International Journal of Education, Vocational and Social Science
https://e-journal.citakonsulindo.or.id/index.php/IJEVSS
E-ISSN : 2963 4954
IJEVSS

The Influence Of Electronic Payment Systems And Impulsive Buying On Online Shopping Intentions At Shopee Indonesia

Nafisa Khaerani Affap[1*]
[1]Islamic University of Indonesia
Alldila Nadhira Ayu Setyaning [2]
[2]Islamic University of Indonesia

Corresponding Author: *nkhaerania@gmail.com*

Abstract

This research is motivated by the existence of online shopping intention in E-commerce Shopee Indonesia influenced by electronic payment system, impulsive buying and behavioral control with company trust as the mediator. This study aims to determine the variables: electronic payment system, impulsive buying, trust, and behavioral control affect online shopping intention in E-commerce Shopee Indonesia. This research is quantitative research. The method used in this study is Structural Equation Modeling (SEM) with data collection using purposive sampling. Data samples will be taken from E-commerce Shopee Indonesia users who mostly use the E-payment system. In this study, data was taken in May 2024 from 249 respondents. There are five hypotheses in this study and all four hypotheses are accepted. However, impulsive buying does not have a positive effect on company trust.

Keywords: Company Trust, Behavioral Control, Online Shopping Intention, Impulsive Buying, Electronic Payment System

INTRODUCTION

The development of electronic payment systems has experienced developments in the world today. This is mainly driven by increasing internet penetration, smartphone penetration, and widespread adoption of digital technology in society. The development of the Internet as a modern information technology medium has spread and developed throughout all levels of world society in Indonesia (Halim et al., 2020). Digital payment systems such as e-money, electronic

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

money and digital wallets are increasingly popular among consumers, making transactions easier without using cash. Financial transactions carried out via the Internet are called financial technology (Fintech). With the presence of fintech technology, transactions do not have to be done face to face or in cash, but transaction payments can be made remotely and in a short time.

The role of technology, which is growing rapidly, must be utilized carefully and appropriately. The phenomenon of digitalization is increasingly widespread in the lives of Indonesian people. This is a solution to the lifestyle of modern society which requires convenience and efficiency, one of which is digitalization in the payment system (Devano et al., 2023). The increasing number of digital financial transactions has triggered various innovations in digital financial services, one of which is through online banking applications which are increasingly in demand by users. Various types of technology provide new breakthroughs that can be used by banks in their efforts to always improve the quality of existing services. So, banks all over the world are making new innovations by launching mobile banking. Banking is a commercial enterprise that uses public funds as collateral and lends them to the public as credit and other financial instruments, with the goal of improving the standard of living for large numbers of individuals. Banking has an important role in ensuring national economic stability (Dalimunthe & Kurniawan Lubis, 2023). One of the existing guarantees is the use of e-wallets, which aims to facilitate financial transactions because they are only carried out via smartphone and can provide benefits to society because of the sophistication of technology (Ariffin et al., 2021).

Mobile banking or m-banking is a digital banking service that uses information technology. This service allows customers to carry out various financial transactions directly from mobile devices such as cell phones (Rahmawati & Andhaniwati, 2023). Mobile banking can reduce costs compared to traditional banking channels (Albashrawi et al., 2019), so many banks are making it an important part of their growth strategy. For example, Bank Central Asia (BCA), as one of the largest private banks in Indonesia, has operated massive e-banking with KlikBCA services since 2001. This service has high security with 2048 bit SSL encryption and firewall facilities (AFPI, 2023). One of the m-banking facilities is interbank transfers, allowing Shopee users, for example, to pay for goods by transferring money via the m-banking application (Desfayani, 2021).

Because this convenience gives rise to impulsive behavior in consumers (Halim et al., 2020). Impulsiveness is behavior that occurs suddenly without considering something for quite a long time. As explained in research (Rosidah & Prakoso, 2021). Impulse buying is an individual's behavior that results from strong, sudden and strong stimulation of their consumption activities.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

Purchases are made spontaneously, unplanned and not even on a priority scale. However, there are incentives that ultimately make people buy (Rahmawati & Andhaniwati, 2023). Consumers make impulse purchases without repeatedly thinking about purchasing the product and the benefits and uses of the product. They immediately make a purchase because they are immediately interested in the brand or product, without thinking about the use of the product in the future, whether consumers really underestimate it or not. This purchase was made only for self-indulgence (Lukkita Aga, 2023).

Reviews, video comments and ratings greatly influence consumer attitudes and behavior in choosing applications or websites for online shopping. Experienced consumers are considered a trusted source for reviews and recommendations. Trust in a company has a significant influence on online purchasing intentions; High trust makes consumers feel comfortable, loyal, and tend to buy again (Halim et al., 2020). According to "Good States," as of mid-2023, Shopee still dominates the Indonesian e-commerce market, with 158 million visitors in Q1 2023 and 167 million in Q2 2023. Tokopedia had 117 million visitors in Q1 and 107.2 million in Q2 2023. Domination e-commerce in Indonesia is expected to increase, with users projected to reach 244 million by 2027. As technology advances, the internet is now used not only for communication but also for online shopping.

According to Press Release No. 80/HM/KOMINFO/01/2024 from the Ministry of Communication and Information (KOMINFO), internet penetration in Indonesia will increase to 79.5% in 2024, with 221,563,479 people connected out of a total population of 278.6 million people. Along with the development of digital and e-commerce such as Shopee, online buying and selling transactions have increased significantly, making it easier for sellers to market products and consumers to save time and energy (KOMINFO, 2024). Kompasiana noted that non-cash transactions facilitate integration into the financial system, reduce the illegal economy, and increase the velocity of money in the economy. Maulana Ibrahim, former Deputy Governor of BI, stated that increasing money circulation can stimulate economic growth through the money multiplier effect.

OBJECTIVES

This research aims to understand the influence of electronic payment systems, impulse buying, and behavioral control on customer purchasing behavior, as well as how trust in the company mediates this relationship in an e-commerce context such as Shopee. This study will

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

provide deep insights into consumer behavior and help businesses improve customer experience, build trust, and improve performance in the competitive e-commerce environment. The research questions asked include: does the electronic payment system have a positive effect on impulse buying and company trust, does impulsive buying affect company trust, does company trust influence online shopping intentions at Shopee Indonesia, and does behavioral control influence purchase intention at Shopee Indonesia.

THEORETICAL STUDY

1. Theory of Planned Behavior

The Theory of Planned Behavior was developed from the Theory of Reasoned Action. The theory of reasoned action explains that a person's behavioral intentions are determined by two factors: attitude towards behavior and subjective norms (Fishbein (1980) and Ajzen (1975)). Behavioral behavior theory still adds other factors that determine a person's behavioral intentions (Halim et al., 2020). Motivation to perform an action is influenced by the attitude towards the action, which describes the beliefs a person has access to and the consequences of the action, called behavioral beliefs. Subjective norms are beliefs that a person or group approves or does not carry out a behavior based on norms or rules that are established and deemed necessary.

According to Ajzen (1991), the original theory of rational action, the main element in the theory of planned behavior is the individual's intention to carry out certain actions. Intentions can be thought of as capturing the motivational factors that influence behavior. Intention shows how hard people are willing to try and how much effort they are willing to expend to carry out the behavior. In general, the stronger the intention to perform a behavior, the more likely it is that the behavior will be carried out.

2. Online Purchase Intention

Online shopping intention can be defined as a person's tendency or desire to purchase goods or services via online platforms or the internet. A desire that arises from within the consumer to take action to purchase a product or service (Junita Pratiwi et al., 2022). Purchase intention is defined as the behavior of someone who plans an action for future purchases. With the emergence of e-commerce, the consumer environment has become a computer-mediated virtual space, where stimuli refer to cues and signals from

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

online stores. Online shopping is an easy solution to busy lives in today's world (Rafqi Ilhamalimy & Ali, 2021).

Referring to the TAM model by Davis et al. (1989), factors that influence online shopping intentions include:

a. Ease of Use: Perceived ease of use determines how easily a person believes that using information technology will facilitate their performance. Intention to use the system is directly influenced by these perceptions.
b. Usefulness: Perceived usefulness relates to consumers' beliefs that using web and online applications will improve their performance and productivity, as well as enhance the online shopping experience.
c. Enjoyment: Perceived enjoyment refers to how enjoyable a consumer's activities are when using a technology, regardless of the expected impact on performance.
d. Suitability.
e. Social pressure.

3. Electronic Payment System

Technology is the advancement of information that helps and makes daily activities easier. Payment systems are divided into two: cash and non-cash, with differences in the instruments used. Digital payments such as debit cards, credit cards, and electronic wallets make purchases easier for consumers (D Vyas & K Vyas, 2023). Banking companies create digital services through mobile banking applications to create business opportunities and retain customers (Veonnita & Rojuaniah, 2022). Electronic payment methods, especially in mobile applications, are considered practical and efficient (Junita Pratiwi et al., 2022). The payment system, as an intermediary in financial transactions, involves authorization, clearing and final settlement processes (Bank Indonesia, 2021).

4. Impulsive Buying

Impulse buying refers to purchasing behavior that occurs without planning. Impulse buying is a situation where consumers buy a product suddenly, intensively and continuously. This action creates a pleasant impulse and increases consumer emotions (Halim et al., 2020). Consumers will engage more in online impulse buying behavior when they are motivated by hedonic needs and desires, such as pleasure, fantasy, and social or

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

emotional satisfaction. Impulse buying behavior occurs when you feel the desire to buy something without thinking about it. The reasons for such behavior may lie in individual characteristics and market conditions. Impulse buying behavior occurs suddenly, and consumers find it difficult to resist the urge to buy, even though this is not a need or goal (R. Sari, 2021).

5. Company Trust

Trust is a belief that increases a person's self-confidence to take risks and try new things, especially in the context of e-commerce purchases (Halim et al., 2020). Trust in a company influences purchase intentions, by increasing consumers' willingness to buy and making them feel safe and loyal to the company (Halim et al., 2020). The concept of "online trust" reflects the buyer's sense of vulnerability to the seller's actions in online transactions (Ventre & Kolbe, 2020). Website design and content also play an important role in building customer trust in online stores (Moreno et al., 2022). Apart from that, self-confidence also influences purchasing decisions, where a person's self-esteem and self-confidence play an important role in their purchasing activities (Tran, 2022).

6. Behavioral Control

Behavioral control is an understanding or belief in the ease or difficulty that encourages a person to carry out a certain behavior (Halim et al., 2020). Behavioral control refers to the extent to which a person judges the behavior to be useful or not useful (Sa'idah & Pebrianggara, 2024). Behavioral control refers to the possession of the resources, skills, opportunities, and time required to engage in a particular behavior (Muzakkir et al., 2019). The extent to which a person has access and control over these factors can influence whether that person is able or willing to take that action. Thus, this behavioral control becomes an important factor in determining interest in purchasing a product or service.

RESEARCH FRAMEWORK

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

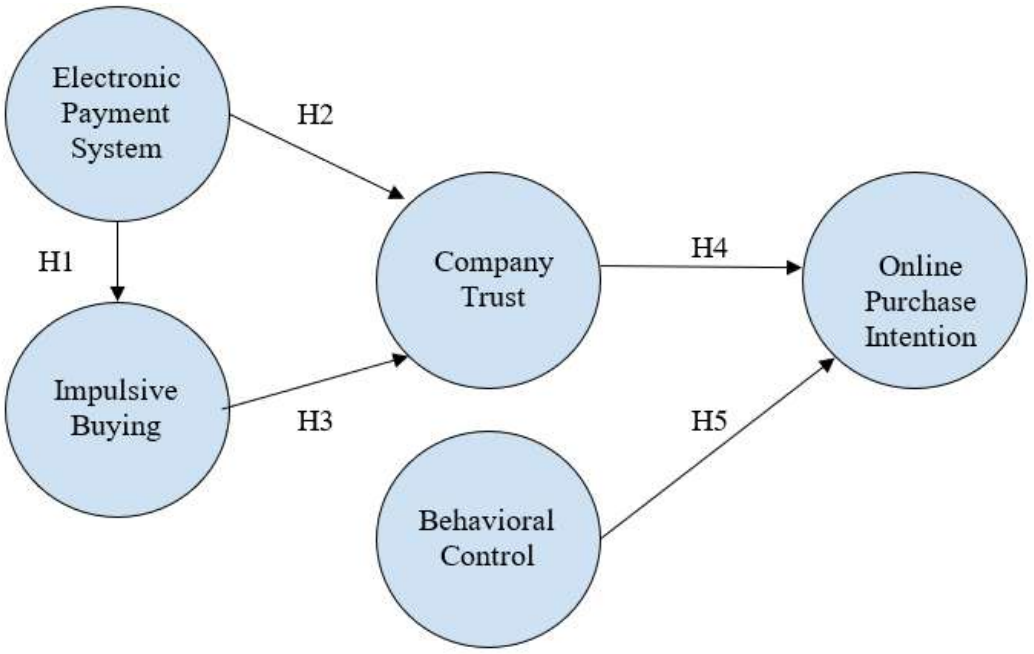


Figure 1. Research Framework

Research Hypothesis :

H1: There is a positive influence of electronic payment systems on impulse buying.

H2: There is a positive influence of electronic payment systems on company trust.

H3: There is a positive influence of impulse buying on company trust.

H4: There is a positive influence of company trust on online shopping intentions at e-commerce Shopee Indonesia.

H5: There is an influence of behavioral control on online shopping intentions at e-commerce Shopee Indonesia.

RESEARCH METHODS

This research uses a quantitative approach with empirical studies and hypothesis testing, which is carried out through a survey method by distributing questionnaires. The survey was conducted to investigate electronic payment systems, impulse purchases, online shopping intentions, and company trust using primary and secondary data. The Google Forms application was used to collect samples online. The population of this research is e-commerce users, especially

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

those using the online shopping site Shopee. The sampling method uses purposive sampling, by distributing questionnaires to the general public who have used the Shopee e-commerce application. This study uses a Likert scale to collect data, with subjects able to choose from five possible answers. Data were analyzed using Structural Equation Modeling (SEM) with the Partial Least Square (PLS) method using the AMOS PLS program to test and estimate the relationship between independent and dependent variables. This research has a focus on improving the online shopping experience and building customer trust in a competitive e-commerce environment.

RESULTS

Based on the questionnaire distributed, 249 research respondents were collected. The collected respondents were then statistically tested for validity, reliability, inner model, path coefficient, and R-Square.

1. Outer Model

a) Validity Testing

Table 1. Discriminant Validity Testing Results (Fornell Lacker Criterion)

	Company Trust	Behavioral Control	Online Purchase Intention	Impulsive Buying	Electronic Payment System
Company Trust	0,889				
Behavioral Control	0,685	0,914			
Online Purchase Intention	0,628	0,706	0,923		
Impulsive Buying	0,546	0,538	0,662	0,829	
Electronic Payment System	0,675	0,632	0,521	0,662	0,841

In the table of discriminant validity results, it can be seen that the results of each majority variable item have a greater value than the variables below it. For example, the value of the Company Trust item (0.889) is greater than the value of the Behavioral Control item which is exactly in the bottom row (0.685). Likewise, the Impulse Buying item (0.829) is greater than the Electronic Payment System value (0.662). The results of the discriminant validity test can be seen that this research variable can be said to have discriminant validity with good results.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

Table 2. Outer Loading

	Company Trust	Behavioral Control	Online Purchase Intention	Impulsive Buying	Electronic Payment System
KPI1		0,926			
KPI2		0,911			
KPI3		0,908			
KPI4		0,921			
KPI5		0,905			
NBO1			0,93		
NBO2			0,913		
NBO3			0,926		
PI1				0,745	
PI2				0,867	
PI3				0,853	
PI4				0,844	
PI5				0,825	
PI6				0,826	
PI7				0,806	
PI8				0,827	
PI9				0,864	
SPE2					0,89
SPE3					0,902

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

SPE4					0,826
SPE5					0,516
SPE6					0,843
SPE7					0,881
SPE8					0,894
TRUST1	0,912				
TRUST2	0,889				
TRUST3	0,883				
TRUST4	0,851				
TRUST5	0,874				
TRUST6	0,894				
TRUST7	0,891				
TRUST8	0,918				
SPE1					0,905

It can be concluded from table 2 that all indicators meet the criteria above the criteria (>0.50). Based on this, it can be interpreted that all indicators have good loading factor values.

b) Reliability Testing

Table 3. Cronbach Alpha and Composite Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Company Trust	0,962	0,963	0,968	0,791
Behavioral Control	0,951	0,951	0,962	0,836
Online Purchase Intention	0,913	0,913	0,945	0,852

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

Impulsive Buying	0,943	0,952	0,952	0,687
Electronic Payment System	0,937	0,948	0,950	0,708

In table 3, it is found that the Cronbach's alpha value of each variable is reliable because each variable is satisfactory. As in Impulsive Buying (0.943) and Company Trust (0.962).

2. Inner Model

a) Collinearity Testing

Table 4. Colinearity Testing

	Company Trust	**Behavioral Control**	**Online Purchase Intention**	**Impulsive Buying**	**Electronic Payment System**
Company Trust			1,883		
Behavioral Control			1,883		
Online Purchase Intention					
Impulsive Buying	1,778				
Electronic Payment System	1,778			1,000	

Table 4 shows that the relationship between the Online Shopping Intention and Company Trust variables has a value of 1,000; Impulse Buying and Electronic Payment Systems have a value of 1,000.

3. R-Square (R^2)

Table 5. R-Square (R^2) Results

	R Square	**R Square Adjusted**
Company Trust	0,473	0,468

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

Online Purchase Intention	0,538	0,534
Impulsive Buying	0,438	0,435

It can be seen from table 5 that Company Trust is described by the antecedent variables as 46.8%. This means that there is still an influence of 53.2% of other variables outside the Company Trust variable. Online Shopping Intention is described by the antecedent variable of 53.4% and there is still 46.6% remaining for other variables outside the Online Shopping Intention variable. Impulse Buying is described by the antecedent variable of 43.5% and there is still 56.5% remaining for other variables outside the Impulsive Buying variable.

4. Q-Square (Q^2)

Table 6. Q-Square (Q^2) Results

	SSO	SSE	Q^2 (=1-SSE/SSO)
Company Trust	1976,000	1243,732	0,371
Behavioral Control	1235,000	1235,000	
Online Purchase Intention	741,000	405,385	0,453
Impulsive Buying	2223,000	1581,918	0,288
Electronic Payment System	1976,000	1976,000	

It can be seen in table 6 that the Company Trust variable has a Q-square value of 0.371; Online Shopping Intention 0.453; and Impulsive Buying 0.288. The Behavioral Control and Electronic Payment System variables have a value of 0. Even though these four variables have a value of 0, the results are normal because these four variables are independent variables.

5. Path Coefficient

The path coefficient is a step to test the hypothesis results, which are calculated using the SmartPLS application using the bootstrapping technique. Based on the bootstrapping results in table 7, it shows that all hypotheses are supported, except H3 which is not supported. This is because it is in line with the principles of Hair et al. (2016), which says that the T-statistics value must be more than 1.96; and the P-value must be less than 0.05. Therefore, all Hypotheses are supported, except H3. The following is table 7 which explains in detail the results of the path coefficient test.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

Table 7. Path Coefficient Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Conclusion
Electronic Payment System -> Impulsive Buying	0,662	0,661	0,060	11,056	0,000	**H1 Supported**
Electronic Payment System -> Company Trust	0,557	0,554	0,088	6,312	0,000	**H2 Supported**
Impulsive Buying -> Company Trust	0,178	0,175	0,092	1,935	0,054	**H3 Not Supported**
Company Trust -> Online Purchase Intention	0,272	0,272	0,106	2,555	0,011	**H4 Supported**
Behavioral Control -> Online Purchase Intention	0,520	0,521	0,099	5,240	0,000	**H5 Supported**

DISCUSSION

1. Electronic Payment Systems influence Impulsive Buying

Based on the hypothesis testing table, the relationship between electronic payment systems and impulse purchases among Shopee Indonesia users is proven to be significant, with a positive influence of 11.056. These results are consistent with previous research (Halim et al., 2020), showing that impulse buying in e-commerce creates important purchasing incentives for customers. This impulse purchase is driven by satisfaction with using electronic payment systems (Sanny et al., 2023), which is strengthened by research by Desfayani, D. (2021) which shows a positive relationship between ease of use of electronic payment systems, including mobile banking, and impulsive behavior of Shopee users. Indonesia. This confirms that mobile banking not only increases people's productivity, but also influences their consumption behavior. So based

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

on this analysis it can be concluded that the existence of a positive influence between Electronic Payment Systems on Impulsive Buying is supported.

2. Electronic Payment Systems influence Company Trust

Based on the hypothesis testing table, the relationship between the electronic payment system and company trust in Shopee Indonesia users is proven to be significant, with a positive influence of 6.312. This finding is consistent with previous research (Agustina et al., 2022; Halim et al., 2020) which shows that trust in the company is reflected in the extensive use of the E-Payment system. The more users, the more trusted the company. This indicates that people have confidence in electronic payment services for daily transactions and maintaining product quality. According to Steven & Ramli (2023), the efforts of business owners and service providers to build consistent service quality and gain consumer trust have an impact on higher purchasing intentions. Trust in mobile payment service providers is a key factor because brand reputation has a close relationship with consumer trust (Wong & Mo, 2019). So, based on this analysis it can be concluded that the influence of the Electronic Payment System on Company Trust is supported.

3. Impulse Buying affects Company Trust

Based on the results of hypothesis testing, it was found that there was no significant relationship between impulse buying and company trust in Shopee Indonesia, with a T-Value of 1.935 (T-Value < 1.96) and a P-Value of 0.054 (P-Value > 0, 05). These results indicate that impulse buying does not significantly influence company trust. This finding is supported by previous research (Salsabila Putri & Pinandito, 2023; Cynthia et al., 2021) which also states that impulse buying does not affect the company's trust as a consumer. This is different from previous research (Halim et al., 2020) which shows that impulse buying can build trust in the company because consumers feel satisfied with the product purchased. Consumers with lower confidence tend to rely on information from others to make judgments, while informative and persuasive content of products uploaded by online retailers or experienced consumers can increase trust in online retailers (Tran, 2022; Bao & Yang, 2022). So, based on this analysis it can be concluded that in this research the influence of Company Trust on Impulsive Buying is not supported.

4. Company Trust influences Online Shopping Intentions

Based on the hypothesis testing table, it was found that the relationship between company

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

trust and online shopping intentions among Shopee Indonesia users has a significant positive influence of 2.555. This finding is consistent with previous research (Halim et al., 2020; Rafqi Ilhamalimy & Ali, 2021) which shows that consumer trust in Shopee can positively influence shopping behavior through factors such as trust, responsibility and good online service from Shopee. Buyers' trust in an online shopping website is influenced by its popularity, which increases interest in online shopping at Shopee (Sutedjo, 2021). However, credibility is also related to subjective complaint handling, where the company's response to complaints can influence consumer trust and purchasing intentions (Istanbulluoglu & Sakman, 2024). So, based on this analysis it can be concluded that the influence of Company Trust on Online Shopping Intentions is supported.

5. Behavioral Control influences Online Shopping Intentions

Based on the hypothesis testing table, it was found that the relationship between behavioral control and online shopping intentions among Shopee Indonesia users has a significant positive influence of 5,240. These findings are consistent with previous research (Halim et al., 2020) which shows that behavioral control plays an important role in e-commerce purchase intentions, with individuals' ability to control their behavior in controlled situations. The similar characteristics of respondents also make it easier for students to control their own purchasing behavior, strengthening the influence of behavioral control on shopping intentions (Witriyana et al., 2019). Consumers tend to prefer situations where they have control over circumstances influenced by external factors (Peña-García et al., 2020). Perceptions of website design and atmosphere also play a role in shaping purchase intentions, with positive or negative experiences influenced by these factors (Noor et al., 2020). So, based on this analysis it can be concluded that the influence of Behavioral Control on Online Shopping Intentions is supported.

CONCLUSION

This research examines the impact of electronic payment systems and impulse purchases on online shopping intentions at Shopee Indonesia. Key findings show that electronic payment systems have a positive influence on impulse purchases, driven by the ease and convenience of these technologies in transactions. Company trust is also positively influenced by electronic payment systems, due to the increased security and efficiency perceived by customers. However, impulse buying does not have a positive impact on company trust, as it is often based on emotional

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

impulses without consideration of the customer's interests. Meanwhile, company trust makes a positive contribution to online shopping intentions, indicating the importance of customer trust in brands and online shopping platforms. Additionally, behavioral control also plays an important role in online shopping intentions, with self-awareness and self-control helping customers make wiser and more planned purchasing decisions, reducing the risk of unwanted impulse purchases.

MANAGERIAL IMPLICATIONS

For the Government, it is important to establish strict regulations in consumer protection, online transaction security and personal data protection. This aims to protect consumers from potential risks and losses that may arise due to the electronic payment system and impulse purchases at Shopee Indonesia. Apart from that, the government also needs to increase financial literacy and consumer awareness through educational programs and information campaigns.

For Companies, strategies can be developed to reduce unnecessary impulse purchases while providing customers with a convenient shopping experience. This can involve providing features and controls that enable customers to manage their purchasing behavior more effectively, as well as increasing the transparency and security of electronic payment systems. Additionally, companies can strengthen relationships with customers through loyalty programs and incentives designed to encourage planned and repeat purchases.

For Education, it is important to include financial literacy and consumer education into the formal and non-formal education curriculum. Education about personal financial management, self-control, and the risks and benefits of online shopping can help individuals become smarter and more responsible consumers. Educational institutions can also collaborate with online shopping platforms such as Shopee Indonesia to organize training programs and seminars aimed at increasing awareness and healthy shopping skills among students and the general public.

RESEARCH LIMITATIONS

In the context of this study, several limitations must be considered. First, the research focus is limited to certain variables, namely electronic payment systems, impulse purchases, behavioral control, company trust, and online shopping intentions at Shopee Indonesia. Second, the use of questionnaires as the only data collection method can limit the depth of information obtained. Further research is needed considering additional data collection techniques, such as interviews, to gain a more comprehensive perspective. Third, this research is limited to one online

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

shopping platform, namely Shopee, so the generalization of research findings to other platforms may be hampered. Lastly, limitations in sampling that may not be representative or small sample sizes can affect the external validity and generalisability of research findings. Therefore, further research is needed that takes these limitations into account to gain a deeper understanding of the phenomenon under study.

RECOMMENDATION

1) First, the focus on the influence of electronic payment systems is limited to user difficulties when using digital payment applications. However, an in-depth analysis of the factors causing discomfort has not been included. Thus, further research needs to expand the scope to identify the root of the problem and more effective solutions.
2) Second, the impulse buying strategy only suggests making a shopping list. However, research has not explored other strategies that may be more effective. Therefore, the scope of research needs to be expanded to identify more varied behavior control strategies.
3) Third, trust in sellers on e-commerce platforms has been highlighted, but there has been no in-depth analysis of other factors that influence consumers' perceptions of trust in sellers. Thus, future research could explore these factors for a more comprehensive understanding.
4) Fourth, although the importance of awareness of privacy and security of personal data has been highlighted, there have been no concrete recommendations regarding increasing consumer understanding. Therefore, future research can provide practical guidance for increasing consumers' digital literacy.
5) Fifth, in the context of online shopping intentions, research emphasizes the importance of considering urgent needs and special offers. However, there has been no discussion of the decision-making skills required. Therefore, future research could explore strategies to help consumers make wiser shopping decisions.

REFERENCES

Agustina, R., Gustiana, R., & Budiman, M. R. (2022). Pengaruh Kepercayaan, Kegunaan Dan Kemudahan Terhadap Minat Menggunakan Sistem Pembayaran E-Wallet Go-Pay Pada Masyarakat Di Kecamatan Alalak Kabupaten Barito Kuala. *Dinamika Ekonomi - Jurnal Ekonomi Dan Bisnis*, *15*(1), 200–214. https://doi.org/10.53651/jdeb.v15i1.370

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, *50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-t

Albashrawi, M., Kartal, H., Oztekin, A., & Motiwalla, L. (2019). Self-Reported and computer-recorded experience in mobile banking: A multi-phase path analytic approach. *Information Systems Frontiers*, *21*(4), 773–790. https://doi.org/10.1007/s10796-018-9892-1

Ariffin, S. K., Abd Rahman, M. F. R., Muhammad, A. M., & Zhang, Q. (2021). Understanding the consumer's intention to use the e-wallet services. *Spanish Journal of Marketing - ESIC*, *25*(3), 446–461. https://doi.org/10.1108/sjme-07-2021-0138

Bao, Z., & Yang, J. (2022). Why online consumers have the urge to buy impulsively: Roles of serendipity, trust and flow experience. *Management Decision*, *60*(12), 3350–3365. https://doi.org/10.1108/md-07-2021-0900

Dalimunthe, N., & Kurniawan Lubis, N. (2023). Peran lembaga perbankan terhadap pembangunan ekonomi: Fungsi dan tujuannya dalam menyokong ketenagakerjaan. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, *8*(4), 956–963. https://doi.org/https://doi.org/10.30651/jms.v8i4.20997

Desfayani, D. (2021). Hubungan Kemudahan Penggunaan M-Banking Dengan Perilaku Konsumtif Pada Mahasiswa Universitas Negeri Padang Pengguna Shopee. *Jurnal Psikologi Jambi*, *6*(01), 11–18. https://doi.org/10.22437/jpj.v6i01.15125

Devano, A. M., Tarigan, Y., & Darma Pratiwi, B. A. (2023). Analysis of paylater usage on impulse buying behaviour of e-commerce users in Batam. In *Proceedings of the International Conference on Applied Science and Technology on Social Science 2023 (iCAST-SS 2023)* (pp. 798–810). Atlantis Press SARL. http://dx.doi.org/10.2991/978-2-38476-202-6_106

Halim, E., Januardin, R., & Hebrard, M. (2020, August). The impacts of e-payment system and impulsive buying to purchase intention in e-commerce. *2020 International Conference on Information Management and Technology (ICIMTech)*. http://dx.doi.org/10.1109/icimtech50083.2020.9211154

Istanbulluoglu, D., & Sakman, E. (2024). Successful complaint handling on social media predicts increased repurchase intention: The roles of trust in company and propensity to trust. *European Management Journal*, *42*(1), 11–22. https://doi.org/10.1016/j.emj.2022.06.004

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

Junita Pratiwi, L. H., Bayu Dirgantara, I. M., & Hasya, A. (2022). Analisis perval dan consumer experience terhadap minat pembelian produk virtual dalam aplikasi freemium line webtoon dengan metode pembayaran elektronik (e-wallet) sebagai variabel moderasi. *Diponegoro Journal of Management*, *11*(6), 1.

Lukkita Aga, O. A. (2023). PengaruhPotonganHargaTerhadapPembelianImpulsifPadaPengguna E-commerce Shopee Di Perumahan Cluster JasmineBekasi. *Jurnal Siber Multi Disiplin (JSMD)*. https://doi.org/DOI: https://doi.org/10.38035/jsmd.v1i3R

Moreno, D. E., Fabre, E., & Pasco, M. (2022). Atmospheric cues roles: Customer's online trust, perceived enjoyment, and impulse buying behavior. *Open Journal of Business and Management*, *10*(01), 223–244. https://doi.org/10.4236/ojbm.2022.101014

Muzakkir, Indrijawati, Aini , & Syamsuddin. (2019). The Determinant Effect of Theory of Planned Behavior and Tax Knowledge on Taxpayer Compliance. *IJISRT (International Journal of Innovative Science and Research Technology)*, *4*(11).

Noor, N. M., Noranee, S., Zakaria, M. F., Unin, N., & Suaee, M. A. H. M. (2020, February 25). Online Shopping: The Influence of Attitude, Subjective Norm and Perceived Behavioral Control on Purchase Intention. *Proceedings of the 2020 The 6th International Conference on E-Business and Applications*. http://dx.doi.org/10.1145/3387263.3387266

Rafqi Ilhamalimy, R., & Ali, H. (2021). Model Perceived Risk And Trust: E-Wom And Purchase Intention (The Role Of Trust Mediating In Online Shopping In Shopee Indonesia). *Dinasti International Journal of Digital Business Management*, *2*(2), 204–221. https://doi.org/10.31933/dijdbm.v2i2.651

Rahmawati, D., & Andhaniwati, E. (2023). Peran Self-Control Dalam Memoderasi Hubungan Persepsi Kemudahan dan Manfaat Terhadap Perilaku Pembelian Impulsif Pada Pengguna E-Wallet. *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, *6*(3), 2750–2763. https://doi.org/10.47467/alkharaj.v6i3.4681

Rosidah, A., & Prakoso, A. F. (2021). Pengaruh Literasi Ekonomi Dan Kontrol Diri Terhadap Pembelian Impulsif Pada Mahasiswa Prodi Pendidikan Ekonomi Universitas Negeri Surabaya. *Jurnal Apresiasi Ekonomi*, *9*(3), 275–287. https://doi.org/10.31846/jae.v9i3.398

Sanny, L., Chandra, G. R., Chelles, K., & Santoso, L. A. (2023). The impulse buying of gen Z when using e-wallet in indonesia. *Journal of Applied Engineering and Technological Science (JAETS)*, *5*(1), 88–100. https://doi.org/10.37385/jaets.v5i1.2600

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

Steven, J., & Ramli, A. H. (2023). E-Service quality, e-wallet Dan Kepercayaan terhadap minat beli pada pengguna pembayaran non tunai aplikasi shopee. *Jurnal Ilmiah Manajemen Kesatuan*, *11*(2). https://doi.org/10.37641/jimkes.v11i2.1997

Sutedjo, A. S. (2021). Analisis Pengaruh Kepercayaan, Keamanan, Serta Persepsi Risiko Terhadap Minat Beli Konsumen Belanja Online Shopee. *JURNAL KEWIRAUSAHAAN, AKUNTANSI DAN MANAJEMEN TRI BISNIS*, *3*(2), 165–178. https://doi.org/10.59806/tribisnis.v3i2.40

Tran, V. D. (2022). Consumer impulse buying behavior: The role of confidence as moderating effect. *Heliyon*, *8*(6), e09672. https://doi.org/10.1016/j.heliyon.2022.e09672

Ventre, I., & Kolbe, D. (2020). The impact of perceived usefulness of online reviews, trust and perceived risk on online purchase intention in emerging markets: A mexican perspective. *Journal of International Consumer Marketing*, *32*(4), 287–299. https://doi.org/10.1080/08961530.2020.1712293

Veonnita, R., & Rojuaniah, R. (2022). Pengaruh persepsi kemudahan, kegunaan dan kepuasan terhadap loyalitas melalui kepercayaan nasabah pengguna mobile banking BCA. *INOBIS: Jurnal Inovasi Bisnis Dan Manajemen Indonesia*, *6*(1), 68–78. https://doi.org/10.31842/jurnalinobis.v6i1.258

Witriyana, Y., Faisal, H. I., & Rifani, A. (2019). Pengaruh sikap, norma subyektif, kontrol perilaku terhadap minat beli produk secara online di shopee. *JTAM Jurusan Manajemen FEB ULM: JIMI*, *2*(1), 39–52.

Wong, W. H., & Mo, W. Y. (2019). A study of consumer intention of mobile payment in hong kong, based on perceived risk, perceived trust, perceived security and technological acceptance model. *Journal of Advanced Management Science*, 33–38. https://doi.org/10.18178/joams.7.2.33-38

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License