Pengaruh Literasi keuangan Pengenaan Pajak Online dan Sistem Pembayaran Online E- Wallet Paylater Terhadap Perilaku Pemblian Impulsif Dalam Belanja Online

Herlin Maulidiana[(1)] Hendrik Suhendrik[(2)] Ahmad Mukoffi[(3)]

[(1)] Mahasiswa Program Studi Akuntansi Fakultas Ekonomi Universitas Tribhuwana Tunggadewi Malang
[(2)(3)]Dosen Program Studi Akuntansi Fakultas Ekonomi Universitas Tribhuwana Tunggadewi Malang
Email: herlinmaulidiana870@gmail.com

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, pengenaan pajak online, dan sistem pembayaran digital (e-wallet dan paylater) terhadap perilaku pembelian impulsif dalam belanja online. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei pada mahasiswa Universitas Tribhuwana Tunggadewi Malang. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan regresi linear berganda.Hasil penelitian menunjukkan bahwa literasi keuangan berpengaruh negatif terhadap perilaku pembelian impulsif. Sebaliknya, pengenaan pajak online serta sistem pembayaran digital e-wallet dan paylater berpengaruh positif terhadap perilaku pembelian impulsif. Secara simultan, seluruh variabel berpengaruh signifikan terhadap pembelian impulsif.Penelitian ini menegaskan bahwa literasi keuangan penting dalam mengendalikan perilaku konsumtif, sementara kemudahan sistem pembayaran digital dapat mendorong pembelian impulsif di era digital.

Kata Kunci: Literasi Keuangan, Pajak Online, E-Wallet, Paylater, Pembelian Impulsif

The Effect of Financial Literacy, Online Taxation, and Digital Payment Systems E-Wallet and Paylater on Impulsive Buying Behavior in Online Shoppin

Herlin Maulidiana(1) Hendrik Suhendrik(2) Ahmad Mukoffi(3)

(1) Undergraduate Student, Accounting Study Program, Faculty of Economics Universitas Tribhuwana Tunggadewi Malang
(2)(3) Lecturers, Accounting Study Program, Faculty of Economics Universitas Tribhuwana Tunggadewi Malang
Email: herlinmaulidiana870@gmail.com

ABSTRACT

This study aims to analyze the effect of financial literacy, online taxation, and digital payment systems (e-wallet and paylater) on impulsive buying behavior in online shopping. This research uses a quantitative approach with a survey method on students of Tribhuwana Tunggadewi University Malang. Data were collected through questionnaires and analyzed using multiple linear regression.The results show that financial literacy has a negative effect on impulsive buying behavior. Meanwhile, online taxation and digital payment systems (e-wallet and paylater) have a positive effect on impulsive buying behavior. Simultaneously, all variables significantly influence impulsive buying behavior.This study highlights the importance of financial literacy in controlling consumptive behavior, while the convenience of digital payment systems can encourage impulsive buying in the digital era.

Keywords: Financial Literacy, Online Taxation, E-Wallet, Paylater, Impulsive Buying