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THE EFFECT OF PAY LATER USE ON IMPULSE PURCHASES OF GLOBAL BRAND PRODUCTS IN BATAM CITY

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ABSTRACT

Buy Now Pay Later (BNPL) services have gained immense popularity, especially among younger generations such as Gen Z, due to their easy accessibility and flexible payment options. This study explores the impact of BNPL usage on impulse buying behavior, specifically in Batam, Indonesia. This study aims to examine the influence of BNPL usage on impulse buying of global brand products, focusing on understanding the psychological mechanisms, such as self-control, that mediate this relationship. A quantitative research design using SmartPLS 4 was adopted. Data were collected through questionnaires distributed to 230 respondents in Batam who actively use BNPL services. The study is relevant to Indonesia's growing digital financial landscape. However, since the data were collected only from Batam City, the findings do not sufficiently represent BNPL users across Indonesia. The sample calculation used the theory of Hair et al. This study found that BNPL promotion, social influence, and perceived ease of use significantly influence self-control, influencing impulse buying behavior. Furthermore, self-control was identified as a mediator between BNPL services and impulse buying. This study provides insights for BNPL service providers to develop responsible marketing strategies and highlights the need for financial literacy programs to help consumers manage impulse buying behavior. This study was limited to respondents in Batam and focused primarily on a young population, which may not fully represent the broader BNPL consumer base. This study used only the application.

Keywords: *buy now pay later, impulse buying, self-control, social influence, perceived ease of use, digital financial services*

INTRODUCTION

The use of Buy Now Pay Later (BNPL) in Indonesia continues to grow, especially among younger generations such as Gen Z and millennials. Most BNPL users are from this younger age group, highly familiar with digital technology. A study by (Kredivo, 2023) further reported that 66.4% of respondents used paylater services, particularly for online fashion purchases. This trend aligns with findings from (Juita et al., 2024), which confirms that BNPL has become an integral part of the digital ecosystem, driving increasing impulsive consumption patterns. These services are attractive because they offer easy access, flexible payment plans, and attractive promotions such as interest-free installments, discounts, and cashback. However, recent literature also reveals that behind this convenience lies the risk of excessive impulsive buying, which can undermine personal financial stability (Gunawan et al., 2023; Kumar et al., 2024).

The main problem lies in the gap between ideal and actual BNPL usage. Ideally, BNPL services are designed to provide financial flexibility and support digital financial inclusion (Khornida et al., 2025). The ease of transactions often encourages excessive consumption without careful consideration, especially for individuals with low levels of self-control. Previous research (Purwianti et al., 2025) Emphasizes that self-control is a crucial psychological factor in determining individual financial behavior. Unfortunately, many BNPL users, especially the younger generation, lack adequate financial literacy to manage impulsive tendencies. This urges an urgent need to investigate how BNPL, through promotion, social influence, and perceived ease of use, influences self-control and, consequently, impulsive purchasing decisions.

The novelty of this study lies in integrating psychological factors, particularly self-control, as mediators in the relationship between BNPL promotions, social influence, perceived ease of use, and impulse buying behavior. Most previous studies have focused on marketing aspects such as promotions or ease of use, without comprehensively examining the role of psychological variables that may weaken or strengthen these effects (Juita et al., 2024; Roslee, 2024). By incorporating self-control into the research model, this study explains how external factors of BNPL interact with an individual's internal mechanisms to influence consumption behavior.

Furthermore, this study provides a new perspective by combining the Technology Acceptance Model (TAM) with consumer psychological variables. Although previous studies have extensively used TAM to measure perceived usefulness and perceived ease of use in fintech adoption, (Susilo et al., 2019) very few link it to the psychological aspects that can trigger impulsive consumption. This approach is essential because it bridges the literature across technology, consumer psychology, and digital finance into a more holistic framework, especially in developing cities like Batam, which are undergoing rapid digitalization.

This study offers insights for BNPL service providers to design ethical and responsible promotional strategies. Furthermore, policymakers can use these findings to strengthen financial literacy programs, especially among young people vulnerable to impulsive consumption. Therefore, this research is expected to encourage balanced development between financial service innovation and consumer protection in the digital economy era.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is one of the most significant paradigms proposed to understand why individuals use a particular technology. First proposed by Davis in 1986, the model is based on the Theory of Reasoned Action (TRA). The primary focus of TAM is to predict and explain how individuals will integrate new technologies into their activities. To achieve this, TAM examines two key factors: perceived usefulness (PU) and perceived ease of use (PEOU).

Significant contributions associated with TAM include various studies of user acceptance of information systems technology, including research on digital financial services such as BNPL (Buy Now Pay Later). In this regard, the perceived ease of use of BNPL services is crucial because it influences consumers' comfort and trust in the system. If a service is presented easily, people are more willing to accept it. Convenience plays a significant role in how self-control influences customer behavior. When there are no restrictions on accessing a system or its features, people tend to ignore rational thinking and make unintentional decisions. Thus, the Technology Acceptance Model (TAM) can explain why new technologies are adopted and what happens after that adoption, such as impulsive shopping.

Researchers have modified the TAM to accommodate specific social, cultural, or psychological contexts. Social marketing and peer influence are considered factors that can help alter perceptions of an object's ease and usefulness. Therefore, due to its flexibility and practicality, the TAM has relevance in various fields, including e-commerce and finance.

BNPL Promotion

Promotions in the context of Buy Now Pay Later (BNPL) services encompass marketing strategies that seek to encourage impulse purchases through time-limited fiscal flexibility. The types of promotions used within this framework, such as direct discounts, cashback offers, and zero-interest installments, all aim to reduce psychological barriers to purchasing decisions. These types of promotions influence consumers' emotions, which in turn trigger impulsive consumption behavior (Kumar et al., 2024). In the context of global branded products, additional incentives through BNPL strengthen consumers' desire to own the product immediately, even if they don't have sufficient funds.

Buy Now Pay Later (BNPL) have been shown to stimulate purchasing behavior due to the perception of increased economic capacity. Promotions such as interest-free installments, discounts, or cashback encourage people to spend more without thinking. As noted by (Roslee, 2024; Anggraeni et al., 2024). The harsh promotional policies imposed by BNPL service providers tend to weaken self-control because they reduce the mental barriers involved in transactions. Research by (Sukmawan et al., 2025) also revealed that BNPL promotions increase the tendency for impulsive shopping among Gen Z. (Juita et al., 2024) emphasize that BNPL users tend to have lower self-control than non-users because BNPL promotions encourage emotional decisions. In addition, (Hamidah et al., 2024) found that financial promotions with payment delays significantly disrupt consumers' rational reasoning mechanisms. Therefore, the more intensive the BNPL promotion, the greater the potential for a decline in users' self-control.

BNPL promotions indirectly increase impulsive buying behavior by reducing

self-control. (Roslee, 2024) showed that BNPL promotions positively impacted impulsive purchases with the mediating role of self-control. (Sukmawan et al., 2025) explain that promotions with payment delays obscure risk awareness and reduce control filters. (Juita et al., 2024) also found that BNPL promotions were a potent external factor in reducing self-control, thereby increasing impulse buying. (Hamidah et al., 2024) show that the more frequently consumers are exposed to BNPL promotions, the more likely they are to make unplanned purchases. (Azzahra & Sayyid, 2023) assert that BNPL promotions foster a false sense of security regarding users' financial well-being, thus triggering emotional purchasing decisions.

H1: BNPL Promotion has a positive effect on Self-Control

H5: BNPL Promotion has a positive influence on Impulsive Buying through Self-Control

Social Influence

Social influences include the impact of the social environment, such as peers, family, and society, on individual behavior. (Faisal, 2024) states that social influence can increase individual self-control if social norms encourage more responsible consumption. Individuals with high self-control tend to be able to manage social pressure and still make rational consumption decisions.

Social influence is one of the critical external determinants in consumer behavior, which can significantly suppress individual self-control. (Anggadini et al., 2023) explains that social pressure through peers or digital influencers can blur the lines between consumer needs and wants. (Gunawan et al., 2023) shows that individuals are more likely to make impulsive purchasing decisions when they receive social validation from their surroundings. (Lee & Chen, 2021) also stated that social influence weakens the self-control of young consumers, especially those who are active on social media. (Juita et al., 2024) added that exposure to consumer behavior in online communities makes it easy for BNPL users to imitate consumer lifestyles. Meanwhile, research (Faisal, 2024) although social influence can be positive, in the context of online consumption, it reduces self-control because the built norms actually encourage impulsive behavior.

Social influence plays a significant role in triggering impulse buying, especially when individuals have weak self-control. (Anggadini et al., 2023) found that intense social pressure weakens self-control and triggers impulse buying. (Lee & Chen, 2021) explains that peer influence and social media trends can reduce an individual's reasoning ability before purchasing. (Juita et al., 2024) also stated that social influence drives the need to follow trends and gain social validation, which increases the tendency for impulse buying. (Berlianti & Suwaidi, 2023) adding that self-control is a key variable that protects individuals from social pressure to consume. (Gunawan et al., 2023) although social influence is not always negative, it becomes harmful when individual self-control is not strong enough to filter consumption decisions.

H2: Social Influence has a positive effect on Self-Control

H6: Social Influence has a positive effect on Impulsive Buying through Self-Control

Perceived Ease of Use

Ease of use, often referred to as usability, refers to the degree to which a system or service is intuitive and user-friendly. In financial technology, particularly BNPL (Buy Now Pay Later) services, ease of use encompasses ease of access, simple application navigation, a smooth payment process, and the clarity of information available within the system. Ease of use is generally

recognized as a value-added feature that increases consumer convenience. The easier a service is to access, the more likely consumers will use it repeatedly. However, it's important to remember that excessive ease of use can have negative consequences, one of which is decreased self-control (Purwianti et al., 2025). A fast and frictionless process allows users to make purchases without careful consideration, which can trigger impulsive behavior. Perceived ease of use in BNPL systems plays a dual role in self-control. When systems are easy to use and navigate, people can better understand how their choices will impact their finances, which helps them limit spending. (Roslee, 2024) says that things that are easy to use can reduce cognitive load, allowing people to think more about their purchasing choices. (Alkusani et al., 2022) found that easy-to-use digital financial systems help people manage their finances better. (Dewanto & Dahesihsari, 2025) also said PEOU is an intermediary between technological stimulus and internal control, making people less likely to act impulsively. According to the study by (Anggraeni et al., 2024), the perception of ease of transactions makes people more aware of their finances when combined with financial literacy. (Dewanto & Dahesihsari, 2025) support this by saying that an easy-to-use system will help people make wise choices and reduce the likelihood of spontaneous decisions without thinking them through.

Perceived ease of use indirectly influences impulsive behavior through self-control mechanisms. (Anggraeni et al., 2024) states that systems that are too easily accessible can reduce user control over financial decisions. While ease provides convenience, in the context of individuals with low self-control, ease actually accelerates impulsive decision-making. (Roslee, 2024)shows that the interaction between perceived ease and self-control determines whether consumers will act impulsively or not. (Dewanto & Dahesihsari, 2025) emphasized that ease of use without financial risk education will increase consumer behavior. (Alkusani et al., 2022) explains that perceived ease can lead to uncontrolled decision-making if users do not have strong self-control. A study by (Lee & Chen, 2021) In live commerce, system convenience and speed were highly correlated with impulse buying, especially among users with low self-control.

H3: Perceived Ease of Use has a positive effect on Self-Control.

H7: Perceived Ease of Use has a positive effect on Impulsive Buying through Self-Control.

Self-Control

Self-control describes a person's ability to sacrifice immediate gratification for future benefits. As evidenced by research by (Lee & Chen, 2021), self-control significantly helps reduce irrational spending habits, thus enabling individuals to spend more wisely according to their financial condition. Self-control is the main bulwark against impulsive buying. When self-control declines, consumers are more susceptible to external stimuli such as discounts, promotions, and social pressure. (Faisal, 2024) found that students with low self-control have a high tendency to buy things on impulse, even without considering the benefits of the item. (Anggraeni et al., 2024) showed that decreased self-control strengthens the relationship between a consumer's lifestyle and impulsive buying. (Juita et al., 2024)also noted that self-control is an essential mediator between promotional exposure and purchase decisions. The study by (Berlianti & Suwaidi, 2023) stated that individuals with low self-control are more likely to get caught in consumer debt through BNPL. Similar findings are

supported by (Susilo et al., 2019), which states that low self-control leads to an inability to delay gratification, thus encouraging impulsive buying.

H4: Self-Control has a positive effect on Impulsive Buying.

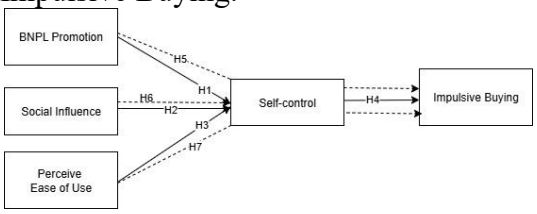

Figure 1. Research Framework

METHODS

This study uses a quantitative research design in which questionnaires are distributed, and quantitative data analysis typically uses random sampling techniques that can be conducted on a specific population or sample. Based on what is said (Waruwu et al., 2025). This study aims to provide objective, specific, and reliable knowledge about various factors for particular purposes and uses. It used the SmartPLS 4 application.

This research selects subjects or items to be studied to solve the problem. The selection of demographics and sample size must take these objectives into account to ensure accurate and meaningful data collection. (Waruwu et al., 2025). A population is a collection of objects to be measured and is the research unit. A population is a domain that usually occurs through things or anything that uses specific values and characteristics determined by academics, before collecting data to reach conclusions about the population in this study, utilizing the respondent population, or those who know about individuals who have used BNPL services. Respondents were selected purposively, based on specific criteria such as a minimum age of eighteen years, experience using BNPL, and willingness to fill out the questionnaire voluntarily, respondents who do not meet the intended population. This method was chosen so that the data obtained came from a group that was in accordance with the focus of the research. The number of respondents expected was a minimum of two hundred and ten people, in accordance with the number of indicators in the questionnaire. However, the more respondents involved, the more accurate and representative the results can be achieved. The target population of the study was 230 respondents.

According to (Waruwu et al., 2025), a sample is a portion of the entire population and its attributes. A representative population sample can be used if the interviewer does not know everything about the larger population. Therefore, sampling must be appropriate. The online survey questionnaire was developed using Google Forms. As part of the refinement process, a pilot survey was conducted among the general public in Indonesia. This survey collected 230 completed responses from both BNPL users and non-BNPL users. As identified in the researcher's literature survey, younger users are considered financially vulnerable. They represent approximately half of all BNPL users who have experienced financial hardship. The sample size was 230 students, drawn from all university students using the following formula: (Hair et al., 2019) nx 10. Each statement was measured using a 5-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Before distribution, the questionnaire was piloted on 30 respondents to test its validity and reliability. To ensure data validity, a sample size of 230 respondents was required.

RESULTS

Table 1. Respondent Demographics

Characteristics	Type	N	%
Gender	Man	119	51.7%
	Woman	111	48.3%
Age			
	18-25 years old	126	54.8%
	26 - 30 years old	88	38.3%
	31-35 years old	8	3.5%
	36-40 years	5	2.2%
Last education	Bachelor's Degree (S1/S2/S3)	88	38.3%
	High School/Vocational School or Equivalent	141	61.3%
	Junior High School	1	0.4%
Work	Housewife	1	0.4%
	Government employees	1	0.4%
	Private sector employee	118	51.3%
	Student	106	46.1%
	Businessman	4	1.7%
Monthly Income	< Rp. 5,000,000	114	49.6%
	> Rp. 10,000,000	5	2.2%
	Rp. 5,000,000 - Rp. 7,000,000	105	45.7%
	Rp. 7,000,000 - Rp. 10,000,000	6	2.6%
How often do you use the Buy Now Pay Later service?	Once in a lifetime	1	0.4%
	Seldom	1	0.4%
	More than 5x	3	1.3%
	very rare	1	0.4%
	Once a month	29	12.6%
	Once a week	10	4.3%
	Twice a week	156	67.8%
List of Local Brands You Have Purchased	Adidas	41	17.8%
	Amazon	40	17.4%
	Apple	30	13.0%
	H&M	33	14.3%
	Nike	55	23.9%
	Zara	31	13.5%
What payment methods have you used?			
	GoPayLater	84	36.5%
	Shopee Paylater	100	43.5%
	Credit Card	4	1.7%
	MasterCard	20	7.8%
	Kredivo	3	1.3%
	Touch and go	1	0.4%
	Ovo Paylater	2	0.9%

Source: (Data Processed by Researchers, 2025)

Based on the results of the respondent characteristics in the table, it can be explained that most respondents were male, 119 people (51.7%), and female, 111 people (48.3%). Regarding age, most respondents were in the 18-25 age range with a total of 126 people (54.8%), followed by 26-30 years old with 88 people (38.3%), while the other age groups had a smaller proportion. In terms of final education, most respondents were high school/vocational high school graduates at 61.3%, followed by undergraduate graduates (S1/S2/S3) at 38.3%, and only one respondent (0.4%) was a junior high school graduate. Regarding occupation, most respondents were private employees (51.3%) and students (46.1%). Other respondents worked as entrepreneurs, homemakers, and civil servants, with a tiny percentage. Based on monthly income, almost half of the respondents have an income below Rp

5,000,000 (49.6%), and 45.7% have an income between Rp 5,000,000 and Rp 7,000,000, while the rest are above Rp 7,000,000. The frequency of Buy Now Pay Later (BNPL) service use shows that most respondents use this service twice a week (67.8%). Some also use it once a month (12.6%), while a small number use it frequently. Regarding local brands purchased, Nike is the most popular brand with 23.9%, followed by Adidas (17.8%) and Amazon (17.4%). Regarding payment methods, the Shopee PayLater service is the method most used by respondents (43.5%), followed by GoPayLater (36.5%). Meanwhile, a small number of respondents only use other payment methods such as Kredivo, Mastercard, Shopee Pay, and others.

Table 2. Validity and Reliability Results

Variables	Discriminant Validity (AVE)	Composite Reliability (Rho A)	Cronbach Alpha
BNPL Promotion	0.589	0.869	0.796
Impulse Buying	0.684	1,009	0.789
Perceived Ease of Use	0.824	0.955	0.947
Self-control	0.581	0.826	0.817
Social Influence	0.700	0.894	0.892

Source: (Data Processed by Researchers, 2025)

The table above shows the results of the evaluation of the measurement model using the PLS-SEM approach for five constructs: BNPL Promotion, Impulse Buying, Perceived Ease of Use, Self-Control, and Social Influence. This testing used several statistical indicators such as Discriminant Validity (AVE), Composite Reliability (Rho A), and Cronbach's Alpha. The AVE values for all constructs were above 0.50, indicating that more than 50% of the indicator's variance was successfully explained by each construct, thus meeting the requirements for discriminant validity.

Furthermore, the reliability test results show that all constructs have excellent Composite Reliability and Cronbach's Alpha values, above 0.70, indicating high internal consistency between indicators. For example, the Perceived Ease of Use construct recorded a CR value of 0.955 and a Cronbach's Alpha of 0.947, reflecting excellent instrument reliability.

Table 3. Results of Path Coefficient Tests and Specific Indirect Effects

XY	Sample Mean	p-value	Conclusion	
BNPL Promotion -> Self-Control	0.122	0.001	Significant Positive	H1 Accepted
Social Influence -> Self-Control	0.529	0.000	Significant Positive	H2 Accepted
Perceived Ease of Use -> Self-Control	0.359	0.000	Significant Positive	H3 Accepted
Self-Control -> Impulse Buying	0.520	0.000	Significant Positive	H4 Accepted
BNPL Promotion -> Self-Control -> Impulse Buying	0.064	0.031	Significant Positive	H5 Accepted
Social Influence -> Self-Control -> Impulse Buying	0.276	0.000	Significant Positive	H6 Accepted
Perceived Ease of Use -> Self-Control -> Impulse Buying	0.185	0.000	Significant Positive	H7 Accepted

Source: (Data Processed by Researchers, 2025)

DISCUSSION

The Effect of BNPL Promotion on Self-Control

Significant impact on Self-Control. Sample Value: A mean of 0.122 indicates a relatively small positive effect. A P-value of 0.014 confirms this relationship is significant.

The analysis reveals that the promotional incentives and offers provided by the BNPL system influence self-control, particularly regarding purchasing behavior. This system allows consumers to make purchases without paying in full immediately, thus reducing the typical psychological barriers. Although the effect is relatively small, this suggests that the promotion of the Pay Later program can weaken self-control regarding consumer spending, as consumers feel less restricted in their purchasing decisions. Previous research also supports this finding, particularly research on (Anggraeni et al., 2024) shows that the impact of financial knowledge and self-control on financial management behavior indicates that using BNPL systems, such as Shopee PayLater, can encourage impulsive spending among users with low financial literacy and weak self-control. In this case, although BNPL users may be good economic managers, the ease of payment provided by the promotion will weaken their ability to control spending, especially when faced with quick purchasing decisions. Although BNPL promotions make shopping easier, users without strong self-control tend to lose control over their planned expenditures and purchases.

The Influence of Social Influence on Self-Control

Based on the results of the H2 hypothesis testing, it was found that Social Influence significantly impacts Self-Control, with a Sample Mean value of 0.529, and a p-value of 0.000. Thus, the stronger the Social Influence experienced by an individual, the greater the influence affects the person's ability to control the urge to shop, either increasing or decreasing it. This finding validates the hypothesis that supports individuals in adopting broad consumer behavior patterns that revolve around their social context. Socially, Social Influence triggers the perception of social expectations that govern self-regulation concerning tempting consumption opportunities, including using payment mechanisms such as PayLater.

This research is in line with (Gunawan et al., 2023) and supports the findings (Anggadini et al., 2023) states that social influence is a significant determinant of impulsive buying behavior. Furthermore, he analyzed the influence of social factors, lifestyle choices, and self-control on the consumer behavior of Shopee PayLater students at the Faculty of Economics and Business, UIN Raden Mas Said Surakarta. (Gunawan et al., 2023) revealed that although Social Influence does not directly affect consumer behavior, the Self-Control variable has a significant influence on consumer purchasing decisions. This means that Social Influence indirectly plays a significant role in determining whether a person's Self-Control is strengthened or weakened.

The Effect of Perceived Ease of Use on Self-Control

Based on the results of the path test on hypothesis H3, it was found that perceived ease of use has a positive and significant effect on consumer self-control. The Sample Mean value of 0.359 indicates a relatively strong influence, and the p-value of 0.000 indicates high significance ($p<0.05$). These results suggest that the easier a payment system or service is, the more consumers exercise Self-Control during shopping decision-making. This convenience increases consumers' rational capacity because they do not need to deal

with complicated technical procedures. In other words, system ease can increase Self-Control because attention can be given to considering the advantages and disadvantages of a purchase before making a decision.

This finding is reinforced by (Alkusani et al., 2022) states that Self-Control is positively correlated with ease of transaction, which in turn influences the tendency of Impulse Buying. This study highlights that the comfort and convenience of payment do have the potential to trigger impulsive behavior. Still, the Self-Control factor, deeply rooted in one's psyche, tends to dominate and restrain such actions. Thus, in the case of BNPL and e-wallet usage, Perceived Ease of Use not only catalyzes impulsive responses; Perceived Ease of Use can enable consumers, when combined with financial literacy and an understanding of the risks associated with long-term engagement, to make controlled decisions.

The Influence of Self-Control on Impulsive Buying

The results of the H4 hypothesis test indicate that self-control significantly influences impulsive buying, with a sample mean value of 0.520, a p-value of 0.000. This finding suggests that the higher a person's ability to control themselves, the lower their tendency to engage in impulsive buying. Self-control is the most important internal factor that strengthens a person's ability to withstand emotional power when faced with attractive advertisements, discounts, or trending items. Generally, individuals with high self-control take the time to analyze the benefits, needs, and available finances before purchasing, thus avoiding the trap of unplanned purchases.

This result is in line with (Faisal, 2024), which found that higher self-control helps individuals refrain from impulsive buying behavior. Consumers with strong self-control tend to evaluate their purchases carefully, preventing them from being swayed by emotional impulses or instant gratification, thus reducing the tendency to make impulsive purchases. This finding is well supported by an R Square value of 0.600, which indicates that Self-Control explains 60% of impulsive buying behavior in college students. This suggests that even though promotional advertisements and digital shopping offer extraordinary convenience, individuals with higher levels of self-control will always be able to manage their shopping urges and make rational purchasing decisions.

The Effect of BNPL Promotion on Impulse Buying Mediated by Self-Control

The results of the path analysis conducted to verify hypothesis H5 indicate that BNPL (Buy Now Pay Later) Promotion influences Impulse Buying Behavior through Self-Control. The Sample Mean Value shows 0.064, thus indicating a positive correlation. Furthermore, the p-value equals 0.031, which confirms significance as it is lower than 0.05. These results suggest that self-control is a prerequisite for impulsive buying due to BNPL Promotion, thus supporting the findings. (Azzahra & Sayyid, 2023) states that BNPN promotions significantly influence impulse buying through self-control. The Buy Now and Pay Later (BNPL) method allows consumers to obtain goods instantly while paying later, either in interest-free installments or through other deferred payment mechanisms. As a perceived marketing strategy, BNPL promotions are often used to stimulate purchases due to their simplicity and flexibility from the buyer's perspective. This finding is supported by (Sukmawan et al., 2025), who argue that BNPL promotions can lead to impulse buying, especially when self-control is low.

People are more likely to make impulsive decisions when purchasing items that claim to offer interest-free discounts or cashback, leading to unplanned purchases. Impulse buying can be defined as purchasing a product without any preparatory steps and as spontaneous purchases driven by emotion.

Psychological considerations like self-control complicate the relationship between impulse buying and BNPL marketing.

The instant gratification offered by BNPL schemes makes them highly rewarding and mentally satisfying, especially since there's no immediate impact. This can lead people to believe they don't need to worry about their current financial situation because they'll pay for it in the future. (Hamidah et al., 2024) found that easy and flexible BNPL payment options can make it difficult for people to resist the urge to buy, which can lead to impulse purchases. In this case, BNPL promotions are an external factor that makes someone more likely to purchase something impulsively, especially if the item is highly attractive and only available for a short time. BNPL promotions make people feel like they're receiving a once-in-a-lifetime opportunity that shouldn't be missed, thus making them want to buy more.

However, there is no clear link between BNPL promotions and impulse buying for others. Self-control helps determine the impact of BNPL advertising on a person's impulse buying decisions. Self-control is a person's ability to regulate feelings, actions, and impulses to achieve a desired end goal (Azzahra & Sayyid, 2023). Individuals with high self-control tend to avoid attractive BNPL offers and make impulse purchases. Instead, they consider their financial plans and how much their spending will impact their future. Conversely, those with low self-control are less able to resist tempting external factors, such as advertisements that promote two things at once, such as buy now pay later schemes, and therefore fall into the trap of impulse buying. Here, self-control serves as a mediator, illustrating the relationship between BNPL advertising and impulse buying from a psychological perspective (Juita et al., 2024). Research has shown that invitations or advertisements promoting easy-access purchases tend to decrease a person's self-control regarding spending and increase the tendency for impulsive buying. Therefore, it can be concluded that there is an indirect relationship between BNPL promotions and impulsive buying through self-control.

In other words, BNPL service advertisements can cloud one's judgment, increase impulsivity, and increase the likelihood of unconscious purchases. This approach illustrates how promotional materials influence consumers' perceptions and cognitions when purchasing products.

The Effect of Social Influence on Impulsive Buying Mediated by Self-Control

The results of the H6 hypothesis test indicate that Social Influence has a positive and significant effect on Impulsive Buying through Self-Control. The sample mean value is 0.276, and the p-value is 0.000. This study is similar to the study by (Anggadini et al., 2023), which found that Social Influence significantly positively affects Impulse Buying through Self-Control. Social influence is one external factor that significantly influences how people shop, especially how they buy impulsively. Social influence is how much a person is influenced by what others say, do, and expect of them, whether they are friends, family, celebrities, or people in online social groups. Social influence has become increasingly important and pervasive in contemporary marketing,

especially with the rise of social media. People prefer to follow trends, habits, and advice from people they consider necessary or relevant. Social influence can influence impulse buying, when people buy items without thinking about it first. Social factors may influence people to buy something simply because they see others doing it. People are more likely to buy something if they see their friends buying it or a social media influencer recommends it. According to (Anggadini et al., 2023), Social influence appears to exert normative and informational pressure on individuals to make certain purchases to conform to group standards. In this case, spontaneous or impulsive buying is one way people demonstrate their tendency to comply with group-set rules. This type of social influence typically leads to decreased rational thinking and increased emotionality, thus increasing the likelihood of impulsive buying.

This supports the research (Gunawan et al., 2023), which notes that social pressure and validation from peers or influencers can reduce self-control, leading to impulsive buying. The influence of social norms and peer behavior is powerful in digital platforms, where consumer trends and behaviors are easily imitated.

Impulse buying has certain factors, often individual-based, that can weaken the urge to respond to social trends. Self-control is the ability of a person to control their behavior and emotions in a given situation, relative to long-term goals structured around long-term targets, rather than the grip of immediate emotions and desires. Individuals with self-control find it easier to exercise this ability than those without it due to the irrational pressure that may arise from autonomous spending to exceed spending limits. Conversely, individuals lacking this ability are more likely to be influenced by irrational reasoning, such as sentiments surrounding the need for acceptance, escalating conformism, or publishing surveillance schemes to seize emerging popular opportunities without missing out on what others are enjoying.

In this approach, self-control fits nicely as a variable that explains why and how social influences can vary, leading to or giving way to impulsive buying.

Individuals with low self-control are more susceptible to social influence and impulsive spending because they prioritize instant gratification. Conversely, those with higher levels of self-control often respond constructively to social cues, adjusting their behavior according to their needs and budgeting plans (Berlianti & Suwaidi, 2023). This further reaffirms the previous hypothesis that self-control serves as a protective factor in reducing temptations from the surrounding environment, including consumer social pressure influenced by marketing during events such as Black Friday or other general sales.

The Effect of Perceived Ease of Use on Impulsive Buying Mediated by Self-Control

The path test results for H7 indicate that Perceived Ease of Use significantly and positively influences impulse buying, but only in scenarios where Self-Control is present. The Sample Mean effect value is 0.185, indicating a small effect. Like the findings here, this claim is supported by a p-value of 0.000. This study corroborates the findings reported by (Anggraeni et al., 2024), which concluded that Perceived Ease of Use strongly impacts Impulse Buying through Self-Control. PEOU is one of the key concepts in the Technology Acceptance Model (TAM) proposed by Davis in 1989. This finding is consistent with (Anggraeni et al., 2024; Purwianti, 2025) which explains that easy-to-use systems lower cognitive barriers, making it easier for consumers to make impulsive decisions. However, self-control

moderates this relationship, meaning those with better self-control are less likely to act impulsively despite ease of use. PEOU refers to how someone perceives using a system or technology as effortless. PEOU is crucial in assessing people's reactions to online shopping and digital marketing today, including unplanned purchases. Customers will feel more comfortable and less hesitant to purchase goods if a shopping app or digital payment system is user-friendly with easy navigation and a simple transaction process.

This ease of decision-making increases the likelihood of spending money on a product. On the other hand, low perceived effort to use (PEOU) allows individuals to purchase products without the hassle of using various technologies or complicated steps. Ease of use is evidenced by "one-click purchase" features, automatic payment, and digital wallet data completion, connectivity with digital wallets, and automatic discounts applied at checkout. (Dewanto & Dahesihsari, 2025) found that the ease of use of e-commerce apps makes people more confident to shop quickly without second thoughts, which makes them more likely to buy impulsively. When technology is easy to use, people feel more comfortable and lower their mental barriers, making it easier to act on emotional impulse buying. However, it's important to remember that the relationship between PEOU and impulse buying isn't always clear and straightforward. This is where self-control becomes crucial as a mediator. Self-control is resisting short-term desires and acting according to long-term beliefs, standards, and goals. When a system or software is straightforward to use, people with low self-control are likelier to buy impulsively because no technical issues hinder their desires. They may believe there's no need to wait to buy because everything is readily available and can be done immediately. On the other hand, people with high self-control are more cautious and cautious, even when the system is relatively easy to use. Self-control acts like an internal filter that allows people to reconsider their choices before acting. In this scenario, PEOU makes purchasing easier and more convenient, but those with strong self-control will first think about whether they really need the item or want it right then and there. (Roslee, 2024) while technology makes things easier for consumers, strong self-control can mitigate this effect, which helps people wait for what they want and avoid poor judgment. This mediating mechanism suggests that PEOU does not necessarily lead to impulse buying, but rather depends on the level of self-control a person possesses. Designing user-friendly systems ultimately facilitates impulse buying, but self-control will always depend on the individual. This is relevant in digital marketing because it suggests that when developing a plan to create an app or platform that is easy for users to navigate, features that promote responsible purchasing behavior, such as reminders for unfinished shopping carts, wish list functions, and daily spending limits, need to be integrated and automated.

LIMITATIONS

This study recommends that digital financial industry players, particularly BNPL service providers, consider educational aspects in their promotions to balance ease of access with consumer financial literacy. Educational interventions, such as spending limit reminders or simulations of the long-term impact of installments, are needed to improve user self-control. Furthermore, academic institutions and the government are advised to strengthen financial literacy programs for the younger generation so

they can manage consumer impulses, especially in the digital era full of promotional stimuli.

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