

DECISION POSTPONEMENT IN ONLINE FASHION PURCHASES: THE IMPACT OF INFORMATION OVERLOAD

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Abstract

In the digital era, the high penetration of internet and e-commerce platforms has reshaped consumer behavior, particularly in the fashion industry. Despite the increasing accessibility of information, consumers often experience decision postponement — a behavior of delaying purchase decisions — as a result of excessive information exposure. This study aims to examine the influence of information overload on consumer confusion, decision difficulty, and decision postponement, as well as the impact of consumer confusion and decision difficulty on decision postponement in the context of online fashion shopping. Using a quantitative approach, data were collected from 138 respondents who had experience purchasing fashion products online and had postponed a purchase within the last three months. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the SmartPLS 4.1.1.2 software. The results show that information overload has a significant effect on both consumer confusion and decision difficulty, which in turn influence decision postponement. The findings provide valuable insights for fashion SMEs in understanding consumer behavior and formulating more effective digital marketing strategies.

Keywords: Information Overload, Consumer Confusion, Decision Difficulty, Decision Postponement, Online Fashion

INTRODUCTION

a. Background

The rapid development of digital technology in Indonesia has significantly reshaped consumer behavior, particularly in the context of online shopping. As reported by We Are Social (2024), Indonesia currently has over 185 million internet users, or 66.5% of the population. Among them, 92.1% have conducted online transactions, and 70.9% reported searching for brand-related information before purchasing a product. However, the rise of digital access does not automatically lead to increased consumption. In fact, the fashion industry has experienced a decline, with consumption of fashion products contracting by -2.6% in 2023 and continuing to weaken in 2024, despite the national economy growing by 5.03% in the same period. Data from Statistics Indonesia (BPS) show that household expenditure on clothing and footwear only increased by 2.55%, far below the growth of other sectors. This suggests a shift in consumer priorities and highlights the growing phenomenon of decision postponement—the act of delaying a purchase decision despite initial interest (Sugandini et al., 2019).

Decision postponement is increasingly prevalent in online fashion shopping, particularly for high-involvement products such as clothing and footwear (Rifai et al., 2025). Consumers are frequently exposed to overwhelming amounts of information from social media, e-commerce platforms, and advertisements, which can exceed their cognitive processing capacity. Kirk (2022) notes that modern consumers may encounter between 6,000 to 10,000 advertisements daily, compared to only 500 in the pre-digital era. This overload can result in confusion, uncertainty, and fatigue—leading to indecision and delayed purchases (Huang & Suo, 2025; Sharma et al., 2023) The

abundance of similar-looking products, conflicting reviews, and unclear product value only worsens the situation (Basso et al., 2019; Fu et al., 2020).

Information overload has been shown to directly contribute to consumer confusion and decision difficulty, both of which are major contributors to decision postponement (Khusnah & Roosdhani, 2024; Kusi et al., 2022; Peng et al., 2021). These conditions hinder consumers from making rational choices and often lead them to delay or even abandon purchases. Furthermore, decision difficulty may cause consumers to feel mentally burdened, and in some cases, they may resort to impulsive purchases as a way to escape prolonged uncertainty (Cheek & Goebel, 2020; Hardyansah et al., 2024).

This behavior presents a significant challenge for SMEs in the fashion sector, especially those that rely heavily on digital platforms like Shopee, Tokopedia, Instagram, and WhatsApp (Sadrakh Zefanya Putra et al., 2023; Waliyati et al., n.d.). Although features such as live streaming have been implemented to drive immediate purchasing behavior, research shows that while interactivity may increase purchase intention, emotional support alone is not enough to overcome decision delays (Qin et al., 2023).

Given these trends, this study aims to analyze the influence of information overload on consumer confusion, decision difficulty, and decision postponement, and to examine how confusion and difficulty further contribute to purchase delays in the online fashion industry. This research also contributes to the literature by applying the decision postponement framework to high-involvement products, whereas previous studies have often focused on low-involvement contexts (Singh & Sharma, 2018). By focusing specifically on women's daily fashion products such as clothing and footwear, this study provides relevant insights for fashion SMEs and enhances understanding of consumer behavior in a high-choice, high-information digital environment.

b. Research Objectives

The objective of this study is to analyze the impact of information overload on consumer confusion, decision difficulty, and decision postponement. The research focuses on female consumers in Banyumas, Indonesia, who regularly purchase fashion items online. Therefore, the research questions in this study are as follows:

- a. Does information overload affect consumer confusion among fashion industry consumers on digital platforms?
- b. Does information overload affect decision postponement among fashion industry consumers on digital platforms?
- c. Does information overload affect decision difficulty among fashion industry consumers on digital platforms?
- d. Does consumer confusion affect decision postponement among fashion industry consumers on digital platforms?
- e. Does decision difficulty affect decision postponement among fashion industry consumers on digital platforms?

c. Scope of Discussion

Based on the background and problem identification described earlier, the researcher defines the scope of the study to ensure a more focused and directed research process. The scope of this study is as follows:

- a. The variables examined in this research include information overload, consumer confusion, and decision difficulty, which ultimately lead to decision postponement behavior.

b. This study focuses on female fashion consumers in the Banyumas Regency area.

d. Contributions

The contributions of this study are twofold. Theoretically, it enriches the existing literature on consumer behavior by extending the application of the Theory of Planned Behavior (TPB) in the context of digital consumption and high-involvement products. Practically, it provides actionable insights for fashion SMEs to improve marketing strategies by managing the volume of information presented to consumers and simplifying product choices.

e. Novelty

The novelty of this research lies in its integrated examination of psychological and cognitive factors—information overload, confusion, and decision difficulty—as key drivers of purchase delay, especially in the fashion sector, which has not been the main focus of previous studies that typically centered around low-involvement products.

f. Results

The findings of this study reveal that information overload significantly influences both consumer confusion and decision difficulty, which subsequently increase the likelihood of decision postponement. These results suggest that digital marketers should prioritize clarity, information relevance, and product differentiation to help consumers make faster and more confident decisions.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

a. Theory of Planned Behavior (TPB)

This study is grounded in the Theory of Planned Behavior (TPB), developed by Ajzen (1991), which explains how individual behavior is shaped by three main components: attitude, subjective norms, and perceived behavioral control. In the digital consumption context, particularly online fashion shopping, decision-making is not only influenced by internal attitudes and external expectations but also by the ability to process large amounts of information. TPB supports the assumption that cognitive and emotional conditions—such as information overload, confusion, and decision difficulty—can hinder or delay behavioral intention, especially in high-involvement product categories like fashion.

b. Information Overload

Information overload occurs when the amount of information available exceeds an individual's capacity to process it effectively (Ji, 2023). In digital platforms, consumers are continuously exposed to abundant product options, advertisements, influencer content, and peer reviews. While access to information may facilitate decision-making, excessive and conflicting information can overwhelm consumers, leading to confusion, stress, and decision postponement (Kusi et al., 2022; Peng et al., 2021; Fu et al., 2020).

In online fashion shopping, this condition is amplified by the visual nature of fashion products, frequent promotions, and rapidly changing trends. As a result, consumers may find it difficult to focus, compare alternatives, or arrive at confident decisions. Previous studies have shown that information overload can lead to both consumer confusion and decision difficulty, which then contribute to purchase delays (Cao et al., 2021; Dai et al., 2020).

Therefore, the following hypotheses are proposed:

H1: Information overload has a significant effect on consumer confusion.

H2: Information overload has a significant effect on decision postponement. H3: Information overload has a significant effect on decision difficulty.

c. Consumer Confusion

Consumer confusion refers to a psychological state in which individuals struggle to interpret or differentiate between products or are uncertain due to conflicting or excessive information (Huang & Suo, 2025). It can arise from four dimensions: overload confusion, ambiguity, conflict, and similarity. In the fashion industry, which involves highly visual and subjective evaluations, confusion may stem from similar product designs, unclear sizing, or inconsistent quality claims.

Consumer confusion affects decision confidence and perceived behavioral control—core components in the TPB framework—resulting in a delay or cancellation of purchase decisions. When consumers feel unsure or overwhelmed, they are more likely to avoid making immediate decisions to prevent post-purchase regret (Matthes et al., 2020)

Based on this explanation, the following hypothesis is formulated:

H4: Consumer confusion has a significant effect on decision postponement.

d. Decision Difficulty

Decision difficulty is the condition in which consumers perceive the process of making a choice as mentally taxing, complicated, or unclear (Cheek & Goebel, 2020; Hu & Krishen, 2019). It often arises when there are too many similar alternatives, unclear preferences, or high perceived risk. In the fashion context, difficulty may occur due to too many comparable products, uncertainty about personal fit or style, and fear of making the wrong choice.

Consumers experiencing decision difficulty tend to postpone decisions in hopes of gaining more clarity or confidence. This aligns with TPB, in which perceived difficulty can diminish one's intention to act, especially if the outcome is uncertain (Phillips-Wren & Adya, 2020).

Hence, the following hypothesis is proposed:

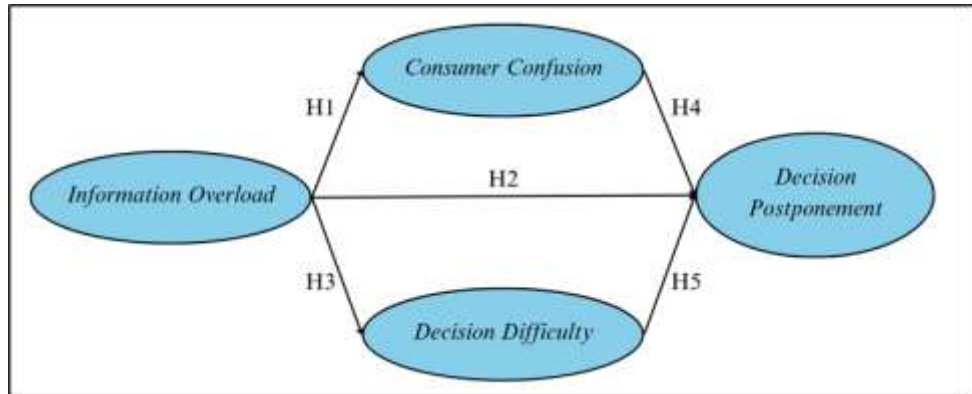
H5: Decision difficulty has a significant effect on decision postponement.

e. Decision Postponement

Decision postponement refers to a behavior in which consumers intentionally delay making a purchase decision, even after considering a product (Li & Kang, 2025; Xue & Jo, 2024). In online fashion shopping, this behavior is increasingly common due to the overwhelming number of choices, promotional noise, and the pressure to make the "right" choice. Factors such as information overload, consumer confusion, and decision difficulty can significantly increase the likelihood of decision postponement (Huang & Suo, 2025; Basso et al., 2019).

In the context of the Theory of Planned Behavior (TPB), decision postponement can be viewed as a failure of behavioral intention to manifest into actual behavior, due to perceived difficulty, low confidence, or negative emotional states. Instead of making a purchase, consumers suspend the process and avoid commitment, often without a specific timeline for returning.

As the main dependent variable in this study, decision postponement reflects the outcome of cognitive and psychological barriers in the decision-making process. Understanding this behavior is critical for digital marketers and fashion SMEs, as it affects conversion rates and long-term consumer engagement.



Figur 1. Research Framework

RESEARCH METHODS

a. Research Design

The data collected through questionnaires were analyzed using a quantitative approach based on Partial Least Squares Structural Equation Modeling (PLS-SEM) (Hair et al., 2014), utilizing SmartPLS software version 4.1.1.2. This method was chosen for its ability to accommodate the analysis of relationships among latent variables, including the examination of moderating effects.

b. Population and Sample

The population in this study consists of consumers residing in Purwokerto/Banyumas who have purchased fashion products online through e-commerce platforms such as Shopee, Tokopedia, TikTok Shop, Instagram, or WhatsApp. The sampling method used is purposive sampling, with the criteria including: (1) residing in Purwokerto or Banyumas, (2) having postponed an online fashion purchase within the last three months, and (3) having made at least one online fashion purchase in the past six months. Based on the PLS-SEM requirement of a minimum sample size of 5-10 times the number of indicators (Hair et al., 2019). And with 22 indicators used, the required minimum sample is 110.

c. Data collection and instrument development techniques

Primary data were collected through online questionnaires distributed via social media platforms. Respondents completed the form by accessing a Google Form link shared through WhatsApp, Instagram, tiktok, and X. The survey consisted of close-ended questions measured using a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The questionnaire was developed based on the following operational definitions and indicators:

Tabel 3.1 Variable indicators

Variable	Indicators
Information Overload	<ol style="list-style-type: none"> 1. Feeling overwhelmed by the amount of information 2. Difficulty filtering relevant information 3. Difficulty making decisions due to too many sources 4. Difficulty identifying products because of similar fashion appearances 5. Feeling exhausted from browsing too many products
Consumer Confusion	<ol style="list-style-type: none"> 1. Often feeling uncertain after choosing a product 2. The variety of women’s fashion products makes it hard to choose the right one 3. Comparing products before buying 4. Confused by differences between brands 5. Complex product information 6. Searching for additional information while buying women’s fashion products
Decision Difficulty	<ol style="list-style-type: none"> 1. Difficulty determining which product fits their needs 2. Feeling uncertain about the purchase decision 3. Afraid of making the wrong decision, leading to purchase delays 4. Often feeling the chosen product does not meet expectations
Decision Postponement	<ol style="list-style-type: none"> 1. Frequently delaying purchase decisions 2. Difficulty making decisions when shopping 3. Often wanting to seek more information before deciding 4. Making a purchase decision because of influence from friends, family, or surroundings 5. Feeling bored or tired when having to choose or decide on a fashion item 6. Sometimes delaying purchase even after planning to buy 7. Too many options in online stores make the purchase process take longer

Source: Author’s own compilation (2025)

d. Data analysis techniques

Data collected through questionnaires were analyzed using a quantitative approach based on Partial Least Squares Structural Equation Modeling (PLS-SEM) (Hair et al., 2019), with the assistance of SmartPLS software version 4.1.1.2. This method was selected because it is capable of accommodating the analysis of relationships between latent variables, including testing for moderation effects. The stages of data analysis include:

- i. Measurement Model Evaluation (Outer Model Test):
 1. Convergent Validity: Assessed through loading factor values, where an indicator is considered valid if the loading value is greater than 0.6. In addition, the Average Variance Extracted (AVE) is used to ensure that each construct explains more than 50% of the variance of its indicators (Hair et al., 2019).

2. Discriminant Validity: Evaluated using the Fornell-Larcker criterion and the HTMT (Heterotrait-Monotrait Ratio). The correlation between latent variables should be lower than the square root of the AVE of each construct, and the HTMT value must be less than 0.90 (Hair et al., 2019).
 3. Reliability: Measured using Cronbach's Alpha and Composite Reliability (CR). Values above 0.70 indicate good internal consistency (Hair et al., 2019).
- ii. Structural Model Evaluation (Inner Model Test):
1. R-Square: Measures the proportion of variance in the dependent variable that can be explained by the independent variables. The interpretation is categorized as substantial (0.75), moderate (0.50), or weak (0.25) (Hair et al., 2019).
 2. Effect Size (f^2): Assesses the effect of each independent variable on the dependent variable, categorized as small (0.02), medium (0.15), or large (0.35) (Hair et al., 2019).
 3. Path Coefficients: Indicate the strength and direction of the relationships between variables. The significance is tested using the t-statistic (values greater than 1.96) and the p-value (less than 0.05) (Hair et al., 2019).

RESULTS AND DISCUSSION

a. Respondents characteristics

Based on Table 4.1, the majority of respondents were aged 17–22 years, accounting for 82% of the total, while the smallest group was above 35 years old, representing only 2%. In terms of socio-economic status, most respondents were students, making up 80% of the sample, while job seekers represented the smallest group at 4%. In total, 140 responses were collected, but only 138 were considered valid and used for further analysis after data cleaning.

Tabel 4.1 Respondents characteristics

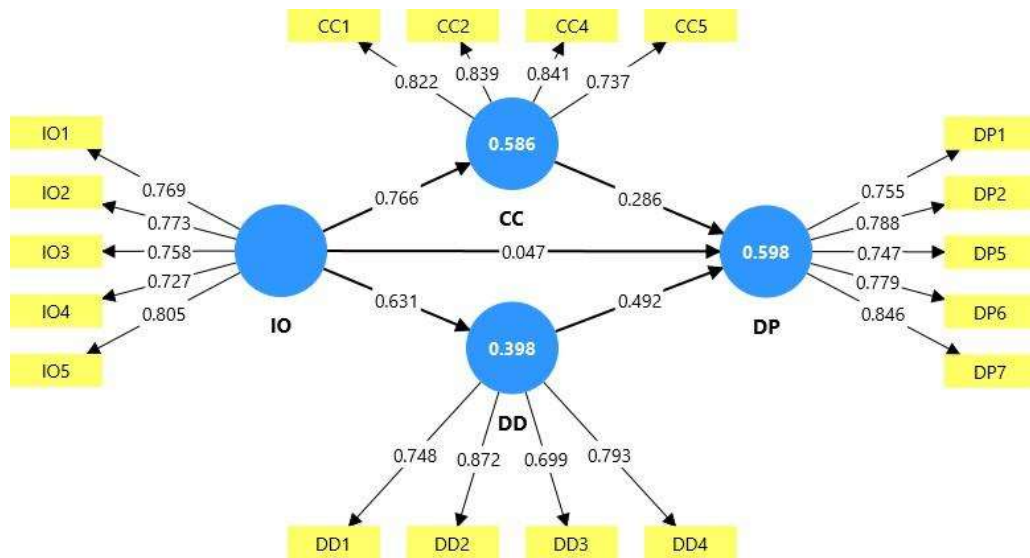
Karakteristik	Kategori	N	%
Rentang usia	17-22	113	82%
	23-28	16	11%
	29-34	5	4%
	35-40	2	1%
	>40	2	1%
Total		138	100%
Status sosial/ekonomi	Pelajar/Mahasiswa	109	80%
	Pekerja	18	13%
	Ibu rumah tangga	7	4%
	Pencari kerja/belum bekerja	4	3%
Total		138	100%

Source: Author's own compilation (2025)

b. Hypothesis test

These findings align with the focus of the study, as young individuals—especially students—are known to be active digital users and highly engaged with online fashion trends. Their frequent exposure to various digital platforms such as marketplaces, social media, and reviews makes them

more likely to experience information overload, confusion, and decision-making challenges that lead to purchase postponement.



Figur 2. Path coefficients

Based on the results of hypothesis testing conducted using SmartPLS, it can be concluded that:

i. The Influence of Information Overload on Consumer Confusion

The results showed that information overload has a significant positive effect on consumer confusion. Consumers reported feeling overwhelmed by large amounts of similar content, especially when shopping online for fashion items with similar visual appearances, price ranges, and product descriptions. This confusion leads to uncertainty and mental fatigue, especially when information is excessive or contradictory. These findings support previous research by Huang & Suo (2025), which highlights that information overload can distort clarity and increase cognitive confusion in digital environments.

ii. The Influence of Information Overload on Decision Postponement

The analysis also found that information overload significantly influences decision postponement. Consumers tend to delay purchases because they feel unsure about which information is trustworthy or sufficient. This tendency was evident in qualitative responses, where participants described actions like leaving items in their shopping cart while waiting for more reviews, better deals, or more convincing comparisons. This supports the findings of Kusi et al. (2022), who note that excessive information can disrupt consumer confidence and delay decision-making.

iii. The Influence of Information Overload on Decision Difficulty

Information overload also showed a strong influence on decision difficulty. When presented with too many similar choices, consumers reported experiencing hesitation and fear of making the wrong decision. This psychological pressure causes cognitive overload and increases the effort needed to reach a satisfying decision. These findings align with Cheek & Goebel (2020), who introduced the concept of decision paralysis under conditions of too much information.

iv. The Influence of Consumer Confusion on Decision Postponement

The study found that consumer confusion significantly contributes to decision postponement. When consumers are unsure about product differences, brand distinctions, or contradictory information, they tend to delay purchases until they feel more certain. Even though comparing products is a common habit, the process often leads to more doubt than clarity. This behavior is consistent with Singh & Sharma (2018), who argue that confusion creates a barrier to timely consumer decisions.

v. The Influence of Decision Difficulty on Decision Postponement

Lastly, the analysis confirmed that decision difficulty has a significant effect on decision postponement. Consumers who feel unsure about whether they are making the right choice are more likely to avoid making the decision altogether. Fear of dissatisfaction, especially in online purchases, leads to longer decision-making times and greater hesitation. These findings are in line with studies by Xue & Jo (2024) and Phillips-Wren & Adya (2020), which describe how internal uncertainty can result in avoidance behavior in purchase decisions.

Theoretically, these findings support the Theory of Planned Behavior (TPB) by showing how behavioral intentions are shaped not only by external factors but also by internal cognitive and emotional barriers. The presence of information overload, confusion, and difficulty in decision-making demonstrates how digital consumption environments influence consumers' behavioral responses.

Practically, the study offers valuable insight for fashion e-commerce platforms and brands targeting Gen Z. Providing clear, concise, and trustworthy product information can reduce confusion and decision delays. Platforms should consider integrating tools such as smart filters, reliable review systems, and simplified comparison features to help consumers make confident decisions more quickly.

CONCLUSION

a. Conclusions

Based on the results of hypothesis testing using SmartPLS, the following conclusions can be drawn:

- i. Information overload significantly influences consumer confusion. Consumers who are exposed to too much information, especially in the form of similar product visuals, complex descriptions, and varying reviews, tend to feel confused when making purchase decisions.
 - ii. Information overload significantly influences decision difficulty. The abundance of product options and information makes it harder for consumers to determine which item suits their needs, leading to hesitation and cognitive fatigue during the decision-making process.
 - iii. Information overload significantly influences decision postponement. Consumers often delay purchases because they feel overwhelmed and unsure about the information they receive, prompting them to seek more time and clarity before making a decision.
 - iv. Consumer confusion significantly influences decision postponement. When consumers are unsure about product differences, brand credibility, or conflicting reviews, they tend to postpone their purchase decisions to avoid making mistakes.
- b. Decision difficulty significantly influences decision postponement. Consumers who feel uncertain about their purchase decisions are more likely to delay the transaction until they feel more confident or reassured.

b. Implications

The results of this study provide further support for the Theory of Planned Behavior (TPB)

by emphasizing that behavioral intentions—specifically in online purchasing—are not only influenced by attitudes, subjective norms, and perceived behavioral control, but also by internal psychological factors such as information overload, confusion, and decision difficulty. These variables demonstrate how cognitive strain in digital environments can alter rational decision-making processes, especially among digital-native consumers like Generation Z. This research contributes to the literature by highlighting the relevance of cognitive and emotional influences in shaping behavioral responses in e-commerce contexts, and expands the scope of TPB to include information-driven stressors as antecedents of behavioral delay.

From a managerial perspective, the findings suggest that e-commerce platforms and fashion-related businesses should pay greater attention to the information environment presented to their customers. Reducing redundant content, simplifying product displays, and curating accurate, easy-to-understand information can significantly reduce confusion and decision fatigue. Features such as smart filters, trusted reviews, and side-by-side product comparisons can help consumers feel more confident and reduce their tendency to delay purchases. Moreover, understanding that Gen Z consumers are highly sensitive to information quality can help marketers design more effective communication strategies that prioritize clarity, credibility, and emotional connection.

c. Limitations

This study has several limitations that should be acknowledged. First, the questionnaire initially consisted of 22 indicators developed based on relevant theoretical constructs. However, after conducting validity and reliability testing, four indicators did not meet the statistical criteria and were eliminated from the final model. As a result, only 18 valid indicators were used for analysis. This limitation indicates that even though the instrument was theoretically grounded, not all items were statistically appropriate within the context of the target respondents.

Second, the data collection process was mostly concentrated within the researcher's immediate environment, leading to a sample that was not widely distributed across different regions. Although efforts were made to distribute the online questionnaire through various social media platforms such as Instagram, TikTok, X (formerly Twitter), and WhatsApp, the overall reach and number of responses remained limited. This may affect the generalizability of the study's findings beyond the specific context and population involved in this research.

d. Suggestions for future research

- i. First, future studies are encouraged to develop or adapt research instruments with more refined and context-specific indicators. Although this study was grounded in relevant theory, not all indicators met statistical requirements. Researchers should consider conducting preliminary testing or using mixed-method approaches to ensure that the indicators align well with the target respondents' characteristics and experiences.
- ii. Second, upcoming research should aim to expand the sample distribution more evenly across various regions or demographics. A more diverse sample will enhance the external validity of the findings and allow for broader generalizations. Collaborating with institutions, communities, or using targeted advertising may help improve response rates and geographic spread.
- iii. Lastly, future research could benefit from including potential moderating or mediating variables, such as digital literacy, product involvement, or trust in e-commerce platforms. These variables may provide a deeper understanding of the psychological mechanisms influencing decision postponement, particularly in the dynamic and information-heavy landscape of online fashion shopping.

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