PERFORMANCE
Jurnal Personalia, Financial, Operasional, Marketing dan Sistem Informasi

Volume 33, Number 2, 2026, 86-98

Cash to Cards: Lifestyle on Impulsive Buying in Former Banyumas Residency

Herna Rizaldi[1]*, Musfirah Majid[2], Teguh Purwanto[3]
[1,2,3]Universitas Muhammadiyah Pekajangan Pekalongan, Indonesia
*Email corresponding author: herna.rizaldi@live.com

Received 01/04/2026 Revised 17/07/2026 Published 13/08/2026

Abstract

This study aims to examine the mediating role of credit card usage in the relationship between hedonic motivation and promotional programs on impulse buying behavior retail consumers. A quantitative approach, research was conducted in former Banyumas residency, including Banyumas, Banjarnegara, Purbalingga, and Cilacap involving a sample of 92 credit card users selected through purposive random sampling. Data analysis using the Partial Least Squares (PLS) method. Findings reveal that hedonic motivation does not significantly influence impulsive buying behavior. Promotional programs exert a positive and significant impact on impulsive purchasing. Furthermore, both hedonic motivation and promotional programs were found to have a positive and significant effect on credit card usage. Credit card usage, in turn, demonstrates a positive and significant effect on impulsive buying. Credit card usage fully mediates the relationship between hedonic motivation and impulsive buying, and serves as a partial mediator in the relationship between promotional programs and impulsive buying.

Keywords: *Impulsive buying, Hedonic motivation, Promotion, Credit card, Lifestyle*

INTRODUCTION

Technological developments have shifted paper-based payment systems toward cards and electronic instruments, including credit cards. Credit cards are one of the most popular payment methods globally, including in Indonesia. This non-cash payment system is favored for its convenience and flexibility. Research by Jiang (2022) shows that mobile and electronic forms of payment tend to increase consumers' spending amounts compared to cash, largely because the psychological "pain of paying" is reduced when payment is deferred or non-physical.

Credit cards have special appeal to the public because of the many benefits of using them (Arslan, 2015). This appeal often arises from lifestyle factors, especially hedonistic motivation. For instance, a systematic review by Kusmalinda (2025) found that modern lifestyle and hedonic motivations significantly drive the use of credit cards particularly among younger consumers. When people do not have a particular amount of cash, they can still make purchases,deferring payment until the next billing cycle or using installments. Furthermore, promotional programs offered to credit card users also encourage impulsive purchases, thereby boosting the economy through increased number and value of transactions (Patrikha et al., 2023).

Table 1. Credit Cards in Indonesia

Year	Number of Credit Cards	Number of Transaction	Transaction Value (in millions of Rupiah)
2021	16.513.623	281.901.462	244.515.984
2022	17.198.882	342.766.089	323.601.611
2023	17.727.481	393.620.095	405.330.075
2024	18.549.686	459.984.248	436.264.172

Source: *Asosiasi Kartu Kredit Indonesia (AKI), https://www.akki.or.id/ accessed on 28 April 2025*

Based on data from the Indonesian Credit Card Association, which is shown in Table 1 above, it can be seen that the number of credit cards in circulation in 2024 increased from the previous year to Similarly, the number of credit card transactions includes the value of credit card transactions, which also increased from the previous year. This shows an increase in credit card ownership or numbers in Indonesia as a non-cash payment method, followed by the number of transactions and transaction values, making it interesting to investigate the relationship with consumer transaction and purchasing behavior.

Our recent study Rizaldi (2022) found that price strongly influences purchase interest, providing a basis for examining impulsive buying. This research is important for understanding factors driving impulsive purchases, particularly through credit card payment strategies. Impulsive buying remains a significant phenomenon (Graa et al., 2014), influenced by hedonistic motivation (Cantikasari & Basiya, 2022; Mamuaya & Pandowo, 2018) and promotional programs (Hajjat, 2021; Rolando, 2025; Rotinsulu, E. A. S., Kindangen, P., & Gunawan, 2025; Semuel, H., Kosasih, A. V., & Novia, 2007; Vishnu, P., & Raheem, 2013). The novelty of this study links hedonistic motivation, promotional programs, and impulsive purchasing within digital cashless credit card payments, identifying consumer behavior patterns in purchasing and cashless transactions during the digital era while providing evaluations and recommendations for credit card service providers to maximize transaction numbers and values effectively overall.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

According to the Stimulus Organism Response (SOR) Theory developed by Mehrabian & Russell (1974) external stimuli (stimulus) influence the cognitive and emotional state of an individual (organism) which then results in a behavioral response (response). In the context of consumer behavior, promotional programs and credit card usage can act as stimuli, hedonic motivation as an organism, and impulsive buying as a consumer behavioral response (Hochreiter et al., 2023).

Hedonic Motivation (HM)

Hedonic motivation is a shopping drive emphasizing pleasure, fantasy, emotion, and sensory experiences (Arnold & Reynolds, 2003). Under Stimulus Organism Response Theory, it strengthens impulsive buying tendencies. Hedonic motivation significantly influences impulsive purchasing (Khair et al., 2023), pleasure-seeking behavior (Ramadhan & Simanjuntak, 2018) and emotional satisfaction in consumption (Lee et al., 2022). Hedonic motivation trigger impulsive buying through emotions (Cantikasari & Basiya, 2022) yet lacks influence (Bandyopadhyay et al., 2021; Iyer et al., 2020; Sari & Hermawati, 2020; Silva, 2023), moderated by self-control and cognitive evaluation (Nyrhinen et al., 2024). Therefore, the following hypothesis can be proposed:
H_1: Hedonic motivation has no effect on impulsive buying.

Promotion Program (PP)

Promotional programs are short-term incentives designed to influence consumer behavior and encourage purchases directly (Wierenga & Soethoudt, 2010). According to Stimulus Organism Response Theory, promotions act as external stimuli triggering impulse purchases. Discounts, coupons, and loyalty programs increase purchasing decisions (Kvirikashvili, 2023), while sales promotions encourage impulsive buying through positive emotions Aini and Yuana (2023), Denia et al. (2023), Fernanda (2019), Mandolfo et al. (2022) Mulyana and N.I (2020), Nguyen et al. (2024), and Wisesa and Ardani (2022) consistently found promotional programs increase impulsive buying through emotional stimulation, perceived value, and promotions including flash sales. Based on these findings, the next hypothesis is:
H_2: Promotional programs have a positive effect on impulsive buying.

Credit Card Use (CC)

Credit card usage is consumer behavior in using credit cards as a means of payment to purchase goods or services with delayed payment facilities (Sriram K.V et al., 2023). According to the Stimulus-Organism-Response (SOR) Theory, transaction convenience increases impulse buying. Credit cards provide deferred payment and installment credit (Koulayev et al., 2016; Park & Davis Burns, 2005; Zohora et al., 2024). Hedonic motivation positively influences credit card use (Dewi & Aksari, 2019; Zigari et al., 2023). It encourages shopping pleasure

through flexible transactions (Gawior et al., 2022), fulfills hedonic consumption needs (Kathuria & Bakshi, 2024) and supports spontaneous preferences (Karim & Tajibu, 2021). Therefore, we can propose:
H_3: Hedonic motivation have a positive effect on credit card use.

Research by Akbar et al. (2019) shows promotional programs positively affect credit card use. Incentives, rewards, digital promotions increase adoption recommendations (Song et al., 2019). Hamill et al. (2025), Rahardja (2023), and Risti et al. (2017) support these findings. Hence, the hypothesis is:
H_4: Promotional programs have a positive effect on credit card use.

Impulse Buying (IB)

Impulse buying is spontaneous, unplanned purchasing triggered by emotional and social stimuli (Verhagen & van Dolen, 2011). Stimulus Organism Response Theory explains behavioral responses after internal stimulus processing. Modern digital consumers and cashless payments increase impulse buying (Lee et al., 2022). Goyal (2024) confirms this relationship through consumer behavior evidence. Cakraningrat (2022) found promotional programs positively impact impulsive buying. Singh et al. (2021) showed credit card use encourages impulsive buying (Djamhari et al., 2024; Fitri & Millanyani, 2023; Halim et al., 2021; Ningsih & Nandya Oktora Panasea, 2023; Vieira et al, 2021). Therefore, the next hypothesis is:
H_5: Credit card use have a positive effect on impulsive buying.

There is limited literature on the mediating role of credit card use between hedonic motivation, promotional programs, and impulsive buying. Based on earlier studies by (Akbar et al., 2019; Dewi & Aksari, 2019; Cakraningrat, 2022; Risti et al., 2017; Singh et al., 2021; Zigari et al., 2023), the following hypotheses are suggested:
H_6: Credit card use mediates the relationship between hedonic motivation and impulsive buying.
H_7: Credit card use mediates the relationship between promotional programs and impulsive buying.

RESEARCH METHOD

This study is quantitative research to test and determine the causal relationship between variables, including to determine the role of mediating variables (Hofmann et al., 2020). Data was collected through a survey distributed via an electronic questionnaire using purposive random sampling with respondent criteria including owning and using a credit card for transactions, actively shopping both offline and online, and following promotional programs organized by credit card providers. Data collection for this study conducted from 1st to 20th July 2025. This study was conducted in the former Banyumas residency, which includes Banyumas, Banjarnegara, Purbalingga, and Cilacap. Modern consumers increasingly adapt to digital technology, preferring non-cash payments such as credit cards and digital applications (Faraz & Anjum, 2025). In Banyumas, electronic payment penetration has grown significantly alongside digital infrastructure and smartphone adoption among consumers consistently (Mir & Wani, 2025). The sample size was determined based on parameter estimation calculations (Hair et al, 2010) with four times the number of parameters.

$$\textit{number of parameters} = \Sigma \textit{ indicators} + \Sigma \textit{ path coefficients} \text{..ie (1)}$$

In this study, there are 16 indicators and 7 path coefficients, resulting in a total of 23 parameters. Based on these criteria, the minimum sample size required for this study is:

$$\begin{aligned}\textit{sample size} &= (\Sigma \textit{ indicators} + \Sigma \textit{ path coefficients}) \times 4 \text{...ie (2)}\\ &= (16 + 7) \times 4 = 92\end{aligned}$$

Respondents' answers were expressed on a 7-point Likert scale. The data collected from respondents' answers was processed using SmartPLS 4.1.1.5 software. Indicators for each variable are as follows, Hedonic Motivation includes adventure shopping, gratification shopping, value shopping, and idea shopping (Horváth &

Adıgüzel, 2018); Promotion programs include discount programs, cashback programs, limited time promotions, coupons or time vouchers (Azis et al., 2022); Credit Card Usage includes ease of transactions, purchase flexibility, frequency of credit card usage, preference for credit card payments (Prasetio & Muchnita, 2022) Impulse buying includes spontaneous purchase, immediate purchase decision, emotional purchase, unplanned purchase (Khair et al., 2023). Descriptive analysis described respondent characteristics and questionnaire response distributions through tabulated frequencies and percentages. Quantitative analysis employed Partial Least Square–Structural Equation Modeling (PLS-SEM), recommended for handling non-normally distributed data without transformation and accommodating relatively small samples (Memon et al., 2021; Purwanto, A., & Sudargini, 2021; Sarstedt et al., 2014) At the model evaluation stage, the measurement criteria used include convergent validity with a loading factor value > 0.7 or > 0.5 or > 0.4. Discriminant validity by looking at the cross loading value, while the reliability test is measured using composite reliability and Cronbach's alpha > 0.7 (Musyaffi et al., 2022). In the structural model evaluation stage, the model is evaluated using R2 (R-Square) with criteria of 0.67 meaning a strong model, 0.33 meaning a moderate model, and 0.19 meaning a weak model (Wang et al., 2024), f-Square with criteria of 0.02 meaning a small effect, 0.15 meaning a moderate effect, and 0.35 meaning a large effect (Sarstedt et al., 2022) path coefficient, significance test (t-statistics) the relationship between variables is considered significant if the t-statistics value is greater than the t-table and the p-value does not exceed 0.05 (Sarstedt et al., 2022).

Hypothesis testing uses t-statistics, t-table, and p-value at 5% (0.05) significance. Mediation compares direct and indirect effects: full if only indirect is significant, partial if both are significant, none if only direct is significant after statistical results are obtained first.

RESULT AND DISCUSSION

The identity characteristics of the 92 respondents, based on the collected responses, can be summarized as follows:

Table 2. Region of Respondents

Region of Respondent	Frequency	Percentage
Banyumas	31	34%
Banjarnegara	17	18%
Purbalingga	23	25%
Cilacap	21	23%
Total	92	100%

Source: *Primary data (processed)*

Based on the data listed in Table 2, it can be seen that respondents are spread across each region in varying numbers, with the highest number being in Banyumas at 34 percent. This data is used to see the percentage distribution of respondents in the Banyumas region.

Table 3. Age of Respondents

Age of Respondent	Frequency	Percentage
≤ 20 years old	6	6%
21 years old - 30 years old	8	9%
31 years old - 40 years old	32	35%
41 years old - 50 years old	36	39%
> 50 years old	10	11%
Total	92	100%

Source: *Primary data (processed)*

Based on the data listed in Table 3, it can be seen that the largest number of respondents were in the 41 years old to 51 years old range, accounting for 39 percent. This data is used to see differences in behavior in purchasing activities in each respondent's age range. Most of the respondents in this study were aged 41 years old - 50 years old, this is because the majority of credit card holders are in the established age group.

Table 4. Respondents Occupation

Respondent Occupation	Frequency	Percentage
Student	5	5%
Private Employees	11	12%
Government Employess	29	32%
Businessman	40	43%
Other	7	8%
Total	92	100%

Source: *Primary data (processed)*

Based on the data listed in Table 4, it can be seen that the respondents in this study who use credit cards are people with professions as businessmen, amounting to 43 percent. This data is used to see differences in purchasing behavior and credit card use for each respondent based on their profession. Most of the respondents in this study were businessmen, this is because most businessmen use credit cards as a means of payment.

Table 5. Average Respondents Income

Income	Frequency	Percentage
≤ IDR3,000,000	2	2%
IDR3,000,001 - IDR9,000,000	6	7%
IDR9,000,001 - IDR15,000,000	10	11%
IDR15,000,001 - IDR21,000,000	31	34%
IDR21,000,001 - IDR27,000,000	26	28%
> IDR27,000,000	17	18%
Total	92	100%

Source: *Primary data (processed)*

Based on the data shown in Table 5, it can be seen that the respondents in this study were dominated by those with incomes ranging from IDR15,000,001 to IDR21,000,000 amounting to 34 percent. This data is used to see differences in purchasing behavior and credit card use based on different income level ranges. Most of the respondents in this study had an income of more than IDR15,000,000 because credit card users are more identified with the middle to upper income group.

Table 6. Credit Card Provider

Provider	Frequency	Percentage
Visa Card	40	43%
Master Card	36	39%
JCB	10	11%
UnionPay	6	7%
Total	92	100%

Source: *Primary data (processed)*

PERFORMANCE
Jurnal Personalia, Financial, Operasional, Marketing dan Sistem Informasi

Volume 33, Number 2, 2026, 86-98

Based on the data shown in Table 6, it can be seen that the respondents in this study were dominated by credit card users with the Visa Card provider label, with a total of 43 percent. This data is used to see differences in respondents' shopping behavior by utilizing credit card facilities based on the type of card used. Visa Card and Master Card are the majority because they are the most widely available in Indonesia.

Table 7. Respondents Shopping Type

Shopping Type	Frequency	Percentage
Online	50	57%
Offline	42	43%
Total	92	100%

Source: *Primary data (processed)*

Based on the data available in Table 7, it can be seen that 57 percent of respondents in this study made transactions using their credit cards through online shopping channels. This data is used to see differences in behavior in using credit cards for transactions both online and offline. This is related to the lifestyle of consumers who have started to switch to online shopping because it is considered more practical and saves time.

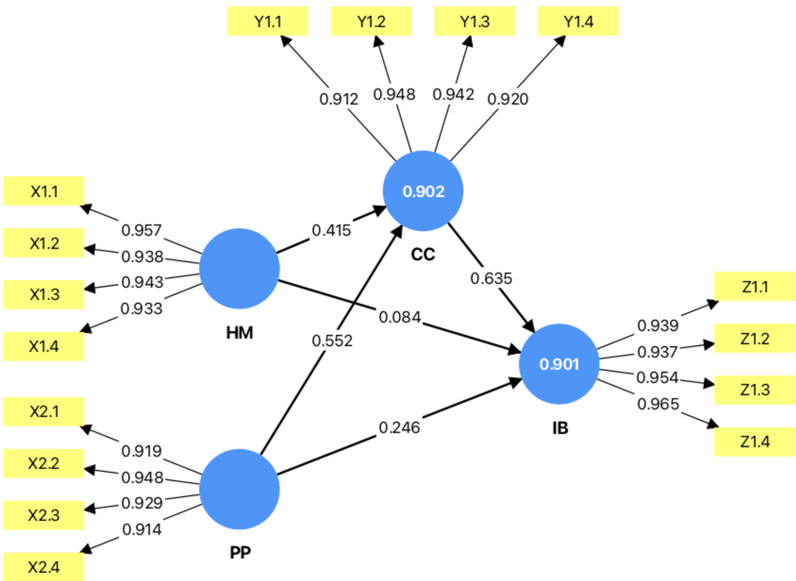

Figure 1. Research Model

Source: *Primary data (processed)*

Based on Figure 1, it can be seen that all indicators used to measure each variable have an outer loading value > 0.7, so they can all be declared valid.

Table 8. Cronbach's Alpha, Composite Reliability, and AVE

Variable	CA	CR	AVE
HM	0.958	0.958	0.888
PP	0.946	0.946	0.861
CC	0.948	0.949	0.866
IB	0.963	0.963	0.900

Source: *Primary data (processed)*

The criteria used in this research are that each variable is said to meet the validity requirements if it has a Cronbach's Alpha (CA) value > 0.7 Composite Reliability (CR) > 0.7 and an AVE value > 0.5. Based on Table 8, it can be seen that all variables in this study as a whole have met the validity test requirements.

Table 9. R-Square

Variable	R-Square	R-Square (Adjusted)
CC	0.902	0.900
IB	0.901	0.897

Source: *Primary data (processed)*

Based on the data in table 9, it can be seen that the Credit Card Use (CC) variable can be explained by the Hedonic Motivation (HM) and Promotion Program (PP) variables, 90% of which is explained by other variables. Apart from that, it can also be seen that the Impulse Buying (IB) variable can be explained by the Hedonic Motivation (HM), Promotional Program (PP), and Credit Card Use (CC) variables, the remaining 89,7% of which is explained by other variables.

Table 10. F-Square and Path Coefficient

Variable	f-Square	Path Coefficient
HM -> CC	0.241	0.415
PP -> CC	0.425	0.552
HM -> IB	0.008	0.084
PP -> IB	0.058	0.246
CC -> IB	0.397	0.635

Source: *Primary data (processed)*

The criteria used in this study to assess f-Square are as follows, 0.02 (small influence), 0.15 (medium influence), and 0.35 (large influence). So, based on the data in table 10, it can be seen that Credit Card Use (CC) on Impulsive Buying (IB), Hedonic Motivation (HM) on Credit Card Use (CC), and Promotional Programs (PP) on Credit Card Use (CC) has a moderate influence. Meanwhile, the Promotion Program (PP) on Impulsive Buying (IB) and Hedonic Motivation (HM) on Impulsive Buying (IB) has little effect, and also based on the table 10, it can be seen that all variables relationship have a positive direction.

Table 11. Significancy Test Result

Variable	Original Sample (O)	Sample Mean (M)	Standar Deviation (STDEV)	t-Statistic	p-Value	Result
HM -> CC	0.415	0.415	0.092	4.506	0.000	Accepted
PP -> CC	0.552	0.552	0.090	6.134	0.000	Accepted
HM -> IB	0.084	0.095	0.116	0.723	0.470	Rejected
PP -> IB	0.246	0.240	0.119	2.070	0.038	Accepted
CC -> IB	0.635	0.630	0.132	4.822	0.000	Accepted

Source: *Primary data (processed)*

The criteria used in this research are that variable relationships are said to be influential if the t-Statistics value is > 1.96 and the p-Value is < 0.05. Based on the data in table 11, it can be seen that the use of credit cards (CC) on impulse purchases (IB), hedonic motivation (HM) on the use of credit cards (CC), promotional programs

(PP) on the use of credit cards (CC), and promotional programs (PP) has a significant effect on Impulsive Buying (IB). Meanwhile, Hedonic Motivation (HM) on Impulsive Buying (IB) has no effect.

Table 12. Indirect Effect (Mediation Role)

Variable	Original Sample (O)	Sample Mean (M)	Standar Deviation (STDEV)	t-Statistic	p-Value	Result
HM -> CC -> IB	0.264	0.258	0.071	3.731	0.000	Accepted
PP -> CC -> IB	0.350	0.350	0.102	3.443	0.001	Accepted

Source: *Primary data (processed)*

Mediation criteria, if the direct relationship is significant and the indirect is not, no mediation occurs, if both direct and indirect relationships are significant, partial mediation occurs, if only the indirect relationship is significant, full mediation occurs in this research. Based on the data in table 12, it shows that there is an indirect relationship between Hedonic Motivation (HM) on Impulsive Buying (IB) through the Use of Credit Cards (CC) and an indirect relationship between Promotional Programs (PP) on Impulsive Buying (IB) through Use of Credit Cards (CC) have a significant influence. Based on the statistical criteria used in this research, so it can be seen that Credit Card Use (CC) has a full mediating role in the relationship between Hedonic Motivation (HM) and Impulsive Buying (IB), while in the relationship between Promotional Programs (PP) and Impulsive Buying (IB), Credit Card Use (CC) has partial mediation role.

Hedonic Motivation (HM) on Impulsive Buying (IB)

Respondents reported that purchasing decisions were driven mainly by planned needs rather than hedonic motivation. Discounts, cashback, prize draws, and promotions encouraged purchases, especially among respondents aged 30 and below. Those aged 31–40 prioritized necessity over promotional appeal. These findings are consistent with (Bandyopadhyay et al., 2021; Iyer et al., 2020; Nyrhinen et al., 2024; Sari & Hermawati, 2020; Silva, 2023) but differ from (Cantikasari & Basiya, 2022) due to differences in credit card benefits and ownership information.

Program Promotion (PP) on Impulsive Buying (IB)

Respondents reported that promotional offers strongly influenced purchasing decisions, particularly in online shopping using credit cards. Discounts, cashback, vouchers, and prize giveaways stimulated impulsive buying, with discounts and cashback having the greatest impact. Students, civil servants, and employees frequently purchased unplanned items, especially those earning IDR15,000,001–IDR21,000,000 monthly. These findings are consistent with (Aini & Yuana, 2023; Fernanda, 2019; Mandolfo et al., 2022; Mulyana & N.I, 2020; Nguyen et al., 2024; Wisesa & Ardani, 2022) who concluded that promotion programs encourage unplanned consumer purchases.

Hedonic Motivation (HM) on Credit Card Use (CC)

According to the respondents, credit cards are highly beneficial for unplanned purchases, particularly during online shopping, travel, and lifestyle-related spending without pre-allocated budgets. Civil servants and entrepreneurs also use credit cards to buy items outside their monthly spending plans. These findings indicate that credit card usage is strongly influenced by hedonic motivations (Dewi & Aksari, 2019; Gawior et al., 2022; Karim & Tajibu, 2021; Kathuria & Bakshi, 2024; Zigari et al., 2023).

Program Promotion (PP) on Credit Card Use (CC)

Respondents identified credit cards as valuable because promotional benefits included cashback, discounts, buy one get one offers, vouchers, zero interest installments, loyalty and mileage points, prize raffles, and exclusive deals. Visa and MasterCard provided broadest promotions, whereas JCB and UnionPay remained less accepted by merchants. This finding is in line with research (Akbar et al., 2019; Andriani et al., 2023; Corzo-Gómez et al., 2024; Hamill et al., 2025; Rahardja, 2023; Risti, E., Pratiwi, A., & Usman, 2017).

Credit Card Use (CC) on Impulsive Buying (IB)

According to respondents, credit card convenience encourages impulsive purchases by enabling deferred payments and installment options, helping entrepreneurs earning over IDR21,000,000 manage capital and cash flow. Students, government employees, and private workers also benefit from online shopping promotions, including cashback and discounts. These findings align with previous studies (Djamhari et al., 2024; Fitri & Millanyani, 2023; Halim et al., 2021; Ningsih & Nandya Oktora Panasea, 2023; Putu Bagus Wichitakani Wahyu Cakraningrat, 2022; Singh et al., 2021; Vieira et al, 2021).

Credit Card Use (CC) mediates the relationship between Hedonic Motivation (HM) and Impulsive Buying (IB)

The results of the analysis show that hedonic motivation does not significantly affect impulse buying directly, but through credit card mediation the effect becomes positive and significant. Based on the Stimulus Organism Response (SOR) Theory, credit cards fully mediate relationship, while attractive promotions influence impulse buying more than hedonic motivation.

Credit Card Use (CC) mediates the relationship between Promotional Programs (PP) and Impulsive Buying (IB)

Conversely, promotional programs have positive and significant direct and indirect effects on impulse buying, with credit card usage acting as a partial mediator. This finding aligns with the Stimulus Organism Response (SOR) Theory: promotions, including discounts, cashback, points, installments, and exclusive offers, stimulate psychological processes, increasing credit-card preference for buying.

CONCLUSION

The findings show hedonic motivation does not significantly affect impulse buying, whereas promotions do. Credit card providers and merchants should improve services, promotions, and payment acceptance. This study highlights promotions as dominant triggers, notes limited generalizability, and recommends future research on the most effective promotional types for credit card users.

Acknowledgments

The author thanks all respondents and supporters, especially the Directorate of Research and Community Service, Directorate General of Research and Development, Ministry of Higher Education, Science, and Technology of the Republic of Indonesia, for funding this study. The author declares no conflicts of interest. Data remain confidential under research ethics guidelines.

REFERENCE

Adhi Prasetio, & Aliffia Muchnita. (2022). The Role Website Quality, Credit Card, Sales Promotion On Online Impulse Buying Behavior. *Jurnal Manajemen*, *26*(3), 424–448. https://doi.org/10.24912/jm.v26i3.922

Aini, A. N. F., & Yuana, P. (2023). Pengaruh Sales Promotion Terhadap Impulse Buying Melalui Attitude. *Jurnal Manajemen Pemasaran Dan Perilaku Konsumen*, *2*(4), 984–993. https://doi.org/10.21776/jmppk.2023.02.4.13

Akbar, A., Wahab, Z., Widad, A., & AK, S. (2019). ANALISIS PENGARUH PROMOSI PENJUALAN DAN PERIKLANAN TERHADAP PEMAKAIAN KARTU KREDIT BANK MANDIRI DI KOTA PALEMBANG. *JURNAL MANAJEMEN DAN BISNIS SRIWIJAYA*, *17*(1), 17–30. https://doi.org/10.29259/jmbs.v17i1.9030

Andriani, A., Hardini, R., & Digdowiseiso, K. (2023). The Influence Of Product Variations, Korean Wave, and Electronic Word of Mouth On Nct's K-Pop Merchandise Purchase Decisions on. *Business and Social Science (IJEMBIS) Peer-Reviewed-International Journal*, *3*(3), 1209.

Arnold, M. J., & Reynolds, K. E. (2003). Hedonic shopping motivations. *Journal of Retailing*, *79*(2), 77–95. https://doi.org/10.1016/S0022-4359(03)00007-1

Arslan, B. (2015). The influence of credit card usage on impulsive buying. *International Journal of Physical and*

Social Sciences, *5(7)*, 235–251.

Asosiasi Kartu Kredit Indonesia (AKI). (n.d.). *No Title*.

Azis, L. A., Savitri, C., & Faddila, S. P. (2022). The effect of sales promotion and hedonic shopping motivation on impulse buying in resso applications. *International Journal of Applied Finance and Business Studies*, *10(2)*, 112–119. https://doi.org/https://doi.org/10.35335/ijafibs.v10i2.62

Bandyopadhyay, N., Sivakumaran, B., Patro, S., & Kumar, R. S. (2021). Immediate or delayed! Whether various types of consumer sales promotions drive impulse buying?: An empirical investigation. *Journal of Retailing and Consumer Services*, *61*, 102532. https://doi.org/10.1016/j.jretconser.2021.102532

Cantikasari, Y., & Basiya, R. (2022). PENGARUH MOTIVASI HEDONIS, MATERIALISME, DAN SHOPPING LIFESTYLE TERHADAP PEMBELIAN IMPULSIF. *E-Mabis: Jurnal Ekonomi Manajemen Dan Bisnis*, *23*(2), 33–43. https://doi.org/10.29103/e-mabis.v23i2.857

Corzo-Gómez, J. C., Espinosa-Juárez, J. V., Ovando-Zambrano, J. C., Briones-Aranda, A., Cruz-Salomón, A., & Esquinca-Avilés, H. A. (2024). A Review of Botanical Extracts with Repellent and Insecticidal Activity and Their Suitability for Managing Mosquito-Borne Disease Risk in Mexico. *Pathogens*, *13*(9), 737. https://doi.org/10.3390/pathogens13090737

Denia, R., Yohana, C., & Rahmi, R. (2023). Pengaruh Sales Promotion dan Hedonic Shopping terhadap Impulse Buying Behavior melalui Positive Emotion pada Pengguna E-Commerce di Jabodetabek. *Digital Business Journal*, *1*(2), 99. https://doi.org/10.31000/digibis.v2i1.7857

Dewi, N. M. P., & Aksari, N. M. A. (2019). PENGARUH GAYA HIDUP, PERCEIVED BENEFIT, DAN PERCEIVED RISK TERHADAP NIAT MENGGUNAKAN KARTU KREDIT DI INDONESIA. *E-Jurnal Manajemen Universitas Udayana*, *8*(11), 6598. https://doi.org/10.24843/EJMUNUD.2019.v08.i11.p11

Djamhari, S. I., Mustika, M. D., Sjabadhyni, B., & Ndaru, A. R. P. (2024). Impulsive buying in the digital age: investigating the dynamics of sales promotion, FOMO, and digital payment methods. *Cogent Business & Management*, *11*(1). https://doi.org/10.1080/23311975.2024.2419484

Faraz, N., & Anjum, A. (2025). Spendception: The Psychological Impact of Digital Payments on Consumer Purchase Behavior and Impulse Buying. *Behavioral Sciences*, *15*(3), 387. https://doi.org/10.3390/bs15030387

Fernanda, M. (2019). Pengaruh Promosi Penjualan, Daya Tarik Iklan Internet, dan Kualitas Website Terhadap Pembelian Impulsif. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, *3*(5), 07. https://doi.org/10.24912/jmbk.v3i5.6073

Fitri, F. A., & Millanyani, H. (2023). The effect of personal factors and situational factors on impulse buying on Tiket.com users in Indonesia. *Asian Management and Business Review*, 210–226. https://doi.org/10.20885/AMBR.vol3.iss2.art8

Gawior et al. (2022). Credit Card Use, Hedonic Motivations, and Impulse Buying Behavior in Fast Fashion Physical Stores during COVID-19: The Sustainability Paradox. *Sustainability*, *14*(7), 4133. https://doi.org/10.3390/su14074133

Goyal, M. (2024). IMPACT OF CASHLESS PAYMENTS ON IMPULSE BUYING BEHAVIOUR OF GEN Z. *ShodhKosh: Journal of Visual and Performing Arts*, *5*(6). https://doi.org/10.29121/shodhkosh.v5.i6.2024.2242

Graa et al. (2014). The impact of environmental factors on impulse buying behavior using the Mehrabian and Russell's framework. *Leonardo Journal of Sciences*, *13(24)*, 101–114.

Hair et al. (2010). *A Primer On Partial Least Squares Structural Equation Modeling (PLS-SEM).* SAGE Publications Ltd.

Hajjat, F. M. (2021). Using marketing for good: An experiential project on cause-related marketing in a principles course. *Journal of Education for Business*, *96*(7), 461–467. https://doi.org/10.1080/08832323.2020.1848770

Halim et al. (2021). *Impulsive Buying, Post-purchase Regret, and Credit Card*. https://doi.org/10.2991/aebmr.k.210510.002

Hamill, C. B., Khraishi, R., Gherghel, S., Lawrence, J., Mercuri, S., Okhrati, R., & Cowan, G. A. (2025). Agent-based modelling of credit card promotions. *International Journal of Bank Marketing*, *43*(4), 849–870. https://doi.org/10.1108/IJBM-02-2024-0082

Hochreiter, V., Benedetto, C., & Loesch, M. (2023). The Stimulus-Organism-Response (S-O-R) Paradigm as a Guiding Principle in Environmental Psychology: Comparison of its Usage in Consumer Behavior and

Organizational Culture and Leadership Theory. *Journal of Entrepreneurship and Business Development*, *3*(1), 7–16. https://doi.org/10.18775/jebd.31.5001
Hofmann, S. G., Curtiss, J. E., & Hayes, S. C. (2020). Beyond linear mediation: Toward a dynamic network approach to study treatment processes. *Clinical Psychology Review*, *76*, 101824. https://doi.org/10.1016/j.cpr.2020.101824
Horváth, C., & Adıgüzel, F. (2018). Shopping enjoyment to the extreme: Hedonic shopping motivations and compulsive buying in developed and emerging markets. *Journal of Business Research*, *86*, 300–310. https://doi.org/10.1016/j.jbusres.2017.07.013
Iyer, G. R., Blut, M., Xiao, S. H., & Grewal, D. (2020). Impulse buying: a meta-analytic review. *Journal of the Academy of Marketing Science*, *48*(3), 384–404. https://doi.org/10.1007/s11747-019-00670-w
Jiang, Y. (2022). *The influence of payment method: Do consumers pay more with mobile payment?* https://doi.org/https://doi.org/10.26487/hebr.v5i2.2951
Karim, K., & Tajibu, M. J. (2021). The influence of emotional motives on the decision to use a credit card. *Hasanuddin Economics and Business Review*, 41–44. https://doi.org/10.26487/hebr.v5i2.2951
Kathuria, A., & Bakshi, A. (2024). Unveiling the dynamics that shape online impulse buying behavior. *Journal of Research in Interactive Marketing*, *19*(5), 770–786. https://doi.org/10.1108/JRIM-03-2024-0147
Khair, A., Kurniawati, Yustika, R. L., & Rohmah, S. (2023). Pengaruh Hedonic Motivation dan Utilatarian Motivation Terhadap Impulsive Buying pada Pengguna E-Commerce. *JMBI UNSRAT (Jurnal Ilmiah Manajemen Bisnis Dan Inovasi Universitas Sam Ratulangi).*, *10*(1), 13–30. https://doi.org/10.35794/jmbi.v10i1.44802
Koulayev, S., Rysman, M., Schuh, S., & Stavins, J. (2016). Explaining adoption and use of payment instruments by US consumers. *The RAND Journal of Economics*, *47*(2), 293–325. https://doi.org/10.1111/1756-2171.12129
Kusmalinda, T. (2025). Systematic Literature Review: Consumer Behavior In The Use Of Credit Cards And Pay Later Payment Systems. *Jurnal Impresi Indonesia*, *4*(1), 1038–1051. https://doi.org/10.58344/jii.v4i1.6194
Kvirikashvili, T. (2023). The Impact of Promotions on Consumer Behavior. *Business Administration Research Papers*, *8*(b). https://doi.org/10.62232/barp.8.2023.7439
Lee, Y. Y., Gan, C. L., & Liew, T. W. (2022). The Impacts of Mobile Wallet App Characteristics on Online Impulse Buying: A Moderated Mediation Model. *Human Behavior and Emerging Technologies*, *2022*, 1–15. https://doi.org/10.1155/2022/2767735
Mamuaya, N. C. I., & Pandowo, A. (2018). The effect of the situational factor, store atmosphere, and sales promotion on hedonic shopping motivation and its implication on supermarket consumer impulsive buying in Manado city. *Journal of Business & Retail Management Research*, *13*(02). https://doi.org/10.24052/JBRMR/V13IS02/ART-01
Mandolfo, M., Bettiga, D., Lamberti, L., & Noci, G. (2022). Influence of Sales Promotion on Impulse Buying: A Dual Process Approach. *Journal of Promotion Management*, *28*(8), 1212–1234. https://doi.org/10.1080/10496491.2022.2060415
Mehrabian, A., & Russell, J. (1974). An Approachto Environmental Psychology, Cambridge, MA: MITPress. *The MIT Press*.
Memon, M. A., T., R., Cheah, J.-H., Ting, H., Chuah, F., & Cham, T. H. (2021). PLS-SEM STATISTICAL PROGRAMS: A REVIEW. *Journal of Applied Structural Equation Modeling*, *5*(1), i–xiv. https://doi.org/10.47263/JASEM.5(1)06
Mir, I. U. R., & Wani, M. I. (2025). Street Vendors Using Smartphones for Digital Payments: A Qualitative Study of Digital Opportunities and Inequalities From Kashmir Region in India. *Journal of Asian and African Studies*, *60*(4), 2490–2504. https://doi.org/10.1177/00219096231218437
Mulyana, A. E., & N.I, A. P. (2020). PENGARUH PROMOSI, ATMOSFER TOKO, DAN MOTIVASI BELANJA HEDONIS TERHADAP PEMBELIAN IMPULSIF KONSUMEN RITEL MODERN DI KOTA BATAM. *JOURNAL OF APPLIED BUSINESS ADMINISTRATION*, *4*(1), 18–22. https://doi.org/10.30871/jaba.v4i1.1938
Musyaffi, A. M., Khairunnisa, H., & Respati, D. K. (2022). *Konsep dasar structural equation model-partial least square (sem-pls) menggunakan smartpls.*
Nguyen, T. H. N., Tran, N. K. H., Do, K., & Tran, V. D. (2024). The Role of Product Visual Appeal and Sale

Promotion Program on Consumer Impulsive Buying Behavior. *Emerging Science Journal*, *8*(1), 297–309. https://doi.org/10.28991/ESJ-2024-08-01-021

Ningsih, N. W., & Nandya Oktora Panasea, I. G. (2023). PERAN KARTU KREDIT DAN PROMOSI PENJUALAN DALAM MEMODERASI PENGARUH KUALITAS WEBSITE TERHADAP IMPULSIVE BUYING. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, 1100. https://doi.org/10.24843/EEB.2023.v12.i06.p07

Nyrhinen, J., Sirola, A., Koskelainen, T., Munnukka, J., & Wilska, T.-A. (2024). Online antecedents for young consumers' impulse buying behavior. *Computers in Human Behavior*, *153*, 108129. https://doi.org/10.1016/j.chb.2023.108129

Park, H., & Davis Burns, L. (2005). Fashion orientation, credit card use, and compulsive buying. *Journal of Consumer Marketing*, *22*(3), 135–141. https://doi.org/10.1108/07363760510595959

Patrikha, F. D., RWW, E., Soetjipto, B. E., & Haryono, A. (2023). Analysis of impulse buying behavior of credit card users in modern retail. *Baltic Journal of Law and Politics*, *16(3)*, 2454–2460.

Purwanto, A., & Sudargini, Y. (2021). Partial least squares structural squation modeling (PLS-SEM) analysis for social and management research: a literature review. *Journal of Industrial Engineering & Management Research*, *2(4)*, 114–123. https://doi.org/https://doi.org/10.7777/jiemar.v2i4.168

Putu Bagus Wichitakani Wahyu Cakraningrat. (2022). PERAN CREDIT CARD USAGE DALAM ONLINE IMPULSE BUYING DI KOTA DENPASAR. *JUIMA : JURNAL ILMU MANAJEMEN*, *12*(2), 212–220. https://doi.org/10.36733/juima.v12i2.5433

Rahardja, A. (2023). Analysis of Sales Promotion and Influence of Corporate Social Responsibility for Brand Image and Its Impact to Usage Behavior of BNI Credit Cards. *Social Economics and Ecology International Journal (SEEIJ)*, *5*(2), 21–31. https://doi.org/10.21512/seeij.v5i2.10027

Ramadhan, A. F., & Simanjuntak, M. (2018). Perilaku Pembelian Hedonis Generasi Z: Promosi Pemasaran, Kelompok Acuan, dan Konsep Diri. *Jurnal Ilmu Keluarga Dan Konsumen*, *11*(3), 243–254. https://doi.org/10.24156/jikk.2018.11.3.243

Risti, E., Pratiwi, A., & Usman, M. N. (2017). Pengaruh promosi penjualan, citra merek, dan nilai yang dirasakan dengan variabel intervening WOM terhadap keputusan penggunaan kartu kredit. *Perbanas Journal of Business and Banking*, *6(1)*, 99-112.

Rizaldi, H. (2022). The influence of brand popularity, perceived quality, price, and need on purchase intention iPhone products in Purwokerto. *Jurnal Akuntansi, Manajemen Dan Ekonomi*, *Vol 24 No 2*. https://doi.org/10.32424/1.jame.2022.24.2.5427

Rolando, B. (2025). FOMO, Promotions, and Payment Methods Influencing Indonesian E-Commerce Impulse Buying. *TIN: Terapan Informatika Nusantara*, *5*(9), 529–545. https://doi.org/10.47065/tin.v5i9.7052

Rotinsulu, E. A. S., Kindangen, P., & Gunawan, E. M. (2025). The influence of promotion, m-payment method, and perceived value on customer purchase decision in Kopi Kenangan mobile app. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, *13(1)*.

Sari, N. Y., & Hermawati, S. (2020). THE EFFECT OF SHOPPING LIFESTYLE, HEDONIC SHOPPING MOTIVATION, AND SALES PROMOTION ON IMPULSE BUYING BEHAVIOR IN E-COMMERCE (CASE STUDY OF BERRYBENKA CONSUMER). *Jurnal Ilmiah Ekonomi Bisnis*, *25*(1), 45–54. https://doi.org/10.35760/eb.2020.v25i1.2343

Sarstedt, M., Ringle, C. M., & Hair, J. F. (2014). PLS-SEM: Looking Back and Moving Forward. *Long Range Planning*, *47*(3), 132–137. https://doi.org/10.1016/j.lrp.2014.02.008

Sarstedt, M., Ringle, C. M., & Hair, J. F. (2022). Partial Least Squares Structural Equation Modeling. In *Handbook of Market Research* (pp. 587–632). Springer International Publishing. https://doi.org/10.1007/978-3-319-57413-4_15

Semuel, H., Kosasih, A. V., & Novia, H. (2007). Perilaku dan keputusan pembelian konsumen restoran melalui stimulus 50% discount di Surabaya. *Jurnal Manajemen Pemasaran*, *2(2)*. https://doi.org/https://doi.org/10.9744/pemasaran.2.2.

Silva. (2023). Personal values and impulse buying: The mediating role of hedonic shopping motivations. *Journal of Retailing and Consumer Services*, *72*, 103236. https://doi.org/10.1016/j.jretconser.2022.103236

Singh, A. K., Goel, S. K., Shrivastav, R. K., & Chahar, K. (2021). Linkages Between Credit Cards and Consumers' Impulsive Buying Behavior : An Empirical Analysis. *Arthshastra Indian Journal of Economics & Research*, *10*(4), 8. https://doi.org/10.17010/aijer/2021/v10i4/168221

Song, C., Wang, T., & Hu, M. Y. (2019). Referral reward programs with scarcity messages on bank credit card adoption. *International Journal of Bank Marketing*, *37*(2), 531–544. https://doi.org/10.1108/IJBM-12-2017-0260

Sriram K.V, Singh, R., Vibha, & Kamath, G. B. (2023). Antecedents of credit card usage behaviour: An Indian perspective. *Cogent Economics & Finance*, *11*(2). https://doi.org/10.1080/23322039.2023.2269796

Verhagen, T., & van Dolen, W. (2011). The influence of online store beliefs on consumer online impulse buying: A model and empirical application. *Information & Management*, *48*(8), 320–327. https://doi.org/10.1016/j.im.2011.08.001

Vieira et al. (2021). Credit card use: do brand equity and materialism influence impulsive buying behavior? *Revista de Administração Da UFSM*, *14*(3), 502–520. https://doi.org/10.5902/1983465938864

Vishnu, P., & Raheem, A. R. (2013). Factors influencing impulse buying behavior. *European Journal of Scientific Research*, *100(3)*, 67-79.

Wang, S., Cheah, J.-H., Wong, C. Y., & Ramayah, T. (2024). Progress in partial least squares structural equation modeling use in logistics and supply chain management in the last decade: a structured literature review. *International Journal of Physical Distribution & Logistics Management*, *54*(7/8), 673–704. https://doi.org/10.1108/IJPDLM-06-2023-0200

Wierenga, B., & Soethoudt, H. (2010). Sales promotions and channel coordination. *Journal of the Academy of Marketing Science*, *38*(3), 383–397. https://doi.org/10.1007/s11747-009-0161-1

Wisesa, I. G. B. S., & Ardani, I. G. A. K. S. (2022). The Effect of Sales Promotion and Store Atmosphere Mediated by Positive Emotion on Impulse Buying for Customers in Bookstores. *European Journal of Business and Management Research*, *7*(3), 63–66. https://doi.org/10.24018/ejbmr.2022.7.3.1270

Zigari, M. B. M., Malik, A. J., Fadla, V. M., Sulaikah, H., & Safitri, W. A. (2023). Analisis Faktor-Faktor Yang Mempengaruhi Keputusan Pembelian Menggunakan Paylater Pada Mahasiswa Di Kota Makassar. *Jurnal Ilmiah Manajemen Dan Bisnis (JIMBI)*, *4*(2), 171–182. https://doi.org/10.31289/jimbi.v4i2.1727

Zohora, F. T., Parveen, R., Nishan, A., Haque, M. R., & Rahman, S. (2024). OPTIMIZING CREDIT CARD SECURITY USING CONSUMER BEHAVIOR DATA: A BIG DATA AND MACHINE LEARNING APPROACH TO FRAUD DETECTION. *Frontline Marketing, Management and Economics Journal*, *04*(12), 26–60. https://doi.org/10.37547/marketing-fmmej-04-12-04