

The Influence of Brand Ambassador and Digital Payment on Purchase Decision Through Impulsive Buying Mediation on Scarlett Whitening

Aiza Duta Dwipa Nusantara¹, Muinah Fadhilah², Budi Setiawan³
¹²³Sarjanawiyata University Tamansiswa, Yogyakarta, Indonesia

ABSTRACT

This study aims to examine the influence of Brand Ambassadors and Digital Payment on Purchase Decisions, with Impulsive Buying acting as a mediating variable in the context of Scarlett Whitening products. A quantitative research method was employed, utilizing a survey approach through questionnaires distributed to 157 respondents who had previously purchased Scarlett Whitening products. The results indicate that both Brand Ambassadors and Digital Payment have a positive and significant impact on Purchase Decisions, both directly and indirectly through the mediation of Impulsive Buying. The findings suggest that consumers tend to make quicker and less deliberative purchase decisions when influenced by appealing Brand Ambassadors and the convenience of Digital Payment options. Furthermore, this study highlights the crucial role of Impulsive Buying as a behavioral factor that strengthens the relationship between marketing strategies and consumer purchasing behavior. The implications of this research provide valuable insights for businesses, particularly in the beauty and skincare industry, on how to optimize their marketing strategies. Companies can enhance their brand appeal and drive higher purchase rates by strategically leveraging Brand Ambassadors and offering seamless Digital Payment methods. Ultimately, this study contributes to the growing body of knowledge on consumer behavior and digital marketing strategies in the modern retail landscape.

Keywords: Brand Ambassador, Digital Payment, Impulsive Buying, Purchase Decision

INTRODUCTION

Facial skin care has become the center of attention for many people who want beautiful, healthy, and youthful skin. Not only women, many men have also included skin care in their beauty and health routines (Erawati & Nursetiawan, 2023). Scarlett Whitening is a beauty brand founded in 2017 by Felicya Angelista, a famous artist in Indonesia. This brand has received various awards and recognitions in the beauty industry, confirming its position as one of the leading skin care brands in Indonesia. This study aims to examine the effect of *Brand Ambassador* and *Digital Payment* on *Purchase Decision* through *Impulsive Buying* mediation on Scarlett Whitening products. However, there is still limited research that specifically analyzes how Brand Ambassador influences Purchase Decision, especially when mediated by Impulsive Buying behavior in the context of local beauty brands such as Scarlett Whitening. (Alan & Aprilianty, 2022)

THEORETICAL BACKGROUND

¹Email: aizadutadwipa@gmail.com

^{2*}Corresponden Author, Email: aizadutadwipa@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

Grand Theory of Planned Behavior

The Theory of Planned Behavior (TPB) highlights How intention somebody in act influenced by three factor main , namely attitude to behavior , norms subjective , and perception control behavior Ajzen (1991) .According to Ajzen, attitude refers to the positive or negative evaluation of performing the behavior, subjective norms pertain to the perceived social pressure to engage or not engage in the behavior, and perceived behavioral control is the perception of how easy or difficult the behavior is to perform. TPB posits that these factors collectively shape the behavioral intention, which in turn affects the likelihood of performing the behavior. This theory is often applied in consumer behavior research to understand how various influences, such as social factors and personal perceptions, impact purchasing decisions.

Brand Ambassador

Brand Ambassador is a marketing strategy used by companies to increase brand awareness and drive consumer purchasing decisions (Nyoman et al., 2023). Indicators of *the Brand Ambassador variable* include credibility, attractiveness, strength, and popularity all of which contribute to enhancing the brand's image and appeal to potential customers. (Timpal et al, 2022) .

Digital Payment

Digital Payment is a payment mechanism that replaces cash transactions with electronic media utilizing technology such as mobile apps, online banking, or digital wallets (Setiawati, 2023). Indicators of *Digital Payment* include security, accessibility, benefits, and user convenience which influence the adoption and usage of digital payment methods in everyday transactions. (Naufalia, 2022)

Impulsive Buying

Impulsive Buying is a purchase that occurs suddenly without prior planning after someone sees a product (Azizah et al., 2022). It is a behavior where the consumer acts on impulse, usually driven by emotional responses rather than rational decision-making. Indicators of *Impulsive Buying* include price discounts, social influence, and

¹ Email: aizadutadwipa@gmail.com

²*Corresponden Author, Email: aizadutadwipa@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

emotions all of which can lead to a sudden desire to purchase a product without prior intention or planning. (Sudarsono, 2017) .

Purchase Decision

Purchase Decision is the stage where consumers choose a product after considering various alternatives (Rozalia et al., 2020) This decision-making process involves recognizing a need, gathering information, and comparing various options. *Purchase Decision* indicators include recognition of needs, product information, and evaluation of various alternatives all of which contribute to shaping the final choice made by the consumer. (Setiawati, 2023).

METHODS, DATA AND ANALYSIS

This research is a quantitative research that uses primary data by distributing questionnaires to respondents who have purchased Scarlett Whitening products. In accordance with guidelines size sample . Also stated by (Hair et al., 2021) that guidelines size sample depends from amount indicators and can times with 5 to 10. The population in this study were all consumers of Scarlett Whitening products in Indonesia, with a total of 5,200,000 Instagram followers. The research sample was 157 respondents selected using purposive sampling technique.

Data were collected through an online questionnaire using Google Form. The research instrument used a Likert scale with a score of 1-5. The data was analyzed using multiple linear regression analysis techniques, validity tests, reliability tests, classical assumption tests, and hypothesis tests.

DISCUSSION

Validity and Reliability Test

Table 1: Validity and Reliability Test

Variables	Instrument	r- count	r- table	Ket	Koefisien Cronbach Alpha	Ket
<i>Brand</i>	BA1	0,701	0,1318	Valid	0,650	Reliabel
<i>Ambassador</i>	BA2	0,488	0,1318	Valid		
<i>(x1)</i>	BA3	0,628	0,1318	Valid		

¹ Email: aizadutadwipa@gmail.com

²* Corresponding Author, Email: aizadutadwipa@gmail.com

	BA4	0,441	0,1318	Valid		
<i>Digital Payment (x2)</i>	DP1	0,676	0,1318	Valid	0,688	Reliabel
	DP2	0,627	0,1318	Valid		
	DP3	0,671	0,1318	Valid		
	DP4	0,582	0,1318	Valid		
<i>Impulsive Buying (z)</i>	IB1	0,688	0,1318	Valid	0,673	Reliabel
	IB2	0,675	0,1318	Valid		
	IB3	0,768	0,1318	Valid		
<i>Purchase Decision (y)</i>	PD1	0.688	0.1318	Valid	0.570	Reliable
	PD2	0.663	0.1318	Valid		
	PD3	0.735	0.1318	Valid		

Source: primary data processed by SPSS 2025

The results of the validity test show that all instruments have a calculated r value $>$ r_{table} , so the research instrument is declared valid. The Cronbach Alpha value for each variable also shows that the research instrument is reliable.

Classical Assumption Test

Normal P-P Plot of Regression Standardized Residual

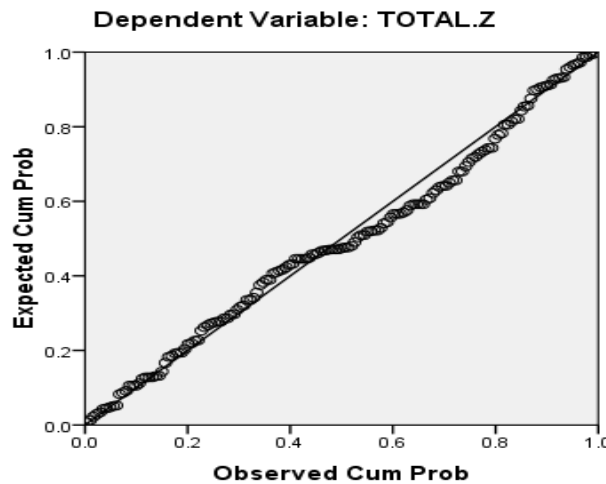


Figure 1: Assumption Test Classic

Source: primary data processed by SPSS 2025

The results of the normality test show that the data is normally distributed. The multicollinearity test shows that there is no multicollinearity. The heteroscedasticity test shows that there is no heteroscedasticity.

¹ Email: aizadutadwipa@gmail.com

^{2*}Corresponden Author, Email: aizadutadwipa@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

Multiple Linear Regression Analysis

Table 2: Multiple Linear Regression Analysis

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.963	.750		1.284	.201
	TOTAL.X1.BA	.224	.051	.295	4.397	.000
	TOTAL.X2.DP	.201	.046	.288	4.382	.000
	TOTAL.Z.IB	.288	.061	.311	4.733	.000

Source: primary data processed by SPSS 2025

The results of the regression analysis show that *Brand Ambassador* and *Digital Payment* have a positive and significant influence on *Impulsive Buying*. *Impulsive Buying* also has a positive and significant influence on *Purchase Decision*.

Hypothesis Testing

Table 3: t-test

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.963	.750		1.284	.201
	TOTAL.X1.BA	.224	.051	.295	4.397	.000
	TOTAL.X2.DP	.201	.046	.288	4.382	.000
	TOTAL.Z.IB	.288	.061	.311	4.733	.000

Source: primary data processed by SPSS 2025

The t-test results show that *Brand Ambassador* and *Digital Payment* have a positive and significant effect on *Purchase Decision* both directly and through *Impulsive Buying* mediation. The F-test shows that simultaneously, *Brand Ambassador*, *Digital Payment*, and *Impulsive Buying* have a significant effect on *Purchase Decision*.

RESULTS

The Influence of *Brand Ambassador* on *Purchase Decision* (H1)

¹ Email: aizadutadwipa@gmail.com

²* Corresponding Author, Email: aizadutadwipa@gmail.com

The t-test results show a t-count value of 4,397 greater than the t-table of 1,654, with a significance level of 0.000 (<0.05). These results prove that the use of *Brand Ambassador*, in this case Song Joong Ki, has a positive and significant effect on the purchase decision of Scarlett Whitening products. Thus, the hypothesis stating that "*Brand Ambassador* has a significant positive effect on *Purchase Decision*" is accepted.

The Influence of *Digital Payment* on *Purchase Decision* (H2)

The t-test results show that the t-count value of 4,382 is greater than the t-table of 1,654, with a significance level of 0.000 (<0.05). This proves that *Digital Payment* has a positive and significant influence on *Purchase Decision* on Scarlett Whitening products. Thus, the second hypothesis stating that "*Digital Payment* has a positive and significant influence on *Purchase Decision* on Scarlett Whitening products" is accepted.

The Influence of *Brand Ambassador* on *Impulsive Buying* (H3)

Based on the results of the t-test (partial test), the *Brand Ambassador variable* has a t-count value of 3.462, which is greater than the t-table (1.654). In addition, the significance value of 0.001 (<0.05) indicates that the *Brand Ambassador variable* has a positive and significant effect on *Impulsive Buying* on Scarlett Whitening products.

The Influence of *Digital Payment* on *Impulsive Buying* (H4)

The influence of *Digital Payment* on *Impulsive Buying* based on the t-test (partial) conducted on the *Digital Payment variable* has a t-count result of $2.250 >$ t-table 1.654 and a significant value of $0.026 < 0.05$. This shows that the *Digital Payment variable* partially has a positive and significant effect on *Impulsive Buying* at Scarlett Whitening.

The Influence of *Impulsive Buying* on *Purchase Decisions* (H5)

Impulsive Buying variable on *Purchase Decision* was tested using the t-test (partial). The test results showed that the t-count value was 4.733, which was greater

¹ Email: aizadutadwipa@gmail.com

²*Corresponden Author, Email: aizadutadwipa@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

than the t-table value of 1.654. In addition, the significance value obtained was 0.000 (<0.05), which indicates that the *Impulsive Buying variable* has a positive and significant influence on *Purchase Decision*

The Influence of *Brand Ambassador* on *Purchase Decision* Through *Impulsive Buying* (H6)

This study states that *Brand Ambassador* has a positive and significant effect on *Purchase Decision* mediated by *Impulsive Buying*. This test was conducted using the Sobel test analysis because there is a mediating role between the independent variables and the dependent variable. The results of the Sobel test equation one with the independent variable, namely, *Brand Ambassador* and the dependent variable in the form of *Purchase Decision* while for the intervening or mediating variable is *Impulsive Buying*. The value of A is 0.266 with SEA (Standard Error A) of 0.065. Then for the value of B is 0.288 with SEB (Standard Error B) of 0.061. From the four values, calculations are carried out to produce a Sobel test statistic value of $(3.092 > 1.96)$ and a one-tailed probability value of $(0.000992 < 0.05)$ and a two-tailed probability value of $(0.00198 < 0.05)$. So it can be stated based on the conditions taking sobel test decision that variable *Impulsive Buying* capable mediate between *Brand Ambassador* to *Purchase Decision*.

Influence *Digital Payment* To *Purchase Decision* Through *Impulsive Buying* (H7)

Based on the calculation results, the value of A is 0.134 with a Standard Error (SEA) of 0.060, and the value of B is 0.288 with a Standard Error (SEB) of 0.061. The results of the Sobel test show that the Sobel test statistic value is 2.018, which is greater than the critical limit of 1.96, with a one-tailed probability of 0.0217 and a two-tailed probability of 0.0435, both of which are less than 0.05. Thus, it can be concluded that *Impulsive Buying* can mediate the influence of *Digital Payment* on *Purchase Decision*.

¹ Email: aizadutadwipa@gmail.com

²* Corresponding Author, Email: aizadutadwipa@gmail.com

P- ISSN: 2580-6084 , E-ISSN: 2580 - 8079

CONCLUSION

This study shows that *Brand Ambassador* and *Digital Payment* have a positive and significant influence on *Purchase Decision through Impulsive Buying* mediation on Scarlett Whitening products. The use of appropriate and effective *Brand Ambassadors* can increase consumer appeal and trust in the brand. Easy and safe *Digital Payment* can also increase consumer satisfaction in shopping.

REFERENCES

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Alan, M., & Aprilianty, F. (2022). the Relationship of Nonmainstream Brand Ambassador Qualities Towards Purchase Decision of Ms Glow for Men. *International Journal of Business and Economy (IJBE)*, 4(3), 260–275. <http://myjms.mohe.gov.my/index.php/ijbec>Journalwebsite:<http://myjms.mohe.gov.my/index.php/ijbec>
- Azizah, F. D., Nur, A. N., & Putra, A. H. P. K. (2022). Impulsive Buying Behavior: Implementation of IT on Technology Acceptance Model on E-Commerce Purchase Decisions. *Golden Ratio of Marketing and Applied Psychology of Business*, 2(1), 58–72. <https://doi.org/10.52970/grmapb.v2i1.173>
- Erawati, T., & Nursetiawan, R. (2023). Arus Kas Bebas Terhadap Manajemen Laba Riil Pada Perusahaan Manufaktur DiBursa Efek Indonesia 2017-2021. *Jurnal E-Bis*, 7(1), 246–260. <https://doi.org/10.37339/e-bis.v7i1.1117>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Evaluation of Formative Measurement Models*. https://doi.org/10.1007/978-3-030-80519-7_5
- Naufalia, V. (2022). Pengaruh Digital Payment dan E-Service Quality Terhadap Perilaku Konsumtif pada Pengguna Shopee Wilayah DKI Jakarta. *Jurnal Pariwisata Bisnis Digital Dan Manajemen*, 1(1), 1–9. <https://doi.org/10.33480/jasdim.v1i1.3011>
- Nyoman, Parasari, M., Nasional, U. P., Pratiwi, N. I., Komunikasi, I., Nasional, U. P., Ratna, P., Sari, J., Pariwisata, D., Nasional, U. P., Putu, N., Febrianti, S., Nasional, U. P., Korespondensi, P., Sri, N., & Parasari, M. (2023). *Jurnal Ekonomi dan Bisnis*, Vol. 12 No. 3 September 2023 P - ISSN : 2503-4413 Pengaruh Brand Ambassador

¹ Email: aizadutadwipa@gmail.com

²*Corresponden Author, Email: aizadutadwipa@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

K-Artist Dan Harga Terhadap Impulse Buying Produk Mie Lemonilo. 12(3), 277–286.

Rozalia, Rinuastuti, H., & Rusminah. (2020). Pengaruh Brand Ambassador Terhadap Citra Merek dan Keputusan Pembelian Produk Sepatu Nike di Kota Mataram. *Jurnal Distribusi*, 8(2), 149–162.

Setiawati, R. (2023). Integrated Digital Payment, Digital Marketing, and Pricing Perception for Decision Purchase of Fruits and Vegetables E-Commerce. *E3S Web of Conferences*, 426. <https://doi.org/10.1051/e3sconf/202342602125>

Sudarsono, J. G. (2017). Pengaruh Visual Merchandising Terhadap Impulse Buying Melalui Positive Emotion Pada Zara Surabaya. *Jurnal Manajemen Pemasaran*, 11(1), 16–25. <https://doi.org/10.9744/pemasaran.11.1.16-25>

Timpal, R. S., Massie, J. D. D., Pandowo, M. H. C., Timpal, R. S., Massie, J. D. D., & Pandowo, M. H. C. (2022). the Role of Brand Ambassadors on Consumer Purchase Decision on Tokopedia Marketplace Peran Duta Merek Dalam Keputusan Pembelian Pembeli Di Lokapasar Tokopedia. *Jurnal EMBA*, 10(3), 652–659.

¹ Email: aizadutadwipa@gmail.com

²* Corresponding Author, Email: aizadutadwipa@gmail.com

P- ISSN: 2580-6084 , E-ISSN: 2580 - 8079