

THE IMPACT OF PERCEIVED EASE OF USE AND PERCEIVED RISK OF PAYLATER ON IMPULSE BUYING BEHAVIOR AMONG SHOPEE CONSUMERS

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Article Info

Article history:

Received: 29 December 2025;

Accepted: 19 January 2025;

Published: 01 February 2025.

Keyword:

Perceived Ease of Use; Perceived Risk; Impulse Buying Behavior; Shopee PayLater

Abstract

This study explores how Shopee PayLater users' perceptions regarding the usability and potential risks of BNPL to their impulse buying behavior. A quantitative research design was applied using a survey approach, in which data were collected through questionnaires distributed to Shopee PayLater users. The analysis was carried out with SPSS, revealing that Perceived Ease of Use plays an important role on impulse buying behavior. This means that when Shopee PayLater is easy to understand and use, the consumers are more likely to make purchases without prior planning. In addition, Perceived Risk also has a significant effect on impulse buying behavior. This finding indicates that perceived risk does not always prevent consumers from making impulsive purchases in a buy now, pay later system. Overall, the findings confirm that Perceived Ease of Use together with Perceived Risk affect impulse buying behavior. This suggests that impulse buying among Shopee PayLater users is influenced by both the simplicity of the payment system and consumers' perceptions of risk.

1. INTRODUCTION

The digital technology has grew and changed the way people shop, especially with the rise of e-commerce platforms. Technology in online shopping allows consumers to access products more easily, complete transactions more quickly, and choose from various flexible payment options. As a result, digital payment systems have become important because they make online shopping easier and reduce obstacles during the transaction process.

A payment innovation that has developed significantly is the PayLater service, a payment system that allows consumers to make purchases first and complete payments at a later time. In Indonesia, Shopee PayLater has become one of the most widely used PayLater services among e-commerce consumers. The payment convenience offered by this feature creates a more practical shopping experience. However, at the same time, it has the potential to encourage consumers to make rapid and less planned purchasing decisions. This condition increases the likelihood of impulse buying, which refers to spontaneous purchasing behavior that arises suddenly and is driven by emotional impulses (Rook, 1987).

In studies on technology acceptance, Perceived Ease of Use is often seen as an important factor that affects people's willingness to use a system. Davis (1989) states that systems that are easy to use require less mental effort from users. When consumers feel that a payment system is simple to understand and operate, they face fewer psychological difficulties during transactions. In PayLater services, this ease of use can speed up purchasing decisions and increase the likelihood of impulsive buying. Sari (2021) found that the ease of using PayLater positively influences consumers' impulse buying behavior among Indonesian e-commerce users. Similar findings were reported

by Budiarti et al. (2023) and Dwipa and Yuniningsih (2023), who noted that simple and quick transaction processes encourage impulsive purchases.

At the same time, the use of PayLater services is closely related to consumers' perceived risk. This risk usually involves concerns about financial conditions, overspending, and difficulties in controlling expenses due to payment convenience. Perceived risk is often considered a factor that can limit impulsive buying behavior. Igani et al. (2025) found that higher perceived financial and psychological risk tends to reduce impulse buying. However, different results were shown by Gunawan (2024), who reported that perceived risk does not significantly influence impulse buying among Shopee PayLater users. Similar conclusions were also found by Hasibuan et al. (2023), suggesting that some consumers ignore perceived risks when ease of use and emotional urges are stronger.

These differences in previous findings reveal that consumers' responses to ease of use and perceived risk is complex and depends on the context. Therefore, this study seeks to examine how ease of use and perceived risk affect impulse buying behavior among Shopee PayLater users. This research are expected to show results that provide a better understanding of how ease and risk perceptions influence impulsive purchasing in PayLater services in Indonesia.

2. LITERATURE REVIEW

2.1 Theoretical and Conceptual Background

2.1.1 Perceived Ease of Use (PEOU)

In the framework of Technology Acceptance Model (TAM), PEOU captures users' subjective evaluations of how straightforward and convenient a system feels during use. Davis (1989) explains that PEOU refers to the user's perception that a technology can be used without facing significant difficulties. This concept emphasizes that a simple and user-friendly system plays a major role in influencing users' intentions and behaviors to adopt new technology.

In the digital payment services context, PEOU describes consumers' perceptions regarding how easily they can understand system features, complete transactions, and operate the payment platform overall. The simpler a payment system feels to operate, the more secure and comfortable consumers become in using it. Such conditions can speed up the purchasing process and reduce the level of rational evaluation that typically precedes buying decisions.

Previous research has shown that PEOU has an important role in the use of PayLater services. Rahmatika Sari (2021) found that when PayLater systems are easy to use, Indonesian consumers are more likely to do the impulse buying on e-commerce platforms. This shows that payment methods that are simple and convenient can encourage unplanned purchases. Similar findings were reported by Budiarti et al. (2023), who stated that higher ease of use increases impulse buying because the transaction process requires little effort. In addition, Dwipa and Yuniningsih (2023) found that the simplicity of Buy Now, Pay Later services increases consumers' tendency to make impulsive purchases. Thus, Perceived Ease of Use can be regarded as an important factor influencing impulse buying behavior among Shopee PayLater users.

2.1.2 Perceived Risk

Perceived Risk describes consumers' personal assessments of the potential negative outcomes that may result from a purchasing decision. Within consumer behavior studies, risk is considered subjective rather than purely objective, as it is shaped by how individuals perceive and evaluate possible losses. In the context of PayLater services, perceived risk is commonly associated with financial concerns, including repayment obligations, late payment charges, and the possibility of overspending resulting from convenient transaction processes.

Perceived risk serves as a self-regulatory mechanism that may limit excessive consumption. As consumers' perceptions of risk increase, they are more likely to exercise caution when making purchasing decisions. This aspect becomes especially important in PayLater usage, where payment flexibility can encourage higher consumption levels if consumers do not adequately consider the risks involved.

Previous studies have shown different findings on the perceived risk's function in impulse buying behavior. Igani et al. (2025) found that higher perceived risk tends to reduce impulse buying, meaning that concerns about financial and psychological risks make consumers less likely to purchase impulsively. Similar results were also reported by Dwipa and Yuniningsih (2023), who concluded that perceived risk can limit impulsive buying behavior in the use of Pay Later digital payment services.

In contrast, other studies indicate that perceived risk does not always play a decisive role in impulsive purchasing. Gunawan (2024) found that perceived risk has no significant effect towards impulse buying behavior among Shopee PayLater users. Likewise, Hasibuan et al. (2023) reported that consumers may not always consider perceived risk as a key determinant when making impulsive purchase decisions. These inconsistent findings suggest that the influence of perceived risk on impulse buying behavior is context-dependent and may be shaped by other factors, such as ease of use and consumers' emotional motivations.

2.1.3 Impulse Buying Behavior

Impulse Buying Behavior describes a type of purchasing that happens suddenly and without prior planning, usually driven by emotional urges. Rook (1987) explained that impulse buying happens when consumers have an immediate desire to buy a product without rationally thinking about the future.

In the e-commerce environment, impulse buying behavior is increasingly likely to occur as consumers are exposed to various stimuli, such as attractive product displays, aggressive promotions, and convenient payment methods. The presence of PayLater services further reinforces this condition, as consumers are not required to make immediate payments, thereby reducing short-term financial barriers.

Previous research indicates that the use of PayLater services is linked to higher impulse buying behavior. Chel Sea (2022) found that users of Shopee PayLater are more probable to make impulsive purchases because of the convenience offered by the payment system. Similarly, Devano et al. (2023) showed that PayLater usage positively influences impulse buying among e-commerce consumers in Indonesia. These results support the idea that impulse buying is a common behavioral outcome of PayLater service usage.

2.2 Relationship Between Variables and Hypothesis Development

2.2.1 Perceived Ease of Use and Impulse Buying Behavior

PEOU is considered a key factor that may stimulate impulse buying behavior, as a user-friendly payment system lowers consumers' cognitive and psychological effort during transactions. According to Davis (1989), technologies that are perceived as easy to use require less effort to operate, which can speed up the decision-making process.

Within the context of PayLater services, a high level of ease of use allows consumers to complete transactions efficiently without extensive deliberation. Empirical evidence from Rahmatika Sari (2021) demonstrates that the ease of PayLater usage positively influences impulse buying behavior among e-commerce consumers. The research is further supported by Budiarti et al. (2023) and Dwipa and Yuniningsih (2023), who argue that simplified and seamless transaction processes increase consumers' likelihood of making impulsive purchases.

H1: Perceived Ease of Use has a positive effect on Impulse Buying Behavior.

2.2.2 Perceived Risk and Impulse Buying Behavior

Perceived Risk is a chief factor in consumers' purchasing decisions, especially in digital payment systems such as buy now, pay later. In general, perceived risk is considered a factor that can limit impulsive buying behavior. When consumers feel higher financial risk, such as worries about overspending, repayment obligations, or late payment fees, they tend to be more careful before buying a product. Igani et al. (2025) found that higher perceived risk can decrease consumers' impulse buying behavior, and this result is in line with the findings of Dwipa and Yuniningsih (2023).

Nevertheless, other studies suggest that perceived risk does not always play a major role. Gunawan (2024) and Hasibuan et al. (2023) reported that perceived risk has no significant impact on impulse buying among Shopee PayLater users. These differing results indicate that the influence of perceived risk on impulse buying depends on the situation and may vary based on consumer characteristics and transaction contexts.

H2: Perceived Risk has a significant effect on Impulse Buying Behavior.

2.2.3 Perceived Ease of Use and Perceived Risk on Impulse Buying Behavior

Perceived Ease of Use and Perceived Risk are jointly recognized as important determinants of impulse buying behavior in the use of PayLater services. While ease of use tends to facilitate impulsive purchasing by simplifying transactions, perceived risk may influence consumers' willingness to engage in such behavior. The interaction between these two factors shapes the degree to which consumers make spontaneous purchase decisions.

Previous research has shown that these variables simultaneously affect impulse buying behavior. Gunawan (2024) reported that Perceived Ease of Use followed with Perceived Risk jointly influence impulse buying among Shopee PayLater users, indicating that impulsive purchasing behavior arises from the combined effects of system convenience and consumers' risk perceptions.

H3: Perceived Ease of Use and Perceived Risk simultaneously affect Impulse Buying Behavior.

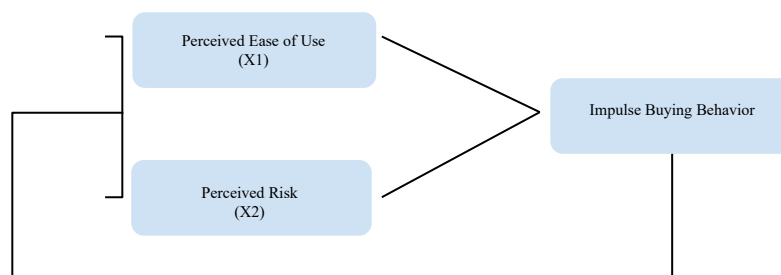


Figure 1. Conceptual Framework

Source: Authors (2025)

3. RESEARCH METHODOLOGY

3.1 Research Design

This study uses a descriptive and verificative design in quantitative research. The approach is applied to analyze the relationships between all of the variables using numerical and statistical analysis. The descriptive design aims to describe respondents' perceptions of Perceived Ease of Use along with Perceived Risk and Impulse Buying Behavior. The influence of independent variables on the dependent one were tested by the verificative design.

The data for this research were obtained through questionnaires, which were examined using the Statistical Package for the Social Sciences (SPSS). SPSS was utilized to support accurate and systematic data analysis, particularly for multiple linear regression analysis. It is to examine the effects of Perceived Ease of Use plus Perceived Risk on Impulse Buying Behavior among Shopee PayLater users.

3.2 Research Object and Population

The object of this study is consumer purchasing behavior associated with the use of Shopee PayLater, with a focus on perceptions of ease of use along with perceived risk, and impulse buying tendencies. The population of the study consists of all individuals who use Shopee PayLater. Given that the total number of users is extensive and cannot be precisely identified, it is not feasible to involve the entire population; therefore, a sampling approach is required to obtain representative data.

3.3 Sample and Sampling Technique

Participants were selected by purposive criteria that used to identify respondents who matched the study's objectives. This method is selected because respondents must satisfy specific criteria relevant to the research objectives. The criteria for this study's respondents are:

1. Have used the Shopee PayLater feature.
2. Have conducted purchase transactions on the Shopee platform using Shopee PayLater.

A total of 140 Shopee PayLater users participated in the study and fulfilled the established criteria. The sample size was determined by considering the minimum requirements for multiple linear regression analysis as well as the number of measurement indicators used in the questionnaire.

3.4 Data Collection Technique

The study utilizes primary data collected through the questionnaires that were distributed to respondents. The questionnaire consists of structured statements and was distributed online using Google Forms to facilitate efficient data collection.

Responses were measured using a five-point Likert scale, ranging from *Strongly Disagree* to *Strongly Agree*. This scale was employed to capture respondents' level of agreement with statements related to each research variable.

3.5 Research Variables and Operational Definition

The research model has three variables (two independents and one dependent). Perceived Ease of Use and Perceived Risk function as independent variables, while Impulse Buying Behavior serves as the dependent variable. Operational definitions are provided to explain how each variable is translated into measurable indicators that can be empirically observed and analyzed.

Table 1. Operational Definition of Variables

Variable	Code	Statement
Perceived Ease of Use (X1)	X1.1	I find Shopee PayLater easy to understand in terms of how it works.
	X1.2	The payment process using Shopee PayLater is easy to complete.
	X1.3	I do not experience any difficulty when using Shopee PayLater.
	X1.4	Using Shopee PayLater does not require much effort.
	X1.5	Shopee PayLater is flexible to use in various transactions on Shopee.
Perceived Risk (X2)	X2.1	I am concerned that Shopee PayLater bills may burden my financial condition.
	X2.2	I feel that using Shopee PayLater poses a risk of overspending.
	X2.3	I am worried that I may not be able to control my expenses when using Shopee PayLater.
	X2.4	I feel anxious about possible penalties or interest when using Shopee PayLater.
	X2.5	I feel hesitant to use Shopee PayLater

		due to financial risks.
Impulse Buying Behavior (Y)	Y1.1	I often purchase products on Shopee spontaneously without prior planning.
	Y1.2	I buy products on Shopee suddenly when I see attractive products.
	Y1.3	I often purchase products even though I did not intend to buy them beforehand.
	Y1.4	Using Shopee PayLater encourages me to purchase items impulsively.
	Y1.5	After shopping, I sometimes regret the purchases I made.

Source: Authors (2025)

4. RESULT AND DISCUSSION

4.1 Result

4.1.1 Descriptive Statistics of Variables

Results for the descriptive analysis shows that from 140, PEOU has 4.41 mean score and 0.38 standard deviation, that suggest the responders perceive Shopee PayLater as easy to use. In addition, Perceived Risk has a means score 4.40 and a standard deviation 0.58, that tells users are aware with all risks associated with using Shopee PayLater. Meanwhile, Impulse Buying Behavior records a mean value & standard deviation of 4.34 & 0.60, indicating a high tendency among respondents to make impulsive purchases when using Shopee PayLater.

Table 2. Descriptive Statistics

Variable	N	Min	Max	Mean	Std. Dev
Perceived Ease of Use	140	2.40	5.00	4.4143	0.37829
Perceived Risk	140	1.40	5.00	4.3957	0.57999
Impulse Buying Behavior	140	1.20	5.00	4.3400	0.60010

Source: Authors (2025)

4.1.2 Validity and Reliability Test Results

The test results show that all questionnaire items for all the existing variables have Corrected Item–Total Correlation values above 0.30. This indicates that all items are valid and suitable for measuring the research variables. In addition, the reliability test results reveal that the Cronbach’s Alpha values for variables surpassed 0.60, indicating acceptable consistency. Therefore, the research instruments used in this study are considered reliable.

Table 3. Validity and Reliability Assessment

Construct	Cronbach’s Alpha	N	CITC Range
Perceived Ease of Use	0.698	5	0.304-0.663
Perceived Risk	0.809	5	0.522-0.656
Impulse Buying Behavior	0.829	5	0.514-0.745

Source: Authors (2025)

4.1.3 Classical Assumption Test Results

a. Test of Normality

Based on the normality test using the Normal Q–Q Plot, the diagonal line is surrounded and followed by the residual points, indicating that the residuals are visually normally distributed. Although the tests show significance values below 0.05, this condition may occur with relatively large sample sizes. Therefore, the normality decision in this study is primarily based on the graphical approach, leading to the conclusion that the normality assumption is fulfilled.

Table 4. Test of Normality

Method	Statistic	Sig.
Kolmogorov-Smirnov	0.270	0.000
Shapiro-Wilk	0.702	0.000

Source: Authors (2025)

b. Multicollinearity Test

The multicollinearity test shows that the independent variables, PEOU and PR, have 0.975 and 1.025 for tolerance and VIF values. It shows no multicollinearity among the variables. Thus, the regression model does not experience multicollinearity issues.

Table 5. Coefficients (Collinearity Statistics)

Variable	Tolerance	VIF
Perceived Ease of Use	0.975	1.025

Perceived Risk	0.975	1.025
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Source: Authors (2025)

c. Test of Heteroscedasticity

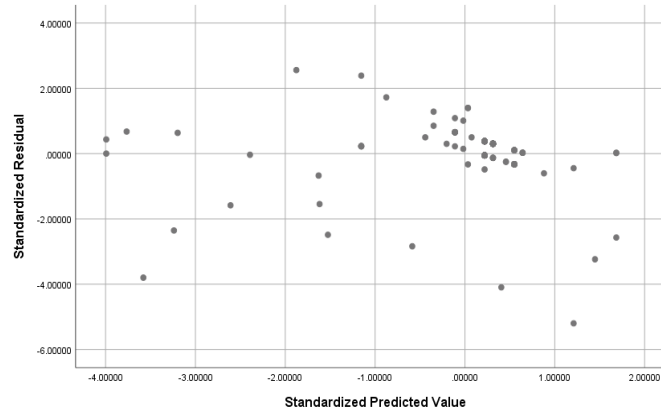


Figure 2. Heteroscedasticity Test by Scatterplot

Source: Authors (2025)

Based on the heteroscedasticity test between standardized residuals and standardized predicted values, the points are randomly distributed above and below the zero line and do not form any specific pattern. This indicates that heteroscedasticity is not present in the regression model, and the variance of the residuals can be considered constant.

4.1.4 Multiple Linear Regression Analysis (Hypothesis Testing)

The regression test was employed to assess the effect of Perceived Ease of Use (X1) and Perceived Risk (X2) on Impulse Buying Behavior (Y). The regression analysis produced the following equation:

$$Y = -0,487 + 0,637X_1 + 0,458X_2$$

a. t-Test

Table 6. Regression Coefficients

Variable	B	Beta	t	Sig.
(Constanta)	-0.487		-0.949	0.344
Perceived Ease of Use	0.637	0.402	6.064	0.000
Perceived Risk	0.458	0.443	6.682	0.000

Source: Authors (2025)

Table 7. Hypothesis Decision Summary

Variable	Correlation	Sig.	Decision
H1	PEOU → IB	0.000	Accepted
H2	PR → IB	0.000	Accepted

Source: Authors (2025)

-H1: Perceived Ease of Use (PEOU) → Impulse Buying Behavior is positive and significant (B = 0.637; t = 6.064; Sig. = 0.000). Thus, H1 is accepted.

-H2: Perceived Risk (PR) → Impulse Buying Behavior is positive and significant (B = 0.458; t = 6.682; Sig. = 0.000). Thus, H2 is accepted.

b. F-Test

The test results show 0.000 for a significance value, which is below the 0.05 threshold. This result demonstrates that the independent variables jointly exert a significant influence on Impulse Buying Behavior. Therefore, the third hypothesis (H3) is supported.

Table 8. ANOVA (Model Significance)

Component	df	F	Sig.
Regression	2	48.299	0.000
Residual	137		

Source: Authors (2025)

c. R² Test

The R Square value test tells that 41.4% of the variation in Impulse Buying Behavior can be explained by the independent variables, while the remaining 58.6% is affected by other factors not included in this research model.

Table 9. Model Summary

R	R Square	Adjusted R Square	Std. Error of Estimate
0.643	0.414	0.405	0.46291

Source: Authors (2025)

4.2 Discussion

The results of this study show that Perceived Ease of Use and Perceived Risk have a big impact on Impulse Buying Behavior among Shopee PayLater users, both individually and together. These findings indicate that impulsive purchasing in buy now, pay later services is not accidental, but is influenced by how consumers perceive the digital payment system. System features, especially ease of use and perceived risk, work together to build consumers' tendency to make unplanned purchases.

The strong influence of Perceived Ease of Use confirms that transaction simplicity plays an important role in speeding up purchase decisions. When Shopee PayLater is considered easy to understand and convenient to use, consumers face fewer mental and psychological obstacles during transactions. As a result, purchasing decisions are made more quickly, with less careful evaluation, which increases impulsive buying behavior. This result supports previous studies by Sari (2021) and Budiarti et al. (2023), which found that easier PayLater systems encourage impulsive shopping in e-commerce. It also supports the findings of Chel Sea (2022) and Gunawan (2024), who identified Perceived Ease of Use as a major factor influencing impulse buying among Shopee PayLater users.

In addition, this study finds that Perceived Risk also has a meaningful role on Impulse Buying Behavior. This suggests that perceived risk does not always prevent impulsive purchasing in the PayLater context. Consumers may continue to make impulsive purchases even when they are aware of possible financial risks. In buy now, pay later services, short-term benefits such as payment flexibility often outweigh concerns about future financial consequences. This finding supports the view that perceived risk in digital financial services depends on context and does not always reduce impulse buying, especially among consumers who are familiar with digital transactions (Igani et al., 2025; Dwipa & Yuniningsih, 2023).

The positive significance of Perceived Risk also indicates a shift in consumer behavior patterns, where risk awareness coexists with impulsive decision-making rather than restraining it. This phenomenon suggests that consumers may rationalize the risks associated with PayLater usage or perceive them as manageable, especially when supported by an easy-to-use system. Similar findings were reported by Hasibuan et al. (2023) and Gunawan (2024), who found that perceived risk does not always discourage impulse buying among Shopee PayLater users. Therefore, perceived risk should not be viewed solely as an inhibiting factor, but rather as a variable whose influence depends on situational and psychological contexts.

Simultaneously, the combined effect of ease of use and Perceived Risk demonstrates that impulse buying behavior is the result of an interaction between system convenience and consumers' tolerance toward risk. This finding reinforces the argument that PayLater services function not only as payment instruments but also as behavioral enablers that shape consumption patterns. Consistent with previous studies by Sari (2021) and Devano et al. (2023), this research confirms that PayLater usage as a whole contributes significantly to impulsive purchasing behavior among Indonesian e-commerce consumers.

Overall, this study extends the existing literature by providing empirical evidence that challenges the traditional assumption of perceived risk as a consumption deterrent. In the context of Shopee PayLater, perceived risk operates in a more nuanced manner, interacting with system ease to influence impulse buying behavior. This highlights the importance of understanding consumer behavior in digital financial services as a dynamic process shaped by both technological and psychological factors.

5. CONCLUSION

This research focuses on how users' perceptions of ease and risk in Shopee PayLater build their impulse buying behavior. The empirical findings demonstrate that the objectives of the study have been successfully achieved, as both independent variables are shown to contribute meaningfully to the formation of impulsive purchasing behavior within buy now, pay later services on e-commerce platforms.

The analysis reveals that Perceived Ease of Use plays an important role in encouraging impulse buying. A payment system that is easy to comprehend, efficient to operate, and flexible in its application lowers consumers' mental resistance during the purchasing process. Consequently, consumers are more inclined to make immediate purchasing decisions without prior planning. This outcome underscores the role of usability as a central driver of impulsive consumption in digital payment systems.

In addition, the findings indicate that Perceived Risk also significantly affects impulse buying behavior. This suggests that perceived risk does not consistently act as a preventive factor in consumption decisions. Within the Shopee PayLater context, consumers appear to emphasize immediate advantages (such as convenience and deferred payment) over possible long-term financial consequences. As a result, awareness of risk may exist alongside impulsive purchasing rather than limiting it.

Taken together, Perceived Ease of Use and Perceived Risk jointly account for variations in consumers' impulse buying behavior. This demonstrates that impulsive purchasing is not shaped by a single determinant but emerges from the interaction between digital payment system attributes and consumers' acceptance of risk. Accordingly, PayLater services operate not only as transactional instruments but also as mechanisms that influence consumption behavior in online shopping environments.

From a practical perspective, these findings suggest that Shopee PayLater providers should continue improving system usability while simultaneously introducing safeguards for responsible usage, including transparent risk information, spending limitation features, and timely payment reminders. From an academic perspective, this study contributes to the growing body of literature by challenging the conventional view of perceived risk as solely an inhibiting factor. Future studies are encouraged to extend this research by incorporating additional variables, such as financial literacy, self-regulation, or psychological characteristics, to gain deeper insights into impulse buying behavior within digital financial services.

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