

## Analysis of Paylater Customer Intentions in E-Commerce with the Planned Behavior Method Theory Approach

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### **ABSTRACT**

*This study aims to examine the effect of attitudes on behavior, subjective norms, perceived behavioral control, behavioral intentions, and behavior in implementing the shopee paylater payment system (buy now pay later) in generation Z in Caturtunggal, Depok, Sleman, Yogyakarta. This research is descriptive quantitative. The sampling technique used purposive sampling with a total sample of 100 respondents. The data analysis technique used is the Partial Least Square (PLS) approach using Smartpls 4 software. The results of the research based on the analysis of the regression coefficients (t-statistics and p-value) show that the attitude variable has a negative and insignificant effect on the behavioral intention variable. subjective norm variable has a negative and insignificant effect on behavioral intention variable. the variable perceived behavioral control has a negative and insignificant effect on the behavioral intention variable. perceived behavioral control variables have a positive and significant effect on behavioral variables. Then the behavioral intention variable has a positive and significant effect on the behavior variable or generation Z behavior.*

**Keywords:** *e-commerce, theory of planned behavior, consumer behavior, consumer interest*

## A. INTRODUCTION

Online shopping has now become the choice of many Indonesian people to obtain the desired goods. The continuous growth of e-commerce has made Shopee join the industry. Shopee is one of the first mobile marketplace applications for consumers that is easy, fun, safe and practical to use. Shopee as an online buying and selling site has made changes to attract customers to make more transactions through the site. With the development of this increasingly easy and practical era, Shopee has now introduced a paylater site so that consumers are increasingly interested in continuing to transact using this feature (Widyanita, 2018)

However, despite the development of practical technology, especially the convenience offered by Shopee Paylater in Indonesia, there is still a poor public understanding of Shopee Paylater that has an impact on people who tend to be unsure in making online shopping transactions. Many of the other consumers who give this negative stigma make people reluctant to find out what benefits are obtained from using the paylater feature on Shopee e-commerce to help their business or find the items they need.

Paylater users on the Shopee marketplace are dominated by Generation Z students, but their lack of knowledge in sorting out information makes it easy for students to believe Paylater issues without any prior justification. Even though Paylater at Shopee, specifically buy now pay later, includes the term buying and selling *istijrar*, which means a buying and selling model where the consumer first takes the goods from the seller or seller, then at the end of the period pays the total price, of course with 0% interest.

This has an impact on consumer behavior to choose to pay with the Spayalter system (if needed), and the amount of negative information obtained is easily accepted by consumers through reviews on the internet or from the mouths of consumers or other users who have used the Shopee Paylater feature. influencing consumer behavior itself, especially in the Z generation in the Caturtunggal Yogyakarta area.

## B. LITERARURE REVIEW AND HIPOTESIS

Results of Utama's research (2022) show that first, there is a positive influence of subjective norms on the interest of Facebook marketplace users, secondly, there is an influence of behavioral perception control on the interest of Facebook marketplace users, thirdly, attitudes toward behavior do not affect interest in Facebook marketplace users, fourthly, perception control behavior has no effect on the interest of Facebook marketplace users, the five user interests have no effect on the behavior of Facebook marketplace users.

The results of Azhar's research (2018) show that first, that attitudes towards attitudes towards behavior have a significant effect on subjective norms, subjective norms have a significant effect on perceived behavior control, perceived behavior control has a significant effect on attitudes towards behavior. Attitude toward behavior toward behavior has a significant effect on intention

**Table I. Research Indicator**

Variable	Indicator
<i>Behavior (B)</i>	I prefer to transact at Shopee with a paylater system (buy now pay later) rather than credit at conventional stores

Variable	Indicator
	I prefer to transact at Shopee using Paylater (buy now pay later) even though there are additional fees
	I shared my knowledge in using Shopee Paylater (buy now pay later) with other friends in an effective way
<i>Behavioral Intention (BI)</i>	I'm not interested in shopping at Shopee using the paylater payment system (buy now pay later)
	I will transact at Shopee using the paylater payment system if the halal system is clear
	I want to recommend shopping at Shopee using paylater payments (buy now pay later) to friends, relatives, and other closest people.
	I will transact at Shopee using the spaylater payment system (buy now pay later) if I need something to buy
<i>Attitude Toward Behavior (ATB)</i>	I often transact at Shopee using paylater payments (buy now pay later)
	For me shopping at shopee using paylater (buy now pay later) is not a bad thing
	For me, transacting at Shopee using paylater payments (buy now pay later) is very easy
	For me shopping at Shopee using paylater payments (buy now pay later) is quite fun
<i>Subjective Norm (SN)</i>	Positive opinions from people around me influenced me to make shopee payments with the paylater system (buy now pay later)
	The negative opinion of people around influenced me to make shopee payments with the paylater system (buy now pay later)

Variable	Indicator
	In my opinion, other people's opinions are more important than mine when shopping at Shopee with the paylater system (buy now pay later)
	The opinion of parents influences me to make a shopee payment with a paylater system (buy now pay later)
<i>Perceived Behavioral Control (PBC)</i>	I believe that if I am able to transact at Shopee using the paylater payment system (buy now pay later)
	For me, transacting using Shopee pay with pay later (buy now pay later) is easy
	The decision to use the paylater payment system at Shopee E-Commerce is completely under my control
	Payment Decision by buy Buy Now Pay later or buy now pay next month on Shopee Paylater under my control

Source: (Utama, 2022)

**Table 2. Research Hypothesis**

No	Hypothesis
H1	Attitude toward behavior has a significant positive effect on behavior
H2	Subjective norms have a significant positive effect on behavior intention
H3	Percived behavior control has a significant positive effect on behavior
H4	Percived behavior control has a significant positive effect on behavior
H5	Behavior intention has a significant positive effect

No	Hypothesis
	on behavior
	Source: (Azhar, 2018; Furadantin, 2018; Ikhsan & Sukardi, 2020; Kadengkang & Linarti, 2020; Lavuri, 2022; Pavlou, 2002; Salsabella, 2020; Ulfah et al., 2018; Umi, 2022; Utama, 2022)

## C. RESEARCH METHOD

### Data Collection

This research is a type of quantitative research so that research problems can be solved using statistics or other quantification tools or measurements (Kamal et al., 2021). In this study the authors used a descriptive research approach. This type of research is descriptive, namely a type of research that is clearly structured where the type of data needed and who and how much sample size are needed have been prepared before data collection is carried out.

This research is a type of quantitative research so that research problems can be solved using statistics or other quantification tools or measurements (Kamal et al., 2021). Data processing is carried out using Smart PLS, questionnaires will be given to respondents, data based on questionnaires will be tabulated and then instrument trials will be carried out, the next process will be carried out quantitative data analysis to test the hypotheses that have been set.

### Population and Sample

The population in this study is Generation Z who have an understanding of Paylater and have made transactions on the Shopee application using the buy now pay later payment system. The sampling technique or sampling in this study used

a non-probability technique with purposive sampling. The sample criteria in this study included: aged 18 to 30 years, using and having an understanding of Shopee Paylater, having made payments using the paylater system, and being a Generation Z in the Yogyakarta Caturtunggal area.

This research population is not counted, so a specific evaluation is needed on the character of the specimen that is relevant to the research purpose or what is commonly called the Purposive Sampling technique. In determining specimens that can represent the population, the instrument for determining the total specimens of this research uses the Lemeshow formula.

$$n = z^2 p \frac{(1-p)}{d^2} = 1,96^2 0,5 \frac{(1-0,5)}{0,5^2} = 96,04 = 96$$

n : Number of Samples

z : Standard values = 1.96

p : Maximum estimate = 50% = 0.5

d : Alpha (0,10) or sampling error = 10%

So the minimum total specimens needed in the research were 96 informants but rounded up to 100 informants. The type of questionnaire that was distributed was a closed questionnaire which was assessed in the form of a Likert scale. The Likert scale is a way of calculating attitudes with a topic that is intended to prove the quality of someone's agreement or disagreement with each statement.

### **Sampling Period and Estimation Period**

This research will be conducted from November to December 2022 in Caturtunggal, Depok, Sleman, Yogyakarta. This study uses primary data.

## Data Analysis

The data analysis technique in this research is quantitative analysis using the Partial Least Square (PLS) approach. The purpose of PLS is to test weak theories and weak data, such as a small sample size or data normality problems, predict the effect of exogenous variables on endogenous variables, and explain the theoretical relationship between the two variables (Purwanto, 2020). The steps that must be taken in the analysis of the Partial Least Square (PLS) approach:

1. Designing a structural model (inner model) to explain the relationship between one latent variable and another latent variable.
2. Designing a measurement model (outer model) that explains the relationship between latent variables and their indicator variables which are reflective in this study.
3. The preparation of the path diagram construction is based on two models, namely the structural model and the measurement model.
4. Conversion of path diagrams into structural equation models (relationships between latent variables studied) and measurement models (relationships between indicator variables and latent variables).
5. Parameter estimation in the PLS (reflective model) is carried out by means of a path estimate.
6. Evaluation of Goodness of Fit by testing the suitability of the model, namely the outer model (Convergent validity, Discriminant validity, and Composite



reliability) and the inner model (R-square, f-square, and Q-square predictive relevance).

The hypothesis testing was carried out using the bootstrap resampling method and the test statistic used was the t test (Ghozali & Latan, 2015)

**Table 3. Terms of Measurement Model Criteria**

<i>Convergent Validity Average Variance Extracted (AVE)</i>	<i>Loading Factor</i>	1.	Value $\geq 0.50$ is accepted
		2.	Value $\leq 0.50$ is not acceptable
<i>Reliability</i>	<i>Composite Reliability</i>	1.	Values $>0.70$ are accepted
		2.	Value $\leq 0.60$ is not acceptable

Source: Gozhali dan Latan (2015)

## D. RESULTS AND DISCUSSION

### Uji Validitas

In this research, data processing uses SmartPLS 4, there are 3 ways presented for validity testing here, namely Convergent Validity using Outer Loading and Average Variance Extracted (AVE) measurement values and Discriminant Validity using Fornell Larcker Criterion and Cross Loading measurement values. The following data is presented in the table below:

a) Convergent Validity (Outer Loading)

Tabel 4. Convergent Validity (Outer Loading)

Variabel	Indikator	<i>Convergent Validity (Outer Loading)</i>	Keterangan
<i>Attitude Toward Behavior</i>	ATB1	0.890	Valid
	ATB2	0.889	Valid
	ATB3	0.775	Valid
	ATB4	0.947	Valid
<i>Subjectif Norm</i>	SNI	0.922	Valid
	SN2	0.941	Valid
	SN3	0.816	Valid
	SN4	0.935	Valid
<i>Perceive d Behavior al Control</i>	PBC1	0.753	Valid
	PBC2	0.820	Valid
	PBC3	0.912	Valid
	PBC4	0.819	Valid
<i>Behavior al Intentio n</i>	BII	0.915	Valid

Table 4 above shows that the Average Variance Extracted (AVE) value for each variable has met the conditions set, namely  $= 0.5$  or  $\geq 0.5$ . In this study, it can be seen that the lowest AVE value is 0.584, which means that all

variables can be declared convergently valid (Alim et al., 2021).

b) Average Variance Extracted (AVE)

**Tabel 5. Average Variance Extracted (AVE)**

Variabel	AVE	keterangan
<i>Attitude Toward Behavior</i>	0.770	<b>Valid</b>
<i>Subjectif Norm</i>	0.819	<b>Valid</b>
<i>Perceived Behavioral Control</i>	0.685	<b>Valid</b>
<i>Behavioral Intention</i>	0.844	<b>Valid</b>
<i>Behavior</i>	0.794	<b>Valid</b>

Based on the data in Table 5, it can be seen that all the indicators used have a higher correlation than the variables they measure. because in the cross loading test the variance shared by ATB and other variables must be higher than the correlation with other variables. meaning that all the indicators above can have good significance and can be well understood by respondents.

• **Discriminant Validity Test**

a) Cross Loading

**Tabel 6. Cross Loading**

	ATB	B	BI	PBC	SN
ATB1	0.890	0.811	0.767	0.733	0.619
ATB2	0.889	0.577	0.733	0.743	0.828
ATB3	0.775	0.627	0.579	0.660	0.790
ATB4	0.947	0.741	0.762	0.753	0.735
BI	0.659	0.891	0.681	0.671	0.618

B2	0.554	0.852	0.663	0.708	0.665
B3	0.853	0.929	0.934	0.825	0.800
BII	0.741	0.794	0.915	0.749	0.769
BI2	0.850	0.795	0.944	0.795	0.759
BI3	0.654	0.803	0.897	0.783	0.780
PBC1	0.614	0.483	0.513	0.755	0.684
PBC2	0.711	0.639	0.569	0.827	0.690
PBC3	0.787	0.826	0.837	0.911	0.687
PBC4	0.611	0.735	0.795	0.812	0.745
SNI	0.805	0.652	0.732	0.744	0.922
SN2	0.809	0.794	0.796	0.787	0.941
SN3	0.609	0.707	0.754	0.729	0.816
SN4	0.807	0.688	0.740	0.783	0.935

In table 6 it can be seen that the ATB is 0.877 greater than the correlation with other variables, then item B is 0.891 greater than the correlation with other variables, BI is 0.919 greater than the correlation with other variables, SN 0.905 is greater than the correlation with other variables, but PBC 0.828 smaller than the correlation with other variables. This means that all the indicators above can have good significance and can be well understood by respondents except for the PBC variable.

b) Formell-Larcker Criterion

**Tabel 7. Formell-Larcker Criterion**

	ATB	B	BI	PBC	SN
<i>Attitude Toward Behavior</i>	0.877				
<i>Behavior</i>	0.788	0.891			
<i>Behavioral Intention</i>	0.815	0.868	0.919		

<i>Perceived Behavioral Control</i>	0.824	0.832	0.844	0.828	
<i>Subject Norm</i>	0.838	0.788	0.837	0.842	0.905

In table 7 it can be seen that the ATB is 0.877 greater than the correlation with other variables, then item B is 0.891 greater than the correlation with other variables, BI is 0.919 greater than the correlation with other variables, SN 0.905 is greater than the correlation with other variables, but PBC 0.828 smaller than the correlation with other variables. This means that all the indicators above can have good significance and can be well understood by respondents except for the PBC variable.

c) Heterotrait-Monotrait Ratio (HTMT)

**Tabel 8. Heterotrait-Monotrait Ratio (HTMT)**

	HTMT
<i>Behavior &lt;-&gt; Attitude Toward Behavior</i>	0,872
<i>Behavioral Intention &lt;-&gt; Attitude Toward Behavior</i>	0,897
<i>Behavioral Intention &lt;-&gt; Behavior</i>	0,958
<i>Perceived Behavioral Control &lt;-&gt; Attitude Toward Behavior</i>	0,941
<i>Perceived Behavioral Control &lt;-&gt; Behavior</i>	0,932
<i>Perceived Behavioral Control &lt;-&gt; Behavioral Intention</i>	0,931
<i>Subject Norm &lt;-&gt; Attitude Toward Behavior</i>	0,930
<i>Subject Norm &lt;-&gt; Behavior</i>	0,866
<i>Subject Norm &lt;-&gt; Behavioral Intention</i>	0,913
<i>Subject Norm &lt;-&gt; Perceived Behavioral Control</i>	0,953

Based on the data in Table 8, it shows that not all HTMT values are  $<0.9$ , meaning that there are still some invalid constructs. Where the constructs declared valid according to HTMT calculations are Behavior  $\leftrightarrow$  Attitude Toward Behavior with a value of 0.872, Behavioral Intention  $\leftrightarrow$  Attitude Toward Behavior with a value of 0.897, Subject Norm  $\leftrightarrow$  Behavior with a value of 0.866.

- Reliability Test

Tabel 9. Composite Reability dan Cronbach's Alpha

Variabel	<i>Composite Reliability</i>	<i>Cronbach's Alpha</i>	Keterangan
ATB	0,912	0,889	Reliabel
SN	0,926	0,925	Reliabel
PBC	0,881	0,849	Reliabel
BI	0,908	0,908	Reliabel
B	0,911	0,871	Reliabel

Based on table 9 above, it is known that the composite reliability and Cronbach's alpha values of all research variables have a value of  $\geq 0.7$ , loading values above 0.7 indicate that the construct can explain more than 50% of the indicator variance (Furadantin, 2018). These results indicate that all variables in this study are reliable.

- Model Structural Evaluation Test

- a) R-Square

Tabel 10. R-Square

Konstruk (Variabel Laten)	<i>R-Square</i>
<i>Behavior</i>	0,758

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<i>Behavioral Intention</i>	0,783
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From table 10 above it can be seen that the R-Square values for the latent variables Behavior (B) and Behavioral Intention (BI) can be explained by Attitude Toward Behavior, Subjective Norm, Perceived Behavioral Control of 70%. While 30% is explained by other factors outside the variables studied.

b) Path Coefficient

**Tabel II. Koefisien Jalur (Path Coefficient)**

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	<i>Path Coefficient</i>	<i>Description</i>
<i>Attitude Toward Behavior (ATB)</i>	0,227	Positif
<i>Subjectif Norm (SN)</i>	0,311	Positif

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Table II above shows that the path coefficient values for the ATB, SN and PBC variables for BI and B are between 0 and 1, which means they are positive.

c) Model Fit

**Tabel 12. Model Fit**

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	<i>Saturated Model</i>	<i>Estimated Model</i>
Normal Fit Index	0,547	0,543

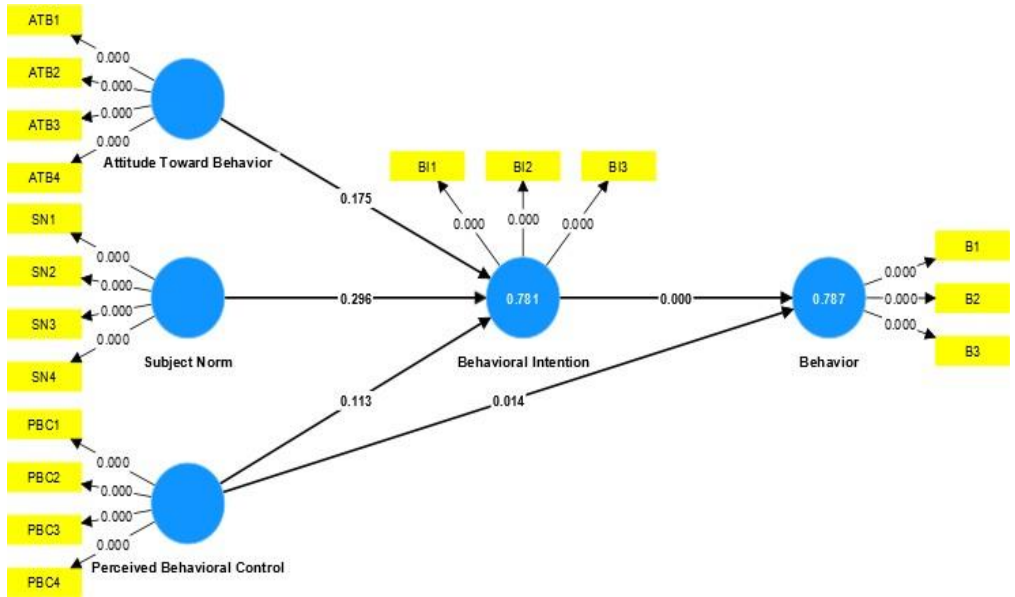
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Table 12 above shows that the NFI value is 0.547 with a presentation of 54%, this means that the model in this study has a high degree of fit.

### Regression Coefficient Analysis

The following is the value of the regression coefficient test in this study, which can be seen in the figure and table below:

Figure I. BootStrapping Test SmartPLS Model



Tabel I3. Koefisien Regresi BootStrapping (T-Statistic dan P-Value)

Hypothetical Relationship	<i>T-Statistic</i>	<i>P-Value</i>	Information
<i>Attitude Toward Behavior - &gt; Behavioral Intention</i>	1,356	0,175	Rejected
<i>Subjective Norm -&gt; Behavioral Intention</i>	1,044	0,296	Rejected
<i>Perceived Behavioral Control -&gt; Behavioral Intention</i>	1,583	0,113	Rejected



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<i>Perceived Behavioral Control</i>	3,614	0,014	Accepted
<i>-&gt; Behavior</i>			
<i>Behavioral Intention -&gt;</i>	3,858	0,000	Accepted
<i>Behavior</i>			

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Based on the picture and table above, it can be seen or analyzed as follows: (1) Attitude Toward Behavior has no significant effect on Behavioral Intention with a P-Value of 0.175 meaning that the hypothesis on this variable is not rejected, (2) Subjective Norm has no significant effect on Behavioral Intention with a P-Value of 0.296 means the hypothesis on this variable is rejected, (3) Perceived Behavioral Control has no significant effect on Behavioral Intention with a P-Value of 0.113 meaning the hypothesis on this variable is rejected. (4) Perceived Behavioral Control has a significant effect on Behavior with a P-Value of 0.014. (5) Behavioral Intention has a significant effect on Behavior with a P-Value of 0.000.

## Discussion

- a) The Effect of Attitude Toward Behavior on Behavioral Intention

The results of the analysis above show that Attitude Toward behavior has no significant effect on Behavioral Intention. This can be seen from the T-Statistic value of 1.356 and P-Value of 0.175. This means that an attitude towards behavior has no significant effect on consumer interest in using the payment system using ShopeePaylater (buy now pay later). So it can be concluded that Attitude Toward Behavior has nothing to do with the Behavioral Intention of ShopeePaylater users, buy now pay later on

generation Z in the Caturtunggal area. This result is not in line with H1 which states that the Attitude Toward Behavior variable has a significant effect on Behavioral Intention.

b) The Effect of Subjective Norm on Behavioral Intention

The results of the analysis above show that Subjective Norm has no significant effect on Behavioral Intention. This can be seen from the T-Statistic value of 1.044 and the P-Value of 0.296. This means that subjective norms have no significant effect on consumer interest in using the payment system using ShopeePaylater (buy now pay later). So it can be concluded that the Subjective Norm has nothing to do with the Behavioral Intention of ShopeePaylater users, buy now pay later in the Z generation. This result is not in line with H2 which states that the subjective norm variable has a significant effect on Behavioral Intention.

c) The Effect of Perceived Behavioral Control on Behavioral Intention.

The results of the analysis show that Perceived Behavioral Control has no significant effect on Behavioral Intention. This can be seen from the T-Statistic value of 1.583 and the P-Value of 0.113. This means that perceived control over behavior has no significant effect on consumer interest in using the payment system using the Shopee Paylater (buy now pay later). So it can be concluded that Perceived Behavioral Control has nothing to do with the Behavioral Intention of Shopee Paylater users, buy now pay later in the Z generation. This result is not in line with H3 which states that the Perceived Behavioral

Control variable has a significant effect on Behavioral Intention.

- d) The Effect of Perceived Behavioral Control on Behavior  
The results of the analysis show that Perceived Behavioral Control has a significant influence on Behavior. This can be seen from the T-Statistic value of 3.614 and P-Value of 0.014. As explained above if the T-Statistic value  $\geq 1.96$  and the P-Value  $\leq 0.05$  then the hypothesis is accepted or significant (Furadantin, 2018) . This means that perceived control over behavior has a significant effect on consumer behavior in using the payment system using Shopee Paylater (buy now pay later). So it can be concluded that Perceived Behavioral Control is related to Shopee Paylater users, buy now, pay later, in generation Z. This result is in line with H4 which states that the Perceived Behavioral Control variable has a significant effect on Behavior.
- e) Effect of Behavioral Intention on Behavior  
The results of the analysis above show that Behavioral Intention has a significant influence on Behavior. This means that the interest of Gen Z has a significant effect on consumer behavior in using the Shopee Paylater payment system (buy now pay later). So it can be concluded that Behavioral Intention has a relationship with Shopee Paylater users, buy now pay later in the Z generation of Single Catur. This result is in line with H5 which states that the Behavioral Intention variable has a significant effect on Behavior.

## E. Conclusion

Based on the results of the analysis that has been obtained in this study, the following conclusions can be drawn:

1. Attitude Toward behavior does not have an influence on Behavioral Intention. meaning that attitudes towards behavior do not affect the interest of generation Z consumers in using the payment system using ShopeePaylater (buy now pay later).
2. Subjective Norms have no effect on Behavioral Intention. This means that subjective norms do not affect consumer interest in using the payment system using ShopeePaylater (buy now pay later). It can be concluded that the Subjective Norm has no relation to the Behavioral Intention of ShopeePaylater users, buy now pay later in generation Z.
3. Perceived Behavioral Control does not have any influence on Behavioral Intention. This means that perceived control over behavior has no significant effect on consumer interest in using the payment system using Shopee Paylater (buy now pay later). It can be concluded that Perceived Behavioral Control has no relation to the Behavioral Intention of ShopeePaylater users, buy now pay later in generation Z.
4. Perceived Behavioral Control has an effect on Behavior. This means that perceived control over behavior influences consumer behavior in using the payment system using Shopee Paylater (buy now pay later). The conclusion is drawn that Perceived Behavioral Control is related to Shopee Paylater users, buy now pay later in generation Z.

5. Behavioral Intention has an effect on Behavior. This means that Gen Z interest influences consumer behavior in using the ShopeePaylater payment system (buy now pay later).

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