



# The Influence Of Perceived Ease Of Use, Perceived Security And Social Influence On Buying Behavior In Investment Applications With Investment Intention As A Mediating Variable

Gabriel Lydia Hotmaida Sianturi <sup>a,1</sup>, Agus Sani <sup>b,2\*</sup>

Universitas Muhammadiyah Sumatera Utara, Jl. Kapt. Mukhtar Basri No.3, Medan 20238, Indonesia  
<sup>1</sup> sianturigabriel79@gmail.com; <sup>2</sup> agussanifeb@umsu.ac.id

\* corresponding author: agussanifeb@umsu.ac.id

## ABSTRACT

## ARTICLE INFO

This study aims to analyze the influence of perceived ease of use on behavioral intention by integrating the Theory of Planned Behavior (TPB) framework. In this context, perceived ease of use is considered as an external factor that can shape users' attitudes toward behavior, which subsequently affects their intention to use a particular system or technology. The TPB framework explains behavioral intention through three main constructs: attitude, subjective norms, and perceived behavioral control.

This research employs a quantitative approach using survey data collected from respondents who have experience with the system under study. The data were analyzed using statistical techniques, including validity and reliability tests, as well as regression analysis to examine the relationships among variables. The findings reveal that perceived ease of use has a significant positive influence on users' attitudes, which in turn affects their behavioral intention. Furthermore, attitude, subjective norms, and perceived behavioral control simultaneously contribute to shaping user investment intention. These results indicate that ease of use plays an important role in encouraging positive perceptions and strengthening intention to adopt a system. This study provides both theoretical and practical contributions by extending the TPB model with perceived ease of use as an external variable. It also suggests that system developers should focus on improving usability to enhance positive attitudes and increase user adoption.

This is an open access article under the [CC-BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



### Article history

Received: 04 January 2026

Revised: 13 April 2026

Accepted: 08 May 2026

### Keywords

Perceived Ease of Use

Theory of Planned Behavior

Attitude

Subjective Norms

Perceived Behavioral Control

Behavioral Intention



## I. Introduction

Investment is the distribution of a certain amount of money at this time with the intention of getting a certain amount of profit in the future. Investment can be interpreted as a commitment to put in a certain amount of money at this time with the aim of making profits in the future. Currently, play stocks with Online Trading already Lifestyle [1]. There have been significant changes in what economists include in the category of investment over the last six decades. This has significant implications for economic and social policies [2].

Recent investment trends have become a phenomenon that shows great interest in stocks among Gen Z. It is known that in 2021 the investment instruments that Gen Z are interested in are mutual funds at 47%, then gold jewelry with a percentage of 46% and stocks with a percentage of 32%. However, Gen Z's interest in investment instruments will definitely change along with the development of information and ease of access to information [3]. According to HSBC, there are several investment instruments that are quite popular in Indonesia such as deposits, gold, property, stocks, mutual funds, and peer to peer lending [4]. The Investment Coordinating Board (BKPM) recorded investment realization of 214.7 trillion in the fourth quarter (October – December) of 2020, an increase of 3.1% compared to the same period in 2019. Based on this data, it proves that people's interest in investment has increased, so online investment has begun to emerge. According to Namira, there are 7 online investment applications for beginners, namely Bibit, Bareksa, HSB Investasi, Tanamduit, Landx, Ajaib, and Koin Works. However, to choose a trusted online investment application, a collection of information obtained from the experience of the online investment application user is needed, due to several online investment application scams. [5].

The data observation by the researcher sourced from Google play/ Play store Bibit is above 10 million in May 2024, becoming the most popular investment application in Indonesia. Bareksa with more than 1 million downloads, Tanamduit with more than 100 thousand downloads, and Mirae Assets 5 million downloads. Stockbit, has more than 1 million downloads. Pluang with more than 5 million official downloads on the Play Store, Neo HOTS (Mirae Asset), around 500 thousand downloads. IPOT (Indo Premier Sekuritas) more than 1 million. BIONS (BNI Sekuritas) the number of published downloads is around 500 thousand more downloads, as well as MOST (Mandiri Sekuritas) with 6 thousand reviews. Some digital investment applications have negative reviews on consumer user satisfaction.

The growth and development of technology in recent times and the increasing use of digital platforms by companies have set a new direction in the work and personal lives of workers and users [6]. Customer experience related to benefits and usability explains that the most important construct in studies that address behavioral intentions to use mobile banking is the influence of usability perceptions, usability perceptions, trust, and social influence [7]. The perception of ease can be measured by referring to the flexibility of place and time in using the application and ease of navigation which refers to the ease of using the application with little effort [8]. In the context of mutual fund investment applications, the application provider must have adequate technical capacity to guarantee the safety of users when making transactions [9]. Recent research shows that investor choices are increasingly influenced by social interactions, peer pressure, and digital platforms, marking a significant shift from traditional decision-making paradigms [10]. Users who have developed a habit of using the mobile investment application likely do so because they perceive it as beneficial and valuable. This positive perception, combined with the habitual use, contributes significantly to their intention to continue using the application [11].

Concerns about system security have become a major barrier to technology adoption, especially in financial and data-sensitive contexts, where users fear data breaches, fraud, and privacy violations. Studies investigating digital payment or mobile banking adoption identify perceived security as a key determinant of trust and adoption intentions but when users doubt the safety of their personal and financial information, adoption rates stagnate despite the functional advantages of the technology [12]. Social context shapes individual decisions to adopt innovation; users often rely on peers, family, and community norms to judge whether a technology is trustworthy and worth using. Empirical research in service adoption contexts like e-wallets and streaming platforms has found that social influence such as recommendations from others significantly affects usage intention, highlighting how social environments can hinder or accelerate technology diffusion [13].

## 2. Literature Review

### Theory of Planned Behavior (TPB)

TPB theory was introduced by Icek Ajzen in 1985, TPB is the pre-eminent social psychology theory that explains and predicts human intentions, behaviors, and individual level decision making in diverse interdisciplinary domains and contexts [14]. The TPB posits that behavioral intentions, influenced by attitudes, subjective norms, and perceived behavioral control, are the primary determinants of actual behavior [15]. TPB theory explains how quality perceptions, trends, and aesthetic values shape consumer views of products. Optimistic consumers have a better intention of buying. Subjective norms or social forces influence purchases. Friendship and family support drive purchases. Perceived behavioural control refers to how affordable and economical a product is for consumers [16]. The primary goal of the TPB is to predict individual behaviour, and the determinant of behaviour the intention to do it [17].

### Hypothesis

The following assumptions are based on the problem constraints i.e.,

H1: Perceived ease of use have an influence on buying behavior in use investment applications

H2: Perceived security have an influence on buying behavior in use investment applications

H3: Social influence have an influence on buying behavior in use investment applications

H4: Intention have an influence on buying behavior in investment applications

H5: Perceived ease of use have an influence on intention in use investment applications

H6: Perceived security have an influence on intention in use investment applications

H7: Social influence have an influence on intention in use investment applications

H8: Perceived ease of use have an influence on buying behavior in investment applications with intention as a mediation variable

H9: Perceived security have an influence on buying behavior in investment applications with intention as a mediation variable

H10: Social influence have an influence on buying behavior in investment applications with intention as a mediation variable

## 3. Research Methods

The type of research used is a type of quantitative research, which aims to obtain data in the form of information that can be measured and analyzed statistically. Research that is included in quantitative research are experimental studies to test the hypothesis put forward. This study was conducted to determine "The Influence of Perceived Ease Of Use, Perceived Security and Social Influence on Buying Behavior in Investment Applications with Investment Intention as a Mediation Variable". The population in this study is all users of the Z-generation Investment Application in Sumatra Utara. The determination of the sample size is carried out using the Lemeshow formula the number of samples in this study is 384,14 completed into 385 people. The data collection technique in this study uses interview and questionnaire techniques and analyzed using a quantitative approach using *the Partial Least Squares Structural Equation Modeling (PLS-SEM)* method to estimate the relationships between latent variables simultaneously without demanding many assumptions, such as multivariate normal distributions.

## 4. Result and Discussion

### Respondent Profile and Investment Application Use

The research data were obtained from 392 respondents who had experience with digital investment platforms. The respondent profile indicates that the study is highly relevant to

Generation Z because most respondents were in the 20-29 year age range. This profile strengthens the interpretation of the model because the respondents are active users of digital platforms and have enough exposure to evaluate ease of use, security, social influence, investment intention, and buying behavior. The investment applications most frequently mentioned were Bibit, Ajaib, and Stockbit. These three applications form the core preference of respondents and represent more than half of the valid responses. Another applications and general mutual-fund responses still appeared, but with lower percentages.

Table 2. Dominant investment applications used by respondents

No	Application	Frequency	Percentage	Interpretation
1	Bibit	78	19.85%	Most used platform
2	Ajaib	66	16.79%	Second most used
3	Stockbit	52	13.23%	Third most used
4	Reksadana	26	6.62%	Instrument/platform response
5	Bareksa	22	5.60%	Moderate use
6	IPOP	19	4.83%	Moderate use
7	Pluang	19	4.83%	Moderate use

### Data Description

The questionnaire results show a generally positive tendency across all constructs. Perceived Ease of Use received the highest average favorable response among the antecedent variables, followed by Perceived Security and Buying Behavior. Social Influence had the lowest favorable score and the highest disagreement tendency; however, it remained above the neutral threshold and later proved significant in the structural model.

Table 3. Condensed descriptive tendency of research variables

Variable	Average Agree + Strongly Agree	Average Neutral	Average Disagree + Strongly Disagree	Main meaning
Perceived Ease of Use (X1)	64.90%	18.68%	16.44%	Applications are generally perceived as easy to learn and operate.
Perceived Security (X2)	65.26%	19.08%	15.68%	Respondents tend to believe that investment applications can protect transactions and data.
Social Influence (X3)	58.52%	19.08%	22.32%	Recommendations, peers, and social environment still influence users, although less strongly.
Investment Intention (Z)	62.42%	19.56%	18.06%	Most respondents intend to continue using investment applications.
Buying Behavior (Y)	63.78%	18.60%	17.60%	Respondents show positive buying behavior and satisfaction in application-based investment.

A more detailed indicator-level reading shows that the strongest favorable response appears in the second item of Perceived Ease of Use, while the weakest favorable tendency appears in the second item of Social Influence. This pattern explains why ease and security are descriptively

stronger than social influence, although all three variables remain statistically significant in the structural model.

*Table 4. Indicator-level descriptive summary*

Variable	Item	Agree + Strongly Agree	Neutral	Disagree + Strongly Disagree
Buying Behavior	Y1	63.3%	17.3%	19.4%
Buying Behavior	Y2	64.8%	18.1%	17.1%
Buying Behavior	Y3	60.7%	21.4%	17.8%
Buying Behavior	Y4	64.6%	18.1%	17.4%
Buying Behavior	Y5	65.5%	18.1%	16.3%
Investment Intention	Z1	64.3%	18.4%	17.3%
Investment Intention	Z2	62.5%	19.1%	18.4%
Investment Intention	Z3	64.1%	19.4%	16.6%
Investment Intention	Z4	61.7%	20.7%	17.6%
Investment Intention	Z5	59.5%	20.2%	20.4%
Perceived Ease of Use	X1-1	65.8%	19.9%	14.3%
Perceived Ease of Use	X1-2	67.9%	17.1%	15.1%
Perceived Ease of Use	X1-3	63.0%	17.9%	19.2%
Perceived Ease of Use	X1-4	64.0%	19.4%	16.5%
Perceived Ease of Use	X1-5	63.8%	19.1%	17.1%
Perceived Security	X2-1	67.1%	19.4%	13.5%
Perceived Security	X2-2	65.8%	18.6%	15.6%
Perceived Security	X2-3	60.7%	19.4%	19.9%
Perceived Security	X2-4	67.3%	18.1%	14.6%
Perceived Security	X2-5	65.4%	19.9%	14.8%
Social Influence	X3-1	62.2%	16.3%	21.4%
Social Influence	X3-2	56.8%	21.7%	21.4%
Social Influence	X3-3	57.6%	19.9%	22.4%
Social Influence	X3-4	58.1%	18.9%	22.9%
Social Influence	X3-5	57.9%	18.6%	23.5%

### Measurement Model Evaluation

The measurement model was assessed through convergent validity, discriminant validity, and reliability. The outer loading values show that all indicators are retained because each loading is above 0.70. The strongest indicators appear in Perceived Ease of Use and Buying Behavior, while all indicators of Investment Intention also consistently exceed 0.84. Therefore, the indicators adequately represent their latent constructs and can be used in the structural model analysis.

Table 5. Outer loading values of retained indicators

	PEOU( X1)	Perceived Security (X2)	Social Influence (X3)	Buying Behavior (Y)	Investment Intention (Z)
X1-1	0.892				
X1-2	0.885				
X1-3	0.874				
X1-4	0.852				
X1-5	0.870				
X2-1		0.834			
X2-2		0.864			
X2-3		0.861			
X2-4		0.847			
X2-5		0.877			
X3-1			0.861		
X3-2			0.848		
X3-3			0.846		
X3-4			0.844		
X3-5			0.821		
Y-1				0.877	
Y-2				0.832	
Y-3				0.848	
Y-4				0.873	
Y-5				0.883	
Z-1					0.864
Z-2					0.841
Z-3					0.862
Z-4					0.845
Z-5					0.850

Reliability is also satisfactory. Cronbach's alpha values exceed 0.70 for all variables, indicating internal consistency. Composite reliability values also exceed the recommended threshold, while AVE values are above 0.50, showing that each construct explains more than half of the variance of its indicators. The strongest AVE value is found in Perceived Ease of Use, while all other constructs remain within an acceptable and strong range.

Table 6. Construct reliability and convergent validity

Construct	Cronbach alpha	rho_a	rho_c	AVE
Perceived Ease of Use (X1)	0.923	0.924	0.942	0.765
Perceived Security (X2)	0.909	0.910	0.932	0.734
Social Influence (X3)	0.899	0.899	0.925	0.713
Buying Behavior (Y)	0.914	0.915	0.936	0.744
Investment Intention (Z)	0.906	0.906	0.930	0.727

The Fornell-Larcker criterion indicates that the square root of AVE for each construct ranges from 0.844 to 0.875. Although correlations among constructs are relatively high, the model remains interpretable because the theoretical relationship among ease, security, social influence, intention, and buying behavior is closely connected in the context of digital investment adoption. The high

association also reflects that Generation-Z users evaluate investment applications as an integrated experience: ease and security create intention, while intention encourages buying behavior.

Table 7. Fornell-Larcker criterion

Construct	X1	X2	X3	Y	Z
Perceived Ease of Use (X1)	0.875				
Perceived Security (X2)	0.887	0.857			
Social Influence (X3)	0.824	0.802	0.844		
Buying Behavior (Y)	0.889	0.882	0.861	0.863	
Investment Intention (Z)	0.892	0.882	0.865	0.915	0.852

### Structural Model Evaluation

The structural model has very strong explanatory power. The adjusted R-square value for Buying Behavior is 0.881, meaning that Perceived Ease of Use, Perceived Security, Social Influence, and Investment Intention explain 88.1% of the variation in Buying Behavior. The adjusted R-square for Investment Intention is 0.866, meaning that Perceived Ease of Use, Perceived Security, and Social Influence explain 86.6% of the variation in intention. These values indicate that the proposed model is highly suitable for explaining the decision process of Gen-Z users in digital investment applications.

Table 8. R-square and effect size results

Endogenous construct	R-square	Adjusted R-square	Key f-square effects
Buying Behavior (Y)	0.882	0.881	Intention -> Y = 0.159; Social Influence -> Y = 0.080; Security -> Y = 0.065; Ease -> Y = 0.053
Investment Intention (Z)	0.867	0.866	Social Influence -> Z = 0.250; Ease -> Z = 0.154; Security -> Z = 0.148

The f-square results show that Investment Intention has the strongest effect size on Buying Behavior. For the formation of Investment Intention, Social Influence gives the largest contribution, followed by Perceived Ease of Use and Perceived Security. This implies that investment intention among Gen-Z users is not shaped only by technical convenience and safety perception, but also by their social environment, peer recommendation, and digital community exposure.

### Hypothesis Testing: Direct Effects

The bootstrapping results support all direct hypotheses. Perceived Ease of Use significantly affects Buying Behavior and Investment Intention. This means that when an investment application is easy to understand, easy to operate, and efficient, users are more likely to intend to use it and to show actual buying behavior. Perceived Security also significantly affects both outcomes, showing that data protection, transaction safety, and confidence in the system are essential for encouraging investment decisions. Social Influence significantly affects Investment Intention and Buying Behavior, demonstrating the role of recommendations and social norms. Investment Intention significantly affects Buying Behavior, confirming that intention is a key psychological bridge.

Table 9. Direct effects and hypothesis decisions

Hypothesis	Path	O	T statistic	P value	Decision
H1	PEOU -> Buying Behavior	0.202	3.585	0.000	Supported
H2	Perceived Security -> Buying Behavior	0.211	2.369	0.018	Supported
H3	Social Influence -> Buying Behavior	0.199	3.339	0.001	Supported
H4	Investment Intention -> Buying Behavior	0.377	3.414	0.001	Supported
H5	PEOU -> Investment Intention	0.338	5.616	0.000	Supported
H6	Perceived Security -> Investment Intention	0.314	5.371	0.000	Supported
H7	Social Influence -> Investment Intention	0.334	8.310	0.000	Supported

### Mediation Test: Indirect and Total Effects

The mediation test confirms that Investment Intention significantly mediates the effect of each antecedent variable on Buying Behavior. The indirect effect of Perceived Ease of Use on Buying Behavior through Investment Intention is significant, indicating that ease of use strengthens buying behavior partly by first increasing user intention. The indirect effect of Perceived Security is also significant, meaning that a sense of safety and trust encourages intention, which then moves users toward buying behavior. Social Influence also shows a significant indirect effect, proving that social encouragement can shape intention and later influence actual investment behavior.

Table 10. Specific indirect effects through Investment Intention

Hypothesis	Indirect path	O	T statistic	P value	Decision
H8	PEOU -> Intention -> Buying Behavior	0.127	2.472	0.013	Supported
H9	Perceived Security -> Intention -> Buying Behavior	0.118	3.702	0.000	Supported
H10	Social Influence -> Intention -> Buying Behavior	0.126	3.193	0.001	Supported

The total effect analysis strengthens the conclusion that all antecedents substantially contribute to buying behavior. Perceived Security has the highest total effect on Buying Behavior (0.330), closely followed by Perceived Ease of Use (0.329) and Social Influence (0.325). This means that the three antecedents are nearly balanced in their final influence on buying behavior when the mediating role of Investment Intention is considered. Therefore, application providers should not rely only on usability; they must simultaneously increase security credibility and social trust.

Table 11. Total effects on Buying Behavior and Investment Intention

Path	Total effect	T statistic	P value	Conclusion
PEOU -> Buying Behavior	0.329	4.563	0.000	Significant
Perceived Security -> Buying Behavior	0.330	4.285	0.000	Significant
Social Influence -> Buying Behavior	0.325	6.394	0.000	Significant
PEOU -> Investment Intention	0.338	5.616	0.000	Significant
Perceived Security -> Investment Intention	0.314	5.371	0.000	Significant
Social Influence -> Investment Intention	0.334	8.310	0.000	Significant
Investment Intention -> Buying Behavior	0.377	3.414	0.001	Significant

## Research Result

Overall, this study demonstrates that Perceived Ease of Use, Perceived Security, and Social Influence are significant predictors of Investment Intention and Buying Behavior among Generation-Z users of investment applications in North Sumatra. The model has strong predictive power, with adjusted R-square values above 0.86 for both endogenous variables. All direct and indirect hypotheses are accepted. The most important practical implication is that digital investment platform providers should design applications that are easy to use, visibly secure, and socially credible. These three aspects strengthen intention and ultimately increase buying behavior in application-based investment.

Table 12. Final hypothesis summary

Hypothesis	Statement	Result
H1-H3	PEOU, perceived security, and social influence significantly affect buying behavior.	Accepted
H4	Investment intention significantly affects buying behavior.	Accepted
H5-H7	PEOU, perceived security, and social influence significantly affect investment intention.	Accepted
H8-H10	Investment intention significantly mediates the influence of PEOU, perceived security, and social influence on buying behavior.	Accepted

## Conclusion

Perceived Ease of Use has a positive and significant influence on Investment Intention and Buying Behavior. This result shows that Gen-Z users are more willing to invest when the application interface is easy to understand, the features are simple to access, and the transaction process does not require complicated effort.

Perceived Security significantly influences Investment Intention and Buying Behavior. In financial technology, security perception becomes a fundamental requirement because users submit personal data, identity verification, and financial information. The significant effect indicates that users are more likely to invest when they believe that the platform protects their money and data. This finding also implies that security is not only a technical feature but also a communication issue; platforms must clearly show regulation, verification, data protection, risk warnings, and transaction confirmation to strengthen perceived security.

Social Influence significantly affects both Investment Intention and Buying Behavior. Although the descriptive result of social influence is lower than other variables, the structural result shows that social pressure and recommendations remain important. Generation-Z users are digitally connected, frequently exposed to investment content, and often influenced by friends, family, influencers, online communities, and platform reviews.

Investment Intention significantly affects Buying Behavior and mediates the relationship between the three antecedent variables and buying behavior. This confirms that buying behavior in investment applications is not formed instantly. Users first evaluate whether the application is easy, secure, and socially accepted; these evaluations create intention, and becomes the closest driver of buying behavior. Thus, the study supports the use of intention as a mediating variable in explaining digital investment adoption.

Based on these results, the study supports all ten hypotheses. The model proves that buying behavior in investment applications is not merely a direct response to ease, security, and social influence, but is also shaped through the user's intention. Therefore, future development of investment applications should focus on make the system easier, make security more visible, and build credible social trust to strengthen intention and actual buying behavior.

## References

- A. Algiffary and T. Sutabri, "Indonesian Journal of Computer Science," *Indones. J. Comput. Sci.*, vol. 12, no. 2, pp. 284–301, 2023.
- A. D. Adhi Putra, "Sentiment Analysis on User Reviews of the Bibit and Bareksa Application with the KNN Algorithm," *JATISI (Jurnal Tek. Inform. dan Sist. Informasi)*, vol. 8, no. 2, pp. 636–646, 2021.
- A. Rauf, "Faktor – Faktor Yang Mempengaruhi Perilaku Konsumen Dalam Keputusan Menggunakan Jasa Transportasi Pada Pt. Sumber Jaya Trans," *Dyn. Manag. J.*, vol. 6, no. 2, p. 102, 2022.
- F. Block, "What counts as investment? Productive and unproductive expenditures," *Theory Soc.*, vol. 53, no. 3, pp. 701–723, 2024.
- H. Siagian, Z. J. H. Tarigan, S. R. Basana, and R. Basuki, "The effect of perceived security, perceived ease of use, and perceived usefulness on consumer behavioral intention through trust in digital payment platform," *Int. J. Data Netw. Sci.*, vol. 6, no. 3, pp. 861–874, 2022.
- H. Zheng, F. Han, Y. Huang, Y. Wu, and X. Wu, *Factors influencing behavioral intention to use e-learning in higher education during the COVID-19 pandemic: A meta-analytic review based on the UTAUT2 model*, vol. 30, no. 9. Springer US, 2025.
- Inka Yusgiantoro, Zaafrri Ananto Husodo, Ratih Dyah Kusumastuti, Fajar Ayu Pigara, and Usman Arif, "The dynamics of interconnectedness and stability of the Indonesian financial sector: A system dynamics approach," *OJK Work. Pap. Ser.*, vol. 1, pp. 131–152, 2018.
- J. A. Andrea and J. S. Suroso, "Analisis Faktor-Faktor yang Mempengaruhi Penggunaan Aplikasi Investasi Reksadana Online pada Generasi Millennial dan Generasi Z," *ITEJ (Information Technol. Eng. Journals)*, vol. 7, no. 1, pp. 32–52, 2022.
- J. M. M. Fernández-fernández and F. P. Alberto, "Does privacy and ease of use influence user trust in digital banking applications in Spain and Portugal?," pp. 781–803, 2023.
- M. Christian, F. Fensi, and P. Arifin, "Determinan Intensi Penggunaan dan Advokasi Merek Pada Generasi Z di Jabodetabek: Investigasi Pada Aplikasi Bibit," *J. E-Bis*, vol. 7, no. 2, pp. 472–485, 2023.
- N. Januari, "SENTRI : Jurnal Riset Ilmiah," vol. 3, no. 1, pp. 159–165, 2024.
- N. L. Wafiroh, "Jurnal Akuntansi Aktual Theory of Planned Behavior as an Antecedent in Predicting Fraudulent Intentions of Academic Accountants and Non-Academic Accountants," vol. 11, no. 1, pp. 73–82, 2024.
- R. Panjaitan and H. N. Cahya, "A Perspective of Theory of Reasoned Action and Planned Behavior : Purchase Decision," vol. 29, no. 01, pp. 42–65, 2025.
- R. R. P. Roa, V. L. Salahag, and W. T. Saavedra, "Shopping Behaviour Factors and their Relationship on Consumer Preferences Between In-Store and Online Shopping," *Am. J. Econ. Bus. Innov.*, vol. 4, no. 3, pp. 195–204, 2025.
- S. Ananda and U. D. Lestari, "Use , And Social Influence Terhadap Intention To Use E-Wallet," *J. Cendekia Ilm.*, vol. 5, no. 1, pp. 731–745, 2025.
- S. T. Naskar, J. Maria, and M. Lindahl, *Forty years of the theory of planned behavior : a bibliometric analysis ( 1985 – 2024 )*, vol. 76, no. 1. Springer International Publishing, 2026.
- W. Widjanarko, H. Hadita, F. Saputra, and D. Y. A. Cahyanto, "Determinasi Kemudahan Akses Informasi Bagi Keputusan Investasi Gen Z," *Digit. Bisnis J. Publ. Ilmu Manaj. dan E-Commerce*, vol. 2, no. 4, pp. 248–264, 2023.