

Factors Influencing The Impulsive Buying Behavior of UINSU Students in Online Stores from an Islamic Economic Perspective, With Rational Choice as an Intervening Variable

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ABSTRACT

Impulse buying behaviour is a habit that causes problems that must be controlled among students as generation Z perpetrators. must be controlled among students as generation Z as the culprit. Therefore, it is necessary to control the importance of consumer psychology, utilitarian value, and rational choice. The purpose of this article is to determine the direct and indirect effects of consumer psychological variables, utilitarian value on impulse buying behaviour with rational choice as an intervening variable. This article uses a quantitative approach method. The types of data used are primary data, namely questionnaires and secondary data, namely supporting data from online media and supporting institutions. The data analysis technique used is path analysis (path) intervening. The findings reveal that consumer psychology has a significant direct impact on impulse buying behavior, whereas its indirect effect through rational choice is not significant. Similarly, while utilitarian value directly influences impulse buying behavior, its indirect effect through rational choice is not significant

ABSTRAK

Perilaku pembelian impulsif merupakan kebiasaan yang menimbulkan masalah yang harus dikendalikan di kalangan mahasiswa sebagai pelaku generasi Z. Oleh karena itu, penting untuk mengendalikan pentingnya psikologi konsumen, nilai utilitarian, dan pilihan rasional. Tujuan dari artikel ini adalah untuk menentukan pengaruh langsung dan tidak langsung dari variabel psikologis konsumen, nilai utilitarian terhadap perilaku pembelian impulsif dengan pilihan rasional sebagai variabel intervensi. Artikel ini menggunakan metode pendekatan kuantitatif. Jenis data yang digunakan adalah data primer, yaitu kuesioner, dan data sekunder, yaitu data pendukung dari media online dan lembaga pendukung. Teknik analisis data yang digunakan adalah analisis jalur (path) intervensi. Temuan menunjukkan bahwa psikologi konsumen memiliki dampak langsung yang signifikan terhadap perilaku pembelian impulsif, sedangkan efek tidak langsungnya melalui pilihan rasional tidak signifikan. Demikian pula, nilai utilitarian secara langsung memengaruhi perilaku pembelian impulsif, efek tidak langsungnya melalui pilihan rasional tidak signifikan.



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INTRODUCTION

The behaviour of consumptive society in the postmodern era has changed, especially among the younger generation as digital economic technology develops. The development of technology based on the digital economy is influenced by broad technological developments. Current technology allows the use of mass media as a sales medium in conducting economic transactions to make it easier for people to access a service by compiling an easy business scheme with the right goals and decisions (Almahdi, 2023). One of the significant positive impacts of the development of communication media as a recommendation in economic transactions is that it generates significant progress in the field of knowledge, makes economic transactions easier to perform, and offers an easy-to-understand way to get the desired product to do business.

In terms of shopping, people, especially young people as technology-aware consumers, have begun to avoid interacting with merchants directly and prefer to shop online. Likewise, some merchants prefer to interact with customers indirectly (online) as well as directly (in real

life). The increasingly massive use of the internet for various types of activities shows the development of the current digital era (Husnain, 2019). The presence of e-commerce can make the shopping process easier and more practical. Shopping online through e-commerce is increasingly favoured by the public, especially students as generation Z.

E-commerce has many types, one of which is very popular among students is business to consumer (B2C). In general, business to consumer (B2C) includes marketplaces or online shops or online sales markets such as Shopee, Tokopedia, Lazada, and others. Business to Consumer (B2C) is one of the e-commerce models that aims to help businesses and consumers to conduct transactions electronically or online anytime and anywhere. This model changes the way or process of shopping, focusing on inviting sellers to do online bargaining or indirect buying and selling processes. To support such transactions, effective, efficient, and practical payment methods are required. Hence, the emergence of payment methods that are easily accessible by the internet. (Ramadhani & Chairina, 2023).

The most frequently used payment method when shopping in e-commerce is cash on delivery (COD) payment with a percentage of 82.96%. This payment method is done by paying the order in cash at the purchase location using cash or by paying when the order arrives at the destination. Furthermore, payment by bank transfer, either through ATM, internet banking, or mobile banking, is often used with a percentage of 13.03%. This is followed by e-wallets at 4.11%. In contrast, debit, credit, and electronic money cards are the least frequently used payment methods by e-commerce businesses at 0.60% (BPS, 2023).

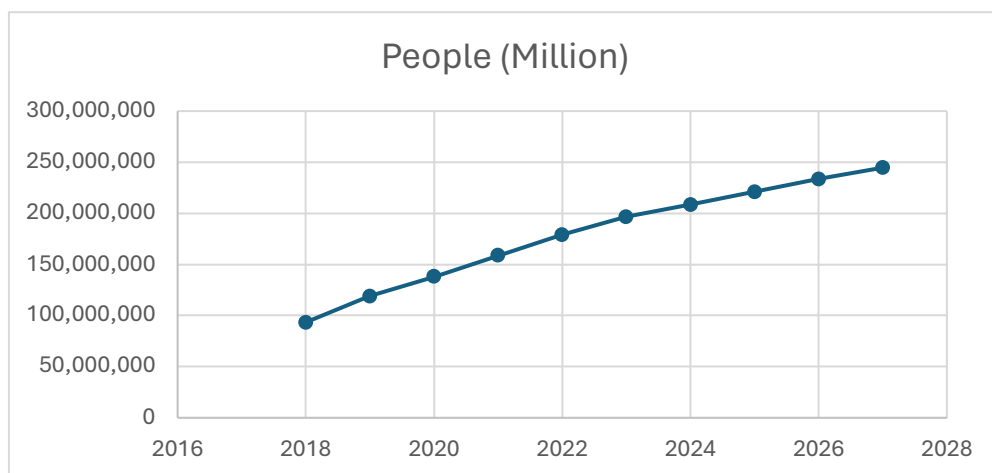


Fig. 1. Projected Figures for E-Commerce Users in Indonesia 2018 - 2027

Source: Katadata.co.id. 2023

According to DataIndonesia.id, the number of Indonesian online marketplace or e-commerce users will increase by 12.79% in 2022, reaching 178.94 million people. Indonesia's e-commerce users are reported to continue increasing, and are expected to reach 196.47 million users by the end of 2023, following the anticipated trend over the next four years. National e-commerce users are expected to reach 244.67 million by 2027. However, according to Bank Indonesia (BI), e-commerce transactions in Indonesia will reach Rp476.3 trillion in 2022, up 18.8% from the 3.49 billion transactions that occurred in the previous year, which amounted to Rp401 trillion. Although the figure is still below the central bank's target figure of IDR 489 trillion (Mustajab, 2023).

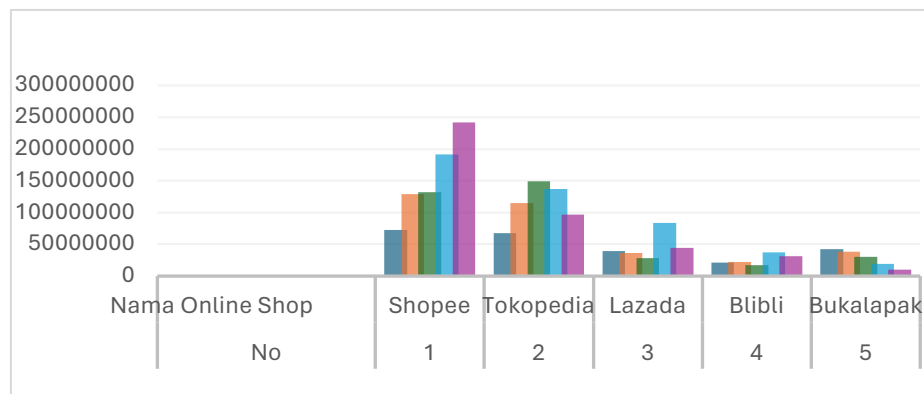


Figure 2. Average Number of Largest E-Commerce Accessers in Indonesia 2019 – 2023

Source: Katadata.co.id. 2023

Based on data from KataData.co.id, Shopee has experienced a significant increase over the last 5 years. This is evidenced in 2019 accessed by 72.9 million people, in 2020 there were 129.3 million people, in 2021 there were 131.8 million people, in 2022 there were 191.6 million people, and in 2023 there were 241.6 million people. Tokopedia has increased from 2019 to 67.9 million people, in 2020 to 114.6 million people, and in 2021 to 149.6 million people. However, for the last 2 years it has decreased, namely in 2022 amounting to 136.7 million people and 2023 amounting to 96.9 million people. In 2019, Lazada was accessed by 39.23 million people. Then it decreased in 2020 to 36.2 million people and in 2021 to 28.5 million people. However, in 2022 it increased to 83.2 million people and decreased again in 2023 to 44.1 million people. In 2019, Blibli was accessed by 21.3 million people. In 2020, it increased to 22.4 million people. However, in 2021 it decreased to 17.5 million people. Then it increased again in 2022 to 37.4 million people and in 2023 there were 31.5 million people. Over the past 5 years, Bukalapak has experienced a drastic decline. This is evidenced by the fact that in 2019 it was accessed by 42.8 million people, in 2020 there were 38.5 million people, in 2021 there were 29.8 million people, in 2022 there were 19.7 million people, and in 2023 there were 10 million people (Ahdia, 2023).

In the world of e-commerce, the shopping tastes of consumptive people tend to vary depending on needs and can even be spontaneous. There are people who deliberately search for their needs and there are also people who accidentally buy something without considering what needs are most important to them. This action is known as impulsive behaviour as impulse buying. Human emotional forces, which are sometimes controllable and sometimes uncontrollable determine such behaviour (Hong, 2023).

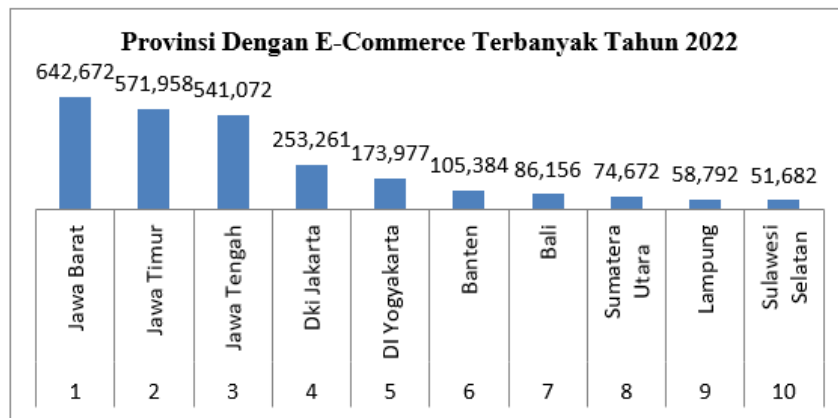


Figure 3. 10 Provinces with the Most E-Commerce Businesses in 2022

Source: Katadata.co.id. 2023

Based on data from katadata.co.id, the provinces with the highest number of e-commerce businesses in 2022 were, first, West Java with 642.6 thousand, followed by East Java with 571.9 thousand, Central Java with 541 thousand, DKI Jakarta with 253.2 thousand, Yogyakarta with 173.9 thousand, Banten with 105.3 thousand, Bali with 86.1 thousand, North Sumatra with 74.6 thousand, Lampung with 59.7 thousand, and South Sulawesi with 51.6 thousand. North Sumatra itself ranks eighth out of ten provinces with the most e-commerce businesses in Indonesia, indicating that the number of consumers shopping on e-commerce platforms is continuously increasing in North Sumatra. There are opportunities for growth, development, and expansion of e-commerce businesses in North Sumatra in the coming years (Muhamad, 2023).

However, with the development of e-commerce in Indonesia, particularly in North Sumatra, followed by the ease of accessing buying and selling transactions. Alongside the convenience of accessing payments, students are making online payments through digital financial applications. A phenomenon of sudden or unplanned purchases made just to fulfill desires (wants) is referred to as impulsive buying behavior. Spontaneous emotional impulses that drive someone to buy something based on interest, desire, or need for something are called impulse buying. Impulse buying is defined as irrational purchases accompanied by quick and unplanned purchases, followed by conflicting thoughts and emotional impulses.

The impulse referred to is characterized by intense feelings manifested through purchases as a result of the desire to buy a product without considering its negative consequences, which leads to conflicts in thoughts and satisfaction (Li, 2024). In other words, impulse buying is the act of shopping without self-control suddenly, with little or no deep consideration. Impulse buying has important aspects that need to be observed and controlled. First, cognitive aspects involve planning, consideration, focus on what is offered, and the benefits gained. Second, affectivity (emotions) includes feelings of pleasure, joy, lack of self-control, and resulting regrets.

Impulse buying comes in various types. First, there's "pure," meaning consumers make purchases without thorough consideration, but purely based on the immediate desire to buy without prior thought or planning. Second, "suggestion," where consumers have no prior knowledge of a product, encountering it for the first time but feeling a need for it due to being influenced by its appeal. Third, "reminder," where consumers make purchases because the stock of a product is running low; this is deliberately done to stock up on nearly depleted items, taking

advantage of promotions offering low prices. Fourth, "planned," where consumers only make purchases when interested in a needed product. They have planned the purchase in advance, expecting the promotion (Lin, 2023). Therefore, it can be concluded that the indicators of impulse buying include sudden or spontaneous purchases without planning, prioritizing emotional desires, purchases influenced by attractive and beneficial offers, purchases made without considering cause and effect, and purchases based on appealing popularity levels.

The emergence of the above problem is supported by the phenomenon of the increasing popularity of online shopping applications in academic environments, especially among students of the State Islamic University of North Sumatra (UINSU), particularly the Faculty of Islamic Economics and Business (FEBI). Students tend to engage in impulse buying through their smartphones. An empirical fact was found after conducting observation interviews aimed at comparing online and offline shopping and the opportunities for impulse buying in the academic environment of the State Islamic University of North Sumatra (UINSU) involving 30 randomly selected students.

The findings reveal that students often make online purchases through online shopping applications. These purchases are made suddenly or spontaneously without any prior planning. The ease of accessing online shopping applications online facilitates this behavior. Such actions are typically motivated by long-term utility dominantly. However, some students prioritize desires (wants) without considering utility value. The majority of students are satisfied with shopping online via online shops compared to traditional markets or stores. Conversely, some still prefer shopping in markets or stores. However, there comes a point where the desired item does not meet expectations. Consequently, feelings of disappointment and dissatisfaction arise, leading to the item being unused.

These issues can be classified into variables contained within this research. From a consumer psychological perspective, there are issues with the diversity of perceptions and beliefs stemming from circulated experiences and testimonials, as well as excessive lifestyle shopping behavior online. Inability to filter these leads to uncontrolled individual impulses. From a utilitarian value standpoint, the majority of students overlook the utility and duration of consuming an item, focusing solely on desires rather than needs. Meanwhile, from a rational choice perspective, there is a problem with the lack of thoughtful consideration before shopping online through these applications. Considerations should include the potential impact or loss incurred if the received item does not meet desired expectations (Rodrigues, 2021). Therefore, careful consideration is needed to avoid causing disappointment and dissatisfaction that could result in wastefulness or suboptimal use of the items. In taking such actions, it is specifically influenced by consumer psychology. Consumer psychology is the individual's ability to control impulses when purchasing an item. Consumer psychology is closely related to controlling individual attitudes.

These attitudes mean that there is a psychological construct, mental entity, and emotions present in an individual, simultaneously giving certain characteristics to that individual (Haghpour, 2022). There are three components within the attitude aspect contained in consumer psychology: firstly, the cognitive component, which consists of knowledge and perceptions acquired through a combination of direct experience, attitude objects, and information from various sources. Secondly, the affective component, which comprises the emotions or feelings of consumers about specific products or brands. Thirdly, the conative component, which

represents the individual's tendency or inclination to take action or behave in a characteristic manner related to the attitude object (Agarwala, 2019).

Therefore, it can be concluded that the main indicators influencing consumer psychology are motivation, which involves fulfilling controlled needs and desires. Perception, which consists of assumptions regarding safety, comfort, accessibility, efficiency, effectiveness, and ease of access. Customer perception is measured by past experiences, expectation alignment, selectivity, and perception of company advertising. Furthermore, learning, which is based on personal and environmental experiences, knowledge, and other testimonials. Beliefs, which involve product quality produced and the level of assessment and attitude.

In fulfilling needs, two things must be considered: needs that are prioritized and wants that are substitutable. This fulfillment is also based on short-term and long-term utilitarian value. One shopping experience possessed by rational consumers is utilitarian value, which means that consumers choose items based on their needs and desires, quality, and usefulness

(Evelina, 2020). Emotional states also affect consumers who are rational thinkers, so if someone offers a high-quality product at a relatively low price, they tend to buy it immediately. The decisions made while shopping demonstrate a response to utilitarian value (Zhang, 2022).

In relation to this, there are indications that should be considered in achieving utilitarian value. Firstly, cost savings in obtaining a product in terms of both price and time to acquire the product. Secondly, ease of access to the product, which includes efficiency or time-saving. Thirdly, the consumer's ability to pay according to the product's price. Fourthly, the benefits of the product in both short-term and long-term use (Alam, 2020). Saving money and comfort are also elements that contain utilitarian value. Consumers are pleased when they find products sold at prices perceived to be lower than those of competitors (Haque, 2022). The indicators of utilitarian value include long-term utility and benefits, the quality of the produced product, affordability and efficiency of pricing, the offered services, and the gained advantages.

Rational choice serves as a benchmark for consideration when wanting to purchase an item on an online shop. Rational choice involves weighing which factors should be prioritized and which ones are not priorities or can be substituted with others (Caplin, 2019). Rational choice posits that a cost-benefit calculation forms the basis of every action, even though the cost-benefit analysis is based on information, and choices determine the type of information that enters the human brain (Lee, 2023). Ultimately, rational choice becomes dominant in its application. Rational choice adheres to many beliefs stating that rational action is most in line with individuals' desires based on their beliefs and is typically accompanied by three assumptions. First, the theory of rational choice regards desires and preferences as complete, transitive, and independent of irrelevant alternatives. The second assumption involves an individual's personal beliefs. The third assumption relates to an individual's cognitive ability or reasoning. It is usually assumed that an individual has the ability to determine the best course of action in accordance with their beliefs and desires (Trinh, 2020).

One of the primary assumptions individuals make when making decisions is the principle of rationality. It aims to maximize benefits and minimize risks. Every individual weighs each available option in every decision-making process (Hudik, 2019). Various advantages and disadvantages are considered for everything done. The indicators of rational choice in making rational decisions include consideration of benefits and drawbacks, self-control, available resources and services, maximizing benefits, minimizing risks, and correlating beliefs, desires, and needs (Rani, 2023).

The ease of accessing online shopping applications online aligns with an article stating that access speed has a positive and significant influence on impulse buying in the Shopee application among students at the State Islamic University of North Sumatra. Access speed has been shown to increase consumer interest in shopping transactions (Angin et al., 2023). However, this is considered in light of the factors mentioned above. Conversely, many still prioritize desires alone to fulfill their wishes, leading to perceived consequences when desires are unmet. There comes a point where consumer expectations of purchased items do not align with reality (Chen, 2019), resulting in wastefulness with purchased items. Consequently, these items are only used for a short period and then left unused, hindering their usefulness and benefits. This behavior is referred to as impulse buying, which should be noted by everyone.

In relation to the above, there is research stating the numerous benefits of online shopping. Most students of FEBI UINSU frequently use online shopping applications. Several factors, such as promotions and social interactions available within these applications, influence students' decisions to engage in impulse buying. The sustained negative impact of this behavior includes financial problems, anxiety, and regret after purchases. Although students may experience temporary satisfaction, this behavior leads to anxiety and regret over purchasing decisions and their personal (Herliana & Lestari, 2022).

Considering the preferences of student consumers, the phenomenon of impulse buying behavior among e-commerce users becomes interesting to study. Additionally, Islam does not prohibit individuals from fulfilling their own desires, as everything in this world is created for human benefit. People are encouraged to consume halal or permissible goods and services, but not excessively. As long as the fulfillment of needs and desires can result in *mashlahah* or benefit. This behavior is part of Islamic consumption ethics, showing how consumptive societies are viewed from a religious perspective in satisfying their desires while shopping.

Based on the above problem description and phenomenon, the researcher is interested in investigating how students can understand the direct and indirect psychological influences of consumer behavior and utilitarian value on impulse buying behavior among UINSU students, incorporating rational choice as an intervening variable in the use of online shops based on the perspective of Islamic economics. The results of this article can be utilized or implemented by individuals or specific groups in the future.

RESEARCH METHODS

Quantitative research is a numerical research method. The quantitative approach emphasizes the objective measurement aspects of social events. Each social event is divided into several parts of the problem, article variables, and indicators to be measured. The main objective of this approach is to provide explanations about a problem while generating generalizations. Generalization is defined as facts existing in the real world about a problem that can be estimated to apply to a specific population in the article (Sugiyono, 2018). The type of data used in this research is primary data obtained from the distribution of questionnaires directly to sample respondents and secondary data obtained from supporting data available on online media and relevant supporting institutions. The data collection technique in this research is by distributing questionnaires or surveys directly to sample respondents and supporting data from online media. The population and sample selection technique used in this research is the students of the State Islamic University of North Sumatra, especially the Faculty of Islamic Economics and Business, totaling 4,270 people. The sample selection technique in this article

uses the Slovin method with the calculation $n = \frac{N}{1+N(e)^2}$ with $\alpha = 10\%$ or 0.1 , resulting in a sample size of 98 people. The data analysis technique used in this research is by using path analysis (intervening) which is part of the development of multiple linear regression. Path analysis is a continuous development of multiple linear regression analysis used to analyze the inherent cause-and-effect relationships among variables arranged based on time order using path coefficients as the value measure in determining the magnitude of the influence of exogenous independent variables on endogenous dependent variables (Syahbudi et al., 2023) with the formula:

Path Coefficient Structural Equation I:

$$Z = \alpha + \alpha_1.X_1 + \alpha_2.X_2 + e_1$$

Path Coefficient Structural Equation II:

$$Y = \alpha + \alpha_3.X_1 + \alpha_4.X_2 + \alpha_5.Z + e_2$$

Here's the breakdown of the variables and path coefficients:

X_1	= Consumer Psychology
X_2	= Utilitarian Value
Z	= Rational Choice
Y	= Impulse Buying
$\alpha_{1,2,3,4,5}$	= coefficient regression
α	= Intersept
$e_{1,2}$	= Error term

RESULTS AND DISCUSSION

The results of the sample collection in this study have undergone criteria testing or article instrument testing. The criteria test or research instrument test includes testing the validity and reliability of the data. The output obtained shows that each statement of each variable has been tested for data quality and indicates that all data are valid and reliable (consistent). Additionally, it has also undergone classical assumption tests that meet data normality tests, multicollinearity tests, and heteroscedasticity tests. The output obtained shows that all data are normal, there is no multicollinearity in all variables, and there is no heteroscedasticity.

Based on the provided data, the distribution of respondents across various demographic factors and online shopping behaviors is outlined. Firstly, in terms of gender, the respondents comprised 36.4% males and 63.6% females. Regarding age, the majority of respondents fell within the age range of 20-21 years (69.7%), followed by 18-19 years (16.2%), 22-23 years (14.1%), with no respondents aged 24-25 years. In terms of income, the data indicates that 43.4% of respondents earn less than Rp. 500,000, 35.4% earn between Rp. 500,000 and Rp. 1,000,000, 15.1% earn between Rp. 1,000,000 and Rp. 1,500,000, 5.1% earn between Rp. 1,500,000 and Rp. 2,000,000, and only 1% earn more than Rp. 2,000,000. Furthermore, the distribution of respondents across different study programs shows that Islamic economics and Sharia accounting each accounted for 28.3% of respondents, Sharia banking for 10.1%, Sharia insurance for 11.1%, and management for 22.2%.

Additionally, the data presents insights into the preferences of respondents regarding online shopping applications and payment methods. Among the online shopping applications, Shopee emerged as the most popular choice with 89.9% of respondents, followed by Lazada with 9.1%, and Tokopedia with 1%. Bukalapak and Blibli had negligible usage percentages. Concerning payment methods, Cash on Delivery (COD) was the most preferred choice, utilized

by 49.5% of respondents, followed by E-Wallets with 30.3%, mobile banking with 18.2%, and retail markets like Indomaret, Alfamart, and Alfamidi with 2%. These insights shed light on the behavior and preferences of the surveyed population in terms of online shopping, providing valuable information for further analysis and decision-making in the field of e-commerce.

Path analysis

Path analysis is utilized to determine whether there is an indirect influence from independent variables to dependent variables through intervening variables. The analysis is conducted to identify both direct and indirect effects using regression, thus revealing whether the final dependent variable is reached through a direct path or through intervening variables. The model is depicted in the form of squares and arrows, where a single arrow indicates causation. Regression is applied to each variable in a model as a direct variable (response variable), while others serve as causes. The following are the steps involved in testing path analysis with intervening variables:

Table 1 Coefficients of Regression Path Model I

Model		Coefficients ^a				
		Unstandar dized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig
1	(Constant)	6,071	1,502		4,043	0,000
	Consumer Psychology	0,360	0,073	0,430	4,941	0,000
	Utilitarian Value	0,376	0,083	0,393	4,522	0,000

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error Of The Estimate
1	0,737a	0,544	0,534	1,757

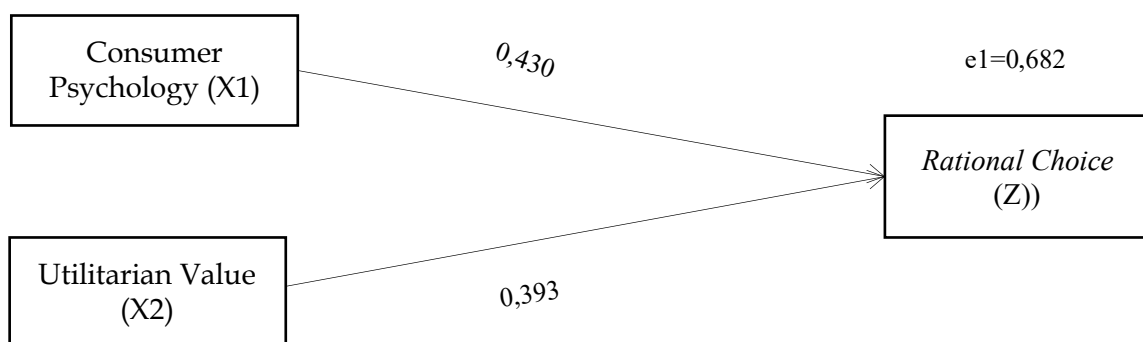


Figure 4 Structural Model I

Based on the regression output of Model I in the coefficients table, it can be observed that the significance values of both variables, namely consumer psychology and utilitarian value, are 0.000, which is smaller than 0.05. This result indicates that both consumer psychology and utilitarian value have a significant impact on rational choice. The coefficient of determination or adjusted R square value for consumer psychology and utilitarian value is 0.534. This suggests

that the combined influence of consumer psychology and utilitarian value on rational choice is 53.4%. The remaining 46.6% is attributed to other variables not included in this study. Meanwhile, the value of e_1 can be calculated using the formula $e_1 = \sqrt{(1 - \text{coefficient of determination})} = \sqrt{(1 - 0.534)} = \sqrt{0.466} = 0.682$.

Table 1 Coefficients of Regression Path Model I

Model		Coefficients ^a				
		Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig
1	Consumer Psychology	0,238	0,080	0,286	2,961	0,004
	Utilitarian Value	0,199	0,090	0,209	2,201	0,030
	Rational Choice	0,353	0,101	0,355	3,496	0,001

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error Of The Estimate
1	0,746a	0,557	0,543	1,727

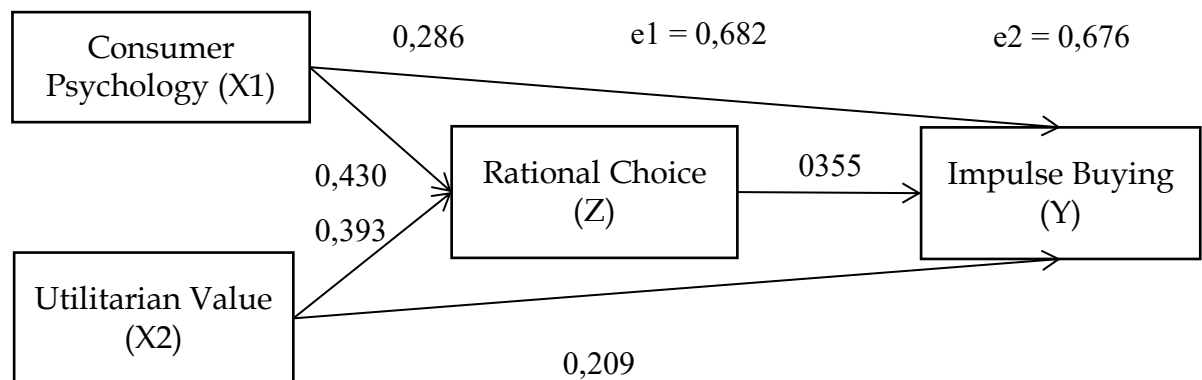


Figure 5 Structural Model II

Based on the regression output of Model II in the coefficients table, it can be observed that the significance values of all three variables, namely psychological consumer, utilitarian value, and rational choice, are less than 0.05. Specifically, the significance values are as follows: psychological consumer = 0.004, utilitarian value = 0.030, and rational choice = 0.001. These results indicate that psychological consumer and utilitarian value, through rational choice, significantly influence impulse buying behavior. The coefficient of determination, or adjusted R-square, for psychological consumer and utilitarian value through rational choice is 0.543. This suggests that the combined influence of psychological consumer and utilitarian value through rational choice on impulse buying behavior accounts for 54.3%. The remaining 45.7% is attributed to other variables not included in this article. Additionally, the value of e_2 can be calculated using the formula $e_2 = \sqrt{(1 - \text{coefficient of determination})} = \sqrt{(1 - 0.543)} = \sqrt{0.457} = 0.676$.

Discussion

The Influence of Consumer Psychology on Rational Choice

The significance value (p-value) of the consumer psychology variable is 0.000, which is less than the predetermined significance level of 0.05. This indicates that the consumer psychology variable has a significant influence on the rational choice variable. Furthermore, the t-statistic value for this variable is 8.780, exceeding the critical t-value of 1.66105 obtained from ($\alpha \div 2$; n-k-1). Similarly, the F-statistic value of 77.085 also exceeds the critical F-value of 3.09 obtained from (k; n-k). Thus, the conclusion drawn is that the consumer psychology variable significantly affects the rational choice variable.

The coefficient of determination or adjusted R square value for the consumer psychology variable is 0.440. This value indicates that 44.0% of the variation in the rational choice variable can be explained by the consumer psychology variable. The remaining 56.0% is likely explained by other factors not included in this study. Previous research, conducted by (Cahyani & Artanti, 2023), also supports these findings. They found a positive influence between online customer trust and online impulse buying. Additionally, they observed a positive influence between online customer trust and perceived enjoyment. Their conclusion also highlights that perceived enjoyment can act as a mediating variable between online customer trust and the online store environment concerning online impulse buying.

The Influence of Utilitarian Value on Rational Choice:

The significance value (p-value) of the utilitarian value variable is 0.000, which is less than the predetermined significance level of 0.05. This indicates that the utilitarian value variable has a significant influence on the rational choice variable. Additionally, the t-statistic value for this variable is 8.446, exceeding the critical t-value of 1.66105 obtained from ($\alpha \div 2$; n-k-1). Moreover, the F-statistic value of 71.340 exceeds the critical F-value of 3.09 obtained from (k; n-k). Therefore, it can be concluded that the utilitarian value variable significantly affects the rational choice variable. The coefficient of determination or adjusted R square value for the utilitarian value variable is 0.420. This value indicates that 42.0% of the variation in the rational choice variable can be explained by the utilitarian value variable. The remaining 58.0% is likely explained by other factors not included in this study. These findings are consistent with previous research by (Fallefi & Siregar, 2018), which suggests that higher utilitarian value leads to greater consumer satisfaction.

The Significance of Consumer Psychological Variables on Impulse Buying Behavior

The significance value (p-value) of the consumer psychological variable is 0.000, which is less than the predetermined significance level of 0.05. The t-statistic value of 8.369 exceeds the critical t-value of 1.66105 obtained from ($\alpha \div 2$; n-k-1). Additionally, the F-statistic value of 70.042 exceeds the critical F-value of 3.09 obtained from (k; n-k). Consequently, it can be inferred that the consumer psychological variable significantly influences impulse buying behavior. The coefficient of determination or adjusted R square value for the consumer psychological variable is 0.416. This value indicates that 41.6% of the variation in impulse buying behavior can be explained by the consumer psychological variable. The remaining 58.4% is likely explained by other factors not included in this study. These findings are consistent with prior research by (Triyani Capeg Hadmandho, 2022), which suggests that pleasure has a positive impact on positive emotions, pleasure does not affect negative emotions, positive emotions positively influence the urge to buy impulsively, and negative emotions negatively influence the urge to buy impulsively.

The Influence of Utilitarian Value on Impulse Buying Behavior:

The significance value (p-value) of the utilitarian value variable is 0.000, which is less than the predetermined significance level of 0.05. The t-statistic value of 7.620 exceeds the critical t-value of 1.66105 obtained from $(\alpha \div 2; n-k-1)$. Moreover, the F-statistic value of 58.063 exceeds the critical F-value of 3.09 obtained from $(k; n-k)$. Consequently, it can be concluded that the utilitarian value variable significantly affects impulse buying behavior. The coefficient of determination or adjusted R square value for the utilitarian value variable is 0.370. This value indicates that 37.0% of the variation in impulse buying behavior can be explained by the utilitarian value variable. The remaining 63.0% is likely explained by other variables not included in this study. These findings are consistent with prior research by (Agung & Sugeng, 2023), which suggests that utilitarian value directly influences impulsive purchasing. This is because utilitarian value is one of the factors that can affect impulsive buying.

The Influence of Rational Choice on Impulse Buying Behavior

The significance value (p-value) of the rational choice variable is 0.000, which is less than the predetermined significance level of 0.05. The t-statistic value of 9.156 exceeds the critical t-value of 1.66105 obtained from $(\alpha \div 2; n-k-1)$. Additionally, the F-statistic value of 83.827 exceeds the critical F-value of 3.09 obtained from $(k; n-k)$. Thus, it can be concluded that the rational choice variable significantly affects impulse buying behavior.

The coefficient of determination or adjusted R square value for the rational choice variable is 0.461. This value indicates that 46.1% of the variation in impulse buying behavior can be explained by the rational choice variable. The remaining 53.9% is likely explained by other variables not included in this study. This finding is consistent with prior research by (Rosidah & Prakoso, 2021), which suggests that self-control can influence the level of impulsive purchasing. The effect of self-control on impulsive buying behavior is negative, meaning that as students' level of self-control increases, their tendency to engage in impulsive purchases decreases.

The Influence of Consumer Psychology Through Rational Choice on Impulse Buying Behavior

The significance level of both the consumer psychology and rational choice variables is 0.000, indicating significance at the 0.05 level. The t-statistic for consumer psychology is 3.716, and for rational choice is 4.779, with a critical t-value of 1.66105 obtained from $(\alpha \div 2; n-k-1)$. Both t-values exceed the critical threshold, indicating significant direct effects on impulse buying behavior. Additionally, the F-statistic value of 54.410 exceeds the critical F-value of 3.09 obtained from $(k; n-k)$, further confirming significant direct effects.

The coefficient of determination or adjusted R square value for consumer psychology through rational choice is 0.524. This indicates that 52.4% of the variance in impulse buying behavior can be explained by consumer psychology through rational choice. The remaining 47.6% may be attributed to other unexamined variables. The direct effect of consumer psychology on impulse buying behavior is 0.286, while the indirect effect of consumer psychology through rational choice is calculated as $0.430 \times 0.355 = 0.152$. The total effect of consumer psychology on impulse buying behavior, comprising both direct and indirect effects, is $0.286 + 0.152 = 0.438$. This suggests that the direct effect outweighs the indirect effect, indicating that consumer psychology through rational choice significantly influences impulse buying behavior directly. However, contrary to previous research by (Wijayanti et al., 2023), which suggests that psychological factors including motivation, perception, learning, beliefs,

and attitudes significantly influence purchasing decisions, this study finds that consumer psychology through rational choice has a significant direct impact on impulse buying behavior.

The Influence of Utilitarian Value Through Rational Choice on Impulse Buying Behavior:

Both the significance levels of utilitarian value (0.002) and rational choice (0.000) are less than 0.05. The t-statistic for utilitarian value is 3.108, and for rational choice is 5.212, exceeding the critical t-value of 1.66105 obtained from ($\alpha=2$; $n-k-1$). Additionally, the F-statistic value of 50.522 is greater than the critical F-value of 3.09 obtained from (k ; $n-k$), indicating significant direct effects on impulse buying behavior for both utilitarian value and rational choice.

The coefficient of determination or adjusted R square value for utilitarian value through rational choice is 0.505, signifying that 50.5% of the variance in impulse buying behavior can be explained by utilitarian value through rational choice. The remaining 49.5% may be attributed to other unexamined variables. The direct effect of utilitarian value on rational choice is 0.209, while the indirect effect of utilitarian value through rational choice on impulse buying behavior is calculated as $0.393 \times 0.355 = 0.139$. Thus, the total effect of utilitarian value on impulse buying behavior, comprising both direct and indirect effects, is $0.209 + 0.139 = 0.528$. The greater direct effect suggests that utilitarian value significantly influences impulse buying behavior directly. However, contrary to previous research by (Agung & Sugeng, 2023), which suggests that utilitarian value indirectly influences impulsive purchasing through impulsive reactions, this study finds that utilitarian value through rational choice has a significant direct impact on impulse buying behavior.

The Influence of Consumer Psychology and Utilitarian Value on Rational Choice

The significance levels of consumer psychology (0.000) and utilitarian value (0.000) are both less than 0.05. The t-statistic for consumer psychology is 4.941, and for utilitarian value is 4.522, surpassing the critical t-value of 1.66105 obtained from ($\alpha=2$; $n-k-1$). Additionally, the F-statistic value of 56.578 exceeds the critical F-value obtained from (k ; $n-k$), indicating significant effects of consumer psychology and utilitarian value on rational choice. The coefficient of determination or adjusted R square value for consumer psychology and utilitarian value on rational choice is 0.534, suggesting that 53.4% of the variance in rational choice can be explained by consumer psychology and utilitarian value. The remaining 46.6% may be attributed to unexamined variables. This finding aligns with prior research indicating that self-control influences impulsive buying behavior. Self-control plays a vital role in modifying behavior, managing desired and undesired information, and selecting actions. Higher levels of self-control correspond to lower levels of impulsive buying (Fithriyani et al., 2022).

The Influence of Consumer Psychology and Utilitarian Value on Impulse Buying Behavior

The significance levels of consumer psychology (0.000) and utilitarian value (0.000) are both less than 0.05. The t-statistic for consumer psychology is 4.815, and for utilitarian value is 3.829, exceeding the critical t-value of 1.66105 obtained from ($\alpha=2$; $n-k-1$). Moreover, the F-statistic value of 47.335 is greater than the critical F-value of 3.09 obtained from (k ; $n-k$), indicating significant effects of consumer psychology and utilitarian value on impulse buying behavior. The coefficient of determination or adjusted R square value for consumer psychology and utilitarian value on impulse buying behavior is 0.489, indicating that 48.9% of the variance in impulse buying behavior can be explained by consumer psychology and utilitarian value. The remaining 51.1% may be attributed to other unexamined variables. This finding is consistent

with prior research indicating that utilitarian value significantly and positively influences impulsive purchases. Therefore, consumers with higher utilitarian values are more likely to engage in impulsive buying (Noviani & Rifai, 2022). Additionally, personality has been found to significantly influence impulsive buying behavior (Rizqi Cahya Putri & Artanti, 2022).

The Influence of Consumer Psychology, Utilitarian Value, and Rational Choice on Impulse Buying Behavior.

The significance levels of consumer psychology (0.004), utilitarian value (0.030), and rational choice (0.001) are all less than 0.05. The t-statistics for consumer psychology, utilitarian value, and rational choice are 2.961, 2.201, and 3.496, respectively, surpassing the critical t-value of 1.66105 obtained from ($\alpha=2$; $n-k-1$). Additionally, the F-statistic value of 39.357 exceeds the critical F-value of 3.09 obtained from (k ; $n-k$), indicating significant effects of consumer psychology, utilitarian value, and rational choice on impulse buying behavior. The coefficient of determination or adjusted R square value for consumer psychology, utilitarian value, and rational choice on impulse buying behavior is 0.543, suggesting that 54.3% of the variance in impulse buying behavior can be explained by these variables. The remaining 45.7% may be attributed to other unexamined variables.

Impulse Buying Behavior from the Perspective of Islamic Economics:

Impulse buying is part of a condition known as "unplanned purchase" or purchases made without prior planning. In other words, spending that occurs differs from planned expenditure. Impulsive purchasing is closely related to consumption activities. In conducting good and proper consumption, it must be based on good rationality. The benefits of the consumed goods need to be carefully considered by Muslim consumers. In Islam, extravagance and excessiveness in consumption are prohibited, but a Muslim must pay attention to consumption principles in Islam. In certain circumstances, individuals sometimes overlook the level of necessity. Consumers often prioritize hajjiah needs as dharuriyah, tahsiniyah as hajjiah, and even tahsiniyah as dharuriyah needs (Maharani & Hidayat, 2020).

Islamic economics asserts that consuming a commodity must not involve stinginess, wastefulness, or excessive spending of wealth contrary to the path of Allah SWT. Muslims must avoid two satanic behaviors: excessiveness and causing damage in every activity. If someone buys something beyond rational needs, they exhibit consumptive behavior. This behavior occurs when they buy goods solely to try them out, not out of necessity or actual need (Rohim & Priyatno, 2021). Pragmatically, consumptive behavior can be interpreted as using a product incompletely. This means that before finishing one product, an individual has already switched to using the same type of product from a different brand. Alternatively, it can involve purchasing items because of offered gifts or buying a product simply because many others are using it (Arnadila Dwi Syahputri et al., 2023).

Islam strongly prohibits extravagance (israf) and wastefulness (tabzir). The Quran condemns excessive luxury and wastefulness by categorizing them as the acts of Satan's brethren. This is mentioned in the Quran in Surah Al-Isra': 26-27, which explains that:

(وَأْتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا ۚ ۲۶ إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ۚ ۲۷)

Surah Al-Isra', verse 26, explains that one should give the due rights to close relatives, whether they are from one's mother's or father's side, in the form of aid, charity, and maintaining

family ties. Similarly, to the poor and travelers, give the obligatory zakat, recommended alms, or other necessary assistance, and do not squander your wealth extravagantly by spending it on things that have no benefit.

Meanwhile, Surah Al-Isra', verse 27, condemns the act of spending wealth wastefully. Allah criticizes the wasteful spenders by stating, "Indeed, the wasteful are brothers of the devils, and the Devil was ungrateful to his Lord's blessings." Therefore, wasteful behavior is akin to the traits of the devil, who is extremely ungrateful for the blessings and favors bestowed by his Lord.

Based on the above, it is necessary to consider rationality in improving it. The rationality of Islamic consumption is a principle that emphasizes consistent consumption based on Islamic morals using the common sense bestowed by Allah upon every individual. This principle also encompasses three aspects: the concept of success, time scale, and the concept of wealth. From the perspective of Islamic consumption rationality, when someone's consumption rationality is high, the decision to purchase based on desires rather than needs tends to decrease because the individual thinks rationally and prioritizes needs over wants (Komala, 2018).

Consumption behavior is considered rational when it aligns with needs and capabilities, not only in the worldly sense but also for the Hereafter. A smaller level of consumption is associated with halal (permissible) matters, as Muslims are only permitted to consume what is halal and good. Therefore, a rational consumer in Islamic economics is one who can guide their behavior to achieve maximum satisfaction in accordance with Islamic norms, which can also be termed as *maslahah* (benefit). Thus, the goal of Muslim consumers is not to maximize utility but to maximize *maslahah* (Isnaini et al., 2019).

CONCLUSION

Based on the results and discussions described above, it can be concluded that the consumer's psychological variables have a significant direct effect on impulse buying behavior. However, the indirect effect of consumer psychology through rational choice on impulse buying behavior is not significant. This indicates that indirectly, the consumer's psychological variables through rational choice do not have a significant influence on impulse buying behavior. Furthermore, the utilitarian value variable also has a significant direct effect on impulse buying behavior. However, the indirect effect of utilitarian value through rational choice on impulse buying behavior is not significant. This suggests that indirectly, the utilitarian value variable through rational choice also does not have a significant influence on impulse buying behavior.

Future research could explore additional variables and utilize diverse methodologies to gain a deeper understanding of impulse buying behavior. Longitudinal studies could track changes in behavior over time, while comparative research could investigate differences across demographic or cultural groups. Additionally, practical insights derived from this research could inform marketers and retailers in developing effective strategies to manage impulse buying behavior.

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