



THE INFLUENCE OF USING E-WALLETS AND DISCOUNTS ON IMPULSE BUYING IN THE MARKETPLACE

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ABSTRACT

One of the developments in technology is the use of E-Wallets. The existence of discounts on online purchases is one of the influences on impulse buying behavior. The aim of this research is to collect data and analyze the relationship or influence of E-Wallets and discounts on impulse purchases in the market. This research is a quantitative study to determine the effect of E-Wallets and discounts on impulse purchases in the market. Data collection was carried out by collecting information through questionnaires. The population in this research are students who use E-Wallets, often make online purchases in the marketplace and often use discounts in the marketplace. The sampling method used was Purposive Sampling. This method requires a sample that owns and uses an E-Wallet, frequently makes online purchases in the marketplace, frequently uses discounts for purchases in the marketplace, and a limited sample size. The consideration in determining the sample in Purposive Sampling is the suitability of the characteristics of the respondents to the research objectives. The research results show that the E-Wallet variable has a positive and insignificant effect on Impulse Buying. Meanwhile, the Discount variable has a positive and significant effect on Impulse Buying.

Keywords: Impulsive Buying, Discounts, E-Wallet, Marketplace, Online.

1. Introduction

As time goes by, all aspects of life, such as technology, have become one aspect of life that is developing very rapidly. (Martini & Hertina, 2023) One of the things in technological development is the use of E-Wallets. E-Wallet is a means that makes it easy for people to save money and make payments electronically where users only make transactions via smartphone without needing to take out their wallet. The ease of use of this technology has resulted in the number of internet users increasing (Naimah et al., 2023). The impact on the user side of this non-cash payment is that the payment method becomes faster (Steven et al., 2023). Based on the Katadata.co.id page, it is revealed that the payment methods frequently used today are:



Sumber:
Katadata Insight Center (KIC)

Informasi Lain:

Figure 1. Proportion of Digital Payment Method Choices Used by Respondents When Shopping on E-Commerce 2023.

There are various types of payment methods provided in E-Commerce. On March 18-31 2023, Kredivo together with Katadata Insight Center (KIC) conducted an online survey entitled Indonesian E-Commerce Consumer Behavior Report 2023. The report above shows that E-Wallets are one of the methods that people often use when shopping. This percentage will continue to increase from 60.9 percent in 2022 to 84.3 percent in 2023.

On the other hand, consumer purchasing decisions are also changing along with technological developments so that consumers are now more easily influenced by information they get from the internet and social media such as Tiktok, Shopee which often provide very different prices. From offline stores so many people are interested in buying online with payment via E-Wallet. Based on our experience, if you pay with E-Wallet, users will get a discount. So from this experience the majority of people prefer to make payments using E-Wallet. One of the media such as Shopee is holding promotions on twin dates such as discounts on Shopee 7.7 Mega electronic sales in July and the launch of new products with quality that continues to be improved every promo period. (Martini & Hertina, 2023). Indirectly, with discounts like those carried out by Shopee, this can give rise to impulse purchases among people.

Impulse Buying is an individual activity that spends money that cannot be controlled, usually goods resulting from impulse purchases are goods that are not really needed by consumers (Ahmad Azwari & Lia Febria Lina, 2020). Factors that influence impulse buying behavior are marketing characteristics in the form of advertising that can make it easier for potential buyers to find out about the products being offered. (Naimah et al., 2023). According to Suratno (2021) It was stated that the thing that caused sudden purchases was because users often opened online shop sites (Wijaya & Tjiptodjojo, 2023). Impulse buying usually occurs if consumers receive something that can trigger purchasing stimulation, including price discounts and ease of use with easy payments. (Kusnawan et al., 2019). The activity of opening an online shop is something that people often do to fill their free time. By opening an online shop, users hope to get discounts or be able to buy the items they are looking for.

Today's students are individuals who have impulsive behavior due to increasingly increasing lifestyles, one of which is because of the ease of technology. In the current generation, current students are generation Z who were born from 1997 to 2012, where the current generation is very dependent on technology, namely the internet, which supports their daily activities. In previous research conducted by Nadhilah in 2021, it was stated that there are three basic reasons for using digital wallets or E-Wallets among students, namely promotional offers, features that attract attention, comfort and ease of use of E-Wallets which make their use sufficient. . effective in the process of determining purchasing decisions among students where the main factors for students to use digital wallets are because they are easier, safer, the features offered are complete and there are lots of promos and cashback provided. (Suhardi et al., 2024). Therefore, we make students the objects of research that we will carry out.

This research activity tries to determine the effect of impulse buying on students in the marketplace due to the ease of use of E-Wallets and the discounts offered. As well as to collect data and analyze the relationship or influence of E-Wallets and discounts on impulse buying behavior in the market. Through the results of this research, it is hoped that it can increase awareness and literacy regarding E-Wallets and help in formulating better policies.

2. Literature Review

2.1 Empirical Literature

Research from Suhardi, AA, Siregar, S., & Dharma, B (2024) entitled "Consumption Behavior of Students in Using Digital Wallets: Case Study of UINSU Medan Students". The

research results show that digital wallet users have an influence on impulse buying. This can be seen from the use of digital wallets to fulfill all needs such as online shopping, ordering transportation, food, drinks, etc (Suhardi et al., 2024). Research by Risca Kurnia Sari, Satria Putra Utama, & Anisa Zairina (2021) entitled "The Effect of Online Shopping and E-Wallet on Consumer Impulse Buying". The results of the research are that the variables of online shopping and E-Wallet simultaneously influence Impulse Buying (Sari et al., 2021).

Research from Yuni Yuniawati, Istichanah (2023), entitled "The Influence of Discounts, Product Quality and Lifestyle on Consumer Impulse Buying Decisions for UNIQLO Products". The results of this research show that partially (individually), discounts have a positive effect on Impulse Buying decisions (Yuniawati & Istichanah, 2023). Martini Ervita, & Hertina, Dede (2023) with the title "The Effect of Price Discounts and Product Quality on Online Impulse Purchases (Case Study of Shopee Users in Andir District, Bandung City) (Martini & Hertina, 2023). This research uses quantitative research and uses multiple linear regression analysis. The research results show that price discounts have a positive and significant effect on impulse purchases among Shopee users in Andir District, Bandung City.

2.2 Theoretical Literature

2.2.1 Electronic Wallet

According to Sari (2018), E-Wallet is a non-cash payment method, without having to go to a physical shop. Consumers can fulfill their needs anywhere and use E-Wallet as a non-cash payment tool (Suhardi et al., 2024). Some of the functions of an E-Wallet are as a place to store money, pay, or carry out other transactions online or connected to the internet network. (Suhardi et al., 2024). E-Wallet products include Ovo, Gopay, ShopeePay, Dana, and so on which have various features that can provide convenience and are popular with the public. (Suhardi et al., 2024).

2.2.2 Discount

Discounts are one of the strategies used by sellers to increase their sales. According to Tjiptono, a discount is a discount given by a seller to a buyer as appreciation for certain activities carried out by the buyer and to make the seller feel happy. (Martini & Hertina, 2023).

2.2.3 Impulse Buying

According to Ermy Wijaya (2019), impulse buying is a shopping activity without self-control or without thinking long (Naimah et al., 2023). Impulse buying has several dimensions, including spontaneity of purchase, power of purchase, excitement and stimulation, and indifference to consequences. Impulse buying is a situation when consumers see certain products and brands and are then interested in getting that product. This happens because there is an attractive stimulus from the shop (Yuniawati & Istichanah, 2023). Suratno (2021) said that what causes sudden purchases is because users often open online shop sites (Wijaya & Tjiptodjojo, 2023). According to Stern (Stern, 1962), impulse buying is divided into four types: first, pure impulse buying which is related to emotions or the desire to have a product because of the cheap price or to look for new products. Second, reminder impulse purchases occur because consumers are reminded of the product again. Third, impulse buying suggestions occur when someone first sees the product and feels satisfied, or due to influence and suggestions from other people. Fourth, planned impulse buying, namely when someone has planned beforehand to buy a product but has not yet decided on the brand, size, etc. (Ravenska & Zulvia, 2019).

2.3 Hypotheses Development

2.3.1 There is an influence of E-Wallet Use on Impulse Buying

According to Prameswari (2022), several main factors influence students in using E-Wallet, namely comfort, security, cashback, promos, completeness of features, and the desire to try new technology. E-Wallet is a tool that makes it easier for people to carry out online transactions. E-Wallet can be an alternative for making payments when consumers want to buy goods online, for example at Shopee, Tiktok, Lazada, and so on. Consumers tend to be interested in shopping online because Shopee and Tiktok often provide prices that are much different or easier than offline. This factor can encourage consumers to buy existing goods spontaneously even though the goods are not really needed. (Yuniawati & Istichanah, 2023)

H1: There is an influence of E-Wallet use on Impulse Buying

2.3.2 There is an influence of discounts on Impulse Buying

The results of Yuni Yuniawati and Istichanah's research show that discounts partially have a positive effect on impulsive purchasing decisions. Apart from that, discounts simultaneously also influence impulse purchases. The results of Ahmad Aswari, Lia Febria Lina's 2020 research also show that discounts have a positive and significant effect on impulse purchases on the online shopping site Shopee Indonesia, as evidenced by the results of distributing questionnaires which state that consumers will buy discounted products impulsively when they see them. The tendency to be tempted by discounts is one of the factors that triggers consumers to carry out impulsive buying behavior. When sellers offer big discounts within a certain time limit, consumers usually don't want to miss this opportunity, which can lead to buying goods without planning. (Ahmad Azwari & Lia Febria Lina, 2020). Based on research by Gumilang & Nurcahya (2016) it is also stated that discounts have a positive and significant influence on impulsive purchases. The more discounts the seller offers, the higher the impulse buying behavior.

H2: There is an influence of discounts on Impulse Buying

Figure 2 below illustrates the research model framework

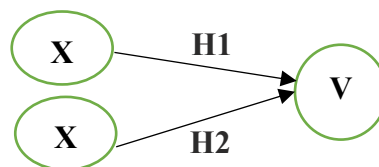


Figure 2. Research Model Framework

3. Research Methods

The variables in this research consist of two variables, namely the Independent variable and the Dependent variable. An Independent Variable is a variable that is not bound or does not depend on other variables, while a Dependent Variable is a variable that is bound or dependent or has an impact that occurs because of the Independent variable that binds it. In this research, the Independent variables are E-Wallet and Discounts, while the Dependent variable is impulsive buying behavior.

E-Wallet measurement indicators consist of: (Yuniawati & Istichanah, 2023)

- a. Benefits and advantages.
- b. Ease of use.
- c. Trust

Discount measurement indicators consist of: (Kusnawan et al., 2019)

- a. The amount of the discount is the size of the discount given when the discount

- occurs.
- b. Discount period, namely the time period given for the applicable discount to occur.
 - c. Types of products that receive discounts, namely product choices that have discount offers.
- Impulse buying measurement indicators consist of:(Naimah et al., 2023)
- a. Spontaneity of purchase.
 - b. Purchasing power.
 - c. Excitement and stimulation.
 - d. Indifference to consequences.

3.1 Research Design

This research uses quantitative methodology, with numerical data and statistical analysis. The research uses secondary data sources obtained from existing information such as in journals. According to Sahir (2022), quantitative research methods are research using statistical analysis so that the data and results obtained will be in the form of numbers. The aim of quantitative research is to determine the relationship or influence between one variable and another variable. This research uses two types of data, namely primary and secondary data. Primary data is obtained from the results of a processed questionnaire which will be distributed via the internet. Meanwhile, secondary data sources are obtained from existing information such as in journals. Sanusi stated that secondary data is data that already exists or has been grouped by related parties(Ahmad Azwari & Lia Febria Lina, 2020)

3.2 Population and Sample

According to Sugiyono (2019), population is a certain area or object that has a number or characteristics that have been determined by researchers to study and draw conclusions.(Yuniawati & Istichanah, 2023).The sampling method used was Purposive Sampling. This method requires a sample that owns and uses an E-Wallet, frequently makes online purchases in the marketplace, frequently uses discounts for purchases in the marketplace, and a limited sample size. The consideration in determining the sample in Purposive Sampling is the suitability of the characteristics of the respondents to the research objectives. In this research, the population to be studied are students who use E-Wallet and have carried out online shopping activities. This research took 100 students who were part of the population and as respondents. The formula used to determine the number of respondents is the Rao Purba formula as follows:

$$n = \frac{Z^2}{4(moe)^2}$$

Information :

N = Number of samples

Z = Confidence level for sample determination 95% or 1.96

Moe = Maximum tolerable error rate, usually 10%

$$\begin{aligned}n &= \frac{1,96^2}{4(0,1)^2} \\n &= \frac{3,8416}{0,04} \\n &= 96,04 \\n &= 96 (100)\end{aligned}$$

From the results of the calculations above, the number of respondents in the study was 100 respondents

3.3 Research Data

The data collection technique uses a questionnaire created using Google Form media. The criteria that are the object of this research are students in general who use digital wallets or E-Wallets and often make purchases online. There are three variables used in this research, namely the E-Wallet and discount variables as the influencing or independent X variable and the impulsive buying variable as the influenced or dependent Y variable.

3.4 Data Analysis Techniques

The analysis technique used in the research is multiple linear regression analysis which functions to obtain a comprehensive picture or look for the influence of two or more independent variables or classic assumption. The classical assumption test consists of several parts, namely normality test, multicollinearity test, heteroscedasticity test, autocorrelation test, and linearity test. After carrying out validity, reliability and classical assumption tests, the next step is to carry out multiple linear analysis. This analysis consists of the coefficient of determination, F test, and T test.

3.4.1 Validity and Reliability Test

The validity test is carried out with the aim of finding out whether the statements used in the questionnaire are valid or not. Reliability testing is carried out to determine the consistency of a questionnaire so that it can be said to be appropriate and reliable for measuring research variables.

3.4.2 Normality test

According to Ghozali (2016), this test is carried out to test whether in a regression model an independent variable and a dependent variable or both have a normal or abnormal distribution. This test can be carried out using the One Sample Kolmogorov Smirnov test with the following conditions: if the significance value is above 5% or 0.05 then the data is normally distributed, whereas if it is below it then the data is not normally distributed. normal distribution. Data can be said to be good if it has a normal distribution.

3.4.3 Multicollinearity Test

The aim is to find out whether in the regression model there is a correlation between the independent or dependent variables (2016). This can be seen from the tolerance value and Variance Inflation Factory (VIF) value. Based on the tolerance value, if the value is greater than 0.10 then multicollinearity does not occur, whereas if the value is smaller than 0.10 then multicollinearity occurs. Based on the VIF value, if the value is less than 10.00 then multicollinearity does not occur, whereas if the VIF is more than 10.00 then multicollinearity occurs.

3.4.4 Heteroscedasticity Test:

The aim is to find out whether in a regression model there is a discrepancy or inequality of variance from the remainder of one observation to another observation. If the variances are different then it is called heteroscedasticity. To find out, look at the scatterplot graph or from the predicted value of the dependent variable, namely SRESID, with the remaining error, namely ZPRED. A significance value of more than 0.05 indicates the absence of heteroscedasticity.

3.4.5 Multiple Linear Regression Analysis Equation

The regression analysis model used is:

$$Y = a + bX_1 + b_2X_2$$

Information :

Y = Impulse Buying

α = Constant

b1 = E-Wallet regression coefficient

b2 = Discount regression coefficient

X1 = E-Wallet Variable

X2 = Discount Variable

3.4.6 Coefficient of determination

The coefficient of determination is used to determine how much the independent or independent variable is able to explain the variance of the dependent variable. This is shown by the Adjusted R Square value. A negative value indicates that the independent variable cannot explain the variance of the dependent variable.

3.4.7 F test

This test is carried out to determine whether there is a significant influence between the independent or independent variables in multiple linear regression on the dependent or dependent variable. A significance value of less than 0.05 indicates that there is a simultaneous influence between variable X on variable Y. A significance value of more than 0.05 indicates that there is no simultaneous influence of variables. .

3.4.8 T test

This test is carried out to find out whether there is a significant influence between the independent or independent variables on the dependent (dependent) variable. A significance value of less than 0.05 indicates that there is an influence of the independent variable on the dependent variable, whereas a significance value of more than 0.05 indicates that there is no influence of the independent variable on the dependent variable. The calculated t value is greater than the t table which shows that there is an influence between the independent variable on the dependent variable. Meanwhile, if the calculated t value is smaller than the t table, it means that there is no influence between the independent variable and the dependent variable.

4. Research Findings And Discussion

4.1 Validity Test

Table 1. Validity Test

Variable	Goods	Count	table	Information	Signature (2 tails)	Signature	Information
Electronic Wallet	X1.1	0.771	0.196	Valid	0,000	0.05	Valid
	X1.2	0.650	0.196	Valid	0,000	0.05	Valid
	X1.3	0.684	0.196	Valid	0,000	0.05	Valid
	X1.4	0.433	0.196	Valid	0,000	0.05	Valid
	X1.5	0.726	0.196	Valid	0,000	0.05	Valid
	X1.6	0.575	0.196	Valid	0,000	0.05	Valid
	X1.7	0.693	0.196	Valid	0,000	0.05	Valid
	X1.8	0.607	0.196	Valid	0,000	0.05	Valid
	X1.9	0.632	0.196	Valid	0,000	0.05	Valid
Discount	X2.1	0.481	0.196	Valid	0,000	0.05	Valid

	X2.2	0.351	0.196	Valid	0,000	0.05	Valid
	X2.3	0.577	0.196	Valid	0,000	0.05	Valid
	X2.4	0.376	0.196	Valid	0,000	0.05	Valid
	X2.5	0.661	0.196	Valid	0,000	0.05	Valid
	X2.6	0.649	0.196	Valid	0,000	0.05	Valid
	X2.7	0.623	0.196	Valid	0,000	0.05	Valid
	X2.8	0.663	0.196	Valid	0,000	0.05	Valid
	X2.9	0.638	0.196	Valid	0,000	0.05	Valid
Variable Y (Impulse Buying)	Y.1	0.637	0.196	Valid	0,000	0.05	Valid
	Y.2	0.787	0.196	Valid	0,000	0.05	Valid
	Y.3	0.784	0.196	Valid	0,000	0.05	Valid
	Y.4	0.711	0.196	Valid	0,000	0.05	Valid
	Y.5	0.678	0.196	Valid	0,000	0.05	Valid
	Y.6	0.686	0.196	Valid	0,000	0.05	Valid
	Y.7	0.342	0.196	Valid	0,000	0.05	Valid
	Y.8	0.491	0.196	Valid	0,000	0.05	Valid
	Y.9	0.557	0.196	Valid	0,000	0.05	Valid
	Y.10	0.539	0.196	Valid	0,000	0.05	Valid
	Y.11	0.628	0.196	Valid	0,000	0.05	Valid

4.2 Reliability Test

Table 2. Reliability Test Table

Variable	Cronbach's Alpha	r-Table	Information
Electronic Wallet	0.798	0.600	Reliable
Discount	0.734	0.600	Reliable
variable Y	0.846	0.600	Reliable

From the table above, it is known that the Cronbach's Alpha value is greater than the r-table. So the data is said to be reliable.

4.3 Normality Test

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Nonstandardized Residues
N		100
Normal Parameters, b	Means	.0000000
	Std. Deviation	6.21100149
The Most Extreme Difference	Absolute	.106
	Positive	.093
	Negative	-.106
Statistical Tests		.106
Asymp. signature. (2-tail)		.008c
A. Normal test distribution.		
B. Calculated from data.		
C. Lilliefors Significance Correction.		

Based on the data above, the significance value is 0.008 and greater than 0.05. So the data above has a Normal distribution.

4.4 Multicollinearity Test

Table 4. Multicollinearity Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficient	Q	signature	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6,074	6,985		,870	,387		
	AmountX1	,055	,168	.031	,330	,742	,893	1,119
	AmountX2	,828	,158	,489	5,251	,000	,893	1,119

a. Dependent Variable: TotalY

The tolerance value for the E-Wallet variable (X1) is 0.893 and the discount variable (X2) is 0.893. Both values are greater than 0.10, which indicates that the data in this study does not contain multicollinearity. The VIF value for the E-Wallet variable (X1) is 1.119 and the discount is also 1.119. Both values are smaller than 10. This shows that the data in this study does not contain multicollinearity.

4.5 Heteroscedasticity Test

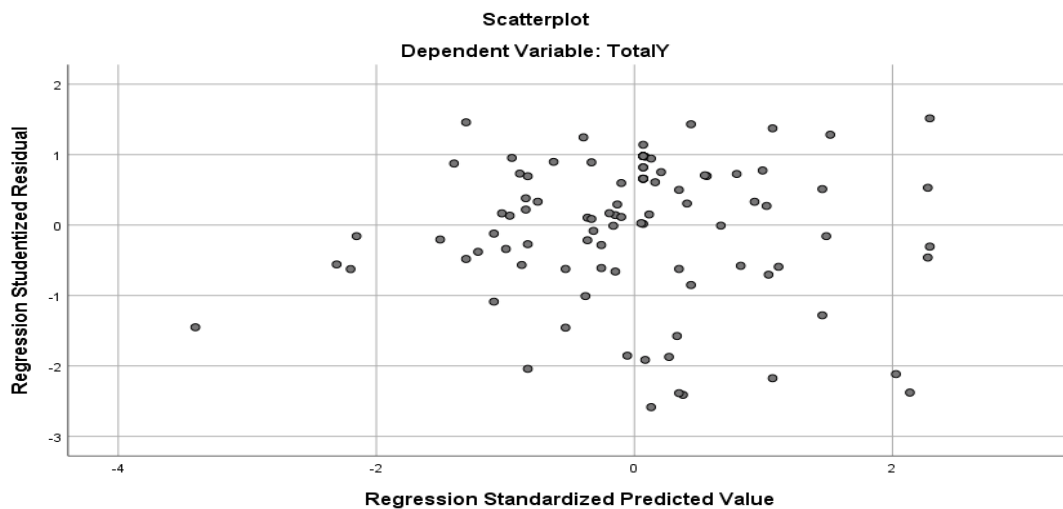


Figure 3. Heteroscedasticity Test Results

From the results of the scatter plot above, it shows that the data points do not form a particular pattern and the data does not gather, but spreads above and below the number 0. Therefore, this research data does not have heteroscedasticity.

4.6 Multiple Linear Regression Analysis Equation

In this research the multiple linear regression equation used is:

$$Y = a + bX_1 + b_2X_2$$

Information :

Y = Impulse Buying

α = Constant

b1 = E-Wallet regression coefficient

b2 = Discount regression coefficient

X1 = E-Wallet Variable

X2 = Discount Variable

$$u = 6.074 + 0.55X1 + 0.824X2$$

From the results above it is known that the constant is 6.074. This means that there is a positive influence on the independent variables, namely E-Wallet and discounts.

The regression coefficient value for the E-Wallet variable (X1) is 0.55 and has a positive influence. This shows that there is a unidirectional relationship with the dependent variable of impulsive buying. If the E-Wallet variable (X1) increases by one unit, then impulse purchases will also increase by 0.55.

The regression coefficient value for the Discount variable (X2) is 0.824 and has a positive influence on the Impulse Buying variable (Y). This means that if the discount variable (Y) increases by one unit, then impulse buying (Y) will increase by 0.824.

4.7 Coefficient of determination

Table 6. Results of the coefficient of determination

Model Summary b

Model	R	R square	Adjusted R Square	Std. Estimation Error
1	,500a	,250	,234	6,275
A. Predictors: (Constant), TotalX2, TotalX1				
B. Dependent Variable: TotalY				

The R Square value from the results above is 0.250 or equal to 25 percent. This means that the E-Wallet (X1) and Discount (X2) variables together (simultaneously) have an influence on the Y variable or Impulse Buying by 25%. Meanwhile, the remainder (100%-25%= 75%) is influenced by other variables not studied.

4.8 F Test

Table 7. F Test Results

ANOVA

Model	Sum of Squares	df	Means Square	F	signature.	
1	Regression	1269.673	2	634,836	16,124	,000b
	Remainder	3819.077	97	39,372		
	Total	5088.750	99			

A. Dependent Variable: TotalY

B. Predictors: (Constant), TotalX2, TotalX1

The significance value from the ANOVA table above is 0.00, which is smaller than 0.05. This shows that all independent variables (X1 and X2) have a simultaneous (together) influence on the dependent variable (Y). The calculated F value of 16.124 is greater than the F table of 3.09.

So the independent variables (X1 and X2) have a simultaneous (together) influence on the dependent variable (Y).

4.9 T Test

Table 8. T Test Results

Model		Unstandardized Coefficients		Standardized Coefficient	Q	signature.
		B	Std. Error	Beta		
1	(Constant)	6,074	6,985		,870	,387
	AmountX1	,055	,168	.031	,330	,742
	AmountX2	,828	,158	,489	5,251	,000

a. Dependent Variable: all

This test is carried out to determine whether the independent variable (X1) partially (individually) has an influence on the dependent variable (Y). From the results above, the following interpretation is obtained:

Effect of E-Wallet (X1) on Impulse Buying (Y):

The calculated value of the E-Wallet variable (X1) is 0.330, which is smaller than the t table of 1.98. So X1 has no effect on Y. The significance value of 0.742 is greater than 0.05, so X1 has no effect on Y.

Effect of Discounts (X2) on Impulsive Buying (Y):

The calculated value of the variable X2 is 5.251 which is greater than the t table of 1.98. So there is an influence of X2 on Y.

4.9.1 The Effect of E-Wallets on Impulsive Buying

The results of testing this hypothesis show that E-Wallet does not have a significant influence on impulse buying. This can be seen from the calculated t value which is smaller than the t table ($0.330 < 1.98$). However, the regression coefficient value shows that the E-Wallet variable has a positive value of 0.55. So E-Wallet has a positive and insignificant effect on impulse buying. There is a positive relationship between E-Wallet and impulse buying, but the second relationship is not strong or significant enough. The results of this study contradict research by Suhardi, AA, Siregar, S., & Dharma, B (2024), which shows that the use of E-Wallet has an effect on Impulse Buying (Suhardi et al., 2024).

4.9.2 The Effect of Discounts on Impulsive Buying

The results of hypothesis testing show that there is a positive and significant influence of discounts on impulse buying. This is proven by the t-statistic for the discount variable being greater than the critical t-value ($5.252 > 1.98$). This means that discounts influence consumers in impulsive buying behavior on the Marketplace. This is in line with research by Gumilang & Nurchaya (2016) which states that discounts have a positive and significant effect on impulsive purchases (Ahmad Azwari & Lia Febria Lina, 2020). The more discounts offered, the higher the impulse buying behavior. The research results of Ahmad Aswari and Lia Febria Lina (2020) also show that discounts have a positive and significant effect on impulse purchases on online shopping sites (Ahmad Azwari & Lia Febria Lina, 2020).

5. Conclusion

E-wallet and discounts when used together have an influence on impulse buying. This means that the combination of E-Wallet and discounts encourages consumers to make impulse purchases. Partial use of E-Wallet does not have a significant effect on impulse buying. This means that E-Wallet can encourage impulse buying behavior but its influence is not strong

enough. Partial discounts have a positive and significant influence on impulse buying. The limitation of this research is that it involves or uses data from one population, especially students, so that the research results cannot be generalized to other populations. The results of this research contribute to providing an understanding of the influence of E-Wallets and discounts on impulse purchases. Further research is needed to examine the impact of E-Wallets and discounts on other populations. Apart from that, further research can also be carried out to examine other factors that can influence impulse buying.

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