Journal of Economich, Technology and Business (JETBIS)
Volume 4, Number 11 November 2025
p-ISSN 2964-903X; e-ISSN 2962-9330

Generation Z's Perceptions of the Practicality and Convenience of Online Shopping

Budiana, Fitri Faujiah, Aldiansyah
Universitas Islam Bunga Bangsa Cirebon
Email : edun2006@gmail.com, faujiahfitri087@gmail.com, aldiansyah007xd@gmail.com

KEYWORDS:
Convenience; Generation Z; Online Shopping; Perception; Practicality.

ABSTRACT
This study aims to analyze Generation Z's perceptions of the practicality and convenience of online shopping through various e-commerce platforms such as Shopee and TikTok Shop. Generation Z is known as a generation of digital natives who are familiar with technology and have a high tendency to shop online because it is considered faster, easier, and more efficient than conventional shopping. The research method used was descriptive qualitative, with five respondents selected by purposive sampling. Data were collected through an open questionnaire containing ten questions about experiences, views, and motivations for online shopping. The results showed that practicality, time efficiency, and promotions were the dominant factors that increased the convenience of shopping. The respondents considered that online shopping facilitated their daily activities because it could be done anytime without having to leave the house. Trust factors, such as transaction security and product review reliability, also played an important role in shaping positive perceptions of online shopping. In addition, the availability of promotions, discounts, and free shipping had a significant influence on purchasing decisions. This study concludes that the combination of ease of access, economic value, and security are the main factors that shape Generation Z's perception of the convenience and practicality of online shopping in the digital age.

INTRODUCTION

The rapid advancement of digital technology in the modern era has had a major impact on various aspects of human life, including consumer patterns (Sima et al., 2020). One of the most noticeable changes is the rise of online shopping, which has become a part of everyday life, especially among the younger generation (Lissitsa & Kol, 2016). Various e-commerce platforms such as Shopee, TikTok Shop, and other marketplaces offer convenience, speed, and comfort that cannot be found in conventional shopping systems (Nurlaila et al., 2026). This transformation in consumer behavior is particularly evident among Generation Z, whose purchasing decisions are fundamentally shaped by their perceptions of two critical variables: (Dragolea et al., 2023) practicality and convenience in online shopping contexts. In this study, "Generation Z's perception"

refers to the subjective evaluations, beliefs, and attitudes held by individuals born between 1997 and 2012 regarding their online shopping experiences (McGraw, 2022). Specifically, practicality is conceptualized as the functional efficiency of online shopping, encompassing ease of access to products, simplicity of transaction processes, availability of diverse payment methods, and time-saving characteristics that facilitate purchasing activities (Tandon et al., 2016). Meanwhile, convenience represents the experiential dimension of online shopping, including user-friendly platform interfaces, responsive customer service quality, secure transaction environments, reliable delivery systems, and overall shopping comfort that reduces cognitive effort and enhances user satisfaction. These two constructs serve as the dependent variables in this research, as they reflect Generation Z's evaluative responses to online shopping platforms, while the independent variables comprise various platform features, promotional strategies, trust-building mechanisms, and service quality attributes that influence these perceptions (Bateman et al., 2017).

Generation Z, also known as centennials, is a group of individuals born between 1997 and 2012, after the emergence of millennials or Generation Y. According to Tapscott in Islami (2016), this generation includes those born between 1998 and 2009. Overall, these various opinions are consistent because Generation Z is generally considered to be the generation born after 1996 (Pew Research Center in Business Insider, 2018). Generation Z's unique characteristics fundamentally differentiate them from previous generations in terms of online shopping behavior, making them a critical demographic for e-commerce research (Vieira et al., 2020). As true digital natives, Generation Z members have been exposed to internet technology, smartphones, and social media platforms from their formative years, creating inherent comfort and proficiency with digital transactions (Dingli et al., 2015). This technological fluency translates into distinct shopping behaviors characterized by high expectations for seamless user experiences, instant gratification through fast delivery, and integrated social commerce features (Asif, 2025). Research indicates that Generation Z exhibits greater price sensitivity compared to millennials, actively seeking discounts, promotions, and value-for-money propositions in their purchasing decisions (Francis & Hoefel, 2018). Furthermore, their decision-making processes are heavily influenced by peer reviews, influencer recommendations, and user-generated content on social media platforms, reflecting a trust paradigm that differs substantially from traditional advertising-driven consumer behavior. Understanding these generation-specific traits is essential because they represent the present and future dominant consumer segment, with their preferences and expectations fundamentally reshaping e-commerce business models and marketing strategies globally.

The phenomenon of online shopping has experienced exponential growth globally, with worldwide e-commerce sales projected to reach $6.3 trillion by 2024, representing a 56% increase from 2019 levels (Statista, 2024). However, the Indonesian context presents unique characteristics that distinguish it from global patterns and warrant specific academic investigation (Drake, 2019). Indonesia's e-commerce market has emerged as the largest in Southeast Asia, with transaction values exceeding $40 billion in 2023 and an annual growth rate of 20-25%, significantly outpacing global averages (McKinsey, 2023). This rapid expansion occurs within a distinctive socio-cultural environment characterized by high social media penetration (approximately 191 million active users), mobile-first internet access patterns (with over 96% of users accessing the internet primarily through smartphones), and collectivist cultural values that emphasize peer recommendations and social validation in purchasing decisions. Furthermore, Indonesia's infrastructure challenges—

including inconsistent logistics capabilities across its archipelagic geography, varying levels of digital payment adoption, and concerns about transaction security—create a unique context that shapes Generation Z's perceptions of online shopping convenience and practicality differently than in developed markets (Priporas et al., 2017).

The country's predominantly young population demographic, with Generation Z constituting approximately 27.94% of the total population (75.49 million individuals), positions Indonesia as a critical market for understanding how this generation navigates and perceives e-commerce platforms within an emerging digital economy framework. These contextual factors—combining rapid technological adoption with persistent infrastructural limitations, Western-influenced consumption patterns with traditional communal decision-making processes, and high digital enthusiasm with legitimate security concerns—create a complex environment that cannot be adequately understood through the lens of research conducted in Western or other Asian markets, thus establishing the necessity for context-specific investigation of Generation Z's online shopping perceptions in Indonesia.

Generation Z grew up and developed amid rapid advances in technology, the internet, and social media, which have become part of their daily lives (Cismariu & Hosu, 2019). As they grew older, they became familiar with the internet from an early age, and social media has been familiar to them since childhood (Eichhorn, 2019). Therefore, this generation is often referred to as the internet generation or iGeneration (Putra, 2016). The activities carried out by Generation Z are generally closely related to the digital world. Thanks to technological advances, they are able to multitask better than previous generations (Apaut & Suparman, 2021). This condition indirectly shapes the personality and characteristics of this generation (Generasi & Kesiapannya, 2023).

Although there have been many studies discussing online shopping behavior in general, studies that specifically highlight Generation Z's subjective perceptions of the two main aspects of practicality and convenience in the context of online shopping in Indonesia are still limited. Practicality in online shopping includes easy access to various products, fast transaction processes, and the availability of various flexible payment methods (Khan et al., 2017). Meanwhile, the aspect of convenience relates to user experience, including user-friendly application displays, responsive customer service, and transaction security guarantees (Islam, 2024). These two dimensions are important factors that encourage Generation Z to switch from conventional shopping patterns to online shopping systems (Bunea et al., 2024).

However, Generation Z's perception of the practicality and convenience of online shopping is not always uniform (Abdullah et al., 2025). Various factors such as negative experiences during transactions, cases of online fraud, and delays in delivery can influence their views on online shopping systems. Therefore, it is important to understand how Generation Z assesses these two aspects, as well as to identify the factors that play a role in shaping their perceptions of the practicality and convenience of online shopping.

Thus, this study aims to analyze how Generation Z views the practicality and convenience of online shopping, as well as to reveal the factors that influence their perceptions of digital consumption activities in the modern era (Utomo et al., 2023). The benefits and implications of this research extend across theoretical, practical, and policy dimensions, offering valuable contributions to multiple stakeholders. Theoretically, this study enriches the academic literature on digital consumer behavior by providing empirical insights into how Generation Z in an emerging market

context constructs and evaluates e-commerce experiences through the dual lenses of practicality and convenience. By employing qualitative methodology to capture subjective perceptions and lived experiences, the research contributes to theory development in consumer perception formation, potentially revealing culture-specific patterns that challenge or extend existing Western-centric models of online shopping behavior.

RESEARCH METHOD

This study used a descriptive qualitative method with the aim of understanding and describing Generation Z's perceptions of the practicality and convenience of online shopping. This approach was chosen because it allows researchers to explore in depth the views, experiences, and subjective reasons of respondents based on the results of the questionnaire that was administered.

The subjects in this study consisted of five respondents from Generation Z, namely individuals born between 1997 and 2012. All five respondents were active users of various online shopping platforms such as Shopee, TikTok Shop, and other marketplaces. The subjects were selected using purposive sampling, based on the consideration that the respondents have experience and direct involvement in online shopping activities, so they can provide relevant insights into the research topic.

This research was conducted online by distributing an online questionnaire to five respondents during the research period, which was planned to take place in November 2025. Data collection was carried out using an open-ended questionnaire consisting of ten main questions regarding the respondents' perceptions, experiences, and views on the practicality and convenience of online shopping. The questionnaire was distributed via a digital form to give respondents the freedom to provide answers freely, in depth, and based on their personal experiences.

Data analysis in this study employed thematic analysis following Braun and Clarke's (2006) six-phase framework to systematically identify, analyze, and report patterns (themes) within the qualitative data collected. The analysis process began with the familiarization phase, where researchers repeatedly read through all questionnaire responses to gain comprehensive understanding and initial impressions of the data. In the second phase, initial codes were generated by systematically identifying interesting features and meaningful units within the data related to perceptions of practicality and convenience. The third phase involved searching for themes by collating codes into potential broader patterns that captured significant aspects of the data in relation to the research objectives. In the fourth phase, these themes were reviewed and refined through an iterative process of checking whether they accurately represented the coded data extracts and the entire dataset, ensuring internal homogeneity within themes and external heterogeneity between themes. The fifth phase focused on defining and naming themes, where each theme was clearly delineated with specific definitions that captured its essence and scope. Finally, in the sixth phase, the report was produced by selecting vivid and compelling extract examples that illustrated each theme, relating the analysis back to the research questions and existing literature. Throughout this process, the researchers maintained reflexivity by documenting analytical decisions and interpretations in research memos, ensuring transparency and rigor in the qualitative analysis. This systematic approach enabled the transformation of raw questionnaire responses into coherent, theoretically informed insights about Generation Z's perceptions of online shopping practicality and convenience.

RESULTS AND DISCUSSION

Table 1. Research Results

No.	Questions	Results
1.	Which online shopping platform do you use most often?	1) Shopee, Tiktok Shop. 2) Tiktok Shop, Shopee. 3) Biasanya saya menggunakan Shopee, Grabmart, Gomart. 4) Saya menggunakan platform Tiktok Shop untuk membeli sebuah produk di toko online. 5) Shopee, Grabmart, Gomart.
2.	When did you start shopping online?	1) 2019. 2) 2021. 3) 2022. 4) 2020. 5) 2023. 6) Since 2019 or 2020.
3.	In your opinion, what makes online shopping more convenient than shopping in person?	1) Because it is easily accessible, practical, and offers many discounts. 2) Because I like discounts, because the prices are cheaper than offline shopping. It saves time. 3) Because of time efficiency, energy efficiency, and many discounts. 4) Because when shopping at online stores, we can get many discounts or promotions for every purchase of at least 50k. 5) Since I don't need to leave the house, I can just order online and the items will be delivered to my home. Then I can pay via bank transfer.
4.	How was your experience shopping online? Was the process easy and fast?	1) In my experience, there was one time when the color was wrong/didn't match what was ordered, but other than that, everything went smoothly. 2) The experience was good. The process was quick; just select and check out. 3) Good enough, fast, easy. 4) In my experience, shopping at online stores is easily accessible because you don't have to go to traditional markets and modern markets, and the delivery process is fast and on time. 5) Yes, the process is easy and fast.

No.	Questions	Results
5.	Do you feel that online shopping helps save time and energy? Can you give an example?	1) That's right, it's like we don't have to leave the house to shop, we can still shop while lying down. 2) Yes, it's very helpful. Because sometimes when we're lazy, we just look at it from our cell phone while lying down. 3) It's very helpful because the items will be delivered directly to your home. 4) It's very helpful. For example, we don't have to go there; we can access the online shopping platform via our cell phones. 5) Online shopping saves me a lot of time. I usually just search for the items I need, then I do other things, and shortly after that, the items arrive. It saves me a lot of time compared to having to go out shopping offline and looking for stores that sell those items..
6.	Do you feel safe making transactions on e-commerce platforms?	1) Not bad. 2) Yes, I feel safe. 3) Safe. 4) So far, so good. 5) Comfortable because I am confident that my data is protected.
7.	In your opinion, what is the main reason you choose to shop online rather than going directly to the store?	1) Once again, for practical reasons 2) Because it is more practical, time-saving, offers many promotions, lower prices, and more product choices. 3) Lower prices, lots of options. Saves time. 4) Lower prices, more choices, more practical 5) Because it is practical and time-saving.
8.	How much do promotions, discounts, and free shipping affect the convenience and practicality of your shopping experience?	1) Very, very big 2) Because these factors make shopping easier, more economical, and more enjoyable. 3) It has a significant impact because the more promotions there are, the more people will spend. 4) It's faster to buy the item because you can get a big discount.

No.	Questions	Results
		5) It has a big impact because I like discounts. The more promotions there are, the more items I will buy.
9.	Do product reviews and ratings influence your opinion about the convenience and practicality of online shopping?	1) Yes, because it can help ensure the authenticity and quality of the goods. 2) Yes, because most buyers prefer stores or products with high or good ratings. 3) Yes, usually before buying a product, I will check the reviews first, how many buyers there are in that store. 4) Yes, before buying a product online, I first look at the reviews, pictures, and the store. 5) Yes, because I'm the type of person who will look at reviews and ratings first before I buy something.
10.	Will you continue to shop online in the future? Why?	1) Yes, because it's practical, easy, and there are lots of discounts. 2) It depends. In the future, digital technology may become even better. 3) Not necessarily. It's possible that technology will become more advanced in the future. 4) No, because I also sometimes shop at the market because I can bargain. 5) It depends. I will see in the future whether this online shopping platform will continue to grow or become detrimental.

Based on the research results shown in table 1, it can be concluded that respondents have similar experiences and views regarding the practicality and convenience of online shopping. In general, all respondents assessed that online shopping offers convenience, time efficiency, and economic benefits that conventional shopping systems do not have. In addition, factors such as transaction security, product review accuracy, and the availability of promotions and free shipping facilities further strengthen their positive perceptions of the online shopping experience.

To gain a deeper understanding of these findings, the next section will describe in detail the main factors that influence Generation Z's perception of the practicality and convenience of online shopping. This discussion will also be linked to relevant theories and previous research results to provide a stronger scientific basis for the analysis.

Practicality as the Primary Driver

The results show that one of the main motivations for respondents to shop online is practicality, which is reflected in the ease of access whenever needed and efficiency in terms of time and energy. Quotes from respondents: "Easy to access anytime," "Time and energy efficient."

This practical motivation is in line with previous research findings. The ICSC report "The Rise of the Generation Z Consumer" states that the main reason Generation Z chooses to shop online is convenience, namely the ability to compare prices and make purchases from anywhere and at any time as needed (ICSC Retail, 2023).

Thus, the results of this study reinforce the finding that utilitarian factors such as convenience and efficiency are the main basis for Generation Z's online shopping decisions. These findings underscore the importance for e-commerce service providers to continue optimizing aspects such as ease of access, user interface/user experience (UI/UX) on applications or platforms, transaction speed, and logistics efficiency as part of their strategy in addressing the characteristics and needs of young consumers in the digital era.

Economic Value and Promotions as Decision Drivers

Research respondents said that promotions, discounts, and free shipping greatly influence purchasing decisions: "Promotions and free shipping greatly influence convenience and purchasing decisions."

The involvement of promotions or discounts also shows that, in addition to utilitarian motivations such as convenience, there are also significant economic motivations among Generation Z. They feel they are getting more value when they receive discounts or free shipping. This finding is in line with the theory of customer value in the literature, which explains that economic value and functional value are two important components that influence online shopping behavior, especially among Generation Z (Ayuni et al., 2024).

The results of this study confirm that marketing strategies such as promotions, discounts, and free shipping are important elements in attracting and retaining Generation Z as e-commerce consumers. These strategies not only increase product appeal but also build a positive perception of the value and satisfaction offered by online platforms.

The Influence of Product Reviews and Ratings on Comfort

In this study, all respondents said they pay attention to product reviews and ratings before buying: "All respondents pay attention to ratings and reviews before buying." These findings confirm that in addition to convenience and price, trust is a crucial variable for Generation Z in online shopping. They need assurance that the products they buy will meet their expectations, given the lack of direct physical interaction with the items they order. This is in line with the study "Trust in Online Shopping Among Generation Z: An Analysis of Key Factors," which shows that pricing and discounts, transaction security, and environmental factors significantly influence Generation Z's level of trust in online shopping (Lim et al., 2024).

In this study, reviews and ratings serve as a substitute for trust, replacing consumers' direct experience with the product. In other words, in order to maintain the comfort and loyalty of Generation Z, marketplace platforms and sellers need to ensure a transparent review system, credible seller reputation, and after-sales services such as clear and easily accessible return and refund processes for consumers.

Transaction Security and Positive Experience

Most respondents stated that they felt secure when making transactions and had a positive shopping experience. These findings show that transaction security and service quality play an important role in increasing Generation Z's satisfaction and trust in online shopping.

In Indonesian literature, the study "Analysis of Generation Z Satisfaction" states that product quality, the number of discounts, variety of payment methods, and delivery speed are the main factors considered by Generation Z consumers when shopping online (Ekonomi et al., 2024). Meanwhile, a study conducted by (Ayuni et al., 2024) found that e-service quality is the main predictor of customer value and satisfaction levels in online shopping, emphasizing the importance of quality digital interactions in shaping positive consumer experiences.

This means that in order to maintain or improve the online shopping experience of Generation Z, e-commerce service providers need to pay attention not only to aspects of promotion and ease of access, but also to ensuring transaction security, delivery speed, and ease of returns or complaints. The combination of these factors will strengthen Generation Z's trust, comfort, and loyalty to the e-commerce platforms they use.

The results of the study show that the dominance of positive experiences among respondents indicates that the local context in Indonesia is not much different from international trends, where Generation Z increasingly shows a high level of trust in online shopping, as long as the services provided are adequate in terms of security, speed, and quality of service received.

Online Shopping Preferences in the Future

Respondents stated that they would continue to choose to shop online in the future, depending on technological developments. This reflects the forward-looking orientation and readiness of Generation Z to accept changes in digital transaction systems. These findings are in line with literature that describes Generation Z as "digital natives," a generation that grew up with technology and has high expectations for seamless and efficient digital service integration. According to Ayuni et al. (2024), Generation Z is known as an "application-friendly and website-savvy" group, making it a key market segment for the e-commerce industry in the current era of digital transformation (Ayuni et al., 2024).

There is strong optimism among Generation Z regarding online shopping activities, but this optimism comes with a number of prerequisites, namely the fulfillment of security, convenience, and value in every transaction. These findings have important implications for e-commerce players in Indonesia to continue innovating in order to improve the user experience. Such innovations could include faster checkout features, integration with social commerce, and a smoother and more personalized user experience in order to maintain the loyalty and trust of Generation Z as the main consumer segment in the digital era.

If these conditions are not met, Generation Z has the potential to switch to alternative platforms or even combine offline and online channels (omnichannel) in their shopping activities. This phenomenon is in line with the findings of a study in Tasikmalaya by (Romdoni Luthfi Muhammad et al., 2025), which shows that some Generation Z still prefer physical stores because they consider factors such as trust and the direct experience of seeing and trying products before buying.

Synergy between Practical and Economic Motivation

Based on the results of the study, it can be concluded that Generation Z's online shopping behavior is not driven by a single factor, but rather by the synergy of several interrelated dimensions, namely :

1) Practicality : Ease of access, time efficiency, and flexibility in shopping anytime and anywhere.
2) Convenience : Easy user experience, intuitive application display, and responsive customer service.
3) Trust : Guaranteed transaction security, clear product reviews, and a transparent rating system.
4) Economic value : The impact of promotions, discounts, and free shipping that provide a sense of "value for money."
5) Service quality : Delivery speed, ease of returning goods, and transaction process efficiency.

These five dimensions collectively shape Generation Z's positive perception of online shopping, while also forming the basis for their loyalty to e-commerce platforms in the digital age.

Literature such as the study "A Study of Generation Z's E-Commerce Preferences" supports the combination of various factors that influence Generation Z's online shopping behavior. The study highlights that Generation Z's shopping decisions are influenced by a combination of convenience, cost, product quality, brand reputation, and social media influence (Cutinha & Mokshagundam, 2025). This reinforces the finding that Generation Z's preferences for online shopping are multidimensional, reflecting a balance between practical, emotional, and social values in their digital consumption experience.

Based on the results of the research and discussion, several practical recommendations can be applied by e-commerce providers and relevant stakeholders to enhance competitiveness and customer satisfaction. First, ease of access should be optimized by improving the quality of application interfaces through fast navigation, one-click checkout, and efficient search features to ensure user convenience. Second, companies should design targeted promotional schemes that appeal to Generation Z, such as exclusive discounts, bundling offers, free shipping, and loyalty programs that provide tangible added value. Third, it is crucial to build a transparent review and reputation system by implementing credible seller ratings, authentic consumer photo reviews, and accessible return or refund mechanisms to foster user trust. Fourth, e-commerce platforms need to enhance transaction services and security by offering multiple secure payment methods, ensuring delivery speed and accuracy with real-time tracking, and maintaining responsive complaint services. Fifth, they should adopt technologies and marketing strategies aligned with Generation Z's characteristics, utilizing social commerce, live streaming, and influencer collaborations to create emotional engagement while supporting an omnichannel shopping experience. Lastly, e-commerce firms must monitor and adapt to evolving Generation Z values, emphasizing sustainability, ethical business practices, and social responsibility as key factors that strengthen brand loyalty and long-term consumer retention (Imbris, 2025).

CONCLUSION

The study found that practicality, time efficiency, and ease of access are key factors driving Generation Z to prefer online shopping, which they view as flexible since it can be done anytime, anywhere without visiting physical stores. Promotions such as discounts and free shipping

significantly enhance comfort and stimulate buying behavior, while trust—built through product reviews, ratings, and secure transactions—is essential for positive perceptions and confident purchasing. Generation Z favors e-commerce platforms that offer fast, secure, and interactive user experiences, reflecting their dynamic digital lifestyle. Their perception of online shopping is shaped by a combination of practicality, economic value, trust, and quality of service, all contributing to satisfaction in the digital retail environment. Future research could explore these factors across a larger and more diverse sample to better understand regional variations and the evolving expectations of Generation Z as e-commerce technologies and marketing strategies continue to develop.

REFERENCES

Abdullah, N., Mokhtar, N., Abdul Halim, T. F., & Shamsol, S. A. S. (2025). Digital influences on online shopping among Gen Z in Kedah: The role of social media interaction, online reviews, and price sensitivity. *ESTEEM Journal of Social Sciences and Humanities*, *9*(1), 112–129.

Asif, M. (2025). *How integrating digital technologies into retail channels affect customer experience in emerging international markets*. Itä-Suomen yliopisto.

Bateman, P. J., Ulusoy, E., & Keillor, B. D. (2017). Managing quality and customer trust in the e-retailing servicescape. *International Journal of Electronic Marketing and Retailing*, *8*(3), 232–257.

Bunea, O.-I., Corboș, R.-A., Mișu, S. I., Triculescu, M., & Trifu, A. (2024). The next-generation shopper: a study of generation-Z perceptions of AI in online shopping. *Journal of Theoretical and Applied Electronic Commerce Research*, *19*(4), 2605–2629.

Cismariu, C. D. L., & Hosu, I. (2019). Generation Z and social media. *Proc 14th Int Conf Virtual Learn Icvl*, 367–373.

Dingli, A. S., Dingli, A., & Seychell, D. (2015). *The new digital natives*. Springer.

Dragolea, L.-L., Butnaru, G. I., Kot, S., Zamfir, C. G., Nuţă, A.-C., Nuţă, F.-M., Cristea, D. S., & Ştefănică, M. (2023). Determining factors in shaping the sustainable behavior of the generation Z consumer. *Frontiers in Environmental Science*, *11*, 1096183.

Drake, C. (2019). *National integration in Indonesia: Patterns and policies*. University of Hawaii Press.

Eichhorn, K. (2019). *The end of forgetting: Growing up with social media*. Harvard University Press.

Generasi, K., & Kesiapannya, Z. D. A. N. (2023). *Accounting Student Research Journal*. *2*(1), 59–72.

Islam, S. (2024). Impact of online payment systems on customer trust and loyalty in E-commerce analyzing security and convenience. *Available at SSRN 5064838*.

Khan, B. U. I., Olanrewaju, R. F., Baba, A. M., Langoo, A. A., & Assad, S. (2017). A compendious study of online payment systems: Past developments, present impact, and future considerations. *International Journal of Advanced Computer Science and Applications*, *8*(5).

Lissitsa, S., & Kol, O. (2016). Generation X vs. Generation Y–A decade of online shopping. *Journal of Retailing and Consumer Services*, *31*, 304–312.

McGraw, L. (2022). *Generation Z Is the Boss Baby: What Are Generation Z's Thoughts on Entrepreneurship?* Regent University.

Nurlaila, F., Kusmiati, E., & Shiddieq, D. F. (2026). Consumer Preferences in Choosing Payment

Methods on the TikTok Shop and Shopee Platforms. *Golden Ratio of Mapping Idea and Literature Format*, *6*(1), 886–897.

Priporas, C.-V., Stylos, N., & Fotiadis, A. K. (2017). Generation Z consumers' expectations of interactions in smart retailing: A future agenda. *Computers in Human Behavior*, *77*, 374–381.

Sima, V., Gheorghe, I. G., Subić, J., & Nancu, D. (2020). Influences of the industry 4.0 revolution on the human capital development and consumer behavior: A systematic review. *Sustainability*, *12*(10), 4035.

Tandon, U., Kiran, R., & Sah, A. N. (2016). Customer satisfaction using website functionality, perceived usability and perceived usefulness towards online shopping in India. *Information Development*, *32*(5), 1657–1673.

Utomo, S. B., Jamali, H., Arief, I., Saputra, M. N., & Priambodo, C. G. (2023). Analysis of The Influence of Hedonic Digital Lifestyle on Consumptive E-Shopping Behavior of Generation Z Through E-Commerce Applications. *Jurnal Sistim Informasi Dan Teknologi*, 85–91.

Vieira, J., Frade, R., Ascenso, R., Prates, I., & Martinho, F. (2020). Generation Z and key-factors on e-commerce: A study on the portuguese tourism sector. *Administrative Sciences*, *10*(4), 103.