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Shopee Affiliate Income, Impulsive Buying, and Household Accounting: The Moderating Role of Financial Behavior

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Abstract

Background: The rapid growth of digital affiliate marketing has opened new avenues for supplementary earnings while increasing consumers' exposure to purchase triggers. However, evidence remains limited on how affiliate-derived income and impulsive purchasing are associated with household accounting across different levels of financial behavior.
Objective: This research assessed the relationships of Shopee Affiliate Program income and impulsive buying with household accounting while evaluating financial behavior as a moderating factor.
Methods: Survey data from 150 active Shopee affiliates in Indonesia were examined quantitatively through Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4.0.
Results: Affiliate income was positively associated with household accounting ($\beta = 0.259$; $t = 4.122$; $p < 0.001$), as was impulsive buying ($\beta = 0.351$; $t = 4.373$; $p < 0.001$). Financial behavior also had a positive direct association ($\beta = 0.429$; $t = 5.623$; $p < 0.001$). Its interaction with affiliate income was significant ($\beta = 0.226$; $t = 3.680$; $p < 0.001$), and the interaction with impulsive buying was likewise significant ($\beta = 0.250$; $t = 2.415$; $p = 0.016$).
Conclusion: Financial behavior operates as a quasi-moderator because it shows both a significant direct association with household accounting and significant interaction effects. By bringing digital earnings and online consumption tendencies into one empirical model, this study broadens the household-accounting literature.

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INTRODUCTION

Digital transformation has expanded opportunities for individuals to earn income through online platforms. Affiliate marketing is one such model, allowing users to receive commissions by promoting products without owning inventory (Kadarsih et al., 2024). Its growth is supported by wider internet access, social media use, and the integration of e-commerce with digital promotion.

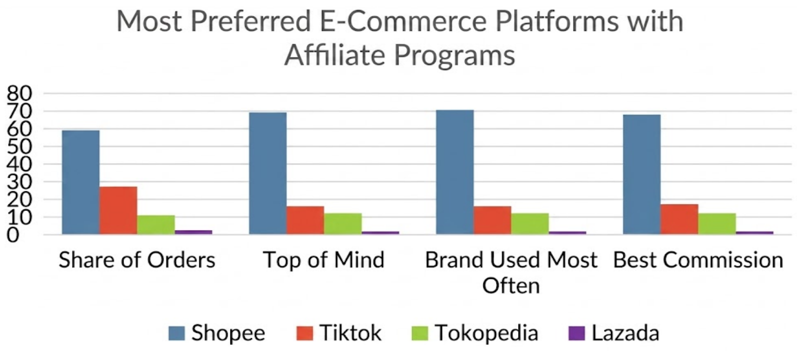

Figure 1. Most Preferred E-Commerce Platforms with Affiliate Programs
Source: CNBC Indonesia https://www.cnbcindonesia.com/
(as reproduced in the original manuscript)

Affiliate programs have gained attention because they are relatively accessible, flexible, and require limited initial capital. Social media also allows affiliates to reach wider audiences and convert digital content into supplementary income (Devega et al., 2024).

In Indonesia, Shopee, TikTok Shop, Tokopedia, and Lazada operate affiliate programs. The Shopee Affiliate Program is particularly relevant because it connects product promotion, content creation, and commission-based income within one digital marketplace (Sulthonuddin & Rahayu, 2024).

Affiliate income may support household expenses and, for some participants, become an important supplementary revenue stream. Prior research indicates that affiliate activities can contribute to economic opportunities and income generation in the digital economy (Sari & Ingtias, 2024; Waluya et al., 2024).

Nevertheless, additional income does not automatically produce sound financial management. Without adequate planning and expenditure control, higher disposable resources may also facilitate non-essential consumption. Household financial management therefore depends not only on the amount of income received but also on how it is allocated and monitored (Yani & Purwanti, 2024).

Household accounting provides a practical mechanism for planning, budgeting, recording, controlling, and evaluating household transactions. These practices improve financial visibility and support more informed allocation of income and expenditure (Mulyani et al., 2024).

Digital payments and continuous access to online shopping have increased transaction convenience and frequency. In this environment, systematic recording and expenditure control become increasingly important because promotional exposure can accelerate purchasing decisions (Ratnawati et al., 2023).

E-commerce also creates conditions that can stimulate impulsive buying, defined here as unplanned purchasing driven by immediate affective or situational cues. Discounts, promotional messages, and limited-time offers can encourage consumers to purchase before fully evaluating their needs (Ngo et al., 2024).

Previous research links impulsive buying with hedonic motivation, promotions, lifestyle, social influence, and digital content. These factors indicate that online environments can amplify situational triggers for unplanned consumption (Fitriana & Istiyanto, 2024; Rosadi & Andriani, 2023).

Although impulsive buying can place pressure on household finances, its consequences may depend on subsequent financial control. Unplanned expenditure can reduce funds available for essential needs, savings, and investment, making expenditure monitoring particularly important (Almasyhari et al., 2024).

Financial behavior is therefore central to household financial decision-making. It encompasses planning, budgeting, monitoring, self-control, and evaluation of financial resources, all of which can influence the consistency of household financial practices (Hadi & Andhaniwati, 2022).

Financial behavior may also determine how additional digital income is converted into financial outcomes. Individuals with stronger financial discipline are more likely to direct additional earnings toward savings, investment, emergency funds, and other planned uses, whereas weaker control may increase discretionary consumption (Xu et al., 2022).

Existing studies have examined income, financial behavior, impulsive buying, and household accounting, but these streams have largely developed separately. Household accounting has been recognized as a mechanism for budgeting and expenditure control, while financial behavior explains differences in how individuals manage available resources (Mulyani et al., 2024; Ratnawati et al., 2023).

A clear research gap therefore concerns the joint assessment of Shopee Affiliate Program income and household accounting when impulsive buying and financial behavior are considered within the same model. To address this gap, the present research estimates both direct paths and moderating interactions in an integrated empirical framework.

Accordingly, this study examines whether Shopee Affiliate Program income and impulsive buying are associated with household accounting and whether financial behavior changes the strength of these relationships. The study contributes by connecting digital income generation and online consumption behavior to household accounting and by identifying financial behavior as a conditioning variable.

METHOD

A quantitative cross-sectional survey design was employed to investigate the relationships among Shopee Affiliate Program income, impulsive buying, financial behavior, and household accounting. Responses were obtained through a structured questionnaire and processed in SmartPLS 4.0 using Partial Least Squares Structural Equation Modeling (PLS-SEM). The analysis proceeded in two stages: evaluation of the measurement model, followed by assessment of structural paths and moderation effects. Before the structural relationships were interpreted, indicator quality, internal consistency, convergent validity, and discriminant validity were evaluated.

Household accounting served as the outcome construct. It refers to the use of accounting procedures in managing household finances, including the planning, budgeting, recording, control, and evaluation of income and expenditure (Rozzaki & Yuliati, 2022). The construct was operationalized with 13 items adapted from Yusri (2023).

Financial behavior was specified as the moderating construct and reflected financial planning, management, self-regulation, and decision-making (Fadilah & Purwanto, 2022). Five measurement items were adapted from Lim & Pamungkas (2023).

Shopee Affiliate Program income was the first independent variable and was measured with five items adapted from Yusri (2023). Impulsive buying was the second independent variable and was defined as unplanned purchasing driven by strong emotional or situational urges; it was measured with four items adapted from 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.)

Variable	Statements
Financial Behavior	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 I routinely allocate part of my money to savings I reserve funds specifically for retirement needs I prepare a budget for each month I establish a plan for reaching my financial objectives My available funds are sufficient, and I generally do not experience financial difficulties

Each construct was assessed on a five-point Likert scale anchored from 1 (strongly disagree) to 5 (strongly agree). The target population consisted of Shopee affiliates in Indonesia, and respondents were selected purposively according to the stated eligibility requirements. The resulting data were processed with PLS-SEM in SmartPLS 4.0.

Moderation specification. Financial behavior was modeled both as a predictor of household accounting and as a moderator. The interaction terms were Financial Behavior × Shopee Affiliate Program Income and Financial Behavior × Impulsive Buying. Because the direct path from financial behavior to household accounting and both interaction paths are significant in the reported structural results, financial behavior is interpreted as a quasi-moderator.

For measurement-model evaluation, the PLS-SEM procedure considered outer loadings, Cronbach's alpha, composite reliability, average variance extracted (AVE), and discriminant validity based on the HTMT criterion. Structural-model assessment then used path coefficients, t statistics, p values, and R^2. Moderation was examined through interaction terms between financial behavior and each focal predictor.

Sample and recruitment. The population comprised Shopee affiliates in Indonesia, for which the population size was unknown. Purposive sampling used three inclusion criteria: Indonesian citizenship, at least three months of active participation as a Shopee affiliate, and prior income from the program. A total of 150 responses were analyzed. With five predictors entering the household-accounting equation, the 10-times rule gives a minimum reference of 50 observations; the analyzed sample therefore exceeded that reference. Only responses meeting the stated eligibility criteria were retained.

RESULTS AND DISCUSSION

Results

Structural-Model Estimates and Hypothesis Evaluation

All direct and interaction paths estimated in the structural model reached statistical significance. Shopee Affiliate Program Income was positively related to Household Accounting (β = 0.259; t = 4.122; $p < 0.001$). Thus, higher reported affiliate earnings were associated with more developed household-accounting practices among respondents.

Impulsive Buying was likewise positively associated with Household Accounting (β = 0.351; t = 4.373; $p < 0.001$). Its estimated coefficient exceeded that of Shopee Affiliate Program Income, suggesting a comparatively stronger relationship with Household Accounting within the model.

Financial Behavior exhibited the largest positive direct association with Household Accounting (β = 0.429; t = 5.623; $p < 0.001$). The interaction between Financial Behavior and

Shopee Affiliate Program Income was also significant (β = 0.226; t = 3.680; $p < 0.001$), as was the interaction between Financial Behavior and Impulsive Buying (β = 0.250; t = 2.415; p = 0.016).

Taken together, Household Accounting was significantly related to Shopee Affiliate Program Income, Impulsive Buying, and Financial Behavior, while both interaction terms were also significant. This pattern indicates that the magnitude of the affiliate-income and impulsive-buying relationships changes as Financial Behavior varies. Because Financial Behavior has a significant direct path as well as significant interaction terms, it is classified as a quasi-moderator in the proposed model.

Table 2

Structural Model and Moderation Results

Relationship	β	Sample Mean	SD	*t*	*p*
Shopee Affiliate Program Income → Household Accounting	0.259	0.267	0.063	4.122	< 0.001
Impulsive Buying → Household Accounting	0.351	0.344	0.080	4.373	< 0.001
Financial Behavior → Household Accounting	0.429	0.434	0.076	5.623	< 0.001
Financial Behavior × Shopee Affiliate Program Income → Household Accounting	0.226	0.216	0.061	3.680	< 0.001
Financial Behavior × Impulsive Buying → Household Accounting	0.250	0.231	0.104	2.415	0.016

The manuscript provides structural-path and moderation estimates but does not include numerical results for outer loadings, Cronbach's alpha, composite reliability, AVE, HTMT, common-method bias, or R^2. These values should be taken from the original SmartPLS output and reported before final submission rather than reconstructed from the information currently available.

Discussion

The results show that household accounting among Shopee affiliates is related to three dimensions of the digital financial environment: income earned through affiliate activity, online purchasing behavior, and financial-management capability. The positive association between Shopee Affiliate Program Income and Household Accounting implies that respondents earning more from the program also tend to report more systematic planning, recording, monitoring, and expenditure control. This pattern accords with research describing affiliate marketing as a source of additional economic opportunity and digital earnings (Devega et al., 2024; Sari & Ingtias, 2024). Given the study design, however, the relationship should not be interpreted as proof that higher affiliate income causes better household accounting.

One explanation is that an additional income stream creates a greater need to distinguish where household funds come from and how they are used. Household accounting can support this process by structuring planning, transaction recording, control, and evaluation (Rozzaki & Yuliati, 2022; Sukrianto & Lakoro, 2022). The study did not directly observe how affiliate earnings were allocated; therefore, the findings cannot establish that these earnings were necessarily saved, invested, or directed to emergency funds. They indicate only a positive association between affiliate income and self-reported household-accounting practices.

Impulsive Buying was also positively related to Household Accounting (β = 0.351; $p < 0.001$). This result should not be read as evidence that impulsive purchasing improves financial well-being. Online retail settings can prompt spontaneous purchases through discounts, promotional messages, and other situational triggers (Alitani & Alfianti, 2022; Pranggabayu & Andjarwati, 2022).

A reasonable interpretation is that unplanned purchases may prompt some respondents to monitor spending more closely and organize household finances more deliberately. Household-accounting practices can reveal spending patterns and help identify unnecessary outlays (Almasyhari et al., 2024; Sukrianto & Lakoro, 2022). The positive coefficient may therefore reflect a compensatory monitoring response rather than a beneficial consequence of impulsive buying itself. Because the data are cross-sectional and self-reported, the temporal direction of this association cannot be determined.

Among the reported predictors, Financial Behavior had the strongest direct association with Household Accounting ($\beta = 0.429$; $p < 0.001$). This result underscores the role of financial planning, budgeting, self-control, and decision-making in organizing household finances. Individuals with stronger financial behavior may be more consistent in setting priorities, monitoring expenditure, and comparing actual spending with planned objectives (Hadi & Andhaniwati, 2022; Xu et al., 2022).

The moderation analysis adds a further insight. The interaction between Financial Behavior and Shopee Affiliate Program Income was positive and significant (βinteraction = 0.226; $p < 0.001$), showing that the association between affiliate income and Household Accounting varies across levels of financial behavior. In other words, the relevance of additional digital income to household accounting depends in part on how effectively financial resources are planned, monitored, and controlled.

This interpretation is consistent with studies emphasizing financial discipline as a mechanism through which available resources are translated into financial outcomes (Jamal et al., 2023; Xu et al., 2022). It also moves the discussion of digital earnings beyond treating them simply as extra revenue: the capability to manage those earnings matters for their relationship with household financial organization. Nevertheless, the available data do not demonstrate that financially disciplined affiliates necessarily channel affiliate earnings into savings or investment.

The interaction between Financial Behavior and Impulsive Buying was also significant (βinteraction = 0.250; $p = 0.016$), indicating that the relationship between unplanned purchasing and Household Accounting differs according to financial-management capability. Stronger financial behavior may equip individuals to document, assess, and regulate expenditure after an impulsive purchase.

This does not mean that sound financial behavior prevents impulsive buying. Rather, it may influence how individuals respond after a consumption event occurs. Budgets, spending records, and financial goals can make departures from planned expenditure easier to detect and can support corrective adjustments, consistent with the role of financial awareness and control in consumption management (Hadi & Andhaniwati, 2022; Jonathan & Setyawan, 2022).

Taken together, the two significant interaction terms and the significant direct path from Financial Behavior to Household Accounting justify treating Financial Behavior as a quasi-moderator. Its role is therefore twofold: it is directly associated with Household Accounting and also alters the strength of the relationships involving the two focal predictors. This pattern differs from a purely external moderator that has no direct association with the outcome.

Conceptually, these results bring digital earning activity, online consumption, and household financial management into a single empirical model. Whereas prior studies commonly address financial behavior, household accounting, digital income, or impulsive buying separately, the present model shows that both digital income and consumption behavior are associated with household accounting and that these relationships vary with financial behavior.

In practical terms, growth in digital income opportunities should be matched by stronger financial-management routines. Affiliates may benefit from keeping affiliate earnings distinct from routine household funds, setting spending limits, recording transactions, and defining financial targets. Consumers frequently exposed to online purchase triggers may likewise benefit from monitoring expenditure and periodically reviewing unplanned purchases. Such routines can preserve visibility over household finances as digital income and transactions become more embedded in everyday financial activity.

These results should be interpreted in light of the study's limitations. The evidence comes from a cross-sectional, self-reported survey of 150 active Shopee affiliates; causal conclusions are therefore not warranted. Future studies could use longitudinal designs, larger and more diverse samples, and additional explanatory constructs, including financial literacy, self-control, financial-technology use, lifestyle, and financial well-being, to clarify the mechanisms that shape household accounting in the digital economy.

CONCLUSION

The study identifies significant positive associations of Shopee Affiliate Program Income and Impulsive Buying with Household Accounting among active Shopee affiliates in Indonesia. Higher affiliate income is associated with more systematic budgeting, financial recording, and decision-making, while greater exposure to impulsive purchasing is also linked to increased attention to household financial management. Financial Behavior significantly moderates both relationships. Within the proposed framework, these results conceptually extend the Theory of Planned Behavior by positioning Financial Behavior as a form of perceived behavioral control that conditions how income- and consumption-related experiences relate to household-accounting practices. The research further broadens household-accounting scholarship by jointly considering digital income and online consumer behavior.

From an applied standpoint, stronger financial behavior, expressed through budgeting, saving, expenditure control, and long-term planning, may support more effective household financial management in a digital context. Individuals with stronger financial-management habits may be better positioned to use affiliate earnings deliberately and to respond to unplanned purchases with corrective financial discipline. Future research should examine additional factors such as financial literacy, self-control, financial-technology use, lifestyle, and financial well-being; extend sampling beyond Shopee affiliates; compare multiple digital income platforms; and employ longitudinal designs to track household-finance practices over time. Such work could provide a fuller account of how digital economic activity and consumer behavior relate to household financial sustainability.

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AUTHOR CONTRIBUTION STATEMENT

Alfin Ardilla: conceptualization, research design, data collection, data analysis, interpretation of results, and manuscript preparation. Dwi Suhartini: supervision, methodological review, interpretation of findings, and critical revision of the manuscript. Erna Sulistyowati: theoretical development, literature review, validation of the analysis, and critical revision of the manuscript. All authors reviewed and approved the final version of the manuscript and agreed to be accountable for all aspects of the work.

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