

## Proceeding of The First International Annual Conference on Economics, Management, Business and Accounting

### The Effect of Financial Literacy, Perceived Usefulness, And Ease Of Use Of Electronic Wallet On Impulsive Buying Behavior of College Students (Case Study on Mercu Buana University Students)

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#### Article Info:

#### Abstract

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#### Keywords:

Ease of Use;  
Financial Literacy;  
Impulsive Buying Behavior;  
Perceived Usefulness;

*This study aims to analyze the effect of financial literacy, perceived usefulness, and perceived ease of use of e-wallets on impulsive buying behavior of Mercu Buana University students. This type of research is quantitative research, with data collection methods using questionnaires via the Google Form link and distributed digitally to respondents. Theory Planned of Behavior (TPB) and Technology Acceptance Model (TAM) are used in this study. The population in this study was 1138 people. The sample selection method used was simple random sampling with a sample size of 296, and 307 respondents were found in this study. The object of this research is e-wallet user for students who are currently pursuing undergraduate education at Universitas Mercu Buana Meruya, Faculty of Economics and Business, majoring in accounting, class of 2018-2021. The data analysis method used is the Partial Least Square Structural Equation Modeling (PLS- SEM) analysis technique using the SmartPLS version 3 software analysis tool. What differentiates this research from previous research is the object of research and the time this research was conducted, where the object of this research is Mercu Buana Meruya University students majoring in accounting class 2018-2021. Based on the results of the financial literacy, and perceived ease of use have a significant positive effect, while perceived usefulness has no effect on impulsive buying behavior. The limitations of this study are that the scope is not too broad, where researchers only focus on one location. And for further research it is better to add other variables that are outside this research.*

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#### Article DOI :

<http://dx.doi.org/>

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## INTRODUCTION

Online shopping behavior is growing, purchases can be made from home, making people do not need a lot of time to meet and wait in line to buy something. Products with attractive prices are often offered when shopping online, which encourage consumers to make a purchase even though they have no plans to buy before, or even the item is not actually what they need, consumers just feel interested in making a purchase (Darmawan & Putra, 2022).

Impulse purchases usually happen, when customers are confronted with something that can trigger a purchase stimulus, such as easy payment options, this is because they believe that payment can be paid later and they can continue to buy goods (Kusnawan et al., 2019). Impulse purchases are made by consumers without prior planning or purchase intentions (Ittaquillah et al., 2020).

According to Vania (2022) based on a survey by the Kementerian Komunikasi dan Informatika (Kominfo) with the Katadata Insight Center (KIC) entitled "Status Literasi Digital di Indonesia 2021", it shows that respondents who most often use digital wallets are 64.5%, with a total of 10 thousand respondents who are members of 13-70 year old households who have accessed the internet in the last 3 months. The survey results show the frequency of using digital wallets in 2021, as many as 26.4% in the first position, namely people who use digital wallets once a month, followed by 22.8%, namely once a few months, then two to three times a month as much as 16.8%, once a week by 14.5%, two to three days once 9.1%, every day 6.4% and those who do not use digital wallets at all by 4%.

The phenomenon of impulsive behavior is caused by the low level of financial literacy owned by each individual. (Rahmawati et al., 2022). Moreover, financial literacy in Indonesia is still relatively low, which in 2022 based on the National Survey of Financial Literacy and Inclusion (SNLIK) Indonesia's financial literacy was 49.68% and financial inclusion was 85.10%, however, when compared to 2019, Indonesia's financial literacy and financial inclusion increased, namely in 2019 the financial literacy index was 38.03% and financial inclusion was 76.19% (OJK, 2022).

Online shopping is growing in popularity, this encourages the use of electronic money, both for purchasing products and services, which transactions using electronic money have increased significantly over the past ten years. According to Bank Indonesia (BI), during 2012 transactions using electronic money reached a total value of Rp1.98 trillion, until 2021 it increased to Rp305 trillion, meaning that over the past decade or ten years it has increased by 15,392%. Until the time the Covid-19 pandemic hit, namely in 2020, the transaction value increased by 41.61% compared to the previous year (Kusnandar, 2022).

The presence of this payment method does not mean the elimination of cash, but it can minimize inflation, due to the impact of the amount of money in circulation (Nurjannah et al., 2021). The impact of the growth of fintech (financial technology) has brought innovation in payments or better known as digital payments. The digital payment system during the Covid-19 pandemic is considered very appropriate and efficient (Aulia, 2020).

From the explanation given above, it can be seen that the pandemic has a considerable impact, one of which is the change in people's consumption patterns from offline to online. Increasing online shopping is one of the reasons why this research was conducted. Of the many factors that can influence a person in making impulse purchases, are the variables contained in this study can be one of the factors that influence impulsive buying behavior, whether this study has a positive or negative influence.

## LITERATURE REVIEW

### **Theory of Planned Behavior (TPB)**

The Theory of Planned Behavior was originally called the Theory of Reasoned Action (TRA) or known as the theory of reasoned action, developed in 1967, then revised and even expanded by Icek Ajzen and Martin Fishbein. TRA is successfully applied to behavior under the control or will of the individual, but this theory still cannot show a behavior that is not in the control or will of the individual, even though the individual is highly motivated by his attitude and subjective norm. To overcome the shortcomings of the TRA discovered by Ajzen and Fishbein in 1988, the Theory Planned of Behavior (TPB) was developed to predict behavior that is completely out of individual control (Tamba, 2017).

According to Shin et al., (2018) in Mayningsih et al., (2021), a person's behavioral intention is influenced by three things, namely (1) Attitude toward behavior, regarding the degree to which a person can evaluate or assess desirable or undesirable behavior; (2) Subjective norm, influences how people engage in perceived actions, represents social pressure, which is described as doing or acting on an object in social influence theory. (3) Perceived behavioral control refers to how easy or difficult a behavior is.

### **Technology Acceptance Model (TAM)**

Technology Acceptance Model (TAM) is a model used to predict or find out a newly established technology or in other words, the factors that cause the acceptance of a technology (Davis, 1985). To determine the level of user acceptance, an information technology requires factors that will affect individual acceptance, because the role of users in using information technology is very important (Budyastuti, 2020). TAM aims to explain the behavioral factors of information technology users towards the acceptance of information technology users themselves, which TAM itself can convince users that using information systems will improve individual or organizational performance, besides that the use of information systems is relatively easy and does not require much effort to use it (Simorangkir & Kurniawati, 2017).

TAM concept has five main factors, namely (1) Perceived usefulness is how easy it is for someone to use and understand technology; (2) Perceived ease of use is a measure of how technology can benefit users; (3) Attitude toward using is a person's attitude about a system that provides a response in the form of rejection or acceptance in using technology; (4) Behavioral intention to use is the tendency to be able to take advantage of a technology; (5) Actual system use is the real action of adopting the system, which shows how satisfied someone is in using the system.

### **Impulsive Buying**

Impulsive buying can be sudden or without a plan to buy before, which can be caused by an emotion or mood (Fauziyah & Julaeha, 2022), another thing is due to an interest in a particular brand or product (Pujiastuti et al., 2022), and can also be caused by negative emotions such as anxiety (Julianti, 2021).

There are 8 items that are used to measure impulsive buying by reference to the Rook (1987), namely (1) Spontaneous urges to buy, which is a desire that is felt suddenly to immediately buy something; (2) Power and compulsion, is a feeling that a person feels like an urge to immediately own or buy something instantly; (3) Excitement and stimulation, which is a happy feeling like falling in love with a

product, which can make individuals lose control of making purchases.; (4) Synchronicity, which can provide a suggestion that if you don't buy it now, there will be no chance to find it again.; (5) Product animation, which is fascinated by a product, which causes individuals to make purchases.; (6) Hedonic elements, namely the urge to make a purchase, which is accompanied by the intention to indulge oneself in the form of satisfying the desire for a product, but it also causes negative feelings in the form of regret for making a purchase in a hurry. ; (7) Conflict, namely the interaction between the pleasure principle and reality, which makes individuals have difficulty in controlling the urge to make purchases. ; (8) Disregard for consequences, namely a strong urge to make a purchase immediately, even though the individual realizes the potential for negative consequences.

### **Financial Literacy**

Financial literacy itself relates to a person's ability and skills regarding his understanding of financial concepts, financial products and services, and in managing personal and business finances Ismanto et al., (2019:95), which aims to improve the quality of personal financial decision making, as well as changes in individual attitudes and behaviors in financial management for the better.

According to Potrich et al., (2018), there are three main pillars contained in financial literacy, namely as follows, (1) Financial attitude, which is an individual's belief in deciding to use his personal finances based on his perspective; (2) Financial behavior, which is a person's ability to organize and manage his personal finances; (3) Financial knowledge, which is the capital that some individuals have throughout their lives in managing income, costs and savingseffectively.

### **Perceived Usefulness**

This perceived usefulness is a user's belief in using a system to increase effectiveness or reduce their burden in doing a job (Sandy & Firdausy, 2021), The more confident individuals are that they will benefit from using a technology, the more they will want to use it (Noviandi, 2022).

There are 6 items used to measures the perceived usefulness in the study referring to Davis (1989), namely, (1) Work more quickly, namely technology that makes individuals complete their work faster.; (2) Job performance, namely technology that makes individuals feel that their work performance has increased.; (3) Increase productivity, namely technology that makes individuals feel that the results obtained are optimal.; (4) Effectiveness, namely technology that can complete individual jobs effectively.; (5) Makes job easier, namely technology that makes individuals feel that their work is easier.; (6) Useful, which makes individuals feel the benefits of using the technology.

### **Perceived Ease of Use**

This perceived ease of use can be the reason why consumers use a system, with the convenience of consumers being able to reduce the energy and time they have (Rossa, 2022), another thing is the reduced effort spent by individuals in doing something, which makes it easy for individuals to get the information they need (Noviandi, 2022).

There are 6 items used to measure perceived ease of use in this study which refer to Davis (1989), namely as follows, (1) Easy to learn, namely individuals who feel that a system in technology is easy to learn.; (2) Controllable, namely a technology can be done easily according to what the user wants.; (3) Clear & understandable, namely a technology that can be easily controlled by its users.; (4) Flexible, namely a technology that can be used anywhere and anytime

when needed.; (5) Easy to become skillful, namely a technology that does not take a long time for users to become proficient.; (6) Easy to use, namely individuals feel that a technology is easy to use.

### FRAMEWORK OF THOUGHT

This research involves 4 (four) variables, with 3 (three) independent variables and 1 (one) dependent variable. These independent variables include, Financial Literacy, Perceived Usefulness, and Ease of Use with the dependent variable being Impulsive Behavior.

#### 1. The Effect of Financial Literacy on Impulsive Buying Behavior

The research conducted by Suratno et al., (2020) conducted on PIPS students including at a poor level of financial literacy, where this study can be concluded that the lower the financial literacy of students, the more it will result in no consideration in making purchases. Meanwhile, research conducted by Bukhari et al., (2022) shows that the higher the literacy level, the higher the consumptive behavior of the millennial generation.

H1: Financial literacy has a significant positive effect on the impulsive buying behavior of college students

#### 2. The Effect of Perceived Usefulness on Impulsive Buying Behavior

According research Lee & Chen (2021), Abdul-Halim et al., (2022), Olivia & Marchyta (2022), and Hapsoro & Kismiatun (2022) perceived usefulness has no significant effect on users' decisions to continue using e-wallets and Lee Chen who has no effect on the urge to buy impulsively, where this research was conducted on live streaming conducted by e-commerce. Meanwhile, research conducted by Sari (2021) Online shopping using e-wallets makes it easier to buy and pay online, where the perceived usefulness provided by e-wallets has a significant connection to impulse purchases.

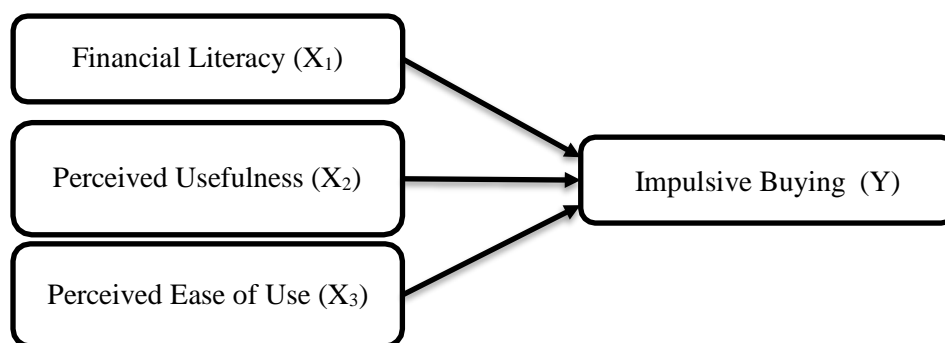
H2: Perceived usefulness has a significant positive effect on the impulsive buying behavior of college students.

#### 3. The Effect of Perceived Ease of Use on Impulsive Buying Behavior

Perceived Ease of Use provides various benefits for its users, one of which is time efficiency which can reduce or even eliminate obstacles in transactions, such as research conducted by (Dhanty et al., 2022; Rossa, 2022) on the use of SPaylater (Shopee Paylater) which makes consumers make spontaneous purchases without thinking about the impact they will bear in the future, such as bills from Spaylater itself.

H3: Perceived ease of use has a significant positive effect on the impulsive buying behavior of college students

Figure 1. Framework of Thought



## HYPOTHESIS

Based on the framework of thought described above, the hypothesis that can be compiled is as follows:

H1: Financial literacy has a significant positive effect on impulsive buying behavior.

H2: Perceived usefulness has a significant positive effect on impulsive buying behavior.

H3: Perceived ease of use has a significant positive effect on impulsive buying behavior.

## METHODOLOGY

This research uses quantitative methods that use data in the form of numbers and statistical analysis to determine the relationship between variables that are cause and effect. The research instrument used in this data collection is an online questionnaire using google form, which then the link is distributed via social media, such as WhatsApp, Instagram Direct Message (DM), and Telegram. The distribution of this questionnaire was carried out for 48 days, starting from April 3, 2023 to May 20, 2023 and obtained 307 student respondents. The criteria for respondents in this study are as follows:

1. Mercu Buana Meruya University students who take undergraduate education majoring in Accounting class 2018-2021
2. Using a digital wallet application (e-wallet)

The population in this study were students of Universitas Mercu Buana Meruya, S1 majoring in Accounting. The reason for this selection is because students have instant life habits or behaviors, which support the number of research samples.

Table 1. Population of Students

Undergraduate Accounting Students	
Class Year	Number of Students
2018	336
2019	326
2020	230
2021	246
<b>Total Students</b>	<b>1138</b>

Source: Mercu Buana University Administration

Determining the number of samples in this study using the Slovin formula.

$$n = \frac{N}{1+Ne^2} \quad (1)$$

Description:

n = Number of Samples (respondents in the study)

N = Population

e = Margin Error

The population in this study is known to be 1138 people, and researchers chose a 95% confidence level from an error of 5%, so the number of samples to be taken is as follows:

$$n = \frac{N}{1+Ne^2}$$

$$n = \frac{1138}{1 + \frac{1138(0.05^2)}{1138}} = \frac{1138}{1 + 0.025} = \frac{1138}{1.025} = 1110.73 \approx 1111$$

$$n = \frac{1138}{1 + \frac{1138(0.0025)}{1138}} = \frac{1138}{1 + 0.00227} = \frac{1138}{1.00227} = 1134.5 \approx 1135$$

So, the population members taken as samples were 296 respondents.

The analytical tool used in this study is to use SmartPLS, where this program can use samples that are not too large, nor are very strict assumptions required, and this application method emphasizes the prediction of response variables rather than the shape of the model (Simorangkir, 2019). Based on its use, the measurement scale used in this study is a Likert scale, with the following details:

Table 2. Likert Scale

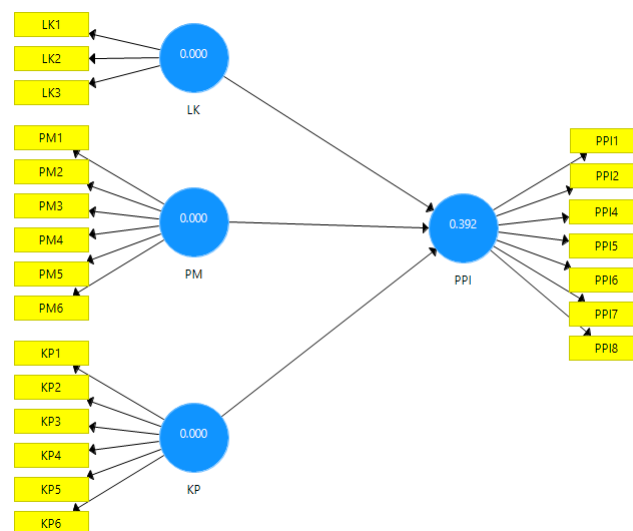
Statement	Code	Score
Strongly Disagree	SD	5
Disagree	D	4
Undecided	U	3
Agree	A	2
Strongly Agree	SA	1

## RESULT AND DISCUSSION

### Partial Least Square Analysis

This study used Partial Least Square (PLS) analysis. Analysis used to determine the effect between variables. The software used in this research is smartPLS version 3, the following are the results of the PLS that have been tested

Figure 2. Partial Least Square Analysis



Source: Output result SmartPLS 3 (2023)

An indicator can be declared valid, if it has an outer loading > 0.70. So it can be stated that the outer model measurement can be continued at the next step.

**Validity Test**

**1. Convergent Validity**

**a. Loading Factor**

Table 3. Loading Factor

Variable	Indicator	Outer Loading	Description
Financial Literacy (FL)	FL1	0.794	Valid
	FL2	0.864	Valid
	FL3	0.779	Valid
Perceived Usefulness (PU)	PU1	0.930	Valid
	PU2	0.934	Valid
	PU3	0.953	Valid
	PU4	0.954	Valid
	PU5	0.966	Valid
	PU6	0.902	Valid
Perceived Ease of Use (PEU)	PEU1	0.740	Valid
	PEU2	0.841	Valid
	PEU3	0.860	Valid
	PEU4	0.860	Valid
	PEU5	0.857	Valid
	PEU6	0.718	Valid
Impulsive Buying Behavior (IBB)	IB1	0.806	Valid
	IB2	0.838	Valid
	IB4	0.777	Valid
	IB5	0.771	Valid
	IB6	0.722	Valid
	IB7	0.711	Valid
	IB8	0.733	Valid

Source: Data processed by the author, 2023

Based on the convergent validity test, an indicator can be stated as valid, if the loading factor value is > 0.70. In this study, there is one indicator that was removed, namely the IBB3 indicator, this is because the outer loading value is below 0.70, which indicates that the indicator must be removed from the model.

**b. Average Variance Extracted (AVE)**

Table 4. AVE

Construct	Average Variance Extracted (AVE)
FL	0.661
PU	0.884
PEU	0.664
IBB	0.588

Source: Data processed by the author, 2023

Based on the above, it can be explained that the Financial Literacy



variable, Perceived Usefulness variable, Perceived Ease of Use variable, and Impulsive Buying Behavior variable have an AVE value > 0.50. Therefore, it can be concluded that the model tested can be declared valid and has good discriminant validity and is suitable for conducting research.

## 2. Discriminant Validity

### a. Fornell Larcker Criterion

Table 5. Fornell Larcker Criterion

	PEU	FL	PU	IBB
PEU	<b>0.815</b>			
FL	0.623	<b>0.813</b>		
PU	0.211	0.173	<b>0.940</b>	
IBB	0.661	0.798	0.147	<b>0.767</b>

Source: Data processed by the author, 2023

The table above shows the AVE value with bold numbers, such as the Perceived Ease of Use variable of 0.815 which has a greater correlation with other variables, as well as other variables, which show this. Therefore, it can be concluded that discriminant validity for each variable is fulfilled.

### b. Cross Loading

Table 6. Cross Loading

	PEU	FL	PU	IBB
PEU1	<b>0.740</b>	0.448	0.259	0.451
PEU2	<b>0.841</b>	0.519	0.198	0.522
PEU3	<b>0.860</b>	0.525	0.163	0.530
PEU4	<b>0.860</b>	0.523	0.142	0.590
PEU5	<b>0.857</b>	0.534	0.094	0.601
PEU6	<b>0.718</b>	0.487	0.206	0.516
FL1	0.475	<b>0.794</b>	0.170	0.616
FL2	0.524	<b>0.864</b>	0.131	0.673
FL3	0.517	<b>0.779</b>	0.123	0.653
PU1	0.240	0.174	<b>0.930</b>	0.122
PU2	0.177	0.175	<b>0.934</b>	0.140
PU3	0.183	0.158	<b>0.953</b>	0.128
PU4	0.194	0.157	<b>0.954</b>	0.145
PU5	0.217	0.170	<b>0.966</b>	0.142
PU6	0.184	0.142	<b>0.902</b>	0.150
IBB1	0.528	0.642	0.068	<b>0.806</b>
IBB2	0.543	0.651	0.046	<b>0.838</b>
IBB4	0.516	0.594	0.049	<b>0.777</b>
IBB5	0.536	0.611	0.176	<b>0.771</b>
IBB6	0.500	0.608	0.233	<b>0.722</b>
IBB7	0.503	0.602	0.150	<b>0.711</b>
IBB8	0.407	0.566	0.071	<b>0.733</b>

Source: Data processed by the author, 2023

Based on the table above, the cross loading value shows good discriminant validity, this is because the correlation value of the indicator to its construct is higher

than the correlation value of the indicator with other constructs. Such as the loading factor on the Perceived Ease of Use variable 0.740 is greater than the loading factor on Financial Literacy (0.448), Perceived Usefulness (0.259), Impulsive Buying Behavior (0.451). Likewise, other variables show that the correlation value of the construct with its indicators is greater than the correlation value with other constructs.

## Reability Test

### 1. Composite Reability

Table 7. Composite Reability

	<b>Composite Reability</b>	<b>Description</b>
<b>PEU</b>	0.922	Reliable
<b>FL</b>	0.854	Reliable
<b>PU</b>	0.979	Reliable
<b>IBB</b>	0.909	Reliable

Source: Data processed by the author, 2023

Based on the data above, it can be concluded that the composite reliability for all constructs has good reliability, where the composite reliability value is  $> 0.70$ .

### 2. Cronbach's Alpha

Table 8. Cronbach Alpha

	<b>Cronbach's Alpha</b>	<b>Description</b>
<b>PEU</b>	0.898	Reliable
<b>FL</b>	0.742	Reliable
<b>PU</b>	0.974	Reliable
<b>IBB</b>	0.882	Reliable

Source: Data processed by the author, 2023

Based on the table above, it can be concluded that the Cronbach's Alpha value is  $> 0.70$ , which means that all constructs have good reliable or reliability.

## Stuctural Model

### Inner Model Test

#### 1. R-Square

Table 9. R-Square

	<b>R-square</b>
<b>IBB</b>	0.681

Source: Data processed by the author, 2023

Based on the table above, it can be seen that the contribution of Financial Literacy variables, Perceived Usefulness, Perceived Ease of Use to Impulsive Buying Behavior is 68.1% and the remaining 31.9% is influenced by other variables outside the model. This model is used to determine how much the latent variable explains the indicator variable.

## 2. Path Coefficient

Table 10. Path Coefficient

	<b>IBB</b>	<b>Description</b>
<b>FL</b>	0.632	Positive
<b>PU</b>	-0.019	Negative
<b>PEU</b>	0.271	Positive

Source: Data processed by the author, 2023

The path coefficient shows that the Financial Literacy variable and Perceived Ease of Use have a positive influence on Impulsive Buying Behavior, namely 0.632 and 0.271. Meanwhile, Perceived Usefulness has a negative influence on Impulsive Buying Behavior, which is -0.019.

## 3. T-Statistic (Bootstrapping)

Table 11. T-Statistic

	<b>T statistik ( O/STDEV )</b>
<b>FL -&gt; IBB</b>	16.043
<b>PU -&gt; IBB</b>	0.555
<b>PEU -&gt; IBB</b>	6.800

Source: Data processed by the author, 2023

Based on the T-statistic table, it can be seen that this study is stated to be significant if the T-statistic > 1.96, where the Financial Literacy variable (16.043) and Perceived Ease of Use (6.800) show T-statistic > 1.96, then the variable is stated that the variable has a significant effect on Impulsive Buying Behavior. While for the Perceived Usefulness variable (0.555), which shows a T-statistic below 1.96, it is stated that it is not significant on Impulsive Buying Behavior.

## 4. Predictive Relevance ( $Q^2$ )

Table 12. Predictive Relevance  
 $Q^2 (= 1 - SSE/SSO)$

<b>IBB</b>	
	0.392

Source: Data processed by the author, 2023

Based on the test results above, it can be seen that the Q-Square value on the endogenous variable is 0.392, which indicates that this study has a good observation value, because Q-Square > 0, or in other words, this research model has predictive relevance.

## 5. Fit Model

Table 13. Model FIT

	<b>Saturated Model</b>	<b>Estimated Model</b>
<b>NFI</b>	0.902	0.902

Source: Data processed by the author, 2023

Based on the table above, the NFI value in this study is 0.902, which states that this model can be declared good, where the model can be said to have a high fit if the value is closeto 1.

### Hypothesis Test

Table 14. Hypothesis

Hypothesis	Original Sample(O)	T Statistik (O/STDEV)	P Values
H1	0.632	16.860	0.000
H2	-0.019	0.549	0.584
H3	0.271	6.690	0.000

Source: Data processed by the author, 2023

Based on the data processing that has been done, it is known as follows:

1. The first hypothesis, which is the hypothesis that tests the Financial Literacy variable on Impulsive Buying Behavior, shows the results of T-Satitstic 16.860 > 1.96 and has p-values of 0.000 which means significant and original sample 0.632 which has a positive effect. Therefore, it can be concluded that the Financial Literacy variable has a significant positive effect on Impulsive Buying Behavior, so the first hypothesis is accepted.  
H1: Financial literacy has a positive and significant effect on impulsive buying behavior.
2. The second hypothesis, which is the hypothesis that tests the Perceived Usefulness variable on Impulsive Buying Behavior, shows the T-Satitstic result of 0.549 < 1.96 and has p-values of 0.584 which means insignificant, and the original sample is -0.019 which has a negative effect. Therefore, it can be concluded that the Perceived Usefulness variable has no significant effect on Impulsive Buying Behavior, so the second hypothesis is rejected.  
H2: Perceived usefulness has no effect on impulsive buying behavior.
3. The third hypothesis, namely the hypothesis that tests the Perceived Ease of Use variable on Impulsive Buying Behavior, shows the results of T-Satitstic 6.690 > 1.96 and has p-values of 0.000 which means significant, and the original sample is 0.271 which has a positive effect. Therefore, it can be concluded that the ease of use variable has a significant positive effect on impulsive buying behavior, so the third hypothesis is accepted.  
H3: Perceived ease of use has a significant positive effect on impulsive buying behavior.

### CONCLUSION

This study was conducted with the aim of examining financial literacy, perceived usefulness, perceived ease of use of impulsive buying behavior carried out by students of University of Mercu Buana Meruya class of 2018-2021. The limitations in this study that can be taken into consideration by further research, namely this study has a scope that is not too wide, where researchers only focus on one location. With a sample obtained of 307 respondents. The results obtained from this study are:

1. Financial literacy has a significant positive effect on impulsive buying behavior.
2. Perceived usefulness has no effect on impulsive buying behavior
3. Perceived ease of use has a significant positive effect on impulsive buying behavior

### Suggestion

A research certainly requires further research that is more focused and broader, with the aim that the shortcomings that arise can be corrected or even refined. Based on the results of this study, the following suggestions can be made, including the following:

1. For further research, it is hoped that it can add criteria to the respondent's data in the form of "income earned by respondents" to complement the shortcomings in this study. Additional variables that are outside this study, which may affect many things in further research. And also, the development of the number of respondents by selecting different respondent characteristics, so that the results obtained are even broader.
2. For practitioners, it is hoped that they can pay more attention to the focus of users in using e-wallets, and for those who have policies, it is hoped that they can develop or even improve the e-wallet system in providing benefits and convenience to maintain or even increase users in using this payment system.

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