



The Influence Of Lifestyle And Risk Perception On The Intention To Use Paylater, Moderated By Trust

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ABSTRACT

The rapid development of Paylater services in Indonesia, as part of the digital transformation and growth of e-commerce, has facilitated transactions without the need for credit cards, yet it raises concerns about financial and social risks that influence user intentions. This study's objective is to establish the effects of lifestyle and risk perception on the aim to use Pay Later services, with assign as a moderating variable. A quantitative technique was employed with data collected by online questionnaires and examined by Partial Least Squares (PLS). The outcomes indicate that lifestyle has a significant positive influence on usage intention, while risk perception has a significant negative influence, but trust does not significantly moderate these relationships. In conclusion, psychological and social factors are crucial in decisions regarding Paylater usage, making targeted marketing strategies and risk education key to increasing adoption of these services.

INTRODUCTION

Digital transformation has now become an integral part of the Indonesian economy, with digital financial services no longer a novel innovation, but rather a daily necessity. Digital transactions are increasingly widespread not just in urban areas but also in rural areas, supported by high internet and smartphone penetration. According to the latest data, around 73.7% of Indonesia's population uses the internet, and 66.5% of them have made digital transactions (APJII, 2019).

Paylater services, or "buy now, pay later," have become an integral part of Indonesia's e-commerce ecosystem. Platforms such as Shopee Paylater, Tokopedia Paylater, Kredivo, and Akulaku have changed the way consumers transact by offering easy payment options without credit cards. Data shows that the penetration of Paylater services in Indonesia has reached 25% of total e-commerce users in 2024, with an annual growth of 35% (Statista, 2024).

According to Restike et al. (2024) The use of Paylater services cannot be separated from the influence of consumer lifestyles, especially among the younger generation who are active on social media. A culture of consumption driven by trends, influencers, and the desire to show social status has created more impulsive purchasing patterns. Field evidence shows that digital consumption culture has shaped new behavior patterns among the younger generation. Social pressure through social media such as TikTok and Instagram has created high lifestyle standards, prompting many individuals to use pay later as an instant solution to encounter their consumption needs. Previous research shows that 68% of pay later users aged 18-35 admit that the lifestyles they see on social media influence their purchasing decisions (Febi, 2023).

Perceived financial risk is a dominant factor influencing the intention to use Paylater services. This financial risk can become a heavy psychological burden and can make consumers hesitate to use paylater services. Research by Li et al. (2023) shows that consumers' main concerns relate to their ability to pay installments on time and the potential to get trapped in long-term debt. Social risks also play a role, as users may fear negative judgments from their social environment as a result of using this debt facility, which could impact their reputation and social relationships. Research by Mvondo et al. (2023) found variations in perceptions across generations, with older age groups tending to view the use of this service negatively.

This study developed an integrative model that combines lifestyle and risk perception as independent variables, trust as a moderating variable, and usage intention as a dependent variable. This model is more comprehensive because it tests the moderating influence of trust on both independent and dependent relationships simultaneously.

LITERATURE REVIEW

Ajzen (1991) presented the Theory of Planned Behavior (TPB), which establishes about someone's behavior is influenced by intention, while intention is affected by 3 main factors, namely perceived behavioral control, subjective norms, and attitude toward behavior. Ajzen added that the factor of belief in the consequences of behavior will influence the formation of these three components, so that TPB is considered one of the most comprehensive theories in understanding consumer behavior. In this study, lifestyle is a factor that influences individuals' attitudes towards the use of Paylater. Consumers with modern, hedonistic, and consumptive lifestyles will consider Paylater a beneficial service because it can instantly fulfill their needs, while consumers with frugal or traditional lifestyles tend to consider Paylater detrimental because it has the potential to cause debt. Perceived behavioral control is someone's belief about the smoothness or obstacles when performing a behavior. In this study, risk perception is closely related to perceived behavioral control. If consumers feel secure using Paylater and are assured that they can control their payments, their perceived behavioral control will be high, thereby increasing their intention to use Paylater. Conversely, if consumers perceive Paylater as high risk, such as high interest rates, potential default, or the threat of personal data leaks, their perceived behavioral control will be low, thereby decreasing their intention to use it.

Furthermore, this study adds the variable of trust as a moderator. The influence of risk perception and lifestyle on the intention to use Paylater is strengthened or weakened by trust. If consumers have a high trust in the service provider, then even if there are risks, they will still tend to have the intention to use Paylater. Conversely, if trust is low, even if consumers have a consumptive lifestyle and the risk is considered low, they will still be reluctant to use the service because they are unsure of the credibility of the Paylater provider (Anggraeni, 2023).

Life Style

Kotler dan Keller (2016) state that lifestyle is an individual's pattern of life as demonstrated by their interests, activities, and opinions. Meanwhile, Assael (2010) reveals that lifestyle is how

individuals use their time (activities), their views of their environment (interests), and their opinions about themselves and their environment.

Research conducted by Yusuf (2022) shows that someone's intention to use or purchase is positively and significantly affected by lifestyle. Lifestyle includes an individual's activities, interests, and opinions that influence preferences and decisions in choosing products or services. The higher the compatibility of a person's lifestyle with the available products or services, the greater the intention to use those products.

Risk Perception

Risk perception is a subjective assessment made by users of the potential losses or negative impacts that may arise from using pay later services, such as the risk of late payment penalties, financial losses, or social risks. Risk perception covers various aspects, such as financial, social, performance, time, physical, and psychological risks that make consumers feel uncomfortable or hesitant to purchase or use a product (Basalamah et al. 2022).

According to the findings of Susanto et al. (2023)) The decision or intention to use a product is negatively and significantly influenced by risk perception. This means that the higher the risk perceived by consumers (e.g., fear of loss, concern about data security, fear of poor quality), the lower their decision or intention to use the product. Conversely, if the perceived risk is low, the decision or intention to use the product will be higher.

Trust

Kotler dan Keller (2020) reveal that a company's willingness to cherish its business partners is called trust. Trust count on several interpersonal and interorganizational factors, including integrity, honesty, competence, and good intentions. Trust is defined by Lewicki & Wiethoff (2000) as a someone's faith and preference to behave according to the words, actions, and decisions of others.

Derived from the outcomes of research by Afandi et al. (2022) on the use of Paylater in North Sumatra, trust as a moderating variable was found to neither strengthen nor weaken the correlation between various determining factors (such as price value, social influence, effort expectancy, habit, and hedonic motivation) and the intention to use Paylater. This is because Paylater carries certain risks, so the relationship between these variables is not effectively moderated by trust.

Intention to Use

Based on technology use, intention to use is very important to understand. In Herien (2023), intention to use is the initial stage that describes a person's tendency or readiness to use a technology before actually using it. This intention reflects an individual's motivation, desire, and mental readiness to accept and adopt new technology.

In the study by Listiyono et al. (2022), usage intention is a conscious plan that a person has to behave or not behave in the future. Based on technology use, usage intention refers to the desire or motivation that arises in users to continue using or adopting the technology.

METHOD

This research tends to establish the influence of lifestyle and risk perception on the intention to use Paylater services with trust as a moderating variable. Based on these objectives, this study is a quantitative research with an explanatory approach. Quantitative study was selected for the reason that the data collected were in the form of numbers and examined using statistics to test the formulated hypotheses (Sugiyono, 2020).

The explanatory approach is used for the reason that this research tends to define the causal correlation between variables and test the influence of moderating variables. According to

Ary et al. (2010) Explanatory research focuses on explaining the cause-and-effect relationship between phenomena through hypothesis testing. This approach is appropriate because the researcher wants to know how much influence lifestyle and risk perception have on the intention to use Paylater, and how trust moderates this relationship.

This study also uses a deductive approach, where researchers test existing theories to answer research questions. According to Sekaran et al. (2016) The deductive approach begins with the development of a conceptual framework based on existing theories, then formulating hypotheses, and testing these hypotheses through data collection and analysis. Methodologically, this study is classified as verifiable research because its purpose is to test the validity of existing theories in an empirical context. As explained by Neuman (2014) Verifiable research uses empirical data to confirm or reject previously developed theoretical propositions.

The population of this study is all users or potential users of Paylater services in Indonesia. More specifically, the target population consists of individuals who have used or have the potential to use pay later services in online transactions, particularly on e-commerce platforms including Shopee, Tokopedia, and similar platforms that provide Paylater services. The sample size is determined derived from the rule of thumb in quantitative research using Structural Equation Modeling (SEM), where the sample is at least 10 times the number of indicators (Hair et al., 2019). There are 15 indicators in this study, so the recommended sample size is at least 150 respondents. This study targets 200 respondents to certify the analysis results' reliability and anticipate the possibility of incomplete or invalid data.

This study applies descriptive statistical analysis methodology, which is a technique used to present, summarize, and describe the collected data so that it can be understood more easily. The aim is to give a clear potrait of the data characteristics, such as the median, mean, frequency distribution, mode, standard deviation, and range, without generalizing to a broader population. The study data were examined using the Partial Least Squares (PLS) approach with SmartPLS 4 software, a statistical method designed to analyze correlations between a number of variables in a model.

RESULTS

This research was carried out by answering the hypothesis regarding the effect of lifestyle (X1) and risk perception (X2) on the intention to use (Y) Paylater, with trust (M) as a moderating variable.

Table 1 Characteristics of Respondents According to Gender

No.	Gender	Total	Percentage
1.	Male	98	35%
2.	Female	181	65%
Total		279	100%

Source: Researcher's Data Processing 2025

Table 2 Characteristics of Respondents According to Age

No.	Age	Total	Percentage
1.	18-23 years old	177	64%
2.	24-29 years old	36	13%
3.	30-35 years old	20	7%
4.	35-40 years old	15	5%
5.	> 40 years old	31	11%
Total		279	100%

Source: Researcher's Data Processing 2025

Table 3 Characteristics of Respondents According to Occupation

No.	Occupation	Total	Percentage
1.	Students	140	50%
2.	Civil Servants	16	6%
3.	Private Sector Employees	64	23%
4.	Wirausaha	17	6%
5.	Housewife	14	5%
6.	Others	28	10%
Total		279	100%

Source: Researcher's Data Processing 2025

Table 4 Characteristics of Respondents According to Income

No.	Income	Total	Percentage
1.	Rp. 0 - 1.000.000	120	43%
2.	Rp. 1.000.000 - 3.000.000	77	28%
3.	Rp. 3.000.000 - 5.000.000	59	21%
4.	Rp. 5.000.000 - 10.000.000	18	6%
5.	> Rp. 10.000.000	5	2%
Total		279	100%

Source: Researcher's Data Processing 2025

The results of the questionnaire data processing show that this study mainly covers young female respondents aged 18-23 years old, students, and those with low to middle incomes. Millennials and Gen Z are the main users of Paylater in Indonesia, with high technology adoption rates and digital consumptive lifestyles. They use Paylater as an easy and flexible financing solution for consumption needs without immediate cash funds. In addition, this group has a higher tendency to use digital payment methods and is the main target of Paylater services, especially in the student segment, which often has limited funds and requires ease of payment.

Evaluation of the Measurement Model

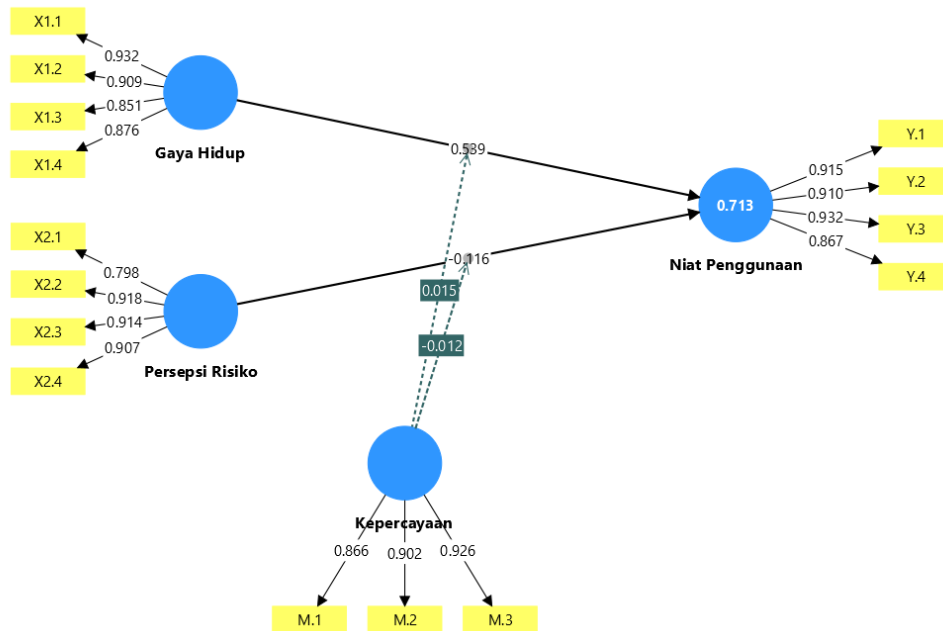
Derived from the data obtained from the questionnaire recapitulation, a main model was then formed using SEM-PLS. The measurement model evaluation process was held systematically, including convergent reliability and validity tests. To assess the quality of the construct indicators, an outer loading analysis was performed to ensure convergent validity. Next, the PLS-Algorithm process was run to estimate important values such as Composite Reliability, Cronbach Alpha, and Average Variance Extracted (AVE).

Table 5 Recapitulation of Outer Loading and Average

	Life style	Trust	Intention to Use	Risk Perception
M.1		0.866		
M.2		0.902		
M.3		0.926		
X1.1	0.932			
X1.2	0.909			
X1.3	0.851			
X1.4	0.876			

X2.1				0.798
X2.2				0.918
X2.3				0.914
X2.4				0.907
Y.1			0.915	
Y.2			0.910	
Y.3			0.932	
Y.4			0.867	

Figure 1



Convergence is considered to be fulfilled if > 50% of the indicator variance can be described by the construct (average variance extracted value > 0.50) and each standard loading for each indicator is ≥ 0.50 (or ≥ 0.70 when referring to strict standards). In the table, each indicator shows an outer loading value > 0.5, so the individual reflexive measure is considered to have met the requirements.

Table 6 Construct Validity dan Reliability

	Cronbach's alpha	Composite reliability (rho_c)	Average Variance Extracted (AVE)
<i>Life Style</i>	0.914	0.940	0.796
<i>Trust</i>	0.880	0.926	0.807
<i>Intention to Use</i>	0.927	0.948	0.821
<i>Risk Perception</i>	0.908	0.935	0.784

Source: PLS Processing Results, 2025

Derived from the outcomes presented in the table, all constructs are proven to meet reliability standards, as each Cronbach's Alpha and Composite Reliability value is > 0.70 and each AVE value exceeds 0.50, in line with the suggested criteria.

Evaluasi Model Struktural (Inner Model)**Table 7 R² Value**

	R-Square	R-Square adjusted
<i>Intention to Use</i>	0.713	0.707

Source: PLS Processing Results, 2025

The R² value of the Intention to Use variable is 0.713, which indicates that the Lifestyle, Risk Perception, and Trust variables can explain 71.3% of the Intention to Use variable. Therefore, it able to be stated that the model is considered moderate.

Table 8 f-Square Value

	Intention to Use	Description
<i>Life Style</i>	0.491	Strong
<i>Risk Perception</i>	0.044	Weak
<i>Trust x Life Style</i>	0.001	Very Weak
<i>Trust x Risk Perception</i>	0.001	Very Weak

Source: PLS Processing Results, 2025

Table 9 Path Coefficient

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
<i>LS > ITS</i>	0.539	0.537	0.062	8.753	0.000
<i>RP > ITS</i>	-0.116	-0.117	0.032	3.617	0.000
<i>TxLS > ITS</i>	0.015	0.016	0.033	0.455	0.325
<i>TxRP > ITS</i>	-0.012	-0.013	0.025	0.499	0.309

Source: PLS Processing Results, 2025

Hypothesis Test Results

The findings of the analysis in the table above present the test results, which will be explained as follows:

1. The outcomes of testing H1 able to be viewed from the positive coefficient value of 0.540 and the t-statistic of 8.753 > 1.650, accompanied by a sig level (0.000 < 0.05). These three indicators confirm that the intention to use Paylater services is positively affected by lifestyle. The outcomes present that the H1 is accepted. This is supported by the TPB. In TPB, intention is affected by subjective norms, attitudes, and perceived behavioral control; lifestyle indirectly reflects these three aspects. A modern and dynamic lifestyle shapes positive attitudes towards the use of PayLater, creates supportive social norms, and increases individuals' perceived control over their ability to use the service. The findings of this study also support Anggraeni's research the which reveals that Shopee Paylater users' trust is positively and significantly influenced by lifestyle. Users' trust in using Shopee Paylater will be stronger as their perceived lifestyle increases (Anggraeni, 2023)
2. The outcomes of the H2 test able to be viewed from the negative coefficient value of -0.116 and the t-statistic of 3.617 > 1.650 with a significance level of (0.000 < 0.05). These three indicators confirm that the intention to use Paylater is negatively and significantly influenced by risk perception. Thus, the H2 is accepted. These findings show that the higher the risk perception felt by consumers, including financial risk (fear of debt and high interest rates), security risk (concerns about data leaks), psychological risks (stress and anxiety), social risks

- (negative stigma), and performance risks (doubts about the system), the lower their intention to use or continue using Paylater. These results support Nurajizah's research, which reveals that trust and the intention to repurchase Shopee Paylater services are negatively influenced by risk perception. This study highlights security and fraud risks as the main factors (Nurajizah, 2013).
3. The outcomes of the H3 test able to be viewed from the positive coefficient value of 0.015 and the t-statistic of $0.455 < 1.650$ with a significance level of $(0.352 > 0.05)$. These three indicators confirm that trust cannot be a moderator that strengthens or weakens lifestyle toward the intention to use Paylater. Thus, the H3 is rejected. These findings show that both consumers with high and low levels of trust in Paylater services, if they have a consumptive or hedonistic lifestyle, still have relatively the same intention to use Paylater
 4. The outcomes of the H4 test able to be viewed from the negative coefficient value of -0.012 and the t-statistic of $0.499 < 1.650$ with a significance level of $(0.309 > 0.05)$. These three indicators confirm that trust cannot be a moderator that strengthens or weakens risk perception towards the intention to use Paylater. These results show that both consumers with high and low levels of trust in Paylater providers, if they have a high perception of risk (concerns about debt, data leaks, financial stress, or social stigma), will still reduce or avoid using Paylater with relatively the same intensity.

DISCUSSION

This study gives a fundamental contribution to comprehension about the dynamics of digital consumer behavior in Indonesia, particularly in relation to the rapidly growing adoption of financial technology services. By integrating the TPB as a theoretical foundation, this research gives a comprehensive understanding of a number of psychological and social factors that influence the decision to use Paylater.

Paylater service providers need to design marketing strategies that emphasize lifestyle enhancement. Campaigns that emphasize convenience, flexibility, and how Paylater allows users to maintain or improve their lifestyle can increase service adoption. However, it is also important to balance these promotions with financial literacy education to avoid excessive consumption behavior that can harm consumers.

Paylater service providers must develop effective educational mechanisms regarding hidden costs, consequences of late payments, and healthy financial management strategies. In addition, strengthening data security systems and clear communication about consumer protection can help reduce risk perception and increase user trust.

Future research needs to explore whether trust is more appropriately positioned as an antecedent or mediator variable rather than a moderator in the Pay Later context. In addition, it is necessary to examine more specific dimensions of trust (trust in technology, trust in institutions, or trust in regulatory systems) that may have different moderating effects.

CONCLUSION

The conclusion from the findings and discussion of the study is that the intention to use Paylater services is positively and significantly affected by lifestyle, where consumers with consumptive and hedonistic lifestyles tend to be more interested in using these services. The intention to use is negatively and significantly influenced by risk perception, which shows that concerns about financial risk, data security, and social stigma can reduce interest in using Paylater. Meanwhile, trust as a moderating variable does not show a significant influence in strengthening or weakening the correlation between lifestyle and risk perception on the intention to use. These outcomes highlight the substance of psychological and social factors in Paylater usage decisions and provide a basis for marketing strategies that are tailored to consumer

characteristics and efforts to mitigate perceived risks. Further research is needed to examine a number of other factors that affect the intention to use this service so that development strategies can be more targeted.

LIMITATIONS

1. Limitations of Moderating Variables

Trust as a moderating variable did not show a significant effect, indicating the possibility of exploring other moderating variables or repositioning trust as a mediating variable.

2. Respondent Limitations

The use of online questionnaires in this study may have caused respondent bias among those familiar with digital technology, resulting in uneven respondent selection in data collection.

3. Geographical Limitations

This study may be limited to certain regions in Indonesia and does not yet cover a wider geographical variation, which may affect the generalization of the research results.

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