THE INFLUENCE OF PERSONAL FINANCIAL PLANNING, FINANCIAL HEALTH, AND INVESTMENT DECISION-MAKING ON IMPULSIVE BUYING BEHAVIOR AMONG E-COMMERCE USERS.

THESIS

Submitted as one of the requirements to obtain

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PLAGIARISM CHECK RESULT

THE INFLUENCE OF PERSONAL FINANCIAL PLANNING, FINANCIAL HEALTH, AND INVESTMENT DECISION-MAKING ON IMPULSIVE BUYING AMONG E-COMMERCE USERS

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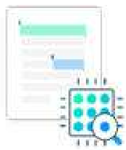

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ABSTRACT

This study aims to examine the influence of personal financial planning, financial health, and personal decision-making on impulsive buying behavior among e-commerce users. In the digital era, the rapid growth of e-commerce not only offers convenience in transactions but also encourages impulsive purchasing behavior, which can affect an individual's financial stability. The research uses a quantitative approach, collecting data through questionnaires distributed to respondents and analyzing it using multiple regression analysis with the help of SPSS. The findings indicate that personal financial planning, financial health, and investment decision-making each have a significant effect on impulsive purchasing behavior. These results underscore the importance of financial literacy and awareness in managing personal finances to reduce the tendency to make impulsive purchases.

Keywords: Personal Financial Planning, Financial Health, Investment Decision-Making, Impulsive Buying, E-commerce.

INTISARI

Penelitian ini bertujuan untuk menguji pengaruh perencanaan keuangan pribadi, Kesehatan keuangan, dan pengambilan Keputusan pribadi terhadap perilaku impulsive buying dalam pembelian di kalangan pengguna e-commerce. Di era digital, pertumbuhan e-commerce semakin pesat karena ecommerce tidak hanya memberikan kemudahan dalam bertransaksi jual beli, tetapi juga mendorong munculnya perilaku pembelian impulsive yang dapat memengaruhi stabilitas keuangan individu. Penelitian ini menggunakan pendekatan kuantitatif dengan mengumpulkan data melalui kuesioner yang di sebar kepada responden dan dianalisis menggunakan analisis regresi berganda dengan bantuan SPSS. Temuan penelitian menunjukkan bahwa perencenaan keuangan pribadi, Kesehatan finansial, dan pengambilan keputusan investasi masing-masing berpengaruh signifikan terhadap perilaku pembelian impulsive. Hasil ini menegaskan pentingnya literasi keuangan dan kesadaran dalam mengelola keuangan pribadi untuk mengurangi kecenderungan melakukan pembelian impulsif.

Kata Kunci*: Perencanaan Keuangan Pribadi, Kesehatan keuangan, pengambilan keuangan investasi, Impulsive buying, e-commerce.*