

The Effect of E-Wallet Use on Impulse Buying Behavior Students in Business Administration of Politeknik Negeri Kupang

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ABSTRACT

The development of digital payment technology, particularly e-wallets, has influenced transaction patterns and consumer behavior, especially among students. This study aims to analyze the effect of e-wallet usage on impulse buying behavior among students of the Department of Business Administration at Politeknik Negeri Kupang. The research employs a quantitative approach with an explanatory design. Data were collected through questionnaires distributed to 62 respondents selected using a simple random sampling technique. The data analysis used descriptive and inferential statistical methods, including classical assumption tests, simple linear regression, correlation analysis, and coefficient of determination. The results show that e-wallet usage has a positive and significant effect on students' impulse buying behavior. This indicates that increased use of e-wallets tends to encourage spontaneous and unplanned purchases. The relationship between e-wallet usage and impulse buying is relatively strong, with e-wallets contributing significantly to explaining variations in impulse buying behavior, although other factors outside the research model also play a role. Theoretically, this study contributes to consumer behavior research related to digital payment systems. Practically, the findings emphasize the importance of digital financial literacy to promote responsible e-wallet usage among students.

1 | Introduction

The development of digital technology has brought about a fundamental transformation in the payment system and consumption behavior of modern society (Bhuiyan et al., 2025). One of the tangible manifestations of this transformation is the rapid adoption of financial technology (fintech), especially digital wallets or e-wallets, which are now an integral part of daily economic activities. In Indonesia, e-wallets are growing very rapidly in line with the increasing internet penetration, smartphone ownership, and regulatory support from Bank Indonesia through the national payment system, the Quick Response Code Indonesian Standard (QRIS) (Yasin et al., 2025). E-wallets are not only positioned as an alternative means of payment, but also as instruments that shape the way individuals make consumption decisions. It is also the most widely used payment method in Indonesia (Figure 1.) The convenience, speed, and various incentives inherent in e-wallets have the potential to shift consumption behavior from rational and planned to more spontaneous and emotional patterns (Kuswardhani et al., 2025).

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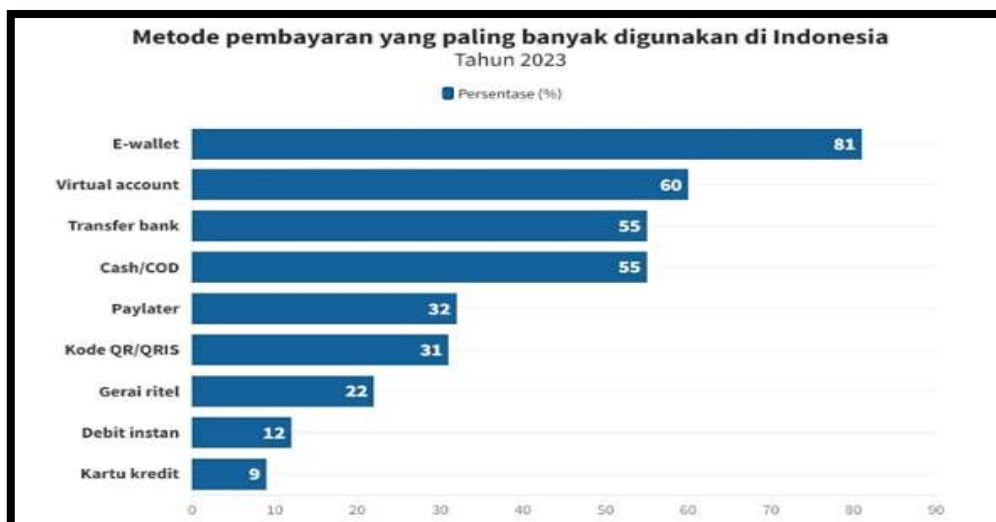


FIGURE 1 | Fintech Platform Most Demanded by Indonesian People

Source: Goodstats from East Venures, 2024

The student group is one of the most active segments of e-wallet users. As a young generation who are familiar with digital technology, students have a high e-wallet adoption rate and a relatively frequent transaction intensity, both for academic and non-academic needs (Calista & Wandebori, 2025). On the other hand, students are also in the phase of psychological and social development that are vulnerable to environmental influences, promotions, and social pressures such as fear of missing out (FOMO) (Wuysang et al., 2025). This condition makes students a relevant group to be studied in the context of changing consumption behavior in the digital economy era. Various studies show that the ease of non-cash transactions tends to reduce the perception of actual spending, making it easier for individuals to make purchases without careful consideration. In this context, e-wallets are no longer neutral as a means of transaction, but rather serve as a trigger for consumptive behavior, including impulse purchases (Iskandar et al., 2025).

Impulse buying is a buying behavior that occurs suddenly, unplanned, and is driven by emotional or situational stimuli without going through a deep rational evaluation process (Singh et al., 2023). This behavior is often triggered by promotions, discounts, attractive product displays, and ease of payment processing. In the digital ecosystem, e-wallets strengthen this stimulus through integration with e-commerce platforms, delivery services, and app-based promotions (Lim et al., 2022). As a result, the psychological boundary between intent and the act of buying becomes thinner. Digital and intangible money also tends to obscure an individual's awareness of the amount of spending, thus increasing the tendency to impulse purchases. If this behavior occurs repeatedly, the impact can be detrimental, especially for students who generally have limited financial resources and do not fully have literacy and mature financial control (Wagner & Walstad, 2019).

Although the phenomenon of e-wallet use and impulse purchases has been widely discussed in the literature, the relationship between the two still shows mixed findings. Some studies have found that e-wallet use has a positive effect on impulse purchases and consumptive behavior (Sari et al., 2021), while other studies show a weak or insignificant influence (Karthika et al., 2024), depending on the context, respondent characteristics, and the mediation variables used. These differences indicate that the influence of e-wallets on purchasing behavior is not universal but highly contextual and shaped by demographic, social, and institutional environmental factors. Moreover, rapid technological adoption and the increasing integration of promotional features within e-wallet platforms may further influence consumers' purchasing decisions by reducing cognitive control through convenience, perceived ease of use, and instant payment mechanisms (Rahi et al., 2024). Therefore, more specific and contextual empirical research is needed to examine how e-wallet use affects impulse buying behavior across

different socio-economic groups, cultural settings, and regional contexts in order to generate more nuanced and policy-relevant insights.

In the context of vocational education, students of the Department of Business Administration have interesting characteristics to be researched. Apart from being active e-wallet users, they are also equipped with basic knowledge about management, finance, and consumer behavior. Theoretically, such knowledge should encourage more rational consumption behavior. However, in practice, social pressures, technological convenience, and the intensity of digital promotion can create a dissonance between actual knowledge and behavior (Sanga & Muni, 2022). This condition raises important questions regarding the extent to which e-wallet usage influences students' impulse buying behavior, particularly among students of the Department of Business Administration at Politeknik Negeri Kupang, who are situated in a socio-economic and geographical context distinct from major metropolitan areas in Indonesia.

Based on this description, the main problem raised in this study is related to the unclear influence of e-wallet use on students' impulse purchase behavior in the context of vocational education in the region. In particular, there is still a limited understanding of how the intensity and characteristics of e-wallet use contribute to the emergence of impulse buying behavior in students, as well as the extent to which the ease of digital transactions encourages less controlled consumption behavior. This issue is becoming increasingly relevant considering the high penetration of e-wallets among students and its potential long-term impact on personal financial management. The main purpose of this study is to empirically analyze the influence of e-wallet use on impulse purchase behavior in students of the Department of Business Administration, Politeknik Negeri Kupang. This study aims to provide a comprehensive overview of the pattern of e-wallet use by students and its implications for impulse buying tendencies. By examining the relationship between the two variables, this study is expected to be able to produce empirical findings that can be used as a basis for the development of financial education strategies, both in the academic environment and in broader policies related to digital financial literacy and behavior.

In terms of literature review, previous studies generally focused on the analysis of the millennial generation or generation Z in general (Kuswardhani et al., 2025; Rahmadhani et al., 2023; Rosli et al., 2023), or in the context of urban communities with a very high level of exposure to technology. In addition, some studies combine e-wallets with other variables such as financial literacy, lifestyle, or self-control, so the direct influence of e-wallets on impulse purchases is often not studied in depth. There is still limited research that specifically examines vocational education students in eastern Indonesia, especially with a focus on one main independent variable, namely the use of e-wallets. This limitation shows that there is a research gap both in terms of the object, geographical context, and analysis approach used. This study seeks to fill this gap by presenting empirical evidence from a context that is relatively rarely studied in the literature, namely students of the Department of Business Administration, Politeknik Negeri Kupang. By focusing on the direct influence of e-wallet use on impulse buying behavior, this study contributes to enriching understanding of the dynamics of digital consumption behavior among vocational students. In addition, the study also expands the scope of the literature by highlighting regional contexts, which often have social, economic, and cultural characteristics that differ from large urban areas.

The novelty of this research lies in the incorporation of the context of vocational education, the characteristics of business administration students, and the e-wallet phenomenon in one focused empirical analysis framework. Different from previous research that tended to be general, this study emphasizes specific institutional and geographical contexts, so the findings produced are expected to be more contextual and relevant. The justification for this research is even stronger considering the importance of healthy financial management for students as prospective workers and future economic actors. By understanding the influence of e-wallet use on impulse buying behavior, educational institutions can design more targeted educational interventions to build responsible consumption behavior in the digital age.

2 | Method

2.1 | Research Design

This study uses a quantitative approach with an explanatory research design. This design aims to explain the cause-and-effect relationship between independent variables, i.e. e-wallet use, and dependent variables, i.e. impulse purchase behavior. The quantitative approach was chosen because it allows for objective measurement of variables through numerical data as well as hypothesis testing using statistical analysis.

2.2 | Population and Sample

The population in this study is all active students of the Department of Business Administration of the Politeknik Negeri Kupang class of 2021 which totals 165 people. The population was chosen because it has characteristics that are relevant to the purpose of the study, namely as active users of e-wallets and being in an age group that is prone to impulse buying behavior. The sampling technique used is probability sampling with a simple random sampling method, so that each member of the population has an equal opportunity to be selected as a respondent. The determination of the number of samples was carried out using the Slovin formula with an error rate of 10 percent, so that a sample of 62 respondents was obtained.

2.3 | Data Collection Techniques

Data collection was carried out using a survey method with instruments in the form of a structured questionnaire. The questionnaire was distributed online to respondents to obtain primary data related to e-wallet use and impulse buying behavior. All statements in the questionnaire were measured using a five-point Likert scale, ranging from strongly disagree to strongly agree, in order to capture the level of respondents' approval of each indicator studied.

2.4 | Research and Measurement Variables

This research consists of two main variables. Independent variables are e-wallet usage as measured through indicators of availability and popularity, features and functionality, security, compatibility and integration, fees and rates, customer support, and reputation and trust. Dependent variables are impulsive buying behaviors measured through indicators of unplanned purchases, immediate purchases, stimuli, and emotional and/or cognitive reactions. These indicators are adapted from previous research and adjusted to the research context.

2.5 | Test Research Instruments

Before data analysis was carried out, the research instrument was tested for validity and reliability. The validity test is carried out by measuring the correlation between the item score and the total score to ensure that each statement is able to measure the variable in question. Reliability tests are performed using Cronbach's Alpha coefficient to assess the internal consistency of the instrument. The instrument is declared reliable if Cronbach's Alpha value is greater than 0.60 (Taber, 2018).

2.6 | Data Analysis Techniques

Data analysis was carried out in stages using descriptive and inferential statistical analysis. Descriptive analysis was used to describe the characteristics of respondents as well as the tendencies of the answers to each research variable. Before hypothesis testing, a classical assumption test was carried out which included a normality test and a linearity test to ensure that the data met the requirements of regression analysis.

2.7 | Hypothesis Testing

Hypothesis testing was carried out using simple linear regression analysis to determine the effect of e-wallet use on impulse purchase behavior. In addition, correlation coefficient analysis was used to measure the strength of the relationship between the two variables, as well as determination coefficient analysis to determine the contribution of e-wallet usage variables in explaining variations in impulse buying behavior. The entire statistical test is performed at a significance level of 5%.

3 | Results and Discussion

3.1 | Statistics Descriptive

The characteristics of the respondents in this study included gender, age, and the type of e-wallet application used. A summary of the descriptive statistics of the respondents is presented in Table 1.

TABLE 1a | Descriptive Statistics of Respondent Characteristics (n = 62)

Features	Categories	Frequency	%
Sex	Male	18	29,0
	Women	44	71,0
Age	22 years old	1	1,6
	23 years old	57	91,9
	24 years	4	6,5
Application of E-wallet	DANA	44	71,0
	ShopeePay	14	22,6
	OVO	4	6,4

Source: Processed primary data (2025)

Table 1a shows that the respondents are dominated by female students and are in the age range of 23 years. In terms of e-wallet use, the DANA application is the most widely used platform by students of the Department of Business Administration, Politeknik Negeri Kupang.

TABLE 1b | Descriptive Statistics

Variables	Mean	SD	Min.	Max.
Use of E-Wallet	3.86	0.52	2.60	4.80
Impulse Buying Behavior	3.74	0.58	2.40	4.90

Source: Processed primary data (2025)

Based on **Table 1b**, the e-wallet usage variable has an average value of 3.86 which shows that the level of e-wallet use by students is in the good category. The standard deviation value of 0.52 indicates that the variation in respondents' answers is relatively moderate, with a minimum value of 2.60 and a maximum of 4.80. This shows that most respondents have a positive perception of the use of e-wallets. Meanwhile, the impulse buying behavior variable had an average value of 3.74 which showed a fairly high tendency for impulse buying behavior among students. The standard deviation value of 0.58 indicates that there is a slightly larger variation in respondents' answers than the variable of e-wallet usage. A minimum score of 2.40 and a maximum of 4.90 indicate that although there are respondents with a low rate of impulse buying, some of the other respondents show a very high tendency.

3.2 | Classical Assumption Test Results

Before hypothesis testing, the research data is first tested through a classical assumption test which includes a normality test and a linearity test. Normality tests are carried out to ensure that residual data

is distributed normally. The results of the normality test showed that the significance value was greater than 0.05 so that it could be concluded that the residual data was normally distributed and met the normality assumption. In addition, a linearity test was conducted to find out whether the relationship between the variables of e-wallet use and impulse buying behavior is linear. The results of the linearity test showed that the significance value of the deviation from linearity was greater than 0.05, so that the relationship between the two variables was declared linear. Based on the results of the classical assumption test, the research data was declared to meet the requirements for a simple linear regression analysis.

3.3 | Results of Simple Linear Regression Analysis

Based on the significance test, it was found that the use of e-wallets had a significant positive effect on students' impulse buying behavior with the following regression equation:

$$Y = 1.214 + 0.654X$$

The regression coefficient of e-wallet usage is positive at 0.654, which indicates that every one unit increase in e-wallet usage will increase impulse buying behavior by 0.654 units. The strength of the relationship between e-wallet use and impulsive buying behavior showed that the value of the correlation coefficient was 0.658. This indicates a strong and positive relationship between the two variables. Furthermore, the analysis of the determination coefficient was carried out to determine the amount of contribution to e-wallet use to impulse purchase behavior. The results of the analysis show that the value of R Square is 0.433. The determination coefficient value of 0.433 showed that the use of e-wallets was able to explain 43.3 percent of the variation in students' impulse buying behavior, while the remaining 56.7 percent was influenced by other factors outside the research model, such as self-control, financial literacy, lifestyle, and social factors.

3.4 | Discussion

The results of the study showed that the use of e-wallets had a positive and significant effect on impulse purchase behavior in students of the Department of Business Administration, Politeknik Negeri Kupang. These results reinforce the findings Sari et al. (2021) that the higher the intensity and ease of use of e-wallets, the greater the tendency of students to make spontaneous and unplanned purchases. Conceptually, these results reinforce the view that digital payment technology not only serves as a means of transaction, but also acts as a situational factor that shapes individual consumption behavior (Świecka et al., 2021).

The positive influence of e-wallet use on impulse purchases can be explained through the theory of *mental accounting* and *payment decoupling* (Doan et al., 2025). In non-cash transactions, especially through e-wallets, the payment process becomes psychologically separate from the perception of losing money. The absence of physical money changing hands causes individuals to feel less "pain of paying", so that psychological barriers to shopping are lower (Maison, 2019). This condition encourages students to make impulse purchases more easily, especially when faced with promotions or discounts offered through e-wallet applications.

The results of descriptive statistics show that the indicators of e-wallet availability and popularity have the highest average value. This shows that e-wallets have become a very common and easily accessible payment method for college students. The availability of e-wallets on various platforms and merchants makes transactions can be made anytime and anywhere. This convenience, although it provides efficiency, also increases the frequency of student interaction with consumption activities. The high intensity of interaction increases the chances of impulse purchases, especially for students who do not have a strict financial plan (Parfenova & Romashova, 2020).

In addition, feature and function indicators as well as costs and rates also received good ratings from respondents. Features such as *one-click payment*, cashback, discounts, and promotional notifications

are powerful external stimuli in driving purchase decisions (Siddiqui et al., 2024). These features create a perception of greater value and convenience, encouraging users to rely more heavily on e-wallets in their daily transactions. As users become increasingly familiar with these benefits, their preference for digital payments strengthens and gradually shapes their spending habits. These findings are in line with the stimulus–organism–response (S–O–R) theory, where stimuli in the form of convenience and promotion from e-wallets affect an individual's internal conditions (emotions and perceptions), which ultimately triggers a response in the form of impulse purchases (Alamoudi et al., 2025). In other words, e-wallets serve as triggers that accelerate the transition from desire to action of purchase.

In the impulsive buying behavior variable, the indicators of unplanned and immediate purchases showed a fairly high trend. This indicates that students often make purchases without prior planning, especially when faced with supportive situations such as limited-time promos or ease of payment (Liang & Lin, 2023). These findings are consistent with the characteristics of students as a young age group that tends to be more responsive to emotional and social stimuli. Factors such as the desire to try new things, following trends, and peer influence also reinforce the impulse buying tendency (Pham et al., 2024). Indicators of stimulus and emotional reactions also show an important role in the formation of impulse buying behavior (Pereira et al., 2023). The promotions and discounts offered through e-wallets not only serve as economic incentives, but also create emotional boosts, such as pleasure, momentary satisfaction, and fear of missing out (FOMO) (Djamhari et al., 2024). In the world of investment, these emotional reactions often dominate the decision-making process, so rational considerations are less noticeable (Sanga & Muni, 2022). This condition explains why students, even though they have an educational background in business administration, still show a fairly high tendency to impulse purchases.

It is interesting to note that although the use of e-wallets has a significant effect on impulse purchases, the value of the determination coefficient indicates that the influence is not absolute (Gusnafitri et al., 2024). This means that there are still other factors outside of e-wallet use that also affect students' impulse purchase behavior. These factors can be in the form of financial literacy, self-control, lifestyle, social pressure, and individual psychological conditions. These findings suggest that consumption behavior is a multidimensional phenomenon that cannot be explained by a single variable alone (Quoquab et al., 2019). For instance, students with higher levels of financial literacy may be better able to evaluate promotional stimuli and delay purchasing decisions (Sanga & Situmorang, 2024). Similarly, strong self-control and budgeting habits can mitigate the impulsive effects triggered by digital payment convenience. Social environments, including peer influence and prevailing consumption norms, also play a critical role in shaping purchasing decisions. Psychological states such as stress, mood, and emotional vulnerability may further amplify impulsive tendencies. Therefore, a more comprehensive analytical framework that integrates technological, psychological, and social dimensions is necessary to fully understand students' impulse buying behavior.

In the context of students of the Department of Business Administration of the Politeknik Negeri Kupang, the findings of this study show that there is a gap between academic knowledge and actual consumption behavior. Even though students have gained a basic understanding of management and finance, the ease of technology and the intensity of digital promotion can still significantly influence their behavior. This confirms that knowledge alone is not always enough to form rational financial behavior, especially when individuals are in a highly persuasive digital environment (Koskelainen et al., 2023). Psychological factors such as emotional responses to promotions, convenience-driven decision making, and fear of missing out further weaken self-control in consumption activities. Moreover, the frequent use of e-wallets creates habitual spending patterns that gradually normalize impulsive purchasing behavior despite students' awareness of sound financial principles.

From an empirical perspective, the results of this study are in line with various previous studies that found that non-cash payment methods tend to increase consumptive and impulsive behavior (Doan et al., 2025). However, this study makes an additional contribution by presenting evidence from the context of vocational education students in eastern Indonesia, which is relatively rarely studied in the

literature. As such, these findings expand the understanding of the influence of e-wallets on impulse buying behavior in a different social and geographic context than previous studies that generally focused on large urban communities. Practically, the results of this study have important implications for educational institutions and students. The increase in the use of e-wallets needs to be balanced with strengthening financial literacy and awareness of the risks of consumptive behavior. Situmorang et al. (2025) proposes that financial literacy education such as saving can be started early for children. Educational institutions can play a role in providing education about digital financial management, including how to control spending and use payment technology wisely (Li, 2024). For students, understanding the influence of e-wallets on consumption behavior is expected to increase self-awareness and encourage more responsible financial behavior (Hidayati et al., 2025).

Although this study provides relevant empirical findings, there are some limitations that need to be noted. *First*, this study only involves students of the Department of Business Administration of the Politeknik Negeri Kupang of a certain batch, so the results of the research cannot be widely generalized to all students or other community groups with different characteristics. *Second*, this study uses a quantitative approach with a perception-based questionnaire instrument, so it relies heavily on the honesty and subjectivity of the respondents in providing answers. *Third*, the research model uses only one independent variable, namely e-wallet use, so it does not fully capture the complexity of other factors that can influence impulse buying behavior, such as financial literacy, self-control, lifestyle, and social influence. Therefore, further research is recommended to expand the scope of objects, add other relevant variables, and combine quantitative and qualitative approaches to gain a more comprehensive understanding of consumption behavior in the digital payment era.

4 | Conclusion

This study aims to analyze the influence of e-wallet use on impulse purchase behavior in students of the Department of Business Administration, Politeknik Negeri Kupang. Based on the results of statistical analysis, this study proves that the use of e-wallets has a positive and significant effect on students' impulse buying behavior. These findings show that the convenience, speed, and flexibility offered by e-wallets encourage students to make spontaneous and unplanned purchases, so that e-wallets not only function as a means of payment, but also play a role in shaping consumption behavior in the digital era.

The results of this study also show that the level of e-wallet use and the tendency to impulse purchases are in the category of quite high among students. The relationship between the two variables is relatively strong, with a significant contribution to the use of e-wallets in explaining the variation in students' impulse buying behavior. However, there is still a wide proportion of variations in impulse buying behavior that are influenced by factors outside of the research model. This confirms that student consumption behavior is a complex phenomenon and is influenced by various psychological, social, and situational factors that interact with each other. Theoretically, this study strengthens the study of consumer behavior related to the impact of digital payment technology on purchasing decision-making. Practically, the findings of this study provide important implications for students and educational institutions to increase financial awareness and literacy in using e-wallets wisely. With a better understanding of the influence of e-wallets on impulse buying behavior, it is hoped that students will be able to manage their finances more rationally and responsibly, so that the benefits of digital payment technology can be optimized without negatively impacting personal financial conditions.

In addition to the limitations that have been stated, this study has also not considered the dynamics of e-wallet use over a longer period of time. The data used is a cross-sectional portrait, so it has not been able to capture changes in student behavior along with the increasing intensity of e-wallet use or changes in economic conditions and digital promotion. In addition, the study did not distinguish between the types of e-wallet transactions made by respondents, such as transactions for basic necessities, entertainment, or lifestyle, which were likely to have different levels of impulsivity. This limitation

opens up opportunities for future research to use longitudinal design and examine impulse buying behavior based on transaction categories, so that an understanding of the impact of e-wallets on consumption behavior can be obtained in a more in-depth and contextual manner.

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