



Impulsive Buying Tendency among Emerging Adults Using Pay Later on E-Commerce Platforms

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Abstract

The rapid growth of e-commerce in Indonesia has increased the use of pay later services, which allow consumers to defer payments for online purchases. While offering convenience, this trend has contributed to a rising non-performing loan (NPL) rate, reaching 72.6% (around IDR 3.28 trillion), with emerging adults being the primary contributors. Their impulsive buying tendencies, influenced by identity exploration and instability, may lead to unplanned spending due to the ease of pay later services. This quantitative descriptive study surveyed 246 emerging adults (18-25 years old) who have used pay-later on e-commerce platforms. Participants completed the Impulsive Buying Tendency Scale (IBTS), adapted for pay later usage. Data were analysed using descriptive statistics, categorization, correlation, and comparative tests. Findings indicate that most pay later users show high impulsive buying tendencies, with affective dimension being stronger than cognitive aspect. These insights can help educate emerging adults on responsible pay later usage.

Keywords: Impulsive buying tendencies, emerging adults, pay letter, e-commerce.

1. Introduction

Technological advancement that facilitates internet-based trade has transformed consumer and business behavior in online shopping transactions, particularly through e-commerce applications. The increasing use of e-commerce for online transactions has also driven the growth of digital payment systems (Hilmi & Pratika, 2021). According to Tarantang et al. (2019), digital payment refers to all payment methods utilizing technology. E-commerce applications provide various payment methods, such as bank transfers, credit/debit cards, e-wallets, and cash on delivery (COD). Another commonly used method is the "pay later" services.

"Pay later" or "buy now, pay later" (BNPL) allows consumers to purchase goods or services online and defer payments in instalments or within a specific period (Sari, 2021). This service offers payment flexibility, like credit cards, and is widely supported by digital platforms and fintech companies. Research by Kredivo and Katadata Insight Center found that 45.9% of consumers use pay later for e-commerce shopping (Catriona & Ika, 2023). Pay later provides convenience by allowing consumers to buy products without an upfront lump sum payment, easing financial constraints and enabling instalment-based financial management (Stifani & Ravida, 2023). From a seller's perspective, pay later helps boost sales by encouraging consumers to buy even if they lack immediate funds (Prastiwi & Fitria, 2021).

While pay later offers benefits, improper use can lead to financial risks. Consumers may make impulsive purchases, knowing they can defer payments with minimal effort (Hilmi & Pratika, 2021). This has contributed to rising pay later debt defaults, with Indonesia facing an increasing non-performing loan (NPL) rate. PT Pefindo Biro Kredit reported a 72.6% surge in NPLs, reaching approximately IDR 3.28 trillion, with emerging adults contributing 47.78% of the total (Khadaifi, 2023). Their high spending tendency and lack of financial planning make them vulnerable to debt accumulation (Sudirjo et al., 2023).

The ease of pay later payments, particularly on e-commerce platforms, fosters impulsive buying behavior, characterized by unplanned, spontaneous purchases driven by strong urges (Beatty & Ferrell, 1998; Rook, 1987). Impulse buying is influenced by marketing strategies, consumer psychology, and low self-control (Foroughi et al., 2013; Youn & Faber, 2000). Verplanken and Herabadi (2001) identified two dimensions of impulsive buying: cognitive (lack

of price and benefit evaluation) and emotional (immediate urge to buy). Limited time pay later discounts further intensify impulse buying, particularly among emerging adults (Said et al., 2023). They often prioritize convenience over potential financial risks (Anggono et al., 2020).

Emerging adults are in a transitional phase of financial independence, making them susceptible to impulsive spending (Arnett, 2015). The ease of access to pay later services has led to financial challenges, including loan application rejections due to unpaid debts (OJK, 2023). Many emerging adults, including students without stable incomes, view pay later as an easy borrowing option, increasing their default risk (Pradipto et al., 2016). Social influences, such as peer and family environments, also affect pay later usage (Aisyah et al., 2023). Those with low self-regulation struggle to control impulsive purchases, leading to future financial difficulties.

Research indicates a positive correlation between pay later usage and impulsive buying behaviour, with high levels of impulsive buying among Indonesian pay later users (Sari, 2021). However, studies specifically addressing impulsive buying tendencies among emerging adults using pay later in Indonesian e-commerce remain limited.

This study aims to explore the impulsive buying tendencies of emerging adults who use pay-later on e-commerce platforms. The findings are expected to support consumer education programs, helping emerging adults manage finances wisely and avoid excessive debt. Additionally, insights from this study can assist e-commerce platforms and sellers in refining marketing strategies to attract emerging adults while minimizing payment default risks.

2. Literature Review

2.1. Impulsive Buying Tendencies

Impulsive buying tendencies have been defined in various ways. According to Rook and Fisher (1995), they refer to the extent to which individuals tend to make sudden, unplanned, and non-reflective purchases. Beatty and Ferrell (1998) define impulsive buying tendencies as the urge to make immediate purchases without much reflection, with this urge serving as the initial trigger for impulsive buying behaviour. Verplanken and Herabadi (2001) describe impulsive buying tendencies as purchases made quickly without prior planning, often driven by emotional impulses and inner conflict. Impulsive buying tendencies reflect a relatively stable consumer trait that generates motivation or urges for impulsive buying behaviour (Zhang et al., 2007). They can be considered a lifestyle trait (Zhang & Shi, 2022). However, having an impulse to buy does not necessarily mean a consumer will act on it, as various factors can mediate the relationship between impulse and behaviour (Febrilia & Warokka, 2021). Research indicates that consumer personality traits moderate the influence of situational conditions on purchasing behaviour (Zhang & Shi, 2022). Based on these definitions, impulsive buying tendencies can be summarized as the tendency to make rapid, unplanned purchases, often accompanied by emotional impulses and inner conflict.

Verplanken and Herabadi (2001) state that impulsive buying tendencies consist of two dimensions:

1. Cognitive Dimension

This dimension relates to internal conflicts in an individual's thinking process, such as purchasing without considering the price and usefulness of the product or failing to compare products before buying.

2. Affective Dimension

This dimension highlights the emotional state of consumers, including the emotional urge to buy immediately, feelings of regret after purchasing, and poorly planned purchases.

Loudon and Bitta (2002) identify four types of impulsive buying:

1. Pure Impulse

A purchase that deviates from the usual buying pattern. This type often involves novelty-seeking or an escape from routine.

2. Suggestion Impulse

Occurs when a consumer has no prior knowledge of a product but feels a sudden need to own it upon seeing it for the first time.

3. Planned Impulse

A purchase influenced by promotional offers, such as discounts or coupons. The decision to buy arises after seeing the available deals.

4. Reminder Effect

Happens when a consumer needs a product but did not initially prioritize or list it. However, upon seeing it in-store, they decide to buy it.

Loudon and Bitta (2002) identify several factors influencing impulsive buying, including product, marketing, and consumer characteristics:

1. Product Factors – Affordable pricing, low demand or marginal utility, short lifespan, small size, and easy accessibility.

2. Marketing Factors – Continuous advertising through mass media, which attracts consumers and influences their purchasing behaviour and intentions (Varadarajan, 2020).

3. Consumer Characteristics – Personality traits, gender, social background, and socio-demographic factors (Kumar et al., 2020).

According to Gogoi (2020), two key factors influence impulsive buying behaviour:

1. Dispositional Factors – These refer to individual tendencies that consistently differ from others and affect purchasing behaviour. They include psychological constructs such as impulsive buying tendencies and spontaneity.
2. Situational Factors – External sensory stimuli that trigger impulsive desires. These include affective conditions (mood), marketing stimuli, retail environment, hedonic or utilitarian purchase motives, time and financial constraints, and social factors. The availability of "pay later" payment methods is also considered a situational factor that can influence impulsive buying.

2.2. Pay Later

Pay Later or "Buy Now, Pay Later" (BNPL) is a financial service that allows consumers to purchase goods or services online and pay for them later, either in instalments or within a specified period (Sari, 2021). The pay later system was first introduced in Indonesia by Traveloka, a startup specializing in online travel agency services (Pratika et al., 2020). The initial idea behind pay later was to provide consumers with payment flexibility, enabling them to buy products they might not be able to afford in a single payment. It represents an evolution from traditional payment methods such as credit cards (Duke et al., 2019). Unlike traditional banking-based credit systems, pay later services offered by e-commerce companies operate independently of banks, allowing consumers to use them even if they are not financially prepared to take on formal credit (Shahid & Razaq, 2017). This system has gained popularity in the e-commerce industry as it provides flexibility for customers while also boosting sales for online sellers.

According to Prastiwi and Fitria (2021), several benefits of using the pay later payment system include:

1. Fast and Convenient Process
The registration requirements for this feature are simple, making it easy for new users to sign up. Activation is also quicker and more straightforward compared to applying for a credit card at conventional banks.
2. Flexible Payment Terms
Customers can adjust their repayment period based on their preferences and financial capability. Various e-commerce platforms and digital wallets offer different pay later options, ranging from one month to twelve months.
3. Attractive Promotions
Many companies and e-commerce platforms provide special offers for users who utilize the pay later feature while shopping. These promotions are one of the key reasons why many consumers are drawn to using pay later services.

However, there are several potential risks to consider before using pay later services:

1. Encourages Excessive Spending
The convenience of purchasing items through pay later can lead to impulsive buying behaviour. Individuals may frequently buy products they do not actually need.
2. Hidden Fees
Users may be unaware of various charges associated with pay later services, such as subscription fees, instalment fees, and other additional costs that vary across platforms. These charges often become a source of regret once the bills start arriving.
3. Cash Flow Disruptions
The ease of making purchases through multiple pay later platforms can lead to financial instability due to accumulating instalment payments. This increases the risk of default. Additionally, late payments on pay later accounts may negatively impact credit applications for more significant financial commitments, such as property or vehicle loans, as they could result in rejection.

2.3. Emerging Adulthood

Arnett (2015) defines emerging adulthood as the transitional phase from adolescence to adulthood, typically occurring between the ages of 18 and 25. During this period, as individuals gain greater independence, they often become more self-focused, prioritizing new responsibilities and commitments over others and being less influenced by authority figures (Lanctot & Poulin, 2018). This stage is marked by significant life changes, the development of personal and financial independence, and social interactions as an essential part of life fulfilment (Nice & Joseph, 2023). Emerging adults tend to have high consumption levels and prefer independent activities with minimal external involvement (Henrietta, 2012). Additionally, they are more easily influenced by societal values, norms, and cultural environments (Muawanah, 2019).

Arnett (2015) identifies five key characteristics of individuals in this stage:

1. Identity Exploration
During this phase, individuals experience significant changes in their identity, particularly in romantic relationships and career choices.

2. **Instability**
Emerging adults often face instability in various aspects, such as relationships, careers, and education, leading them to frequently reassess and revise their decisions.
3. **Self-Focused**
This stage is characterized by personal freedom, where individuals make independent decisions based on their desires, distinguishing it from other developmental phases.
4. **Feeling In-Between**
Emerging adults often experience a sense of being "in-between," no longer identifying as adolescents but not yet feeling like fully experienced adults. This uncertainty can lead to confusion.
5. **The Age of Possibilities**
This period offers opportunities for optimism about the future, allowing individuals to envision and work toward a better quality of life.

2.4. Impulsive Buying Tendency among Emerging Adults Using Pay Later on E-Commerce Platforms

E-commerce refers to the process of buying and selling products or services using the internet (Jain et al., 2021). In Indonesia, the growth of e-commerce has increased significantly in recent years, with the number of users reaching 178.94 million. This expansion has contributed to the rise of pay later, a financial service that allows consumers to purchase goods or services online and defer payments through instalments or a specified timeframe (Sari, 2021). As the e-commerce industry continues to expand, pay later has become increasingly popular among consumers.

Pay later offers financial flexibility, quick and convenient transactions, varied repayment terms, and attractive promotions (Prastiwi & Fitria, 2021). However, it also encourages impulsive spending behaviour and can potentially disrupt personal cash flow if not used responsibly (Putri & Pradananta, 2024). Impulsive buying tendencies are believed to be one of the key drivers of this behaviour.

Impulsive buying occurs when individuals make unplanned, immediate purchases without thorough consideration (Beatty & Ferrell, 1998). According to Kuper et al. (2024), various stimuli can enhance this tendency, one of which is situational factors—external sensory triggers that provoke impulsive desires (Gogoi, 2020). Limited-time promotions offered through pay later schemes on e-commerce platforms influence the cognitive dimension of impulsive buying by encouraging consumers to make purchases without evaluating alternatives. Additionally, emotional conditions triggered by appealing offers can also lead to unplanned purchases (Hilmi & Pratika, 2021).

Moreover, exclusive pay later deals in e-commerce can lead to planned impulse buying, where consumers make preconceived purchases in response to specific sales conditions, such as discounts or coupons (Loudon & Bitta, 2002).

The ease and instant gratification provided by pay later services appeal particularly to emerging adults, whose characteristics—such as identity exploration and instability—may drive them to make impulsive purchases without careful consideration, knowing that payments can be postponed. Emerging adults generally exhibit high consumption levels and prefer independent activities with minimal external involvement (Henrietta, 2012). Previous studies have shown that younger consumers tend to be more impulsive, whereas older consumers demonstrate better self-control (Iyer et al., 2020).

Emerging adults with low self-regulation may struggle to control impulsive purchases, potentially leading to financial difficulties in the future (Pradipto et al., 2016). Therefore, emerging adults with high consumption tendencies and decision-making instability are predicted to have a higher tendency for impulsive buying when exposed to the flexibility and attractive promotions offered by pay later services in e-commerce.

3. Materials and Methods

3.1. Materials

This study employs a descriptive quantitative approach, utilizing a 20-items Impulsive Buying Tendency scale, developed by Verplanken dan Herabadi (2001). The scale was adapted into Bahasa Indonesia by Shabrina Irbah Zaeni (2021) in her study on the relationship between self-control and impulsive buying in online shopping during the pandemic. For this study, the scale was further adjusted to align with the context of pay later services on e-commerce platforms.

The scale consists of two major dimensions: cognitive and affective, each comprising 10 items. The scale was filled out using a Likert scale ranging from 1 (strongly disagree) to 4 (strongly agree). The Likert scale represents a scale with theoretically equal intervals between responses (Creswell, 2012). Psychometric properties of the scales were sound, with the inter-item correlation values range from 0.40 to 0.80, indicating items that are homogeneous and contain unique variance (Piedmont, 2014). The reliability result of the scale was 0.961.

A total of 246 participants were recruited through non-probability convenience sampling. Participants met the following criteria: they were emerging adults aged 18 to 25 years, residing in Indonesia, and have previously used pay later services for online shopping. Data collection was conducted online using Microsoft Forms.

3.2. Methods

Descriptive statistical analysis was used to illustrate data trends, understand score variations, and determine relative score positions (Creswell, 2012) in the context of impulsive buying tendencies among emerging adults using pay-later services on e-commerce platforms. The analysis included measures of central tendency, variability, and relative standing (Creswell, 2012). Data processing was conducted using Microsoft Excel and JASP version 0.18.1.

Additionally, correlation and difference tests were performed as supplementary analyses. Data categorization followed Azwar's (1993) theory, using mean and standard deviation from the measurement instrument. The categorization process involved determining the maximum and minimum scores, calculating the mean and standard deviation, and using the formula as follows:

Data Categorization Formula:

- Low: $X < M - 1.0 \text{ SD}$
- Medium: $M - 1.0 \text{ SD} \leq X < M + 1.0 \text{ SD}$
- High: $X > M + 1.5 \text{ SD}$

Before conducting correlation and difference tests, the Shapiro-Wilk normality test was applied. If $p < 0.05$, the data was considered non-normally distributed. Since the test results indicated non-normal distribution, Spearman's correlation, Mann-Whitney U test, and Kruskal-Wallis H test were used for further analysis.

4. Results and Discussion

4.1. Results

The study involved 246 emerging adults who had used pay-later services for e-commerce purchases. Participants were aged 18-25, with an average age of 21.6 years, and the majority (21.1%) were 21 years old. Most were female (68.7%) and resided in Java (63.4%), while others came from across Indonesia's 38 provinces. Education-wise, 51.6% were high school graduates, and 52.8% were students. In terms of employment, 32.5% worked in the private sector. Regarding income, 39% earned less than IDR2.5 million per month, 30.1% earned IDR2.5–5 million, and 30.9% earned above IDR5 million. Spending data showed that 79.6% spent less than IDR2.5 million per month.

The most purchased items using pay later were clothing (113 participants), cosmetics/skincare (86), and electronics (52), alongside accessories, books, home essentials, and toys. The most frequently used payment method was e-wallets (92 participants), followed by pay later (87). Regarding shopping frequency, 128 participants shopped 3-4 times monthly, while 76 shopped over five times. However, 51.4% used pay later only 1-2 times per month. Despite rising pay-later non-performing loans (NPL) in 2023, 71.5% of participants always paid their bills on time.

The top reasons for using pay later included discounts (106 participants), immediate purchase despite insufficient funds (54), convenience (48), instalment options (31), and cash flow management (7). These findings align with previous studies on pay-later's financial flexibility. Satisfaction with pay later was high, with 91.9% of participants expressing satisfaction. Positive feedback included discounts and budgeting flexibility, while dissatisfaction (20 participants) stemmed from high administrative fees.

Lastly, 52.4% rarely tracked expenses, and 54.9% rarely created budgets, though 78% saved regularly. These findings reflect Indonesia's low financial literacy, as indicated by OJK's 2022 survey, which reported a financial literacy index of 49.68%. A summary of demographic data is presented in Table 1.

Table 1: Profile of Participants

Category	Group	Frequency	Percentages
Age	18-25	246	100%
	21	52	21.1%
Gender	Female	169	68.7%
	Male	77	31.3%
Residents	Jabodetabek	52	21.1%
	West Java	41	16.7%
	Banten	38	15.4%

Table 1 Continued: Profile of Participants

Category	Group	Frequency	Percentages
Residents	Central Java	25	10.2%
	Others	90	36.6%
Education	High School	127	51.6%
	Diploma	13	5.3%
	Bachelor's degree	99	40.2%
	Master's degree	6	2.4%
Employment	College Students	130	52.8%
	Employees in private sectors	80	32.5%
	Entrepreneur	32	13%
	Other	4	1.7%
Income per month	< IDR2.500.000	96	39%
	IDR2.500.000 - IDR5.000.000	74	30.1%
	IDR5.000.000 - IDR10.000.000	61	24.8%
	> IDR10.000.000	15	6.1%
Expenses per month	< IDR1.000.000	98	39.8%
	IDR1,000,000 - IDR2,500,000	98	39.8%
	IDR2,500,000 - IDR5,000,000	46	18.7%
	> IDR5,000,000	4	1.6%
Shopping frequency on e-commerce per month	1-2 times	46	18.7%
	3-4 times	128	52%
	5-6 times	40	16.3%
	> 6 times	32	13%
Pay-later usage on e-commerce per month	1-2 times	125	51.4%
	3-4 times	88	36.2%
	5-6 times	23	9.5%
	> 6 times	7	2.9%
Payment method in e-commerce shopping	<i>Pay Later</i>	87	35.4%
	<i>E-wallet</i> (Go-pay/Shopee-pay/OVO)	92	37.4%
	Bank transfer	44	17.9%
	<i>Cash on Delivery</i> (COD)	20	8.1%
	Credit/Debit Card	3	1.2%

Table 1 Continued: Profile of Participants

Category	Group	Frequency	Percentages
On time pay later payment	Always	176	71.5%
	Seldom	58	23.6%
	Never	12	4.9%
Tracked expenses	Always	54	22%
	Seldom	135	54.9%
	Never	57	23.2%
Created budgets	Always	58	23.6%
	Seldom	129	52.4%
	Never	59	24%
Saving habit	Yes	192	78%
	No	54	22%

The descriptive statistical analysis shows that participants' impulsive buying tendency scores range from 20 to 75, with a mean of 51.54 and a standard deviation of 16.31 (out of a possible 20–80 range). About 54.5% scored above the mean, while 45.5% scored below. The affective dimension has a higher mean score (28.13) than the cognitive dimension (23.41). The affective aspect reflects consumers' emotional impulses to buy immediately and feelings of regret afterward, while the cognitive aspect relates to internal thought conflicts (Verplanken & Herabadi, 2001).

Table 2: Descriptive Statistics

Aspect	n	M	SD	Min	Max
Cognitive	246	23.41	8.84	10	38
Affective	246	28.13	8.39	10	39
Total Score	246	51.54	16.31	20	75

Table 3: Impulse Buying Tendency Categorization

Score	Category	Frequency	Percentage
20-29	Low	33	13.4%
30-49	Middle	65	26.4%
50-80	High	148	60.2%

Table 4: Affective Dimension Categorization

Score	Category	Frequency	Percentage
10-14	Low	17	6.9%
15-24	Middle	66	26.8%
25-40	High	163	66.3%

Table 5: Cognitive Dimension Categorization

Score	Category	Frequency	Percentage
10-14	Low	48	19.5%
15-24	Middle	101	41.1%
25-40	High	97	39.4%

The majority of participants have a high tendency for impulsive buying, with 148 individuals (60.2%) scoring between 50 and 80. Meanwhile, 65 participants (26.4%) fall into the moderate category (scores 30–49), and 33 participants (13.4%) are in the low category (scores 20–29).

By dimension, most participants score high in the affective dimension (163 participants, 66.3%), while 66 (26.8%) fall into the moderate category and 17 (6.9%) into the low category. In contrast, for the cognitive dimension, most participants are in the moderate (101 participants, 41.1%) and high (97 participants, 39.4%) categories, with 48 participants (19.5%) in the low category.

Spearman correlation analysis using JASP found a significant positive correlation between age and impulsive buying tendency ($r = 0.22$, $p < 0.01$), while The Mann-Whitney U test revealed a significant difference between men and women in impulsive buying tendency ($U = 8741.5$, $p < 0.001$), with men showing a higher mean score (58.25) than women (48.48).

Table 6: Mann-Whitney U Test for Gender Differences

Variable	Statistics	Male	Female	<i>U Value</i>
<i>Impulse Buying Tendency</i>	Mean	58.25	48.48	8741.5*
	SD	13.29	16.67	

* $p < 0.001$

Analysis also found a significant difference in impulsive buying tendency based on e-commerce purchase frequency ($H(3) = 46.21$, $p < 0.001$). Participants who shopped 1–2 times per month had the lowest mean (36.87), while those shopping 5–6 times had the highest (57.15). Similarly, pay later usage frequency significantly impacted impulsive buying tendency ($H(3) = 103.141$, $p < 0.001$), with those using it 5–6 times per month scoring highest (64.24). Regarding pay-later repayment habits, a significant difference was found ($H(2) = 41.72$, $p < 0.001$). Participants who rarely paid on time had the highest impulsive buying tendency (64.09), while those who always paid on time had a lower mean (48.14).

Table 7: Kruskal-Wallis H Test based on E-commerce and Pay Later Usage and Repayment

Category		n	Kruskal-Wallis H	df	p
E-commerce usage per month	< 2 times	46	46.21	3	< 0.001
	3-4 times	128			
	5-6 times	40			
	> 6 times	32			
Pay later usage per month	< 2 times	125	103.14	3	< 0.001
	3-4 times	88			
	5-6 times	23			
	> 6 times	7			
On time pay later repayment habit	Always	176	41.72	2	< 0.001
	Seldom	58			
	Never	12			

Financial literacy also influenced impulsive buying. Those who always budgeted had the lowest mean (44.72), while those who rarely or never budgeted had higher means (53.85 and 53.51, respectively). Similarly, those who consistently tracked expenses had the lowest impulsive buying tendency (44.45).

Lastly, the Mann-Whitney U test showed a significant difference in impulsive buying between those who saved regularly and those who did not ($U = 3255$, $p < 0.001$). Regular savers had a higher mean (53.82) than non-savers (43.43).

Table 8: Kruskal-Wallis H Test Financial Literacy

Category		n	Kruskal-Wallis H	df	p
Track expenses	Always	54	11.03	2	0.004*
	Seldom	135			
	Never	57			
Created budget	Always	58	12.54	2	0.002*
	Seldom	129			
	Never	59			

* $p < 0.05$

Table 9: Mann-Whitney based on Saving Habit

Category	Statistics	Yes	No	U Value
Saving habit	Mean	53.82	43.43	3255*
	SD	16.62	12.19	
	n	192	54	

* $p < 0.001$

4.2. Discussion

Research findings indicate that most emerging adults' participants using "pay later" services on e-commerce platforms tend to make impulsive purchases. Of the respondents, 60.2% exhibited high impulsive buying tendencies, 26.4% moderate, and 13.4% low. These findings contrast with previous studies, such as Henrietta (2012), which found lower impulsive buying tendencies among emerging adults in Yogyakarta. Other studies (e.g., Salisa et al., 2022) found moderate impulsive buying tendencies in online shoppers in Aceh, while Thakur et al. (2020) highlighted that impulsive buying is common in e-commerce. Additionally, Foroughi et al. (2013) and Badgaiyan et al. (2016) found a positive correlation between impulsive buying tendencies and behavior. However, due to the use of convenience sampling, generalizations cannot be made (Firmansyah, 2022).

The study also found that emotional (affective) factors play a stronger role than cognitive factors in impulsive buying, aligning with Hardyansah et al. (2024), which found similar results among Shopee users in Indonesia. Emotional impulses, triggered by attractive promotions, drive unplanned purchases (Hilmi & Pratika, 2021). Marketing stimuli influences purchasing behavior, with 43.1% of respondents using "pay later" due to discounts. This aligns with Thakur et al. (2020), which found that young consumers are more prone to impulsive buying when offered premium products at lower prices. Exclusive promotions in "pay later" services can also trigger planned impulse purchases (Loudon & Bitta, 2002). Additionally, 22% of respondents use "pay later" due to immediate needs despite financial constraints, especially for expensive items. This finding is consistent with Amelia et al. (2023), which showed that students use "pay later" to manage urgent financial needs. Other motivating factors include ease of use, quick approval, and installment flexibility, as also noted by Prastiwi & Fitria (2021).

User satisfaction with "pay later" is high (91.9%), with 39% satisfied due to discounts and benefits, while 8.1% are dissatisfied due to administrative fees. This aligns with Grant Thornton (2019), which noted hidden costs in "pay later" services. However, consumers often prioritize ease of access over potential risks (Anggono et al., 2020). The most frequently purchased items via "pay later" are clothing (45.9%), cosmetics/skincare (35%), and electronics (21.1%). These results align with Kredivo and Katadata Insight Center (KIC) findings (Annur, 2023) and Styvén (2017), which found that highly impulsive consumers prefer online clothing purchases.

A positive correlation was found between age and impulsive buying tendencies ($r = 0.22$, $p < 0.01$), differing from Dyatmika et al. (2023), which found younger users more impulsive. This may be due to differences in life stages, where emerging adults prioritize self-exploration, whereas early adults focus on family and financial responsibilities (Arnett, 2015; Siregar et al., 2022). Gender differences were also observed, with men showing higher impulsive buying tendencies than women, contrasting with previous studies (Utama et al., 2021; Styvén, 2017; Henrietta, 2012). This could be due to demographic differences or behavioral traits such as responsiveness to marketing stimuli (Capelli & Helme-Guizon, 2008).

Frequent online shoppers (5-6 times per month) exhibited the highest impulsive buying tendencies. However, other studies found no correlation between impulsive buying tendencies and purchase quantity (Ascasaputra & Arimbi, 2022). Financial literacy analysis revealed that 54.9% of respondents rarely budget, and 52.4% rarely track expenses, with non-planners exhibiting higher impulsive buying tendencies. This aligns with Laksmi et al. (2021), which found that lack of budgeting leads to impulsive purchases. Financial literacy positively influences "pay later" usage (Restike et al., 2024; Manurung, 2022).

Surprisingly, respondents who save regularly showed higher impulsive buying tendencies, possibly as a self-reward mechanism. This aligns with Koentary (2023), which found that financially literate women still engage in impulsive buying for emotional relief. Other studies (Qomariyah et al., 2022; Agabon & Bastida, 2022) found mixed correlations between financial literacy, saving habits, and impulsive buying behavior.

5. Conclusion

The study found that most participants emerging adults using pay later services on e-commerce platforms show high to moderate impulsive buying tendencies. E-commerce platforms and sellers can target this group to boost sales. The majority of participants shop using pay later due to attractive discounts or promotions. Platforms and sellers can refine marketing strategies by offering special deals for pay later users. On the other hand, consumer education and protection agencies should enhance financial literacy, focusing on financial attitudes and behaviours, to prevent excessive impulsive buying and debt traps. Educational institutions are also encouraged to improve financial literacy among students to promote responsible financial habits amid the rise of digital financial services like pay later.

This study explores emerging adults using pay-later services in e-commerce, including assumptions about related factors and demographic profiles. These assumptions can be further examined through correlation studies or impact analyses. Notably, some findings differ from previous research, such as higher impulsive buying tendencies among male participants and those who regularly save money. Further studies are recommended to explore financial literacy, especially saving behavior, and its link to impulsive buying in e-commerce.

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