

MAPPING IDEA & LITERATURE FORMAT | RESEARCH ARTICLE

The Effect of Digital Payment and Self Control on Students' Impulse Behavior in Palopo City

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ABSTRACT

This study aims to understand the influence of ease of transactions using digital payments on consumer behavior. The study examined the impulsive behavior of students in Palopo City, both directly and in the aquarium, with internal factors such as self-control. This study used a quantitative approach with a descriptive research type. Data analysis used multiple linear regression analysis. The results of this study indicate that digital payments have a significant effect on impulsive behavior, but self-control has a positive effect on impulsive behavior among students in Palopo City. This indicates that the higher a person's self-control, the lower their impulsive behavior.

Keywords: E-commerce, Consumer, Technology.

I. Introduction

Digital Payment is an online payment method that uses software, networks, and connectivity. The role of money card as payment instrument is starting to transform into a non-cash payment instrument with various types of media and non-cash payment systems available and selectable. There are three indicators in online payments, namely: The following, comfort in Use payment in a way on line, convenience Access to online payments anytime and anywhere. Furthermore, the benefits that can be experienced through online payments, both reflexively and peripherally (Nurchoiriyah et al. 2025). Digital payments refer to payments made via computer or electronic devices. other. We Can do payment without use Money penny pun. In this increasingly advanced era, along with technological advancements, digital payment methods are becoming increasingly common. Students, as a digital native generation, are very familiar with these services. They can easily make purchases using only their smartphones without the need to carry cash. This certainly simplifies daily activities, but on the other hand, ... Possible about change pattern For they (Gotama And Rindrayani 2022).

The ease of using a digital wallet (e-wallet) allows individuals to more easily issued Money moment shopping. Especially for student Which always want follow development trend Which Keep going appear in era modern This Which caused by by rapid technological advances. These facilities provide a more efficient and consumerist lifestyle. The use of goods is no longer focused on satisfying human needs, but has shifted to being a tool to satisfy desires. purchasing process, consumers no longer pay attention function And benefit, involved road buy goods Which No required excessively, prioritizing desires over needs, and not setting priorities. This show that has pattern consumptive Which develop moment utilizing digital wallets (e-wallets) (Lidya Virginia and Nurman Setiawan Fadjar 2024). Several studies have shown that positive relationship between the ease of people in making transactions using digital payments (Simarmata. And al 2024). [Text unclear] that Public with use wallet digital easy they For shop day main attraction from payment Digital payment. Users only need to scan a QR code or make a few taps on their phone screen to complete the digital



payment process with various service applications (such as e-commerce, ride-hailing, and food delivery), further speeding up and simplifying the transaction experience (Nurchoiriyah et al. 2025).

Study This This For understand influence convenience transaction using digital payments on student behavior, both directly and in permission with internal factors such as self-control. With the increasing popularity Digital wallets in the student environment, it is very important to assess the psychological and behavioral effects of this technology, especially since students are in the transition phase towards financial independence, although often they do not yet have management finance Which congested, Besides that, That Also Researchers functioning as a control self as variables Psychology Which can withhold or [Personal] This impulsive desire . Students who have a high level of self-control are expected to be able to overcome it. negative impacts of convenience of digital transactions , while those who have self-control low tend to be more easily influenced by the temptation to shop a.

II. Literature Review and Hypothesis Development

2.1. Digital Payments

Digital payment refers to an online payment method that uses digital or virtual systems to conduct financial transactions, including transactions based on virtual accounts. The role of cash as a means of payment has gradually shifted toward non-cash payment systems due to the availability of various digital payment media and platforms that users can choose according to their needs (Naufalia, 2022). E-payment is a system that facilitates the payment of goods and services purchased through the internet. This system is commonly used by companies in collaboration with banking institutions. Along with the increasing use of e-payment in business and consumer transactions, several forms of electronic payment systems have developed, including e-wallets, electronic money, smart cards, and virtual accounts (Diana et al., 2025). The development of buying and selling activities in e-commerce has encouraged the emergence of new payment methods that can simplify and shorten the transaction process. Online shopping has become not only a necessity but also part of modern lifestyle. Promotional offers provided through e-wallet services often encourage students to make online transactions more easily through smartphones. The presence of e-wallets also makes it easier for students to spend money because they do not physically see the money being used, which may reduce their awareness of spending. Gosal and Limawati identified several indicators of digital payment perception, including perceived ease of use, perceived usefulness, perceived credibility, and behavioral intention.

H1: Digital payment influential significant to self-control

2.2. Self-control

Self-control can be defined as an individual's ability to regulate, direct, guide, and organize behavior toward positive actions. Self-control is one of the abilities that can be developed by individuals in various aspects of life, particularly in responding to different conditions in their surrounding environment (Simarmata, Saerang, & Rumokoy, 2024). Self-control also refers to a person's capacity to guide and manage their own behavior, including the ability to suppress impulses that may lead to negative actions. This ability is important because individuals do not live independently, but as part of a social community. Therefore, a person who is able to regulate thoughts, emotions, and actions can be considered to have good self-control. In the context of internet use, weak self-control during the transitional period may contribute to internet dependency. This condition can be described as an individual's difficulty in resisting the desire or impulse to access the internet, even without the involvement of drugs or other addictive substances (Sari Dewi Yuhaningtyas et al., 2025). Self-control is also understood as a person's ability to manage emotions, desires, and strong internal impulses so that their behavior is directed toward positive outcomes. It is an important positive attitude that should be developed throughout an individual's life. Good self-control can reduce the tendency toward juvenile delinquency and other negative behaviors. In relation to the current phenomenon, weak self-control in smartphone use may result in various negative actions. The convenience and usefulness of smartphone features in fulfilling human needs have caused many people to spend more time using smartphones (Maiseptian et al., 2021).

H²: Influence Digital Payment influential in a way Important to impulsive behavior



2.3. Behavior Impulsive

Impulsive buying behavior refers to unplanned purchasing behavior that occurs when consumers make spontaneous purchases while shopping. This behavior is not driven by actual needs, but by sudden desires, emotional impulses, or momentary temptations that encourage consumers to buy products immediately. Previous research by Restika et al. (2024) found that financial literacy influences the use of Shopee PayLater among Generation Z. This means that the higher an individual's level of financial literacy, the wiser they are in accessing and using digital financial technology. In addition, impulsive buying behavior also affects the use of Shopee PayLater among Generation Z. In this context, spontaneous online purchasing behavior, which is triggered by temporary temptation and is not based on actual needs, may encourage consumers to use Shopee PayLater. However, lifestyle was found to have no significant effect on Shopee PayLater usage among Generation Z. This indicates that Generation Z's lifestyle does not necessarily influence their decision to use PayLater services. Impulsive buying may occur because shopping is perceived not only as a way to fulfill needs, but also as a form of entertainment. Consumers may enjoy shopping, fear missing promotional opportunities, or feel disadvantaged if they do not purchase discounted products, limited offers, or coupon-based deals. These conditions can encourage consumers to make immediate purchases without preparing a shopping list, comparing prices, or considering the usefulness of the products. In the context of students, impulsive behavior needs to be controlled through self-regulation. Students are expected to manage their emotions, motivation, and behavior independently, especially during the learning process. Disciplined behavior and the ability to organize oneself can have direct consequences, such as better academic achievement and the development of mature character. However, the convenience of access and flexible payment terms offered by PayLater services may encourage consumers to purchase products that they do not actually need simply because they feel they can pay for them later.

H^0 : It is suspected that Digital Payments do not have an effect on Self-Control in Palopo City. H^2 : Allegedly that Digital Payment influential in a way Important to Impulsive behavior.

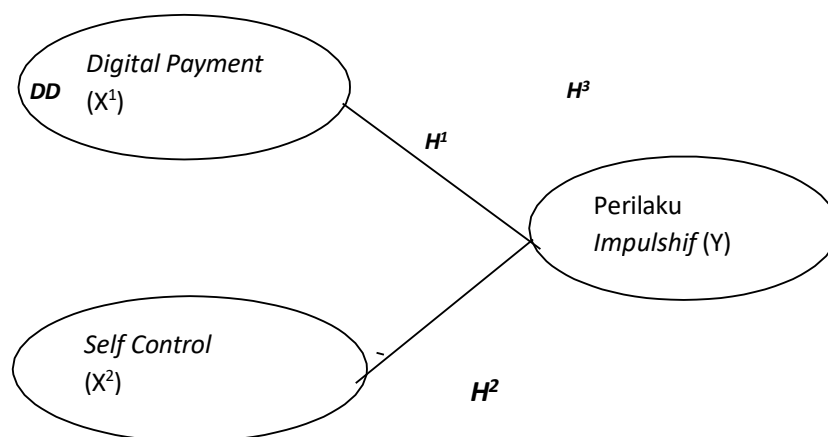


Figure 1. Conceptual Framework

III. Research Method

This study employed a quantitative research approach. The data used in this research were obtained from student respondents in Palopo City. The population of this study consisted of 50 students, all of whom were used as the research sample. The sampling technique applied in this study was purposive sampling, in which respondents were selected based on specific criteria relevant to the research objectives. This study involved one dependent variable and two independent variables. The dependent variable was impulsive buying behavior, while the independent variables were digital payment and self-control. The data were collected using a questionnaire measured with a five-point Likert scale, ranging from 1 to 5. The data were analyzed using multiple linear regression with the assistance of SPSS 24.

IV. Results and Discussion

4.1. Research Result

a. Multiple Linear Regression Analysis

Multiple linear regression analysis was used to examine the effect of digital payment and self-control on impulsive buying behavior among students in Palopo City. The results of the regression analysis are presented in Table 1.

Table 1. Multiple Linear Regression

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
Constant	4.714	2.989	—	0.154	0.121
Digital Payment	0.269	0.175	0.150	0.154	0.130
Self-Control	0.670	0.091	0.713	7.323	0.000

Based on Table 1, the regression coefficient for digital payment is 0.269 with a significance value of 0.130. Since the significance value is greater than 0.05, digital payment does not have a statistically significant effect on students' impulsive buying behavior. However, the positive coefficient indicates that an increase in the use of digital payment may be followed by an increase in impulsive buying behavior, although the effect is not significant. The regression coefficient for self-control is 0.670 with a significance value of 0.000. Since the significance value is lower than 0.05, self-control has a statistically significant effect on impulsive buying behavior. The beta value of 0.713 indicates that self-control has a stronger contribution compared to digital payment in explaining impulsive buying behavior among students in Palopo City.

b. Coefficient of Determination

The coefficient of determination was used to determine how much digital payment and self-control contribute to explaining impulsive buying behavior.

Table 2. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.769	0.592	0.575	3.123

Based on Table 2, the R Square value is 0.592, which means that 59.2% of the variation in students' impulsive buying behavior can be explained by digital payment and self-control. Meanwhile, the remaining 40.8% is influenced by other factors outside this research model. The Adjusted R Square value is 0.575, indicating that the regression model has a relatively good ability to explain impulsive buying behavior after considering the number of independent variables included in the model. These results suggest that digital payment and self-control are important variables in explaining impulsive buying behavior among students in Palopo City.

c. Simultaneous Test / F-Test

The F-test was conducted to examine whether digital payment and self-control simultaneously have a significant effect on impulsive buying behavior.

Table 3. F-Test Result

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	665.309	2	332.655	34.144	0.000
Residual	458.311	47	9.751	—	—
Total	1123.620	49	—	—	—

Based on Table 3, the F value is 34.144 with a significance value of 0.000. Since the significance value is lower than 0.05, it can be concluded that digital payment and self-control simultaneously have a significant effect on impulsive buying behavior among students in Palopo City. This result indicates that the regression

model is statistically significant. In other words, digital payment and self-control together are able to explain changes in students' impulsive buying behavior.

d. Partial Test / t-Test

The t-test was used to determine the partial effect of each independent variable on impulsive buying behavior. The results show that digital payment and self-control have different levels of influence.

Table 8. t-Test Result

Variable	B	Std. Error	Beta	t	Sig.	Decision
Digital Payment	0.269	0.175	0.150	0.154	0.130	Not significant
Self-Control	0.670	0.091	0.713	7.323	0.000	Significant

Based on Table 4, digital payment has a significance value of 0.130, which is greater than 0.05. This means that digital payment has no significant effect on impulsive buying behavior. Although digital payment provides convenience in transactions, its use does not directly determine students' tendency to make impulsive purchases. Meanwhile, self-control has a significance value of 0.000, which is lower than 0.05. This means that self-control has a significant effect on impulsive buying behavior. Students with good self-control are more likely to manage their emotions, desires, and purchasing decisions. Therefore, self-control plays an important role in reducing impulsive buying tendencies.

4.2. Discussion

a. The Effect of Digital Payment on Students' Impulsive Buying Behavior in Palopo City

The results of the analysis show that digital payment has a t-value of 1.178 with a significance value of 0.121. Since the significance value is greater than 0.05, it can be concluded that digital payment does not have a significant effect on students' impulsive buying behavior in Palopo City. This finding indicates that although digital payment provides convenience, speed, and flexibility in financial transactions, it does not directly determine students' impulsive buying behavior. In theory, digital payment may encourage spontaneous purchases because it makes transactions easier and reduces the psychological awareness of spending money. However, the result of this study shows that the use of digital payment alone is not strong enough to significantly influence students' tendency to make impulsive purchases. Thus, the initial hypothesis stating that digital payment has a positive and significant effect on impulsive buying behavior is not supported. This may occur because students' impulsive buying behavior is not only influenced by the availability of digital payment facilities, but also by other factors such as financial literacy, self-control, income, lifestyle, peer influence, promotional offers, and consumption habits.

b. The Effect of Self-Control on Students' Impulsive Buying Behavior in Palopo City

The results of the analysis show that self-control has a t-value of 7.323 with a significance value of 0.000. Since the significance value is lower than 0.05, it can be concluded that self-control has a significant effect on students' impulsive buying behavior in Palopo City. Self-control is an important factor in managing students' emotions, desires, and purchasing decisions. Students with good self-control tend to be more careful in making purchases, consider the consequences of their spending, and avoid buying products that are not needed. Conversely, students with low self-control are more likely to be influenced by momentary desires, promotional offers, discounts, and the convenience of digital payment systems. Therefore, the hypothesis stating that self-control has a significant effect on impulsive buying behavior is supported. This finding is in line with self-control theory, which explains that individuals with strong self-control are better able to regulate impulsive tendencies and avoid unnecessary purchases.

c. The Simultaneous Effect of Digital Payment and Self-Control on Students' Impulsive Buying Behavior in Palopo City

The results of the analysis show that the F value is 34.144 with a significance value of 0.000. Since the significance value is lower than 0.05, it can be concluded that digital payment and self-control simultaneously have a significant effect on students' impulsive buying behavior in Palopo City. In addition, the Adjusted R Square value is 0.575, which means that 57.5% of the variation in students' impulsive buying behavior can be explained by digital payment and self-control. Meanwhile, the remaining 42.5% is explained by other factors outside this research model. These findings indicate that impulsive buying behavior among students is influenced by both technological and psychological factors. Digital payment provides convenience in conducting transactions, while self-control determines whether students are able to manage their purchasing impulses. Students with weak self-control may be more easily tempted by promotions, discounts, and flexible payment facilities, which can encourage spontaneous purchasing behavior. On the other hand, students with strong self-control are more capable of controlling their spending behavior even when digital payment services are easily accessible. This result is in line with Azizah et al. (2025), who found that several independent variables can simultaneously influence consumer behavior.

V. Conclusion

This study aimed to examine the effect of digital payment and self-control on impulsive buying behavior among students in Palopo City. Based on the results of the analysis, digital payment partially has no significant effect on impulsive buying behavior, as shown by the significance value of 0.121, which is greater than 0.05. This means that the use of digital payment does not directly determine students' impulsive buying behavior. Meanwhile, self-control has a significant effect on impulsive buying behavior, as shown by the significance value of 0.000, which is lower than 0.05. This indicates that students' ability to control themselves plays an important role in reducing impulsive buying behavior. Simultaneously, digital payment and self-control have a significant effect on impulsive buying behavior, as shown by the F value of 34.144 and the significance value of 0.000. The Adjusted R Square value of 0.575 indicates that 57.5% of impulsive buying behavior can be explained by digital payment and self-control, while the remaining 42.5% is influenced by other factors outside this study. Based on these findings, it is necessary to improve financial literacy and strengthen self-control among students in Palopo City. Educational institutions can play an important role by providing financial education, digital payment literacy, training programs, or workshops to help students manage their spending behavior more wisely. Future researchers are encouraged to examine other variables that may influence impulsive buying behavior, such as family income, lifestyle, peer influence, promotional exposure, financial literacy, and the use of PayLater services.

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