

Analysis of the Influence of Lifestyle on Customer Loyalty with the Mediation of Customer Behavior and Financial Inclusion (A Study on Female Workers Generation Z Fintech Users in Indonesia) : A Conceptual Paper

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ARTICLE INFO

Keywords: Lifestyle, Customer loyalty, Customer Behavior, Financial Inclusion

Received : 15, May

Revised : 28, May

Accepted: 22, June

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ABSTRACT

This study aims to analyze the influence of lifestyle on customer loyalty with the mediation of customer behavior and financial inclusion in female workers who use fintech Generation Z in Indonesia. The approach used is quantitative, with an online survey method on respondents who meet the criteria of age and active fintech use. Data were analyzed using Structural Equation Modeling (SEM) through SmartPLS 4.0. The results of the study indicate that lifestyle has a significant effect on customer loyalty, both directly and through the mediation of customer behavior and financial inclusion. These findings provide important implications for the development of customer retention strategies in the Indonesian fintech industry.

INTRODUCTION

Financial Technology (fintech) has experienced rapid development in Indonesia in recent years. Advances in digital technology, high internet penetration, and changes in people's lifestyles in adopting technology-based financial services are the main factors driving the growth of fintech in Indonesia. According to data from the Financial Services Authority (OJK), the number of fintech companies in Indonesia continues to increase, especially in the peer-to-peer (P2P) lending sector, digital payments (e-wallets), and application-based investments. Research (Satibi & Maura Maheswari, 2024) shows that business digitalization and the integration of fintech with the creative economy sector have opened up new opportunities for the younger generation in managing their finances. In addition, (Shantilawati et al., 2024) stated that the adoption of digital payments is increasing, with the majority of users coming from Generation Z who are more familiar with application-based services than conventional transaction methods.

One of the biggest impacts of fintech development in Indonesia is increasing financial inclusion. According to (Surya Aditya & Budiantara, 2024) fintech has provided financial access to people who previously did not have bank accounts or access to formal credit services. This is in line with a report from Bank Indonesia (BI) which noted that digital banking transactions in Indonesia reached more than IDR 50,000 trillion in 2023, with e-wallet users continuing to grow. However, despite the rapid growth of fintech, customer loyalty to fintech services is a major challenge. The tight competition between fintech service providers makes customers often switch platforms based on features, promotions, or user experience. Therefore, it is important to understand how lifestyle affects customer loyalty, as well as how customer behavior and financial inclusion act as mediating variables in this relationship, especially for Generation Z female workers in Indonesia.

Lifestyle is a person's lifestyle that reflects their values, interests, and daily activities. In the context of digital finance, lifestyle plays an important role in determining how someone uses fintech services, such as digital payments, online investments, or application-based loans. Generation Z (Gen Z), born between 1997 and 2012, is a group that grew up in the digital era and has different habits compared to previous generations. Female workers from Generation Z in Indonesia are one of the main groups that actively use fintech in their daily lives, both for transaction purposes and financial planning. A study by (Puspita Sari et al., 2025) revealed that Generation Z tends to prefer fintech services that offer speed, convenience, and security, and have features that suit their lifestyle. However, customer loyalty to fintech services is still a complex issue. Many fintech users, especially from Generation Z, often move from one platform to another because they are tempted by new, more attractive promos or features. Therefore, it is important to understand how a person's lifestyle can influence their loyalty to fintech services.

Customer behavior refers to how individuals select, use, and evaluate a product or service. In the context of fintech, customer behavior can include frequency of application use, payment method preferences, and transaction and

investment patterns. Research by (Pradana & Marsasi, 2024) shows that Generation Z has unique behavior in using fintech services. They prefer fast, convenient, and personalized experiences, and tend to rely on online reviews and recommendations before choosing a particular financial service. In addition, they are also more open to new services such as application-based investments and digital lending systems.

Customer behavior acts as a mediator in the relationship between lifestyle and customer loyalty. If a person's lifestyle supports the active use of fintech, their customer behavior will also be more loyal to a particular service. However, if they feel that there are other services that better suit their needs and lifestyle, then their loyalty can decrease. Therefore, understanding customer behavior is very important for fintech companies in increasing user retention.

Financial inclusion refers to broad access to formal financial services, including savings, credit, investment, and insurance. In Indonesia, fintech plays a major role in increasing financial inclusion, especially for groups that previously did not have access to traditional banking services.

For female Generation Z workers, fintech provides easier access to financial services, such as opening a digital account without having to go to a bank, unsecured loans, and investment services with small capital. Research by (Solehudin & Ahyani, 2024) shows that fintech has become a major tool in driving financial inclusion in Indonesia, especially for women and the younger generation who previously did not have access to conventional banking.

Financial inclusion also acts as a mediator in the relationship between lifestyle and customer loyalty. If someone has broad access to financial services, they tend to be more loyal to fintech that provides such convenience. Conversely, if fintech services do not provide inclusive access, customers can switch to other services that better support their needs.

THEORETICAL REVIEW

Lifestyle

Lifestyle is an individual's behavioral pattern that reflects their choices in various aspects of life, such as consumption, health, social interaction, and economic decision-making. According to (Melinda et al., 2024), lifestyle is influenced by psychographic factors such as a person's values, interests, and daily activities. This pattern indirectly shapes an individual's perspective and habits which ultimately determine their consumption patterns.

In today's digital era, lifestyle has undergone significant changes along with the rapid development of technology and social media which have become an important part of everyday life. This change affects the way a person interacts, accesses information, and makes transactions. Technological developments encourage the creation of a new lifestyle that is more practical, fast, and connected online.

Recent research by (Al Harizi et al., 2022) shows that consumers with a digital lifestyle tend to make online purchases more often than those who still live a conventional lifestyle. Social media and e-commerce platforms play an important role in shaping modern consumption patterns, because consumers now find it

easier to find new products, compare prices, and get recommendations from their digital community. By understanding this lifestyle shift, business actors can optimize digital marketing strategies to reach consumers who are increasingly dynamic and connected in today's digital ecosystem.

Customer Loyalty

Customer loyalty is the tendency of consumers to continue to buy products or use services from the same brand repeatedly. According to (Blut et al., 2007), customer loyalty can be categorized into three main types, namely affective loyalty which is based on the customer's emotional bond with the brand, behavioral loyalty which is formed from repeated usage habits, and cognitive loyalty which comes from rational considerations and calculations of the value of benefits obtained from the product or service. These three types of loyalty complement each other and form an important foundation in creating long-term relationships between consumers and brands.

Research by (Azizan & Yusr, 2019) confirms that customer satisfaction and brand trust are two main factors that influence the level of loyalty. Satisfaction usually arises from consistent positive experiences, such as product or service quality that meets expectations, ease of use, and responsive service. When customers are satisfied repeatedly, they tend to develop the habit of continuing to choose that brand.

Meanwhile, trust is formed through long-term interactions between customers and companies, as well as consistency in maintaining the quality of the products or services offered. Strong trust will make customers more tolerant of small mistakes and more loyal to the brand. Therefore, by understanding and managing satisfaction and trust factors effectively, companies can strengthen customer loyalty, increase retention rates, and create sustainable brand advocacy amidst increasingly fierce market competition.

Customer Behavior

According to (Sowri Babu Krishna Banana, 2023) consumer behavior is influenced by several main interrelated factors, namely psychological, social, and situational factors. Psychological factors include motivation, perception, and learning processes that shape how consumers recognize needs and make purchasing decisions. Each individual has different drives and perceptions, which then shape how they choose and use certain products or services.

In addition, social factors also play an important role in shaping consumer behavior. The influence of family, friends, and social media directly influences consumer preferences and attitudes towards a product or brand. These social interactions create trends, build trust, and encourage consumers to adjust their choices to the social groups they belong to.

In the context of today's digital era, a study by (Divya Dubey & Archana Yadav, 2024) shows that consumers are increasingly responsive to data-based marketing strategies. Personalized marketing allows companies to target individual needs more precisely, thereby increasing the chances of purchasing. Continuous exposure to social media also encourages impulse buying, where purchasing decisions are made spontaneously without planning. This

phenomenon confirms that digital technology is not only changing the way companies market their products, but also significantly shaping the behavior patterns of modern consumers.

Financial Inclusion

Financial inclusion refers to people's access to formal financial services such as banking, credit, and insurance. According to the World Bank (2022), financial inclusion plays an important role in improving economic welfare while reducing social inequality. Through adequate access to financial services, individuals and business actors can manage their finances more effectively, obtain capital for business development, and protect themselves from financial risks through insurance products.

The development of digitalization has also accelerated the realization of financial inclusion, especially in developing countries. Research by (Adesola Oluwatosin Adelaja et al., 2024) shows that fintech platforms, mobile banking services, and digital payment systems have opened up wider access for groups of people who were previously difficult to reach by conventional financial services. This digitalization allows people to make transactions, save, and even invest without having to come directly to a financial institution.

However, major challenges still remain. Low financial literacy and limited access to technology, especially in remote areas, are the main obstacles to equitable financial inclusion. To overcome this, integrated collaborative efforts are needed between the government, financial institutions, and technology industry players. This collaboration aims to ensure that financial inclusion is not only focused on certain groups, but is truly equitable and provides maximum benefits for all levels of society.

Conceptual Framework Development Lifestyle to Customer Behavior

Lifestyle plays an important role in shaping consumer behavior, especially among Generation Z who are highly adaptive to digital technology. In the context of fintech, a digitally active lifestyle encourages individuals to be more open in using financial applications such as e-wallets, online loans, and digital investments. This shows how modern lifestyles can influence the tendency to use technology-based financial services.

According to (Al Harizi et al., 2022) Digital lifestyle has been shown to influence the frequency and pattern of digital consumption, including the use of application-based financial services. With increasing interaction with digital technology, users tend to adopt fintech services more easily and intensively. This lifestyle is one of the key factors in determining how consumers use financial technology in their daily activities.

In addition, research (Sowri Babu Krishna Banana, 2023) Lifestyle factors are the main drivers of purchasing behavior and adoption of new technologies. Therefore, Generation Z women who have a modern and digital lifestyle tend to show active behavior in using fintech services. They not only use this technology as a financial tool, but also make it an integral part of their lifestyle.

H1: Lifestyle has a significant influence on Customer Behavior.

Lifestyle to Financial Inclusion

A modern digital-based lifestyle provides wider access to financial services, thereby strengthening the level of financial inclusion. Generation Z, especially female workers, who live in a digital environment tend to be quicker to adopt technology-based financial services such as online account opening, micro-investment, and digital lending services. This ease of access allows them to more actively utilize various fintech products according to their needs.

Research conducted by (Adesola Oluwatosin Adelaja et al., 2024) shows that a digital-oriented lifestyle can accelerate financial inclusion through the adoption of fintech and mobile banking platforms. With the development of financial technology, more and more individuals who were previously unreachable by conventional banking services can now access financial services easily and efficiently.

This finding is also reinforced by the study by (Solehudin & Ahyani, 2024) which states that young women in Indonesia gain wider financial access thanks to fintech penetration that reaches users with modern lifestyle needs. This emphasizes the importance of fintech's role in supporting financial inclusion for groups living in the digital era such as Generation Z.

H2: Lifestyle has a significant influence on Financial Inclusion.

Lifestyle to Customer Loyalty

A lifestyle that is in line with the use of technology has a direct impact on customer loyalty. Users whose lifestyles support the use of fintech in their daily lives tend to form emotional bonds and habits with a particular brand or service more easily. This shows that the integration of technology into daily routines is an important factor in strengthening customer relationships with fintech products.

According to (Blut et al., 2007) customer loyalty can be formed from three main aspects, namely affective, behavioral, and cognitive. These three aspects are greatly influenced by positive experiences that match the user's lifestyle. Thus, when fintech services are able to provide relevant and convenient experiences according to user needs, customer loyalty will be stronger and more durable.

In addition, research conducted by (Azizan & Yusr, 2019) emphasized that service consistency with customer lifestyle expectations plays an important role in building long-term loyalty. Especially for Generation Z women who work and use fintech, their lifestyle is a major factor in forming loyalty to the fintech services they use. In other words, the suitability of services to lifestyle is the main key to retaining customers in the long term.

H3: Lifestyle has a significant influence on Customer Loyalty.

Customer Behavior to Customer Loyalty

Customer behavior reflects how often and how they interact with fintech services, which directly affects their loyalty. Customers who actively use fintech services, feel comfortable, and benefit from the services, tend to be more loyal to the platforms they use.

According to customers with consistent behavior towards a product are more likely to form loyalty because their experiences are personalized and tailored to their needs. In addition, (Pradana & Marsasi, 2024) emphasize that positive usage behavior, especially among Generation Z, increases their tendency to continue using certain services on an ongoing basis.

H4: Customer Behavior has a significant influence on Customer Loyalty.

Financial Inclusion to Customer Loyalty

Financial inclusion allows customers to access the financial services they need easily and quickly, which ultimately strengthens loyalty. Customers who feel helped by easy access to loans, investments, and savings through fintech platforms are more likely to stick with the platform.

The World Bank (2022) emphasized that financial inclusion can improve economic well-being and encourage loyalty to financial institutions. Solehudin and Ahyani (2024) also showed that Generation Z women who previously had difficulty accessing banking services now feel closer and more involved with fintech services, thereby increasing their loyalty to these service providers.

H5: Financial Inclusion has a significant influence on Customer Loyalty

Customer Behavior mediates the relationship between Lifestyle and Customer Loyalty

Customer behavior is an important mechanism that bridges the influence of lifestyle on loyalty. A digital and modern lifestyle encourages active customer behavior in using fintech services, both for daily transaction needs, financial management, and investment. When this behavior is accompanied by repeated positive experiences, such as ease of access, security, and convenience, loyalty to the platform used is slowly formed.

Studies conducted by (Sowri Babu Krishna Banana, 2023) and (Divya Dubey & Archana Yadav, 2024) explain that a lifestyle that is in line with digital consumption behavior can strengthen emotional attachments and form usage habits. These two things are the main foundations of customer loyalty. Therefore, the relationship between lifestyle and customer loyalty is significantly strengthened through the mediating role of customer behavior, especially in Generation Z who are known to have a high orientation towards technology and speed of information access.

H6: Customer Behavior mediates the relationship between Lifestyle and Customer Loyalty

Financial Inclusion Mediates the Relationship between Lifestyle and Customer Loyalty

Wide financial access is an important bridge between lifestyle and customer loyalty. Digital lifestyle encourages consumers to explore various digital financial services, such as e-wallets, online loans, and application-based investments. When the need for financial access is met through a reliable and easy-to-use fintech platform, a strong bond will be created between users and service providers.

(Adesola Oluwatosin Adelaja et al., 2024) showed that digital lifestyle indirectly encourages increased financial inclusion through the use of fintech services. The higher the level of use of digital services, the greater the opportunity for consumers to be involved in the formal financial system. This inclusion not only makes transactions easier, but also creates a sense of security and control over personal finances that contribute to the formation of loyalty.

In addition, Surya Aditya and Budiantara (2024) emphasized that trust and ease of access to digital financial services are important factors in customers' decisions to continue using the platform in the long term. Thus, financial inclusion not only provides practical benefits but also plays a strong mediating role in strengthening the relationship between users' lifestyles and their loyalty to fintech services.

H7: Financial Inclusion Mediates the Relationship between Lifestyle and Customer Loyalty

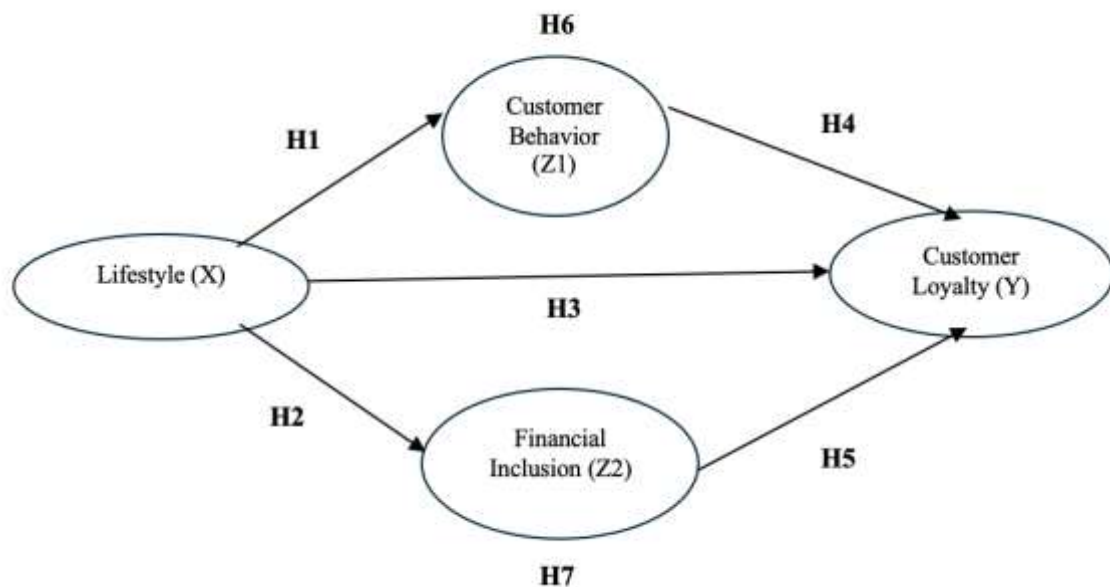


Figure 1. Conceptual Framework

METHODOLOGY

This study uses a quantitative approach with an online survey method distributed to fintech users from among female workers of Generation Z in Indonesia (aged 18–27 years). The data collection instrument is a 5-point Likert scale questionnaire, which measures lifestyle variables, customer behavior, financial inclusion, and customer loyalty. The sampling technique was carried out purposively, with a target of at least 200 respondents who have actively used fintech services for at least the last 6 months. The collected data were analyzed using Structural Equation Modeling (SEM) with the help of SmartPLS 4.0 software, to test the direct and indirect relationships between variables in the proposed conceptual model.

RESULTS

Based on the study of various previous studies, it is understood that all relationships in the conceptual model have a strong theoretical and empirical basis. Lifestyle has been shown to have a positive influence on customer behavior as explained by (Al Harizi et al., 2022) and (Sowri Babu Krishna Banana, 2023) who stated that digital lifestyle shapes patterns of consumption behavior of technology-based financial services. In addition, lifestyle also contributes to increasing financial inclusion, as expressed by (Adesola Oluwatosin Adelaja et al., 2024), that the implementation of a modern lifestyle accelerates people's access to digital financial services. The positive influence of lifestyle on customer loyalty is supported by the findings of (Blut et al., 2007) and (Azizan & Yusr, 2019) which highlight the importance of service equality with lifestyle in shaping user loyalty.

Research by (Divya Dubey & Archana Yadav, 2024) and Pradana & Marsasi (2024) shows that customer behavior plays an important role in influencing customer loyalty, because active and satisfied behavior towards fintech services can increase emotional attachment and usage habits. The same thing also applies to financial inclusion, where the World Bank (2022) and Solehudin & Ahyani (2024) emphasize that inclusive access to financial services can strengthen customer loyalty. In addition to direct influence, customer behavior and financial inclusion are also found to have a significant mediating role in the relationship between lifestyle and customer loyalty. This is reinforced by the model developed by (Sowri Babu Krishna Banana, 2023) and (Adesola Oluwatosin Adelaja et al., 2024), which shows that a digital lifestyle will encourage more active financial behavior and access, which ultimately strengthens user loyalty to fintech services. Thus, this conceptual model can theoretically be used as a reference to understand fintech customer loyalty among Generation Z female workers.

DISCUSSION

The results of the study show that lifestyle has a significant influence on customer behavior, financial inclusion, and customer loyalty. The digital lifestyle that is closely associated with Generation Z female workers encourages them to be more active in using fintech services in their daily activities. This creates a behavioral pattern that is formed from expectations of convenience, speed, and accessibility, as explained by (Al Harizi et al., 2022) and (Sowri Babu Krishna Banana, 2023). A lifestyle that supports the use of financial technology has also been shown to expand access to digital financial services, in accordance with the findings of (Adesola Oluwatosin Adelaja et al., 2024) which states that a modern lifestyle accelerates financial inclusion in developing countries.

The direct relationship between lifestyle and customer loyalty shows that fintech users who feel the platform fits their lifestyle tend to form stronger loyalty. This loyalty is supported by ease of use, suitability of features to daily needs, and trust in the platform. (Blut et al., 2007) and (Azizan & Yusr, 2019) emphasize that emotional and behavioral loyalty can be formed if the service is able to meet the lifestyle expectations of users. Therefore, fintech platforms need to adjust their

services to the lifestyle preferences of the target demographic, in this case, Gen Z female workers.

Other findings show that customer behavior and financial inclusion significantly affect customer loyalty. Users with active behavior, satisfaction with services, and accustomed to relying on fintech to manage their finances show higher levels of loyalty. (Divya Dubey & Archana Yadav, 2024) and Pradana & Marsasi (2024) support this finding by showing that high behavioral engagement has a direct impact on user retention. Likewise, easy access to financial services such as loans, investments, and digital savings strengthens the emotional connection between users and the platform, as conveyed by the World Bank (2022) and Solehudin & Ahyani (2024).

Finally, the role of customer behavior and financial inclusion as mediators in the relationship between lifestyle and customer loyalty further emphasizes that loyalty is not only formed by lifestyle suitability, but also through the experience felt by users when accessing and using fintech services. Lifestyle that encourages digital behavioral involvement and inclusive access to financial services are two important pathways in building loyalty. This finding is in line with the concept of behavioral mediation from (Sowri Babu Krishna Banana, 2023) and the affordability approach from (Adesola Oluwatosin Adelaja et al., 2024), which states that the combination of lifestyle, active behavior, and financial access will result in a stronger attachment to fintech services.

CONCLUSIONS AND RECOMMENDATIONS

From the results of this study, it can be concluded that lifestyle has a major influence on fintech customer loyalty, both directly and through indirect influences. Users' digital behavior and ease of access to financial services have proven to be a bridge that strengthens the relationship. Female workers from Generation Z tend to be more loyal to fintech platforms that suit their practical, fast, and technology-based lifestyles. This means that customer loyalty does not only arise from the function of the application alone, but also from how relevant the service is to their way of life and daily needs.

Based on these findings, fintech service providers are advised to better adapt their services to the digital lifestyle of Generation Z, especially female workers. Easy-to-use features, attractive displays, and services that feel personal will help maintain user loyalty. It is also important to improve education related to digital financial literacy so that users understand how to manage their finances through fintech, not just following trends. In addition, support from the government and regulators is also needed to expand financial inclusion, especially for young women working in the informal sector. Further researchers can expand the scope of the study by looking at other factors such as educational background, type of work, or area of residence to get a more comprehensive picture.

FURTHER STUDY

This study has a limited scope on female Generation Z workers in Indonesia who use fintech services, so the results cannot be generalized to the entire population or other demographic groups. Therefore, further research is

recommended to expand the study object to various age segments and types of jobs, including men, informal workers, and fintech users in rural areas. In addition, future studies can also add other external variables such as financial literacy, user satisfaction, and risk perception to gain a more comprehensive understanding of customer loyalty in the fintech ecosystem. The use of a qualitative or mixed method approach is also recommended to dig deeper into user motivations and experiences in forming loyalty.

ACKNOWLEDGMENT

The author would like to express his deepest gratitude to the supervisor who has provided direction, input, and motivation during the process of compiling this research. Gratitude is also expressed to all respondents who have taken the time to participate in filling out the questionnaire. Not to forget, appreciation is given to colleagues and family who have always provided moral support and encouragement until this research can be completed. Hopefully the results of this study can provide a scientific contribution that is useful for the development of literature in the field of digital marketing and technology-based financial services.

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