THE EFFECT OF SHOPEE FLASH SALE PROGRAM ON FINANCIAL MANAGEMENT

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THE EFFECT OF SHOPEE FLASH SALE PROGRAM ON FINANCIAL MANAGEMENT

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ABSTRACT

The use of e-commerce has become a rampant phenomenon among college students, with rapidgrowth in recent years. One e-commerce that is widely used by students is Shopee. Shopee flash sales have become a popular marketing strategy on e-commerce platforms, with the aim of increasing sales and attracting consumer interest. This research aims to analyze the influence of the Shopee Flashsale phenomenon on students' financial spending patterns in online shopping and the Flashsale factors that influence consumer behavior on the Shopee platform. The research method used was an online survey and observation of flash sale activities at Shopee involving a sample of students at the economics and business faculty. The analysis results show that flash sales on Shopee have a significant impact on increasing student financial expenditure. Factors such as discount twin date promos, and free shipping vouchers. Additionally, there are certain patterns in consumer behavior during flash sales, including an increase in the number of visits to the platform, an increase in impulse purchases, and an increase in social interaction through in-app communication features. The convenience of online shopping, competitive prices, wide product variations, and attractive promotions collectively influence students' decisions in making online purchases. Additionally, aspects such as trust in e-commerce platforms, product quality, and user experience also play an important role in shaping college students' online shopping preferences.

Keywords: Flash Sale, Double Date Promo, Free Shipping Vouchers, Financial Management

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ABSTRAK

Penggunaan e-commerce telah menjadi fenomena yang merajalela di kalangan mahasiswa, dengan pertumbuhan yang pesat dalam beberapa tahun terakhir. Salah satu e-commerce yang banyak digunakan mahasiswa adalah Shopee. Flashsale shopee telah menjadi strategi pemasaran yang populer di platform e-commerce, dengan tujuan untuk meningkatkan penjualan dan menarik. minat konsumen. Penelitian ini bertujuan untuk menganalisis pengaruh fenomena Flashsale Shopee terhadap pola pengeluaran keuangan mahasiswa dalam belanja online dan faktor-faktor Flashsale yang mempengaruhi perilaku konsumen di platform Shopee. Metode penelitian yang digunakan adalah survei online dan observasi terhadap aktivitas flash sale di Shopee yang melibatkan sampel mahasiswa di fakultas ekonomi dan bisnis. Hasil analisis menunjukkan bahwa flash sale di Shopee memiliki dampak signifikan terhadap peningkatan pengeluaraan keuangan mahasiswa. Faktor-faktor seperti promo tanggal kembar diskon, dan voucher gratis ongkir. Selain itu, terdapat pola tertentu dalam perilaku konsumen selama flash sale, termasuk peningkatan jumlah kunjungan ke platform, peningkatan pembelian impulsif, dan peningkatan interaksi sosial melalui fitur komunikasi dalam aplikasi. Kenyamanan berbelanja online, harga yang kompetitif, variasi produk yang luas, dan promosi yang menarik secara kolektif mempengaruhi keputusan mahasiswa dalam melakukan pembelian online. Selain itu, aspek-aspek seperti kepercayaan terhadap platform e-commerce, kualitas produk, dan pengalaman pengguna juga memainkan peran penting dalam membentuk preferensi belanja online mahasiswa.

Kata Kunci: Flashsale, Promo Tanggal Kembar, Voucher Gratis Ongkir, Pengelolaan Keuangan.

THESIS SUMMARY

(THE EFFECT OF SHOPEE FLASH SALE PROGRAM ON FINANCIAL MANAGEMENT)

1. Background and Objective

Flash sales usually last only a few hours and often offer products at very low prices, which can attract the attention of many buyers (Sucipto & Niazi, 2024). Flash sales have become one of the popular marketing strategies on e-commerce platforms to attract consumer interest and increase sales including Shopee (Rohayati et al., 2024). This phenomenon has attracted the attention of many groups including students who are one of the consumer segments that are active in online shopping. Students are an important segment in the e-commerce market, because they are active online and often have diverse shopping needs (Ruyani & Julaeha, 2023). In the digital era, online shopping is the choice of several students because it is more practical (Dheku & Goa, 2023). Shopee is one of the e-commerce chosen by students because it often provides discounts or vouchers. Moreover, every month Shopee provides big discounts on every double number. Students who generally have a limited budget are attracted by the opportunity to get goods at prices that are much cheaper than their normal prices. This can be a big attraction for students who want to get products at affordable prices (Sembiring et al., 2024). And this research aims to analyze the influence of the Shopee Flashsale phenomenon on students' financial spending patterns in online shopping and the Flashsale factors that influence consumer behavior on the Shopee platform.

2. Research Method

This study uses primary data obtained from respondents through questionnaires. The data collection technique was carried out by distributing questionnaires to research subjects, in this case, Shopee application users. The purpose of this questionnaire is to obtain relevant information related to consumer behavior, especially in the context of purchasing through the flash sale program on the Shopee application. The target population of the study were students of the Faculty of Economics and Business, Tanjungpura University, who had made online transactions using the Shopee application, especially through the flash sale program. According to data from the Higher Education Database, there are 5,219 students in the faculty spread across four departments, namely Accounting, Management, Development Economics, and Islamic Economics. ThisMpopulation was chosen because it was considered relevant and had direct experience inMusing the Shopee application. Sampling was carried out using the purposive randomMsampling technique. This technique was chosen to ensure that only students who had made transactions on Shopee were involved in the study, so that the data obtained was more valid and in accordance with the research objectives. From the existing population, 53 students who met the criteria were selected as samples. This number is considered representative enough to provide an overview of student consumer behavior in using the Shopee application, especially in the context of flash sales. By using this sample, the study aims to analyze the factors that influence students' decisions in shopping online, especially in the flash sale program on Shopee, as well as to understand consumer preferences among students in utilizing the promotional features available in the application.

3. Result

Based on the analysis of the regression equation, the conclusions that can be drawninclude the Effect of Constant (a) on Student Financial Management. The constant value of 1.665 indicates that if all independent variables (twin dates, discounts, and free shipping vouchers) are zero, then student financial management will be at a value of 1.665. This means that in conditions without the influence of these variables, student financial management remains positive. The Effect of Twin Date Variable (X1) on Student Financial Management, the regression coefficient for the twin date variable (X1) is 0.483. This means that every one unit increase in the twin date variable will increase student financial management by 0.483, assuming other variables are constant. This shows that twin dates have a positive and insignificant effect on student financial management.

The Effect of Discount Variable (X2) on Student Financial Management, the regression coefficient for the discount variable (X2) is 0.090. This means that every one unit increase in the discount variable will increase student financial management by 0.090, assuming other variables are constant. This shows that discounts have a positive and significant effect on student financial management, although the effect is smaller compared to the twin date variable. The Effect of Free Shipping Voucher Variable (X3) on Student Financial Management, the regression coefficient for the free shipping voucher variable (X3) is 0.094. This means that every one unit increase in the free shipping voucher variable will increase student financial management by 0.094, assuming other variables are constant. This shows that free shipping vouchers also have a positive and significant effect on student financial management, with a slightly larger effect compared to discounts but smaller compared to twin dates.

Based on the results of the regression analysis, it can be concluded that the variables of twin dates, discounts, and free shipping vouchers all have a positive and significant influence on students' financial management. Among the three variables, twin dates have the greatest influence, followed by free shipping vouchers, and then discounts. This shows that promotional efforts such as twin dates, discounts, and free shipping vouchers can help improve students' financial management. It is concluded that Shopee Twin Dates have an insignificant influence on Student Financial Management. Sales that occur on twin dates improve students' financial management, indicating that promotions on these dates are effective in influencing students' purchasing decisions. It is concluded that Discounts have a significant influence on Student Financial Management. Providing discounts has been shown to be effective in influencing students' purchasing decisions, which in turn improves their financial management. This shows that discounts are an important and influential promotional tool in the context of student financial management. It is concluded that Free Shipping Vouchers have a significant influence on Student Financial Management. Providing free shipping vouchers has been shown to be effective in influencing students' purchasing decisions, which in turn improves their financial management. This shows that free shipping vouchers are an important and influential promotional tool in the context of student financial management. Since the calculated f is greater than the table f (17.770 > 3.19) and the significance value is lessMthan 0.05 (0.000 < 0.05), Ho is rejected and Ha is accepted. This means that there is a significant influence between the variables of Twin Date (X1), Discount (X2), and Free Shipping Voucher (X3) together on Student Financial Management (Y).

This, it can be concluded that together, the variables of Twin Date, Discount, and Free Shipping Voucher have a significant influence on Student Financial Management. These three promotional variables have proven effective in influencing students' purchasing decisions, which in turn improves their financial management. This shows the importance of a combined promotional strategy to maximize the positive impact on student financial management. The variables Twin Date, Discount, and Free Shipping Voucher each have a significant influence on Student Financial Management. Together, these three variables also have a significant influence on Student Financial Management. As much as 49.2% of the variation in Student Financial Management can be explained by the variables of Twin Date, Discount, and Free

Shipping Voucher. This shows that these three promotional variables play an important role in influencing students' purchasing decisions and financial management, but there are still other factors that also have an influence and are not included in this study.

4. Conclusion

Based on the analysis of the regression equation, T test, F test, and Adjusted R Square value, it can be concluded that the Influence of Individual Variables on Student Financial Management, Twin Date (X1): The regression coefficient of 0.483 indicates that every one-unit increase in the Twin Date variable increases student financial management by 0.483. The T test shows that the calculated t value (4.494) is greater than the t table (2.009), indicating a significant effect. Discount (X2): The regression coefficient of 0.090 indicates that every one-unit increase in the Discount variable increases student financial management by 0.090. The T test shows that the calculated t value (5.306) is greater than the t table (2.009), indicating a significant effect. Free Shipping Voucher (X3), The regression coefficient of 0.094 indicates that every one-unit increase in the Free Shipping Voucher variable increases student financial management by 0.094. The T-test shows that the calculated t value (4.494) is greater than the t table (2.009), indicating a significant effect. Joint Influence of Variables on Student Financial Management, The F-test show that the calculated f value (17.770) is greater than the f table (3.19) and the significance value of 0.000 is less than 0.05. This shows that the variables Twin Date, Discount, and Free Shipping Voucher together have a significant effect on Student Financial Management. Adjusted R Square, The Adjusted R Square value of 0.492 indicates that 49.2% of the variation in Student Financial Management can be explained by the variables Twin Date, Discount, and Free Shipping Voucher. The remaining 50.8% is explained by other variables not included in this study.

RINGKASAN SKRIPSI

(THE EFFECT OF SHOPEE FLASH SALE PROGRAM ON FINANCIAL MANAGEMENT)

1. Latar Belakang dan Tujuan

Flash sale di Shopee merupakan salah satu strategi pemasaran yang digunakan untuk menarik pelanggan dengan menawarkan diskon besar-besaran untuk produk tertentu dalam waktu terbatas. Flash sale biasanya hanya berlangsung beberapa jam saja dan sering kali menawarkan produk dengan harga yang sangat murah, sehingga dapat menarik perhatian banyak pembeli (Sucipto & Niazi, 2024). Flash sale telah menjadi salah satu strategi pemasaran yang populer di platform e-commerce untuk menarik minat konsumen dan meningkatkan penjualan termasuk Shopee (Rohayati et al., 2024). Fenomena ini menarik perhatian banyak kalangan termasuk mahasiswa yang merupakan salah satu segmen konsumen yang aktif berbelanja daring. Mahasiswa merupakan segmen penting dalam pasar e- commerce, karena mereka aktif secara daring dan kerap memiliki kebutuhan berbelanja yang beragam (Ruyani & Julaeha, 2023). Di era digital, belanja daring menjadi pilihan beberapa mahasiswa karena lebih praktis (Dheku & Goa, 2023). Shopee menjadi salah satu e-commerce yang dipilih oleh mahasiswa karena kerap memberikan diskon atau voucher. Apalagi setiap bulannya Shopee memberikan diskon besar-besaran setiap belanja double. Mahasiswa yang umumnya memiliki budget terbatas tertarik dengan kesempatan mendapatkan barang dengan harga yang jauh lebih murah dari harga normalnya. Hal ini bisa menjadi peluang besar daya tarik bagi pelajar yang ingin mendapatkan produk dengan harga terjangkau (Sembiring et al., 2024). Dan Penelitian ini bertujuan untuk menganalisis pengaruh fenomena Flashsale Shopee terhadap pola pengeluaran keuangan mahasiswa dalam belanja online dan faktor-faktor Flashsale yang mempengaruhi perilaku konsumen di platform Shopee.

2. Metode penelitian

Penelitian ini menggunakan data primer yang diperoleh dari responden melalui kuesioner. Teknik pengumpulan data dilakukan dengan menyebarkan kuesioner kepada subjek penelitian, dalam hal ini pengguna aplikasi Shopee. Tujuan dari kuesioner ini adalah untuk memperoleh informasi yang relevan terkait perilaku konsumen, khususnya dalam konteks pembelian melalui program flash sale pada aplikasi Shopee. Populasi sasaran penelitian adalah mahasiswa Fakultas Ekonomi dan Bisnis Universitas Tanjungpura yang pernah melakukan transaksi online menggunakan aplikasi Shopee, khususnya melalui program flash sale. Menurut data Pangkalan Data Dikti, jumlah mahasiswa fakultas tersebut sebanyak 5.219 orang yang tersebar pada empat jurusan, yaitu Akuntansi, Manajemen, Ekonomi Pembangunan, dan Ekonomi Islam. Populasi ini dipilih karena dianggap relevan dan memiliki pengalaman langsung dalam menggunakan aplikasi Shopee. Pengambilan sampel dilakukan dengan teknik purposive random sampling. Teknik ini dipilih untuk memastikan bahwa hanya mahasiswa yang pernah melakukan transaksi pada Shopee saja yang terlibat dalam penelitian, sehingga data yang diperoleh lebih valid dan sesuai dengan tujuan penelitian. Dari populasi yang ada, terpilihlah 53 mahasiswa yang memenuhi kriteria sebagai sampel. Angka tersebut dinilai cukup representatif untuk memberikan gambaran perilaku konsumen mahasiswa dalam menggunakan aplikasi Shopee, khususnya dalam konteks flash sale. Dengan menggunakan sampel tersebut, penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi keputusan mahasiswa dalam berbelanja online, khususnya pada program flash sale di Shopee, serta untuk mengetahui preferensi konsumen di kalangan mahasiswa dalam memanfaatkan fitur-fitur promosi yang tersedia di aplikasi.

3. Hasil

Berdasarkan analisis persamaan regresi, simpulan yang dapat diambil antara lain Pengaruh Konstanta (a) terhadap Manajemen Keuangan Mahasiswa. Nilai konstanta sebesar 1,665 menunjukkan bahwa apabila semua variabel bebas (twin date, diskon, dan voucher gratis ongkir) bernilai nol, maka manajemen keuangan mahasiswa akan berada pada nilai 1,665. Artinya pada kondisi tanpa adanya pengaruh variabel tersebut, manajemen keuangan mahasiswa tetap positif. Pengaruh Variabel Twin Date (X1) terhadap Manajemen Keuangan Mahasiswa, koefisien regresi untuk variabel twin date (X1) adalah sebesar 0,483. Artinya setiap kenaikan satu satuan pada variabel twin date akan meningkatkan pengelolaan keuangan mahasiswa sebesar 0,483, dengan asumsi variabel lainnya konstan. Hal ini menunjukkan bahwa twin date memiliki pengaruh positif dan tidak signifikan terhadap pengelolaan keuangan mahasiswa.

Pengaruh Variabel Diskonto (X2) terhadap Manajemen Keuangan Mahasiswa, koefisien regresi untuk variabel diskonto (X2) adalah sebesar 0,090. Artinya setiap kenaikan satu satuan pada variabel diskonto akan meningkatkan manajemen keuangan mahasiswa sebesar 0,090, dengan asumsi variabel lainnya konstan. Hal ini menunjukkan bahwa diskonto berpengaruh positif dan signifikan terhadap manajemen keuangan mahasiswa, meskipun pengaruhnya lebih kecil dibandingkan dengan variabel twin date. Pengaruh Variabel Voucher Bebas Ongkir (X3) terhadap Manajemen Keuangan Mahasiswa, koefisien regresi untuk variabel voucher bebas ongkir (X3) adalah sebesar 0,094. Artinya setiap kenaikan satu satuan pada variabel voucher bebas ongkir akan meningkatkan manajemen keuangan mahasiswa sebesar 0,094, dengan asumsi variabel lainnya konstan. Hal ini menunjukkan bahwa voucher bebas ongkir juga berpengaruh positif dan signifikan terhadap manajemen keuangan mahasiswa, dengan pengaruh yang sedikit lebih besar dibandingkan dengan diskonto tetapi lebih kecil dibandingkan dengan twin date.

Berdasarkan hasil analisis regresi dapat disimpulkan bahwa variabel twin dates, diskon, dan voucher gratis ongkir semuanya memiliki pengaruh positif dan signifikan terhadap manajemen keuangan mahasiswa. Di antara ketiga variabel tersebut, twin dates memiliki pengaruh paling besar, diikuti oleh voucher gratis ongkir, dan kemudian diskon. Hal ini menunjukkan bahwa upaya promosi seperti twin dates, diskon, dan voucher gratis ongkir dapat membantu meningkatkan manajemen keuangan mahasiswa. Disimpulkan bahwa Twin Date Shopee memiliki pengaruh yang tidak signifikan terhadap Manajemen Keuangan Mahasiswa. Penjualan yang terjadi pada twin dates meningkatkan manajemen keuangan mahasiswa, yang menunjukkan bahwa promosi pada tanggal tersebut efektif dalam memengaruhi keputusan pembelian mahasiswa. Disimpulkan bahwa Diskon memiliki pengaruh yang signifikan terhadap Manajemen Keuangan Mahasiswa. Pemberian diskon terbukti efektif dalam memengaruhi keputusan pembelian mahasiswa, yang pada gilirannya meningkatkan manajemen keuangan mereka. Hal ini menunjukkan bahwa diskon merupakan alat promosi yang penting dan berpengaruh dalam konteks manajemen keuangan mahasiswa. Disimpulkan bahwa Voucher Gratis Ongkos Kirim memiliki pengaruh yang signifikan terhadap Manajemen Keuangan Mahasiswa. Pemberian voucher gratis ongkir terbukti efektif dalam memengaruhi keputusan pembelian mahasiswa, yang pada gilirannya meningkatkan manajemen keuangan mereka. Hal ini menunjukkan bahwa voucher gratis ongkos kirim merupakan alat promosi yang penting dan berpengaruh dalam konteks pengelolaan keuangan mahasiswa. Karena f hitung lebih besar dari f tabel (17,770 > 3,19) dan nilai signifikansi lebih kecil dari 0,05 (0,000 < 0,05), maka Ho ditolak dan Ha diterima. Artinya terdapat pengaruh yang signifikan antara variabel Twin Date (X1), Discount

(X2), dan Free Shipping Voucher (X3) secara bersama-sama terhadap Pengelolaan Keuangan Mahasiswa (Y).

Dengan demikian dapat disimpulkan bahwa secara bersama-sama variab l Kencan Kembar, Diskon, dan Voucher Bebas Ongkir mempunyai pengaruh yang signifikan terhadap Manajemen Keuangan Mahasiswa. Ketiga variabel promosi ini terbukti efektif dalam memengaruhi keputusan pembelian mahasiswa, yang pada gilirannya meningkatkan pengelolaan keuangan mereka. Hal ini menunjukkan pentingnya strategi promosi gabungan untuk memaksimalkan dampak positif pada pengelolaan keuangan mahasiswa. Variabel Twin Date, Discount, dan Free Shipping Voucher masing-masing memiliki pengaruh signifikan terhadap Pengelolaan Keuangan Mahasiswa. Secara bersama-sama, ketiga variabel ini juga memiliki pengaruh signifikan terhadap Pengelolaan Keuangan Mahasiswa. Sebanyak 49,2% variasi Manajemen Keuangan Mahasiswa dapat dijelaskan oleh variabel Twin Date, Diskon, dan Voucher Bebas Ongkir. Hal ini menunjukkan bahwa ketiga variabel promosi tersebut memegang peranan penting dalam mempengaruhi keputusan pembelian dan manajemen keuangan mahasiswa, namun masih ada faktor lain yang juga berpengaruh dan tidak dicantumkan dalam penelitian ini.

4. Kesimpulan

Berdasarkan analisis persamaan regresi, uji t, uji f, dan nilai adjusted R square dapat disimpulkan bahwaPengaruh Variabel Individual terhadap Pengelolaan Keuangan Mahasiswa, Twin Date (X1): Koefisien regresi sebesar 0,483 menunjukkan bahwa setiap kenaikan satu satuan variabel Twin Date akan meningkatkan pengelolaan keuangan mahasiswa sebesar 0,483. Uji t menunjukkan bahwa nilai t hitung (4,494) lebih besar dari t tabel (2,009) yang menunjukkan adanya pengaruh yang signifikan. Discounted (X2): Koefisien regresi sebesar 0,090 menunjukkan bahwa setiap kenaikan satu satuan variabel Twin Date akan meningkatkan pengelolaan keuangan mahasiswa sebesar 0,483. Bahwa setiap kenaikan satu satuan pada variabel Diskon maka akan menaikkan pengelolaan keuangan mahasiswa sebesar 0,090. Uji T menunjukkan bahwa nilai t hitung (5,306) lebih besar dari pada nilai t tabel (2,009) yang berarti terdapat pengaruh yang signifikan. Voucher Bebas Ongkos Kirim (X3), Koefisien regresi sebesar 0,094 menunjukkan bahwa setiap kenaikan satu satuan pada variabel Voucher Bebas Ongkos Kirim maka akan menaikkan pengelolaan keuangan mahasiswa sebesar 0,094. Uji T menunjukkan bahwa nilai t hitung (4,494) lebih besar dari pada nilai t tabel (2,009) yang berarti terdapat pengaruh yang signifikan. Pengaruh Bersama Variabel-Variabel terhadap Pengelolaan Keuangan Mahasiswa, Uji F menunjukkan bahwa nilai f hitung (17,770) lebih besar dari pada nilai f tabel (3,19) dan nilai signifikansi sebesar 0,000 lebih kecil dari pada 0,05. Hal ini menunjukkan bahwa variabel Twin Date, Diskon, dan Voucher Bebas Ongkos Kirim secara bersama-sama berpengaruh signifikan terhadap Pengelolaan Keuangan Mahasiswa. Adjusted R Square, Nilai Adjusted R Square sebesar 0,492 menunjukkan bahwa 49,2% variasi dalam Manajemen Keuangan Mahasiswa dapat dijelaskan oleh variabel Twin Date, Diskon, dan Free Shipping Voucher. Sisanya sebesar 50,8% dijelaskan oleh variabel lain yang tidak termasuk dalam penelitian ini.

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CHAPTER I
INTRODUCTION

1.1 Background

In the last few decades, information and communication technology has developed rapidly influencing aspects of life, including economic aspects. Technological developments supported by adequate infrastructure and regulations encourage the growth and development of digital-based businesses. This development has resulted in faster, safer and more efficient business with beneficial effects for producers and consumers (Bădîrcea et al., 2022). E-Commerce (Electronic Commerce) is a technological development in the activity of buying and selling goods and/or services using electronic networks such as the internet (Sesmawati & Mandataris, 2024). E-Commerce provides various types of products and services that make it easier for consumers so that many consumers are more interested in shopping via e-commerce (online) rather than shopping directly (offline).

According to the Central Bureau of Statistics (2023), there will be 2,995,986 e-commerce businesses in Indonesia in 2022. To date, e-commerce platforms in Indonesia are increasingly active in implementing marketing strategies using various types of advertising media to introduce their platforms. (Devica, 2020). The development of e-commerce in Indonesia has resulted in the emergence of useful offers, but also created tough competition from large e-commerce companies in Indonesia (Baroroh et al., 2022). Therefore, e-commerce platforms make various offers such as providing attractive discounts and promos for consumers.

Shopee is an e-commerce platform founded in 2015 by Forrest Li, under the parent company Sea Group based in Singapore. Shopee was originally launched in Singapore and has since grown into one of the largest online shopping platforms in Southeast Asia and Taiwan, with a presence in Malaysia, Thailand, Taiwan, Indonesia, Vietnam, and the Philippines (Rameza, 2023). Flash sales on Shopee are one of the marketing strategies used to attract customers by offering huge discounts on certain products for a limited time. Flash sales usually last only a few hours and often offer products at very low prices, which can attract the attention of many buyers (Sucipto & Niazi, 2024). Flash sales have become one of the popular marketing strategies on e-commerce platforms to attract consumer interest and increase sales including Shopee (Rohayati et al., 2024). Flash sales are one of the promotional activities carried out by e-commerce platforms by providing lots of promos, cashback, free shipping and big discounts for selected products at certain times within a short period of time. Hermawan and Rofiq (2024) said that the concept of this flash sale program is to provide a sense of necessity or necessity so as to encourage consumer interest in making purchasing decisions quickly without further consideration. This flash sale is a very effective marketing strategy in attracting consumer interest, especially today's students who are very connected to technology and are more responsive to affordable product prices.

This is of particular concern for students who are often still in the learning stage of managing their finances, especially in terms of financial spending patterns. Individual financial management is an important aspect in the lives of students who generally have limited income. During their studies, students go through a challenging phase where they are forced to make decisions regarding financial management independently without relying on other people (Rahim et al., 2023). The various needs of students can make them tend to be more wasteful in financial management (Putri & Rahmi, 2019). According to Dewi (2023), personal financial management is declared successful if the realization of income and expenses is in accordance with the budget, there are no expenses outside of needs and priorities and there are remaining funds that can be used as savings funds for the future. Financial spending patterns are the act of purchasing goods by prioritizing secondary or tertiary needs over primary needs which can then lead to waste (N. A. Putri et al., 2024).

This phenomenon has attracted the attention of many groups including students who are one of the consumer segments that are active in online shopping. Students are an important segment in the e-commerce market, because they are active online and often have diverse shopping needs (Ruyani & Julaeha, 2023). In the digital era, online shopping is the choice of several students because it is more practical (Dheku & Goa, 2023). Shopee is one of the e-commerce chosen by students because it often provides discounts or vouchers. Moreover, every month Shopee provides big discounts on every double number. Students who generally have a limited budget are attracted by the opportunity to get goods at prices that are much cheaper than their normal prices. This can be a big attraction for students who want to get products at affordable prices (Sembiring et al., 2024).

This wasteful shopping behavior is often influenced by flash sale programs. The majority of students who have limited incomes are also interested in the promotions in the flash sale program because the prices tend to be much more affordable due to the discounts provided. However, this can also cause students to become more consumptive. This phenomenon is interesting to research, especially among students who tend to have limitations in managing their finances. This inability to control consumer behavior can have a negative impact on their personal financial expenses.

However, the impact of flash sales on student spending is not fully understood. Big discounts in flash sales can also tempt students to make impulsive purchases (Rohman et al. 20023; Ananda, 2024). Flash sales can encourage impulsive buying behavior. Students who see offers with large discounts for a limited time may feel compelled to buy items they do not really need, simply because of the fear of missing out (Martaleni et al., 2022). Therefore, it is important to explore the impact of flash sales on student spending in more depth. With a better understanding of how flash sales affect students' purchasing decisions and spending patterns, e-commerce can design more effective and sustainable flash sale strategies, while students can make smarter and more informed shopping decisions (Arimi, 2024). Thus, flash sales have a significant impact on student spending. Although they can provide an opportunity to get items at a cheaper price, they also carry the risk of impulsive purchases and increased unplanned spending. It is important for students to be more aware of their shopping patterns, manage their finances wisely, and not get caught up in the pressure to "get the best deal" without careful consideration. By analyzing the influence of flash sales on students' financial spending patterns, it is hoped that a better understanding of the challenges and opportunities in financial management among today's young generation can be gained. Based on this explanation, the researcher wants to conduct research entitled "**THE EFFECT OF SHOPEE FLASH SALE PROGRAM ON FINANCIAL MANAGEMENT".**

1.2 Problem Formulation

Based on the background explanation above, the research problem can be formulated as follows.

1. Do flash sales have an effect on student financial management?
2. Do the twin date promo have an effect on student financial management?
3. Do discounts affect student financial management?
4. Do the free shipping discount have an effect on student financial management?

1.3 Research Objective

Based on the problem formulation above, the objectives of this research are as follows.

1. To find out the effect of flash sales on student financial management.
2. To find out the effect of twin dates on student financial management.
3. To find out the effect of discounts on student financial management.
4. To find out the effect of free shipping vouchers on student financial management

1.4 Research Contribution

. **Theoretical Contribution**

a. It is hoped that this research can contribute to the development of theories regarding consumer behavior, especially towards accounting students as consumers.

b. It is hoped that this research can increase understanding and insight, especially in terms of managing student finances and consumer behavior towards digital marketing strategies.

. **Practical Contribution**

a. For students, it is hoped that this research will provide an understanding of the impact of the flash sale program on their personal financial management. In this way, students are expected to be wiser in managing their expenses.

b. For educational institutions, it is hoped that this research can help educational institutions to educate students regarding the importance of good financial management and provide further literacy regarding flash sale programs

1.5 Research Contextual Overview

1. CHAPTER I Introduction, This chapter explains the research topic, including background, problem formulation, objectives, contributions, and contextual description.
2. CHAPTER II This chapter aims to develop a comprehensive understanding of the problem in research. These problems include theoretical foundations, empirical studies, conceptual frameworks, and hypothesis development.
3. CHAPTER III This chapter explains the types and approaches of research, location, subjects and objects, types of data, data collection techniques and data analysis.
4. CHAPTER IV This chapter explains the general overview, results and deeper discussion.
5. CHAPTER V This chapter explains and provides conclusions, recommendations and suggestions.