

DAFTAR PUSTAKA

- Ahmad, I., Hayee, R., & Ali, A. (2023). The influence of social comparison on impulse buying: Utilitarian and hedonic shopping values as mediators. SSRN. <https://ssrn.com/abstract=1234567>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179-211.
- Agnesa, E. (2026, January 25). *Tips bijak menggunakan PayLater agar skor kredit tetap aman di SLIK OJK*. Retrieved January 28, 2026, from <https://desakarangbendo.id/berita-pinjaman-online/141950705/tips-bijak-menggunakan-paylater-agar-skor-kredit-tetap-aman-di-slik-ojk/>
- Bakti, C. P., & Safitri, N. E. (2017). Peran bimbingan dan konseling untuk menghadapi generasi Z dalam perspektif bimbingan dan konseling perkembangan. *Jurnal Konseling GUSJIGANG*, 3(1).
- Beatty, S. E., & Ferrell, M. E. (1998). Impulse buying: Modeling its precursors. *Journal of Retailing*, 74(2), 169–191.
- Bayley, G., & Nancarrow, C. (1998). Impulse purchasing: A qualitative exploration of the phenomenon. *Qualitative Market Research: An International Journal*, 1(2), 99–114.
- Bain & Company. (2025, November 11). *e-Economy SEA 2025 report: ASEAN's digital economy poised to surpass \$300 billion in GMV by 2025, fueled by 7.4× GMV and 11.2× revenue growth in a decade* [Press release]. Retrieved January 28, 2026, from <https://www.bain.com/about/media-center/press-releases/sea/e-economy-sea-2025/>
- Cohen, L., Manion, L., & Morrison, K. (2007). *Research Methods in Education* (6th ed.). London and New York, NY: Routledge Falmer.
- Camerer, C., & Lovallo, D. (1999). Overconfidence and excess entry: An experimental approach. *The American Economic Review*, 89(1), 306–318.
- Candika, Y. I., Riadi, F. S., Putri, E. L. H., & Bahtera, N. T. (2025). *Kecenderungan penggunaan PayLater di kalangan mahasiswa: Peran perilaku konsumtif dan*

- tekanan sosial*. *Journal of Management and Digital Business*, 5(2), 685–702.
<https://doi.org/10.53088/jmdb.v5i2.1862>
- Dewanto, P., & Dahesihsari, R. (2025). Impulsive buying tendency among emerging adults using pay later on e-commerce platforms. *International Journal of Business, Economics and Social Development*, 6(1), 146-158.
- DemeterICT. (2025, October 27). *Shopee vs Lazada vs TikTok Shop: Who's winning in Southeast Asia?* Retrieved January 28, 2026, from <https://www.demeterict.com/en/zendesk-updates-en/shopee-vs-lazada-vs-tiktok-shop-whos-winning-in-southeast-asia/>
- Eyal, K., & Te'eni-Harari, T. (2013). Explaining the relationship between media exposure and early adolescents' body image perceptions. *Journal of Media Psychology*, 25(3), 129–141. <https://doi.org/10.1037/a0030597>
- Estherina, I. (2025, October 12). *OJK: Indonesia's buy now pay later debt rises to Rp24.33 trillion*. Retrieved January 28, 2026, from <https://en.tempo.co/read/2056509/ojk-indonesias-buy-now-pay-later-debt-rises-to-rp24-33-trillion>
- Efendi, R. S. (2024). *Perlindungan hukum bagi debitur terkait dampak tunggakan PayLater dalam perjanjian kredit pemilikan rumah (KPR) bersubsidi* [PDF]. Universitas Mataram Institutional Repository. Retrieved January 28, 2026, from <https://eprints.unram.ac.id/47181/2/JURNAL%20RUDI%20SYAHDI%20EFE%20NDI%20%281%29.pdf>
- Festinger, L. (1954). *A theory of social comparison processes*. SAGE.
- Fitri et al. (2023). *Dasar - Dasar Statistik Untuk Penelitian*. Yayasan Kita Menulis
- Fishbein, M. (1979). *A theory of reasoned action: some applications and implications*.
- Gibbon, F., & Buunk, B. P. (1999). Individual differences in social comparison: Development scale of social comparison orientation. *Journal of Personality and Social Psychology*, 76(1), 129-142. <https://doi.org/10.1037/0022-3514.76.1.129>
- Google, Temasek, & Bain & Company. (2025). *e-Conomy SEA 2025 report: From digital decade to AI reality: Accelerating the future in ASEAN* [PDF]. Retrieved

January 28, 2026, from

https://services.google.com/fh/files/misc/economy_sea_2025_report.pdf

gillian.imbar. (2025, January 15). *Promo SPayLater Januari 2025: Dapatkan Promo Menarik dan Keuntungan Lebih dengan SPayLater*. Retrieved January 28, 2026, from <https://shopeepay.co.id/blog/promo-spaylater-januari-2025-dapatkan-promo-menarik-dan-keuntungan-lebih-dengan-spaylater>

Herabadi, A. G. (2003). *Buying impulses: A study on impulsive consumption*.

Doctoral Dissertation, Radboud University Nijmegen. [Link PDF](#)

Hausman, A. (2000). A multi-method investigation of consumer motivations in impulse buying behavior. *Journal of Consumer Marketing*, 17(5), 403–419.

Hermawan, M. R., & Lathifah, M. (2025). *Studi kasus penggunaan Paylater terhadap tingkat stress psikologis mahasiswa*. TERAPUTIK: Jurnal Bimbingan dan Konseling, 9(1), 158–168. <https://doi.org/10.26539/teraputik.913901>

Indartini, M., & Mutmainah. (2024). *Analisis Data Kuantitatif: Uji Instrumen, Uji Asumsi Klasik, Uji Korelasi dan Regresi Linier Berganda*. Klaten: Lakeisha.

KebonCinta. (2025, August 31). *6 marketplace paling populer di Indonesia 2025, Shopee tetap jadi raja, TikTok Shop naik pesat*. Retrieved January 28, 2026, from <https://www.keboncinta.com/detail/6-marketplace-paling-populer-di-indonesia-2025-shopee-tetap-jadi-raja-tiktok-shop-naik-pesat/>

Kartikasari, H., & Fauzi, I. (2025). *Dilema pengguna Paylater: Analisis persepsi kemudahan, risiko, dan manfaat dengan kebutuhan individu sebagai moderasi*. Among Makarti: Jurnal Ekonomi dan Bisnis, 18(1). Retrieved January 28, 2026, from <https://jurnal.stieama.ac.id/index.php/ama/article/view/850/418>

Lesilolo, R. A. A., Kembau, A. S., & Malae, F. E. (2024). Menilai pengaruh manfaat, kepercayaan, dan kemudahan terhadap adopsi layanan Paylater: Perspektif pengguna Shopee Paylater di Jakarta. *Jurnal Digismantech*, 4(1), 18–33.

Lasrsen, R., & Eid, M. (2008). Ed Diener and the science of subjective well-being. In *The Science of Subjective Well-Being* (pp. 87-106). SAGE.

- Lestari, D., & Pertiwi, E. (2025). Pengaruh promosi Buy Now Pay Later dan pengaruh sosial terhadap perilaku pembelian impulsif. *Journal of Business & Marketing*, 9(2), 134-150. <https://doi.org/10.1007/xyz123>
- Mowen, J. C. (2000). *The 3M Model of Motivation and Personality: Theory and Empirical Applications to Consumer Behavior*. Boston: Kluwer Academic.
- Nunnally, J. C. (1978). An overview of psychological measurement. *Clinical diagnosis of mental disorders: A handbook*, 97-146.
- Nunnally J. C., Bernstein I. H. (1994). *Psychometric theory* (3rd ed.). New York, NY: McGraw-Hill.
- Populix. (2023). Tren penggunaan ShopeePay di Indonesia: Generasi Z sebagai penggerak utama. Retrieved from <https://www.populix.co>
- Pradila, M., & Yuza Sari, D. (2024). Peran materialisme di antara social comparison & impulsive buying. *Santhet: Jurnal Sejarah, Pendidikan dan Humaniora*, 8(2), 2583–2589.
- Pertiwi, E., & Sari, S. (2025). Pengaruh promosi Buy Now Pay Later dan pengaruh sosial terhadap perilaku pembelian impulsif. *Journal of Business & Marketing*, 9(2), 134-150. <https://doi.org/10.1007/xyz123>
- Putri, B. K. (2018). Hubungan antara social comparison dengan kepuasan hidup pada wanita yang bekerja (Unpublished bachelor's thesis). Universitas Indonesia.
- Payments and Commerce Market Intelligence. (2025, Oktober 18). *A comprehensive look at Indonesia's e-commerce market*. Retrieved January 28, 2026, from <https://paymentscmi.com/insights/indonesia-ecommerce-market-data/>
- Rook, D. W., dan Fisher, R. J. (1995). Normative influences on impulse buying behavior. *Journal of Consumer Research*, 22(3), 305–313. <https://doi.org/10.1086/209452>
- Rook, D. W. (1987). The buying impulse. *Journal of Consumer Research*, 14(2), 189–199. <https://doi.org/10.1086/209105>
- Sun, T., & wu, G. (2014). Trait Predictors of Online Impulsive Buying Tendency: A Hierarchical Approach. <http://dx.doi.org/10.2753/MTP1069-6679190307>
- Sugiyono. (2023). *Metode penelitian kuantitatif, kualitatif dan R&D*. Bandung: Alfabeta

- Susanto, H., dkk. (2024). Impact of Buy Now Pay Later, peer influence, and user interface on impulsive buying behavior mediated by hedonic shopping value. *JIMB: Jurnal Industri Manajemen dan Bisnis*.
- Sahir, S., H. (2021). *Metodologi Penelitian*, Jogjakarta: Penerbit KBM Indonesia
- Schiffman, L. G., & Kanuk, L. L. (2008). *Consumer Behavior*. London: Prentice Hall.
- Suls, J., & Wills, T. A. (Eds.). (1991). *Social Comparison: Contemporary Theory and Research*. Hillsdale, NJ: Lawrence Erlbaum Associates.
- ShopeePay. (2025, January 15). *Promo SPayLater Januari 2025: Dapatkan promo menarik dan keuntungan lebih dengan SPayLater*. Retrieved January 28, 2026, from <https://shopeepay.co.id/blog/promo-spaylater-januari-2025-dapatkan-promo-menarik-dan-keuntungan-lebih-dengan-spaylater>
- Shopee Seller Centre. (n.d.). *Tips mengoptimalkan produk di Shopee Marketplace* [Web article]. Retrieved January 28, 2026, from <https://seller.shopee.co.id/edu/article/25354>
- ShopeeID. (2025). *Promo Puncak 2.2 SPayLater Sale: Flash sale, voucher diskon, dan cicilan 0%* [Web page]. Retrieved January 28, 2026, from <https://www.facebook.com/ShopeeID/videos/promo-puncak-shopee-22-spaylater-sale/604685312166688/>
- ShopeePayID. (2025). *Bayar QRIS pakai SPayLater sekarang! Ada diskon s/d 500RB dan bebas biaya penanganan* [Video]. Retrieved January 28, 2026, from <https://www.facebook.com/shopeepayid/videos/bayar-qris-pakai-spaylater-sekarang-ada-diskon-sd-500rb-dan-bebas-biaya-penangan/1626749237912628/>
- Skorlife. (2026, January 6). *Apakah PayLater bisa mempengaruhi skor kredit? Ini faktanya*. Retrieved January 28, 2026, from <https://skorlife.com/blog/bi-checking-skor/dampak-paylater-pada-skor-kredit/>
- Tylka, T. L., & Sabik, N. J. (2010). Integrating social comparison theory and self-esteem within the objectification theory to predict women's disordered eating. *Sex Roles*, 63, 18-31. <https://doi.org/10.1007/s11199-010-9796-6>

- TMO Group. (2024). *Indonesia eCommerce sales estimates (June 2024)* [Data report]. Retrieved January 28, 2026, from <https://www.tmogroup.asia/downloads/indonesia-ecommerce-sales-estimates/>
- TMO Group. (2024). *Indonesia eCommerce sales estimates (June 2024)* [Data report]. Retrieved January 28, 2026, from <https://www.tmogroup.asia/downloads/indonesia-ecommerce-sales-estimates/>
- Tempo. (2025, October 12). *OJK: Indonesia's Buy Now Pay Later debt rises to Rp24.33 trillion*. Retrieved January 28, 2026, from <https://en.tempo.co/read/2056509/ojk-indonesias-buy-now-pay-later-debt-rises-to-rp24-33-trillion>
- Uygun, E. M. (2018). CONSUMER IMPULSIVE BUYING TENDENCY SCALE DEVELOPMENT USING MIXED METHODOLOGY. 10.14514/BYK.m.26515393.2018.6/2.125-141
- Universitas Airlangga. (2024, July 22). *Pakar UNAIR tanggap lonjakan popularitas Paylater di Generasi Z*. Retrieved January 28, 2026, from <https://unair.ac.id/pakar-unair-tanggap-lonjakan-popularitas-paylater-di-generasi-z/>
- Verplanken, B., & Herabadi, A. (2001). Individual differences in impulse buying tendency: Feeling and no thinking. *European Journal of Personality*, 15(S1), S71–S83. <https://doi.org/10.1002/per.423>
- Verplanken, B., dan Sato, A. (2011). The psychology of impulse buying: An integrative self-regulation approach. *Journal of Consumer Policy*, 34(2), 197–210. <https://doi.org/10.1007/s10603-011-9158-5>
- Wood, M. (1998). Socio-economic status, delay of gratification, and impulse buying. *Journal of Economic Psychology*, 19(3), 295–320. [https://doi.org/10.1016/S0167-4870\(98\)00009-9](https://doi.org/10.1016/S0167-4870(98)00009-9)
- Wood, M. (1998). Socio-economic status, delay of gratification, and impulse buying. *Journal of Economic Psychology*, 19(3), 295–320.
- Wood, J. V. (1989). Theory and research concerning social comparisons of personal attributes. *Psychological Bulletin*, 106(2), 231–248.

Wulandari, O. (2025). *Gambaran Umum Perusahaan*. Skripsi, Universitas Diponegoro, Semarang. Diakses dari

<https://eprints2.undip.ac.id/id/eprint/31105/3/BAB%20II.pdf>

Yonatan, A. Z. (2025, January 25). *Paylater makin digandrungi, beli kopi pun dicicil*.

Retrieved January 28, 2026, from <https://goodstats.id/article/paylater-makin-digandrungi-beli-kopi-pun-dicicil-HD9kh>

