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Demographic Effect on Online Impulse Buying with Ovo E-Money as Moderator Variable

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Abstract: **Online impulse buying is one of the consumer behaviors in which consumers buy a certain product suddenly, spontaneously, and urgently based on affective and cognitive processes through exposure to online stimuli. Demographic factors (gender, age, education level, and income) are internal factors that can influence someone to make an impulse buying. In addition to demographic factors, perceived benefits of OVO e-money related to efficiency are thought to be the main predictor in strengthening or weakening the influence of demographic relationships on online impulse buying. This research was conducted in Denpasar City with 105 respondents. Data collection by distributing questionnaires and indicators used were 21 items, which were measured using a Nominal Scale and a Likert Scale. The data analysis technique used is Moderated Regression Analysis (MRA) and Chi-Square Analysis. The results of this study explain that demographics (gender and income) have a significant positive effect, while age has a significant negative effect on online impulse buying. The effect of education is not significant on online impulse buying. Perceived benefits of OVO e-money is a pure moderator variable that can strengthen the influence of gender, income and age, but weakens the effect of education on online impulse buying.**

Keywords: **demographics, online impulse buying, perceived benefits, e-money.**

I. INTRODUCTION

Consumer behavior is the study of consumer choices while searching for, evaluating, purchasing, and using products and services that they believe will satisfy their needs (Schiffman and Wisenblit, 2019: 2). Some consumers will buy a product after going through a long decision known as a complex buying decision. Others were purchased only through a short, spontaneous and unplanned process. An unplanned purchase of a product is known as an impulse buying.

Impulse buying is a purchase that occurs when consumers see a certain product or brand, then consumers become interested in getting it, usually because of an interesting stimulus from the store (Utami, 2010: 51). Unplanned purchasing decisions (impulse buying) can be generated through two aspects, namely: (1) cognitive aspects, which are aspects that make unplanned purchasing decisions more directed to consumer attitudes that tend to be hedonic rather than considering the benefits of what they buy; (2) the affective aspect, is the aspect that makes unplanned purchasing decisions tend to be more visible in purchasing decisions through positive emotions such as pleasure and excitement stimulation (Herabadi, et al., 2009).

Online impulse shopping is driven by consumer emotions, spontaneous behavior, or low cognitive control, and that impulsive behavior is driven by attractive objects, which triggers impulse buying among buyers without considering the financial and other aspects of online shopping (Sharma, et al., 2010). Impulsive buying behavior is not possible without the urge to buy impulsively (Pradana and Suparna, 2016). Based on this perspective, some researchers argue that online shoppers are more impulsive than offline shop shoppers (Park, et al., 2012; Verhagen and van Dolen, 2011). Impulse buying is a common phenomenon in modern markets and has become a focal point for modern marketing activities (Graa et al., 2014).

Demography is the study of population, including the size and rate of population growth in cities, regions, and countries; age distribution and ethnic mix; level of education; and household patterns (Kotler and Keller, 2016: 96). The results of recent studies indicate that demographics have a significant positive relationship to impulse buying behavior (Ekeng et al., 2012; Utami and Rastini, 2015; Baskara and Mandala, 2016). A preliminary survey was conducted on 30 respondents using GrabFood in Denpasar City in December, 2020. The survey was conducted by distributing questionnaires to respondents randomly through Facebook Group and Line Square. Based on the results of the pre-survey, data were obtained that explained respondents' statements regarding the relationship between their demographics and their buying behavior for food and/or beverage products using GrabFood. The survey results are summarized in Table 1.

TABLE 1: DEMOGRAPHIC CHARACTERISTICS SURVEY DATA WITH IMPULSIVE BUYING BEHAVIOR WHEN USING GRABFOOD

No	Variable	Classification	Number of people	Agree	Percentage
1	Gender	Female	15	12	80
		Male	15	6	40
		Total	**30**	**18**	**60**
2	Age	18 - 24 years old	10	4	40
		24 - 29 years old	10	6	60
		> 30 years old	11	8	80
		Total	**30**	**18**	**60**
3	Income	< 3 million rupiah	15	6	40
		> 3 million rupiah	15	12	80
		Total	**30**	**18**	**60**
4	Education	Senior High School	15	6	60
		College	15	12	80
		Total	**30**	**16**	**60**

Source: Primary data processed, 2021

Table 1 indicates that 12 out of 15 women or 80 percent of women (more than 40 percent of male respondents) agree that they have purchased culinary products on the GrabFood application more than 5 times in 2 months although they don't really want the product (out of plan). This number is higher than the number of men who agree with the statement, supported by the statement that women have a higher incentive to buy than men (Dittmar, et al., 1996: Tifferet and Herstein, 2012; Astari and Widagda K., 2014). Young women tend to be more impulsive than young men (Utami and Sumaryono, 2008; Diba, 2013).

Various studies have shown that women are more influenced by emotional reasons (Kacen and Lee, 2002; Utami and Sumaryono, 2008), while men are more influenced by functional and instrumental reasons (Kacen and Lee, 2002), so that women can be categorized as impulsive buyers (Kacen and Lee, 2002). Mai, et al., 2003; Coley and Burgess, 2003; Kusumowidagdo, 2010). Several other studies actually show different findings, women are proven to have planned purchases (from home) and men are more categorized as impulsive buyers (Mai et al., 2003).

The pre-survey data presented in Table 1 also shows that there is a positive relationship between consumer age and impulse buying, which is indicated by respondents over the age of 30 having behavior that tends to be impulsive. Several previous studies explain that impulsive buying behavior decreases as the age of the consumer increases (Kacen and Lee, 2002; Mai et al., 2003; Ekeng et al., 2012). This perspective shows that there is an influence between age on impulsive buying behavior and is reinforced by previous research which found that age had a significant effect on impulsive buying behavior (Sapitri and Suprapti, 2014). Another opinion reveals that age does not have a significant relationship with impulse buying (Suwantri and Ardani, 2014).

Based on income variables, the pre-survey data in Table 1 shows that respondents who earn more than 3 million rupiah per month dominate as many as 12 people out of 16 people or 40 percent in making impulse buying of culinary products on GrabFood. Respondents with higher incomes were shown to be more impulsive than those with lower incomes (Mai et al., 2003). Someone who has a low income will be more careful in considering making a purchase, on the contrary for someone who has a higher income, the frequency of purchases is higher (Aditia in Sapitri and Suprapti, 2014).

A study on the relationship between the level of education and impulse buying states that the level of consumer education has no effect on impulse buying for both the affective and cognitive components (Mulyono, 2012). The results of this study were rejected in other studies (Sapitri and Suprapti, 2014), which means that a person's education has a positive and significant influence on impulsive buying behavior. Consumers with higher education qualifications show a higher impulsive response than consumers with low educational qualifications (Sapitri and Suprapti, 2014; Awan and Abbas, 2015).

OVO is an e-money with storage media in the form of a server (BI, 2020) which is one of the payment methods in conducting non-cash transactions on the Grab application. Based on the results of a preliminary survey conducted on 30 GrabFood users, OVO e-money acts as a moderator, which means that OVO e-money can strengthen or weaken the relationship between user demographics and impulse buying. Ease, speed, and efficiency are the motivations of users to use e-money (Bank Indonesia in Miliani et al., 2013). Perceived benefits are factors that influence consumers to use e-money in Indonesia. Consumers in Indonesia adopt e-money if they feel that e-money makes their activities easier, saves time, provides discounts or promotions, is more efficient than using cash, debit or credit cards, is easy to find a top-up place, and can be used in anywhere (Miliani et al., 2013).

II. CONCEPTUAL MODEL AND HYPOTHESES

Various studies show that women are more influenced by emotional reasons (Kacen and Lee, 2002: 164; Utami, 2008), while men are more influenced by reasons of function and instrument (Kacen and Lee, 2002: 164), so women can be categorized as buyers. impulsivity (Mai et al., 2003; Coley and Burgess, 2003). Affective orientation underlies impulse buying associating women as perpetrator figures who have the greatest opportunity to realize impulse buying. These studies are reinforced by empirical statements that gender also has a significant influence on unplanned purchasing decisions made by consumers (Ekeng et al., 2012; Sapitri and Suprapti, 2014; Suwantari and Ardani, 2014; Utami and Rastini, 2015).

H_1: Gender has a positive and significant effect on online impulse buying behavior

Several studies point to the fact that the older a person is (the limit was 35 years in two studies), the less impulsive his purchase is (Kacen and Lee, 2002; Mai, et al., 2003). Research on Taiwanese adolescents shows that impulse buying tendencies gradually increase between the ages of 15 to 19 (Lin and Lin, 2005). A study found that impulsive buying behavior groups the sample by age into ages 20 to 30 years, 31 to 40 years, 41 to 50 years, and up to 50 years (Ekeng et al., 2012). The results show that consumers who are more mature and burdened with various family responsibilities will be wiser in spending, compared to those who are still teenagers. Adult consumers are more concerned about the welfare of children and their families, while adolescent consumers who do not have the responsibility to provide for their families and tend to be extravagant in spending and cannot control their emotions when they see new and interesting products.

Other researchers found differences in impulse buying made by young consumers and adult consumers (Brici, et al., 2013) that impulsive buying among teenagers is a behavior that is often done as an outlet for stress and as a need to improve mood and further that their conceptualization of impulsive shopping is only remotely related to a set of perceived less constraint when compared to adult shoppers. Adult consumers are much more aware of their real-life constraints, finances, and budgets, even in the context of impulse buying, compared to younger consumers. These empirical statements are reinforced by previous studies which found that age had a significant effect on impulsive buying behavior (Sapitri and Suprapti, 2014; Baskara and Mandala, 2016).

H_2: Age has a positive and significant effect on online impulse buying behavior

Research on the relationship between education level and impulse buying is still rarely done, but if it is related to previous research, education level has a positive and significant effect on purchase intention (Mo and Wong, 2012 in Putri and Suparna, 2014). This is reinforced by research which states that education has a significant influence on impulsive buying behavior (Sapitri and Suprapti, 2014).

H_3: Education level has a positive and significant effect on online impulse buying behavior

Those with higher incomes were shown to be more impulsive than those with lower incomes (Mai et al., 2003). Impulse buying will be very closely related to the money a person has (Mulyono, 2012) because the income earned greatly affects the amount of money spent on shopping (Tirmizi et al., 2009). The same thing happens to teenagers who have not worked, where they get their purchasing power from the pocket money given by their parents. When adolescents have more pocket money, impulse buying increases significantly (Lin and Lin, 2005).

H_4: Income has a positive and significant effect on online impulse buying behavior

Currently, no research has been found linking the effect of perceived benefits of using e-money on online impulse buying. The characteristics of e-money that are supported are that interoperability, portable, reliability, flexibility, convertibility, efficiency, ease of integration with applications, and ease of use are what customers feel when they use e-money as a payment method (Heikkila; Okamoto in Miliani, 2013) .

Based on previous research, the perception of the benefits of using e-money as a payment method has a significant positive effect on intentions to use or reuse e-money cards as a payment method (Miliani, 2013; Anjelina, 2018). Consumers in Indonesia adopt e-money if they feel that e-money makes their activities easier, saves time, provides discounts or promotions, is more efficient than using cash, debit or credit cards, is easy to find a top-up place, and can be used in anywhere (Miliani, 2013).

Perceived benefits are the main predictor of consumer attitudes towards online shopping in Jordan. Jordanian online consumers' attitudes are significantly influenced by their perceptions of the benefits (ie convenience, time savings, and cost savings) of online shopping in contrast to offline shopping (Al-Debei, 2015), so from these statements the following hypothesis can be formulated:

H5: Perceived benefits of OVO e-money positively and significantly moderate the relationship of demographic variables (gender) to online impulse buying.

H6: Perceived benefits of OVO e-money positively and significantly moderate the relationship of demographic variables (age) to online impulse buying.

H7: Perceived benefits of OVO e-money positively and significantly moderate the relationship of demographic variables (education) to online impulse buying.

H8: Perceived benefits of OVO e-money positively and significantly moderate the relationship of demographic variables (income or pocket money) to online impulse buying.

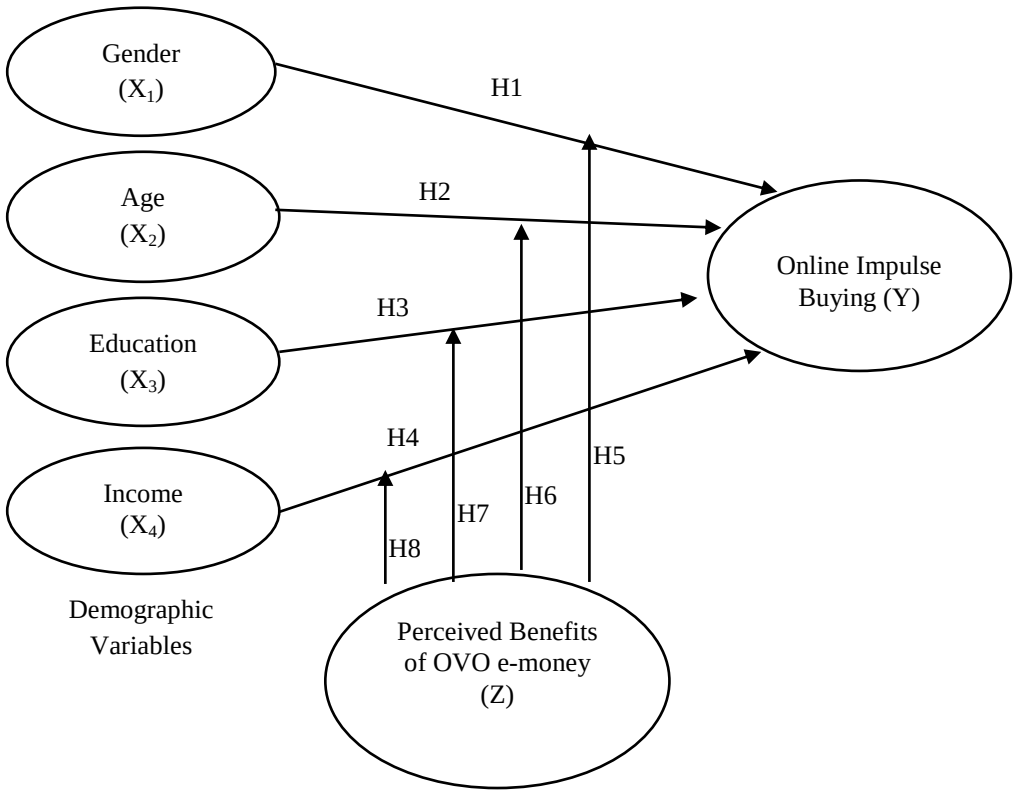

Figure 1: Conceptual Model

III. RESEARCH METHODS

The research location will be conducted in Denpasar City. The city of Denpasar was chosen because it is the center of the city and the area with the largest population in Bali, which is around 962,900 people (BPS Province of Bali, 2020). The tendency of urban people who have high mobility, limited time, and a high need for food will be able to overcome with the existence of a food delivery service (Lutfiah, 2019). Grab as an application-based on-demand service that offers food delivery services through the GrabFood feature is able to provide convenience to urban residents who have high mobility. The population in this study are all GrabFood users in Denpasar City and use OVO Cash in making transactions at GrabFood, the number of which cannot be calculated with certainty.

This study used a sample of 100 respondents from Denpasar City. The number of sample respondents taken and determined is at least 5-10 times the number of indicators in order to get valid data (Malhotra in Savitri and Wardana, 2018). The number of indicators in this study were 21 indicators so that the required number of samples was a minimum of 105 (21x5) and a maximum of 210 (21x10). This study uses 105 respondents which is the product of 21 indicators multiplied by 5 which means that they have met the criteria. The sampling technique used in this study is non-probability sampling, namely purposive sampling where the purposive sampling method is a sampling technique with certain considerations. The data collection method used in this study was using an online questionnaire, in which the questionnaire was distributed to respondents online using Google Form. Measurement of answers from respondents was measured using a Likert Scale. Researchers provide five alternative answers to respondents using a scale of 1 to 5 for the purposes of quantitative analysis. The relationship between independent variables, dependent variables, control variables and moderating variables was tested using multiple linear regression analysis. The relationship between the independent and dependent variables in which there are factors that strengthen or weaken (moderating variables) is tested using Moderated Regression Analysis (MRA).

IV. RESULTS AND DISCUSSION

This study used a sample of 105 respondents. The following is the identity data of respondents based on gender, age, last education, and occupation which are detailed in Table 2 below.

TABLE 2: RESPONDENT CHARACTERISTIC

No	Characteristic	Classification	Number of Respondents (person)	Percentage of Respondents (%)
1	Gender	Male	40	38,10
		Female	65	61,90
		Total	**105**	**100**
2	Age	≤ 19 years old	2	1,90
		20-24 years old	45	42,86
		25-29 years old	27	25,71
		30-34 years old	18	17,14
		≥ 35 years old	13	12,38
		Total	**105**	**100**
3	Latest Education	Elementary School and Junior High School	0	0
		Senior High School	42	40
		Diploma and Bachelor	63	60
		Total	**105**	**100**
4	Income	Expenditure < IDR 500 thousand / month	26	24,76
		Expenditure IDR 500 thousand - IDR 1 million / month	38	36,19
		Expenditure > IDR 1 million / month	41	39,05
		Total	**105**	**100**

Source: *Primary data processed, 2021*

Based on the data in Table 2, it can be stated that GrabFood users are dominated by female gender by 61.90 percent with an age range of 20-24 years by 42.86 percent. This shows that young women dominate GrabFood users. This happens because women basically like shopping for food, beverage, and clothing products and young women do more activities using online media because they were born and raised in the midst of rapidly developing technology so that they are

skilled in communicating with online media and shopping via online. The technology used by GrabFood can make it easier for them to order whatever they need and want with just one tap on their smartphone. When viewed from the level of education and income, referring to GrabFood users, it is dominated by diploma and undergraduate education levels which dominate at 60 percent with income levels measured from spending levels above 1 million rupiah per month which dominates at 39.05 percent. This shows the intensity of GrabFood users with a diploma and a high degree of education or often active in online media and the consumption patterns of people with high income levels more often spend their income on varied foods.

Moderated Regression Analysis (MRA) is used to identify the presence or absence of a moderator variable as well as the type of moderator variable. The regression equation used for testing is as follows.

$$Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4 + e \quad (1)$$

$$Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4 + \beta5Z + e \quad (2)$$

$$Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4 + \beta5Z + \beta6X1Z + \beta7X2Z + \beta8X3Z + \beta9X4Z + e \quad (3)$$

Information:

Y	= Forecasted value
α	= Constant
β_1	= Regression coefficient for X_1
β_2	= Regression coefficient for X_2
β_3	= Regression coefficient for X_3
β_4	= Regression coefficient for X_4
β_5	= Moderation variable regression coefficient
β_6	= Interaction regression coefficient for X_1.Z
β_7	= Interaction regression coefficient for X_2.Z
β_8	= Interaction regression coefficient for X_3.Z
β_9	= Interaction regression coefficient for X_4.Z
X_1	= First independent variable
X_2	= Second independent variable
X_3	= Third independent variable
X_4	= Foyrth independent variable
Z	= Moderating Variables
e	= Residual value (*error*)

TABLE 3: RESULTS OF MODEL STRUCTURE REGRESSION TEST (1)

Coefficients[a]						
Model		*Unstandardized Coefficients*		*Standardized Coefficients*	*t*	*Sig.*
		B	*Std. Error*	*Beta*		
1	(*Constant*)	38.148	3.335		11.438	.000
	Gender (X1)	5.825	1.701	.291	3.425	.001
	Age (X2)	-3.968	.780	-.442	-5.088	.000
	Education (X3)	1.219	1.820	.061	.670	.505
	Income (X4)	2.825	1.158	.225	2.440	.016
a. Dependent Variable: Online Impulse Buying (Y)						

Source: *Primary data processed, 2021*

Based on Table 3, a regression equation model can be made, as follows:

$$Y = 38{,}148 + 5{,}825X1 - 3{,}968X2 + 1{,}219X3 + 2{,}825X4 + e \quad (1)$$

TABLE 4: RESULTS OF MODEL STRUCTURE REGRESSION TEST (2)

Coefficients[a]						
Model		*Unstandardized Coefficients*		*Standardized Coefficients*	*t*	*Sig.*
		B	*Std. Error*	*Beta*		
2	(*Constant*)	17.512	9.096		1.925	.057
	Gender (X1)	5.618	1.663	.281	3.379	.001
	Age (X2)	-4.065	.763	-.453	-5.332	.000
	Education (X3)	.445	1.806	.022	.246	.806
	Income (X4)	2.460	1.140	.196	2.158	.033
	Perceived Benefits of OVO e-money (Z)	.550	.226	.206	2.430	.017
a. *Dependent Variable*: Online Impulse Buying (Y)						

Source: *Primary data processed, 2021*

Based on Table 4, a regression equation model can be made, as follows:

$$Y = 17{,}512 + 5{,}618X1 - 4{,}065X2 + 0{,}445X3 + 2{,}46X4 + 0{,}55Z + e \quad \text{.....} (2)$$

TABLE 5: RESULTS OF MODEL STRUCTURE REGRESSION TEST (3)

Coefficients[a]						
Model		*Unstandardized Coefficients*		*Standardized Coefficients*	*t*	*Sig.*
		B	*Std. Error*	*Beta*		
3	(*Constant*)	1.158	36.478		.032	.975
	Gender (X1)	.673	20.046	.034	.034	.973
	Age (X2)	-12.779	8.612	-1.422	-1.484	.141
	Education (X3)	30.224	21.189	1.524	1.426	.157
	Income (X4)	-5.388	12.702	-.428	-.424	.672
	Perceived Benefits of OVO e-money (Z)	.944	.903	.354	1.045	.299
	Interaction X1Z	.122	.485	.253	.251	.802
	Interaction X2Z	.207	.210	.966	.983	.328
	Interaction X3Z	-.711	.510	-1.620	-1.395	.166
	Interaction X4Z	.186	.310	.627	.601	.549
a. *Dependent Variable*: Online Impulse Buying (Y)						

Source: *Primary data processed, 2021*

Based on Table 5, a regression equation model can be made, as follows:

$$Y = 1{,}158 + 0{,}673X1 - 12{,}779X2 + 30{,}224X3 - 5{,}388X4 + 0{,}944Z + 0{,}122X1Z + 0{,}207X2Z - 0{,}711X3Z + 0{,}186X4Z \quad \text{.....} (3)$$

The Effect of Gender on Online Impulse Buying (X_1)

The test results in Table 3 show that gender has a significance value of 0.001 and a positive regression coefficient (β_1) of 5.825. The significance value of 0.001 is smaller than the 0.05 level of significance indicating that H_0 is rejected and H_1 is accepted. These results mean that gender has a positive and significant effect on online impulse buying. The regression coefficient (β_1) is positive, meaning that if the gender of GrabFood users increases, it will result in an increase in online impulsive buying behavior of GrabFood users assuming other variables are constant. The results of multiple linear regression analysis in this study indicate that gender has a positive and significant effect on online impulse buying. This means that if the number of female gender increases, then online impulse buying will increase. Vice versa, the less the number of women, the online impulse buying will decrease.

The gender in question is female because based on the results of the Chi-Square test, 59 of the 65 women or 90.7 percent of the women showed a response to quite agree, agree and strongly agree with online impulse buying behavior. This number is more than the male gender of 40 men, only 31 people or 85.7 percent of men showed responses quite agree, agree and strongly agree on impulsive buying behavior. This means that the female gender is more impulsive than the male.

Chi-Square test results also show that the Pearson Chi-Square value is 15,072 and the degree of freedom (df) is 4 and p = 0.005 which is significant at 0.05. These results indicate that p is smaller than the level of significant 0.05 which indicates that gender has a strong significant relationship with impulsive buying behavior. This supports the results of multiple regression analysis of gender and online impulse buying of GrabFood users which have a positive and significant relationship. The results of this study are in line with research conducted by Ekeng et al., 2012; Sapitri and Suprapti, 2014; Suwantari and Ardani, 2014; Utami and Rastini, 2015, which stated that gender has a positive and significant influence on unplanned purchase decisions made by consumers (online impulse buying).

The Effect of Age on Online Impulse Buying (X_2)

The test results in Table 3 show that age has a significance value of 0.000 and a negative regression coefficient (β_2) of 3.968. The significance value of 0.000 is smaller than the level of significance of 0.05, indicating that age has a significant influence on online impulse buying. Meanwhile, the regression coefficient (β_2) has a negative number which means that if age increases, online impulsive buying behavior will decrease assuming other variables are constant. The results of the regression analysis in this study indicate that age has a negative and significant effect on online impulse buying. This means that younger GrabFood users have high online impulse purchases. As GrabFood users get older, this online impulse buying behavior will decrease.

Based on the results of the Chi-Square test, it shows that the majority of respondents who have high online impulse buying behavior are up to 29 years old. Online impulse buying behavior will begin to decrease when the respondent reaches the age of 30 years. Based on the results of the Chi-Square test, the data also shows that the Pearson Chi-Square value is 50.123 and the degrees of freedom (df) are 16 with p value = 0.000 which is significant at 0.05. The p value is smaller than the level of significant 0.05 which indicates that age has a strong significant relationship with impulsive buying behavior. Based on multiple regression analysis, age is inversely proportional to consumer impulse buying, which shows that as consumers age, impulsive buying behavior decreases.

This is in line with previous research which states that consumer groups with a more mature age and burdened with various responsibilities for the family will be wiser in spending, compared to those who are still teenagers (Ekeng et al., 2012). Adult consumers are more concerned about the welfare of children and their families, while adolescent consumers who do not have the responsibility to provide for their families and tend to be extravagant in spending and cannot control their emotions when they see new and interesting products.

The Effect of Education Level on Online Impulse Buying (X_3)

The test results in Table 3 show that education has a significance value of 0.505 with a regression coefficient of education (β_3) of 1.219. The significance value is greater than the level of significant 0.05 indicating that H_0 is accepted and H_3 is rejected. These results indicate that the level of education is not significant for online impulse buying. The results of the analysis in this study indicate that the level of education is not significant to online impulse buying. The results of this study indicate that both users with a high school education level or university have online impulse buying behavior that is not different.

Based on the Chi-Square Test, the data shows that the Pearson Chi-Square value is 3.241 and the degrees of freedom (df) are 4 with a p value of 0.518 which is significant at 0.05. The p value is smaller than the level of significance value of 0.05 which indicates that the level of education has an insignificant relationship with online impulsive buying behavior. The results of this analysis support the results of multiple linear regression analysis of education level on online impulse buying.

The results of this study are not in line with previous research, which states that education level has a significant influence on online impulse buying behavior (Sapitri and Suprapti, 2014). However, this study strengthens the results of research conducted by Mulyono, 2012 which states that the level of education does not affect the affective and cognitive aspects of online impulsive buying behavior.

The Effect of Income on Online Impulse Buying (X_4)

The test results in Table 3 show that income has a significance value of 0.16 and a positive regression coefficient (β_4) of 2.825. The significance value of 0.016 is smaller than the level of significance of 0.05 indicating that H_0 is rejected and H_4 is accepted. These results indicate that income has a positive and significant effect on online impulse buying. Positive regression coefficient indicates that the higher the income, the online impulse buying behavior will increase. The results

of the analysis in this study indicate that income has a positive and significant effect on online impulse buying. This means that the higher the income, the higher the online impulse buying. And vice versa, as income decreases, online impulse buying will decrease.

Based on the results of the Chi-Square test, it shows that incomes ranging from 500 thousand rupiahs and above have impulsive buying behavior online. Respondents with income categories of 1 million and above are respondents who have the highest online impulsive buying behavior, it can be seen from 92.7 percent of respondents answered quite agree, agree, and strongly agree with statements regarding online impulse buying. Meanwhile, 83.6 percent of respondents answered that they quite agree, agree, and strongly agree with the income category or pocket money of 500 thousand rupiah to 1 million rupiah. Only 73.1 percent of respondents from the income category below 500 thousand rupiah chose the answers to quite agree, agree, and strongly agree with the statement regarding online impulse buying.

The results of the Chi-Square test also show that the Pearson Chi-Square value is 9.213 and the degrees of freedom (df) are 8, with p value = 0.023. These results indicate that p is smaller than the level of significant 0.05 which indicates that income has a strong significant relationship with impulsive buying behavior. This supports the results of multiple regression analysis of income and online impulse buying of GrabFood users which have a positive and significant relationship.

The results of this study are in line with research conducted by Ekeng et al., 2012; Sapitri and Suprapti, 2014; Suwantari and Ardani, 2014; Utami and Rastini, 2015, which state that income has a positive and significant influence on unplanned purchase decisions made by consumers (online impulse buying). Those with higher incomes were shown to be more impulsive than those with lower incomes (Mai et al., 2003). Impulse buying will be very closely related to the money a person has (Mulyono, 2012) because the income earned greatly affects the amount of money spent on shopping (Tirmizi et al., 2009).

The Effect of Perceived Benefits of OVO E-Money as Moderating Demographic Effects (Gender, Age, Education Level, Income or Pocket Money) on Online Impulse Buying

The results of the analysis of this study indicate that the perception of the benefits of OVO e-money positively and significantly moderates the effect of demographic variables (gender, age, and income) on online impulse buying. This shows that OVO e-money can strengthen the effect of the gender variable on online impulse buying.

The results of this study are in line with previous research on perceived benefits. Perceived benefits are a major predictor of consumer attitudes towards online shopping. Online consumers' attitudes are significantly influenced by their perceptions of the benefits (ie convenience, time savings, and cost savings) of online shopping in contrast to offline shopping (Al-Debei, 2015). Consumers in Indonesia adopt e-money if they feel that e-money makes their activities easier, saves time, provides discounts or promotions, is more efficient than using cash, debit or credit cards, is easy to find a top-up place, and can be used in anywhere (Miliani, 2013).

Meanwhile, the perception of the benefits of OVO e-money negatively and significantly moderated the effect of demographic variables (education level) on online impulse buying behavior. This shows that the perception of the benefits of OVO e-money weakens the effect of education level on online impulse buying. This result is not in line with research conducted by Miliani, 2013, and Al-Debei, 2015, because the higher a person's education, the more wise users will be in making decisions (Kristiono, 2015).

V. CONCLUSION AND SUGGESTIONS

Based on the results and discussion, it can be concluded that gender has a positive and significant effect on online impulse buying, age has a negative effect on online impulsive buying, Education level has no significant effect on online impulsive buying behavior, Income has a positive and significant effect on online impulsive buying behavior, perceived benefits of OVO e-money positively and significantly moderating the relationship of demographic variables (gender) to online impulse buying, Perceptions of the benefits of OVO e-money positively and significantly moderated the relationship of demographic variables (age) to online impulse buying, Perceptions of the benefits of OVO e-money negatively and significantly moderated the relationship of demographic variables (education) on online impulse buying. Perceived benefits of OVO e-money positively and significantly moderate the relationship of demographic variables (income or pocket money) to online impulse buying. GrabFood should consider ways to increase online impulse buying behavior among male users who often go through the cognitive process of making purchases, for example GrabFood can

make flash sale programs or give discounts at certain times with a very limited time so that it attracts male users to always use the GrabFood service which tends to use its cognitive aspect. GrabFood should consider ways to improve online impulse buying behavior among people aged 30 years and over by improving the appearance of the application to make it easier for people aged 30 years and over to use it. GrabFood should consider ways to increase impulse buying behavior among users with low income or pocket money, for example providing cashback more frequently in every transaction, or GrabFood can create a "Pay Later" program, which means users can delay payments that must be repaid at a later date. Grab can create a daily log-in program that can be claimed by users in general in the form of discount vouchers or attractive cashbacks so that the intensity of GrabFood service users increases. Grab can improve its GrabFood service, not only for food delivery services between users in the same area, but also between users from different cities to improve relationships between users and family, relatives, friends, or couples from different cities.

The theoretical implication of the results of this study is that demographic factors (gender, age, and income or pocket money) partially affect online impulse buying. While the perception of the benefits of OVO e-money is a pure moderator variable that can strengthen the influence of demographic factors (gender, age, and income or pocket money) on impulse buying, in accordance with the main theory (grand theory) used, namely consumer behavior. The practical implications of the results of this study are knowing that demographics (gender, age, and income or pocket money) partially have a significant positive effect on online impulse buying and the perception of the benefits of OVO e-money acting as a pure moderator that can strengthen the relationship. Therefore, companies can pay attention to these variables in making policies related to purchasing decisions because the higher the impulsive purchases made by users, the more optimal sales can be.

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