

FRICITIONLESS, FUN, AND FAST PATHWAYS TO SPONTANEOUS BUYING IN DIGITAL PAYMENTS

Sanny Suliantoro¹⁾, Leony Theresia Talaran²⁾, Levani Chandra³⁾, Anthony Patrick Tjandani⁴⁾,
Steven Yoel Jonathan⁵⁾, Gracela Marisa Sanapang^{6*)}

¹⁻⁶⁾Sekolah Tinggi Ilmu Ekonomi Ciputra Makassar

*E-mail: gracela.marisa@ciputra.ac.id

ABSTRACT

This study examines the effect of digital convenience on impulsive buying behavior, with perceived usefulness and hedonic motivation as mediating variables among e-wallet users in Indonesia. A quantitative explanatory research design was employed, with data collected from 157 respondents through purposive sampling using an online questionnaire. Structural Equation Modeling (SEM-PLS) was applied to analyze the relationships between variables. The results indicate that digital convenience does not have a direct effect on impulsive buying, but it significantly influences impulsive buying indirectly through both perceived usefulness and hedonic motivation. Hedonic motivation was found to be the stronger mediator, suggesting that emotional enjoyment plays a more dominant role than cognitive perceptions of usefulness in driving impulsive purchases. These findings highlight the importance of enhancing both functional convenience and hedonic experiences in digital platforms to better understand consumer behavior in the Indonesian e-commerce context.

Keywords: Digital convenience, impulsive buying, perceived usefulness, hedonic motivation.

ABSTRAK

Studi ini meneliti pengaruh kemudahan digital terhadap perilaku pembelian impulsif, dengan persepsi kegunaan dan motivasi hedonis sebagai variabel mediasi di antara pengguna dompet digital di Indonesia. Desain penelitian kuantitatif eksploratif digunakan, dengan data dikumpulkan dari 157 responden melalui pengambilan sampel bertujuan menggunakan kuesioner daring. Pemodelan Persamaan Struktural (SEM-PLS) diterapkan untuk menganalisis hubungan antar variabel. Hasil menunjukkan bahwa kemudahan digital tidak memiliki pengaruh langsung terhadap pembelian impulsif, tetapi secara signifikan memengaruhi pembelian impulsif secara tidak langsung melalui persepsi kegunaan dan motivasi hedonis. Motivasi hedonis ditemukan sebagai mediator yang lebih kuat, menunjukkan bahwa kenikmatan emosional memainkan peran yang lebih dominan daripada persepsi kognitif tentang kegunaan dalam mendorong pembelian impulsif. Temuan ini menyoroti pentingnya meningkatkan kemudahan fungsional dan pengalaman hedonis di platform digital untuk lebih memahami perilaku konsumen dalam konteks e-commerce Indonesia.

Kata kunci: Kenyamanan digital, pembelian impulsif, kegunaan yang dirasakan, motivasi hedonik.

1. Introduction

Digital commerce in Indonesia has expanded rapidly, supported by widespread internet access, high smartphone penetration, and the growing integration of digital payment systems into daily consumption practices. Indonesia has become the largest digital market in Southeast Asia, with e-commerce transaction values exceeding USD 52 billion in 2024 (Trade.gov (2024)). This market growth has been accompanied by the increasing adoption of e-wallets and platform-based shopping ecosystems, allowing consumers to search, compare, and purchase products with minimal time and effort. As major platforms such as Shopee, Tokopedia, Lazada, and TikTok Shop continue to develop, Indonesian consumers are increasingly exposed to a shopping environment that is always available, highly interactive, and continuously optimized to stimulate purchasing decisions.

A key behavioral phenomenon in this environment is impulsive buying behavior, which refers to unplanned purchases triggered by sudden urges and emotional stimulation rather than careful evaluation (Stern, 1962). In digital settings, impulsive buying may be amplified by situational cues embedded within the platform interface, including flash sales, countdown timers, “limited stock” displays, push notifications, personalized product recommendations, and instant payment features. Such design elements can accelerate decision-making and reduce consumers’ ability to engage in reflective judgment. Prior evidence suggests that e-commerce platforms increasingly encourage impulse buying through these situational triggers, particularly in high-frequency categories such as fashion, beauty, and lifestyle products (Iftitah et al. (2023)). This shift indicates that online shopping is no longer driven solely by utilitarian needs; instead, experiential and entertainment-oriented aspects have become integral to digital consumption.

In this context, digital convenience is often positioned as a central determinant of

consumer engagement and purchasing behavior. Digital convenience refers to the perceived ease, speed, and reduced effort experienced throughout the online shopping process, including accessing the platform, searching for products, evaluating information, completing transactions, and obtaining after-sales support (Syamilah et al., 2025). Digital convenience encompasses not only the technical speed of applications or the availability of payment features, but also the ease with which consumers can access, search for, evaluate products, make transactions, and obtain after-sales service. When consumers find the digital shopping process easy and with minimal obstacles, the time and effort required to interact with the platform are reduced, making them more likely to explore products and more susceptible to stimuli that trigger spontaneous purchases. Hernita et al. (2022) placing convenience (ease of access and transactions) as an important predictor of impulse buying among users of applications like Shopee, where promotional features and ease of payment play a significant role in triggering impulsive purchases. Nevertheless, the empirical relationship between digital convenience and impulsive buying is not always straightforward. While convenience can facilitate purchasing, it may not necessarily create the psychological impulse that drives consumers toward unplanned decisions. This indicates that the relationship may depend on internal mechanisms through which convenience is translated into behavioral outcomes.

This inconsistency highlights a critical research gap. Existing literature tends to examine impulsive buying either from a cognitive perspective, such as perceived usefulness derived from the Technology Acceptance Model (TAM), or from an affective perspective, such as hedonic motivation and emotional enjoyment. Studies rarely integrate both mechanisms within a single explanatory framework, particularly in the context of Indonesian e-wallet users. As a result, how digital convenience is translated into impulsive

buying behavior through simultaneous cognitive and affective pathways remains underexplored.

Two mechanisms are especially relevant: perceived usefulness (cognitive pathway) and hedonic motivation (affective pathway). From a cognitive perspective, perceived usefulness, rooted in the Technology Acceptance Model (TAM), reflects users' belief that using a digital platform enhances efficiency and performance, such as saving time, simplifying tasks, and improving decision quality (Davis, 1989). When consumers perceive a platform as useful, they tend to use it more intensively and repeatedly. Higher usage intensity increases exposure to promotional stimuli and product displays, thereby raising the probability of impulsive purchasing opportunities (Rahmawati et al., 2025). In this sense, digital convenience may strengthen perceived usefulness by reducing effort and friction, and usefulness may then shape consumer engagement patterns that indirectly lead to impulsive buying.

From an affective perspective, hedonic motivation represents the degree of pleasure, enjoyment, excitement, and entertainment consumers experience during shopping. Digital platforms increasingly provide features that enhance hedonic value such as interactive interfaces, gamification, aesthetic product presentation, and entertaining promotional content making shopping not only efficient but also emotionally rewarding. Empirical research on Indonesian marketplace users consistently demonstrates that hedonic motivation is strongly associated with impulsive buying tendencies (Natalie et al., 2022). This suggests that even when consumers recognize functional benefits, spontaneous purchases may be more strongly triggered by emotional gratification, enjoyment, and the feeling of "reward" experienced during the shopping process. Research conducted by Refiyahya & Yulinda (2025) found that factors such as customer experience, hedonic shopping value, sales promotions, and payment

features including paylater/digital payment have a significant effect on impulse buying, both directly and thru mediating variables such as positive emotions or perceived benefits. The coexistence of these mechanisms suggests that impulsive buying may not be driven directly by convenience itself, but rather by how convenience is cognitively interpreted and emotionally experienced.

Nevertheless, the literature still indicates a research gap in simultaneously testing both mediation pathways (cognitive and affective) within a single integrated model in the Indonesian market. Many studies focus on a single path, for example, only hedonic motivation or only aspects of TAM, so a holistic understanding of how convenience translates into impulsive behavior thru perceived usefulness and hedonic motivation is still limited.

This study aims to examine the effect of digital convenience on impulsive buying behavior among Indonesian e-wallet users by incorporating perceived usefulness and hedonic motivation as mediating variables. Specifically, the study seeks to: (1) examine whether digital convenience directly influences impulsive buying behavior; (2) assess the mediating role of perceived usefulness in explaining this relationship; and (3) assess the mediating role of hedonic motivation in explaining this relationship. By testing both cognitive and affective mechanisms within an integrated model, this research is expected to enrich the digital consumer behavior literature and provide practical insights for platform managers and marketers in designing user experiences that balance functional convenience with responsible engagement strategies in the Indonesian e-commerce ecosystem.

2. Literature Review

2.1 Digital Convenience

Digital convenience is an evolution of the traditional concept of service convenience, which now needs to be redefined to incorporate digital characteristics and technology-based

shopping experiences. The development of e-retailing allows consumers to feel close to retailers without needing physical proximity, and the online shopping experience is becoming increasingly integrated with elements of offline shopping (Craig et al., 2020). In this context, website or application design no longer serves merely as a digital storefront, but becomes a core service component, replacing the absence of direct interaction with service staff. (Acquila-Natalie & Iglesias-Pradas, 2020).

Research shows that consumers tend to assess the quality of retailers and products based on the design, appearance, and ease of use of digital platforms. A well-designed website can enhance the user's flow experience, (Mohammadi & Dickson, 2020), increasing satisfaction, and creating a significant competitive advantage in the digital market (Kalia & Paul, 2021). Therefore, in a multichannel environment, retailers must ensure their web portals or applications have a high level of user-friendliness and support efficient navigation, including ease of search, page loading speed, and simplicity of the transaction process (Agnihotri, 2019)

Additionally, accurate, complete, and easily accessible information is an essential element of digital convenience. High-quality information and easy-to-use online services have proven to be drivers of consumer value in hybrid service systems (hybrid commerce) that combine online and offline channels. This explains why digital platforms must meet consumer needs regarding ease of use, such as website aesthetics, the quality of product descriptions, the clarity of stock availability, and even augmented reality features that help evaluate products virtually. (Vyt et al., 2022).

2.2 Perceive Usefulness

According to Devina in Suryano et al. (2021) perceived usefulness is a measure of how much using a technology is believed to bring benefits to each individual who uses it. Consumers can perceive usefulness when

the adopted technology can be used anywhere and anytime.

According to Davis in Ali et al. (2022), perceived usefulness is defined as perceived ease of use, referring to the extent to which a person believes that using a particular system will be free of effort. Perceived ease of use is measured by: a) My interaction with the system is clear and understandable; b) interacting with the system does not require much mental effort from me; c) I feel the system is easy to use; and d) I find it easy to get the system to do what I want.

2.3 Hedonic Motivation

Hedonic motivation describes the pleasure, enthusiasm, or entertainment a person experiences when using technology. This drive stems from an internal need to have a pleasant experience while interacting with digital systems. Factors of pleasure, joy, and entertainment make individuals more interested in using a technology, making hedonic motivation one of the elements that can influence a person's decision to adopt it. Based on this understanding, the researcher formulated the hypothesis that hedonic motivation plays a role in driving individuals' interest in using technology (Permana & Parasari, 2019). Meanwhile, according to Prakarsa & Nursyanti (2025), hedonic motivation refers to a person's experience in using mobile e-marketplace applications, specifically their level of pleasure with the technology and information they have used, which makes them want to use the mobile e-marketplace application repeatedly.

2.4 Impulsive Buying

Stern (1962) stated that impulse buying is an act of purchasing made by consumers without prior planning, resulting in sudden decisions without careful consideration. This behavior typically arises spontaneously and evokes specific emotional sensations, where the rapid decision-making process prevents consumers from considering other information or alternatives (Indriawan &

Santoso, 2023). Thus, impulsive buying can be understood as the behavior of buying spontaneously without prior planning or in-depth evaluation.

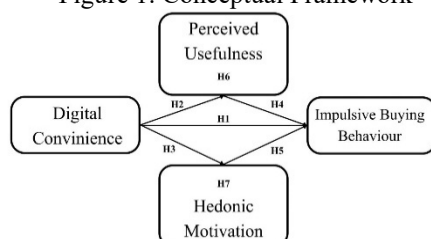
Rock and Hock (in Indriawan & Santoso, 2023) explain that impulsive buying behavior can be measured through several indicators, namely spontaneity, lack of self-control, psychological conflict, non-cognitive evaluation, and disregard for the consequences of the purchasing decision. On the other hand, the development of technology and modern payment systems such as credit cards and debit cards encourages consumers, especially young people, to become increasingly consumerist, hedonistic, and prone to impulsive purchases.

2.5 Conceptual Framework and Hypotheses Development

This study proposes a conceptual framework that explains the relationship between Digital Convenience and Impulsive Buying Behavior through both cognitive and affective mechanisms. Digital Convenience is posited as an antecedent that enhances consumers' perceptions of usefulness and emotional enjoyment when using e-wallet platforms.

From a cognitive perspective, Digital Convenience increases Perceived Usefulness, as users perceive the platform as efficient, time-saving, and practical. Increased perceived usefulness intensifies platform engagement, which in turn elevates exposure to impulsive purchase triggers. From an affective perspective, Digital Convenience enhances Hedonic Motivation, creating pleasurable and enjoyable shopping experiences that stimulate spontaneous purchasing decisions.

Figure 1. Conceptual Framework



Source: Developed for this study (2026)

Based on this framework (figure 1), the following hypotheses are proposed:

H1: Digital Convenience has a positive effect on Impulsive Buying Behavior.

H2: Digital Convenience has a positive effect on Perceived Usefulness.

H3: Digital Convenience has a positive effect on Hedonic Motivation.

H4: Perceived Usefulness has a positive effect on Impulsive Buying Behavior.

H5: Hedonic Motivation has a positive effect on Impulsive Buying Behavior.

H6: Perceived Usefulness mediates the relationship between Digital Convenience and Impulsive Buying Behavior.

H7: Hedonic Motivation mediates the relationship between Digital Convenience and Impulsive Buying Behavior.

3. Research Method

This study uses a quantitative approach with an explanatory design, aiming to examine the relationship between Digital Convenience, Hedonic Motivation, and Perceived Usefulness and Impulsive Buying Behavior among e-wallet users in Indonesia. Data was collected through a Google Forms questionnaire, which began with three screening questions to ensure that respondents were active e-wallet users in the past three months and had experience with impulsive purchases. The sampling technique used purposive sampling, with respondent criteria being ≥ 18 years old and having made spontaneous transactions using an e-wallet. The questionnaire consists of four main sections: Digital Convenience (4 items), Hedonic Motivation (4 items), Perceived Usefulness (4 items), and Impulsive Buying Behavior (4 items), all of which are measured using a 1–5 Likert scale. The number of respondents meets the requirements for SEM-PLS analysis according to the recommendations of Hair et al. (2021).

Data analysis was conducted using SmartPLS 4, including evaluation of the outer model—convergent validity test (outer loading ≥ 0.70 , AVE ≥ 0.50), discriminant validity (HTMT), and reliability (Composite Reliability & Cronbach Alpha ≥ 0.70). Next, the inner model was tested using path coefficient values, R^2 , Q^2 , and bootstrapping to determine the significance of the relationships between variables, including testing the mediating effects of Perceived Usefulness and Hedonic Motivation on the influence of Digital Convenience on Impulsive Buying Behavior.

4. Results and Discussion

4.1 Results

Rather than emphasizing extensive technical output from SEM-PLS, this section focuses on interpreting key empirical findings to explain how digital convenience influences impulsive buying behavior among e-wallet users.

The respondent profile indicates that impulsive buying behavior is particularly prominent among Generation Z users, who dominate the sample (91.08%). Most respondents reported making impulsive purchases between three to five times per month, reflecting frequent spontaneous transactions facilitated by digital payment systems. This demographic pattern suggests that impulsive buying is closely embedded in the digital lifestyle of young consumers, who are highly familiar with mobile applications and digital promotions.

From a structural perspective, the results reveal an important insight: Digital Convenience does not directly influence Impulsive Buying Behavior. Although digital platforms successfully reduce transactional barriers, ease of use alone does not automatically trigger spontaneous purchases. This finding implies that convenience functions more as a supporting condition rather than a direct behavioral stimulus.

However, digital convenience strongly influences both mediating variables. The path coefficients show that Digital

Convenience significantly enhances Perceived Usefulness ($\beta = 0.827$) and Hedonic Motivation ($\beta = 0.731$). These results indicate that when users perceive digital platforms as easy, fast, and accessible, they not only recognize functional benefits but also experience greater enjoyment and emotional engagement.

4.1.1 Respondent Characteristics

The primary data obtained through questionnaires were then processed using SmartPLS software. Based on the 157 respondent data who completed the questionnaire, the following characteristics were obtained:

Table 1. Respondent Characteristic

Variabel	Category	(N)	(%)
Frequency of impulsive transactions via e-wallet per month	1–2 times	41	26.11
	3–5 times	56	35.67
	6–10 times	21	13.38
	>10 times	39	24.84
Age	Gen X	6	3.82
	Gen Y	8	5.10
	Gen Z	143	91.08
Gender	Male	58	36.94
	Female	99	63.06
Occupation	Student	115	75.16
	Bachelor of Economics	1	0.65
	Employee	17	11.11
	Farmer	1	0.65
	Entrepreneur	17	11.11
	Housewife	2	1.31
Online shopping expenditure per month via e-wallet	Rp 100.000–500.000	75	47.77
	Rp 500.000–1.000.000	46	29.30
	Rp 1.000.000–5.000.000	22	14.01
	> Rp 5.000.000	14	8.92

The respondent profile indicates that impulsive buying behavior via e-wallets is predominantly associated with young digital consumers. The sample is largely composed of Generation Z users (91.08%), with most respondents being students (75.16%),

reflecting a consumer segment that is highly familiar with mobile applications and digital payment systems. This demographic is typically more exposed to online promotions and interactive shopping features, making them particularly relevant for examining impulsive buying behavior in digital environments.

In terms of behavioral patterns, impulsive transactions are shown to be a recurring activity rather than an occasional occurrence. The majority of respondents reported making impulsive purchases three to five times per month (35.67%), followed by one to two times per month (26.11%) and more than ten times per month (24.84%). This frequency distribution suggests that impulsive buying is embedded in routine e-wallet usage, supported by seamless payment processes and continuous exposure to promotional stimuli.

From a financial perspective, most respondents reported moderate monthly online shopping expenditures, with nearly half spending between Rp100,000 and Rp500,000 (47.77%). However, a notable proportion of users reported higher spending levels, indicating that impulsive buying through e-wallets can extend beyond low-value purchases. Overall, these characteristics portray a digitally savvy, emotionally engaged consumer group, providing a suitable context for analyzing the mediating roles of perceived usefulness and hedonic motivation in impulsive buying behavior.

4.1.2 Structural Model Design (Inner Model)

The structural model in this study is developed to examine the causal relationships among Digital Convenience, Hedonic Motivation, Perceived Usefulness, and Impulsive Buying Behavior. Rather than emphasizing procedural aspects of SEM-PLS, this section focuses on assessing whether the measurement indicators adequately represent their respective latent constructs before interpreting the structural relationships.

The evaluation of the measurement model shows that all indicators exhibit strong associations with their corresponding constructs. Each item demonstrates an outer loading value exceeding the recommended threshold of 0.70, indicating that the indicators are reliable and valid in capturing the underlying dimensions of Digital Convenience, Hedonic Motivation, Perceived Usefulness, and Impulsive Buying Behavior. This result confirms that the constructs are well operationalized and suitable for further structural analysis.

The satisfactory outer loading values suggest that the measurement model provides a solid empirical foundation for testing the hypothesized relationships in the structural model. With reliable and valid indicators, the subsequent analysis of direct and indirect effects can be interpreted with confidence. The calculation results are shown in the following image:

Table 2. Outer Loading

Indikator	DC	HM	IB	PU
DC1	0.864	-	-	-
DC2	0.873	-	-	-
DC3	0.837	-	-	-
DC4	0.760	-	-	-
HM1	-	0.899	-	-
HM2	-	0.899	-	-
HM3	-	0.854	-	-
HM4	-	0.799	-	-
IB1	-	-	0.856	-
IB2	-	-	0.883	-
IB3	-	-	0.847	-
IB4	-	-	0.780	-
PU1	-	-	-	0.837
PU2	-	-	-	0.912
PU3	-	-	-	0.940
PU4	-	-	-	0.916

Based on the results presented in Table 2, all indicators across the four constructs meet the minimum outer loading criterion of 0.70. This confirms that each indicator contributes meaningfully to its latent variable and that the measurement model demonstrates adequate convergent validity. Consequently, all constructs are deemed appropriate for inclusion in the structural model analysis.

4.1.3 Uji Model Pengukuran (Outer Model)

Table 3. Results of Construct Validity and Reliability Test

	Cronbach's alpha	Composite reliability	Composite reliability	AVE
DC	0.854	0.859	0.902	0.697
HM	0.886	0.893	0.922	0.746
IB	0.863	0.867	0.907	0.710
PU	0.923	0.923	0.946	0.813

The evaluation of the measurement model aims to confirm that each construct in the study demonstrates sufficient reliability and validity before proceeding to the structural model analysis. This assessment focuses on internal consistency reliability and convergent validity to ensure that the indicators accurately represent their respective latent variables.

The results indicate that all constructs exhibit strong internal reliability. Cronbach's alpha values for Digital Convenience, Hedonic Motivation, Impulsive Buying Behavior, and Perceived Usefulness exceed the recommended threshold of 0.70, demonstrating consistent measurement across indicators. In addition, composite reliability values further confirm the stability and consistency of each construct.

Convergent validity is also well established, as all Average Variance Extracted (AVE) values are above 0.50. This suggests that each construct explains more than half of the variance of its indicators, indicating that the measurement items effectively capture the intended latent concepts. Overall, the results confirm that the measurement model is reliable and valid, providing a robust foundation for subsequent structural model testing.

4.1.4 Structural Model

Testing SEM using PLS tests the structural model using R-squared (R²) analysis of indirect effects, as well as path coefficient analysis.

a. R-Squared (R²)

Here are the R² values based on the output from the PLS software:

Table 4. R² Output

	R-Square	R-Square Adjusted
HM	0,534	0,531
IB	0,343	0,331
PU	0,684	0,682

The results indicate that Digital Convenience explains 53.4% of the variance in Hedonic Motivation, 68.4% of the variance in Perceived Usefulness, and 34.3% of the variance in Impulsive Buying Behavior. This suggests that the model is more effective in explaining psychological responses than predicting impulsive behavior directly.

b. Direct Effect Analysis (Path Coefficient)

The following are the results of the direct effect (path coefficient) based on the PLS software output.

Table 5. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Std. Dev	T Statistics	P Values
DC→ HM	0.731	0.730	0.055	13.308	0.000
DC→ IB	-0.085	-0.078	0.098	0.866	0.387
DC→ PU	0.827	0.827	0.039	21.438	0.000
HM→ IB	0.433	0.442	0.094	4.592	0.000
PU→ IB	0.270	0.259	0.130	2.078	0.038

The path coefficient analysis confirms that Digital Convenience significantly enhances both Hedonic Motivation and Perceived Usefulness. However, its direct effect on Impulsive Buying Behavior is not significant. Conversely, both mediating variables significantly influence impulsive buying, confirming their critical role in transmitting the effect of digital convenience to behavioral outcomes.

c. Analysis of Indirect Effects

The structural model evaluation aims to assess the explanatory power of the model and to examine both direct and indirect relationships among the constructs. The analysis focuses on how well Digital Convenience explains variations in Hedonic Motivation, Perceived Usefulness, and Impulsive Buying Behavior, as well as the mediating mechanisms underlying these relationships.

The R-square values indicate varying levels of explanatory strength across constructs. Hedonic Motivation shows a moderate level of explanation, while Perceived Usefulness exhibits a relatively strong explanatory power. In contrast, Impulsive Buying Behavior is explained to a lesser extent, suggesting that impulsive purchasing decisions are influenced by additional psychological or situational factors beyond those included in the current model.

Mediation analysis reveals that Digital Convenience influences Impulsive Buying Behavior indirectly through both Hedonic Motivation and Perceived Usefulness. Notably, the mediation effect through Hedonic Motivation is stronger, reinforcing the role of emotional engagement as the dominant pathway through which convenience translates into impulsive purchasing. Direct effect analysis further confirms that Digital Convenience does not directly stimulate impulsive buying; instead, its influence becomes meaningful only when internalized through cognitive and affective mechanisms.

Table 6. Specific Indirect Effects

Jalur Mediasi	Original Sample (O)	Sample Mean (M)	Std. Dev	T Statistic	P Value
DC→ HM→ IB	0.317	0.324	0.077	4.138	0.000
DC→ PU→ IB	0.223	0.214	0.107	2.087	0.037

The mediation results demonstrate that both Hedonic Motivation and Perceived Usefulness significantly mediate the

relationship between Digital Convenience and Impulsive Buying Behavior. The stronger indirect effect through Hedonic Motivation highlights the dominant role of emotional enjoyment in triggering impulsive purchases.

4.2 Discussion

The findings of this study demonstrate that Digital Convenience does not directly influence Impulsive Buying Behavior, indicating that convenience alone is insufficient to trigger spontaneous purchases (Dhewayanti, 2024). This result supports prior research suggesting that reduced transaction friction does not necessarily generate impulsive responses unless accompanied by psychological stimulation. This finding suggests that while digital convenience reduces transactional friction, it does not automatically generate impulsive responses unless it is internalized through consumers' psychological processes. In other words, convenience functions as an enabling condition rather than a direct behavioral trigger.

Digital Convenience significantly enhances both Hedonic Motivation and Perceived Usefulness, confirming its dual role in shaping cognitive and affective evaluations. Ease of navigation, fast transactions, and accessibility improve perceived efficiency while simultaneously increasing enjoyment and emotional comfort. This aligns with Dirin and Laine, (2023), who argue that well-designed digital interfaces enhance both functional value and experiential engagement.

The findings demonstrate that Digital Convenience significantly enhances both Hedonic Motivation and Perceived Usefulness, confirming its dual role in shaping cognitive and affective evaluations of digital shopping experiences. Ease of navigation, transaction speed, and accessibility not only improve functional efficiency but also contribute to users' emotional comfort and enjoyment. This aligns with prior studies suggesting that digital convenience increases users' sense of

control and pleasure, which subsequently influences their behavioral responses in online environments (Zhang, et al., 2024).

A key contribution of this study lies in identifying Hedonic Motivation as the stronger mediating mechanism between Digital Convenience and Impulsive Buying Behavior. This result indicates that impulsive buying among e-wallet users is predominantly driven by emotional gratification rather than purely rational considerations. When digital platforms provide enjoyable, entertaining, and stimulating shopping experiences, users are more likely to experience affective arousal that leads to unplanned purchasing decisions. This finding strongly supports hedonic consumption theory, which emphasizes that impulsive behavior is primarily rooted in emotional impulses, pleasure-seeking tendencies, and experiential value rather than deliberate cognitive evaluation (Ciocodeică et al., 2025).

In contrast, Perceived Usefulness also mediates the relationship between Digital Convenience and Impulsive Buying, albeit with a relatively weaker influence. This suggests that perceptions of efficiency, time-saving, and practicality play a supportive role in encouraging impulsive purchases by increasing usage intensity and exposure to purchasing stimuli. However, cognitive evaluations of usefulness alone appear insufficient to override self-control mechanisms unless accompanied by emotional engagement. This reinforces the notion that impulsive buying in digital contexts is less about rational assessment and more about affective experience (Amelia, et al., 2025).

The stronger role of Hedonic Motivation in this study is particularly relevant within the Indonesian e-wallet context, where digital payment applications are increasingly integrated into lifestyle consumption and entertainment-oriented shopping platforms. Features such as gamified promotions, visually appealing interfaces, instant rewards, and seamless

checkout systems create emotionally stimulating environments that heighten consumers' susceptibility to impulsive purchases. Thus, the findings suggest that emotional engagement serves as the primary pathway through which digital convenience translates into impulsive buying behavior (Shukun & Loang, 2024).

Although Perceived Usefulness also mediates the relationship, its influence is comparatively weaker. This suggests that while efficiency and practicality increase usage intensity, they do not independently override self-control mechanisms unless paired with emotional stimulation. Similar conclusions were reported by Yan, et al., (2024) who found that perceived usefulness supports continued usage rather than impulsive behavior. This study underscores that impulsive buying in e-wallet usage is best understood as the outcome of an interaction between functional convenience and emotional experience. Digital platforms that successfully combine efficiency with hedonic value are more effective in stimulating spontaneous purchasing behavior. These findings extend existing literature by empirically demonstrating that affective mechanisms, particularly hedonic motivation, play a more decisive role than cognitive mechanisms in mediating the influence of digital convenience on impulsive buying behavior.

Beyond theoretical contributions, these findings carry important managerial and practical implications (Setkute & Dibb, 2025). The absence of a direct effect of digital convenience on impulsive buying indicates that platform providers should not rely solely on technical efficiency to stimulate spontaneous purchases. Instead, emotional engagement through hedonic design elements such as gamification, interactive visuals, and reward-based promotions should be prioritized, as hedonic motivation emerges as the dominant mediating mechanism. At the same time, perceived usefulness should be strengthened through transparent information, decision-support features, and reliable post-purchase

services to maintain usage intensity. Given the dominance of young users in the sample, ethical and responsible platform design such as spending reminders and customizable notifications also becomes essential to balance commercial objectives with consumer well-being.

5. Conclusion

This study concludes that Digital Convenience does not have a direct impact on Impulsive Buying Behavior, but it has a significant indirect impact thru Hedonic Motivation and Perceived Usefulness. Digital convenience has been proven to increase enjoyment (HM) and perceived usefulness (PU), both of which subsequently drive impulsive purchase behavior among e-wallet users. Hedonic motivation is the strongest mediator, indicating that the emotional aspect is more dominant in triggering spontaneous purchases than the perception of usefulness.

Despite its contributions, this study has several limitations that open avenues for future research. Future studies may incorporate additional psychological variables such as self-control, financial literacy, or impulsive personality traits to better explain individual differences in impulsive buying behavior. Longitudinal or experimental research designs are also recommended to examine behavioral changes over time and to establish stronger causal relationships. Moreover, comparative studies across different generational groups or cultural contexts could provide deeper insights into whether the dominance of hedonic motivation observed in this study is consistent across consumer segments. Exploring platform-specific features such as paylater services or loyalty programs may further enrich the understanding of impulsive buying behavior in digital payment ecosystems.

REFERENCES

- Acquila-Natalie, E., & Iglesias-Pradas, S. (2020). How to measure quality in multi-channel retailing and not die trying. *Journal of Business Research*, *109*, 38–48. <https://doi.org/10.1016/j.jbusres.2019.10.041>
- Agnihotri, A. (2019). Can brick-and-mortar retailers successfully become multichannel retailers? *Journal of Marketing Channels*, *22*, 37–41. <https://doi.org/10.1080/1046669X.2015.978702>
- Ali, H., Hamdan, H., & Mahaputra, M. R. (2022). Faktor eksternal perceived ease of use dan perceived usefulness pada aplikasi belanja online: Adopsi technology acceptance model. *JIM: Jurnal Ilmu Multidisiplin*, *1*(3), 587–604. <https://doi.org/10.38035/jim.v1i3>
- Amelia, R., Yafiz, M., & Kamilah, K. (2025). Emotional triggers and self-control in digital consumption within Islamic communities. *Journal of Social Commerce*, *5*(3), 389–405. <https://doi.org/10.56209/jommerce.v5i3.175>
- Ciocodeică, D. F., Chivu, R. G., Popa, I. C., Mihălcescu, H., & Barghier, I. (2025). Hedonic and impulsive consumer behavior stimulated by social media: Implications for sustainable fashion marketing. *Sustainability*, *17*(11), 5198. <https://doi.org/10.3390/su17115198>
- Craig, S. G., Hoang, E. C., & Kohlhase, J. E. (2020). Does closeness in virtual space complement urban space? *Socio-Economic Planning Sciences*, *58*, 22–29. <https://doi.org/10.1016/j.seps.2016.11.002>

- Dhewayanti, E. K. (2024). Online impulsive buying behavior (OIBB) influenced by hedonism, resource availability, and shopping convenience moderated by the ease of using digital payment methods. *EKOMBIS Review: Jurnal Ilmiah Ekonomi dan Bisnis*, 12(1), 1663–1678. <https://doi.org/10.37676/ekombis.v12i1.5199>
- Dirin, A., & Laine, T. H. (2023). The influence of virtual character design on emotional engagement in immersive virtual reality: The case of feelings of being. *Electronics*, 12(10), 2321. <https://doi.org/10.3390/electronics12102321>
- Hernita, N., Istiono, D., & Nur, L. Z. (2022). Hedonic shopping motivation and sales promotion culture on impulsive buying Shopee e-commerce users. *Titian: Jurnal Humaniora*, 6(2). <https://doi.org/10.22437/titian.v6i2.21597>
- Iftitah, N., Hidajat, W., & Widiartanto. (2023). Pengaruh hedonic shopping motivation dan promotion. *Jurnal Ilmu Administrasi Bisnis*, 12(2), 582–592.
- Natalie, W., Anggraini, D., & Supriyanto, S. (2022). Pengaruh hedonic shopping motivation dan shopping lifestyle terhadap e-impulse buying pada marketplace Shopee. *JUMANAGE: Jurnal Ilmiah Manajemen dan Kewirausahaan*, 3(2), 504–511. <https://doi.org/10.33998/jumanage.2025.4.1.1713>
- Permana, G. P. L., & Parasari, A. A. A. I. (2019). Pengaruh hedonic motivation, social influence, dan perceived enjoyment terhadap penggunaan marketplace pada UMKM di Bali. *Jurnal Ilmiah Manajemen dan Bisnis*, 4(1), 90–102.
- Prakarsa, G., & Nursyanti, R. (2025). Development of UTAUT model with hedonic motivation to measure the adoption of e-marketplace mobile application in Indonesia. *Sainteks: Jurnal Sains dan Teknik*, 7(1), 160–172.
- Refiyahya, A. H., & Yulinda, A. T. (2025). Pengaruh customer experience dan hedonic shopping value terhadap impulsive buying pada aplikasi Shopee. *Jurnal Entrepreneur dan Manajemen Sains*, 6(2), 581–596. <https://doi.org/10.36085/jems.v6i2.8343>
- Setkute, J., & Dibb, S. (2025). From theory to practice: Practical implications as a translational bridge between research relevance and impact. *Industrial Marketing Management*, 125, 131–149. <https://doi.org/10.1016/j.indmarman.2025.02.003>
- Shukun, L., & Loang, O. K. (2024). The influence of electronic word of mouth, user-generated content, and social media engagement on impulsive purchasing behaviour: The moderating role of hedonic motivation. *International Journal of Business and Technology Management*, 6(2), 242–256.
- Suryano, D., Ermansyah, & Sukri, S. A. (2021). Pengaruh perceived ease of use, perceived usefulness, dan trust terhadap kepuasan pelanggan Gojek. *IJBEM: Indonesian Journal of Business Economics and Management*, 1, 11–19.
- Syamilah, F., Sadat, A. M., & Berutu, M. B. (2025). The influence of perceived usefulness, perceived ease of use, and perceived value on intention to use e-commerce. *Jurnal Riset Manajemen Sains Indonesia*, 16(2), 88–99. <https://doi.org/10.21009/JRMSI.016.2.7>
- Trade.gov. (2024). *Indonesia – eCommerce (country commercial guide)*. U.S. International Trade Administration.

- Vyt, D., Jara, M., Mevel, O., & Morvan, T. (2022). The impact of convenience in a click and collect retail setting: A consumer-based approach. *International Journal of Production Economics*, 248, 108491. <https://doi.org/10.1016/j.ijpe.2022.108491>
- Yan, S., Eng, L. G., & Seong, L. C. (2024). Influencing factors of continuous intention to use e-learning system of undergraduates in Guangxi, China. *SAGE Open*, 14(4), 21582440241305231. <https://doi.org/10.1177/21582440241305231>
- Zhang, J. H., Koivumäki, T., & Chalmers, D. (2024). Privacy vs. convenience: Understanding intention–behavior divergence post-GDPR. *Computers in Human Behavior*, 160, 108382. <https://doi.org/10.1016/j.chb.2024.108382>