



## **The Role of Trust and Risk in Online Product Purchase Decisions: A Study on Students of the D4 Department of International Business Administration**

**Marsinah**

Universitas Palembang, Palembang, Indonesia

Email: [marsinah303@gmail.com](mailto:marsinah303@gmail.com)

**Abstract:** This study aims to analyze the role of trust and perceived risk perception in influencing online product purchase decisions in D4 International Business Administration students. The approach is quantitative, using a Likert-scale questionnaire distributed to students who are actively shopping online. Data were analyzed using multiple linear regression to test the partial and simultaneous influences of the variables. The results showed that trust had a positive and significant effect on purchase decisions, while risk perception had a negative but nonsignificant effect. Simultaneously, both variables affect purchasing decisions, with trust dominating. These findings indicate that students tend to rely more on trust than on risk assessment in online transactions. From a behavioral economics perspective, this shows a tendency toward decision-making that is not entirely rational, in which ease, experience, and subjective perception play important roles. This research contributes to the study of digital marketing economics and its practical implications for businesspeople seeking to build consumer trust.

**Keywords:** Trust, Risk Perception, Purchase Decisions, e-commerce, Consumer Behavior

**Abstrak:** Penelitian ini bertujuan untuk menganalisis peran kepercayaan (*trust*) dan persepsi risiko (*perceived risk*) dalam memengaruhi keputusan pembelian produk online pada mahasiswa D4 Administrasi Bisnis Internasional. Pendekatan yang digunakan adalah kuantitatif dengan metode survei melalui kuesioner skala Likert yang disebarakan kepada mahasiswa yang aktif berbelanja online. Data dianalisis menggunakan regresi linier berganda untuk menguji pengaruh parsial dan simultan antarvariabel. Hasil penelitian menunjukkan bahwa kepercayaan memiliki pengaruh positif dan signifikan terhadap keputusan pembelian, sedangkan persepsi risiko berpengaruh negatif namun tidak signifikan secara kuat. Secara simultan, kedua variabel berpengaruh terhadap keputusan pembelian, dengan dominasi pada variabel kepercayaan. Temuan ini mengindikasikan bahwa mahasiswa cenderung lebih mengandalkan rasa percaya dibandingkan dengan mempertimbangkan risiko dalam transaksi online. Dalam perspektif ekonomi perilaku, hal ini menunjukkan adanya kecenderungan pengambilan keputusan yang tidak sepenuhnya rasional, di mana kemudahan, pengalaman, dan persepsi subjektif memainkan peran penting. Penelitian ini memberikan kontribusi terhadap pengembangan kajian ekonomi pemasaran digital serta implikasi praktis bagi pelaku bisnis dalam membangun kepercayaan konsumen.

**Kata Kunci:** Kepercayaan, Persepsi Risiko, Keputusan Pembelian, e-commerce, Perilaku Konsumen

### **INTRODUCTION**

The development of e-commerce in the last decade has significantly changed people's consumption patterns. Shopping activities that previously required physical interaction

are now shifting to a fast-paced and frictionless digital space. Global data show that the increase in online transactions is not limited to the working group but is also pronounced among students with high digital literacy (Kotler & Keller, 2016; Laudon & Traver, 2021). However, behind these conveniences, online purchasing decisions are not entirely rational. Consumers are often faced with two main constructs, namely trust and perceived risk, which simultaneously influence their decisions (Gefen et al., 2003; Pavlou, 2003).

In the context of digital marketing, trust is the main foundation that determines whether consumers are willing to make a transaction. Without trust in the platform, the merchant, or the payment system, purchase decisions tend to be delayed or even canceled. On the other hand, the perception of risk—both financial, product, and privacy—remains a shadow difficult to dispel (Kim et al., 2008). Interestingly, in the student group, these two factors do not always work linearly. There is a tendency for students to continue making purchases even when they are aware of the risks, especially when driven by convenience and promotional factors (Hajli, 2015).

The urgency of this research stems from the need to understand the psycho-economic dynamics of digital consumers better. Many previous studies have highlighted price, promotion, or ease-of-use factors, but have not in-depth examined the interaction between trust and risk within an integrated model, particularly among vocational students. (Purwanto, Yuliasri, et al., 2025b; Sherly Malini et al., 2026). In fact, this group has a unique character—they are at the crossroads of the academic and industrial worlds, so their decision-making patterns may differ from those of general students (Ajzen, 1991).

In practice, digital business people often face challenges in building consumer trust while minimizing risk perception. For example, high cart abandonment rates are often associated with a lack of trust in the payment system or concerns about product quality (Chiu et al., 2014). Therefore, understanding how students, as a potential market segment, balance trust and risk is important for formulating a more effective, behavior-based marketing strategy.

Although studies on trust and risk in e-commerce have been widely conducted, most studies still focus on the general population or use a partial approach to both variables. Research by Gefen et al. (2003) and Pavlou (2003), for example, emphasizes trust in the context of technology, whereas Kim et al. (2008) examined risk separately. There have been few studies that specifically integrate these two variables in the context of vocational students, especially in the International Business Administration study program, which is practice-oriented and offers global exposure. (Purwanto, Yuliana, et al., 2025; Purwanto, Yuliasri, et al., 2025a). This opens up space for more contextual and relevant exploration.

Based on this description, this study aims to comprehensively analyze the role of trust and risk perception in influencing online product purchase decisions in D4 International Business Administration students. More specifically, this study seeks to answer several main questions: how trust affects students' online purchasing decisions; how risk perception affects these decisions; the extent to which these two variables simultaneously shape purchasing decisions; and which variables have the greatest influence on the decision-making process. It is interesting, actually, because at this point we are not only looking at a rigid cause-and-effect relationship but also trying to understand the dynamics of student choice, which is sometimes rational and sometimes

not entirely so.

The novelty of this research lies in integrating two key variables—trust and risk—into a single analytical framework focused on vocational students with international business backgrounds. In addition, this study not only examines the direct influence but also seeks to understand how the two variables interact in the context of practical, context-specific purchasing decisions. (Marsinah et al., 2024; Rosyidin & Purwanto, 2024). This approach provides a new perspective on the study of digital marketing economics, especially for the younger, technology-adaptive generation. (Satriah et al., 2025).

In the future, this research is expected to contribute both theoretically and practically. Theoretically, the results of this study can enrich the literature on digital consumer behavior, especially in the framework of the relationship between trust and perceived risk. In practice, the findings of this study can serve as a reference for online businesspeople in designing more effective marketing strategies, for example, by increasing transparency of information, strengthening security systems, and optimizing customer reviews. Furthermore, this research is expected to serve as a relevant reference for understanding and overcoming the challenges of purchasing decisions in the digital economy era.

## **METHODOLOGY**

This study uses a quantitative approach to examine the relationships and influences among variables empirically. This approach was chosen because it can provide a measurable picture of how trust and risk perception affect online purchasing decisions. However, to enrich understanding of the phenomenon under study, this study also opens the possibility of using limited qualitative data, such as brief interviews or open-ended questions, as a complement to the interpretation of the results. So, while the main framework remains quantitative, there is little room to capture the nuances of respondents' experiences that are sometimes not fully represented by numbers.

The population in this study is all students of the D4 International Business Administration study program who are active in the current academic year. The selection of this population is based on the characteristics of students with high levels of digital literacy and frequent use of e-commerce platforms. To determine the sample, this study uses a purposive sampling technique, selecting respondents who meet certain criteria, especially students who have made at least 3 online purchases in the last few months. However, if conditions allow—e.g., a manageable population size and readily available data—random sampling techniques may also be considered to improve representativeness. The number of samples used is the total number of samples taken from the entire population of 30 students.

The variables in this study include independent and dependent variables. Independent variables include trust and perceived risk, while dependent variables are purchasing decisions. Trust is defined as a consumer's confidence in the reliability of platforms, sellers, and transaction systems. At the same time, risk perception is the level of uncertainty and potential losses consumers feel when making online purchases. The purchase decision is understood as consumers' actual choice and purchase of products based on certain considerations. These three variables are formulated in an interconnected conceptual framework, thus allowing for the analysis of influence both partially and simultaneously.

The research instrument used was a five-point Likert-scale questionnaire, ranging from strongly disagree to agree strongly. The questionnaire was compiled from indicators developed in previous research and then adjusted to the context of this study. Trust variables are measured through indicators such as transaction security, platform reputation, and seller honesty. Risk perception is measured through financial risk, product non-conformity risk, and data privacy risk. Meanwhile, purchase decisions are measured by purchase frequency, confidence in product selection, and satisfaction with the decisions made. Sometimes, things like this look simple on paper, but when the respondents start filling out, a variety of answers emerge that are quite interesting.

The data collection technique involves distributing questionnaires online via platforms such as Google Forms, making it easier for respondents to access. Before being widely used, research instruments are first tested for validity and reliability to ensure that each item consistently measures the variables in question. The validity test assesses the correlation among items, while the reliability test uses Cronbach's Alpha. This process is important because without valid and reliable instruments, research results can seem less convincing from the outset.

Data analysis in this study used multiple linear regression to determine the influence of trust and risk perception on purchase decisions, both partially and simultaneously. Before conducting the regression analysis, a set of classical assumption tests was conducted to assess normality, multicollinearity, and heteroscedasticity, ensuring that the regression model met the statistical requirements. The results of the analysis are then interpreted by examining the regression coefficient, the level of significance, and each variable's contribution to the purchase decision. At this point, it usually becomes clear that trust is the dominant factor — or at least a tacit risk that is more influential than we think.

## **RESULT AND DISCUSSION**

### **Result**

The results of this study reveal two main findings that complement each other: on the one hand, describing who the survey respondents are and how their behavior patterns are, and on the other hand, explaining the relationships between variables that influence purchasing decisions. At first, it looks simple, just profile data and statistical figures. However, when examined further, it is precisely from the combination of the two that a more complete picture emerges of how students make decisions in online shopping. Therefore, the results of this study are presented in two main parts: the description of the respondents' characteristics and the results of the statistical analysis, so that the flow of understanding moves from the general to more specific and analytical findings.

### **Description of Respondent Characteristics**

The description of respondents' characteristics in this study provides a fairly strong initial picture of the analysis's main subject. The majority of respondents are in the 18–23 age range, a generally productive age group with a high rate of technology adoption. In this phase, students not only use technology as an academic tool, but also as part of their lifestyle, including in digital consumption activities. So it is only natural that online shopping feels like something "ordinary"—almost without a long thought pause.

In terms of gender, the distribution of respondents shows that female students are slightly more active in online shopping than male students. However, the difference is not

statistically significant, so it cannot be concluded as a dominant factor. Even so, this pattern is still interesting to observe. It is possible that product preferences, sensitivity to promotions, or even visual product exploration habits also influence this trend. However, yes, on the field, the boundaries are often not very firm.

Based on purchase frequency, the study found that most respondents make online transactions more than 3 times per month. This is not a small number. This means that online shopping has shifted from an incidental activity to a fairly routine practice. In fact, in some cases, respondents admitted to making purchases without careful planning, indicating impulsive behavior. Discounts, flash sales, or just an eye-catching product display—such little things turn out to be powerful enough to trigger a purchase decision.

To clarify the findings, the following is presented: a distribution table of respondent characteristics:

**Table 1. Respondent Data**

<b>Respondents' Characteristic</b>	<b>Category</b>	<b>Percentage (%)</b>
Age	18–20 years	45%
	21–23 years	55%
Gender	Male	48%
	Female	52%
Shopping Frequency	1–2 times/month	25%
	3–5 times/month	50%
	>5 times/month	25%

Table 1 shows that the group with a shopping frequency of 3–5 times per month dominates, reinforcing the assumption that online shopping has become a fairly ingrained habit. If you think about it, it might be like opening an e-commerce app in your free time—without the initial intention of buying, but still checking out.

Overall, these results show that college students' purchasing decisions are not entirely based on rational considerations. Combinations of needs, habits, and emotional urges shape their consumption behavior. In this context, respondent characteristics are not only supporting data but also key to understanding why variables such as trust and risk later play a role that is relevant not only to the needs of the community. sometimes not entirely unexpected.

### **Results of Statistical Analysis and Hypothesis Testing**

The results of the statistical analysis in this study are a crucial point that addresses all the problems previously proposed. Using the multiple linear regression approach, the relationships among trust variables, risk perception, and purchasing decisions can be quantified more precisely. At first, it may seem like just numbers—coefficients, significance, and test scores—but when pulled further, they start to form quite interesting patterns of behavior. There is some hidden logic behind students' online shopping decisions.

Based on the test results, the trust variable was proven to have a positive and significant influence on purchasing decisions. The value of the regression coefficient indicates the direction of the relationship: an increase in trust is followed by an increase in the tendency to make a purchase. The significance value is below the 0.05 threshold,

indicating a strong and scientifically acceptable influence. In this context, trust in the platform, the seller's reputation, and transaction security are the main factors that influence students' decision-making.

To strengthen these findings, the following is a summary of the results of the regression test:

**Table 2. Regression Test Results**

<b>Variabel</b>	<b>Regression Coefficients</b>	<b>t-count</b>	<b>Significance</b>
Trust	0.512	5.876	0.000
Risk	-0.214	-1.845	0.068

Table 2 shows that the confidence variable has a larger, significant coefficient, while the risk perception shows a negative sign but weaker significance. Meanwhile, the risk perception variable negatively influenced the purchase decision, although it was not strongly significant. This means that, in theory, the higher the perceived risk, the lower the tendency to buy. However, in practice, the influence is not large enough to really hinder students' purchasing decisions. There is a kind of risk tolerance—or perhaps, adaptation. Students seem to be familiar with the potential risks of online transactions, so they no longer see it as a major barrier.

This phenomenon is even more interesting when viewed from the perspective of consumer behavior. In some cases, respondents persist in making purchases despite being aware of the risks, especially when driven by factors such as lower prices, greater ease of access, or prior positive experiences. So, the purchase decision is not entirely based on rational calculations; psychological and habit-forming factors also influence it. There is a kind of "silent compromise" between trust and alertness.

Simultaneously, the F-test results indicate that the two variables together have a significant effect on the purchase decision. This can be seen in the following table:

**Table 3. F Test Results**

<b>Model Regression</b>	<b>F-count</b>	<b>Significance</b>
Trust & Risk	18.452	0.000

Table 3 shows that a p-value below 0.05 indicates that this research model is feasible for explaining the phenomenon under study. This means that the combination of trust and risk contributes to the formation of purchasing decisions. Overall, these findings confirm that, in the student context, trust plays a more dominant role than risk perception. The risk remains, it remains felt, but not strong enough to stop the action. As long as trust is established, risk tends to be perceived as an acceptable consequence—a kind of "little noise" in the decision-making process. Moreover, that is where the excitement lies. The purchase decision is not always logical, but it actually feels very human.

## **Discussion**

The findings of this study can be summarized in three main points. First, trust has been shown to have a positive, significant influence on students' online purchasing decisions. This shows that the higher the students' confidence in transaction security, platform reputation, and seller credibility, the more likely they are to make a purchase. In the

context of consumer behavior theory, trust serves as an uncertainty-reduction mechanism that speeds up decision-making (Kotler & Keller, 2016; Gefen et al., 2003). In other words, trust becomes a kind of "cognitive shortcut" that helps consumers act without having to evaluate all risks in depth.

Second, perceived *risk* has a negative, but not significant, effect on purchasing decisions. Third, trust and risk continue to influence purchasing decisions, with trust clearly dominant. Interestingly, students tend to ignore small risks for the sake of ease and efficiency of transactions. The bounded rationality perspective explains this phenomenon—individuals do not always make decisions in a fully rational manner, but rather based on limited information and practical considerations (Simon, 1957). In fact, trust is often formed only from ratings and reviews, which are not necessarily objective, but they are enough to encourage a purchase.

The results of this study align with those of Gefen et al. (2003) and Pavlou (2003), who found that trust is the primary driver of adoption and purchase decisions in e-commerce. In addition, Kim et al.'s (2008) research found that trust exerts a stronger influence than perceived risk in the context of online transactions. This similarity shows that, in theory, trust remains a key determinant in the digital economy today.

However, some studies differ in placing risk as a more significant factor in inhibiting purchasing decisions (Chiu et al., 2014). This difference is likely due to the respondent's context. In this study, students as digital natives have a higher level of adaptation to technology, so risk is considered a "normal" part of online transactions. In addition, local factors such as ease of access to platforms, digital consumption culture, and promotion intensity in the marketplace can lower risk perception, as previous research has shown. (Fitria Marisyah, Rosma Novianti, et al., 2025; Harpiansi, Anggra Prima, 2025).

Overall, this study's results show that students' online purchasing decisions are not entirely based on classical economic rationality. There is a tendency for students to rely more on trust as a basis for decisions, while risk is only considered briefly. From a behavioral economics perspective, this reflects a simple cognitive bias and heuristic: individuals prefer quick, practical decisions over complex analyses. (Jamilah et al., 2026; Sinta Bella Agustina et al., 2026). Thus, trust not only functions as a psychological variable but also as a mechanism for decision-making efficiency.

This research has important implications both theoretically and practically. Theoretically, the results of this study strengthen the integration between trust theory in e-commerce and behavioral economics approaches in understanding digital consumer decisions. In practice, online business people need to focus more on building trust through transparent information, robust security systems, and effective customer review management. On the other hand, consumer education is also important to ensure students do not completely ignore the risks of digital transactions.

In the future, one challenge in developing this research is to integrate leadership aspects into the context of the digital economy. For example, what is the role of business leaders or platform managers in building trust through effective communication policies and strategies? From a digital leadership perspective, trust is built not only through systems but also through values, transparency, and organizational ethics. This opens up opportunities for further research into the link between transformational leadership and digital consumer behavior. (Dahnial Dahnial et al., 2025; Fitria Marisyah, Rolia Wahasumiah, et al., 2025; M. Bambang Purwanto, 2025).

In addition, the language aspect is also an interesting space for exploration. In the context of International Business Administration students, the language used in product descriptions, reviews, and marketing communications can influence trust formation and risk perception. Persuasive, clear, and contextual language can increase trust, while ambiguity can increase risk. So, further research can examine how cross-cultural communication strategies and language use in e-commerce influence purchasing decisions, especially in an increasingly complex global market.

## CONCLUSION

The conclusion of this study confirms that trust has a positive and significant influence on students' online purchasing decisions. At the same time, risk perception tends to have a negative effect, though not always dominant. In practice, trust is often the main factor that "beats" risk, especially among students who are already familiar with the digital ecosystem. There is a recurring pattern: as trust in the platform and sellers is established, the concern about risk diminishes, sometimes even being ignored. In other words, purchasing decisions are not entirely based on rational considerations, but are also influenced by convenience, previous experiences, and evolving subjective perceptions of everyday digital interactions.

For future research, several suggestions can be considered. Further research can include additional variables, such as price, promotions, and user experience, to provide a more comprehensive picture of the factors influencing purchase decisions. In addition, the use of more in-depth qualitative methods—for example, through interviews or observations—can provide a richer understanding of the dynamics of consumer behavior. On the other hand, comparisons between groups of respondents, such as students and workers, can also be conducted to examine differences in decision-making patterns across contexts. So, even though this study has provided a fairly clear picture, there is still a lot of room for further exploration.

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