Impact of Social Environment, Financial Education, and M-Banking Features on Impulsive Buying Behavior Among Indonesian University Students

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ABSTRACT: This study aims to determine the effect of social environment, financial education, and e-commerce supporting features on m-banking on impulsive buying behavior. This quantitative research uses a population of students from the Faculty of Islamic Economics and Business at UIN Sumatera Utara, employing multiple linear regression analysis with SPSS v.26. The sampling method used was purposive sampling technique using the slovin formula. The results of this study can highlight the importance of more integrated and practical financial education programs in universities. If it is proven that lack of financial literacy increases impulse buying behavior, educational institutions can develop curricula that focus more on money management and the impact of impulse spending. If m-banking features are proven to contribute to impulse buying behavior, then app developers can introduce features that encourage users to be more conscious about their spending. If peer influence is shown to have a significant impact on impulse buying behavior, then there needs to be a social intervention that educates students about social influences on their spending. Thus, collaboration between universities and m-banking service providers can strengthen financial education and impulse spending control efforts.

Keywords: E-Commerce Supporting Features, Financial Education , Impulsive Buying, Social Environment

INTRODUCTION

The development of the world economy and information technology is taking place in a very economical industrial era. Changes in the dynamics of economic movements that were originally centered on humans are now experiencing a slow but steady shift with the digitalization of technology in driving the wheels of the economy called the industrial revolution 4.0. (Suwardana, 2018). The Industrial Revolution 4.0 itself is a technological development that has very significant changes in industry and in society in general. The characteristics of the Industrial Revolution 4.0 are high connectivity between connected devices and systems. Therefore it is possible for data to be collected and analyzed in real time, providing benefits and predicting and preventing machine breakdowns between and optimizing productivity. Industry 4.0 offers the opportunity to conduct

transactions easily, obtain information quickly, and access digital social networks through mobile devices, this encourages individuals to change various aspects of their lives, including ways of thinking, lifestyles, self-existence, social culture, and financial behavior (Subawa & Widhiasthini, 2018). The Industrial Revolution 4.0 has a big role in people's consumptive lifestyle. Technological advances and connectivity that make it easier for people to access products and services in providing more personalized and satisfying services so that people are interested in buying the products being sold. For example, what is currently happening is the advancement in e- commerce technology. In the industrial era 4.0 online stores or marketplaces such as Amazon, Tokopedia, Shopee, and Lazada are increasingly being used by consumers. Here consumers can buy as many products as they want just from home and can choose many choices that have been provided at the online store. It certainly makes better connectivity to make product delivery faster and more efficient. However, the Industrial Revolution 4.0 can increase the consumption of unnecessary goods and create a consumptive lifestyle. The availability of young products accessed through technology can trigger excessive shopping impulses that are not in accordance with needs. In addition, product personalization can trigger the desire to own products that are not really needed. It is important to understand the impact of the Industrial Revolution 4.0 on consumptive lifestyles and be able to consider the use of technology wisely. Therefore, the Industrial Revolution 4.0 has various very significant impacts, one example is the consumptive lifestyle. With the rapid advancement of technology, it is necessary to consider the use of technology wisely and of course also consider the social and environmental impacts of the products and services consumed (Devy Kusuma Dian Andani et al., 2023)

Based on the description above, according to Worldmeters (2019), With 269 million people, Indonesia ranks as the fourth-largest nation in the world. Despite this, the Indonesian populace has not demonstrated any preparedness for the industrial revolution. 4.0 as a result of the lack of information about financial intelligence among Indonesians (Safitri & Sari, 2021). The Financial Services Authority's 2019 survey study data, which indicates that the degree of financial literacy is still within the percentage (38.03%), further supports this and demonstrates the low financial literacy awareness of Indonesians (Wiranti et al., 2023).

More (Wiranti et al., 2023) stated that from the results of his research, it was found that 85.6% of the younger generation looked financially unhealthy due to globalization, which made it easier for the younger generation to be carried away by spending their money without paying attention to financial intelligence. The reason why Indonesians, especially students, experience financial failure is due to the impact of economic activities today that can be easily accessed (Gaille, 2017), One example is the presence of a buying and selling system that can be done online and done with digital transactions (J. Pratiwi & Julianty, 2023). Consequently, increasing financial literacy by educating people about impulsive purchasing will help Indonesians especially students address the problems posed by the fourth industrial revolution and avoid being swiftly eclipsed by globalization.

Impulsive buying is a purchase that is not planned in advance, the result of a stimulus stimulus, and the purchase decision is made on the spot (Pratiwi & Krishernawan, 2020). According to (Hermanto, 2016) defines that impulsive buying is a pre-planned buying behavior followed by a

conflict of thoughts and emotional impulses carried out quickly, suddenly and often difficult to hold back, which is triggered spontaneously when dealing with products. The factors that support impulsive buying according to (Madichie, 2009) are in-store marketing materials, product samples, intricate package displays, and location-based media. Impulsive purchases can be detrimental to people, especially students, if impulsive buying is carried out continuously, it can cause unpleasant feelings such as regret, dissatisfaction, and financial problems such as overspending (Ningtyas & Vania, 2022). According to research (Tinarbuko, 2006) explained that impulsive buying has an impact on swelling expenses, a sense of regret associated with financial problems, a desire to shop to spoil plans (non-financial), and a sense of disappointment by buying excessive products. Reinforced by research conducted by (Mukaromah et al., 2021) that the negative impact arising from impulsive buying tendencies is financial problems that encourage feelings of discomfort that are not in accordance with mental health criteria. Sustainable development, environmental preservation, and resource conservation are all at risk from this. Good financial management, which allows one to optimize one's money and use it to promote one's welfare, is therefore one way to prevent impulsive purchase behavior. (Ningtyas & Vania, 2022).

Impulsive buying is an unplanned, in-the-moment purchase, based on a very strong action and a strong urge to buy an item immediately (Andriany & Arda, 2019). Impulsive buying is natural and a very quick reaction. Businesses frequently encourage customers to make rash purchases. It can come from themselves, the product, the atmosphere of the store, and so on (Mulia & K, 2020). Impulsive Buying is a phenomenon about consumer shopping decisions that are made without prior planning. This shopping behavior can occur due to emotional impulses, promotional offers, or other stimuli that can trigger consumers' desire to buy something immediately (Mertaningrum et al., 2023).

Every person can go about their everyday business in a social setting, which includes their home, place of education, and community. A healthy environment will also result in a healthy generation (Asmuni, 2019). according to research (Replita, 2016) social environment is an inseparable part of human life. a good social environment will affect a person's personality or behavior to be good too. The indicators of social environment are : 1) Family member environment, 2) Educational environment, 3) General environment (Suryani & Armiati, 2022).

The process of improving one's comprehension of financial concepts and products, as well as one's ability to conduct successful financial well-being actions through objective knowledge, guidance, and/or instruction, is known as financial education (Atkinson & Messy, 2012). Financial education is the collective term for the awareness, information, skills, attitudes, and behaviors required to make prudent financial decisions and ultimately achieve personal financial well-being (Ningtyas & Vania, 2022). According to (Ariyani, 2018) Financial education is an action to increase knowledge and the value of services, as well as being good at making financial decisions, so that current and future financial welfare can be realized and avoid financial crime. Financial education is also the economic knowledge possessed by a person that a person can use in making economic decisions (Pratiwi & Julianty, 2023). According to (Kurniawan et al., 2023) Financial education describes a form of understanding and knowledge about financial management that allows to reduce future risks. The indicators of financial education according to (Lusardi, 2008) include: 1)

One's basic knowledge of finance, 2) Financial management, 3) Credit and debit management, 4) Savings and investment, 5) Risk management.

The phrase electronic commerce, or e-commerce, refers to a collection of businesses, technologies, and applications that allow businesses and individuals to transact electronically using computer networks, television, the internet, and other media in order to exchange goods and information (Achmad, 2018). E-commerce is also supported by ordering, payment, and delivery so that the desired goods can be delivered to the target consumers (Azrin et al., 2022). According to (Mertaningrum et al., 2023) E-commerce is one of the business models that developed as a result of technological advances that occurred in the postmodern era, which offers products and provides services via the internet. The indicators of E-commerce according to (Sopanah et al., 2021) are : 1) System quality, 2) Quality or strength of information 3) Quality or quality of service, 4) Utilization, 5) User satisfaction, 6) Benefits.

The increase in internet and mobile banking usage is another factor propelling the use of e-commerce, as it allows more people to access a range of online purchasing platforms such as social networking sites, marketplace apps, online store websites, and more. One of the e-commerce companies that has expanded recently is Shopee. Thanks to the Shopee application, which was released in 2015 and experienced a 130% rise in transactions in 2020 due to the COVID-19 epidemic, Indonesians can now shop online more conveniently. To make online buying easier, the Shopee app provides cashback options, free delivery codes, and other discounts. This is the reason why there is a sharp spike in application shopping activity (Ulhaq, 2022).

The Theory of Planned Behavior (TPB) developed by Icek Ajzen is a useful framework for understanding and predicting human behavior based on attitudes, subjective norms, and behavioral control. The theory of planned behavior explains that a person's behavior will arise because of the intention to behave. Theory of planned behavior is specific to a person's specific behavior and for all behavior in general. A person's intention to behave can be predicted by three things, namely attitude towards the behavior, subjective norm, and perceived behavioral control (Dian Anggraini Wikamorys, 2017). The Theory of Planned Behavior offers a comprehensive perspective to understand how the social environment, financial education, and e-commerce features of m-banking influence impulse buying behavior. Social environment and subjective norms affect attitudes and perceived social pressure, financial education affects behavioral control and attitudes, while e-commerce features affect ease of access and perceived value, all of which contribute to controlling or increasing impulse buying behavior.

According to the preceding definition, information about impulsive buying can also be supported by the findings of study done by (Noneng et al., 2020) where the study discovered that while social context has an impact on impulsive buying behavior, financial understanding does not. Meanwhile, research conducted by (Rabbani et al., 2024) shows that whereas the social environment has no appreciable effect on impulsive buying behavior, financial education has a significant impact on it. Then simultaneously, both the social environment and financial education both have an influence on impulsive buying. Meanwhile, the results of the study (Pujiastuti et al., 2022) and (Wiranti et al., 2023) demonstrates how financial education and social environment have an impact on impulsive buying, both concurrently and to some extent. Research conducted by (Ulhaq, 2022) dan

(Ahmadi, 2020) demonstrates how m-banking's changing e-commerce support features significantly and favorably influence impulsive purchasing behavior.

Apart from previous research, there is also data in the form of interviews that have been conducted by (Pratiwi & Julianty, 2023) it demonstrates that it is accurate that a number of students at the State Islamic University of North Sumatra are enrolled in the Islamic banking study program who have done impulsivebuying on the grounds of the influence of discounts, free shipping taglines, promos, advertising influence, to buy only because they are interested in the form of product packaging. So in this case, students who often do impulsivebuying are someone who only likes an item without seeing any consequences in the future, or only because of the encouragement of discounts, free shipping, or the influence of advertising. So from the problem of impulsivebuying, there is one way that can be done, namely through education to provide preparedness in making financial decisions. Students, particularly those enrolled in the State Islamic University of North Sumatra's Faculty of Economics and Islamic Business, possess the educational level that can serve as an object of awareness. This is predicated on the idea that students at the State Islamic University of North Sumatra's Faculty of Economics and Islamic Business ought to possess a solid grasp of the fundamental economic sciences or theories, which serve as guidelines for day-to-day economic activity.

However, field facts found from research (Mukaromah et al., 2021) Through interviews with one of the Semarang State University students, it was found that the respondents in this study had impulsive buying tendencies which could be seen from the aspects of impulsive buying, including cognitive, affective, spontaneity, strength, compulsiveness, intensity, excitement and stimulation, ignoring negative impacts, self-control conflicts, and pleasure. Students who are easily tempted by discounts, free shipping, or other offers, or who are just interested in a product without thinking about its potential long-term repercussions, are therefore among those who regularly engage in this behavior.

This indicates a research gap so that it becomes interesting to study. Therefore, this research has differences from previous research, namely through the use of variables used, the novelty of impulsive buying behavior that focuses on m-banking, and the relationship between impulsive buying behavior and feature-fiture-commerce. So in this case, it is necessary to conduct a review based on the novelty of the research that has been found with the title "Impact of Social Environment, Financial Education, and M-Banking Features on Impulsive Buying Behavior Among Indonesian University Students".

METHOD

This type of research is a type of quantitative research. This research uses a causal associative research approach. The population used in this study are active students of the Faculty of Economics and Islamic Business consisting of 5 study programs, namely: Islamic Economics, Islamic Banking, Management, Islamic Insurance and Islamic Accounting which amounted to 3,997 students per even semester of 2023/2024. While the sample used in this study were students

from semesters 2, 4, 6 and 8 of the even semester of 2023/2024 with a total of 98 respondents. The sampling method used was purposive sampling technique using the slovin formula. The data source used in this research is primary data. Primary data is data obtained directly from the research location. The data collection technique in this study was to distribute questionnaires. The questionnaire is a way of collecting data by giving a set of written questionnaires to respondents to answer (Sugiyono, 2017). While the measurement scale used in the questionnaire is an attitude scale measurement scale, namely the Likert scale method. The Likert scale interval used is 5 scales ranging from strongly disagree to strongly agree with a score of 1 to 5. To support the research results, the data obtained will be analyzed using multiple linear regression analysis techniques using statistical software through the help of the SPSS (Statistical Package for Social Sciences) version 26 program.

Conceptual Framework
The conceptual framework is a conceptual framework that conceptually explains the relationship between research variables (Adiputra et al., 2021). This makes it possible to characterize the conceptual framework used in this investigation as follows:
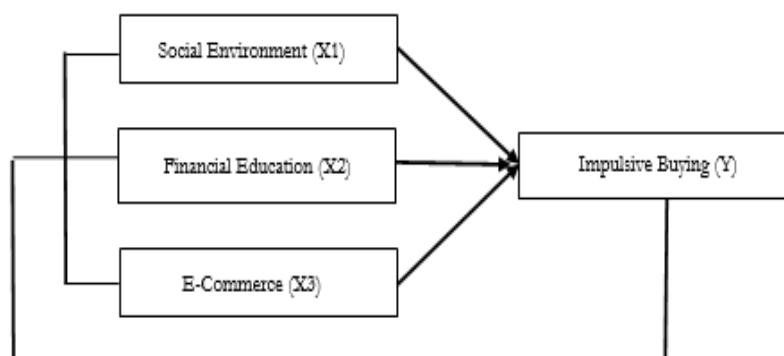

Figure 1. Conceptual Framework

When problems in the research are formulated as questions, the research hypothesis is a still-temporary answer to those problems. A hypothesis is considered temporary when the answers it yields are solely based on the theories that were employed during the research (Sugiyono, 2019). The following are the theories put forth in this study based on this explanation:
H1: Social Environment has a significant effect on Impulsive Buying behavior of students of the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra.
H2: Financial Education has a significant effect on Impulsive Buying behavior of students of the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra.
H3: E-Commerce Supporting Features on M-Banking have an effect and are significant on the Impulsive Buying behavior of students of the Faculty of Economics and Islamic Business, State University of North Sumatra.
H4: Social Environment, Financial Education and E-Commerce Supporting Features on M-Banking have an effect and are significant on Impulsive Buying behavior of students of the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra.

RESULT AND DISCUSSION

Table 1. Validity Test Results

Variable Parameters		r count	r table	Description
Social Environment (X1)	X1.1	0.711	0,197	Valid
	X2.2	0.641	0,197	Valid
	X1.3	0.681	0,197	Valid
	X1.4	0.616	0,197	Valid
	X1.5	0.556	0,197	Valid
	X1.6	0.736	0,197	Valid
	X1.7	0.769	0,197	Valid
	X1.8	0.757	0,197	Valid
Financial Education (X2)	X2.1	0.664	0,197	Valid
	X2.2	0.631	0,197	Valid
	X2.3	0.571	0,197	Valid
	X2.4	0.664	0,197	Valid
	X2.5	0.714	0,197	Valid
	X2.6	**0.710**	0,197	Valid
E-Commerce (X3)	X3.1	**0.531**	0,197	Valid
	X3.2	**0.640**	0,197	Valid
	X3.3	**0.640**	0,197	Valid
	X3.4	**0.582**	0,197	Valid
	X3.5	**0.646**	0,197	Valid
	X3.6	**0.710**	0,197	Valid
	X3.7	**0.640**	0,197	Valid
	X3.8	**0.669**	0,197	Valid
	X3.9	**0.754**	0,197	Valid
	X3.10	**0.623**	0,197	Valid
	X3.11	**0.661**	0,197	Valid
	X3.12	**0.670**	0,197	Valid
Impulsive Buying (Y)	Y.1	**0.658**	0,197	Valid
	Y.2	**0.699**	0,197	Valid
	Y.3	**0.761**	0,197	Valid
	Y.4	**0.731**	0,197	Valid
	Y.5	**0.695**	0,197	Valid

Source: Primary data processed, 2024

In addition, the findings of the reliability test show that the variables of impulsive buying, social environment, financial education and e-commerce supporting features on m-banking passed the reliability test because they have met the requirements by obtaining a Cronbach's alpha value greater than the reliability coefficient value (0.60)

Table 2. Reliability Test Results

Variabel	nilai cronbach's alpha	batas *cronbach's alpha*	Keterangan
Impulsive Buying (Y)	0.751	0.60	Reliabel
Social Environment (X1)	0.834	0.60	Reliabel
Financial Education (X2)	0.731	0.60	Reliabel
E-Commerce (X3)	0.873	0.60	Reliabel

Source: Primary data processed, 2024

Table 3. One Sample Kolmogorov-Smirnov Test Normality Test

		Unstandardized Residual
N		98
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.01967771
Most Extreme Differences	Absolute	.077
	Positive	.049
	Negative	-.077
Test Statistic		.077
Asymp. Sig. (2-tailed)		**.169[c]**

Source: Primary data processed, 2024

Normality test is a procedure used to determine whether data comes from a normally distributed population or is in a normal distribution. The normality test is used to determine whether the data obtained is normally distributed or not. The basis for decision making is if the value of rcount> rtable then Ho is rejected, and if the value of rcount < rtable then Ho is accepted (Nuryadi et al., 2017). Or if the value of Asymp. Sig> 0.05 then the data is declared normally distributed. The Kolmogorov-Smirnov normality test in table 3 above, obtained a significance value of 0.169> 0.05, it can be concluded that the data is normally distributed.

Table 4. Multicollinearity Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-.894	2.369		-.377	.707		
Social Environment	.218	.059	.359	3.691	.000	.523	1.914
Financial Education	.286	.108	.254	2.654	.009	.537	1.861
E-Commerce	.130	.061	.229	2.139	.035	.430	2.325

Source: Primary data processed, 2024

Based on the results of multicollinearity testing in table 4 above, the data passed the multicollinearity test because it met the requirements for social variables environment variable obtained a VIF value <10, namely 1.914, and obtained a tolerance value> 0.1, namely 0.523. For the financial education variable, it obtained a VIF value < 10, namely 1.861, and obtained a

tolerance value> 0.1, namely 0.537. And for the variable e-commerce supporting features in m-banking, it obtained a VIF value < 10, namely 2.325, and obtained a tolerance value> 0.1, namely 0.430.

Table 5. Heteroscedasticity Test

Model		Unstandardized Coefficients		Standardized Coefficiens	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.002	.108		.014	**.989**
	X1_2	3.361	1.822	.245	1.845	**.068**
	X2_2	-9.764E-5	.000	-.172	-1.299	**.197**
	X3_2	1.570E-5	.000	.110	.760	**.449**

Source: Primary data processed, 2024

The heteroscedasticity test is used to check whether from one observation to another there is an inequality of variance between residuals. In this study, heteroscedasticity testing used the Glejser test. The basis for decision making to find the occurrence of heteroscedasticity is if the significance value> 0.05, then there is no heteroscedasticity because it has met the requirements. Based on the requirements being met, the results of the heteroscedasticity test in table 5 above show that there is no heteroscedasticity. The statistical analysis reveals that the m-banking variables for the social environment (0.068>0.05), financial education (0.197>0.05), and e-commerce enabling features (0.449>0.05) have significant values.

Table 6. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.894	2.369		-.377	**.707**
	Social Environment	.218	.059	.359	3.691	**.000**
	Financial Education	.286	.108	.254	2.654	**.009**
	E-Commerce	.130	.061	.229	2.139	**.035**

Source: Primary data processed, 2024

Multiple linear regression serves to answer the effect of social environment (X1), financial education (X2) and e-commerce supporting features on m-banking (X3) on impulsive buying (Y). Based on table 6 above, the multiple regression equation is obtained as follows:

$$Y = -0.894 + 0.218X1 + 0.286X2 + 0.130X3$$

This equation indicates that the values of variables X1, X2, and X3 have an impact on the value of variable Y, which is impulsive buying. The specifics of this interpretation are as follows:

a. A constant with the value - 0.894 indicates that variable Y (impulsive buying) remains constant at - 0.894, which is the same as the previous value, if variables X1 (social environment), X2 (financial education), and X3 (e-commerce supporting features on m-banking) are deemed equal to 0.

b. The social environment variable, X1, has a regression coefficient of 0.218; variables X2 and X3 are regarded as equal to 0. This means that for every 1% increase in X1's value, the value of variable Y (impulsive buying) rises by 21.8%.

c. The financial education variable (X2) has a regression coefficient of 0.286, meaning that X1 and X3 are regarded as equal to 0. This means that for every 1% increase in the value of X2 (financial education), the value of variable Y (impulsive buying) rises by 28.6%.

d. With a regression coefficient of 0.130 for variable X3 (e-commerce enabling features on m-banking), X1 and X2 are regarded as equal to 0, meaning that for every 1% rise in variable X3's value, there is a 13% increase in the value of variable Y (impulsive buying).

Table 7. Coefficient of Determination

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.732[a]	.536	.521	**2.052**

Source: Primary data processed, 2024

It is evident from table 7 above that the coefficient of determination is 0.536, or 53.6%. According to the coefficient of determination, the social environment, financial literacy, and e-commerce features of mobile banking account for 53.6% of the variance in impulsive buying behavior. Other factors impact the 46.4% of the variance that remains, explaining impulsive purchase behavior.

Tabel 8. Uji Signifikansi Parsial (Uji t)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.894	2.369		-.377	.707		
1 Social Environment	.218	.059	.359	3.691	.000	.523	1.914
Financial Education	.286	.108	.254	2.654	.009	.537	1.861
E-Commerce	.130	.061	.229	2.139	.035	.430	2.325

Source: Primary data processed, 2024

Based on the results of the t test in table 8 above, the following results can be obtained:

a. Social environment (X1) obtained a tcount> ttable value, namely 3.691> 1.66122, and a significant value of 0.000 <0.05, which means that the social environment has a significant effect on impulsive buying behavior.

b. Financial education (X2) obtained a tcount> ttable value, namely 2.654> 1.66122, and a significant value of 0.009 <0.05, which means that financial education has an effect and is significant on impulsive buying behavior.

c. E-commerce supporting features on m-banking (X3) obtained a tcount> ttable value, namely 2.139> 1.66122, and a significance value of 0.035 <0.05, which means that e-commerce supporting features on m-banking have an effect and are significant on impulsive buying behaviour.

Table 9. Simultaneous Significance Test (F Test)

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	457.317	3	152.439	36.215	.000[b]
	Residual	395.673	94	4.209		
	Total	852.990	97			

Source: Primary data processed, 2024

The Fhitung> Ftabel value, which is 36,215> 2.70, and a significance value of 0.000 <0.05, can be obtained based on the F test results in Table 9 above. This indicates that the Social Environment, Financial Education, and E-Commerce Supporting Features on M-Banking have a significant impact on Impulsive Buying behavior. The environment, financial education, and M-Banking's e-commerce supporting features all have a big impact on impulsive buying.

The Effect Of Social Environment On Impulsive Buying Behavior Of Students Of The Faculty Of Economics And Islamic Business, State Islamic University Of North Sumatra

The analytical test results indicate that the social environment variable significantly and favorably influences impulsive buying behavior. The findings of the t test were used to support the theory that students in the Faculty of Economics and Islamic Business at the State Islamic University of North Sumatra exhibit impulsive buying behavior that is greatly influenced by their social environment. These showed a tcount> ttable value of 3.691> 1.66122 and a significance value of 0.000 <0.05. this explains that the more massive the influence of the social environment among students will make impulsive buying behavior among them increase. this is in line with the theory put forward by (Replita, 2016) *social environment* is an inseparable part of human life. Thus, the social environment is society and the various norm systems that exist around individuals or groups of people that influence their behavior and interactions between them.

The results of this study are reinforced by researc (Noneng et al., 2020) with the title " The Impact of Social Environment and Economic Literacy on Impulsive Buying Behavior in Class X Social Studies Students at SMA Negeri 8 Makassar through Online Shop" The study's findings

demonstrate that the social environment affects the 7.986 impulsive purchase variable, which has a significance value of 0.000. According to (Noneng et al., 2020) one of the factors that influence purchasing decisions is the social environment, the influence of the social environment is received directly or indirectly, for example in everyday life such as family, school friends, work colleagues and so on. And reinforced by research conducted by (Kusmaharani & Halim, 2020) the title "Social Influence and Online Impulse Buying of Indonesian Indie Cosmetic Products" has significant relevance to research on impulse buying.

Research shows that university students tend to be influenced by their social environment in terms of purchasing decisions, because they often feel free to manage their own finances without parental supervision. This condition causes them to tend to spend money less rationally, based more on emotion than thought, which often results in spontaneous purchases. It is imperative that college students enhance their comprehension of economics and draw constructive inspiration from their social milieu in order to mitigate impulsive purchasing behavior.

The Effect of Financial Education on Impulsive Buying Behavior of Students of the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra

Based on the findings of the analytical test, it has been determined that the financial education variable significantly and favorably influences impulsive purchase behavior. The acquisition of the t test findings, which revealed a significant value of 0.009 < 0.05 and the tcount> ttable value, namely 2.654> 1.66122, served as evidence for this. In order for the State Islamic University of North Sumatra's Faculty of Economics and Islamic Business students' impulsive purchasing behavior to be consistent with the theory that financial education significantly influences it. So it can be explained that the better the financial education in a person, the better the impulsive buying behavior in him will also be, which means that the impulsive buying behavior is easily suppressed.

This is consistent with the hypothesis proposed by (J. Pratiwi & Julianty, 2023) that financial education is economic knowledge possessed by someone that can be used in economic decision making so that it is needed to suppress impulsive buying behavior in students. Financial education is also a medium that has a function to make someone who initially behaves less intelligently to behave intelligently. In line with the opinion (Safitri & Sari, 2021) which states that financial education can be an important factor in financial decision making. Students who receive financial education will make more informed financial decisions regarding the financial issues they encounter. Consequently, better financial conduct results from greater financial understanding. Someone with good financial knowledge will have more responsible financial behavior (Pangestu & Karnadi, 2020) proposed that students who are financially literate will be more careful in planning finances and expressing them in the form of savings and investments. The results of this study are reinforced by research (J. Pratiwi & Julianty, 2023) with the title " An examination of the impact of self-management and financial education on college students' impulsive purchasing behavior". The results of this study prove that financial education has an influence on the impulsive buying variable of 6.632 with a significance value of 0.000. And reinforced by research conducted by (RESWARI et al., 2018) the title "The Influence of Financial Literacy Towards Financial Behavior", the results of the study prove that financial literacy affects the control of financial

behavior, including impulse buying. By understanding how financial literacy can reduce the tendency to buy impulsively through better financial management, it can identify effective strategies to overcome impulsive behavior.

The survey reveals that even though the majority of State Islamic University of North Sumatra's Faculty of Economics and Islamic Business students have solid financial understanding, many of them still struggle with impulse buying. This is typically the result of incentives like sales, alluring packaging, marketing, or other things that persuade customers to make financial decisions without considering their degree of financial literacy.

The Effect of E-Commerce Supporting Features on M-Banking on Impulsive Buying Behavior of Students of the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra

The analysis test results indicate that impulsive buying behavior is positively and significantly influenced by the e-commerce features variable. The t test results show this, with the tcount> ttable value of 2.139> 1.66122 and a significance value of 0.035 < 0.05. Therefore, it is possible to accept the hypothesis that says that m-banking's e-commerce supporting characteristics have an impact on students at State Islamic University of North Sumatra's Faculty of Economics and Islamic Business and are crucial in doing so. So it can be explained that the more useful e-commerce features are for students, the more impulsive buying behavior in them will also increase, which means that impulsive buying behavior becomes easy to occur because the benefits offered by e-commerce features are very diverse.

This is in line with the theory put forward by (Azrin et al., 2022) that e-commerce is a form of commercial activity that uses various kinds of electronic devices, e-commerce can include all activities related to sales and purchases, be it in the form of goods or services that use internet media to stay connected between sellers or buyers indirectly. Ordering, payment, and delivery are additional components that enable e-commerce activities by enabling the intended consumers to receive the necessary goods.

The results of this study are reinforced by research (Ahmadi, 2020) with the title "The Effect of E-Commerce, Sales Promotion, and Lifestyle on Impulsive Buying Behavior." The study's findings demonstrate that, with a significance value of 0.004, e-commerce elements have an impact on the impulsive purchase variable, which is 2.867. This clarifies how impulsive purchasing behavior is directly, favorably, and significantly impacted by e-commerce. And reinforced by research conducted by (Sari et al., 2021) the title "The Effect of Online Shopping and E-Wallet on Consumer Impulse Buying" has a high relevance to understanding the factors that influence impulse buying.

The study illustrates how e-commerce capabilities facilitated by mobile banking may impact the impulsive buying behavior of students at the State Islamic University of North Sumatra's Faculty of Economics and Islamic Business. Continuous innovation in e-commerce features by Islamic banking can maintain its influence and encourage students' online shopping behavior. While

convenience is important, other factors such as financial situation and lifestyle also influence purchasing decisions. The implications of this study suggest that banks increase innovation in e-commerce features on m-banking by understanding the needs of students and seeking information about the most popular e-commerce features, so as to increase customer loyalty.

The Influence of Social Environment, Financial Education, and E-Commerce Supporting Features on M-Banking on Impulsive Buying Behavior of Students of the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra

With a value of fcount> ftabel, or 36.215> 2.70, and a significance value of 0.000 <0.05, the analysis test using the F test reveals a significant relationship between the variables of social environment, financial education, and e-commerce features on m-banking and impulsive buying behavior. So the hypothesis stating that the social environment, financial education and supporting features of e-commerce on m-banking have a significant effect on impulsive buying behavior can be accepted. Accepting the hypothesis that the State Islamic University of North Sumatra's faculty of economics and Islamic business engages in impulsive purchasing behavior impacted by social context, financial literacy, and e-commerce support features on mobile banking.

This means that the better the level of social environment, financial education and supporting features of e-commerce on m-banking owned by students, the better and easier impulsive buying behavior will be to control. Based on the results of the coefficient of determination test, it is known that the effect of social environment, financial education, and supporting features of e-commerce on m-banking on impulsive buying is 0.536. This indicates that social environment variables (X1), financial education (X2), and supportive characteristics of e-commerce in m-banking (X3) account for 53.6% of changes in impulsive purchase variables (Y), with other variables not included in this study accounting for 46.4% of the variation.

The results of this study are reinforced by (Pujiastuti et al., 2022) entitled " The Impact of Social Environment and Economic Literacy on Impulsive Purchasing Behavior among College Students". The study's findings demonstrate the combined effects of social context and economic literacy on impulsive purchases, with a significant value of 0.000 and a mean of 220.234. Other studies that also strengthen the results of this study are research conducted by (Ahmadi, 2020) entitled "The Effect of E-Commerce, Sales Promotion, and Lifestyle on Impulsive Buying Behavior". The results of this study prove that E-Commerce, Sales Promotion, and Lifestyle simultaneously have an influence on impulsive purchases.

This study demonstrates how students at the State Islamic University of North Sumatra's Faculty of Economics and Islamic Business may change their impulsive purchasing habits through social environments, financial education, and m-banking features that encourage e-commerce. Impulsive Buying behavior often occurs when students suddenly decide to buy something without careful consideration, triggered by a strong urge to make a purchase. This condition makes students tend not to think rationally when making purchases.

CONCLUSION

Based on the research conducted by students at the Faculty of Economics and Islamic Business of North Sumatra State Islamic University, researchers have determined that social environment variables significantly and favorably influence impulsive purchase behavior. The Faculty of Economics and Islamic Business at the State University of North Sumatra discovered that factors related to financial education significantly and favorably affected impulsive buying behavior. Students from the Faculty of Economics and Islamic Business at the State Islamic University of North Sumatra discovered that the many e-commerce-enabling features of m-banking had a favorable and significant effect on impulsive buying behavior. Students at the State Islamic University of North Sumatra's Faculty of Economics and Islamic Business are influenced by social environment elements, financial education, and the enticing e-commerce aspects of m-banking by 53.6% when it comes to their impulsive purchase behavior. Other factors, like self-management, lifestyle, and promotion, influence the remaining 46.4% of the students' purchasing behavior. The study's findings show that students at the State Islamic University of North Sumatra's Faculty of Economics and Islamic Business frequently still struggle to control their impulsive purchasing behavior despite having access to generally positive social environments, financial education, and e-commerce features on m-banking.

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