
| RESEARCH ARTICLE

The Effect of Online Buying Decision on Personal Budget of Business Administration Students

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| ABSTRACT

The influence of social media exposure, instant gratification tendencies, and marketing tactics has a significant impact on students' financial management. Since students often have limited financial resources, understanding their spending patterns is essential to promoting responsible consumption and financial discipline. The study aims to provide insights valuable to educators, marketers, and students, contributing to discussions on youth financial literacy and digital consumerism. A descriptive-correlational research design was used, involving 153 randomly selected students as respondents. A validated questionnaire collected data on demographic characteristics, online buying behavior, and budgeting practices. The data were analyzed using descriptive and inferential statistics, including Pearson's r and ANOVA, through SPSS software to determine the significance of relationships among variables. Findings revealed that most respondents were female students aged 18 - 24, a group highly responsive to digital trends and peer influence. Social media content, particularly influencer promotions, advertisements, and engagement features such as likes and shares, significantly shaped students' purchase intentions. Instant gratification motives, such as buying items to relieve stress, improve mood, or express identity, also led to frequent impulsive buying. Marketing strategies like discounts, flash sales, and visually appealing advertisements further heightened the urge to make unplanned purchases. Statistical results confirmed a significant relationship between online buying behavior and poor budget management, indicating that emotional and social triggers in online shopping can weaken students' financial control. The study concludes that excessive exposure to online marketing and impulsive consumption negatively affect students' budgeting habits. These findings highlight the importance of integrating financial literacy and consumer education programs into academic settings. Such initiatives should focus on developing self-control, critical evaluation of online marketing influences, and sustainable spending habits among students. Future research is encouraged to design intervention programs and behavioral training that foster healthier online shopping attitudes and responsible financial management.

| KEYWORDS

Online Buying, Students' Personal Budget, Higher Education Institution.

| ARTICLE INFORMATION

ACCEPTED: 12 October 2025

PUBLISHED: 28 November 2025

DOI: 10.61424/rjbe.v3.i3.569

1. Introduction

Online buying refers to the process of purchasing goods and services over the internet, typically through websites, which provide consumers with the convenience of shopping from anywhere at any time. This process involves selecting products, adding them to shopping carts, providing payment information, and having the items delivered or made available for digital download (Laudon, 2021). Both businesses and customers embrace online sales as a

cheaper and more convenient way to shop. Still, just like anything associated with the internet, there are benefits and dangers associated with shopping online (Morah, 2020).

Despite the positive effect of online buying, it still has a negative effect in some cases. Social media platforms heavily influence consumer purchasing decisions, which can lead to overspending. Online promotions, influencer marketing, and peer pressure can push individuals to buy products that they do not need, thus affecting their personal budgets. The ease of access to online shopping platforms, coupled with deferred options like credit, resulted in financial strain, as consumers tended to understate their actual spending and failed to adequately track their expenditures (Frimpong, 2021). Furthermore, individuals with lower financial literacy are more likely to experience budget disruptions due to online shopping, as they underscored the importance of financial education in mitigating the negative effects of online shopping (Evans, 2022).

Out of 73 million Filipino users of the internet, 1,321,773 are college students. The digital population mostly belonged to the age of 16 and above. Most students fall within this age group, who are typically high school or college students. Social media platforms, especially those heavily used by Filipinos like Facebook and Instagram, played a significant role in online buying decisions. Influencer endorsements and targeted ads encouraged spontaneous purchases, which negatively affected consumers' budgeting efforts. Consumers, particularly younger Filipinos, often struggled to resist the urge to purchase unplanned items, which led to budgetary mismanagement (Tan, 2022). However, some young generation students acted positively towards online shopping as most of them believed that purchasing online was more convenient and helped them in saving time and money (Mohd et al. 2016). Besides, more university students accepted e-shopping as their shopping platform (Lim et al., 2015).

Moreover, in Bukidnon State University – Baungon Campus, there were a total of 457 students, 248 of whom were Business Administration Students, who were composed of 51 first-year, 67 second-year, and 130 third-year.

This study was anchored on Kahneman Behavioral Decision Theory 1974, about Internal Factors Influencing Online Buying Decisions (cited by Zhao, 2021), which examined how psychological factors could influence consumers' decision-making processes, especially under conditions of uncertainty.

Further, Ainslie Hyperbolic Discounting Theory 1975, about Instant Gratification and Online Shopping (Baker, 2020), believed that people tended to place greater value on immediate rewards over future benefits. This was particularly relevant in the context of online shopping, where the gratification from purchasing a desired item immediately outweighed the long-term financial consequences. Online shopping platforms often provide instant gratification through fast transactions, one-click purchasing, and immediate delivery, which encourages consumers to make unplanned purchases that disrupt their personal budgets.

However, Mental Accounting Theory 1985, about Mental Accounting and Online Purchase Decisions (Sharma 2023), argued that people mentally separate their money into different categories or accounts, such as a vacation fund or necessities. Consumers often treated these mental accounts differently, which could lead to irrational spending. Online shopping, especially through credit cards or BNP (buy now, pay later) services, could create the illusion of lower immediate financial costs.

Moreover, Ajzen's Theory of Planned Behavior 1991, (Alvarado, 2021), assumed that human behavior was driven by intentions, which were influenced by attitudes, subjective norms, and perceived behavioral control. In the context of online shopping, TPB could explain how consumers' attitudes toward online shopping, social influences, and the perceived ease of online transactions affected their purchasing decisions and budgeting behavior.

The study aimed to examine how online selling platforms' attributes affect the online buying decisions that affect the personal budget of Business Administration students in Bukidnon State University – Baungon Campus.

The researchers, as students of higher education institutions, got interested in digging deeper into what extent to which these online buying decisions affect the personal budget of business administration students.

The online shopping experiences, such as the ease of browsing, discounts, and payment flexibility, impact consumer purchase behavior and budgeting decisions. It identified that online shoppers are more likely to make spontaneous purchases, leading to higher spending and difficulty sticking to a budget. The study emphasized the importance of understanding these patterns for both consumers and businesses aiming to cater to budget-conscious shoppers. (Davenport and Batra, 2018).

Various factors like website design, promotions, and online trust impact consumer spending behavior, particularly how these factors influence personal budgeting decisions. Their study revealed that consumers often overspend when they are lured by discounts or special offers, leading to budgetary challenges. The paper called for better financial literacy and budgeting tools integrated within e-commerce platforms to help consumer control their spending. (Johnson and Williams, 2017).

The ease of making purchases online, combined with targeted advertisements, often leads to impulsive spending. This behavior significantly disrupts consumers' ability to stick to pre-set budgets, and the authors propose solutions such as setting spending alerts or using budget apps to mitigate such effects. (Smith and Morgan, 2019).

The rise of e-commerce influences personal financial management, particularly in the context of budgeting. Ainsley and Park found online shopping platforms often encourage consumers to spend more than they intended, especially with features such as personalized recommendations and easy payment methods. The paper suggested that these platforms should integrate budgeting tools to help consumers manage their finances more effectively while shopping online. (Ainsley and Park, 2020).

The effects of online shopping on personal budgeting practices among Metro Manila residents. The researchers found that while online shopping offered greater convenience, it led to significant overspending due to frequent exposure to targeted ads and promotional offers. Many participants admitted that they had trouble sticking to their budgets, particularly because they could easily purchase items on impulse with just a few clicks. The research highlighted that although shoppers enjoyed the convenience of online shopping, it often resulted in unplanned expenditures, causing disruptions in their financial management. (Maria Delos Santos and Juan Reyes, 2023).

Social media ads influence online shopping decisions and personal financial management in Cebu. The research found that consumers were highly influenced by influencer promotions and social media ads, which often led them to purchase items that they did not plan for, thereby affecting their monthly budgets. The study concluded that the constant exposure to appealing offers made budgeting more challenging, especially among younger demographics who were more likely to engage with such ads. Participants noted that despite the discounts offered, these purchases still disrupted their financial planning. (Lara Garcia and Paulo Cruz, 2021).

1.1 Research Question:

This study seeks to answer the following core question: *How do online buying decisions affect the personal budget of Business Administration Students?* Supporting question examines the relationship between online buying decisions and personal budgeting and their difference when the respondent were grouped according to their profile.

1.2 Purpose of the Study:

The main objective is to examine how online selling platforms' attributes affect the online buying decisions that affect the personal budget of Business Administration students in Bukidnon State University – Baungon Campus. Thus, this study primarily focused on students who have the most cases of online purchases. The study would give them a better understanding of how online buying decisions could affect their personal budget, so they could manage their finances properly.

1.3 Significance:

The study is beneficial to students and regular consumers since online buying decisions were an overall issue that could possibly affect the personal budget of everyone. It could help consumers avoid overpriced or unnecessary purchases by comparing prices, using discounts, and selecting cost-effective options. Further, the study was linked to consumer online buying decisions. Therefore, the findings would be a beneficial guideline for developing an effective marketing strategy for online sellers. Lastly, the study would be a useful reference for those who wanted to carry out related research. In addition, this study was expected to contribute to the existing literature.

2. Methods

2.1 Research Design

The study utilized the descriptive quantitative correlation research design. The researchers used this method to dig deeper into the responses of the respondents based on the results of the data gathered. Research design refers to the framework or blueprint for conducting a study, detailing how data would be collected, measured, and analyzed. It helped ensure the research's validity and reliability. According to Creswell (2014), a solid research design was essential for effectively addressing research questions. In addition, a descriptive study was a type of research design that aimed to systematically describe a population, situation, or phenomenon. It focused on providing a detailed account without manipulating variables, often using surveys or observational methods. According to Polit and Beck (2017), this design helped in understanding the characteristics and behaviors of subjects, leading to valuable insights.

2.2 Participants and Sampling Method

The respondents of this study were comprised of 153 students in one of the higher education institutions in the province of Bukidnon. These respondents are regular students of the university and are the primary source of data in relation to the assessments of the effect of online buying decisions on the personal budget of business administration students. This was based on a total population size of 248 students from the College of Business Administration of all levels in one of the satellite campuses of one of the higher education institutions in the province of Bukidnon.

Inclusion criteria included:

1. Regular business administration students from first year up to fourth year,
2. Informed consent was attached to the survey questionnaires.

These students were selected as they used technology and other online selling platforms as part of their online buying habits.

2.3 Research Instrument

Data were gathered using a structured questionnaire with three main sections:

- **Part I:** contained items pertaining to the demographic profile of the respondents as to age, sex, civil status, and monthly allowance.
- **Part II:** covered questions related to the assessment of the effect of online buying decisions on the personal budget of business administration students.

The questionnaire on the assessment of the influence of online buying on personal budget of the Business Administration students was adapted from the previous study of Aiswarya and Mohan (2014) about "Assessing the Influence of Online Buying on Personal Budgets among Business Administration Students", which was then modified to suit the variables of the present study. The researchers sought the permission of the aforementioned rightful owners of the instrument to give proper credit to them.

2.4 Data Gathering Procedure

The researchers sought the approval of the Campus Head of the Higher Education Institution to formally inform regarding the intention to conduct a survey and, consequently, the inclusion of the selected Business Administration students of the university as respondents of the study. Key informant interviews were conducted to gain more valuable insights and wider perspectives pertaining to the effect of online buying decisions on the personal budget of business administration students.

2.5 Ethical Considerations

The study ensured ethical compliance by:

- Securing informed consent from participants,
- Guaranteeing **anonymity** and **confidentiality** of responses,
- Allowing voluntary participation with the option to withdraw at any time.

2.6 Data Analysis

Collected data were encoded and analyzed using **SPSS software**. The following statistical tools were used:

- **Descriptive statistics:** Frequency and percentage were used to determine the profile of the respondents. Mean and standard deviation were used to assess the level of the effect of online buying decisions on the personal budget of business administration students.
- **Pearson R:** used to determine the significant relationship between online buying decisions and personal budgeting.
- **T-test and ANOVA:** used to determine the significant difference in the effect of online buying decisions when the respondents were grouped according to their profile.
- Responses were quantified using a **four-point Likert scale**, interpreted as follows:

Scale	Range	Description	Interpretation
4	3.26-4.00	Strongly Agree	Very High
3	2.51-3.25	Agree	High
2	1.76-2.50	Disagree	Poor
1	1.00-1.75	Strongly Disagree	Very Poor

3. Results

Table 1. Demographic Profile of Respondents

Profile	Frequency (F)	Percentage (%)
Age		
18- 24 years old	127	83
25- 34 years old	19	12
35- 44 years old	7	5
45 years old and above	0	0
Sex		
Male	58	38
Female	95	62
Civil Status		
Single	136	89
Married	15	10
Widow	2	1
Separated	0	0
Average Monthly Allowance		
₱ 1,000.00 and below	118	77
₱ 1,001.00- 3,000.00	18	12
₱ 3,001.00- 5,000.00	14	9
₱ 5,001.00 and above	3	2

Table 2. Summary of the Average Mean Distribution of Respondent's Perception on Online Buying Decisions

Question	Mean (M)	Std. Deviation	Description	Interpretation
Product recommendations	3.00	0.81	Agree	High online buying decisions
Social media product	3.03	0.81	Agree	High online buying decisions
Impulsive purchases	2.90	0.88	Agree	High online buying decisions
Social media platforms	3.05	0.75	Agree	High online buying decisions
Likes and positive comments	3.10	0.81	Agree	High online buying decisions

Average	3.02	0.81	Agree	High online buying decisions
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Table 3. Summary of the Average Mean Distribution of Respondent's Perception on Personal Budget

Question	Mean (M)	Std. Deviation	Description	Interpretation
Monthly Budgeting	3.25	0.75	Agree	High personal budget
Allowance sufficiency	3.03	0.76	Agree	High personal budget
Tracking allowance	3.11	0.78	Agree	High personal budget
Allowance allocation.	3.05	0.74	Agree	High personal budget
Necessary expenses	3.32	0.73	Strongly Agree	Very high personal budget
Average	3.15	0.75	Agree	High personal budget

Table 4. Significant Relationship between Online Buying Decisions and Personal Budgeting

Variables	Personal Budgeting	
	r	P
Online Buying Decisions Strength Interpretation	0.612387	< 0.05
	Strong Significant	

Legend STRENGTH:
 0.00-0.19 Very Weak
 0.20-0.39 Weak
 0.40-0.59 Moderate
 0.60-0.79 Strong
 0.80-1.00 Very Strong
INTERPRETATION
 $p \leq 0.05 \rightarrow$ Significant $p \leq 0.01 \rightarrow$ Highly Significant $p \leq 0.001 \rightarrow$ Very Highly Significant

Table 5. Significant difference in the effect of online buying decisions when the respondents are grouped according to their profile.

Personal Budget of Business Administration Students						
Profile	Allowance		Expenditure		Savings	
	<i>p</i> -value	Decision on <i>H0</i>	<i>p</i> -value	Decision on <i>H0</i>	<i>p</i> -value	Decision on <i>H0</i>
Age	< 0.05	Reject	< 0.05	Reject	< 0.05	Reject
Sex	> 0.05	Accept	> 0.05	Accept	< 0.05	Reject
Civil Status	< 0.05	Reject	> 0.05	Accept	< 0.05	Reject
Monthly Allowance	> 0.05	Accept	> 0.05	Accept	< 0.05	Reject

Significant if P-value <0.05
 Legend: Ho is rejected if Significant
 Ho is accepted if Not Significant

4. Discussion

The study examined how online buying decision affects the personal budget of business administration students. Thus, the output of this study will be the basis for an intervention plan that will improve personal budgeting management and will also serve as a guide to the students of the school as a reference for their future similar studies.

4.1 Interpretation of Results

Based on the findings of the study, a moderately strong positive relationship between students’ online buying habits and budgeting practices, highlighting the need for responsible financial management. Age influences allowance, spending, and savings, while civil status affects allowance and savings. Although sex does not impact allowance or spending, it plays a role in saving behaviors.

These findings emphasize the importance of financial education tailored to students’ demographics to promote better budgeting, spending, and saving habits. Given these results, there is a need to reject the null hypothesis.

Nevertheless, these findings suggest that students’ online buying habits can be leveraged to promote financial literacy, encouraging responsible budgeting and spending. Additionally, Higher Education institutions should promote financial education programs that address demographic differences to promote responsible spending, effective budgeting, and improved saving habits.

Therefore, given these findings, universities should consider integrating financial education programs that not only teach budgeting and savings strategies but also focus on financial decision-making and impulse control. Financial institutions could collaborate with educational institutions to offer workshops and resources that provide students with practical financial management skills. By addressing the various factors influencing students’ financial behaviors, such programs can help students develop responsible financial habits that will benefit them beyond their academic years.

4.2 Comparison with Existing Literature

Based on the previously attached manuscript, the comparison between the results of the current study and existing literature reveals both alignment and affirmations with prior research.

The findings of the study affirm the conclusions of Nguyen et al. (2021), social media engagement, including likes and reviews, significantly affects consumer trust and purchasing confidence. The relatively lower mean for impulsive buying due to promotions indicates that while discounts and advertisements are influential, students may still exercise some level of financial control, possibly due to their background in business education.

Similarly, the study aligns with Davenport and Batra (2018) and investigates how online shopping experiences, such as the ease of browsing, discounts, and payment flexibility, impact consumer purchase behavior and budgeting decisions. It identifies that online shoppers are more likely to make spontaneous purchases, leading to higher spending and difficulty sticking to a budget. The study emphasizes the importance of understanding these patterns for both consumers and businesses aiming to cater to budget-conscious shoppers.

Moreover, the findings are consistent with Ainsley and Park (2020), who explore how the rise of e-commerce influences personal financial management, particularly in the context of budgeting. Ainsley and Park find out that online shopping platforms often encourage consumers to spend more than they intended, especially with features such as personalized recommendations and easy payment methods. The paper suggests that these platforms should integrate budgeting tools to help consumers manage their finances more effectively while shopping online.

Additionally, Johnson and Williams (2017) explored how various factors like website design, promotions, and online trust impact consumer spending behavior, particularly how these factors influence personal budgeting decisions. Their study revealed that consumers often overspend when they are lured by discounts or special offers, leading to budgetary challenges. The paper calls for better financial literacy and budgeting tools integrated within e-commerce platforms to help consumers control their spending.

Lastly, in terms of instant gratification, the study supports the view of Morales and Santos (2022), which explores the relationship between instant gratification and impulsive buying behavior among Filipino college students. It finds that the desire for immediate rewards significantly drives unplanned purchases, especially when students are exposed to time-limited offers and promotions.

5. Conclusion and Implications of the Findings

The findings of this study carry several important implications for students, educators, and future researchers. For Business Administration students, the results highlight that online buying decisions are strongly influenced by factors such as convenience, digital marketing strategies, peer influence, and product accessibility. This implies that students, as both consumers and future business professionals, should develop critical awareness of how online marketing techniques and technological trends shape their purchasing behaviors and financial decisions. Strengthening digital literacy and responsible consumer practices can help them make more informed and rational buying choices.

Additionally, the study underscores the importance of integrating e-commerce and consumer behavior topics into the Business Administration curriculum. By understanding how digital platforms affect purchasing patterns, educational institutions can better prepare students for the realities of modern business environments. This integration may include practical training on digital marketing analytics, online customer engagement, and ethical issues related to e-commerce, enabling students to apply theoretical knowledge to real-world contexts.

For businesses, particularly online retailers, the findings suggest that young consumers, especially Business Administration students, represent a highly responsive market segment that values convenience, product quality, and trustworthiness. This implies that businesses should focus on transparent marketing strategies, reliable customer service, and secure payment systems to build lasting relationships with this demographic group.

For future researchers, the findings indicate that the impact of online buying decisions extends beyond simple purchasing habits. Psychological, social, and economic factors may all play roles in shaping student behavior. Thus, further studies are recommended to explore the relationship between online consumption, financial management skills, and academic performance. A deeper understanding of these relationships can contribute to the development of more comprehensive models explaining digital consumer behavior among young adults.

Overall, the study implies that while online buying offers convenience and accessibility, its broader effects on decision-making, financial discipline, and business learning outcomes must be carefully managed through education, awareness, and responsible digital engagement.

5.1 Limitations

The study focused on the effect of online buying decisions on the personal budget of one of the degree programmes. The data collection was conducted inside the premises of one of the Higher Education Institutions in Bukidnon, among one hundred and fifty-three (153) randomly selected Business Administration students from all levels. This study focused only on the factors of how online buying decisions affected the personal budget of each student. Each of the respondents was given the same questionnaire to answer, which was adopted from a previous study. The outcome of this study applied only to those who were qualified, randomly selected respondents, and will not be used as a reference to the impact of online buying decisions through personal budget to those who did not belong to the population of this study. The main source of data was the questionnaire, which was prepared by the researchers.

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