

THE EFFECT OF AFFILIATOR INCOME FROM THE SHOPEE AFFILIATE PROGRAM AND IMPULSIVE BUYING ON HOUSEHOLD ACCOUNTING MODERATED BY FINANCIAL BEHAVIOR



Alfin Ardilla¹

Universitas Pembangunan Nasional Veteran Jawa Timur, Surabaya, Indonesia
alfinardilla23@gmail.com

Dwi Suhartini²

Universitas Pembangunan Nasional Veteran Jawa Timur, Surabaya, Indonesia
dwisuhartini.ak@upnjatim.ac.id

Erna Sulistyowati³

Universitas Pembangunan Nasional Veteran Jawa Timur, Surabaya, Indonesia
ernas.ak@upnjatim.ac.id

Abstract

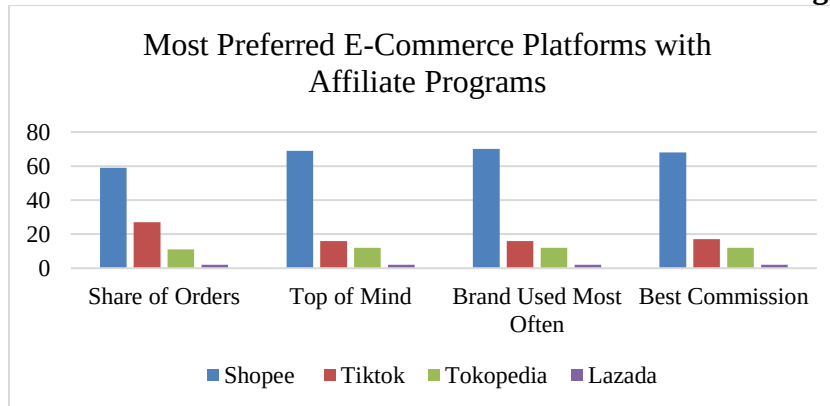
The rapid growth of the digital economy has created new income opportunities through affiliate marketing programs while simultaneously increasing the tendency of online consumers to engage in impulsive buying behavior. These conditions highlight the importance of household accounting as a tool for managing family finances effectively. However, the influence of Shopee Affiliate Program income and impulsive buying on household accounting, as well as the role of financial behavior in strengthening these relationships, remains underexplored. Therefore, this study aims to examine the effects of Shopee Affiliate Program income and impulsive buying on household accounting, with financial behavior serving as a moderating variable. This research employed a quantitative approach using a survey of 150 active Shopee affiliates in Indonesia. Data were collected through questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that Shopee Affiliate Program income and impulsive buying have positive and significant effects on household accounting. Furthermore, financial behavior positively and significantly moderates the relationships between Shopee Affiliate Program income and household accounting, as well as between impulsive buying and household accounting. The findings suggest that individuals with stronger financial behavior are better able to optimize additional income and transform impulsive buying experiences into opportunities for improving household financial management. This study contributes to the development of the Theory of Planned Behavior by emphasizing the role of financial behavior in enhancing household accounting practices within the digital economy context.

Keywords: Shopee Affiliate Program Income, Impulsive Buying, Financial Behavior, Household Accounting, Digital Economy

INTRODUCTION

The global pandemic has significantly changed people's behavior, particularly in the use of digital technology for economic activities. This shift has created new opportunities for earning income online, including through affiliate programs such as the Shopee Affiliate Program (Kadarsih et al., 2024). This program allows individuals to earn commissions by promoting products through digital content (Qori, 2024). Data show that Shopee is the most preferred affiliate platform due to its product variety, competitive pricing, and attractive promotions that build user trust.

Figure 1.
Most Preferred E-Commerce Platforms with Affiliate Programs



Source: <https://www.cnbcindonesia.com/>

The growth of affiliate programs provides flexible and accessible income opportunities for various groups, including students and housewives (Sulthonuddin & Rahayu, 2024). However, amid economic instability, increased income is not always accompanied by proper financial management (Aprilia, 2020). A consumptive lifestyle and easy access to online shopping encourage impulsive buying behavior, which can lead to unplanned expenses and disrupt household financial stability (Dayanti, 2024).

In this context, the implementation of household accounting becomes essential to help families manage income and expenses systematically. This includes planning, budgeting, recording, and financial decision-making. Additionally, financial behavior plays a crucial role in determining how individuals responsibly and effectively manage their finances in daily life.

This study aims to analyze the effect of income from the Shopee Affiliate Program and impulsive buying on household accounting, with financial behavior as a moderating variable. It is expected to contribute to a better understanding of the relationship between digital income, consumptive behavior, and household financial management, as well as to support the development of more effective financial strategies in the digital economy era.

REVIEW OF LITERATURE

Theory of Planned Behaviour

The Theory of Planned Behavior by Ajzen (1991) explains that a person's behavior is influenced by their intention to perform it. This intention is shaped by three main factors: attitude toward the behavior, subjective norms, and perceived behavioral control. Attitude

refers to a positive or negative evaluation of a behavior, while subjective norms relate to social influences. Perceived behavioral control reflects how capable a person feels in performing the behavior. The theory also emphasizes that individuals tend to act rationally by considering available information and potential consequences before making decisions.

Income

According to Azhari (2022), income is money received by individuals or businesses as compensation for goods, services, or investments, which is used to meet daily needs. Income plays a crucial role in maintaining household financial stability as it serves as the primary source for fulfilling basic needs. The quality of household finances is largely determined by how income is managed. With the growth of social media, content creators can leverage opportunities such as affiliate programs to increase their income through creative promotional strategies. Affiliate marketing also offers passive income opportunities and contributes to increased sales and economic empowerment.

Affiliator

According to Husna (2023), an affiliator is an individual who promotes products or services through digital media and earns commissions from sales generated via affiliate links. In affiliate marketing, affiliators act as intermediaries between sellers and consumers using platforms such as social media and e-commerce. Their main role is to create creative content, such as videos or posts, that include purchase links. Every transaction made through these links generates commission based on promotional performance. The success of affiliators is also influenced by their ability to engage audiences through attractive captions and interactions that encourage purchase interest.

Household Accounting

Household accounting is the practice of managing family finances through systematic planning, recording, and decision-making. According to Sukrianto & Lakoro (2022), it is essential for maintaining a balance between income and expenses and ensuring financial sustainability. It helps families plan both short-term and long-term needs to avoid financial problems. The three main practices include budgeting, financial recording, and decision-making (Suarni & Sawal, 2020). Proper implementation enables families to manage finances effectively, prevent unnecessary spending, and prepare for emergencies.

Impulsive Buying

Impulsive buying is a purchasing behavior that occurs suddenly without prior planning, often driven by emotional urges and external stimuli such as discounts or promotions (Pranggabayu & Andjarwati, 2022). It is characterized by quick decision-making and a strong desire to own a product without considering the consequences. Factors such as product attractiveness, seller responsiveness, ease of transactions, and psychological conditions influence impulsive buying (Annisa et al., 2025). Additionally, technological advancements and easy access to online shopping increase consumptive behavior. Promotional strategies like discounts, free shipping, and limited-time offers further encourage spontaneous purchases (Tumanggor et al., 2022).

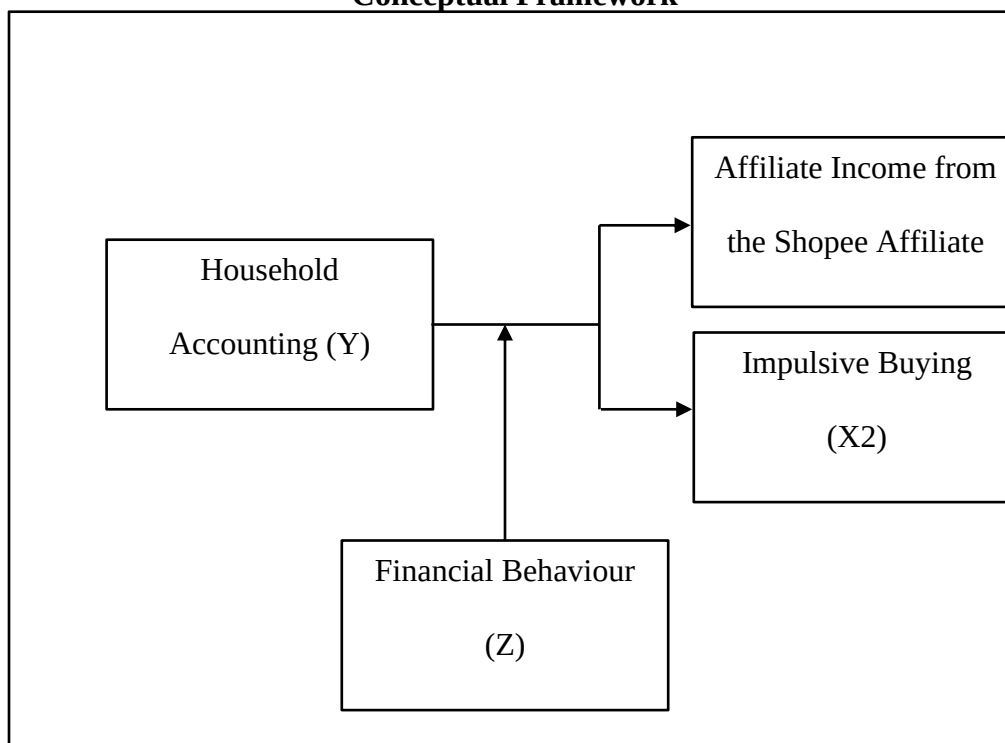
Financial Behaviour

Financial behavior refers to an individual's ability to plan, budget, manage, and control finances effectively in daily life (Kemal et al., 2020). It reflects a person's responsibility in managing financial assets productively and wisely. Financial behavior is also a combination of financial capability and psychological aspects that influence financial

decision-making (Jamal et al., 2023). It can be seen through habits such as budgeting, paying bills on time, and saving regularly (Jonathan & Setyawan, 2022). Thus, financial behavior reflects how individuals regulate and control their personal finances to achieve financial stability.

Research Framework

Figure 2.
Conceptual Framework



Source: Researchers' Data

RESEARCH METHOD

This research uses a quantitative approach with primary data. This study aims to determine the household income of Shopee Affiliate Program affiliates and Impulsive buying on household accounting with financial behaviour as a moderating variable.

The dependent variable (Y) in this study is household accounting. Household accounting is the practice of managing household finances by applying accounting principles (Rozzaki & Yuliati, 2022). It is measured using thirteen statement items developed by Yusri (2023).

Financial behaviour is the moderating variable (Z) in this study. It refers to an individual's financial-related behavior, including financial knowledge, planning, management, self-control, and decision-making (Fadilah & Purwanto, 2022). This variable is measured using five statement items developed by Joo and Grable (2004), as used in Lim and Pamungkas (2023).

The independent variable (X1) in this study is Affiliate Income from the Shopee Affiliate Program. According to Azhari (2022), income is money received by a person or business in return for providing goods, services, or through investment capital and is used to

fund daily expenses. This variable is measured using developed five statement items by Yusri (2023).

The independent variable (X2) in this study is impulsive buying, defined as unplanned purchasing behavior driven by strong emotional urges, often accompanied by confusion and followed by a sense of relief despite ignoring potential negative consequences (Alitani & Alfianti, 2022). This variable is measured using four statement items developed by Iskandar (2022).

Table 1.
Research Variables and Measurement Items

Variable	Statements
Income	Income meets expectations and is sufficient for daily needs
	The higher a person's income, the higher the expenditure on non-food items (housing, goods and services, clothing)
	I will budget for future needs when my income increases
	I save for unexpected needs when my income increases
	I take on side jobs to increase my income
Impulsive buying	I feel that Shopee influences me to buy impulsively, different from how I usually shop
	I am reminded to restock or replace household supplies when Shopee displays such products
	I feel interested in trying new products when I first see them on Shopee
	I am encouraged to buy unplanned items because Shopee offers discounts or special coupons
Household Accounting	I make a monthly financial plan
	I plan routine expenses (food, drinks, electricity, transportation, etc.)
	Household members must be responsible in managing finances to achieve family welfare
	Both husband and wife have the right to manage household finances
	I record my monthly income (salary)
	Trust and honesty should always be applied in the household
	In daily activities and purchasing, I prioritize needs over wants

	I discuss financial issues with family (spouse/children)
	There is a balance between family income and expenses
	When making purchases, I take a moderate approach (not wasteful and not overly frugal)
	I understand that financial planning aims to avoid financial difficulties
	I choose to invest in gold (not cash) for long-term financial planning
	A family needs financial planning regardless of income level
Financial behaviour	I set aside money for savings
	I set aside money for retirement
	I have a monthly budget
	I have a plan to achieve my financial goals
	I have enough money and do not have financial problems

The variables are measured using Likert-scale statements ranging from 1 to 5, where respondents indicate their perceptions. The scale includes: (1) strongly disagree, (2) disagree, (3) neutral, (4) agree, and (5) strongly agree.

This study is conducted in the digital domain, particularly on social media as a platform for the Shopee Affiliate Program, where marketing activities and interactions between affiliates and audiences occur.

The population consists of all Shopee affiliates in Indonesia, though the exact number is unknown. Purposive sampling is used with criteria: Indonesian citizens, active affiliates for at least three months, and have earned income from the program. Data are collected through an online questionnaire (Google Form).

Sample size follows Hair et al. (2021), recommending 5-10 times the number of indicators. With 27 indicators, the minimum sample is 135 respondents. Data are analyzed using Partial Least Squares (PLS) with SmartPLS 4.0.

RESULTS AND DISCUSSION

Relationship Between Variables	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Affiliate Income from the Shopee Affiliate Program (X1) -> Household Accounting (Y)	0.259	0.267	0.063	4.122	0.000
<i>Impulsive Buying</i> (X2) -> Household Accounting (Y)	0.351	0.344	0.080	4.373	0.000

<i>Financial Behaviour (Z) -> House Hold Accounting (Y)</i>	0.429	0.434	0.076	5.623	0.000
<i>Financial Behaviour (Z) x Affiliate Income from the Shopee Affiliate Program (X1) -> House Hold Accounting (Y)</i>	0.226	0.216	0.061	3.680	0.000
<i>Financial Behaviour (Z) x Impulsive Buying (X2) -> House Hold Accounting (Y)</i>	0.250	0.231	0.104	2.415	0.016

The Influence of Income from the Shopee Affiliate Program on Household Accounting

The results indicate that Shopee Affiliate Program income has a positive and significant effect on Household Accounting ($\beta = 0.259$; T-statistics = 4.122; p-value = 0.000), thus supporting H1. This finding is consistent with the Theory of Planned Behavior, which suggests that individuals tend to act based on planned intentions and rational considerations when making decisions (Ajzen, 1991; Pasaribu & Radikun, 2021). Income earned through the Shopee Affiliate Program reflects individuals' efforts to take advantage of digital economic opportunities as an additional source of revenue, which in turn encourages more structured household financial management. Furthermore, the Shopee Affiliate Program provides accessible and flexible opportunities for various groups to generate additional income without substantial capital, thereby contributing to improved household economic well-being (Devega & Nyoto, 2024; Hamzah et al., 2023).

The increase in income generated through the Shopee Affiliate Program also encourages individuals to be more disciplined in budgeting, recording, and controlling household finances. This finding is supported by Sari and Ingias (2024), who found that additional income from the Shopee Affiliate Program helps households manage their finances more systematically, and by Waluya et al. (2024), who reported that higher affiliate income promotes better cash flow management. Household accounting plays a crucial role in optimizing income utilization through budgeting and more informed financial decision-making (Sukrianto & Lakoro, 2022; Rozzaki & Yuliati, 2022). These findings are further supported by Kusumaningtyas and Nadhiroh (2024) and Arianti (2020), who concluded that higher income levels tend to foster more responsible financial behavior. Therefore, the greater the income earned from the Shopee Affiliate Program, the better the implementation of household accounting practices.

The Influence of Impulsive Buying on Household Accounting

The results indicate that Impulsive Buying has a positive and significant effect on Household Accounting ($\beta = 0.351$; T-statistics = 4.373; p-value = 0.000), thus supporting H2. The coefficient value is even higher than that of Shopee Affiliate Income, suggesting that impulsive buying contributes more strongly to the formation of household accounting practices. This finding can be explained through the Theory of Planned Behavior, which states that individual behavior is influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). In this context, impulsive buying arises from emotional urges and weak self-control in purchasing decisions (Kurniawan & Puspita, 2021). Such behavior is generally driven by the desire for immediate gratification without considering

long-term consequences (Pranggabayu & Andjarwati, 2022; Alitani & Alfianti, 2022). Furthermore, various promotional features offered by e-commerce platforms, such as discounts, flash sales, free shipping, and convenient digital payment methods, further increase consumers' tendency to engage in impulsive purchases (Tumanggor et al., 2022; Ngo et al., 2024).

Although impulsive buying is often associated with negative financial consequences, the findings of this study suggest that impulsive purchasing experiences can actually increase individuals' awareness of the importance of sound financial management. Unplanned expenditures encourage individuals to become more disciplined in recording transactions, preparing budgets, and controlling household finances as a way to prevent future financial difficulties (Bahrah & Fachira, 2021; Dayanti, 2024). This finding is supported by Almasyhari et al. (2024), who emphasize the importance of financial planning in controlling consumptive behavior. In addition, household accounting serves as a strategic tool for managing expenses, making wiser financial decisions, and maintaining household financial stability (Sukrianto & Lakoro, 2022). Therefore, the higher the level of impulsive buying experienced by an individual, the greater the need to implement more disciplined, structured, and systematic household accounting practices in order to maintain financial balance within the family (Darmawan & Gatheru, 2021; Rosadi & Andriani, 2023).

The results indicate that Financial Behavior positively and significantly moderates the relationship between Shopee Affiliate Program Income and Household Accounting ($\beta = 0.226$; T-statistics = 3.680; p-value = 0.000), thus supporting H3. Since Financial Behavior has a significant direct effect on Household Accounting and a significant interaction effect with Shopee Affiliate Income, the moderating effect is classified as quasi moderation. This finding suggests that the better an affiliate's financial behavior, the stronger the influence of income earned through the Shopee Affiliate Program on the quality of household financial management. The result is consistent with the Theory of Planned Behavior, which states that individual behavior is influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). In this context, financial behavior reflects an individual's ability to control and direct financial resources in a more planned and responsible manner (Ayu et al., 2023). Furthermore, financial behavior encompasses the ability to plan, budget, manage, and control finances, all of which serve as a foundation for effective household financial decision-making (Kemal et al., 2020; Jonathan & Setyawan, 2022; Sina, 2020).

The moderating role of financial behavior indicates that additional income from the Shopee Affiliate Program generates greater benefits when supported by sound financial practices. Individuals who possess strong financial management skills are more likely to allocate their income toward priority needs, savings, investments, and long-term financial planning (Arianti, 2020; Hadi & Andhaniwati, 2022). This finding is further supported by descriptive results showing that most respondents regularly prepare budgets, save money, and establish financial goals. Previous studies have also confirmed that financial behavior plays a crucial role in improving household financial management by enabling individuals to make wiser and more structured financial decisions (Xu et al., 2022; Mahapatra & Mishra, 2020). Therefore, financial behavior strengthens the relationship between Shopee Affiliate Program Income and Household Accounting, indicating that affiliates with better financial behavior are more capable of transforming their additional income into disciplined, well-planned, and sustainable household financial management practices (Ratnawati et al., 2023).

The Moderating Effect of Financial Behavior on the Relationship between Shopee Affiliate Program Income and Household Accounting

The results indicate that Financial Behavior positively and significantly moderates the relationship between Shopee Affiliate Program Income and Household Accounting ($\beta = 0.226$; T-statistics = 3.680; p-value = 0.000), thus supporting H3. Since Financial Behavior has a significant direct effect on Household Accounting and a significant interaction effect with Shopee Affiliate Income, the moderating effect is classified as quasi moderation. This finding suggests that the better an affiliate's financial behavior, the stronger the influence of income earned through the Shopee Affiliate Program on the quality of household financial management. The result is consistent with the Theory of Planned Behavior, which states that individual behavior is influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). In this context, financial behavior reflects an individual's ability to control and direct financial resources in a more planned and responsible manner (Ayu et al., 2023). Furthermore, financial behavior encompasses the ability to plan, budget, manage, and control finances, all of which serve as a foundation for effective household financial decision-making (Kemal et al., 2020; Jonathan & Setyawan, 2022; Sina, 2020).

The moderating role of financial behavior indicates that additional income from the Shopee Affiliate Program generates greater benefits when supported by sound financial practices. Individuals who possess strong financial management skills are more likely to allocate their income toward priority needs, savings, investments, and long-term financial planning (Arianti, 2020; Hadi & Andhaniwati, 2022). This finding is further supported by descriptive results showing that most respondents regularly prepare budgets, save money, and establish financial goals. Previous studies have also confirmed that financial behavior plays a crucial role in improving household financial management by enabling individuals to make wiser and more structured financial decisions (Xu et al., 2022; Mahapatra & Mishra, 2020). Therefore, financial behavior strengthens the relationship between Shopee Affiliate Program Income and Household Accounting, indicating that affiliates with better financial behavior are more capable of transforming their additional income into disciplined, well-planned, and sustainable household financial management practices (Ratnawati et al., 2023).

The Moderating Influence of Financial Behavior on the Relationship between Impulsive Buying and Household Accounting

The results indicate that Financial Behavior positively and significantly moderates the relationship between Impulsive Buying and Household Accounting ($\beta = 0.250$; T-statistics = 2.415; p-value = 0.016), thus supporting H4. Since Financial Behavior has a significant direct effect on Household Accounting and a significant interaction effect with Impulsive Buying, the moderating effect can be classified as quasi moderation. This finding suggests that the better an individual's financial behavior, the stronger the tendency to implement household accounting practices as a response to impulsive purchasing experiences. The result is consistent with the Theory of Planned Behavior, which explains that individual behavior is influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). In this context, impulsive buying reflects weakened self-control, whereas sound financial behavior strengthens behavioral control, enabling individuals to respond to impulsive expenditures through more planned and systematic financial management practices (Pasaribu & Radikun, 2021). Furthermore, financial behavior reflects an individual's ability to plan, budget, manage, and control financial

resources effectively, which forms the foundation of household accounting practices (Kemal et al., 2020; Jonathan & Setyawan, 2022).

The moderating role of financial behavior indicates that individuals with good financial habits not only recognize the negative consequences of impulsive buying but are also able to use such experiences as an opportunity to improve household financial management. The concept of mental accounting suggests that financially responsible individuals tend to separate planned and unplanned expenditures, causing impulsive purchasing experiences to encourage stricter financial recording and budgeting practices (Mahapatra & Mishra, 2020; Sui et al., 2021). This finding is further supported by the characteristics of the respondents, most of whom reported regularly preparing budgets, saving money, and establishing long-term financial goals. Previous studies have also demonstrated that effective financial planning helps individuals control consumptive behavior and maintain household financial stability (Hadi & Andhaniwati, 2022; Almasyhari et al., 2024). Therefore, Financial Behavior strengthens the relationship between Impulsive Buying and Household Accounting, indicating that individuals with stronger financial behavior are more capable of transforming impulsive buying experiences into positive motivation to implement more disciplined, structured, and responsible household accounting practices through budgeting, financial recording, and expenditure control (Zulaihati & Widyastuti, 2020; Sambharakresna & Wulandari, 2025).

CONCLUSION

This study found that Shopee Affiliate Program Income and Impulsive Buying have positive and significant effects on Household Accounting among active Shopee affiliates in Indonesia. Additional income earned through the Shopee Affiliate Program encourages individuals to implement better budgeting, financial recording, and financial decision-making practices. Similarly, impulsive buying experiences increase individuals' awareness of the importance of managing household finances more systematically. Furthermore, Financial Behavior was found to positively and significantly moderate the relationships between Shopee Affiliate Program Income and Household Accounting, as well as between Impulsive Buying and Household Accounting. These findings contribute to the development of the Theory of Planned Behavior by demonstrating that Financial Behavior functions as a form of perceived behavioral control that strengthens the translation of both increased income and consumption experiences into more effective household accounting practices. The study also extends the household accounting literature by incorporating digital income sources and online consumer behavior into a single conceptual framework.

From a practical perspective, the findings suggest that improving financial behavior through budgeting, saving habits, expenditure control, and long-term financial planning can enhance the effectiveness of household financial management in the digital economy era. Individuals who possess stronger financial behavior are better able to optimize affiliate income and transform impulsive buying experiences into opportunities for improving financial discipline. For future research, scholars may explore additional variables such as financial literacy, self-control, financial technology usage, lifestyle, or financial well-being to further explain household accounting behavior. Future studies may also expand the research population beyond Shopee affiliates, compare different digital income platforms, or employ longitudinal approaches to examine changes in household financial management

practices over time. These directions may provide new insights into the interaction between digital economic activities, consumer behavior, and household financial sustainability.

REFERENCES

- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Alitani, M. B., & Alfianti, A. (2022). Impulsive buying berbelanja online pada mahasiswa ditinjau dari kecerdasan emosional. *Jurnal Ilmiah Multi Disiplin Indonesia*, 1(7), 890–896.
- Almasyhari, A. K., Sukesti, F., Priatnasari, Y., & Gita Ismi Fauziah. (2024). Edukasi Masyarakat Dalam Mengenali Impulsive Buying Di Era Digital Ekonomi. *Jurnal Abdikaryasakti*, 4(2), 165–182. <https://doi.org/10.25105/v4i2.20170>
- Annisa, A., Triani, N., & Bustang, B. (2025). Pengaruh Penggunaan E-wallet dan Literasi Keuangan Terhadap Perilaku Pembelian Impulsif. *Jurnal Daya Saing*, 11(2), 462–468. <https://doi.org/10.35446/dayasaing.v11i2.2263>
- Aprilia, L. (2020). *Pengaruh Pendapatan Jumlah Anggota Keluarga dan Pendidikan Terhadap Pola Konsumsi Rumah Tangga Miskin dalam Perspektif Ekonomi Islam (Studi pada Rumah Tangga Miskin Kecamatan Anak Ratu Aji Kabupaten Lampung Tengah)*. UIN Raden Intan Lampung.
- Arianti, B. F. (2020). Pengaruh Pendapatan Dan Perilaku Keuangan Terhadap Literasi Keuangan Melalui Keputusan Berinvestasi Sebagai Variabel Intervening. *Jurnal Akuntansi*, 10(1), 13–36. <https://doi.org/10.33369/j.akuntansi.10.1.13-36>
- Ayu, S. S., Hasibuan, M., Marpaung, M. N. Z., Saragih, T. H. P., & Siti Aisyah, S. A. (2023). Analisis Strategi Theory Of Planned Behavior Dalam Penerapan Halal Certification Pada UMKM Sektor Makanan dan Minuman Halal Di Kawasan Medan. *JUEB : Jurnal Ekonomi Dan Bisnis*, 2(3), 25–32. <https://doi.org/10.57218/jueb.v2i3.719>
- Azhari, F. (2022). Pengaruh Pendapatan Terhadap Konsumsi Rumah Tangga Di Kampung Banyusuci Bogor. *An Nuqud*, 1(1), 33–40. <https://doi.org/10.51192/annuqud.v1i1.382>
- Bahrah, E. N., & Fachira, I. (2021). the Influence of E-Commerce' Marketing on Impulsive Buying Behaviour. *Advanced International Journal of Business, Entrepreneurship and SMEs*, 3(9), 349–361. <https://doi.org/10.35631/aijbes.39023>
- Darmawan, D., & Gatheru, J. (2021). Understanding Impulsive Buying Behavior in Marketplace. *Journal of Social Science Studies*, 1(1), 11–18.
- Dayanti, R. (2024). *The Effect of Affiliate Marketing on Impulse Buying* (Issue Gcbme 2023). Atlantis Press International BV. https://doi.org/10.2991/978-94-6463-443-3_81
- Devega, M., & Nyoto, R. L. V. (2024). Optimalisasi Affiliate Marketing Sebagai Peluang Bisnis Bagi Generasi Milenial. *J-COSCI: Journal of Computer Science Community Service*, 4(2), 175–185.
- Fadilah, S. J., & Purwanto, E. (2022). Pengaruh Locus of Control, Perencanaan dan Literasi Keuangan terhadap Perilaku Keuangan UMKM. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 4(5), 1476–1488.
- Hadi, N. S., & Andhaniwati, E. (2022). Pengaruh persepsi mobile banking terhadap perilaku keuangan mahasiswa akuntansi di masa pandemi covid-19. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 6(2), 166–181.

- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial least squares structural equation modeling (PLS-SEM) using R: A workbook*. Springer.
- Hamzah, M. W., Mulyana, A., & Faisal, Y. A. (2023). Pemberdayaan Ekonomi Masyarakat melalui Affiliate Marketing dan Peningkatan Pendapatan Afiliator. *Al Qalam: Jurnal Ilmiah Keagamaan Dan Kemasyarakatan*, 17(5), 3241. <https://doi.org/10.35931/aq.v17i5.2635>
- Husna, F. (2023). Peran Afiliator Dalam Menarik Minat Belanja Konsumen. *Seminar Nasional Pariwisata Dan Kewirausahaan (SNPK)*, 2, 299–306.
- Iskandar, S. A. (2022). *Analisis Pengaruh Daya Tarik Iklan dan Promosi Penjualan terhadap Impulse Buying pada E-commerce Shopee di Jakarta* [Institut Bisnis dan Informatika Kwik Kian Gie Jakarta]. <http://eprints.kwikkiangie.ac.id/id/eprint/4424>
- Jamal, H., Haeruddin, H., & Ahmad, I. (2023). Dampak Literasi Keuangan dan Sikap Keuangan Terhadap Perilaku Keuangan (The Impact of Financial Literacy and Financial Attitude on Financial Behavior). *Akuntansi Bisnis & Manajemen (ABM)*, 30(2). <https://doi.org/10.35606/jabm.v30i2.1277>
- Jonathan, N., & Setyawan, I. R. (2022). Pengaruh Financial Literacy, Financial Inclusion dan Financial Behaviour Terhadap Minat Berinvestasi Mahasiswa. *Jurnal Manajerial Dan Kewirausahaan*, 4(4), 891–898.
- Kadarsih, K., Pujiyanto, D., & Safaruddin, S. (2024). *Pelatihan Menghasilkan Uang Secara Online dengan Bisnis Afiliasi untuk Siswa Magang SMK di Kampus Universitas Mahakarya Asia Training*. 2(1), 252–261.
- Kemal, Worokinasih Saparila, & Darmawan Ari. (2020). Pengaruh Financial Knowledge dan Financial Attitude Terhadap Financial Behavior Pada Youth Entrepreneur Kota Malang. *Jurnal Administrasi Bisnis, Ekosistem Strat p*, 140.
- Kurniawan, A., & Puspita, A. (2021). Factors That Influence Impulsive Buying. *Journal of Accounting for Sustainable Society (JASS)*, 3(2), 54–68.
- Kusumaningtyas, A., & Nadhiroh, C. A. (2024). Optimalisasi Pemanfaatan Gadget Pada Remaja Untuk E-Commerce Melalui Shopee Affiliate. *Inisiasi*, 77–84. <https://doi.org/10.59344/inisiasi.v13i1.236>
- Lim, R. C., & Pamungkas, A. S. (2023). Pengaruh Financial Behavior, Financial Knowledge, dan Financial Strain Terhadap Financial Satisfaction. *Jurnal Manajerial Dan Kewirausahaan*, 05(01), 38–46. <https://doi.org/https://doi.org/10.24912/jmk.v5i1.22511>
- Mahapatra, M. S., & Mishra, R. (2020). Behavioral influence and financial decision of individuals: A study on mental accounting process among Indian households. *Cogent Economics and Finance*, 8(1). <https://doi.org/10.1080/23322039.2020.1827762>
- Pasaribu, S., & Radikun, T. B. S. (2021). Penerapan Teori Perilaku Terencana dalam Pengambilan Keputusan Etis. *Psychocentrum Review*, 3(2), 164–173. <https://doi.org/10.26539/pcr.32640>
- Pranggabayu, B., & Andjarwati, A. L. (2022). Pengaruh Hedonic Shopping Motivation Dan Store Atmsophere Terhadap Impulsive Buying (Studi Pada Pengunjung Miniso Tunjungan Plaza). *SIBATIK JOURNAL: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi, Dan Pendidikan*, 1(6), 951–966. <https://doi.org/10.54443/sibatik.v1i6.112>

- Qori, D. El. (2024). Implementasi Akad Jualah dalam Program Shopee Affiliate. *El-Sahm: Jurnal Hukum Ekonomi Syariah*, 2(01), 69–83.
- Ratnawati, T., Nugroho, M., Soare, J., Gusmao, C., Riyani, D., Kuay, F. R., Loe, D. B., Nicolau, F., & Barbosa, B. (2023). Analysis of Household Financial Behavior in Indonesia and Timor Leste. *International Journal Of Social Science Humanity & Management Research*, 2(12), 1169–1181. <https://doi.org/10.58806/ijsshm.2023.v2i12n05>
- Rosadi, D. S., & Andriani, I. (2023). Hubungan Impulsive Buying dengan Perilaku Berhutang pada Pengguna Pinjaman Online. *JIMPS: Jurnal Ilmiah Mahasiswa Pendidikan Sejarah*, 8(4), 3655–3664. <https://jim.usk.ac.id/sejarah>
- Rozzaki, A. D., & Yulianti, Y. (2022). Urgensi Penerapan Akuntansi Rumah Tangga Masa Pandemi Covid-19. *JAS (Jurnal Akuntansi Syariah)*, 6(1), 69–82. <https://doi.org/10.46367/jas.v6i1.601>
- Sambharakresna, Y., & Wulandari, A. (2025). Dampak Perilaku Keuangan, Kecerdasan Spiritual, Pengetahuan Keuangan Dan Kebebasan Keuangan Terhadap Pengelolaan Keuangan Bagi Pelaku Bisnis. *Jurnal Penelitian Teori & Terapan Akuntansi (PETA)*, 10(2), 233–267.
- Sari, J. H., & Ingias, E. N. (2024). Bisnis Online Program Affiliate dan Reseller Bagi Ibu Rumah Tangga yang Menjanjikan. *Merdeka Indonesia Journal International*, 4(1), 304–310.
- Sina, P. G. (2020). Ekonomi Rumah Tangga di Era Pandemi Covid-19. *Journal of Management: Small and Medium Enterprises (SMEs)*, 12(2), 239–254.
- Suarni, A., & Sawal, A. R. (2020). Peran Akuntansi Dalam Rumah Tangga Dan Penerapan Pengelolaan Keuangan Rumah Tangga Secara Islami di Masa Pandemi Covid-19. *Assets*, 10(2), 110–129. <https://journal3.uin-alauddin.ac.id/index.php/assets/article/view/18594>
- Sui, L., Sun, L., & Geyfman, V. (2021). An assessment of the effects of mental accounting on overspending behaviour: An empirical study. *International Journal of Consumer Studies*, 45(2), 221–234. <https://doi.org/10.1111/ijcs.12613>
- Sukrianto, S., & Lakoro, F. S. (2022). Penerapan Akuntansi Rumah Tangga Sebelum Dan Setelah Masa Pandemi Covid-19 Di Kecamatan Talamuta Kabupaten Boalemo. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 6(3), 570–593.
- Sulthonuddin, B. H., & Rahayu, N. (2024). Prespektif Hukum Ekonomi Islam Tentang Sistem Afiliasi Pada Marketplace Shopee. *JHESY: Jurnal Hukum Ekonomi Islam*, 3(1), 1–15. <https://doi.org/10.37968/jhesy.v3i1.699>
- Tumanggor, S., Hadi, P., & Sembiring, R. (2022). Pembelian Impulsif pada e-commerce shopee (studi pada konsumen shopee di Jakarta Selatan). *Journal of Business & Banking*, 11(2), 251–270. <https://doi.org/10.14414/jbb.v11i2.2733>
- Waluya, A. P., Azizah, A. N., Ainina, D. W., Agasi, M. R., & Maesaroh, S. S. (2024). Pengaruh Engagement, Review Produk, dan Kualitas Konten Terhadap Tingkat Pendapatan Shopee Affiliator. *Innovative: Journal Of Social Science Research*, 4(3), 10706–10717. <https://doi.org/10.31004/innovative.v4i3.11351>
- Xu, S., Yang, Z., Ali, S. T., Li, Y., & Cui, J. (2022). Does Financial Literacy Affect Household Financial Behavior? The Role of Limited Attention. *Frontiers in Psychology*, 13(June), 1–23. <https://doi.org/10.3389/fpsyg.2022.906153>

- Yusri, E. S. (2023). *Pengaruh Pendapatan, Jumlah Tanggungan Anak, Gender, dan Financial Knowledge Terhadap Akuntansi Rumah Tangga di Kelurahan Purbosuman Kecamatan Ponorogo Kabupaten Ponorogo*. Universitas Muhammadiyah Ponorogo.
- Zulaihati, S., & Widyastuti, U. (2020). Determinants of consumer financial behavior: Evidence from households in Indonesia. *Accounting*, 6(7), 1193–1198. <https://doi.org/10.5267/j.ac.2020.9.008>