

## THE INFLUENCE OF LIFE STYLE, SOCIAL MEDIA, PROMOTIONS AND PRICE ON IMPLUSIVE BEHAVIOR BUYING OF GEN-Z SHOPEE USERS PAYLATER IN SEMARANG

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### ABSTRACT

*This study aims to analyze the influence of lifestyle, social media, promotions, and price on the impulsive buying behavior of Gen-Z Shopee Paylater users in Semarang City. The research method used is a quantitative approach with a causal research design. The sample in this study consisted of 100 Gen-Z respondents who have used Shopee Paylater, selected using a purposive sampling technique. Data were collected through questionnaires distributed online and analyzed using multiple linear regression with SPSS version 26.0 for Windows. The results of the study show that lifestyle, social media, and promotions partially have a significant effect on impulsive buying behavior, while price does not have a significant effect. Simultaneously, these four variables influence impulsive buying behavior by 72.2%, while the remaining 27.8% is influenced by other variables not examined in this study. The conclusion of this research indicates that lifestyle, social media, and promotional factors are the main drivers of impulsive buying behavior among Gen-Z Shopee Paylater users, while price is not a determining factor in their impulsive purchasing decisions.*

**Keywords:** Lifestyle, Social Media, Promotion, Price, Impulsive Buying

### INTRODUCTION

The development of digital technology has significantly changed consumer behavior, particularly among Gen-Z, known as the digital-native generation. Gen-Z has grown up alongside technology, the internet, and social media, making them highly adaptable to digital services such as e-commerce and financial technology (fintech). One of the fintech innovations now widely used is the Buy Now Pay Later (BNPL) feature, one of which is available on the Shopee platform, namely Shopee Paylater. This feature offers convenience in transactions without the need for immediate payment; however, it also has the potential to encourage impulsive behavior among consumers. This phenomenon can be seen in the increasing number of payment failures due to excessive use of the feature. According to survey data from various sources, Gen-Z heavily relies on Shopee Paylater to meet their consumption needs, influenced by modern-day lifestyles, social media content, and the allure of online promotions Bintang et al (2024). Based on a survey conducted by Perbanas, the level of paylater users in Indonesia is dominated by those aged 19-35, which is filled with the majority of Millennials and Gen-Z who, at the same time, grew up with advanced and developing digital technology. The Financial Services Authority stated that there was a 36.44% increase in the number of Buy Now Pay Later users. This indicates that this feature has become one of the alternatives for the Indonesian public in recent years.

In the current era, Gen-Z's lifestyle is greatly influenced by social media, which

encourages them to make impulsive purchases on online shops without careful consideration. They often use paylater as a quick solution to obtain goods. With the convenience offered by social media, it is important for Gen-Z to be more prudent in managing their finances and considering the impact of their shopping behavior, especially in their efforts to fulfill social needs and follow trends in their environment (Putriyani & Aziz, 2025). Based on research conducted (Ferdiansyah, 2024) which states that social media has a significant and positive impact on the decision to use Shopee PayLater, contrary to the findings of the study (Anggraini & Hastuti, 2023) which states that social media does not have a significant and negative impact on the consumptive behavior of students. Internet usage has become a necessity for everyone today. One example of this is the existence of social media. This factor is one of the things that influences impulsive buying behavior among Gen-Z. Social media has also become an important technology that is involved in people's daily lives. Social media has also become an important technology involved in everyday human life. Social media is a form of online media that functions as an aid to facilitate smooth communication and is used as a place, service, and source of information needed by humans to communicate and share with others online (Aldani, 2024). According to (Ferdiansyah, 2024) social media has a significant and positive impact on the decision to use Shopee PayLater. In contrast, (Anggraini & Hastuti, 2023) found that social media does not have a significant negative impact on the consumptive behavior of university students.

Another factor that influences impulsive buying is promotional features. Promotions are a tactic used by companies to increase their sales. Promotions are a form of communication provided by companies to the public in an attractive and innovative way. Strategies such as discounts, cashback, flash sales, and free shipping also create a sense of urgency and the perception of a benefit that can strengthen the public's impulsiveness (Ardhya, 2019). Limited-time promotions can increase emotional pressure that drives spontaneous purchasing decisions, and consumers feel regretful for missing out on offers that they don't actually need. (Palura & Nugroho, 2025) states that promotions have a positive and significant effect on impulsive buying behavior, but differs from the study (Eka Putri & Ambardi, 2023) which states that promotions do not have a significant effect on the impulsive buying behavior of Shopee users. On the other hand, another factor influencing impulsive buying is price. This factor is highly considered by consumers when purchasing goods. Price not only reflects the economic value of a product but also shapes consumers' perceptions of its quality and scarcity. Price encourages consumers to make a purchase if it is considered affordable and offers something more appealing Reliano et al (2023).

Although price is an important element, consumers are highly discerning and consider whether a product is overly unreasonable. According to research conducted by (Marlius & Jovanka, 2023) price has a positive and significant influence, while (Dilla & Mahani, 2024) state that price does not have a significant impact on impulsive buying behavior. Social media has also become an important technology involved in everyday human life. Social media is a form of online media that functions as an aid to facilitate smooth communication and is used as a place, service, and source of information needed by humans to communicate and share with others online (Aldani, 2024). According to (Ferdiansyah, 2024) social media has a significant and positive impact on the decision to use Shopee PayLater. In contrast, (Anggraini & Hastuti, 2023) found that social media does not have a significant negative impact on the consumptive behavior of university students.

## **LITERATURE RIVIEW**

### **Lifestyle**

Lifestyle describes a person's patterns of behavior, interests, and opinions as reflected in how they spend their time and money. Consumers with a modern lifestyle tend to be more open to new trends, prefer instant experiences, and often prioritize emotional satisfaction over rational considerations. Today, lifestyle is a reflection of an individual's behavior in society. This can lead to impulsive buying behavior, which is the tendency to make spontaneous purchases without prior planning. According to research conducted by (Durohmah & Feriyanto, 2024), lifestyle tends to change students' perspectives on the value of money. They only use money for momentary pleasure rather than to meet their needs. This encourages students to make impulsive and consumptive purchases without considering their actual needs. The influence of lifestyle variables on Gen-Z impulsive buying behavior is supported by previous research conducted by Diana et al (2024), Hasim & Lestari (2022) and Ayunda & Siregar (2023). The research shows that lifestyle variables partially have a significant effect on impulsive buying behavior. The study shows that lifestyle variables partially have a significant effect on impulsive buying behavior.

TikTok, and Facebook, consumers are constantly exposed to promotional content, product reviews, and endorsements from influencers. Eye-catching visuals, persuasive promotional language, and easy access to purchase links can trigger spontaneous buying desires. Social media is an online-based platform that makes it very easy for users to participate, share, and create content. Some examples of social media platforms that are currently growing in popularity and used by people from all walks of life include Instagram, X, TikTok, and YouTube. Today, social media is also an extremely effective platform for marketing activities for both online and offline sellers (Batee, 2019). The influence of social media variables on Gen-Z impulsive buying behavior is supported by previous research conducted by Andriany & Arda, (2019), Farisi & Rahmawati, (2025), and Rembet et al (2024). The research shows that social media variables partially have a significant influence on impulsive buying behavior.

### **Promotions**

Promotions often utilize the principles of scarcity and loss aversion. When consumers see promotions with a time limit or limited quantity, they are encouraged to buy immediately so they won't regret it later. This increases the likelihood of impulsive buying, especially if the product being offered is in line with their desires or current trends. Additionally, e-commerce platforms like Shopee, Tokopedia, and Lazada regularly hold promotions on specific dates (e.g., 11.11, 12.12), which spark mass shopping enthusiasm. These moments often encourage consumers to buy items they don't actually need, simply because they're attracted to the discounts offered. Promotions are an important factor for consumers in purchasing marketed products (Ardhya, 2019). The influence of promotional variables on Gen Z's impulsive buying behavior is supported by previous research conducted by Anisa & Susilowati (2025), Krisito et al (2024), and Wardhani (2022). The research shows that lifestyle variables partially have a significant effect on impulsive buying behavior.

## **RESEARCH METHOD**

This study uses a quantitative approach with a causal research design, which aims to determine the cause-and-effect relationship between independent and

dependent variables. This research design was chosen because the study focuses on testing the influence of Lifestyle, Social Media, Promotions, and Price on the impulsive buying behavior of Gen-Z users of Shopee Paylater in the city of Semarang. The types and sources of data used are primary and secondary data. The population in this study consists of all Gen-Z individuals in the city of Semarang who have used or are currently using the Shopee Paylater feature. Gen-Z is defined as individuals born between 1997 and 2012. The sample was determined using purposive sampling, a technique for selecting samples based on criteria relevant to the research objectives. The sample size used in this study was 100 respondents. Primary data collection was conducted using a questionnaire distributed via Google Forms. The analysis was conducted using SPSS version 26.0 for Windows to perform statistical analysis using validity tests, reliability tests, normality tests, multicollinearity tests, heteroskedasticity tests, multiple linear regression analysis, and statistical tests (F, R<sup>2</sup>, t).

## RESEARCH RESULTS AND DISCUSSION

**Tabel 1.**  
**Validity test & Reliability test**

Variabel	R hitung	R Tabel	Sig.	Keterangan	Cronbarch's Alpha	Criteria	Ket.
X1.1	0,696	0,196	0,000	Valid	0,818	0,7	Reliabel
X1.2	0,858	0,196	0,000	Valid			
X1.3	0,800	0,196	0,000	Valid			
X1.4	0,689	0,196	0,000	Valid			
X1.5	0,453	0,196	0,000	Valid			
X1.6	0,792	0,196	0,000	Valid	0,774	0,7	Reliabel
X2.1	0,532	0,196	0,000	Valid			
X2.2	0,562	0,196	0,000	Valid			
X2.3	0,463	0,196	0,000	Valid			
X2.4	0,696	0,196	0,000	Valid			
X2.5	0,705	0,196	0,000	Valid			
X2.6	0,548	0,196	0,000	Valid			
X2.7	0,530	0,196	0,000	Valid			
X2.8	0,696	0,196	0,000	Valid			
X2.9	0,625	0,196	0,000	Valid			
X3.1	0,388	0,196	0,000	Valid	0,899	0,7	Reliabel
X3.2	0,537	0,196	0,000	Valid			
X3.3	0,526	0,196	0,000	Valid			
X3.4	0,715	0,196	0,000	Valid			
X3.5	0,620	0,196	0,000	Valid			
X3.6	0,685	0,196	0,000	Valid			
X3.7	0,624	0,196	0,000	Valid			
X3.8	0,793	0,196	0,000	Valid			
X3.9	0,750	0,196	0,000	Valid			
X3.10	0,736	0,196	0,000	Valid			
X3.11	0,710	0,196	0,000	Valid			
X3.12	0,747	0,196	0,000	Valid			
X3.13	0,564	0,196	0,000	Valid			
X3.14	0,741	0,196	0,000	Valid			
X4.1	0,679	0,196	0,000	Valid			

X4.2	0,787	0,196	0,000	Valid			
X4.3	0,593	0,196	0,000	Valid			
X4.4	0,702	0,196	0,000	Valid			
X4.5	0,595	0,196	0,000	Valid			
X4.6	0,583	0,196	0,000	Valid	0,862	0,7	Reliabel
X4.7	0,605	0,196	0,000	Valid			
X4.8	0,671	0,196	0,000	Valid			
X4.9	0,568	0,196	0,000	Valid			
X4.10	0,686	0,196	0,000	Valid			
X4.11	0,678	0,196	0,000	Valid			
Y1.1	0,383	0,196	0,000	Valid			
Y1.2	0,613	0,196	0,000	Valid			
Y1.3	0,658	0,196	0,000	Valid			
Y1.4	0,822	0,196	0,000	Valid			
Y1.5	0,791	0,196	0,000	Valid			
Y1.6	0,582	0,196	0,000	Valid	0,906	0,7	Reliabel
Y1.7	0,668	0,196	0,000	Valid			
Y1.8	0,778	0,196	0,000	Valid			
Y1.9	0,768	0,196	0,000	Valid			
Y1.10	0,748	0,196	0,000	Valid			
Y1.11	0,708	0,196	0,000	Valid			
Y1.12	0,807	0,196	0,000	Valid			

Based on the validity test in table 1. it can be seen from the results of the validity test on all items, that all variables of Lifestyle (X1), Social Media (X2), Promo (X3), Price (X4), and Impulsive Buying (Y), it is obtained that all variables show  $r_{count} > r_{table}$  and a significance value  $< 0.05$ . Thus, it can be concluded that all data on each variable in this study are declared valid. Based on the reliability test results in table 2. it can be concluded that the value of Cronbach Alpha on all Lifestyle (X1), Social Media (X2), Promo (X3), Price (X4) and Impulsive Buying (Y) variables obtained Cronbach Alpha  $> 0.07$ . Thus, all data on each variable is declared reliable.

**Tabel 2.**  
**Normality Test and Slassical Assuption Test**

Variabel	Normality	Multicollinearity		Heteroskedasticity
	Monte Carlo Sig. (2-tailed)	Collinearity Statistics		Sig.
		Tolerance	VIF	
(Constant)				.003
Lifestyle		.496	2.016	.088
Social Media	.147 <sup>d</sup>	.292	3.428	.930
Promotions		.328	3.047	.801
Price		.581	1.721	.601

Based on Table 2, Monte Carlo Sig (2-tailed) 0.147 is greater than 0.05, indicating that the data is normally distributed, all independent variables have tolerance values greater than 0.10, and VIF values less than 10. This indicates that there is no multicollinearity in the regression model. All significance values of the independent

variables are above 0.05. Based on these results, it can be concluded that the regression model in this study does not show any signs of heteroscedasticity.

**Tabel 3.**  
**Multiple Linear Regression Analysis**

Variabel	Unstandardized Coefficients	ANOVA		Adjusted R Square	Hypothesis	
	B	F	Sig.		t	Sig.
Impulsive Buying	.999					
Lifestyle	1.409				8.671	.000
Social Media	-.685	65.145	.000 <sup>b</sup>	.722	-3.076	.003
Promotions	.454				3.887	.000
Price	.207				1.954	.054

Based Tabel 3. on the results of multiple linear regression analysis in table 6. Shows that the constant value (a) of the regression model is 0.999 and the regression coefficient (b) of each independent variable is  $b_1 = 1.409$   $b_2 = -.685$   $b_3 = 0.454$   $b_4 = 0.207$ . Thus, the multiple linear regression equation can be arranged as follows:

$$Y = 0,999 + 1,409X_1 + 0,685X_2 + 0,454X_3 + 0,207X_4 \quad (1)$$

Based on table 3. obtained the Fcount value is greater than 65.145 while the Ftable is 2.47 and the significance value is 0.000. Because the Fcount is greater and the significance value is smaller than 0.05. So it can be concluded that lifestyle, social media, promos and prices simultaneously have a significant effect on impulsive buying gen-z Shopee Paylater users in Semarang City. This means that the independent variables jointly affect the dependent variable. From these results, the influence of lifestyle, social media, promotions, and prices on the impulsive buying behavior of Gen-Z Shopee Paylater users in Semarang City obtained an Adjusted R Square value of 72.2%, with the remaining 26.7% influenced by other variables. The results of this study indicate that each independent variable has a different level of influence on impulsive buying behavior among Gen-Z Shopee Paylater users in Semarang City. The lifestyle variable shows a calculated *t*-value of 8.671, which is greater than the *t*<sub>table</sub> value of 1.985, with a significance value of 0.000 (< 0.05).

This finding means that lifestyle partially has a significant effect on impulsive buying behavior; therefore, hypothesis 1 is accepted. Meanwhile, the social media variable has a calculated *t*-value of -3.076, smaller than the *t*<sub>table</sub> value of 1.985, with a significance value of 0.003 (< 0.05). This indicates that social media partially has a significant influence on impulsive buying behavior, so hypothesis 2 is accepted. Furthermore, the promotion variable shows a calculated *t*-value of 3.887, which is higher than the *t*<sub>table</sub> value of 1.985, with a significance value of 0.000 (< 0.05). This means that promotions partially have a significant effect on impulsive buying behavior among Gen-Z users of Shopee Paylater, and therefore hypothesis 3 is accepted. In contrast, the price variable shows a calculated *t*-value of 1.954, which is smaller than the *t*<sub>table</sub> value of 1.985, with a significance

value of 0.054 ( $> 0.05$ ). This result indicates that the price variable does not have a significant effect on impulsive buying behavior, so hypothesis 4 is not accepted.

### **The Effect of Lifestyle on Impulsive Buying Behavior**

Based on the results of testing hypothesis 1, the obtained tcount value of the lifestyle variable = 8.671  $>$  ttable = 1.984 or a significance value of 0.000  $<$  0.05, this shows that the lifestyle variable partially has a significant effect on the impulsive buying behavior of gen-z Shopee Paylater users in Semarang City. This indicates that the higher a person's lifestyle, the greater the tendency to become impulsive buying. The results of this study are in line with research (Dina & Marlien, 2024). and (Delyana & Hastina, 2021) which states that lifestyle variables partially have a significant effect on consumptive behavior. However, the results of this study are not in line with previous research conducted by Putri et al (2025) which states that lifestyle has an insignificant effect on the use of online loans.

### **The Effect of Social Media on Impulsive Buying Behavior**

Based on the results of testing hypothesis 2, the obtained tcount value of the social media variable = - 3.076  $>$  ttable = 1.985 or a significance value of 0.003  $<$  0.05, this shows that the Social Media variabe partially has a significant effect on the impulsive buying behavior of gen-z Shopee Paylater users in Semarang City. In other words, it proves that the higher the intensity of social media use, the lower the level of impulsive buying in Shopee Paylater users, this indicates that promos on e-commerce platforms are able to increase consumers' tendency to make impulsive purchases. The results of this study are in line with (Ahmad, 2025) & (Ferdiansyah, 2024) which state that social media has a significant effect on consumptive behavior on impulsive behavior. However, the results of this study are not in line with previous research conducted by (Anggraini & Hastuti, 2023), which states that social media has no significant effect on consumptive behavior.

### **The Effect of Promotions on Impulsive Buying Behavior**

Based on the results of testing hypothesis 3, the obtained tcount value of the promo variable = 3.887  $>$  t table = 1.985 or a significance value of 0.000  $<$  0.05. This shows that the Promo variabe partially has a significant effect on the impulsive buying behavior of gen-z Shopee Paylater users in Semarang City. This indicates that the existence of promos in e-commerce, the tendency to become impulsive buying is getting bigger. The promos offered are able to create a strong attraction for consumers, which creates a sense of urgency and fear of missing opportunities. This is in line with research (Palura & Nugroho, 2025) & Rahayu et al (2024), which states that promos have a significant effect on consumer purchasing power consumptive behavior. However, the results of this study are not in line with previous research conducted by (Putri & Ambardi, 2023), which states that promos have no significant effect on impulsive buying behavior.

### **The Effect of Price on Impulsive Buying Behavior**

Based on the results of testing hypothesis 4, the obtained tcount value of the price variable = 1.954  $>$  t table = 1.985 or a significance value of 0.054  $>$  0.05. This shows that the price variabe partially has an insignificant effect on the impulsive buying behavior of gen-z Shopee Paylater users in Semarang City. This shows that price is not the main

factor in encouraging impulsive buying behavior. This research is in line with research conducted by (Rassya, 2023) and (Dilla & Mahani, 2024) and Fauziah et al (2023), which state that price has an insignificant effect on a person's behavior in buying products. The results of this study are not in line with research conducted by (Marlius & Jovanka, 2023) and Amanda et al (2024), which states that price has a positive and significant effect on impulsive buying behavior, especially in Gen-Z.

## CONCLUSIONS

Based on the results of the study, it can be concluded that lifestyle has a positive and significant effect on the impulsive buying behavior of Gen-Z Shopee Paylater users in Semarang. This means that the more modern and consumptive a person's lifestyle is, the higher their tendency to make impulsive purchases. Meanwhile, social media has also been proven to have a significant but negative effect, indicating that the higher the intensity of social media use, the lower the tendency for impulsive buying. In other words, social media is not only a driver of consumptive behavior, but can also be used as a source of information that helps consumers be more selective in their shopping. In addition, promotions have a positive and significant influence on impulsive buying behavior. Various promotional strategies such as discounts, cashback, flash sales, and free shipping can create appeal that encourages Gen-Z to make unplanned purchases. Conversely, the price variable does not have a significant effect on impulsive buying behavior, so it can be said that Gen-Z's impulsive shopping decisions are more influenced by lifestyle, social media, and promotions than price considerations. Simultaneously, these four variables explain 72.2% of the variation in impulsive buying behavior, while the rest is influenced by other factors not examined in this study. Thus, this study confirms that lifestyle, social media, and promotions are the main factors driving impulsive buying behavior among Gen-Z Shopee Paylater users, while price is not a dominant factor in impulsive shopping decisions.

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