

The Effect of Self-Control and Ease of Transactions on Impulsive Buying Tendencies

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ABSTRAK

Era digitalisasi saat ini menjadikan masyarakat berbelanja tanpa menggunakan uang tunai, hal ini kemudian dapat dikaitkan dengan faktor kemudahan yang dapat mendorong konsumen berperilaku impulsif dalam berbelanja atau tanpa adanya perencanaan. Pada saat yang sama konsumen juga dihadapkan pada situasi kemampuan dalam kontrol diri, misalnya ketika melihat adanya diskon produk baru dan sebagainya. Proses pembelian yang demikian tanpa direncanakan atau secara tiba-tiba tanpa memikirkan manfaat dan fungsi dari barang tersebut atau sering disebut impulsive buying. Faktor lain yang dapat mendorong adalah faktor adanya kemudahan dalam bertransaksi. Sampel dilakukan pada mahasiswa, alat analisis menggunakan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa kontrol diri dan kemudahan transaksi mempengaruhi kecenderungan dalam pembelian impulsif. Oleh karenanya penting dimasa yang akan datang penelitian dilakukan pada semua faktor yang menstimulasi kecenderungan impulsive baik eksternal maupun internal konsumen.

Kata Kunci: *Impulsive, buying, digitalisasi, kontrol diri, kemudahan bertransaksi*

ABSTRACT

The current era of digitalization makes people shop without using cash, this can then be related to the convenience factor that can encourage consumers to behave impulsively when shopping or without planning. At the same time consumers are also faced with a situation of ability to self-control, for example when they see a new product discount and so on. Such a buying process without planning or suddenly without thinking about the benefits and functions of the item or often called impulsive buying. Another factor that can encourage is the ease of transaction. The sample was taken on students, the analysis tool used multiple linear regression analysis. The results of this study show that self-control and ease of transaction affect the tendency to buy impulsively. Therefore it is important that in the future research is carried out on all factors that stimulate impulsive tendencies both externally and internally to consumers.

Key words: *Impulsive, buying, digitalization, self-control, ease of transaction*

INTRODUCTION

The current era of digitalization causes people to shop without using cash. Remembering shopping for daily needs is a natural thing. When spending is unreasonable and carried out continuously it will be a worrying thing without planning. People are now more

concerned with discounts than the function of the goods purchased. The buying process without planning or suddenly without thinking about the benefits and functions of the item or often called impulsive buying.

Impulse buying is also supported by the use of digital wallets and the ease of use. Various kinds of digital wallets that offer discounts or discounts, make consumers or actors increasingly unable to control themselves not to spend their money without thinking about the long term.

Advances in digital technology in Indonesia have led to developments in various aspects of life, such as online shops, online motorcycle taxis, online schools, and in the economic activity sector that previously operated conventionally, starting to shift towards digitalization. Payments in digital form are called e-payments, with digital money called e-money, and digital wallets called e-wallets.

In addition, the abundance of promos and discounts offered by e-money developers such as Gopay, OVO, Dana, Shopee-pay and so on is one of the attractions of e-money that cannot be ignored. Apart from the various conveniences and benefits of using e-money, there are also disadvantages or negative sides. One of the negative sides that arises because of the ease and practicality of using e-money is waste. This is because users can make payments very easily and quickly so they tend to use e-money applications without thinking further (Ramadhan et al., 2016). Promotions and discounts offered by e-money companies can lead users towards impulsive buying if they do not exercise good self-control in using the e-money.

Verplanken and Herabadi, (2001) stated that impulsive buying is a fast and irrational purchase or an unplanned purchase, followed by an emotional impulse and a conflict of thoughts. The emotional drive includes a very strong feeling that is shown by making a purchase because of an impulse. To buy a product immediately, ignore negative consequences, and feel satisfaction and conflict in thoughts.

Impulsive buying can be defined as an individual's tendency to buy spontaneously, reflectively, or is less thought-provoking,

immediate, and kinetic. Individuals who are highly impulsive are more likely to continue to experience spontaneous buying stimuli, shop lists are more open, and receptive to sudden unplanned purchase ideas. Rook in Engel, et al (1995) characteristics of impulsive buying are spontaneous, the strength of impulses and behavior and also individual sensitivity to monitor himself (Hiskawati, 2004).

Previous studies related to impulsive buying have been carried out including Dwiputra (2020) which produced evidence that self-control can positively stimulate impulse buying tendencies, further research with different results, namely Istiqlal (2019) also provides evidence that self-control can negatively stimulate buying tendencies impulsive. Two studies clearly provide different and inconsistent.

Self-control is a simple psychological variable because it only includes three parts concerning the ability to process unwanted information by interpreting it, the ability to change behavior, and the ability to choose actions based on something one believes (Averill (2010). Another factor that can cause impulse buying is the ease of transaction.

Ease of transaction is a person's feeling of confidence or level of trust in a system, if it is easy to use then he will use it. Ease of use is one of the things to consider when making an online purchase. The ease of use factor is related to how operational transactions are made online. Usually, prospective buyers will experience difficulties when making transactions, and tend to discourage them due to security factors and do not know how to transact online. Perceived convenience is the extent to which customers believe that shopping or transacting online can provide convenience. The dimensions in measuring convenience by Davis (Wida et al., 2016) differentiate into six parts, namely online transactions are clear and not difficult to understand, require a relatively short time to use, easy to use, the system is easy to control,

people who use it are increasingly skilled and attractive

Based on the description of the background and phenomena that have been described by the author, the research that will be carried out is the Effect of Self-Control and Ease of Transactions on the Tendency of Impulsive Purchases in Students Using e-wallet Shopee Pay in Gresik

LITERATURE REVIEW

Impulsive Buying

Every buyer often does not plan ahead to buy a product. The desire to buy occurs when individuals are in malls, shops, or online buying and selling sites. Interesting consumer behavior in modern retail stores is unplanned purchases or commonly called impulsive buying. Impulsive buying is part of a condition called an unplanned purchase or it can also be called a purchase that turns out to be different from the one someone had planned.

Engel (2016) states purchases made spontaneously without thinking or considering and planning in advance in a store is an act of impulsive buying or impulsive buying. Larasati and Budiani (2014) defines impulsive buying as a sudden purchase that is made without any prior planning and is carried out spontaneously at the scene. Impulse buying is part of a buying pattern that is made suddenly somewhere so that the individual buys because he sees the product and has a strong emotion or desire to buy it immediately

Thai (2003) states that there are five factors that influence impulsive buying, namely: Mood conditions And Individuals, Surrounding Environment Influences, Shop Influences, and Self-Control. According to Engel et al. (2003), indicators of impulsive buying are trying new brand goods, influence from advertising, product interest, and salesman influence.

Self-Control

The definition of self-control is the ability to resist urges within oneself to control oneself.

Self-control is a potential that can be used and developed by individuals for their life processes. Good self-control can guide and direct individual actions so that they are expected to lead to positive consequences for themselves, according to Chaplin, (2006:33).

Syamsul (2010: 107) "self-control as a person's ability to control the impulses that exist in him and also from outside himself" This is the same as what was said by Calhoun & Acocella, (1990) which defines self-control as controlling the psychological, physical and behavioral processes of a person with a series of processes that can shape themselves.

Gufron and Risnawati, (2011: 77) in essence, the factors that influence self-control are internal factors and external factors. Internal factors are factors that are within each individual and external factors are factors that are outside the individual's self, usually from the individual's own environment.

Baumeister, (2002) One of the factors of impulsive buying based on individual personality, in this study will use the factor of self-control, because self-control is an internal factor that is quite large in influencing individuals in impulsive buying behavior. self-control has a crucial role in the process of buying an item, because self-control can direct and regulate individuals to do positive things including spending something according to Fitriana & Koentjoro, (2009). This is in accordance with Dwiputra's research (2020) which states that self-control has a positive effect on impulsive purchases. So that the hypothesis that can be proposed (**H1**) is that it is suspected that there is an effect of self-control on the tendency to buy impulsively in students who use e-wallet Shopee Pay

Ease of Transactions

The use of the internet in everyday life for some people greatly facilitates their activities, including online buying and selling transactions. This convenience can be felt when when they want to make purchases online, the buyer only needs to be connected to

an internet connection, so wherever and whenever online purchases can be made. At Tokopedia.com there are three easy steps to buy the products offered, namely by buying, paying and just waiting for the goods to be sent to the buyer's address. But this is not easy to do in reality. Kusuma and Susilowati (2007) revealed that the intensity of use and interaction between the user and the system can also indicate ease of use. A system that is frequently used indicates that the system is better known, easier to operate, and easier for users to use.

Ease of payment is a situation experienced by consumers where transactions are made in an easy, effective and efficient manner without any particular obstacles.

Previous studies have shown that one of the things that can affect impulse purchases outside of individual consumers is the ease of payment, this is supported by research from Pratama & Saryadi, S. (2018); Mohammed (2018). Sanoesi & Setiawan (2022). So the proposed hypothesis (**H2**) is that it is suspected that there is an Ease of Transaction on the Tendency of Impulsive Purchases in Student Users of the Shopee Pay e-wallet

METHOD

In this study, the data was processed first by testing instruments. The instrument in this study used a questionnaire to collect primary data, targeting 200 respondents, before the questionnaire was used in further analysis, the validity and reliability of the questionnaire was tested using the SPSS (Social Product of Social Science) program. And then Processing Techniques and Data Analysis with multiple linear regression analysis, then the results will be analyzed and tested for the truth of the hypotheses that have been proposed

RESULTS

Results

Respondent screening data revealed that of the 200 respondents who were the target sample, only 177 answers were truly complete and

could be used to carry out the next stage of analysis. of the 200 respondents, it is known that the most age of respondents is 18-20 years old as much as 82.5%, 72% are male respondents, 82% of respondents have used this application, while the rest use it very often, while the reasons for respondents with questions openly answered that there was a discount offered of 66.10% as shown in table 1.

Table 1: Impulsive Reasons

Impulsive reasons	Impulsive reasons	%
Discounts		66.1
There are new products		11.9
Salesperson offers		9.00
Cashback		5.60
Advertising		4.50
Payment methods		1.70
There are new brands		1.10
Total		100

The results showed that the instrument testing produced all indicators were able to measure what was measured, namely the variables studied, as well as the reliability results showed that the self-control variable had a value of 0.50 while the ease of payment and purchase decision variables had a value above 0.70, so that it can be it can be concluded that the indicator variable is reliable

The results of testing the data with multiple linear regression show that all stimulant variables (independent) have positive values for the dependent variable as shown in table 2 below:

Table 2: Results of Data Processing with Multiple Regression (RG)

Model	Unstandard Standardized Coefficient			t	Sig.
	B	Std. Error	Beta		
(Constant)	0,43	1,379		0,312	0,755
X1	0,746	0,102	0,477	7,317	0,000
X2	0,22	0,071	0,202	3,103	0,002
a Dependent Variable: Y					

So the results which state a positive relationship show clear logic that the better self-control and ease of payment are able to make consumers more impulsive.

The results of respondents' responses to the analyzed data provide information that self-control on impulsive buying decisions is proven to be true, the results provide information that the effect of self-control on impulsive purchases with a significance value of 0.000 is less than 0.05. Other results also show that the ease of payment also influences respondents to make impulsive purchases, these results are supported by a significance value of 0.002 which is less than 0.002. These results confirm that the hypotheses put forward by self-control and ease of payment have an influence on the tendency of impulse buying decisions.

Discussion

These results provide evidence that the tendency of impulsive buying can essentially be suppressed or further reduced if individuals, namely students, exercise control over themselves. However, sometimes there are many factors that influence it. The results of this study support the opinions and research results of Baumeister, (2002); Fitriana & Koenjoro, (2009); Dwiputra (2020) which states that self-control has a positive effect on impulsive purchases. This urge is usually in the form of an inability to control yourself when you see a product you like, you are not able to judge logically when you see a product you like, or there is an opportunity for freedom to determine the choice of product to buy.

Other results also provide evidence that there is an effect of ease of transaction on impulse buying tendencies. Ease of payment or transaction is a situation experienced by consumers where transactions are made in an easy, effective and efficient way without any particular obstacles. The results of this study support previous studies such as Pratama & Saryadi, S. (2018); Muhammad (2018); Sanoesi & Setiawan (2022). This ease of payment can

occur in situations where a person recognizes the menus in the application, quickly understands how to use the application, the application is easy to operate and the application is easy to use.

CONCLUSION

In accordance with the results of the research and discussion that has been done, it can be concluded that the two variables, namely self-control and ease of payment, have a positive relationship and also influence consumers in their tendency towards impulsive purchases of e-wallet users. The most dominant influence is the consumer's self-control in impulse buying tendencies. The implications of future research can take variables from the external and internal sides that are completely included as stimulants of impulse buying tendencies.

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