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The Impact of E-Wallet Usage on Student Shopping Behavior from the Perspective of Convenience and Impulsive Spending

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ABSTRACT

*The rapid advancement of financial technology in Indonesia, particularly digital wallets (*e-wallets*), has significantly changed people's transaction behavior, especially among university students. Easy access, fast payment processes, and attractive promotional features have made* e-wallets *a frequently used payment method in daily life. However, this convenience may also lead to increased impulse buying behavior, which involves purchasing goods or services spontaneously without prior planning. This study aims to analyze the impact of* e-wallet *usage on students' impulse buying behavior, considering perceived ease of use and impulsive spending as mediating variables. A quantitative method was applied, involving 270 student respondents selected using purposive sampling. The research instrument was measured using a 5-point Likert scale and analyzed through descriptive statistics and Partial Least Squares–Structural Equation Modeling (PLS-SEM) using SmartPLS software. The findings show that* e-wallet *usage has a positive effect on perceived ease of use (β = 0.624), spending (β = 0.374), and impulse buying behavior (β = 0.183). Impulsive spending emerged as the most dominant factor (β = 0.844), while perceived ease of use showed a negative effect (β = −0.141). These results strengthen the Technology Acceptance Model (TAM) in the context of digital consumer behavior. Practically, the study highlights the importance of financial literacy and spending-control features to reduce excessive consumer behavior among students.*

KEYWORDS *E-Wallet, Impulsive Buying Behavior, Ease of Use, Impulsive Spending, PLS-SEM.*

INTRODUCTION

The development of financial technology (fintech) has brought about major changes in modern payment systems. Digital transactions increasingly dominate economic activity, especially with the advent of electronic wallets (e-wallets) that offer convenience, speed, and efficiency in transactions. Based on data from Bank Indonesia, the value of electronic money transactions in 2024 will reach more than IDR 500 trillion, a significant increase compared to previous years. This phenomenon shows a change in people's behavior from cash payments to digital payments. Among students, e-wallets have become the main transaction tool for meeting daily needs, ranging from food purchases, transportation, online shopping, to entertainment. This change in consumption patterns has the potential to increase impulsive shopping behavior, namely purchases without careful planning.

A number of previous studies have shown that the ease of using e-wallets has a significant influence on consumption behavior and impulsive buying. Study Budiarani, Maulidan, Setianto, & Widayanti (2021) found that e-wallets encourage a shift in payment behavior from cash to digital because they provide a fast and convenient transaction experience. This study involved more than 200 respondents and showed that the frequency of e-wallet use increases in line with users' perceptions of ease and convenience. Research Algusri et al. (2023) shows that perceptions of ease of use and benefits have a significant positive influence on students'

interest in using e-wallets. These findings are in line with the Technology Acceptance Model (TAM) theoretical framework, which explains that perceived ease of use is one of the key factors that encourage people to adopt and continue using digital technology. In other words, the easier an application is to use, the higher the intensity of e-wallet use in daily activities, including in the context of consumptive behavior.

Research Tewu, Lapian, & Tielung (2022) expands on these findings by highlighting impulsive purchasing behavior. This study shows that the more frequently someone uses an e-wallet, the higher their tendency to make unplanned purchases. This mechanism is explained by the lower pain of payment when using digital payment methods compared to cash. Students, as active e-wallet users, are a group that is vulnerable to this phenomenon due to the quick and easy access to transactions. Furthermore, study Annisa, Triani, & Bustang (2025) highlights the relationship between ease of use, financial literacy, and consumptive behavior among students. The results show that ease of access to e-wallets not only increases the intensity of transactions but also reinforces unplanned consumption habits if not balanced with good financial literacy. This confirms that technological convenience can have two sides: as a facilitator of efficiency, but also as a trigger for consumptive behavior. Research Mufidah et al. (2023) emphasizes the role of promotions in encouraging impulsive shopping behavior. This study shows that features such as cashback, discounts, and limited-time promotions on e-wallets are the main triggers for increased purchase frequency. Consumers, especially students, are often tempted to make purchases because they feel they are getting a benefit from the promotion, not because of a real need. This study confirms that promotions are one of the key factors in impulsive digital shopping behavior. Study Kusnawan et al. (2019) specifically identifies the role of promotions and discounts on the impulsive behavior of the younger generation. The results show that the majority of respondents made purchases because of promotional factors, not needs, and most used e-wallets as their primary payment method. Research Faisal (2024) shows that the existence of PayLater services, which are closely related to the use of e-wallets, has a positive influence on impulsive shopping behavior, especially among young people who find it easy to make instant purchases.

These findings indicate that new digital payment methods not only facilitate transactions but can also increase the risk of unplanned purchases. Based on these studies, it can be seen that ease of use, promotions, and advances in digital payment technology have a significant influence on the consumptive behavior and impulsive shopping of students. However, there are still several research gaps that need to be explored further. Most previous studies have only focused on general consumptive behavior, without specifically examining the impulsive shopping behavior of students as a more measurable form of consumptive behavior. Although the ease of use of e-wallets has been widely studied, their role as a direct or indirect driver of impulsive shopping behavior through impulsive spending has rarely been examined. Many studies highlight promotional aspects or benefits, but impulsive spending as a mediating variable is still limited in discussion. In addition, similar studies in the context of Indonesian students, especially the younger generation who actively use e-wallets in their daily lives, are still relatively few.

The novelty of this research lies in its integrated examination of e-wallet usage and impulsive shopping behavior among Indonesian students, incorporating ease of use and impulsive spending as mediating variables within a single model. Unlike previous studies

focusing on direct effects, this research provides nuanced understanding through dual pathways: psychological perception of convenience and behavioral pattern of increased spending. Applying the Technology Acceptance Model (TAM) to impulsive digital consumption among students—an underexplored area in Indonesian literature this study uses PLS-SEM to simultaneously test direct and indirect relationships. The counterintuitive finding that impulsive spending is the most dominant factor (coefficient 0.844) while ease of use shows a negative effect challenges conventional assumptions about convenience and consumption. These insights theoretically extend TAM in digital consumer behavior and practically inform financial literacy programs and e-wallet feature design for responsible student financial behavior.

Therefore, this study aims to analyze the impact of e-wallet use on students' impulsive shopping behavior, considering ease of use and impulsive spending as mediating variables. This study is expected to provide a more comprehensive understanding of the psychological mechanisms and impulsive shopping behavior in the digital context, as well as to serve as a basis for developing more effective financial literacy strategies. Theoretically, this study reinforces research on digital consumer behavior and technology adoption models, while practically it can be a reference for e-wallet service providers, universities, and policymakers in designing financial education strategies that are adaptive to technological developments.

RESEARCH METHOD

This study used a quantitative approach, which relies on numerical data and statistical analysis to objectively measure the relationship between variables. This approach is often used in studies of digital consumer behavior, especially to examine the factors that influence impulsive shopping behavior through the use of e-wallets (Sanny et al., 2023). The use of a quantitative approach supports the research objective of determining the effect of e-wallet use on the impulsive shopping behavior of students, with ease of use and expenditure as mediating variables. Similar methods have also been widely used in previous studies in the field of digital consumer behavior.

The quantitative method was chosen because it allows for hypothesis testing based on numerically reliable data. In the context of fintech, this approach effectively describes the systematic relationship between perceived ease, spending patterns, and consumption behavior (Agustin et al., 2023).

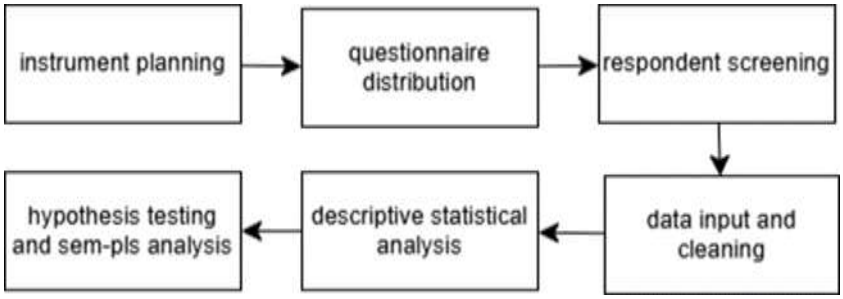

Figure 1 Research Stages
Source: Author's research design (2025)

The following are the stages of implementing the quantitative method:

a. Instrument Planning – Compiling questionnaires based on indicators adapted from previous studies.
b. Questionnaire Distribution – Conducted online to respondents who meet the research criteria, namely students who use e-wallets.
c. Respondent Screening – Using purposive sampling techniques as practiced in similar studies.
d. Initial Data Processing – The data obtained is exported, cleaned, and prepared for analysis.
e. Descriptive Statistical Analysis – Using IBM SPSS Statistics to obtain an overview of respondent characteristics and responses to each indicator.
f. Hypothesis Testing with SEM-PLS – Using SmartPLS.
g. Interpretation of Results – Referring to the research model and findings related to impulsive buying behavior.

The conceptual framework serves as a conceptual foundation that shows the direction and relationship between research variables. This model is based on previous theories and research findings on consumer behavior and e-wallet usage.

The variables in this study are as follows:

a. E-wallet usage (X1) as an independent variable, describing the frequency and intensity of digital wallet usage by students.
b. Ease of use (X2) as a mediating variable that shows the perception of ease in accessing and using e-wallets.
c. Expenditure (X3) as a mediating variable that describes the amount of user expenditure when transacting with e-wallets.
d. Perilaku belanja impulsif (Y) sebagai variabel dependen yang mencerminkan kecenderungan melakukan pembelian secara spontan tanpa perencanaan.

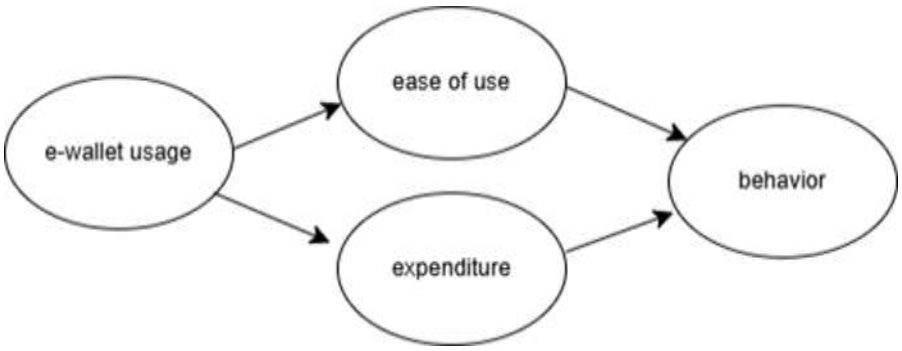

Figure 2. Conceptual Framework
Source: Author's research design based on literature review (2025)

The population in this study was active students who use e-wallets. This group was selected because it has a high level of digital wallet usage. The sampling technique used was purposive sampling, which is the selection of samples based on specific criteria.

The respondent criteria included:

a. Active students.
b. Using at least one e-wallet application (e.g., DANA, OVO, GoPay, ShopeePay, and others).

This method is commonly used to obtain data that is more focused on the research focus (Saputra & Ridhaningsih, 2025).

The sample size in this study was determined based on the rule of thumb guidelines in PLS-SEM analysis, namely that the minimum sample size is ten times the number of indicators in the research model (Jhantasana, 2023). With 27 indicators used, the minimum recommended number of respondents is 270. Therefore, this study involved 270 respondents selected through purposive sampling, considering specific criteria and screening questionnaire responses to ensure valid data.

Data was collected via Google Forms using a 1–5 Likert scale. This scale is commonly used in social/behavioral research because it is easy to understand and produces data that is ready for statistical analysis (Ndoluanak et al., 2024). The variable indicators were adapted from relevant literature and adjusted to the student context.

The following are the details of the indicators for each variable:

Table 1 Research Variable Indicators

Variable	Indicator	Source
X1: Use of E-Wallet	1. The frequency of e-wallet usage in daily transactions. 2. The type of transaction that is often done using e-wallets. 3. The use of e-wallets for various needs (transportation, food, shopping). 4. Intensity of e-wallet use compared to other payment methods, frequency of e-wallet usage every week or day. 5. Use of e-wallets for lifestyle spending	(Sanny et al., 2023), (Nawawi, 2020), (Kadek Irdayusi Pratami & Yudantara, 2023)
X2: Ease of Use	1. The e-wallet app is easy to use and understand. 2. Fast and convenient transaction process, Easy access anytime and anywhere, 3. The appearance of the e-wallet application is attractive and user-friendly, 4. The security features make it easier for users to transact. 5. App navigation is easy to learn without a guide. 6. Ease of login and transaction verification	(Agustin et al., 2023)
X3: Impulse Withdrawal	1. Buying goods suddenly through an e-wallet.	(Underdown & Tamara, 2025)

Variable	Indicator	Source
	2. Purchase of goods without prior planning 3. Easily seduced by promos or discounts 4. Buying because of a momentary desire is not a necessity. 5. It's hard to hold back when you see interesting promos. 6. Make a purchase when a promo notification appears. 7. Purchases occur due to the ease of access to e-wallets	
Y: Impulsive Shopping Behavior	1. Buying goods outside of basic necessities. 2. Shopping due to trends or environmental influences (social media friends). 3. Not considering price or needs before buying. 4. Buying for momentary gratification. 5. Buying products because of emotional impulses (happy to be stressed bored), 6. Buying decisions are influenced by ease of transaction 7. Often buying things without careful consideration	(Aulia, Suryadi, & Safitri, 2023), (Rismawan, Hendriati, Chand, & Iryana, 2024), (Ramadhana & Prasetiyo, 2025)

Source: Compiled from various literature as cited

Based on the theoretical framework and review, the research hypotheses are:

H1: The use of e-wallets has a positive effect on ease of use.

H2: The use of e-wallets has a positive effect on spending.

H3: The use of e-wallets has a positive effect on impulsive shopping behavior.

H4: Ease of use has a positive effect on impulsive shopping behavior (Sudarno, 2024).

H5: Expenditure has a positive effect on impulsive shopping behavior.

The data analysis stage was conducted to process and interpret the research results systematically. In this study, data analysis was used to examine the relationship between latent variables, namely e-wallet usage, ease of use, impulsive spending, and impulsive shopping behavior. The analysis process was carried out in stages, starting from initial data processing, descriptive analysis, to hypothesis testing.

Descriptive analysis was used to explain the characteristics of the respondents and the trends in their responses to each indicator. After that, hypothesis testing was carried out using the Structural Equation Modeling–Partial Least Square (SEM-PLS) method.

The SEM-PLS method was chosen because it is flexible and capable of measuring direct and indirect relationships between latent variables without requiring normal data distribution (Subhaktiyasa, 2024). This approach has been widely applied in research on digital consumer

behavior and technology acceptance, including studies related to the use of e-wallets and impulsive shopping behavior among students.

1. Descriptive Statistics

Descriptive statistical analysis was performed using IBM SPSS Statistics to describe the characteristics of the respondents and the response patterns for each research variable indicator.

2. SEM-PLS

To test the relationships between latent variables, this study used the Partial Least Square – Structural Equation Modeling (PLS-SEM) method. (SEM-PLS) was chosen because it is capable of analyzing models with mediating variables, relatively small to medium samples, and complex relationships between variables.

This method consists of two main stages of analysis, namely:

1. Outer Model → tests the validity and reliability of indicators, ensuring that the questionnaire instrument is suitable for use.
2. Inner Model → testing the relationship between latent variables to answer research hypotheses through path coefficient and p-value values.

The results of this analysis will show whether the use of e-wallets, ease of use, and impulsive spending have a significant effect on students' impulsive.

RESULT AND DISCUSSION

Data Collection

Data collection was conducted by distributing online questionnaires to 270 active students who use e-wallets as a digital transaction method. The sampling technique used was purposive sampling with the following criteria:

a. Active students,

b. Use at least one type of e-wallet application,

The questionnaires were distributed through a digital platform, so that respondents could be reached efficiently. The collected data then underwent a screening process to ensure the completeness and validity of the answers before analysis.

Descriptive Statistics of Respondents

Descriptive statistics were used to describe the characteristics of the respondents who participated in this study. Table 2 presents the distribution of respondents based on gender, age, and the most frequently used type of e-wallet application.

Table 2 Descriptive Statistics of Respondents

Variable	Category	Sum	Percentage (%)
Gender	Female	185	68,5%
	Male	85	31,5%
Age	17–23 years old	201	74,4%
	23–29 years old	57	21,1%
	30 year and above	12	4,5%
E-Wallet	Dana	90	33,3%
	Shopeepay	82	30,4%
	Gopay	56	20,7%
	OVO	27	10,0%

Variable	Category	Sum	Percentage (%)
	LinkAja	12	4,4%
	Other (Bank/Seabank)	3	1,1%

Source: Primary data processed (2025)

Based on Table 2, the majority of respondents were female (68.5%) aged 17–23 years (74.4%). The most frequently used e-wallet application was Dana (33.3%), followed by Shopeepay (30.4%) and Gopay (20.7%). These characteristics indicate that students are an active user segment of digital payment services (Underdown & Tamara, 2025).

Instrument Validity and Reliability Test

Before conducting the SEM-PLS analysis, the instrument feasibility test was carried out using IBM SPSS Statistics.

a. The validity test was conducted using the Corrected Item-Total Correlation technique. An item was declared valid if the correlation value was > 0.30. The test results showed that all statement items were valid, except for the item "I regret buying the item," which had a correlation value of 0.133. Therefore, this item was excluded from further analysis.
b. The Reliability Test using Cronbach's Alpha yielded a value of 0.932 (> 0.70), which means that the instrument is reliable and consistent.

Table 3 Validity and Reliability Test

Variable	Number of Items	Invalid Items	Cronbach's Alpha	Information
Use of E-Wallet	9	-	0,932	Valid & Reliable
Ease of Use	10	-	0,932	Valid & Reliable
Production	8	-	0,932	Valid & Reliable
Impulsive Shopping Behavior	12	1	0,932	Valid & Reliable

Source: Primary data processed with IBM SPSS Statistics (2025)

SEM-PLS Analysis

The Structural Equation Modeling-Partial Least Square (SEM-PLS) method was used in this study to analyze the relationships between latent variables, both directly and indirectly. PLS-SEM was chosen because it is suitable for complex structural models with mediation and does not require strict multivariate distribution assumptions (Benitez et al., 2020). In the context of this study, SEM-PLS was used to test the effect of e-wallet use on students' impulsive shopping behavior, with ease of use and expenditure as mediating variables. The analysis was performed using the latest version of SmartPLS.

The SEM-PLS analysis process in this study consisted of three main stages:

a. Creation of an initial model visualization
b. Estimation of inner and outer models

c. Testing the significance of the relationship between variables using bootstrapping.

Initial SEM-PLS Model

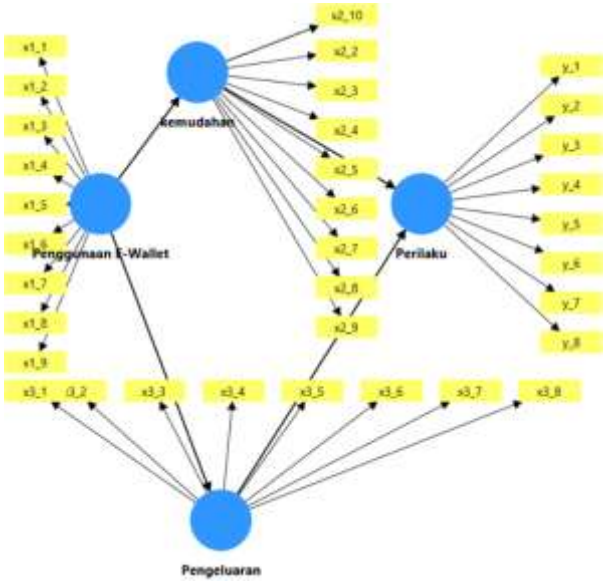

Figure 3 Initial SEM Model

Source: SmartPLS output (2025)

Figure 3 shows the conceptual model. This model consists of four latent variables, namely:

1. E-Wallet Usage (X1) → describes the intensity and frequency of e-wallet usage by students.
2. Ease of Use (X2) → reflects students' perceptions of the ease of using e-wallets.
3. Spending (X3) → indicates the level of spending by students when using e-wallets.
4. Impulsive Shopping Behavior (Y) → measures the tendency to make spontaneous purchases without planning.

Each latent variable is measured through several indicators derived from the questionnaire. Figure 3 shows the conceptual relationship between latent variables, with the direction of the arrows indicating the direction of the hypothesis:

a) E-wallet usage affects ease of use and expenditure,
b) Ease of use and expenditure affect impulsive shopping behavior,
c) e-wallet usage also has a direct influence on impulsive shopping behavior.

At this stage, the model does not yet display numerical estimation results such as path coefficients or statistical significance, but rather the theoretical relationship structure that will be tested in the next stage. The initial model stage is important because it ensures consistency between the conceptual model and the specifications to be analyzed.

Inner dan Outer Model

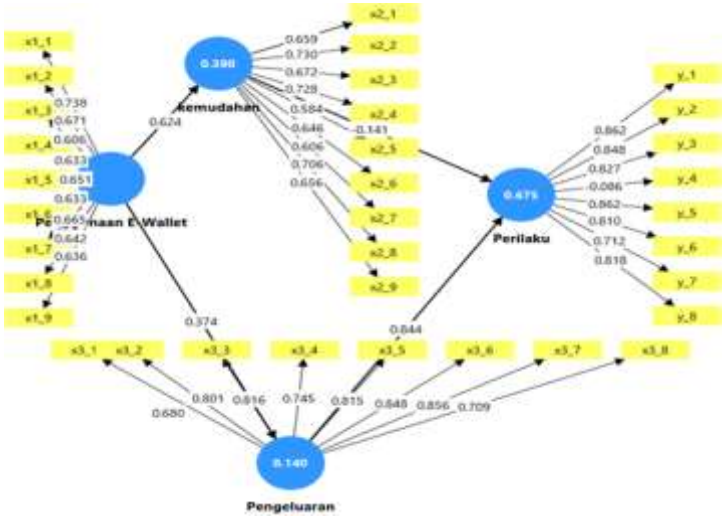

Figure 4 Inner and Outer Models

Source: SmartPLS output (2025)

Figure 4 shows the results of inner model estimation (relationships between latent variables) and outer model estimation (relationships between indicators and latent constructs).

1. Outer Model
   a. The outer model shows the loading factor values of each indicator on its variable construct.
   b. A high loading factor (generally > 0.6) indicates that the indicator is convergent valid, meaning that the indicator is able to adequately explain the construct.
   c. In this study, all indicators for the variables of e-wallet usage, ease of use, spending, and impulsive shopping behavior have loading factors above 0.6. This means that the four latent constructs have good convergent validity.
   d. The indicator "frequency of e-wallet use in daily transactions" shows the highest loading factor value in the E-Wallet Use construct, which indicates that the intensity of transactions using e-wallets is the most dominant aspect in representing e-wallet usage behavior among students.
2. Inner Model
   a. The inner model displays the path coefficient between latent variables.
   b. These coefficients represent the strength and direction of influence between latent variables.
   c. In Figure 4, the path coefficient from E-Wallet Use to Ease of Use is 0.624; to Expenditure 0.374; to Impulsive Shopping Behavior 0.183; Usability to Impulsive Shopping Behavior is -0.141; and Expenditure to Impulsive Shopping Behavior is 0.844.

Positive coefficients indicate a direct relationship, meaning that an increase in variable X will be followed by an increase in variable Y. Conversely, negative coefficients, such as in the relationship between Ease of Use and Impulsive Shopping Behavior, indicate an opposite effect.

SEM-PLS Bootstrapping Test

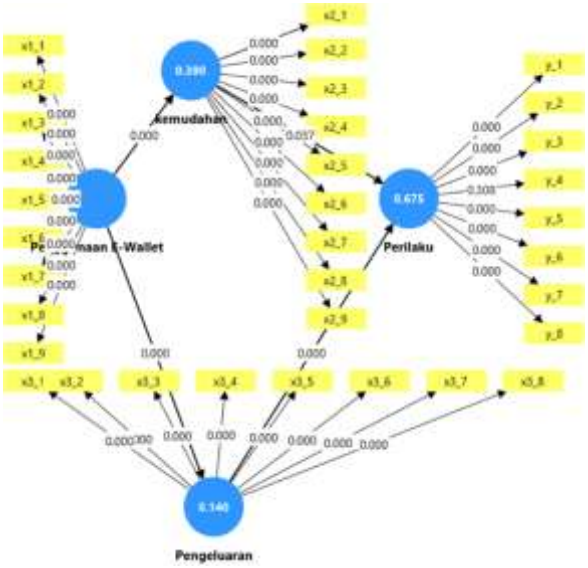

Figure 5 SEM-PLS Bootstrapping Test
Source: SmartPLS output (2025)

Figure 5 shows the bootstrapping results, which is a process to test the significance of the relationship between latent variables through p-values and T-statistics. Bootstrapping in SEM-PLS is done by resampling the original data to produce a more robust statistical distribution estimate.

1. T-Statistics
   a. The higher the T-statistic value, the stronger the confidence that the effect of variable X on Y is significant.
   b. In this study, all paths between variables showed T-statistic values greater than 1.96 at a significance level of $\alpha = 0.05$, which means that all relationships between variables are statistically significant.
2. p-value
   a. A p-value < 0.05 indicates that the influence between latent variables is statistically significant.
   b. All paths in this research model have a p-value < 0.05, so all hypotheses can be accepted.

This bootstrapping stage is the core of SEM-PLS analysis because the results form the basis for decision-making regarding research hypotheses.

D. Comprehensive Interpretation of the SEM-PLS Model

The results of the analysis using the SEM-PLS method show that all relationships between latent variables in this research model are significant, so that the developed model can be accepted empirically. The expenditure variable has the largest contribution to impulsive buying behavior, with a path coefficient value of 0.844. This finding indicates that increased spending through e-wallets plays an important role in encouraging unplanned consumptive behavior.

In addition, the use of e-wallets also plays a role in shaping impulsive shopping behavior through the influence of spending and ease of use as mediating variables. These results

illustrate that the more often students use e-wallets, the higher their tendency to make spontaneous purchases.

On the other hand, the ease of use variable shows a negative path coefficient of –0.141, indicating that the easier the e-wallet application is to use, the lower the respondents' tendency to shop impulsively. This shows that ease of use can help individuals be more controlled in making purchasing decisions.

Overall, the results of this study emphasize the importance of digital literacy and user experience as factors that can influence and control consumptive behavior, especially among students. The SEM-PLS model used also provides a more comprehensive understanding of e-wallet user behavior, while reinforcing the Technology Acceptance Model (TAM) theory, which emphasizes the role of perceived ease of use and technology acceptance in shaping user behavior.

Hypothesis Testing

H1: E-Wallet Use → Ease of Use

A path coefficient of 0.624 with a p-value of 0.000 indicates that H1 is accepted. This means that the higher the intensity of e-wallet use, the higher the perception of its ease of use.

H2: E-Wallet Use → Expenditure

A path coefficient of 0.374 with a p-value of 0.000 indicates that H2 is accepted. This means that e-wallet use encourages an increase in user expenditure.

H3: E-Wallet Use → Impulsive Shopping Behavior

The path coefficient of 0.183 with a p-value of 0.000 indicates that H3 is accepted. E-wallet usage has a positive effect on students' impulsive shopping behavior.

H4: Ease of Use → Impulsive Shopping Behavior

The path coefficient of -0.141 with a p-value of 0.037 indicates that H4 is accepted with a negative direction. This means that ease of use can actually reduce the tendency for impulsive shopping behavior.

H5: Expenditure → Impulsive Shopping Behavior

A path coefficient of 0.844 with a p-value of 0.000 indicates that H5 is accepted. The greater the expenditure via e-wallet, the higher the tendency for impulsive shopping behavior.

Table 4 Hypothesis Test Results

Hypothesis	Influence Path	Coeficin	p-value	Verdict	Direction
H1	Use of E-Wallet → Ease of Use	0,624	0,000	Accepted	(+)
H2	Use of E-Wallets → Withdrawals	0,374	0,000	Accepted	(+)
H3	E-Wallet Use → Impulsive Shopping Behavior	0,183	0,000	Accepted	(+)
H4	Ease of Use → Impulsive Behavior	-0,141	0,037	Accepted	(–)
H5	Impulsive Spending → Behavior	0,844	0,000	Accepted	(+)

Source: Primary data processed with SmartPLS (2025)

CONCLUSION

The use of e-wallets significantly influences students' impulse buying behavior both directly and indirectly through the mediating variables of perceived ease of use and spending.

The SEM-PLS analysis indicates that spending is the most dominant factor driving impulse buying behavior (path coefficient = 0.844), meaning that higher spending through e-wallets increases the likelihood of unplanned purchases. Additionally, e-wallet usage directly contributes to impulsive behavior, suggesting that more frequent use of digital wallets increases opportunities for spontaneous transactions. Interestingly, perceived ease of use shows a negative effect (−0.141), implying that greater familiarity and perceived simplicity of the application may enhance self-control and reduce consumptive behavior. Theoretically, these findings support the consumer behavior framework and the Technology Acceptance Model (TAM), which emphasize perceived usefulness, ease of use, and user experience as determinants of user behavior. Practically, the study recommends strengthening financial literacy programs on campus and developing financial management features within e-wallet platforms—such as spending-limit reminders and expense summaries—to help students use financial technology more responsibly. Future research is suggested to explore additional variables, broader demographic samples, or longitudinal approaches to better understand the long-term effects of e-wallet usage on consumer behavior in the digital economy.

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