

**THE INFLUENCE OF PRICE PERCEPTIONS AND LIFESTYLE ON
PURCHASING DECISIONS FOR IPHONE SMARTPHONES IN
GENERATION Z SURABAYA**



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Abstract

Advances in information technology encourage people, especially Generation Z, to increasingly rely on digital devices such as smartphones. This study aims to evaluate the influence of perceived price and lifestyle on iPhone purchase decisions among Generation Z aged 20-24 years in Surabaya. Using a non-probability approach with purposive sampling method, 100 respondents were involved. Data analysis was conducted through the Partial Least Square (PLS) method. The results showed that price perception has the most dominant influence in purchasing decisions, because consumers consider the suitability between price and product quality. In addition, lifestyle also plays an important role as a supporting factor, as the iPhone is often associated with a modern image and a symbol of social status. The findings provide strategic insights for businesses in designing more effective marketing approaches that suit the characteristics of young consumers.

Keywords: Lifestyle, Price Perception, Purchase Decision

INTRODUCTION

In this age of globalization, technology plays a very crucial role in human life, especially in the aspect of communication. Technological developments have simplified and shortened the communication process between individuals. One form of advancement in communication technology is the presence of mobile phones which are now not only used for calling or sending messages, but also for surfing the internet, shopping online, making video calls, and making financial transactions. Along with these developments, mobile phones are now better known as smartphones.

Smartphones have become a vital element in daily routines, especially for Generation Z. They are not only utilized for communication through mobile phones, but also for online shopping, video calls, and financial transactions. These devices are not only utilized for communication through phone calls and text messages, but are also used in various activities such as accessing social networks, completing work, learning, playing games, and conducting digital financial transactions. One of the most popular smartphone brands among Generation Z is the iPhone, which is known for its technological innovation, exclusive design, and integrated system with other Apple devices.

The iPhone is not just a communication tool, it also reflects the lifestyle and social status of its users. With advanced features such as Face ID security system, high quality camera, and exclusive iOS operating system, iPhone is the top choice for many consumers who want a premium experience when using a smartphone. In the country, especially in big cities like Surabaya, the trend of using iPhones is increasing, especially among the younger generation who prioritize quality and exclusivity in the products they use.

The sophistication of features and various benefits have made smartphones a top choice among the public. Today, almost all segments of society have owned and utilized smartphones in their daily lives. Apart from functioning as a means of communication, this device also represents a modern lifestyle. This situation encourages smartphone manufacturers to continue to innovate in improving the quality of products and services in order to meet consumer expectations and remain competitive in the international market.

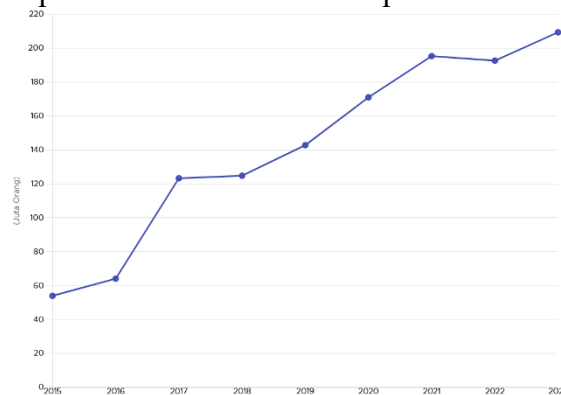


Figure 1.

Active Smartphone Users in Indonesia

Source: GoodStats

According to data from DataReportal, the number of active smartphone users in Indonesia continues to grow every year. In 2015, there were around 54 million active people, and this figure jumped significantly to 209.3 million by 2023. Although there was a

slight decline in 2022, the overall trend shows a very significant surge. Currently, around 75% of Indonesians are actively using smartphones, which shows that these devices play a very important role in daily activities. This rapid growth is fueled by a number of factors, such as easy internet access, the affordable cost of smartphones, and the development of digital infrastructure that continues to improve.

Smartphones are not only widely used by adults, but are even very common among teenagers, especially Generation Z. Generation Z is a group that was born and developed along with the rapid advancement of technology. However, their proximity to technology does not always have a positive impact. For example, in the world of work, Generation Z is considered to have a relatively lower level of ability than previous generations, even though they grew up with the support of technology. This generation tends to prioritize freedom in expressing themselves according to personal desires and aspirations, especially in matters that are innovative and challenging.



Figure 2.
Percentage of Smartphone Ownership

Source: Databooks (2022)

According to a report from the Central Statistics Agency (BPS), in 2021, 65.87% of the total Indonesian population already owned a smartphone. When compared to the conditions ten years earlier, there was a considerable increase of 68%. In 2011, the percentage of the population using smartphones only reached around 39.19%. BPS data also revealed that the average growth of cell phone ownership from 2011 to 2021 was 2.53% per year, indicating a significant increase in cell phone usage in Indonesia.

One of the smartphone brands that is currently loved by Generation Z is iPhone (Putri et al., 2024) The high interest of Generation Z in Indonesia in the iPhone is influenced by the technological sophistication offered by the iOS operating system (Lidia, 2023). Based on data from CIRP, the majority of iPhone users are from the younger age group. About 22% of them are 18-24 years old, while the 25-34 years old and 35-44 years old age groups account for 27% and 23% respectively. This data indicates that the younger generation makes up the majority of iPhone users.

The presence of smartphone technology has spurred manufacturers to compete in creating superior smartphone products, so that consumers have many choices from various existing brands, which in turn makes competition tighter. The large variety of products also

contributes to the increase in demand for smartphones. The following is data regarding smartphone market competition in Indonesia in the period 2022 to 2024 based on the Top Brand Index:

Table 1.
Data Top Brand Index

2022			2023			2024		
Brand	TBI	TOP	Brand	TBI	TOP	Brand	TBI	TOP
Samsung	33.0%	TOP	Samsung	32.90%	TOP	Samsung	32.70%	TOP
Oppo	20.60%	TOP	Oppo	23.40%	TOP	Oppo	22.90	TOP
Iphone	12.00%	TOP	Iphone	12.40%	TOP	Iphone	14.40%	TOP
Xiaomi	11.20%		Xiaomi	10.60%		Vivo	8.50%	
Vivo	9.70%		Vivo	9.70%		Xiaomi	7.00%	

Source: Topbrandindex.com

According to the Top Brand Index (TBI) data in the table, iPhone consistently ranks third with a steady increase in TBI every year. In 2022, iPhone's TBI was recorded at 12.0%, then rose to 12.4% in 2023, and experienced a significant spike to reach 14.4% in 2024. This pattern indicates that iPhone is increasingly in demand by consumers in Indonesia, thanks to solid brand strength and effective marketing strategies.

Based on the findings of this study, a research gap can be identified through previous studies. Research by (Arifiyani et al., 2024) found that perceived price positively influences the decision to purchase an iPhone in Indonesia. These results are consistent with the study by (Jannah et al., 2023) which also showed that price perception significantly affects purchasing decisions for iPhone smartphones among students in Malang City. In addition, the Lifestyle variable has also shown a consistent impact. A study by (Agung & Swatama, 2022) indicated that lifestyle positively influences iPhone purchasing decisions in Gianyar Regency, meaning that consumers with higher lifestyle levels are more likely to purchase an iPhone. This aligns with research by (Agustina, 2023) which revealed that lifestyle also plays a significant role in shaping iPhone purchasing decisions among Generation Z in Surabaya.

REVIEW OF LITERATURE

Marketing

Marketing is the process of fulfilling consumer needs and wants through the sale of goods or services. Marketing does not only involve the creation and sale of products, but also emphasizes more on fulfilling these needs and desires. The essence of marketing is to understand what consumers need and want, then provide solutions more efficiently and more economically than competitors.

According to Tjiptono and Diana (2020: 3), marketing is an activity that includes the creation, distribution, promotion, and pricing of products, services, and ideas. This process aims to create satisfying exchange relationships with customers and establish and maintain positive relationships with all parties involved in changing conditions.

Consumer Behavior

Consumer behavior refers to the study of how individuals or groups interact with products or services based on their attitudes, behaviors, and interests. According to Kotler and Keller (2021:110), consumer behavior encompasses the processes by which individuals, groups, or organizations select, purchase, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and desires. Similarly, Amirullah (2021:90) defines consumer behavior as the analysis of activities involved in searching for, purchasing, using, and evaluating products or services that are perceived to fulfill consumer needs.

Based on this definition, it can be concluded that consumer behavior is a study that focuses on the processes and activities carried out by individuals, groups, or organizations in the process of selecting, searching, purchasing, using, and evaluating spending products, be it goods, services, ideas, or experiences.

Price Perception

Price is one of the most important elements in a product that can influence consumer decisions in buying or using the product. According to (Wulandari & Subandiyah, 2022) Price is the amount of money that consumers need to pay in order to get the desired product or service from the seller. Price is an important element that consumers pay attention to when making a decision to buy. Usually consumers will compare the goods to be purchased with similar goods offered by other producers.

Price perception is how consumers perceive evaluate the value and quality of a product based on the price set. According to (J Rivai, 2021) argues that price perception is a measure based on the amount of money paid by consumers to get the products and services offered to them. Meanwhile, according to (Darmansah & Yosepha, 2020) Price perception is the view of consumers in assessing prices, whether the price is considered expensive, affordable, or just right. In the midst of increasingly fierce competition, cost differences are one of the main factors influencing purchasing decisions. Generally, consumers tend to choose products or services with the most competitive or affordable prices offered by sellers (Irfan Syahputra et al., 2023)

Lifestyle

Lifestyle is included in the category of secondary human needs that can change over time or due to individual encouragement to change their lifestyle. Lifestyle is related to a person's activities, interests, and point of view. According to (Utami & Marpaung, 2022) lifestyle is a description of the behavior and lifestyle of individuals which is reflected through their activities, interests, and views on managing finances and structuring time.

In research (Luthfianto & Suprihadi, 2017) reveals that lifestyle is broadly defined as a lifestyle that is reflected in the way a person uses his time, such as through work, hobbies, shopping, sports, and social activities. Lifestyle also includes interests in various things such as food, fashion, family, and entertainment, and reflects one's views on oneself, social issues, the business world, and various products. Meanwhile, according to (Fitriana, Sudodo, 2019) lifestyle is the way individuals live their lives which is influenced by how they manage finances and time. Lifestyle is also influenced by one's behavior, which ultimately shapes consumer consumption patterns (Wijaksono et al., 2022).

Purchase Decision

Purchasing Decisions are a series of steps that consumers go through before they decide to buy a product or service. This process includes various considerations that are made before consumers finally make a decision to buy.

According to Kotler and Keller (2016), purchasing decisions are a problem-solving process that includes identifying needs, searching for information, evaluating alternatives, making purchasing decisions, and post-purchase evaluation.

According to (Kurniawan et al., 2023) a purchase decision is a stage in the decision-making process where a person determines whether to buy an item that is needed or wanted. This stage involves evaluating several alternatives before finally choosing one to buy. Meanwhile, according to (Nurfadhilah et al., 2020) purchasing decisions are a step for making choices made to determine the products and services to be purchased, as well as identifying, assessing, and choosing between various existing brands. Elements that influence consumer purchasing decisions can be influenced by various parties who play a role in the decision-making process (Muliani & Wardhani, 2020).

RESEARCH METHOD

This research is a quantitative approach . Quantitative methods utilize numerical data and statistical analysis to measure the relationship between variables (Sugiyono, 2022). The sample in this study was 100 where the data used in this research is primary data obtained through distributing questionnaires to respondents . Data collection was carried out online , then analyzed using the Structural Equation Model-Partial Least Square (SEM-PLS) method with SmartPLS 3.0 software . In this study , sample selection was carried out by considering the following criteria .

1. Aged 20-24 Years
2. Have purchased iPhone products and used iPhone within 1-2 years

RESULTS AND DISCUSSION

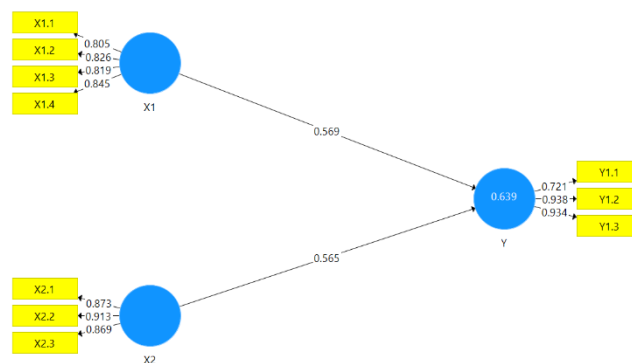


Figure 3.
Measurement Model Scheme (Outer Model)
Source: Primary Data Processed, 2025

Convergent validity is used to ensure that the indicators used are truly appropriate in measuring a particular latent variable. An indicator can be said to be good if it correlates > 0.6 with the construct. Thus, convergent validity shows the consistency of indicators in describing the same variable. The following are the results of testing data quality with the convergent validity test :

Table 2.
Outer Loading Value

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics ((O/STERR))
X1.1<- Price Perception (X1)	0.804911	0.806444	0.041828	0.041828	19.242926
X1.2<- Price Perception (X1)	0.825735	0.825870	0.031711	0.031711	26.039184
X1.3<- Price Perception (X1)	0.819466	0,799534	0.045660	0.045660	17.946813
X1.4<- Price Perception (X1)	0.845074	0.815541	0.036418	0.036418	23.204800
X2.1<- Lifestyle (X2)	0.873101	0.842987	0.023560	0.023560	37.057406
X2.2<- Lifestyle (X2)	0.913492	0.913046	0.018564	0.018564	49.206739
X2.3<- Lifestyle (X2)	0.868981	0.867262	0.027071	0.027071	32.099275
Y1.1<- Purchase Decision (Y)	0.720537	0.715665	0.058580	0.058580	12.299929
Y1.2<- Purchase Decision (Y)	0.937539	0.938126	0.008953	0.008953	104.711378
Y1.3<- Purchase Decision (Y)	0.933762	0.933921	0.009556	0.009556	97.711776

Source : Primary Data Processed, 2025

Based on the results shown in Table 1, it can be concluded that all indicators are declared valid because they have a loading value greater than 0.5. This shows that the relationship between each indicator and the construct or latent variable is strong enough and reflects the measured variable well. so that all indicators can be said that the test results are valid and in accordance with the Convergent Validity criteria.

Furthermore, the discriminant validity test is a test used to ensure that a construct (latent variable) is truly different or does not overlap with other constructs in the model. In other words, discriminant validity measures the extent to which indicators of one variable are not overly correlated with indicators of another variable. The discriminant validity test is indicated by the cross load value. The results of discriminant validity can be shown in the table below:

Table 3.
Cross Loading

Indicator	Price Perception (X1)	Lifestyle (X2)	Purchase Decision (Y)
X1.1	0.804911	-0.080276	0.461804
X1.2	0.825735	0.025639	0.504884
X1.3	0.819466	0.050798	0.415902
X1.4	0.845074	-0.014169	0.472967
X2.1	-0.044274	0.873101	0.491686
X2.2	-0.007005	0.913492	0.497388
X2.3	0.033746	0.868981	0.500449
Y1.1	0.330674	0.365238	0.720537
Y1.2	0.557880	0.525075	0.937539
Y1.3	0.549551	0.549226	0.933762

Source : Primary Data Processed, 2025

The validity of the indicators, as shown in Table 3, can also be assessed using the Cross Loading table. An indicator is considered valid if it has a loading factor greater than 0.6 on the construct it is intended to measure, and this value must also be higher than its loadings on other constructs. In this study, all indicators for the variables Price Perception (X1), Lifestyle (X2), and Purchase Decision (Y) have loading factors exceeding 0.6 and are higher than their loadings on other constructs. Therefore, it can be concluded that all indicators meet the validity criteria and are deemed valid.

Table 4.
Average Variance Extracted (AVE)

Indicator	AVE
Price Perception (X1)	0.678849
Lifestyle (X2)	0.756689
Purchase Decision (Y)	0.783967

Source: Primary Data Processed, 2025

The next step in evaluating the measurement model involves examining the Average Variance Extracted (AVE) value, which reflects the proportion of variance in the indicators that is successfully captured by the latent construct. An AVE value greater than 0.5 indicates that the construct has adequate convergent validity. For reflective indicators, the AVE value of each construct serves as a key reference. A model is considered to have good convergent validity if each construct achieves an AVE value above 0.5.

Based on the AVE test results, the Price Perception variable (X1) obtained a value of 0.678849, Lifestyle (X2) of 0.783967, and Purchase Decision (Y) of 0.756689. These three variables show an Average Variance Extracted (AVE) value that exceeds the minimum threshold of 0.5. Thus, it can be concluded that all variables in this study have a good level of validity.

Table 5.
Composite Reliability

Indicator	Composite Reliability
Price Perception (X1)	0.894209
Purchase Decision (Y)	0.901990
Lifestyle (X2)	0.915833

Source : Primary Data Processed, 2025

A construct is considered reliable if its composite reliability value exceeds 0.70, which means that the indicators are able to describe the latent variable consistently.

Based on the results of composite reliability testing, the Price Perception variable (X1) obtained a value of 0.894209, Lifestyle (X2) amounted to 0.915833, and Purchasing Decision (Y) reached 0.901990. Because all of these values are above the minimum limit of 0.70, it can be concluded that the three variables have met the reliability standards required in this study.

Table 6.
Latent Variabel Correlation

	Price Perception (X1)	Price Perception (X1)	Price Perception (X1)
Price Perception (X1)	1,000000		
Lifestyle (X2)	0.560926	1,000000	
Purchase Decision (Y)	0.565582	0.560926	1,000000

Source: Primary Data Processed, 2025

In the PLS method, variables or constructs can be interconnected or correlated, both between exogenous and endogenous variables and among exogenous variables, as shown in the latent construct correlation table above. The correlation value between variables has a maximum value limit of 1, which means that the closer the value is to 1, the stronger the correlative relationship that occurs.

From the correlation table between latent constructs shown, it can be seen that the average relationship between variables is quite strong and diverse. The strongest relationship is found between Price Perception (X1) and Purchase Decision (Y), with a correlation value of 0.560926. This means that, among all the variables in this study, purchasing decisions are most influenced by price perceptions compared to other variables such as lifestyle. In other words, price perception has a greater role in determining consumer purchasing decisions in this model.

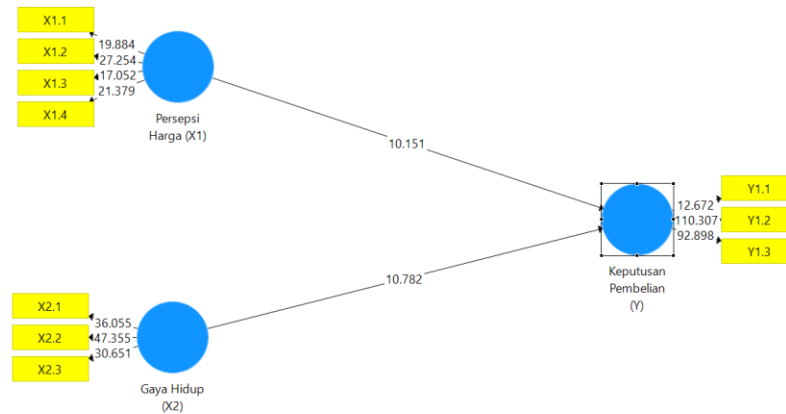


Figure 4.
Measurement Model Scheme (Inner Model)

Source: Primary Data Processed, 2025

The structural model is evaluated by examining the R-Square (R^2) value, which serves as a measure of the goodness-of-fit for the inner model. This test assesses how well the independent (exogenous) variables explain the variation in the dependent (endogenous) variable. The R^2 value indicates the proportion of variance in the dependent variable that is accounted for by the independent variables in the model. The results of the inner model's goodness-of-fit, as represented by the R-Square values, are presented in the table below:

Table 7.
R-Square

	R Square
Price Perception (X1)	0.638572
Purchase Decision (Y)	
Lifestyle (X2)	

Source: Primary Data Processed, 2025

The R^2 value of 0.638572 indicates that this model is able to explain that the Purchasing Decision variable is influenced by 63.85% by the independent variables, namely Trust and Perceived Convenience. Meanwhile, the remaining 36.15% is influenced by other factors not included in this research model.

Table 8.
Path Coefficients

	Path Coefficient (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (O/STDEV)
Price Perception (X1) -> Purchase	0.569163	0.573836	0.053688	0.053688	10.601170

	Path Coefficient (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (O/STDEV)
Decision (Y)					
Lifestyle (X2) -> Purchase Decision(Y)	0.564537	0.564506	0.050221	0.050221	11.240904

Source : Primary Data Processed, 2025

H1: Price Perception affects Purchasing Decisions

The test results for the first hypothesis indicate that Price Perception has an influence on Purchasing Decisions. This is supported by a P-value of 0.000, which is less than the significance level of 0.05. Since this meets the criteria for hypothesis testing, it can be concluded that the first hypothesis is accepted.

H2: Lifestyle affects Purchasing Decisions

The test results for the second hypothesis demonstrate that Lifestyle has an impact on Purchasing Decisions. This is evidenced by a P-value of 0.000, which is below the 0.05 significance threshold. As this meets the established criteria for hypothesis testing, it can be concluded that the second hypothesis is accepted.

The Influence of Price Perceptions on Purchasing Decisions

Based on the results of the study, it was found that Price Perception has a positive and significant influence on Purchasing Decisions. In other words, the hypothesis stating that Price Perception affects Purchasing Decisions can be accepted. This shows that prices that are in line with consumer expectations can influence the desire to make repeat purchases. Consumers tend to make purchasing decisions even though the price is relatively high, because some of them do not really consider the amount of costs that must be incurred and still have the desire to buy again in the future.

The most influential indicator of price perception is the fit between price and benefits, which is how consumers assess whether the price of the iPhone is worth what they get from the product. In this case, consumers assess the benefits of the iPhone as a whole, starting from fast device performance, battery life, modern features, to a comfortable and exclusive user experience. The iPhone is not only seen as an ordinary cellphone, but as a premium product that can support daily needs, both for work, entertainment, and lifestyle. When consumers feel that the benefits they receive are balanced with the price paid, they will be more confident in making a decision to buy. Even a high price is not a big problem, because it is considered comparable to the quality and value offered. Therefore, the perception that the price is in accordance with the benefits is one of the strong reasons that encourages consumers to buy an iPhone.

The findings of this study are in accordance with the results of previous research conducted by (Jannah et al., 2023) This shows that the perception of price also influences the decision of students in Malang City to buy an iPhone. This is also supported by frequency data which shows that although the price of an iPhone is quite expensive, it is not the main factor of consumer consideration. Price can influence purchasing decisions if the product has an affordable, competitive price, and is comparable to the quality and benefits offered.

The Influence of Lifestyle on Purchasing Decisions

From the results of the research conducted, it was found that lifestyle has a positive and significant influence on consumer decisions when buying an iPhone. This indicates that lifestyle also determines how consumers make choices in the purchase.

The most influential lifestyle indicator is opinion, namely consumer perception of the iPhone product which continues to develop along with the launch of the latest series. This drives consumer interest and the tendency to follow trends, thus increasing the decision to buy an iPhone.

The results of this study are in line with the findings obtained from previous studies conducted by (Agung & Swatama, 2022) the results of the analysis showed that lifestyle has a positive and significant influence on purchasing decisions. This means that the more consumers have a high lifestyle, the greater the likelihood that the lifestyle will encourage an increase in their decision to buy an iPhone.

CONCLUSION

Based on the results of the PLS analysis, it can be concluded that price perception has a positive and significant impact on purchasing decisions. The more consumers feel that the price of an iPhone matches its quality, the stronger the influence of price perception on their decision to buy. Similarly, lifestyle also shows a positive and significant effect on purchasing decisions. Individuals with more dynamic and trend-conscious lifestyles, especially among Generation Z, are more inclined to choose the iPhone as a reflection of their personal style. Their interest in others' opinions and in the latest technological innovations offered by the iPhone further drives their decision to purchase. This suggests that lifestyle plays a crucial role in shaping consumer purchasing behavior.

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