The Effect of Digital Payment to Millennial Consumer Purchase Decisions

Agus Kusnawan [1*], Andy [2], Eso Hernawan [3], Diana Silaswara [4], Tjong Sefung [5]

[1,2,3,4,5] *Faculty oFManagement UniversitasBuddhi DharmaTangerang-Indonesia*
*Correspondent Author Email: *Kusnawanagus71@gmail.com*

Abstract:
The magnitude of the increase in the value of digital payments every year, according to APJII data, is the reason why this study was conducted, and it was aimed at finding out whether the convenience of digital payments affects the impulsive buying of millennial consumers as the biggest internet service users in Indonesia. Ease of Use is categorized as an independent variable (X) and Impulsive Purchasing is a dependent factor (Y). The questionnaire was processed using the SPSS 20 application and the results of the correlation analysis revealed that the factors studied had a weak relationship, which was only 0.336 (scale 1). While based on the results of the Regression it is obtained that X has a positive effect on Y, and the calculated $R2$ results that the Ease of Use variable only contributes 11.3% as the cause of the problem. And the results of hypothesis testing using the t table reinforce this because the value of t arithmetic is greater than the value of t table so that Ho is rejected. Also, H1 is accepted or THE EASE OF USE FACTOR DOESN'T SIGNIFICANTLY AFFECT the Increase of Impulsive Purchases, and, it is hoped that further research will discover other factors.

Keywords: Ease of Use, Impulsive Purchasing, Digital Payment

PRELIMINARY

Governor of Bank Indonesia, Mr.Agus D.W. Martowardojoon Thursday, August 14, 2014 in Jakartahad inaugurated 'National Non-Cash Movement (GNTT) in commemoration of the 69th Anniversary of the Republic of Indonesia. An appeal for transfer of use from the cash payment system to the non-cash payment systemin addition to reducing the use of paper materials and metal as raw material for making cash, this was also triggered by the rapid growth of internet users in Indonesia.Growth data could be seenin figure 1.1 which contained a comparison of population growth and growth in the number of internet users in Indonesia from 2014 - 2018.

Figure 1.1 Growth of Population and Internet Users in Indonesia

Year	Total population (in Million)	Number of Internet Users (in Million)
2014	252,5	88,1
2015	255,5	110,2
2016	258,7	132,7
2017	262	143,26
2018	264,16	171,17

Source: Data is processed from APJII and BPS

And based on the statement was conveyed by IrineHeniwati(Assistant Director of the Bank Indonesia

Payment System Policy and Supervision Department) quoted bywww.tirto.idin 2016 said that around 87 percentof Indonesians, the majority whom lived in areas with minimal information and technology, still did not understand and reluctant to use non-cash transactions..
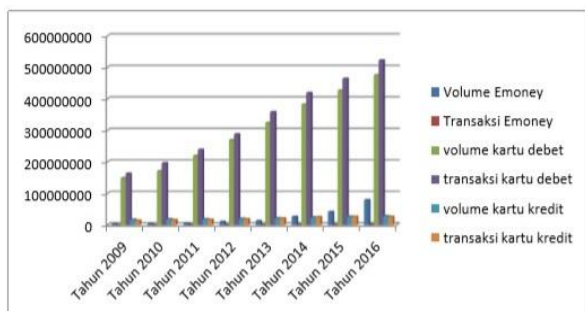

Figure 1.1.Volume and Non-Cash Payment Instrument Transactions (2009 -2016)
(Source :Processed Results of Bank Indonesia)

Changes to digital payment patterns were first made by Bank BCA by launching FLAZZ card products, then followed by Bank Mandiri with e-Money. Both of cards have a lot of uses including shopping payments,toll and parking payments and payments for using public facilities,such as *Commuter Line* dan *Busway*.There were a lot of impact facilities in using the transaction non-cash system,in 2017Bank Indonesiareleased a statement that Electronic Money transactions grew 60 percent.This is indicated by Bank Indonesia data, which the value of e-money transactions (electronic money)the period January-October 2017 rose 60 percent to Rp.8.77 trillion from the same period in the previous year which only reached Rp.5.48 trillion.Otherwise, electronic money in circulation in the community also grew 48 percent to 75 million units from the previous number of only 51.2 million units at the end of last year.

A significant development occurred in the following year,Bank Indonesia data showed that at the end of 2018 non-cash transactions (electronic money) experienced increasingly in the number of transactions of 209.8% (2.9 billion transactions from 943.3 million transactions in 2017)and until July 2019, transaction volume has reached 2.7 billion transactions. An increase of 281.39% of the transaction value also occurred in 2018,where in 2017 the transaction value was Rp.12.4 trillion, and in 2018 the transaction value that occurred Rp.47.2 trillion.

BI Governor,Perry Waluyo in Jakarta on Thursday, March 24, 2019 released data that the growth in the use of electronic money has increased very significantly,until February 2019 the increase reached 77.6 percent, and overall growth in non-cash payments (ATM Debit, Credit Card and Electronic Money (EU)) reached 17.1 percent. The increase in volume and value of electronic money transactions that occurred in Indonesia from 2014 to July 2019 can be seen in figure 1.2.

Figure 1.2.The Increase in the Volume and Value of Digital Money Transactions

Year	Volume (transaction)	Transaction Value (Rp)
2014	203,4 juta	3,3 triliun
2015	535,6 juta	5,3 triliun
2016	683,1 juta	7,1 triliun
2017	943,3 juta	12,4 triliun
2018	2,9 miliar	47,2 triliun
Juli 2019	2,7 miliar	69 triliun

Source: Bank Indonesia

The research respondents use data only millennial respondents because based on APJII data which states that the largest internet user today is the Milennial group.Millennial Groups

Figure 1.2

Penetration of Internet Users in 2018 by Age (%)

(Sources : APJII)

The purpose of this study is to find out how much influence the ease of digital transactions on the increase in impulsive purchases of millennial consumers as the most dominant internet users today based on 2018 APJII data.

Previous research that had discussed the ease of using applications was conducted by DenniAdryantoand friends. They are from the Humanities Study Program Faculty of Administrative Sciences, Brawijaya University Malang, with a research journal entitled "The Effect of Ease and Trust in Using E-Commerce on Online Purchasing Decisions *(Consumer Surveys www.petersaysdenim.com)*". This research has been published in the Journal of Business Administration (JAB)Vol. 22 Number 1 May 2015owned by Brawijaya University, Malang The study was conducted to determine the Effect of Ease and Trust in using E-Commerce on Online Purchasing Decisions.This research was made because there are still many people who rarely shop for Peter Says Denim products even though the company is a well-known fashion company in

who were born in 1980 - 2000. Figure 1.2 it can be seen that the age that dominates internet user penetration in Indonesia in 2018 is the age range of 20 to 39 years.

Indonesia and is ranked 8,430 in the most popular sites in Indonesia (based on data from www.alexa.com)The results of the hypothesis test of descriptive analysis and multiple linear regression analysis conducted on the questionnaire collected showed that the ease and trust variable using e-commerce has a big influence on consumer purchasing decision making.

A similar study was also conducted by AdityaHalimPerdanaKusuma for his dissertation in 2017 with the title "The Influence of Consumers' Internal and External Stimulus Factors in Several Malls in Indonesia on the Tendency of Impulsive Buying Behavior"The purpose of this study is to determine what kind of factors are in the Internal Stimulus (Consumer Characteristics, Situational Factors)and External Stimulus (Characteristics of the Store, Product Characteristics and Payment Facilities)influence the occurrence of impulsive purchases on consumers. The results of the Multiple Regression obtained from the online questionnaire though are that the dependent variable has a significant effect except the payment method.

According to Schiffman and Kanuk (2010) in Ujar Sumarwan (2017: 357) states that a decision is the choice of an action of two or more alternative choices. Furthermore Schiffman and Kanuk (2010) also mentioned that there are 3 (three) types of consumer decision making:

(1) **Extended problem solving** →when consumers do not have criteria for evaluating a particular product category or brand

(2) **Problem solving is limited** →when consumers already have basic criteria for evaluating the category of product types and various brands in that category.

And the steps are taken by consumers before deciding to purchase a product or service are as follows:

a) **Introduction of needs** →circumstances where there is a difference between the desired state with the circumstances that occur

b) **Search for information** → begins when consumers perceive that these needs can be met by buying and consuming a product. Information search can be done by internal (remembering) and external (searching for information from outside).

c) **Evaluate alternatives and determine alternative choices** →the process of evaluating product choices based on brand attributes, prices and the country of manufacture of the product and then selecting as desired

d) **Decision of purchase**→When the consumer decides to buy the product that has been chosen

e) **Behavior after purchase** →Behavior that is formed due to the level of satisfaction that is formed after making the decision to make a purchase.

According to Engel, Blackwell and Miniard (1995) in UjarSumarwan (2017: 377-378), there are 3 (three) groups of consumers based on the process of purchasing products or services carried out, namely:

1) **Fully planned purchase** →when consumers have chosen product and brand choices long before making a purchase

2) **Half-planned purchases** →when consumers have already known the type of product to be purchased beforehand and only decided on the brand of the product just before making a purchase transaction

3) **Unplanned purchases**→the purchase of a product without pre-planned and the desire

to buy only arises after being exposed to attractive offers from the store stimulus

Peter and Olson (2010) in the Sumarwan Exam (2017: 378-390), stated that there was several stages in the purchase process, there are:

a) **Pre-Purchase Stage** →consumers find information about products, brands or stores from various sources and take funds to buy these products

b) **Purchase Stage** →consumers find out and select the stores, find products and make transactions.

c) **Post-consumption**→the evaluation process is carried out by consumers on the consumption that has been done, and the results of this stage consumers feel satisfied or they do not satisfied.

d) **Product Disposal Process After Consumption** →how consumers treat durable products that are no longer used (given to others, rented, sold or disposed of in landfills)

Impussive purchases according to Christina WidyaUtami (2017: 61) are also referred to as unplanned buting purchases that are carried out without prior planning and purchasing decisions made in the store. Impuksif Purchases are classified into (2) two categories, there are:

1. *Reminder Purchases*→purchases that often occur when consumers see a particular product or brand in the store and are reminded that the product or brand is needed.

2. *Impulse Purchases*→purchases that occur because consumers are interested after seeing the product or brand and are exposed to attractive stimulations from the store (discount advertisements etc.).There are three

perspectives used to explain impulsive buying: (1) characteristics of the product purchased, (2)
3. consumer characteristics, (3) shopping display characteristics. Impulsive purchases are rare for product purchaseswhich are often consumed, and often happen for new products.Christina WidyaUtami added that there are two causes of impulsive buying, namely: the effect of stimulus at the shop and the influence of the situation

According to Wikipedia, a Payment System is a system that includes a set of rules, institutions and mechanisms used to carry out the transfer of funds to fulfill an obligation arise from economic activity,and to regulate continuity implementation under the authority of Bank Indonesia as a government-owned central bankCash payments are circumstances when a consumer makes payments using physical currency,such as paper money and coins. Bank Indonesia is the party authorized to print currency in Indonesia under Central Bank Law No. 13 of 1968 article 26 chapter 1.

Non-cash payment system that is known to the public is a payment system using demand deposits;this payment system is used to pay large amounts of transactions so it is more efficient than using currency. And here are some types of non-cash payment instruments that can be used according to Bank Indonesia (non-national cash) regulations, among others:

a. **Check**→warrant of customer request to the bank withdraw funds according to the amount and name written on the check
b. **Giro**→proof of request to transfer an amount of money from one person's account to another customer's account in accordance with the amount and name written
c. **Debit Note** →proof of transaction to reduce business debt that must be repaid

d. **Credit card** →a card-shaped payment instrument issued by a bank where the bank lends money in advance to the customer to make payments
e. **Electronic Money** →cash replacement,customers deposit their cash into electronic money
f. **ATM / Debit Card** →an electronic payment card published by the Bank, where this card serves as a substitute for payment by cash and directly connected to the customer's savings balance.
g. **Prepaid Card (Prepaid)**→This card allows us to make purchases without cash or checks, but the card can only be used after adding funds to the account because this card is not linked to a bank account.

The rapid technological advance at this time and it's also impacted on the addition of payment media in the banking non-cash transaction payment system, namely through:
1. **Internet Banking** →Banking services which include transfers, payments and other banking services provided by banks through internet media.
2. *Mobile Banking* →Banking services are provided by banks through mobile media.

Both banking services make unlimited access between banks and banking services, and increase speed and accuracy at the time of the transaction.According to Suci and Walter in Nurrahmanto (2015) which was requoted by Rr. SelliNisrinaFaradila and Harry Soesanto(2016) states that a system is considered easy to use will affect someone's behavior directly using it.

Journal of Sri WulanAyu Lestari (2019:264)quoting the statement of Wen et al in Trisnawati (2012) which said that ease of use is a condition when consumers find it easy to shop and interact with web-based stores in offering a product,where consumers can also easily receive all information about the desired product.Sri Wulan also requotedNugraha's statement (2015)

regarding indicators of ease of use which included:

1) *Easy to use*, conditions when users easily use and order goods
2) *Simple to use*, the simplicity of the application menu display to be used and ease of the transaction process
3) *User friendly*, where payment transactions will be automatically accepted directly by the system and the system menu display clearly and not confusing.

RESEARCH METHODOLOGY

This research is intended to find out how much influence the ease of use of non-cash payment systems, especially digital funds, on the growth of millennial consumer impulsive buying attitudes.Millennials are chosen as respondents because based on 2018 APJII data which states that internet users are currently dominated by millennials.For research variables, digital payment is seen from the side of the Ease of Use system (X) and consumer impulsive buying behavior (Y).Based on the theoretical and documentation foundation derived from previous research, the research framework formed is:

The flow of this research follows the theory put forward by Freddy Rengkuti in his book Marketing Research (2017: 7)states that the research process is a series of activities or stages carried out in carrying out marketing research.This activity includes: (1) Determination of the problem (*problem definition)*, (2) Formulate a theoretical framework (*development of an approach to the problem*), (3) Research design formulation, (4) Field activities and data collection (*field work*), (5) *data preparation and analysis¸* dan (6) Making reports and presentations. Freddy Rengkuti (2017) also stated this research can be classified into research that is of a nature:

1. **Deskriptif**, the purpose of research design is to explain the characteristics of the market, and characteristics that are characterized by specific hypotheses and have a structured research design.The method used: using secondary data, primary data (survey), panel or observation.

2. **Causality**, The purpose of this study is to find out the relationship between the cause and effect,there are : (a) knowing the variables that cause or influence variables (independent variables) and variables that will be due to or variables affected (dependent variables) and (b) knowing the relationship or the relationship between these variables.

All respondents are consumers who were born from 1980 - 2000 based on the theory stated in the previous chapter, and a description of the individual characteristics used, among others : (1) Gender, (2) Level of education, (3) Income Level (the average amount of funds a person gets in each month and expressed in rupiah, and (4) Expenditures (Average amount of digital payments made and stated in rupiah)Types and sources of data used in this study include : (1) Primary data (the data obtained from the results of the questionnaire were distributed manually by the author at the time of the specified study) and (2) Secondary Data (other data and documentation obtained through the internet used as background material for research and literature reviews). Because there is no exact number of internet users who have and have made payments with electronic funds, then:

1. POPULATION is all millennial internet users (based on 2018 APJII data), which is around 70,942,352 people (143,260,000 x 49.52%)

2. SAMPLE is all users who filled out the questionnaire correctly during the study period

The minimum number of samples (valid respondents) used in this study was 30 people, based on the theory of determining the sample size

according to Gay and Diehl (1996) quoted by Anwar Sanusi (2012), who stated:

a. For descriptive research, a minimum sample of 10% of the population is taken. If the population is large, a minimum of 20% of the population.

b. For studies that test the relationship between one or more variables (correlational research), a minimum of 30 samples is taken.

c. For causality research, a minimum of 30 subjects per group is recommended.

d. For experimental research, a minimum of 15 subjects per group is recommended.

Secondary data collection began from May to October 2019 through journals, survey data and other documents obtained through the internet. As for primary data, the authors used the survey method and distributed questionnaires. The questionnaire was distributed within a period of 2 (two) months, namely August 1 to September 30, 2019. Before data processing begins, 80 questionnaires from the first respondent are tested first with the classical assumption test in order to obtain which statements are valid and which are not. Then the questionnaire data with a valid statement is processed by:

1. Because this research is a qualitative study, for data processing, all respondents'

answers obtained must be converted into quantitative research forms so that the questionnaire can be measured using the Ordinal Scale.

2. 2. The author uses the Likert Scale to measure the perceptions of respondents toward the statement submitted, namely by dividing the assessment into 5 values, namely: Strongly Agree = 5, Agree = 4, Neutral = 3, Disagree = 2, Strongly Disagree = 1. The choice of using a Likert Scale is because the questionnaire is closed, where respondents may only respond by giving statements of agree or disagree.

3. To determine the strength of the relationship between factors X and Y, a Correlation analysis tool is used which will then be tested statistically using table Z.

4. To find out the magnitude of the influence between the factor X on Y the Regression analysis tool is used which will then be tested statistically using table F. The model used is: $Y = a + bX + \varepsilon$

5. The hypotheses obtained based on the research model are:

Ho: There is a SIGNIFICANT influence between variable X and Y

H1: There is an SIGNIFICANT influence between the X variable on Y

Variable	Dimension	Indicator
Purchasing Behavior	Cognitive	1. I always shop if there is a promo discount
Consumer Impulsive (Y)	(not considering	2. Price is not something that I consider in shopping
Based on theory	price and usability	3. I always shop spontaneously
Sutisna (2002)	a product)	4. I only buy products depend on my desired
		5. I always buy products that are promos
	Emotional	1. I don't like shopping for high-priced products
	(want to do it soon	2. I always buy more than one promo product

Figure.		purchase and satisfied after transaction)	3. I always feel calm after shopping	**3.1.**
			4. I'm always looking for promos on the use of electronic funds	
			5. I always like to use discount promos from electronic funds	
Ease Use (X) Based on theory Nugraha (2015)	*Easy to Use*		1. Easily make payment transactions using electronic funds.	
			2. Easy to use electronic funds application.	
			3. Easy to refill electronic funds.	
			4. Easily make credit purchases with electronic funds.	
			5. Payments using electronic funds can be done anywhere.	
Ease	*Simple to Use*		1. Fast in the process of payment transactions with electronic funds.	
			2. The transaction process on the application of electronic funds is not difficult.	
			3. The menu on the electronic funds application is easy to use.	
			4. All menus are offered on electronic funds applications as needed.	
			5. The menu on the electronic funds application is not in suitable with consumers desires	
	User Friendly		1. Electronic payment systems are never get in trouble	
			2. Almost all transaction menus in all electronic funds applications are the same	
			3. The menu is available in a complete electronic funds application	
			4. Electronic fund menu display is easy to perceptibly	
			5. Electronic payment is not confusing	

Operational Research Variables

RESULTS AND DISCUSSION

The process of distributing questionnaires which lasted for 2 (two) months, namely in August and September 2019 has succeeded in getting 482 people who are willing to fill out the questionnaire, but after selection it turned out there were 65 invalid respondents, and only 417 respondents were valid to become research respondents. There are several things that make an invalid respondent a research respondent, there are: (1) Respondents were born after 2000, (2) Respondents do not have Digital Payment facilities, and (3) the respondent did not complete all the statements on the questionnaire submitted.Here are the identities of 417 valid respondents:

Figure4.1 Identities of Respondents

Category		Total
Gender	Man	185
	Woman	232
Level of education	High school and equivalent	377
	Diploma	10
	S1	27
	S2	2
	Not available to fill	1
Income Level (per month)	Below Rp. 1.000.000	119
	Rp.1.000.0001,- s/d Rp. 3.000.000,-	114
	Rp.3.000.001,- s/d Rp.5.000.000,-	150
	Above Rp.5.000.000	30
	Not available to fill	4
Rate of Use of Electronic Funds (per month)	BelowRp.1.000.000,-	241
	Rp.1.000.0001,- s/d Rp. 3.000.000,-	133
	Rp.3.000.001,- s/d Rp.5.000.000,-	19
	Above Rp.5.000.000,-	7
	Not available to fill	17

(Source: Questionnaire data results with SPSS 20)

1. Testing is done to find out the level of accuracy of an item in measuring what we wants to measure, and an item is declared valid if there is a correlation with the total score.From the results of SPSS 20 with Pearson correlation analysis at N = 80 and α = 5% stated that valid statements only amounted to 24 statements.

Figure 4.2. Validity Test Results (N = 80,

5%)

Variable	Statement	R tabel	R result	Conclusion
Ease of Use (X)	1	0,220	0,721	Valid
	2	0,220	0,696	Valid
	3	0,220	0,678	Valid
	4	0,220	0,656	Valid
	5	0,220	0,701	Valid
	6	0,220	0,720	Valid
	7	0,220	0,601	Valid
	8	0,220	0,721	Valid
	9	0,220	0,639	Valid
	10	0,220	0,147	Tidak Valid
	11	0,220	0,415	Valid
	12	0,220	0,348	Valid
	13	0,220	0,466	Valid
	14	0,220	0,515	Valid
	15	0,220	0,631	Valid
Impulsive buying (Y)	1	0,220	0,621	Valid
	2	0,220	0,240	Valid
	3	0,220	0,449	Valid
	4	0,220	0,447	Valid
	5	0,220	0,646	Valid
	6	0,220	0,455	Valid
	7	0,220	0,668	Valid
	8	0,220	0,481	Valid
	9	0,220	0,628	Valid
	10	0,220	0,490	Valid

Source : Results of SPSS Data and SPSS Books written by DuwiPriyatno(2018:224)

2. From the results of the reliability exercise, it is obtained that the reliability results X = 0.846 and Y = 0.686 and greater than the value of Rtable (0.220), so that it can be concluded that all statements are very consistent (Reliable).

3. This test is carried out to determine the data normally distributed, because normally distributed data are considered to be able to represent the population. Based on the Probability Plot Normal output, the data distribution is declared normal if the data points are scattered around a line and follow the diagonal direction of the line. Based on the results of the questionnaire, it is known that the data distribution is around the lines and follows the diagonal lines, so the data distribution is declared normal.
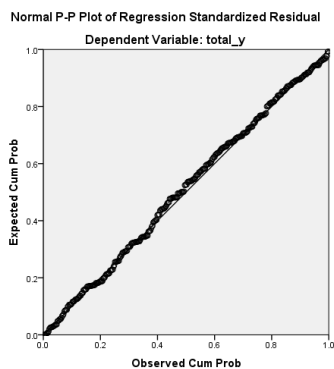
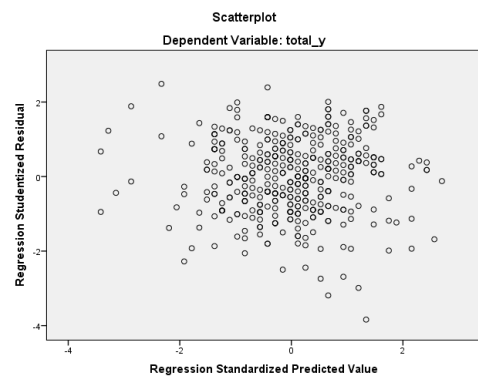Gambar 4.1 Normalitas DataVariabel X dan Y
(Sumber :HasilOlahKuesioner)

Figure 4.2. Heterokedastisitas
(Source: Questionnaire Results)

4. Heterokedastisitas test whether in the regression model there is an inequality of variance (variation) from the residual value of one observation to another observation.And a good regression model should not occur Heterokedastisitas symptoms and based on the above theory in Figure 3.2 seen that NOT HETEROSCEDASTICITY HAPPENED due to several things, among others: (1)The points spread above and below zero, (2) Spread of point is not form, and patterns are billowy, and (3) pointless pattern spread

5. The level of correlation that occurs between variables X and Y is not too strong because the value of Rhitung = 0.328 and very far from the value of 1.

6. The dependent variable in this study turns out to only answer 10.7% of the total problems that occur, so it is necessary to carry out further research to find out 88.7% of other factors that influence the interest in impulsive buying of consumers who use electronic funds on millennial consumers in the city of Tangerang.

Figure 4.4.Correlation

Summary Model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.328[a]	.107	.105	5.028

a. Predictors: (Constant), total_x

(Sumber :HasilolahKuesioner)

Tabel 4.5 RegresidanUjiTabel t

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20.331	1.779		11.429	.000
	total_x	.238	.034	.328	7.068	.000

a. Dependent Variable: total_y

Source: Questionnaire Results

7. This analysis is used to measure the effect of independent variables on the dependent variable. And the Regression equation that is formed based on the results of the questionnaire above is:

$$Y = 20{,}331 + 0{,}238\ X$$

From the results of the equation formed in table 4.5 it can be concluded that the variable X (Ease of Use) has a positive influence on the variable Y (Impulsive Buying Behavior).

8. Table t test is performed to determine whether the independent variable in linear regression significantly influences the dependent variable. And from the results of the questionnaire, the variable x shows that the t-count = 7.068 is greater than the value of t-table = 0.675, so it can be concluded that Ho is DENIED, and H1 is accepted or the Ease of Use DOESN'T SIGNIFICANT AFFECT TO IMPLIIVE BEHAVIOR BEHAVIOR

CLOSURE

From the results of the research conducted along with the questionnaire test, the conclusions that can be drawn are as follows:

1. The questionnaire obtained was 482, and after the classical assumption test (validity, reliability, normality and heterocedasticity) using 80 questionnaires from the initial respondents stated that only 24 statements were valid, statements were consistent (good reliability), data were normally distributed, and did not occur heterokedastisitas.

2. Based on the regression equation, the ease of use variable (x) has a positive effect on the growth of Impulsive Purchase Increase (y)

3. Correlation (relationship) between variables x and Y is weak because the value of Rhitung = 0.336 and very far from 1.

4. R2 count = 0.113, this states that the variable ease of use only contributed 11.3% as the cause of the problem that occurred.

5. The t value obtained is 7.268. And because the value of t is greater than the table value (2,024), then Ho is DENIED and H1 is accepted, or Ease of Use DOESN'T SIGNIFICANT affects the increase in impulsive purchases

6. The ease of use of non-cash or digital transaction payment systems turns out to have little effect on increasing impulsive purchases of millennial consumers, especially millennial consumers in the city of Tangerang.

Based on the conclusions obtained that we need to know what factors can influence impulsive purchases on Millennial consumers,it is expected that this research can be continued by adding new independent variables to find out the other factors that influence the increase in consumer impulsive purchases, especially millennial consumers

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