ABSTRAK

Perkembangan teknologi digital dan meningkatnya penggunaan *e-commerce* telah mengubah pola konsumsi masyarakat, termasuk di kalangan mahasiswa. Salah satu fenomena yang menonjol adalah perilaku pembelian impulsif (impulsive buying), yakni keputusan membeli secara spontan tanpa perencanaan. Penelitian ini bertujuan untuk mengetahui pengaruh *e-payment, social influence,* dan *positive emotion* terhadap perilaku impulsive buying pada mahasiswa Muslim Universitas Siliwangi. Perilaku impulsive buying dalam penelitian ini menjadi variabel dependen, sedangkan *e-payment* (X1), *social influence* (X2), dan *positive emotion* (X3) merupakan variabel independen yang dipilih berdasarkan relevansinya terhadap fenomena pembelian di era digital.

Penelitian ini menggunakan metode kuantitatif dengan pendekatan korelasional dan teknik analisis data *Structural Equation Modeling* (SEM) berbasis *Partial Least Square* (PLS) melalui bantuan *software SmartPLS* 3.0. Analisis dilakukan melalui dua tahap utama, yaitu evaluasi *outer model* untuk menguji validitas dan reliabilitas instrumen, serta inner model untuk menguji hubungan antar variabel menggunakan nilai *R-square*, *path coefficient*, *dan effect size*. Uji hipotesis dilakukan dengan metode *bootstrapping*, dengan ketentuan signifikan pada nilai t-statistik > 1,96 dan p-value < 0,05. Pendekatan ini dipilih untuk mengidentifikasi pengaruh *e-payment, social influence,* dan *positive emotion* terhadap perilaku *impulsive buying* secara komprehensif dan prediktif.

Hasil penelitian menunjukkan bahwa *electronic payment* dan *social influence* berpengaruh signifikan terhadap perilaku *impulsive buying* pada mahasiswa Universitas Siliwangi. Sistem pembayaran *digital* yang cepat dan mudah menurunkan kewaspadaan konsumen terhadap pengeluaran, sehingga memicu keputusan pembelian yang spontan. Sementara itu, pengaruh sosial dari teman sebaya, keluarga, dan figur publik baik secara langsung maupun melalui media digital mendorong individu untuk meniru gaya hidup konsumtif demi validasi sosial. Namun, *positive emotion* tidak berpengaruh signifikan terhadap *impulsive buying*, karena individu dengan emosi positif cenderung lebih rasional dan mampu mengendalikan diri dalam pengambilan keputusan belanja.

Implikasi penelitian ini menunjukkan bahwa pengaruh *electronic payment* dan *social influence* terhadap *impulsive buying* memerlukan perhatian dari berbagai pihak. Bagi akademisi, penting dilakukan penelitian lanjutan dengan pendekatan multidisipliner dan populasi yang lebih beragam, termasuk eksplorasi faktor mediasi atau moderasi seperti kontrol diri atau norma budaya. Praktisi di bidang digital payment dan *e-commerce* perlu merancang sistem yang seimbang antara efisiensi dan kontrol, serta menerapkan kampanye pemasaran yang lebih etis untuk mencegah manipulasi perilaku konsumen. Sementara itu, masyarakat sebagai pengguna teknologi diharapkan meningkatkan literasi keuangan, membangun kontrol diri, serta bersikap lebih selektif terhadap pengaruh sosial dan konten digital agar terhindar dari perilaku konsumtif yang merugikan.

Kata Kunci: Pembayaran Elektronik, Social Influence, Emosi Positif, Impulsive Buying, Mahasiswa Universitas Siliwangi

ABSTRACT

The development of digital technology and the increasing use of e-commerce have changed people's consumption patterns, including among university students. One prominent phenomenon is impulsive buying behavior, which is a spontaneous buying decision without planning. This study aims to determine the effect of e-payment, social influence, and positive emotion on impulsive buying behavior among Muslim students at Siliwangi University. Impulsive buying behavior in this study is the dependent variable, while e-payment (X1), social influence (X2), and positive emotion (X3) are independent variables chosen based on their relevance to the phenomenon of buying in the digital era.

This research uses quantitative methods with a correlational approach and data analysis techniques Structural Equation Modeling (SEM) based on Partial Least Square (PLS) through the help of SmartPLS 3.0 software. The analysis was carried out through two main stages, namely the outer model evaluation to test the validity and reliability of the instrument, and the inner model to test the relationship between variables using the R-square value, path coefficient, and effect size. Hypothesis testing was carried out using the bootstrapping method, with the provision of significant t-statistics > 1.96 and p-value < 0.05. This approach was chosen to identify the influence of e-payment, social influence, and positive emotion on impulsive buying behavior in a comprehensive and predictive manner.

The results showed that electronic payment and social influence have a significant effect on impulsive buying behavior in Siliwangi University students. The fast and easy digital payment system lowers consumer awareness of spending, thus triggering spontaneous purchasing decisions. Meanwhile, social influence from peers, family, and public figures both directly and through digital media encourages individuals to imitate consumptive lifestyles for social validation. However, positive emotion does not have a significant effect on impulsive buying, because individuals with positive emotions tend to be more rational and able to control themselves in making shopping decisions.

The implications of this study indicate that the influence of electronic payments and social influence on impulsive buying requires attention from various parties. For academics, it is important to conduct further research with a multidisciplinary approach and a more diverse population, including the exploration of mediating or moderating factors such as self-control or cultural norms. Practitioners in the field of digital payment and e-commerce need to design systems that balance efficiency and control and implement more ethical marketing campaigns to prevent manipulation of consumer behavior. Meanwhile, the public as technology users are expected to improve financial literacy, build self-control, and be more selective about social influences and digital content to avoid harmful consumptive behavior.

Keywords: *Electronic Payment, Social Influence, Positive Emotion; Impulsive Buying, Student Siliwangi University*