

DAFTAR PUSTAKA

- Ajzen, Icek. 1991. "Ajzen, I. (1991). The Theory of Planned Behavior. Organizational Behavior and Human Decision Processes, 50(2), 179–211. Doi:10.1016/0749-5978(91)90020-TThe Theory of Planned Behavior." *Organizational Behavior and Human Decision Processes* 50 (2).
- Arikunto Suharsimi. 2013. "Prosedur Penelitian Suatu Pendekatan Praktik." *Jakarta: Rineka Cipta*.
- Arnold, Mark J., and Kristy E. Reynolds. 2003. "Hedonic Shopping Motivations." *Journal of Retailing* 79 (2). [https://doi.org/10.1016/S0022-4359\(03\)00007-1](https://doi.org/10.1016/S0022-4359(03)00007-1).
- Babin, Barry J., William R. Darden, and Mitch Griffin. 1994. "Work and/or Fun: Measuring Hedonic and Utilitarian Shopping Value." *Journal of Consumer Research* 20 (4): 644. <https://doi.org/10.1086/209376>.
- Badan Pusat Statistik Kabupaten Kebumen. 2024. "Listing Survei E-Commerce Tahun 2024."
- Bank Indonesia. 2023. "Laporan Kebijakan Moneter Triwulan III 2023." August 20, 2023.
- Cantika, Nada Putri Kadua, Rizki Safitri Dwi, and Rizqi Afiyah Nur. 2023. "KAJIAN STRATEGIS CONSUMPTIVE BEHAVIOR DALAM PENERAPAN BUY- NOW PAY LATER DI SHOPEE DENGAN ISLAMIC FINANCIAL LITERACY SEBAGAI MODERASI." *Journal Financial, Business and Economics* 1 (1).
- Creswel, John. W. 2013. *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches. Research Design Qualitative Quantitative and Mixed Methods Approaches*.
- Cuandra, Fendy. 2022. "The Effect of Paylater Payment Method Used in Online Impulsive Buying in Batam City." *SEIKO: Journal of Management & Business* 5 (1).
- Das, Kaushik, Michael Gryseels, Priyanka Sudhir, and Khoon Tee Tan. 2016. "Unlocking Indonesia's Digital Opportunity." *McKinsey & Company*.
- Davis, Fred D. 1989. "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology." *MIS Quarterly* 13 (3): 319. <https://doi.org/10.2307/249008>.

- Deloitte. 2023. "2023 Digital Media Trends: Immersed and Connected." April 14, 2023. <https://www2.deloitte.com/us/en/insights/industry/technology/media-industry-trends-2023.html>.
- Evangelin, M., A.N. Sulthana, and S. Vasantha. 2021. "The Effect Of Hedonic Motivation Towards Online Impulsive Buying With The Moderating Effect Of Age." *Quality - Access to Success* 22 (184). <https://doi.org/10.47750/QAS/22.184.31>.
- Faraz, Naeem, and Amna Anjum. 2025. "Spendception: The Psychological Impact of Digital Payments on Consumer Purchase Behavior and Impulse Buying." *Behavioral Sciences* 15 (3): 387. <https://doi.org/10.3390/bs15030387>.
- Fernandes, Daniel, John G. Lynch, and Richard G. Netemeyer. 2014. "Financial Literacy, Financial Education, and Downstream Financial Behaviors." *Management Science* 60 (8): 1861–83. <https://doi.org/10.1287/mnsc.2013.1849>.
- Fihartini, Yuniarti, Mudji Ramelan, Driya Wiryawan, Rafika Indi Ratuan, and Dinniyah Salsabila. 2024. "The 'Buy Now, Pay Later' Payment System's Role in Triggering Impulse Buying with Self-Control as Moderation." In *Proceedings of the 7th International Conference of Economics, Business, and Entrepreneurship, ICEBE 2024, 4-5 September 2024, Shah Alam, Selangor, Malaysia*. EAI. <https://doi.org/10.4108/eai.4-9-2024.2353768>.
- Francis, Tracy, and Fernanda Hoefel. 2018. "'True Gen': Generation Z and Its Implications for Companies." *McKinsey & Company*.
- Ghozali, Imam. 2018. *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25*.
- Ghozali, Imam, and Hengky Latan. 2015. "Konsep, Teknik, Aplikasi Menggunakan Smart PLS 3.0." *BP Undip, Semarang* 36 (2017).
- Hernández-Méndez, Janet, and Francisco Muñoz-Leiva. 2015. "What Type of Online Advertising Is Most Effective for ETourism 2.0? An Eye Tracking Study Based on the Characteristics of Tourists." *Computers in Human Behavior* 50 (September): 618–25. <https://doi.org/10.1016/j.chb.2015.03.017>.

- Hirschman, Elizabeth C., and Morris B. Holbrook. 1982. "Hedonic Consumption: Emerging Concepts, Methods and Propositions." *Journal of Marketing* 46 (3): 92–101. <https://doi.org/10.1177/002224298204600314>.
- Katadata Instight Center. 2024. "Kredivo and Katadata Insight Center: Paylater Payment Method Is Getting Preferred." March 22, 2024. <https://heaptalk.com/news/kredivo-and-katadata-insight-center-paylater-payment-method-is-getting-preferred/>.
- Khairunnisa, Shadrina Afra, Mita Chairunnisa Rahman, Chika Apriyanti, Dwi Octaviani Putri, and Hisny Fajrussalam. 2022. "Perilaku Konsumtif Penggunaan Online Shopping Dan Sistem Pay Later Dalam Perspektif Ekonomi Islam." *FONDATIA* 6 (1): 130–47. <https://doi.org/10.36088/fondatia.v6i1.1711>.
- Ladhari, Riadh, Nizar Souiden, and Béatrice Dufour. 2017. "The Role of Emotions in Utilitarian Service Settings: The Effects of Emotional Satisfaction on Product Perception and Behavioral Intentions." *Journal of Retailing and Consumer Services* 34 (January): 10–18. <https://doi.org/10.1016/j.jretconser.2016.09.005>.
- Lusardi, Annamaria, and Olivia S. Mitchell. 2014a. "The Economic Importance of Financial Literacy: Theory and Evidence." *Journal of Economic Literature* 52 (1): 5–44. <https://doi.org/10.1257/jel.52.1.5>.
- . 2014b. "The Economic Importance of Financial Literacy: Theory and Evidence." *Journal of Economic Literature* 52 (1): 5–44. <https://doi.org/10.1257/jel.52.1.5>.
- . 2014c. "The Economic Importance of Financial Literacy: Theory and Evidence." *Journal of Economic Literature* 52 (1): 5–44. <https://doi.org/10.1257/jel.52.1.5>.
- Lutfillah, Novrida Qudsi, Aziizah Putri Hapsari, and Triesti Candrawati. 2024. "Determinants of Students' Decisions to Use Paylater Digital Financial Products." *BASKARA : Journal of Business and Entrepreneurship* 7 (1): 42–54. <https://doi.org/10.54268/baskara.v7i1.23263>.
- Mirahanda, Theresia Angel, and Yennida Parmariza. 2024. "The Influence of Hedonic Shopping Motivation, Ease of Use, Customer Reviews, and Electronic Word of Mouth on Impulse Buying Behavior at Shopee E-Commerce During The COVID-19 Pandemic." *Jurnal Ilmiah Manajemen Dan Bisnis* 10 (1): 53. <https://doi.org/10.22441/jimb.v10i1.23820>.

- Nazeri, Sahar, and Aldo Zollo. 2023. "EASOt-AP: An Open-Source MATLAB Package to Estimate the Seismic Moment, Rupture Radius, and Stress-Drop of Earthquakes from Time-Dependent P-Wave Displacements." *Computers and Geosciences* 171. <https://doi.org/10.1016/j.cageo.2022.105293>.
- Neves, Catarina, Tiago Oliveira, Fernando Santini, and Luis Gutman. 2023. "Adoption and Use of Digital Financial Services: A Meta Analysis of Barriers and Facilitators." *International Journal of Information Management Data Insights* 3 (2): 100201. <https://doi.org/10.1016/j.jjime.2023.100201>.
- Nguyen, Binh. 2024. "Shopping Motivation in Consumer Loyalty Formation Process: The Case of Ho Chi Minh City of University Students on Mobile Application." *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.4738595>.
- Ningsih Wijaya, Ade, Umi Hanik, Wulandari Wulandari, Nabila Nabila, and Lisa Kustina. 2024. "Pengaruh Persepsi Kemudahan Penggunaan, Kepercayaan, Risiko Dan Keamanan Terhadap Impulse Buying Pengguna Spaylater Di Kabupaten Bekasi." *GLOBAL: Jurnal Lentera BITEP* 2 (01): 28–41. <https://doi.org/10.59422/global.v2i01.185>.
- O'Guinn, Thomas C., and Ronald J. Faber. 1989. "Compulsive Buying: A Phenomenological Exploration." *Journal of Consumer Research* 16 (2): 147. <https://doi.org/10.1086/209204>.
- OJK. 2023. "Survei Nasional Literasi Dan Inklusi Keuangan (SNLIK) 2023." 2023. [tps://www.ojk.go.id](https://www.ojk.go.id).
- Picot-Coupey, Karine, Nina Krey, Elodie Huré, and Claire Lise Ackermann. 2021. "Still Work and/or Fun? Corroboration of the Hedonic and Utilitarian Shopping Value Scale." *Journal of Business Research* 126. <https://doi.org/10.1016/j.jbusres.2019.12.018>.
- Populix. 2023. "Unveiling Indonesia's Financial Evolution: Fintech Lending and Paylater Adoption."
- Prayoga, Fajar Adi. 2025. "PENGARUH PERSEPSI MANFAAT, PERSEPSI KEMUDAHAN, PERSEPSI RISIKO, DAN PENDAPATAN TERHADAP NIAT PENGGUNAAN SPAYLATER PADA GEN Y DAN GEN Z DI KEBUMEN." Kebumen.
- Ramadhani, Latifa. 2023. "Pengaruh Financial Literacy Dan Disposable Income Terhadap Minat Menabung Pedangang Kaki Lima Di Bank Syariah."

- BANCO: Jurnal Manajemen Dan Perbankan Syariah* 5 (2): 91–109.
<https://doi.org/10.35905/banco.v5i2.6666>.
- Reddyson, Reddyson, Franky Franky, Leonardy Leonardy, Handyca Yeng, and Vicco Leonardo. 2022. “Pengaruh Fitur Paylater Terhadap Sifat Belanja Yang Konsumtif Pada Remaja Di Kota Batam.” *Jurnal Ecodemica : Jurnal Ekonomi Manajemen Dan Bisnis* 6 (2): 261–68.
<https://doi.org/10.31294/eco.v6i2.13092>.
- REMUND, DAVID L. 2010. “Financial Literacy Explicated: The Case for a Clearer Definition in an Increasingly Complex Economy.” *Journal of Consumer Affairs* 44 (2): 276–95. <https://doi.org/10.1111/j.1745-6606.2010.01169.x>.
- Sugiyono. 2017. “Metodologi Penelitian Kuantitatif Kualitatif Dan R&D. Alfabeta. Umam,.” [Htpps://Medium.Com/](https://Medium.Com/).
- . 2021. *Metode Penelitian Pendidikan (Kuantitatif, Kualitatif, Kombinasi, R&D Dan Penelitian Tindakan)*. *Metode Penelitian Pendidikan*.
- Virly, Norafika, and Soffy Balgies. 2023. “Self Esteem Dengan Online Compulsive Buying Produk Fashion Pada Konsumen Perempuan.” *Psycho Aksara : Jurnal Psikologi* 1 (1).
<https://doi.org/10.28926/pyschoaksara.v1i1.738>.
- We Are Social; Hootsuite. 2024. “ Digital 2024: Global Overview Report.” 2024. <https://andi.link/hootsuite-we-are-social-data-digital-indonesia-2024/> (2024).
- Widagdo, Bambang, and Kenny Roz. 2021. “Hedonic Shopping Motivation and Impulse Buying: The Effect of Website Quality on Customer Satisfaction.” *Journal of Asian Finance, Economics and Business* 8 (1).
<https://doi.org/10.13106/jafeb.2021.vol8.no1.395>.