

THE INFLUENCE OF DIGITAL PAYMENT, AND CUSTOMER EXPERIENCE ON PURCHASE DECISIONS MEDIATED BY IMPULSE PURCHASE BEHAVIOR IN FEB STUDENTS

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Abstract

This study aims to analyze the influence of digital payment and customer experience on purchasing decisions, with impulsive buying behavior as a mediating variable among students at the Faculty of Economics and Business, Universitas Negeri Makassar. This study used a quantitative approach with a survey method. Data were collected through questionnaires. The data analysis method used was SEM (Structural Equation Modeling) using the Partial Least Squares (PLS) approach. The results showed that digital payment and customer experience significantly influenced impulsive buying behavior and purchase decisions. Furthermore, impulsive buying behavior also significantly influenced purchase decisions. The results of the mediation test demonstrated that impulsive buying behavior mediated the relationship between digital payment and purchase decisions, as well as between customer experience and purchase decisions. These findings suggest that the convenience of digital payment systems and a positive shopping experience can encourage impulsive purchases, ultimately strengthening students' purchase decisions.

Keywords: *Digital Payment, Customer Experience, Impulse Buying Behavior, Purchase Decisions*

INTRODUCTION

The development of digital technology has brought major changes in various aspects of life, especially in the payment system which is increasingly shifting from cash to non-cash. For this reason, the payment system which was initially in the form of cash changed to non-cash (*non-cash*) with a wide variety of paper-based payment instruments (*paper based*) For example, cheques and bilyet giros, card-based electronic money (*card/chip based*) and server-based payment systems (*server based*) such as e-wallets and QR codes which are one of the latest payment systems for now with the convenience of making transactions using only smartphones and similar gadgets connected to the internet (Iradianty & Aditya, 2020).

Data from *Visa Consumer Payment Attitudes Study* (2024) revealed that payments through digital wallets continue to increase with the highest usage of 92% among Indonesians, a figure similar to last year, while cash decreased to 80%, from the previous 84% in 2022. This shift reflects a real shift in people's preferences towards *Digital Payment*, especially through *E-wallet* which is now increasingly dominant. Although there has been a slight decline in terms of cash-out habits from 67% in 2022 to 64% in 2023 due to the return of pre-pandemic habits, there is still a fairly high increase compared to 2021's figure of 61% (Chintia et al., 2025). Nowadays, of course, you are familiar with the use of *Digital Payment* or digital payments that are now increasingly used in various transactions either through electronic wallet applications (*e-wallet*), QRIS, mobile banking, credit/debit that has been integrated with e-commerce (Haqi & Trisnainingsih, 2025).

This payment system not only offers speed and convenience, but also becomes an integral part of today's lifestyle, especially among the younger generation, for example generation z. Generation z is interested in services *Digital Payment* as it allows them to purchase and pay for products through their mobile devices (Nurdiansyah, 2022). Surveys and data from Visa in 2023 show that most Generation z in Indonesia are already used to using *E-wallet* or other digital payment methods in daily activities, ranging from online shopping, paying for transportation, to buying food (Gaol et al., 2025). The convenience provided by digital payments in carrying out practical and efficient shopping activities makes it an attraction for consumers (Putri & Muizzudin, 2022). However, behind this convenience also arises an interesting phenomenon to observe, namely purchase behavior that is not planned in advance and occurs spontaneously or what is often called the term impulse purchase.

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Impulse buying occurs when consumers make a purchase transaction suddenly without any prior planning, they often shop more prioritizing their desires rather than needs (Mertaningrum et al., 2023). In a psychological context, impulse buying occurs when consumers do not have time to carry out the process of evaluation and self-control, with an increasing tendency to impulse buying behavior that has the potential to influence a person's purchasing decisions (Yahmini, 2020). Digital systems speed up the decision-making cycle, making impulsive behavior more promising. Generation z, with the characteristics of getting bored quickly, enjoying trying new things, and being reactive to attractive visuals, becoming very susceptible to these consumption patterns. In this case, students enter generation z who have high consumption ability. Generally, students have been given responsibility and trust in managing their own finances (Murti et al., 2022).

Basically, buying or shopping is a natural activity to meet the needs of life, but currently not all individuals, including generation z, can distinguish between needs and desires (Aprilia et al., 2023). As for the students of the Faculty of Economics and Business, State University of Makassar, we know that they come from generation z, where their daily lives are very close to technology, ranging from shopping online, using digital wallets, to being active on social media connected to various payment services. However, even though they have a basic knowledge of financial management due to their study background, they are still inseparable from the risk of impulse buying behavior that arises due to the ease of transactions and a practical shopping experience. Ease of cashless transactions, promotions such as *Cashback* and discounts, as well as ease of access with just a few clicks on the mobile screen, make purchasing decisions faster and more unplanned (Fatimah, 2025).

The use of digital payments also reduces *The Pain of Paying*, which is the feeling of "loss" when paying that is generally felt when using cash. This has a psychological effect on reducing the perception of loss towards the money spent which makes consumers, especially generation z more easily tempted to buy products impulsively. In addition to *Digital Payment*, customer experience (*Customer Experience*) also plays an important role in encouraging impulse buying. *Customer experience* is described as a combination of the experiences that consumers have when using a product or service, whether the experience is good and impressive or not, so as to influence consumers to use the product or service repeatedly (Sari & Patrikha, 2021).

Based on the above problems, this study was conducted to analyze the role of *digital payment* and *customer experience* in influencing students' purchasing decisions, both directly and indirectly through impulse purchase behavior as a mediating variable. This research is expected to be able to provide a more comprehensive understanding of the purchasing decision-making mechanism in the digital era, especially in the younger generation who have a high intensity of technology use. The following are the hypotheses tested in this study:

H1: Digital Payment (X_1) has a direct and significant effect on Impulse Purchase Behavior (Z)

H2: Customer Experience (X_2) has a direct and significant effect on Impulse Purchase Behavior (Z)

H3: Digital Payment (X_1) has a direct and significant effect on Purchase Decisions (Y)

H4: Customer Experience (X_2) has a direct and significant effect on Purchase Decision (Y)

H5: Impulsive Purchasing Behavior (Z) has a direct and significant effect on Purchase Decision (Y)

H6: Digital Payment (X_1) has an effect and is significant on Purchase Decisions (Y) through Impulsive Purchasing Behavior (Z)

H7: Customer Experience (X_2) has a significant effect on Purchase Decisions (Y) through Impulse Purchase Behavior (Z)

METHODOLOGY

The type of research is categorized as field research with a quantitative approach (Syahroni, 2022). This approach was chosen because the research focuses on testing relationships between variables based on numerical data obtained directly from respondents. It aims to examine the influence of digital payment and customer experience on purchase decisions, both directly and through impulse purchase behavior as a mediating variable. The population of this study includes active students of the Faculty of Economics and Business, Universitas Negeri Makassar class of 2022 to 2024, which totals 3,714 students. The number of samples was determined using the Slovin formula with an error rate of 5%, so that 361 respondents were obtained. The sampling techniques used are *proportionate stratified random sampling* (Machali, 2021), taking into account the proportion of students in each study program so that the sample produced can represent the population more evenly. Data collection was carried out through the distribution of questionnaires that were structured in a structured manner. The research instrument was developed based on indicators from each research variable, namely digital payment, customer experience, impulse purchase behavior, and purchase decision. All statements were measured using a five-point Likert scale to capture respondents' approval levels more objectively. In addition to questionnaires, observations and documentation are used as supporting data to complete the information needed in the research.

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The collected data was analyzed using the *Structural Equation Modeling (SEM)*. This technique is used because it is able to test the relationship between variables simultaneously, including direct and indirect influences. The analysis was carried out through testing the measurement model to ensure the validity and reliability of the instrument, then followed by testing the structural model to determine the direction and strength of the relationship between variables. Hypothesis testing is based on the statistical value of the test and the level of significance that has been established.

RESULTS AND DISCUSSION

Respondent Description

The respondents of this study are 361 active students from the class of 2022 to 2024 of the Faculty of Economics and Business, Universitas Negeri Makassar who come from 8 study programs, namely, Development Economics, Management, Digital Business, Accounting (S1), Accounting (D4), Economics Education, Accounting Education, and Entrepreneurship which have been determined through *proportionate stratified random sampling techniques* so that each study program is proportionally represented.

Table 1. Number of Respondents for Each Study Program

Study Programs	Number of Students
Development Economics (S1)	31 People
Management (S1)	115 people
Digital Business (S1)	36 people
Accounting (S1)	66 people
Accounting (D4)	20 people
Economics Education (S1)	34 people
Accounting Education (S1)	23 people
Entrepreneurship (S1)	35 people
TOTAL	361 Students

In general, respondents are students who are used to using various forms of digital payment in their daily lives, both for academic purposes and personal consumption. This condition makes the respondents have sufficient experience in using digital payments and feel the customer experience, so it is considered appropriate to provide an overview of impulse purchase behavior and purchase decisions in this study.

Test Data Instruments

The researcher conducted tests related to the measurement model using various measurements such as reliability, convergent validity, and discriminant validity. In this study, the researcher conducted a measurement model test on 361 main-test respondent data that had passed the screening and profiling stage. The results of this research model measurement test can be seen in the image below.

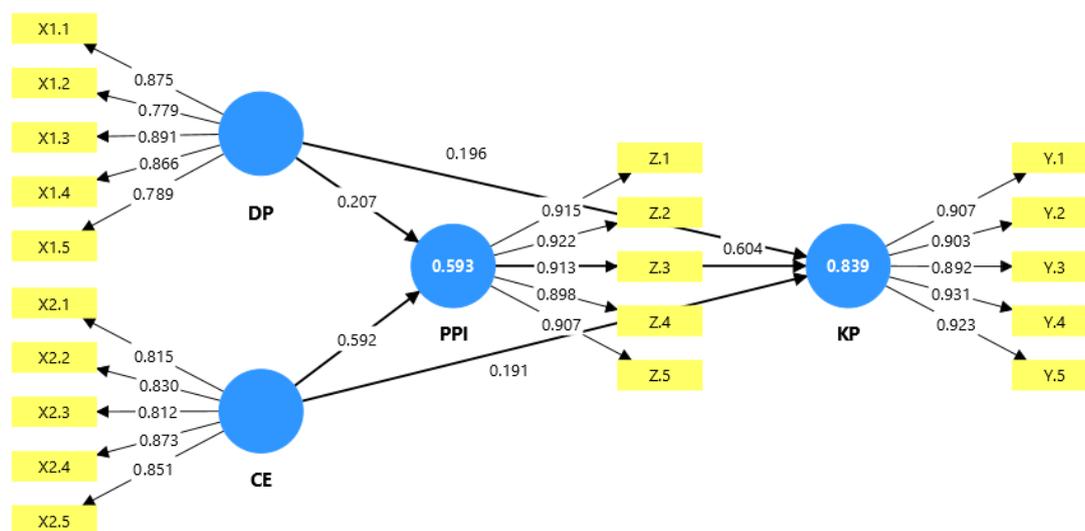


Figure 1. Measurement Model Test Results

1) Convergent Validity Test

The validity of the convergence is evaluated by examining the outer loading of the indicator to determine the average extracted variance (AVE) of each construct. The load factor value must > 0.7 to indicate valid data because the square of the number indicates the construct score covers at least 50% of the variable variant (Hair 2020). Here is Table 2 variable loading factor values *Digital Payment* (X1), *Customer Experience* (X2), *Impulsive Buying Behavior* (Z), and *Purchase Decision* (Y).

Table 2. Convergent Validity Test Results

Indicato r	DP	CE	CD	PPI	Remarks
X1.1	0,875				Valid
X1.2	0,779				Valid
X1.3	0,891				Valid
X1.4	0,866				Valid
X1.5	0,789				Valid
X2.1		0,815			Valid
X2.2		0,830			Valid
X2.3		0,812			Valid
X2.4		0,873			Valid
X2.5		0,851			Valid
Z.1			0,915		Valid
Z.2			0,922		Valid
Z.3			0,913		Valid
Z.4			0,898		Valid
Z.5			0,907		Valid
Y.1				0,907	Valid
Y.2				0,903	Valid
Y.3				0,892	Valid
Y.4				0,931	Valid
Y.5				0,923	Valid

Source: Results of Smart PLS Data Processing 2025

Based on the Outer Loading table, all the variables used in this study, namely the *Digital Payment* (X1), *Customer Experience* (X2), *Impulse Buying Behavior* (Z), and *Purchase Decision* (Y) have a loading factor of >0.7, so all variables are declared valid. Next, to measure the validity of the convergence, through AVE. A model must have an AVE value of more than 0.5. Here is the Table of AVE Values below.

Table 3. AVE Value

Variable	Average variance extracted (AVE)
<i>Digital Payment</i> (DP)	0,708
<i>Customer Experience</i> (CE)	0,700
<i>Impulse Buying Behavior</i> (PPI)	0,830
<i>Purchase Decision</i> (KP)	0,830

Source: Results of Smart PLS Data Processing 2025

Based on the AVE (Averge Variance Extracted) table, all variables in this study are *Digital Payment* (X1), *Customer Experience* (X2), *Impulsive Buying Behavior* (Z), and *Purchase Decision* (Y) have an AVE value of >0.5 so that they are eligible to pass the convergent validity test. Based on outer loading test and AVE test

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(Average Variance Extracted) combined from this assessment has qualified to explain that this research is valid and convergent to proceed to the stage of the discriminant validity test.

2) Discriminant Validity Test

One of the indicators used to assess the validity of a discriminator is the Fornell-Larcker criterion. This criterion serves effectively to test the extent to which the constructs in the PLS model are able to show clear differences between variables. A construct is declared valid. The AVE value bar is higher than the correlation value on the same line. Conversely, if the AVE value does not exceed the correlation value, then the construct is considered invalid. Here are the results of the Cross Loading test below.

Table 4. Cross Loading Test Results

Indicator	DP	CE	PPI	CD
X1.1	0,875	0,694	0,611	0,677
X1.2	0,779	0,576	0,520	0,611
X1.3	0,891	0,689	0,580	0,654
X1.4	0,866	0,724	0,594	0,651
X1.5	0,789	0,737	0,590	0,634
X2.1	0,782	0,815	0,679	0,733
X2.2	0,730	0,830	0,627	0,673
X2.3	0,627	0,812	0,565	0,596
X2.4	0,581	0,873	0,561	0,617
X2.5	0,666	0,851	0,720	0,741
Z.1	0,750	0,806	0,915	0,834
Z.2	0,653	0,700	0,922	0,821
Z.3	0,655	0,666	0,913	0,792
Z.4	0,721	0,757	0,898	0,814
Z.5	0,715	0,755	0,907	0,764
Y.1	0,647	0,713	0,825	0,907
Y.2	0,649	0,709	0,788	0,903
Y.3	0,619	0,679	0,756	0,892
Y.4	0,615	0,683	0,826	0,931
Y.5	0,609	0,680	0,832	0,923

Source: Results of Smart PLS Data Processing 2025

Based on the Cross Loading table above, it can be seen that the cross loading value in each variable, namely Digital Payment (X1), Customer Experience (X2), Impulse Purchase Behavior (Z), and Purchase Decision (Y) shows a higher value than other construct values. Therefore, this study does not have a problem of discriminatory validity. The second stage for the discriminating validity test is Fornell-Larcker Creation, where the root value of AVE must be higher in construct than the correlation value of the construct with other latent variables to prove that the research has a good discriminant validity. The following are the results of the Fornell-Larcker test of the variables Digital Payment (X1), Customer Experience (X2), Impulse Purchase Behavior (Z), and Purchase Decision (Y) obtained in the results of this study.

Table 5. Fornell-Larcker Test Results

	DP	CE	CD	PPI
DP	0,841			
CE	0,815	0,837		
CD	0,768	0,810	0,911	
PPI	0,690	0,761	0,884	0,911

Source: Results of Smart PLS Data Processing 2025

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Based on the Fornell Larcker table, all variables used in this study, namely *Digital Payment* (X1), *Customer Experience* (X2), *Impulse Purchase Behavior* (Z), and *Purchase Decision* (Y) have AVE indicator values for their own variables greater than AVE indicator values for other variables. Therefore, from the two tests used, namely Cross Loading and Fornell-Lacker jug, it can be concluded that the five variables used in this study passed the discriminant validity test.

3) Reliability Test

Reliability tests are evaluated using a series of measurements, such as Cronbach's alpha, and composite reliability. In order for the data to be reliable, several conditions are needed such as a value of >0.7.

Table 6. Construct Reliability Test Results

	Cronbach's alpha	Composite reliability	Remarks
DP	0,896	0,898	Reliable
CE	0,893	0,897	Reliable
CD	0,949	0,950	Reliable
PPI	0,949	0,949	Reliable

Source: Results of Smart PLS Data Processing 2025

Based on the Construct Reliability table, it can be concluded that *Digital Payment* (X1), *Customer Experience* (X2), *Impulsive Buying Behavior* (Z), and *Purchase Decision* (Y) have reliable constructs, both Cronbach's alpha and composite reliability have values above 0.70 which means that they can be used for the next research process. Thus, all variables are declared reliable in the indicator model used in the research in accordance with the real conditions of the research object in the field of this research

Structural Model Test (Inner Model)

1) R-Square Test

Table 6. R-Square Test Results

	R-square
PPI (Z)	0,593
KP (Y)	0,839

Source: Results of Smart PLS Data Processing 2025

Based on the table of R-Square Test results above, the following conclusions can be drawn:

- Based on the results of the above analysis, the R-square value of the *Impulsive Purchase Behavior* (Z) variable was 0.593 which means that the magnitude of the influence/contribution of the variables *Digital Payment* (X1), *Customer Experience* (X2), and *Purchase Decision* (Y) on *Impulse Purchase Behavior* (Z) is 59.3%. The remaining 40.7% was influenced by other variables that were not included in this study.
- Based on the results of the above analysis, the R-square value of the *Purchase Decision* variable (Y) is 0.839 which means that the magnitude of the influence/contribution of the *Digital Payment* (X1), *Customer Experience* (X2) variables on the *Purchase Decision* (Y) is 83.9% and is a strong model. The remaining 16.1% was influenced by other variables that were not included in this study.

2) F-Square Test

Table 7. F-Square Test Results

	F-Square	Remarks
X1 → Y	0,077	Small influence
X1 → Z	0,035	Small influence
X2 → Y	0,059	Small influence
X2 → Z	0,289	Moderate influence
Z → Y	0,925	Big influence

Based on the results of the analysis above, it can be seen that:

- The *Digital Payment* variable (X1) has a small influence on the *Purchase Decision* variable (Y).
- The *Digital Payment* (X1) variable has a small influence on the *Impulse Purchase Behavior* (Z) variable.

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- c. The *Customer Experience* (X2) variable has a small influence on the Purchase Decision variable (Y).
- d. The *Customer Experience* (X2) variable had a moderate influence on the Impulsive Purchase Behavior (Z) variable.
- e. The Impulse Buying Behavior variable (Z) has a major influence on the Purchase Decision variable (Y).

Hypothesis Test

1) Direct Effect

Table 8. Direct Effect Test Results

	Original sample (O)	T statistics (O/STDEV)	P values	Remarks
X1. → Z.	0,207	3,690	0,000	Sig.
X2 → Z.	0,592	11,938	0,000	Sig.
X1. → Y.	0,196	4,263	0,000	Sig.
X2. → Y.	0,191	4,662	0,000	Sig.
Z. → Y.	0,604	13,782	0,000	Sig.

Source: Results of Smart PLS Data Processing 2025

The table of direct effect test results above shows the following conclusions:

a. H1 Hypothesis Testing (The Effect of Digital Payment (X1) on Impulse Purchase Behavior (Z))

The results of the first hypothesis test showed a statistical t-value of 3.690 > 1.96 and a p-value of 0.000 < 0.05, then H1 was accepted so that it can be concluded that *Digital Payment* has a direct and significant effect on Impulse Purchase Behavior.

b. H2 Hypothesis Testing (Influence of Customer Experience (X2) on Impulse Purchase Behavior (Z))

The results of the second hypothesis test showed a statistical t-value of 11.938 > 1.96 and a p-value of 0.000 < 0.05, so H2 was accepted so that it can be concluded that *Customer Experience* has a direct and significant effect on Impulse Purchase Behavior.

c. H3 Hypothesis Testing (The Influence of Digital Payment (X1) on Purchase Decisions (Y))

The results of the third hypothesis test showed a statistical t-value of 4.263 > 1.96 and a p-value of 0.000 < 0.05, H3 was accepted so that it can be concluded that *Digital Payment* has a direct and significant effect on the Purchase Decision.

d. H4 Hypothesis Testing (Influence of Customer Experience (X2) on Purchase Decisions (Y))

The results of the fourth hypothesis test showed a statistical t-value of 4.662 > 1.96 and a p-value of 0.000 < 0.05, H4 was accepted so that it can be concluded that *Customer Experience* has a direct and significant effect on the Purchase Decision.

e. H5 Hypothesis Testing (Influence of Impulsive Buying Behavior (Z) on Purchase Decision (Y))

The results of the fifth hypothesis test showed a statistical t-value of 13.782 > 1.96 and a p-value of 0.000 < 0.05, H5 was accepted so that it can be concluded that Impulsive Purchasing Behavior has a direct and significant effect on the Purchase Decision.

2) Indirect Effect Analysis

The basis used in hypothesis testing is the value contained in the indirect effect analysis if the P-Value < 0.05 which means significant and indicates intervening as mediation. The following is the table for the hypothesis test below.

Table 9. Indirect Effect Test Results

	Original sample (O)	T statistics (O/STDEV)	P values	Remarks
X1 → Z → Y	0,125	3,427	0,001	Sig.
X2 → Z → Y	0,358	9,464	0,000	Sig.

Source: Results of Smart PLS Data Processing 2025

a. H6 Hypothesis Testing (The Influence of Digital Payment (X1) on Purchase Decisions (Y) Mediated by Impulse Purchase Behavior (Z))

The results of the sixth hypothesis test showed a statistical t-value of 3.427 > 1.96 and a p-value of 0.001 < 0.05 then H6 was accepted, so it can be concluded that the results of the mediation test show that the Impulsive

Purchase Behavior (Z) variable is able to mediate the relationship between *Digital Payment* (X1) and Purchase Decision. (Y). Thus, the indirect influence of X1 on Y through Z is stated to be significant

b. H7 Hypothesis Testing (Customer Experience (X2) Influence on Purchase Decisions (Y) Mediated by Impulsive Purchase Behavior (Z))

The results of the seventh hypothesis test showed a statistical t-value of $9.464 > 1.96$ and a p-value of $0.000 < 0.05$, then H7 was accepted, so it can be concluded that the results of the mediation test show that the variable Impulsive Purchase Behavior (Z) is able to mediate the relationship between *Customer Experience* (X2) and Purchase Decision. (Y). Thus, the indirect influence of X2 on Y through Z is stated to be significant

DISCUSSION

1) The Effect of *Digital Payment* (X1) on Impulsive Purchase Behavior (Z)

The results of the hypothesis test show that *Digital Payment* has a direct and significant effect on Impulsive Purchase Behavior. So it is concluded that the higher the intensity of the use of digital payments such as *e-wallets, mobile banking, and QRIS*, the greater the tendency of consumers to make impulse purchases. *Digital payments* that offer convenience, speed, and minimal transaction barriers allow consumers to make payment processes that do not require cash and only require a few clicks, making consumers tend to ignore rational considerations, such as financial needs and capabilities. In addition, the existence of *digital payment promos*, such as *cashback, discounts, and free shipping*, also strengthens impulse purchase behavior. In this case, FEB students of the class of 2022 to 2024, are generation z who were born in the midst of rapid technological developments so that they are very close to digital technology. Therefore, impulse buying behavior is vulnerable to occur because this group is also an active user of digital technology and *e-commerce platforms*. Students also have relatively unstable financial controls, making them more vulnerable to promotional stimulus and ease of transactions offered by *digital payments*.

This research is in line with the research of (Pratiwi et al., 2025) which explains *Digital Payment* show a positive and significant influence on impulsive buying behavior. The ease and practicality of transacting using digital payment methods can increase the frequency of impulse purchases because it reduces psychological barriers related to physical cash spending. Research from (Devica, 2022) It stated that consumers who make impulsive purchases will use digital wallets as a payment transaction tool because they are interested in the promotional programs offered and often make purchases without planning in advance because they are interested in the promotional programs offered by digital wallets available in various applications.

2) The Effect of *Customer Experience* (X2) on Impulsive Purchase Behavior (Z)

The results of the hypothesis test show that *Customer Experience* has a direct and significant effect on Impulsive Purchase Behavior. A good *customer experience* in the process of searching, selecting, and purchasing products can increase the tendency to make impulse purchases without any prior planning. *Customer experience* includes various aspects, such as ease of navigation, attractive visual display, service comfort, response speed, and emotional interaction felt by consumers during shopping. These positive experiences are able to create feelings of happiness, satisfaction, and comfort, thus encouraging consumers to make quick and impulsive purchasing decisions.

Research conducted (Nadzarina et al., 2025) shows that *Customer Experience* It has also been proven to have a significant effect on Impulsive Buying, in this case it can improve the customer experience through an attractive application display, ease of navigation, and fast and responsive service, in order to encourage the emergence of impulsive buying behavior. Research from (Amanda et al., 2024) also showing that customer experience has a positive effect on Gen Z's impulse buying in the market place. The better the experience that gen z feels about the quality or features provided by the marketplace for sales, the more the desire of gen z in the unplanned purchase process will increase.

3) The Influence of *Digital Payment* (X1) on Purchase Decisions (Y)

The results of the hypothesis testing show that *Digital Payment* have a direct and significant effect on the Purchase Decision. Technological developments trigger changes in consumer behavior patterns through the use of digital technology, one of which is regarding purchase decisions, consumers tend to prefer to take advantage of technological developments to make purchase transactions, because they tend to be easier and more effective and do not take too much time. The easier the payment process that consumers feel, the more likely a purchase decision is to be made. In research (Syamsudin et al., 2024) Explaining that the influence of digital payments on

purchase decisions is positive and significant, a positive sign has the meaning that the better the implementation of digital payments in sales transactions, the more consumer purchase decisions will increase, if there is a change in digital payments, there will be a change in the purchase decision in the same direction.

4) The Influence of Customer Experience (X2) on Purchase Decisions (Y)

The results of the hypothesis testing show that *Customer Experience* have a direct and significant effect on the Purchase Decision. *Customer experience* covering various aspects, such as ease of use, quality of service, comfort, appearance design, and response provided by the service provider. The positive experience felt by consumers is able to create a feeling of satisfaction and trust, thus encouraging consumers to continue the purchase process. The better the experience is felt, the greater the tendency of consumers to make a purchase decision. This research is also in line with (Afryla & Asnawati, 2025) The shows the results of the above test that Customer Experience has a positive and significant effect on the Purchase Decision.

5) Influence of Impulse Buying Behavior (Z) on Purchase Decision (Y)

The results of the study show that Impulsive buying behavior has a positive and significant effect on purchasing decisions. The existence of spontaneous impulses that arise in consumers can directly affect the decision to make a purchase without going through careful consideration. Impulsive buying behavior is a form of purchase decision that occurs quickly and spontaneously, which is generally triggered by emotional impulses. In this condition, consumers tend to make decisions in a short period of time because they rely more on feelings than rational considerations about the benefits and needs of the product. As a result, purchases are made in direct response to certain stimuli that are perceived to be attractive at the time. This research is in line with (Junita et al., 2025) which states that impulse buying has a significant effect on the purchasing decision of STAIN Mandailing Natal Sharia Business Management students.

6) The Influence of Digital Payment (X1) on Purchase Decisions (Y) Mediated by Impulsive Purchasing Behavior (Z)

The results of the sixth hypothesis test show that impulsive buying behavior is able to mediate the relationship between *Digital Payment* and purchase decisions. Digital payments act as a means of transaction that shapes the way consumers respond to the impulse to buy. The ease of accessing payments, connectivity with various digital shopping platforms, and a fast transaction process make consumers face fewer and fewer obstacles to making purchases. This condition indirectly reduces the time and space for consumers to consider rational decisions, thus encouraging the emergence of impulse buying behavior. The results of the research conducted (Dwipa et al., 2025) shows that *Digital Payment* have a positive and significant impact on the Purchase Decision, either directly or indirectly through the mediation of Impulse Purchases.

7) The Influence of Customer Experience (X2)) on Purchase Decisions (Y) Mediated by Impulsive Buying Behavior (Z)

The results of the sixth hypothesis test show that Impulsive buying behavior is able to mediate the relationship between Customer Experience and purchase decisions. *Customer Experience* Positive things such as ease of using services, convenience when shopping, attractive interface display, and pleasant interactions can cause a feeling of pleasure and enthusiasm in consumers. These positive feelings make consumers more sensitive to purchase stimuli and tend to respond spontaneously, thus encouraging impulsive buying behavior. These findings are in line with previous research conducted (Ngo et al., 2025) Explain For Generation Z, Customer Experience significantly influences impulse purchase decisions. Impulse buying behavior occurs when consumers tend to act quickly and more follow their feelings than rational considerations. In this condition, consumers do not spend much time assessing the needs and benefits of the product, so the purchase decision is made in a short time (Rodrigues et al., 2021). Therefore, impulsive buying behavior acts as a liaison that explains how *Customer Experience* can continue until the purchase decision. The more positive the experience the consumer feels, the greater the spontaneous impulse that arises, which ultimately reinforces the decision to make a purchase.

CONCLUSION

This study concludes that digital payment and customer experience affect purchase decisions, both directly and indirectly through impulse purchase behavior. The test results showed that digital payments had a significant effect on impulse purchase behavior, which indicated that the convenience, speed, and minimal transaction barriers in digital payment systems encouraged students to make impulse purchases. *Customer experience* has also been

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shown to have a significant effect on impulse purchase behavior, where a positive shopping experience such as ease of use, convenience of service, and attractive interface display are able to evoke positive emotions and increase impulse buying behavior. In addition, impulse purchase behavior has been shown to have a significant effect on purchase decisions and acts as a mediating variable in the relationship between digital payments and customer experience on purchase decisions. These findings show that the ease of technology and the quality of the shopping experience are important factors shaping student purchasing behavior and decisions in the digital age.

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