

ABSTRACT

Many businesses are taking advantage of the rapid development of the internet today, including using social media strategies to introduce their goods and services to customers and the general public. One of Shopee's new promotional media that users really like is Shopee Live. This feature allows sellers and buyers to communicate directly.

This research aims to determine the influence of financial literacy on impulse buying behavior among Shopee consumers who are Generation Y (Millennials) and Generation Z in Indonesia, and how financial literacy influences impulse buying by using the Theory of Planned Behavior as a mediating variable.

This research is a quantitative research by distributing questionnaires to 100 people. Then, the results of the questionnaire answers will be analyzed using the SEM-PLS (Partial Least Square) analysis method with the SmartPLS 4.0 software program using several analysis techniques, namely outer model, inner model, and hypothesis testing.

The results of this research are that financial literacy has a positive and significant effect on attitude, financial literacy has a positive and significant effect on perceived behavioral control, attitude has a positive and significant effect on impulse buying behavior, subjective norms have a positive and significant effect on impulse buying behavior, perceived behavioral control has an effect positive and significant influence on impulse buying behavior, financial literacy has a positive and significant influence on impulse buying behavior through attitude as a mediating variable, financial literacy has a positive and significant influence on impulse buying behavior through perceived behavioral control as a mediating variable. It is hoped that the research results can be used as a reference for improvements in future research.

Keywords: Financial Literacy, Impulse Buying, Theory of Planned Behavior