their final decisions. The indicators of purchase decisions are as follows:

1. **Problem Recognition**

Consumers become aware of a need or problem, which can arise from internal factors (e.g., hunger) or external factors (e.g., advertisements).

2. **Information Search**

After recognizing a need, consumers gather information from various sources, including reviews, recommendations, and direct observations, to find the best solution.

3. **Evaluation of Alternatives**

Consumers compare options based on key attributes, such as price and quality, to determine the most suitable choice.

4. **Product Purchase**

Consumers select the product or service that best fits their needs and proceed with the transaction, though additional factors may influence this decision.

5. **Post-Purchase Behavior**

After purchasing, consumers evaluate their satisfaction with the product. Positive experiences may foster brand loyalty, while negative experiences may lead to dissatisfaction.

Based on the above definitions, a purchase decision is a complex process involving the selection of the best alternative to meet consumer needs. This process comprises five main stages: problem recognition, information search, evaluation of alternatives, purchase decision,

and post-purchase behavior. Purchase decisions are influenced by internal factors such as culture, religion, and past experiences, as well as external factors such as social strata, family, and product attributes. The dimensions of purchasing, including product, brand, channel, timing, and quantity, help consumers minimize risks and achieve maximum satisfaction.

#### **4. The Influence Between The Influence of Trust and Purchase Decision**

Trust refers to consumers' belief that a service or product, in this case the GoPay e-wallet, is safe, reliable, and protects their personal data. In financial technology, trust plays an important role because transactions involve sensitive information and money. If users feel that GoPay is safe and reliable, they will be more likely to use it for transactions, which ultimately influences Purchase decisions.

Consumer trust is a fundamental component in the Purchase decision-making process, especially in transactions involving financial technology such as e-wallets. According to (Koloseni & Mandari, 2017), trust is a cognitive process that involves consumer belief in the quality, value, and performance of a product or service. In the context of e-wallets, trust includes consumer confidence in the security, reliability, and protection of personal data provided by service providers, such as Gopay. This high level of trust can create satisfaction and increase consumer desire to make transactions. Furthermore (Anwar & Afifah, 2016) explain that consumer trust can be formed through the company's ability to maintain security and consistency of service. When consumers feel safe and believe that e-wallet services protect them from external risks, such as data theft, they tend to be more active in making transactions through the platform.

Research by (Umami Rani Syafitri et al., 2024) shows that trust has a positive and significant influence on Purchase decision. Consumer trust in using e-wallets, such as ShopeePay, creates an important guarantee for consumers when making transactions. In their research, the t-count value for trust (X1) reached 5.18, which is greater than the t-table of 1.66 with a significant probability value of  $0.000 < 0.05$ . This shows that the higher the trust consumers have, the higher their decision to make a purchase. In other words, trust can be seen as a key factor that increases user consumptive behavior. When consumers feel safe and confident in the ease of using a digital wallet, they will be more likely to use the service. Further research by (Kusumawati et al., 2020) shows that trust has a positive and significant influence on the Purchase decision of OVO digital wallet users. The t-test results show a t-count value for the trust variable of 2.007, which is higher than the t-table of 1.988, confirming a positive relationship between trust and Purchase decision. With a significance value of 0.048 which is smaller than 0.05, this shows that the influence of trust on Purchase decision is significant. This means that the higher the level of trust consumers have in the OVO digital wallet, the more likely they are to make a purchase. This finding underscores the importance of building consumer trust as a key factor in improving Purchase decision, because strong trust will encourage consumers to be more active in using the services provided, as well as provide assurance that the transactions carried out are safe and reliable.

Consumer trust in e-wallets, especially GoPay, has been shown to play an important role in influencing Purchase decision. This trust refers to consumers' belief that GoPay is safe, reliable, and protects their personal data. In financial technology, trust has strategic value because transactions involve sensitive information and money. When users feel the security and reliability of the service, they are more likely to transact through the e-wallet, which has an

impact on increasing Purchase decision. Previous studies have shown that a high level of trust can increase consumer satisfaction, encourage consumer behavior, and strengthen loyalty to services. Various studies have also shown that trust has a positive and significant influence on Purchase decision. Statistical tests in this study show that consumers who feel safe and confident about the ease and security of using digital wallets tend to be more active in making purchases.

### 5. The Conceptual Framework : Trust and Purchase Decision

Based on the empirical evidence mentioned above, it can be stated that trust has an influence on Purchase decision. Therefore, this study proposes a conceptual framework to explore the relationship between trust and Purchase decision in the use of e-wallets, especially GoPay. In this framework, trust is set as an independent variable, while Purchase decision are dependent variables. According (Leavy, 2022), an independent variable is a variable that is likely to influence or affect other variables. Future empirical research can be conducted based on the conceptual framework developed in the current study.

This theoretical framework adapts the stages of purchase decision proposed by (Kotler et al., 2024), which includes five stages: (1) Need Recognition, where consumers recognize the need to purchase; (2) Information Search, which involves gathering information related to products and service providers; (3) Alternative Evaluation, which is comparing various options based on the information that has been obtained; (4) Purchase Decision, where consumers make a decision to purchase; and (5) Post-Purchase Behavior, which includes consumer evaluation after making a purchase. By understanding these stages, this study aims to provide in-depth insights into how trust can influence Purchase decision.

The literature review shows a significant relationship between trust and Purchase decision (Prasetya Aditya Putra et al., 2023). The previous explanation has outlined the relationship between the dependent and independent variables, so this theoretical framework serves as a basis for developing further understanding of how consumer trust can improve Purchase decision in the context of digital transactions.

The conceptual framework presented in this study illustrates how the relationships between the variables studied are interrelated. The conceptual model also provides theoretical guidance for conducting further research on Purchase decision in the context of using the Gopay e-wallet. Therefore, this conceptual framework is presented in Figure 1 to explain how trust contributes to Purchase decision.

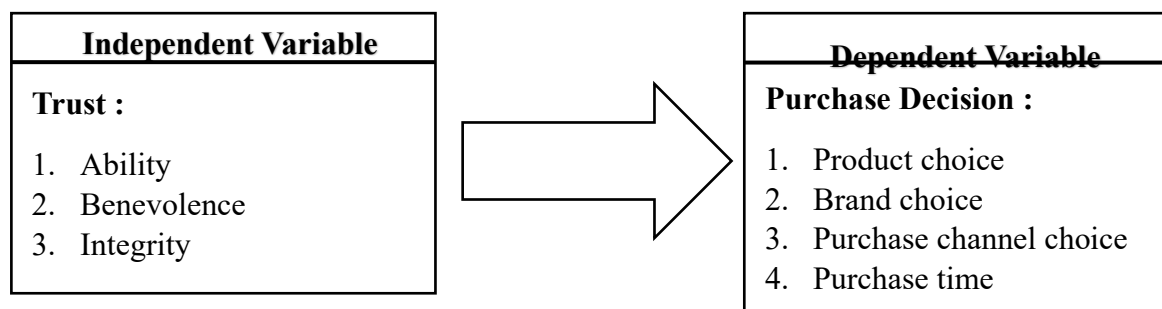


Figure 1. A Conceptual Framework of The influence of Trust on Purchase Decision Using Gopay Among Gen Z

However, to date, empirical research examining the relationship between trust and Purchase decision in the context of e-wallets in Indonesia is still limited. In this context, exploring more deeply the magnitude and direction of the influence of trust on Purchase decision is essential to formulating effective marketing strategies. The findings of this study are expected to provide feasible recommendations for e-wallet service providers to increase consumer trust and, in turn, promote better Purchase decision.

Thus, the preparation of the conceptual framework in this study is not only useful for deepening the understanding of the two variables mentioned, but also produces practical insights into the application of trust in Purchase decision. Furthermore, by exploring the relationship between trust and Purchase decision, this study can reduce the gap in the existing literature. Therefore, this conceptual framework is expected to be the basis for future research in exploring the relationship between these two variables and improving understanding of Purchase decision.

Furthermore, efforts to connect these two variables are expected to contribute to the originality of the research, broaden theoretical perspectives, and add knowledge in the field of Financial Technology. In other words, it is important to dig deeper into the characteristics of trust that can influence Purchase decision, especially in the context of using the Gopay e-wallet. A conceptual research framework derived from two theories, trust and Purchase decision is constructed to highlight possible relationships between the variables studied. Thus, it is expected that this conceptual framework can provide significant theoretical contributions to knowledge in the field of Financial Technology, especially in the context of the use of Gopay e-wallet in Indonesia.

## 6. Conclusion

In summary, several previous literatures have shown that there is a significant relationship between consumer trust and Purchase decision. However, there is a scarcity of empirical research to measure the relationship between trust and Purchase decision among Gopay e-wallet users in Indonesia, especially in the context of digital transactions. Therefore, the conceptual framework presented in this paper is expected to provide useful insights for researchers in the field of financial technology to pursue a deeper understanding of the concept of trust and its influence on Purchase decision. The conceptual framework of this study can also be a basis for future researchers in exploring the relationship between the two variables in different populations and contexts. Overall, the entire conceptual framework is built with the aim of contributing to an increased understanding of the purchase decision and use of the Gopay e-wallet in Indonesia.

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