

Analysis Of Fintech Payment Apps And Hedonistic Lifestyle On The Impulsive Buying Habits To UNPRI Students (Impact On Online Shopping Habits)

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ABSTRACT

The rapid adoption of fintech payment apps has transformed how students make online purchases. Fintech payment apps with one-click checkout and Buy Now, Pay Later (BNPL) schemes shorten decision time and encourage unplanned spending. Motivated by the growing adoption of financial technology and the rise of hedonistic lifestyles among students. The objective of this study is to examine the influence of fintech payment applications and a hedonistic lifestyle on the impulsive buying behavior of Universitas Prima Indonesia (UNPRI) students, quantify the strength and significance of these relationships using survey data and PLS analysis. This study employs a quantitative approach using a Using a quantitative survey of 100 Management students of Universitas Prima Indonesia (UNPRI) Medan selected via incidental sampling, considering the characteristics of Generation Z, selected through incidental sampling techniques. The analysis results indicate that financial technology and hedonistic lifestyle have a positive and significant impact on impulsive buying. The R^2 value of the variance in impulsive buying is explained by financial technology and hedonistic lifestyles. We recommend enhancing financial literacy programs and embedding budget-reminder features in fintech apps to curb impulsive spending, while future research can examine moderators such as emotional intelligence and peer influence

Keywords: Financial Technology, Impulsive Buying, Hedonistic Lifestyle, Online Shopping Behavior, University Students

INTRODUCTION

In recent years, the development of digital technology has brought significant changes in various aspects of life, including financial transactions. The presence of financial technology provides convenience for students in making purchases without the need to use cash. Various digital payment platforms such as e-wallets, mobile banking, and instant payment features in online shopping applications have become the primary choices for users in transactions. The convenience offered by digital payments has a major impact on consumer behavior, especially among students. Students, as a group that is active in the use of technology, often utilize financial technology features to meet their daily needs, including in online shopping activities. However, behind this convenience, new challenges arise related to the increasing habit of impulsive buying.

According to Loo et al. (2024), Impulsive buying or unplanned purchases are behaviors where a person does not plan to buy certain items while shopping. In e-commerce, impulsive buying often occurs when shoppers make spur-of-the-moment purchases driven by immediate wants rather than genuine needs (Sambeta et al., 2024). This behavior is often influenced by psychological, social, and economic factors, and is accelerated by the ease of access to various e-commerce platforms. Students, with their dynamic lifestyle and tendency to follow trends, become a group that is vulnerable to this

behavior. This is also reinforced by Loo et al. (2024), if their shopping style is too excessive, where they enjoy spending their time and money, when they see items that attract their eye, they make spontaneous purchase decisions or what is often referred to as impulsive buying (unplanned purchases). A lifestyle that is always busy with daily activities and socialite activities and high needs usually impacts purchasing decisions (Loo et al., 2023). The following is a table of issues related to impulsive buying:

Table 1. The Main Problem From Impulsive Buying

Problem	Explanation
High rate of unplanned transactions	A large share of purchases occur without prior intention, indicating weak pre-purchase deliberation.
Rising average value of impulsive purchases	When impulsive buys become larger, financial strain and short-term debt risk increase.
BNPL used without repayment planning	Students use deferred credit without clear repayment plans, leading to unexpected liabilities.
Purchases triggered primarily by promos/notifications	Buying behavior is reactive to marketing stimuli rather than based on needs or budgets.
Deprioritization of essential/academic expenses	Impulsive consumption reduces funds available for tuition, materials, and basic needs, harming wellbeing and performance.

By leveraging technology to simplify money management and streamline financial planning, fintech startups and platforms not only create next-generation financial tools but also actively support and promote financial education, thereby boosting users' financial capabilities (Panos & Wilson, 2020). AI-driven fintech and insurtech form a transformative wave where trust is crucial for adoption, with many players emerging as startups and established finance and insurance firms set for dramatic reinvention (Zarifis & Cheng, 2022). In today's fintech landscape, online consumer credit (OCC) also has risen as a favored lending option, delivering rapid service and intuitive ease of use. (Xinxin et al., 2024).

Students of Universitas Prima Indonesia (UNPRI) Medan are part of a highly connected digital generation with financial technology and consumption trends. Easy access to various online shopping applications and a social environment that supports a consumptive lifestyle further increases the tendency for impulsive buying among UNPRI students. This condition is exacerbated by various marketing strategies implemented by e-commerce companies and financial technology platforms, such as large discounts, cashback programs, and limited-time offers that trigger a sense of urgency to purchase. This condition is exacerbated by various marketing strategies implemented by e-commerce companies and financial technology platforms. Large discounts, cashback programs, and limited-time offers become factors that increase urgency in purchasing decisions, often without considering actual needs. The impact of this impulsive buying habit can affect the financial condition of students. Many students face difficulties in managing their finances due to frequent unplanned purchases. This can affect their academic needs and daily life. This phenomenon needs special attention because it is closely related to the financial literacy of students. Low financial awareness causes many students to easily fall into unhealthy consumption patterns. Financial awareness and control over personal spending are the key factors in facing the increasingly developing consumerist challenges. The following is a table of issues related to fintech:

Table 2. The Main Problem From Fintech

Problem	Explanation
One-click checkout eases purchases	Streamlined UI removes decision pause, so students can complete transactions without reconsidering budget or need.
BNPL lowers perceived immediate cost	Deferred-payment schemes make purchases feel affordable now while creating future repayment obligations that accumulate unnoticed.
Real-time promo notifications are aggressive	Frequent, targeted alerts create urgency and FOMO, prompting reactive purchases rather than deliberate choices.
Integrated cashback and rewards drive purchases	Gamified incentives shift focus to earning points or rebates, motivating buys for rewards rather than utility.
Stored cards and auto-pay enable frictionless spending	Saved payment methods and automatic charges let transactions occur with minimal verification, increasing accidental or thoughtless purchases.

In addition to financial technology, a hedonistic lifestyle also plays a role in increasing impulsive shopping habits among students. The hedonistic lifestyle emphasizes the pursuit of pleasure and personal satisfaction, often through the consumption of trendy or attractive products. This phenomenon is evident in the way students interact with social media, where exposure to advertisements, influencers, and product recommendations can drive unplanned purchasing decisions. These trends threaten personal financial stability and challenge efforts toward fostering responsible economic behavior and sustainable growth within the student community (Gafur et al., 2024). They run a booming online marketplace that's especially resonating with Gen Z audiences in Vietnam and neighboring Asian countries (Phan et al., 2024). The following is a table of issues related to hedonistic lifestyle:

Table 3. The Main Problem From Hedonistic Lifestyle

Problem	Explanation
Consumption for social status	Students buy to signal lifestyle or social media image, prioritizing appearance over financial need.
Short-term pleasure orientation	Preference for immediate gratification leads to purchases that undermine longer-term savings or goals.
Trend chasing and FOMO	Rapidly changing trends and limited-time drops push quick, unplanned purchases to keep up with peers.
Social normalization of high consumption	Peer groups that routinely consume make impulsive spending feel normal and expected.
Emotional buying as coping	Shopping used to manage stress, boredom, or low mood becomes a habitual, impulsive response.

As eras progress and modern technology advances, people's activities shift particularly in how they make purchasing decisions (Fadhilah et al., 2019). Students often embrace a hedonistic lifestyle viewing pleasure as life's ultimate goal which prompts them to buy nonessential items purely to satisfy their personal desire for enjoyment (Deftarani et al., 2024). Lifestyle is an individual's distinctive way of pursuing self-set goals within the context of their own environment (Ertina & Ibrahim, 2019). Lifestyle can also be

described as the classification of an individual's behavior in carrying out activities and the way they allocate their time (Muawaliyah & Saifuddin, 2023).

On the other hand, this consumptive behavior can also influence students' mindsets in managing financial priorities. Dependence on financial technology and pleasure in online shopping can reduce control over personal expenses and increase the risk of financial problems. In a social context, habits of impulsive buying can also affect students' interactions and lifestyles. Social pressure to always have the latest items and follow trends can impact their psychological well-being, creating a recurring sense of dissatisfaction. One aspect of human life that is believed to drive tendencies toward impulsive buying is a hedonistic lifestyle (Rahayu et al., 2023). According to Afrizal et al. (2025), a consumptive lifestyle influenced by social media trends and environmental pressure also poses its own challenges for students in managing finances and future financial planning.

Research conducted by Haryani et al. (2022) shows that a hedonistic lifestyle has a significant relationship with impulsive buying among teenagers in Pekanbaru. The research was also conducted by Rohmanto & Susanti (2021) shows that Financial Literacy, Hedonistic Lifestyle, and Financial Attitudes together or simultaneously influence the Financial Behavior of Students. Previous research conducted by Jennyya et al. (2021) shows that the hedonistic lifestyle influences the lives of students at Sam Ratulangi University. Therefore, this research was conducted to see if there is an influence of digital payments and Hedonistic Lifestyle on the impulsive buying habits of UNPRI Medan students.

This research aims to analyze the relationship between financial technology, hedonistic lifestyle, and impulsive buying habits among UNPRI Medan students. By understanding the factors contributing to this consumer behavior, it is hoped that this research can provide new insights regarding the importance of financial literacy and consumption management. This study also seeks to identify strategies that students can use to control their impulsive shopping habits. A financial education approach and the more prudent use of technology become one of the solutions that can be applied. In the digital era, the presence of technology should be utilized to enhance efficiency and productivity, not merely as a tool to increase consumption. Therefore, it is crucial for students to have a greater awareness in managing finances and to build more planned consumption habits.

LITERATURE REVIEW

Impulsive Buying

According to Lestari (2018), impulsive buying is a customer behavior that involves making purchases without any prior planning. Impulsive buying according to Kustianti (2019) is an action after post-purchase by repurchasing the purchased product and receiving a positive response to past actions during the purchasing process, thus creating loyalty towards what has been bought. Impulsive buying is an unplanned purchase that often tends to be consumptive, especially with the presence of BNPL services that encourage consumption behavior to fulfill lifestyle (Harjanti et al., 2025). Based on definitions from experts, it can be concluded that impulsive buying is unplanned, emotionally driven purchasing behavior characterized by a sudden urge to buy, little deliberation, and susceptibility to situational triggers such as promotions, notifications, or social influences. Impulsive buying indicators according to Lestari (2018) are spontaneous purchase, purchase without thinking, hasty purchase, and purchase influenced by emotion.

Financial Technology

According to Wachyu & Winarto (2020), financial technology (Fintech) is a combination of technology with financial services that ultimately evolves from a conventional business model to an online one, where initially payments had to be made face-to-face with a certain amount of cash, now transactions can be conducted remotely with payments that can be made in just a matter of seconds. Financial technology according to Pradipa et al. (2023) is an innovation in financial services that provides access to financial instruments, making transactions more convenient and effective. The ease of buying through fintech especially the Buy-Now-Pay-Later (BNPL) option, often called Paylater heightens young people's hedonistic tendencies (Suherman et al., 2025). Based on definitions from experts, it can be concluded that fintech refers to technological innovations that deliver financial services which make transactions faster, more convenient, and more accessible to users. Financial Technology Indicators according to Pradipa et al. (2023) is the perception of usefulness and ease of use.

Hedonistic Lifestyle

According to Jennyya et al. (2021), hedonistic lifestyle is behavior that favors personal pleasure and enjoyment, luxury, and stability above all else. Hedonistic lifestyle according to Haryani et al. (2022) is a lifestyle expressed through activities, interests, and opinions that prioritize emotional characteristics over logic and aim for pleasure as the goal in life. According to Budi Utomo et al. (2023) how students manage and control their finances is something very important. Based on definitions from experts, it can be concluded that a hedonistic lifestyle emphasizes the pursuit of pleasure, immediate gratification, and status through consumption, leading individuals to prioritize enjoyment and social display over long-term financial planning. The indicators of a hedonistic lifestyle according to Rohmanto & Susanti (2021) is activities, interests, opinions.

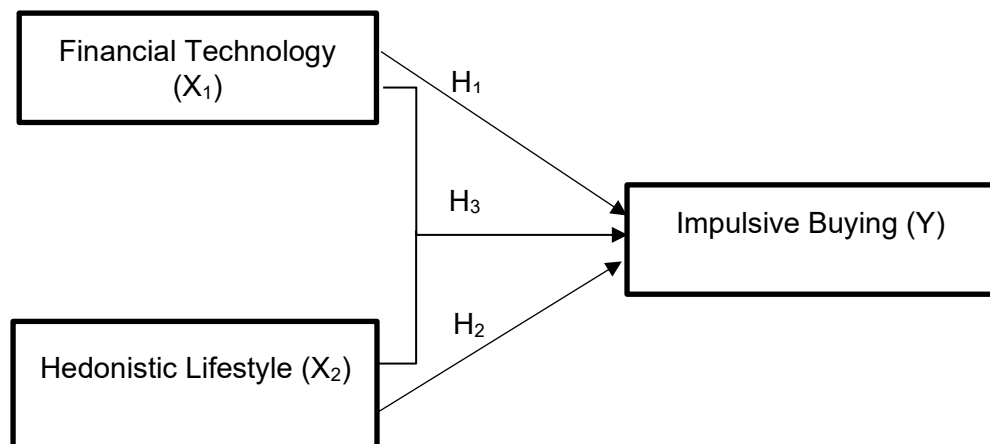


Figure 1. Theoretical Framework

The hypothesis in this research is:

H₁: There is an influence of Financial Technology on Impulsive Buying

H₂: There is an influence of Hedonistic Lifestyle on Impulsive Buying

H₃: There is an influence of Financial Technology and Hedonistic Lifestyle on Impulsive Buying

RESEARCH METHOD

This research was conducted at Universitas Prima Indonesia (UNPRI) in Medan City, located at Sampul No 3, Sei Putih Bar., Medan Petisah District, Medan City, North

Sumatra, 20118. This study uses a quantitative design. This research was conducted by creating a questionnaire statement and disseminating it to students, as well as processing the data using Partial Least Squares (PLS) software. The population in this study is students from UNPRI Campus in Medan City. The total population for the economics faculty, management study program, is 2.873. Using Slovin's formula, the sample size obtained from that total population is 97 respondents. In this study, the researcher determines that the sample size to be used is as many as 100 respondents from UNPRI students majoring in management in Medan City. This research uses incidental sampling technique. Sugiyono (2022:133) to define incidental sampling as a sampling technique based on chance, where anyone who coincidentally meets the researcher can be used as a sample, as long as that person is deemed suitable as a data source.

RESULTS

Based on the convergent validity test, all loading factor values of the Financial Technology variable indicators, Impulsive Buying, and Hedonistic Lifestyle each exceeds 0.50, so all items are considered valid in terms of convergent validity. The discriminant validity test shows that the correlation of each indicator with its construct is higher than the correlation with other constructs, affirming the instrument's ability to distinguish between constructs effectively. With both of these criteria being met, it can be concluded that the research instrument has adequate validity.

Table 4. Reliability Test

Code	Cronbach's alpha	Composite reliability (rho_c)
F	0.711	0.812
IB	0.875	0.898
HL	0.794	0.850

Source of Processed Data 2025

In the reliability test, the Financial Technology variable obtained a Cronbach's Alpha value of 0.711 and Composite Reliability (rho_c) of 0.812, while the Impulsive Buying variable recorded a Cronbach's Alpha of 0.875 and rho_c of 0.898, Meanwhile, the Hedonistic Lifestyle variable shows a Cronbach's Alpha of 0.794 and rho_c of 0.850; with all values above the threshold of 0.70, it can be concluded that each construct has good internal consistency and this research instrument is reliable for measuring the three variables.

Table 5. R Square

	R-square	R-square adjusted
IB	0.482	0.472

Source of Processed Data 2025

The R Square value for the Impulsive Buying (IB) variable is 0.482, indicating that the Fintech (F) and Hedonistic Lifestyle (HL) variables can explain the Impulsive Buying (IB) variable by 48.2%. It can be concluded that the model is considered moderate.

Table 6. Effect Size

	F	IB	HL
F		0.111	
IB			
HL		0.215	

Source of Processed Data 2025

The influence of Fintech (F) on Impulsive Buying (IB) is 0.111, which is considered weak. Meanwhile, the influence of Hedonistic Lifestyle (HL) on Impulsive Buying (IB) is 0.215, which is considered moderate.

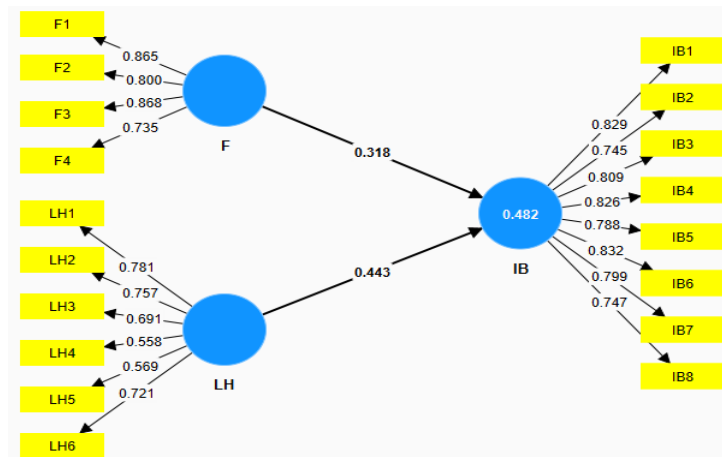


Figure 2. Overview Of Result

Table 7. Hypothesis Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
F -> IB	0.318	0.309	0.131	2.432	0.015
HL -> IB	0.443	0.467	0.161	2.756	0.006

Source of Processed Data 2025

The explanation is as follows:

1. The Fintech variable (F) obtained a t-statistic value of 2.432 > 1.96 or p values of 0.015 < 0.05, therefore H1 is accepted which means Fintech has an effect on Impulsive Buying.
2. The Hedonistic Lifestyle variable (HL) obtained a t-statistic value of 2.756 > 1.96 or a p-value of 0.006 < 0.05, thus H2 is accepted, which means Hedonistic Lifestyle has an effect on Impulsive Buying.

Table 8. Goodness Of Fit (GOF)

	Q ² predict
IB	0.410

Source of Processed Data 2025

The Q² value is 0.410 > 0 and falls into the strong category, therefore the model has predictive relevance or the exogenous latent variables, namely Fintech (F) and Hedonistic Lifestyle (HL), are very good (very suitable) as explanatory variables capable of predicting the endogenous variable, which is Impulsive Buying (IB).

DISCUSSION

Fintech Towards Impulsive Buying of UNPRI Medan Students

The findings indicate that the Fintech variable smooths the path between desire and transaction, increasing the likelihood of unplanned purchases. Therefore, fintech product teams should treat payment flows as deliberate behavioral design points rather than neutral utilities. Practically, this calls for optional reflective checks for atypical transactions, in-app budget reminders, and bite-sized educational nudges that reveal the cumulative cost of repeated impulsive purchases while preserving one-tap convenience for routine payments. Students may still rely on personal budget considerations or be influenced by other variables such as financial literacy and self-control. From a practical standpoint, fintech providers need to embed real-time budget reminder features and notification thresholds to help users reassess their purchasing decisions. App-based financial education can also be implemented to raise awareness of the long-term consequences of impulsive buying. This interpretation aligns with Panos & Wilson (2020) on fintech's role in shaping financial behavior. Zarifis & Cheng (2022) on the influence of trust and context in fintech adoption. The current study refines these perspectives by positioning Fintech primarily as an enabler of impulsive action when psychological and social drivers are present, supporting Pradipa et al. (2023) who recommend pairing product convenience with user-protective defaults and embedded financial nudges.

Hedonistic Lifestyle Towards Impulsive Buying of UNPRI Medan Students

The Hedonistic Lifestyle variable appears to be a stronger driver of impulsive buying than payment mechanics alone, so campus programs and student services should focus on shifting norms, addressing emotional drivers, and strengthening self-regulation. Operational measures include short peer-led workshops on mindful spending, campaigns promoting low-cost experiential alternatives to material consumption, and accessible counseling or reflection sessions during high-risk periods. This emphasis is consistent with Haryani et al. (2022) and Jennyya et al. (2021), who identified hedonistic tendencies as predictors of impulsive consumption among students, and is further supported by Deftarani et al. (2024), who documented negative impacts of consumptive lifestyles in academic populations; in the UNPRI context, the present study reinforces that interventions targeting hedonistic motives and social signaling are likely to produce greater behavioral change than technology-only measures.

Fintech and Hedonistic Lifestyle on Impulsive Buying of UNPRI Medan Students

Because the Fintech and Hedonistic Lifestyle variables interact to drive Impulsive Buying, an effective response must be integrated across product design, campus behavior-change programming, and policy. In practice, fintech providers should pilot protective features and partner with universities to deliver contextual micro-education, universities should embed short, practice-oriented budgeting modules into orientation and student services, and regulators should encourage transparent disclosures for microcredit-like products and incentivize in-app consumer-protection defaults. This layered approach builds on recommendations from Panos & Wilson (2020), Rahayu et al. (2023), and Pradipa et al. (2023) advocating combined regulatory, educational, and design interventions, and explains why earlier studies that reported strong standalone fintech effects may have done so in contexts where supporting enablers were already present. Prioritizing foundational enablers financial literacy, self-control supports, and transparent product design before scaling advanced features will help minimize Impulsive Buying while preserving the convenience benefits of modern payment systems.

CONCLUSION

Based on the results of the research conducted above, the adoption of financial technology (fintech) and a hedonistic lifestyle significantly drives impulsive buying habits among UNPRI Medan students in the context of online shopping. Easy access and a variety of digital payment methods accelerate the transaction process without giving students time to reconsider their purchase decisions. Meanwhile, the tendency toward a hedonistic lifestyle, which prioritizes emotional satisfaction and the pursuit of new experiences, reinforces the urge to fulfill shopping desires immediately. The interaction between these two variables explains most of the variation in impulsive behavior, indicating that fintech not only facilitates but also intensifies the impact of hedonism on students' shopping decisions.

From a practical perspective, these findings underscore the need for integrated efforts to enhance financial literacy and self-awareness among students. Educational institutions are expected to organize educational programs that emphasize digital financial management, while fintech service providers should incorporate budgeting reminders and spending limit features. On the other hand, regulators can encourage the implementation of policies that govern cost transparency and microcredit limits to prevent an explosion of consumer debt. Further research could deepen the role of moderating variables such as peer influence or emotional intelligence levels to formulate more comprehensive intervention strategies.

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