

IMPACT OF BUY NOW PAY LATER, PEER INFLUENCE, AND USER INTERFACE ON IMPULSIVE BUYING BEHAVIOR MEDIATED BY HEDONIC SHOPPING VALUE

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Abstract: *The purpose of this study is to investigate the effects of Buy Now Pay Later (BNPL), peer influence, and user interface on impulsive purchasing behavior in the Shopee application, with hedonic shopping value serving as a mediating variable. A quantitative method was used, with data gathered from surveys of active Shopee users in Indonesia. Purposive sampling was used to identify respondents who met particular criteria, such as BNPL usage, online shopping frequency, and impulsive purchasing patterns. To investigate the correlations between factors, a sample of 281 respondents was examined using Structural Equation Modeling (SEM) and SmartPLS 4 software. The data show that BNPL, peer influence, and user interface have a considerable impact on impulsive buying behavior, both directly and indirectly, via hedonic shopping value. This study improves our understanding of the factors that influence impulsive buying behavior in e-commerce and makes recommendations for industry stakeholders to improve their marketing strategies.*

Keywords: *Buy Now Pay Later; Hedonic Shopping Value; Impulsive Buying Behavior; Peer Influence; Shopee*

Abstrak: Penelitian ini menyelidiki pengaruh Beli Sekarang Bayar Nanti, pengaruh teman sebaya, dan antarmuka pengguna terhadap perilaku pembelian impulsif di aplikasi Shopee, dengan nilai belanja hedonis sebagai variabel mediasi. Metode kuantitatif digunakan, dengan data yang dikumpulkan dari survei pengguna aktif Shopee di Indonesia. Pengambilan sampel secara purposif digunakan untuk mengidentifikasi responden yang memenuhi kriteria tertentu, seperti penggunaan Buy Now Pay Later, frekuensi belanja online, dan pola pembelian impulsif. Untuk menyelidiki korelasi antara faktor-faktor, sampel sebanyak 281 responden diperiksa menggunakan Structural Equation Modeling (SEM) dan perangkat lunak SmartPLS 4. Data menunjukkan bahwa BNPL, pengaruh teman sebaya, dan antarmuka pengguna memiliki dampak yang cukup besar terhadap perilaku pembelian impulsif, baik secara langsung maupun tidak langsung, melalui nilai belanja hedonis. Studi ini meningkatkan pemahaman kita tentang faktor-faktor yang memengaruhi perilaku pembelian impulsif dalam e-commerce dan membuat rekomendasi bagi para pemangku kepentingan industri untuk meningkatkan strategi pemasaran mereka.

Kata Kunci: Beli Sekarang Bayar Nanti; Nilai Belanja Hedonis; Perilaku Pembelian Impulsif; Pengaruh Teman Sebaya; Antarmuka Pengguna; Shopee

INTRODUCTION

Consumer shopping patterns have changed dramatically in the digital age, especially the purchase of products or services through e-commerce. E-commerce refers to an online retail platform accessible to individuals via websites or social media applications (Bagus Purmono, 2023). Several e-commerce companies have introduced the Buy Now Pay Later (BNPL) payment feature. This payment option allows consumers to buy things in installments without the need for a bank account, enabling ease while also increasing the likelihood of impulsive buying behavior (Azzahra & Alamiyah, 2024). In Indonesia, platforms such as Shopee have implemented Shopee Pay Later, which improves financial flexibility and can result in impulsive buying (Larasati, 2023). This service aims to offer consumers financial flexibility, but it also carries the risk of promoting impulsive buying behavior (Wong et al., 2023).

The use of BNPL has significantly increased in Indonesia. As per data from Otoritas Jasa Keuangan (OJK), by January 2024, the total BNPL financing debt reached IDR 5.54 trillion, representing a 21.66% increase compared to the previous year. Moreover, the non-performing financing (NPF) rate improved from 4.06% in 2023 to 3.30% in 2024, suggesting better credit quality (OJK, 2024). The number of active users of Shopee Pay Later reached 13.4 million, with West Java contributing the largest share at 28.7% of the total (Otoritas Jasa Keuangan (OJK), 2024).

A survey by the Kadata Insight Center (KIC) (Katadata, 2022) found that 37.9% of Indonesians shop online on e-commerce platforms every few months, while 27% make online purchases at least once a month. This trend highlights the increasing prevalence of impulsive buying behavior, further fueled by Shopee's frequent promotions and user-friendly User Interface (UI), designed to simplify transactions and inadvertently promote impulsive buying (Fadilah Aswar, 2023a).

Shopee's application's status as the top e-commerce platform can be attributed primarily to its intuitive design and the advantages it offers users. According to (Taher, 2021), an effectively designed e-commerce website should facilitate easy navigation and help consumers recognize the advantages of online shopping. Shopee's mobile-focused application amplifies this convenience, encouraging impulsive buying through effortless transactions and easy access to product information (Bao & Yang, 2022).

Currently, many shoppers stray from their planned lists, as impulse buying prompts them to make sudden, intense, ongoing, and unplanned purchases without considering the associated risks (Ramadania et al., 2022). Such impulsive buying behavior is influenced by several external factors, including the user interface (UI), peer influence, and hedonic shopping value. An attractive and intuitive user interface can significantly affect purchasing choices by offering a pleasurable and easily navigable shopping experience (Ayada et al., 2023). Additionally, peer influence plays a significant role, particularly through social media, feedback, testimonials, suggestions, and personal recommendations regarding the development of products or services, which can impact other consumers' decisions to purchase similar products or services (Afifah et al., 2022; Chung et al., 2021). Hedonic shopping value relates to the emotional satisfaction and enjoyment consumers derive from the shopping experience. It encompasses personal gratification centered on pleasure and entertainment. This value encompasses fantasy, enjoyment, and exploration, which can lead to impulsive buying behaviors. Research shows that this motivation drives consumers to engage in shopping activities that provide emotional fulfillment and enjoyment.

The growth of online shopping in Indonesia reflects consumers' desire for enjoyable shopping experiences. This trend aligns with global patterns where hedonic value drives online purchasing behavior significantly. Surveys show that 55% of Indonesian consumers shop online for fun and entertainment, highlighting the critical role of hedonic value in their purchasing decisions (McKinsey & Company, 2023). In addition, a report from (Nielsen, 2023) indicates that 68% of Indonesian consumers feel that online shopping offers a more enjoyable experience than offline shopping. Furthermore, peer influence is crucial in shaping consumer behavior, especially in Indonesia, where collectivist values are strong. The opinions and actions of peers significantly impact individual purchasing choices, often promoting impulsive buying to attain social conformity or elevate one's status within groups (Thürmer et al., 2020). Peer influence establishes shopping norms and behaviors, encouraging individuals to conform to trends in their social networks (Julyati Hisyam et al., 2024).

Prior studies indicate that succumbing to peer influence is a conscious choice. Research (Reddy & Azeem, 2022) Found that peer influence significantly impacts impulsive buying decisions among social media users. The study highlighted that friends' reviews and recommendations on social media enhance the likelihood of impulsive buying through social validation.

According to a report by (We Are Social & Hootsuite, 2024), Indonesia has over 191 million active social media users, comprising about 69.5% of the total Population. On average, Indonesian social media users spend 3.5 hours daily on these platforms, reflecting high engagement levels and potential peer influence (We Are Social & Hootsuite, 2024). Additionally (Nielsen, 2023) reports that 80% of online consumers in Indonesia rely on friends' and families' reviews and recommendations before making purchases, underscoring the significance of peer influence in shaping consumer behavior in Indonesia. Hedonic shopping value also mediates the relationship between BNPL, user interface, and peer influence regarding impulsive buying behavior. Consumers with high hedonic shopping value are more susceptible to impulsive buying behavior as they seek positive emotional experiences from shopping (Iyer et al., 2020; Parsad et al., 2021).

This study looks into the effects of BNPL, peer influence, and user interface on impulsive buying behavior in the Shopee app, with hedonic shopping value serving as a mediating variable. The purpose is to provide significant insights into the elements that influence impulsive buying behavior in the e-commerce landscape, as well as practical advice for industry stakeholders looking to improve their marketing efforts.

Buy Now Pay Later

Buy Now Pay Later (BNPL) is a payment alternative that enables consumers to acquire goods or services and defer payment until later, typically in interest-free installments for a specified duration. According to research conducted by (Khan & Haque, 2020), BNPL has become a popular alternative for consumers who want to avoid high credit card interest rates and have flexibility in managing their finances. BNPL provides ease and convenience in purchasing, thereby increasing impulsive buying behavior. This ease makes consumers more likely to buy items spontaneously because they do not feel an immediate financial burden.

Combining BNPL and hedonic shopping value creates a conducive environment for impulsive buying behavior. BNPL offers payment flexibility that allows consumers to buy products that catch their attention without paying the total amount upfront, thus maximizing the enjoyment and satisfaction of the shopping experience. This is in line with research that indicates that BNPL can encourage impulsive buying, especially among consumers with high hedonic values (Coelho et al., 2023).

Peer Influence

Peer influence is the impact of peers on a person's views, values, and actions, particularly concerning purchasing decisions. Research conducted by (Le & Ngoc, 2024), peer influence can play a significant role in consumer purchasing decisions, especially among the younger generation. Peer influence can encourage individuals to buy impulsively due to the desire to follow trends or meet social expectations from their peer group.

The relationship between peer influence and impulsive buying behavior, mediated by hedonic shopping value, is evident in how peer influence can enhance hedonic shopping value. Peer influence can increase feelings of excitement and pleasure while shopping, which in turn encourages impulsive buying. A study by (Hu et al., 2019) Indicates that when consumers feel supported by their peers in shopping activities, the hedonic value of the experience increases, thereby strengthening the tendency to make impulsive buying.

User Interface

User Interface (UI) refers to an application or Web site's design and visual layout that directly interacts with users. According to research by (Pelet & Taieb, 2022), an effective and attractive UI can enhance user experience and influence purchasing decisions. An intuitive and easy-to-use UI makes navigation more comfortable and enjoyable, encouraging users to spend more time on the platform and increasing the likelihood of impulsive buying behavior.

A good UI includes a clear layout, appealing visuals, and simple navigation. Research by (Shin et al., 2024), shows that these elements can create a more engaging and emotionally satisfying user shopping experience. An appealing user interface (UI) can elevate hedonic shopping value by offering enjoyment and excitement throughout the shopping experience. When consumers experience comfort and satisfaction during their shopping journey, they are more likely to be influenced to make impulsive buying behavior.

Hedonic Shopping Value

Hedonic shopping value pertains to the enjoyment and satisfaction consumers gain during shopping, which can mediate the connection between Buy Now, Pay Later (BNPL) and peer influence on impulsive buying behavior. According to (Çavuşoğlu et al., 2020), the hedonic value includes positive emotional experiences like excitement and pleasure that consumers encounter while shopping. BNPL allows consumers to acquire items without immediate financial pressure, enhancing the enjoyment and emotional fulfillment of the shopping experience. Additionally, peer influence contributes to the hedonic value, as shopping with friends or acting on their recommendations often amplifies the pleasure associated with the shopping experience. Research shows that a well-designed user interface (UI) may enhance hedonic shopping experiences by creating a visually appealing and engaging environment that increases happiness and enjoyment (Rahman & Suswanto, 2023; Wu. et al., 2023).

Hedonic shopping value links BNPL and peer influence with impulsive buying behavior. When consumers experience high hedonic value from their shopping experience, they are more vulnerable to impulsive buying (Nisa et al., 2024). BNPL increases accessibility and flexibility in purchasing, while peer influence adds a social and emotional dimension to the shopping experience, all contributing to enhancing hedonic value. Additionally, creating this hedonic value—which in turn stimulates impulsive buying behavior—requires an engaging and aesthetically pleasing User Interface (UI). Thus, this increased hedonic value encourages customers to make impulsive buying without prior preparation by reinforcing the link between BNPL, peer influence, and UI design.

Impulsive Buying Behavior

Impulsive buying behavior involves making spontaneous purchases with minimal thought. The Buy Now, Pay Later (BNPL) payment option facilitates this by allowing consumers to acquire items without needing to pay the total price upfront, consequently heightening the likelihood of impulsive buying (Coelho et al., 2023a). An intuitive and aesthetically pleasing user interface significantly enhances the purchasing experience. The experience encourages consumers to spend more time on the platform and make impulsive buying behavior (Shin et al., 2024). Peer influence can strengthen the urge to shop impulsively, especially when consumers want to follow trends or meet social expectations (Le & Ngoc, 2024).

Hedonic shopping value, or the emotional value of shopping activities, becomes an essential mediator between BNPL, peer influence, and user interface with impulsive buying behavior. Hedonic shopping value enhances the pleasure and satisfaction experienced during shopping, reinforcing the tendency to make impulsive buying (Fadilah Aswar, 2023b). Combining the convenience of BNPL payment, the social influence of peers, and an attractive UI creates a highly engaging shopping environment, encouraging consumers to make more frequent impulsive buying behavior (Alzayat & Lee, 2021).

RESEARCH METHOD

This research employs a causal study design using a purposive sample method, distributing a questionnaire to respondents who fulfill particular criteria. The survey utilizes a Likert scale from 1 to 5. The study population comprises users of e-commerce applications, notably the Shopee application in Indonesia. The sample comprises 281 respondents, chosen via purposive sampling according to the following criteria: 1) Respondents must be citizens of Indonesia, 2) Respondents must be a minimum of 18 years of age, 3) Respondents must be users of the Shopee application, and 4) Respondents must be active users or have engaged with the Shopee Pay Later function. Data analysis will be performed via Structural Equation Modeling (SEM) through SmartPLS 4 software.

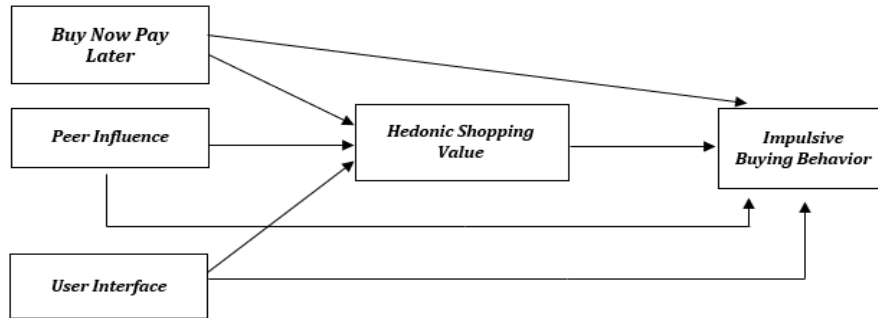


Figure 1. Conceptual Framework

RESULT

a. Respondent Characteristics

Analysis of the profile of respondents in this survey is based on the following demographics:

Table 1. Characteristics of Respondents

Categories	Items	f	%
Gender	Man	119	42.4
	Woman	162	57.7
	Total	281	100
Domicile	Sumatra	35	12.4
	Java	66	23.5
	Kalimantan	90	32
	Sulawesi	39	13.9
	Bali and Nusa Tenggara	26	9.3
	Papua and Maluku	25	8.9
Ages	Total	281	100
	18 - 25	107	38.1
	26 - 35	92	32.7
	36 - 45	56	19.9
	46 - 50	21	7.5
	>50	5	1.8
Occupation	Total	281	100
	Student	42	14.9
	Civil Servant	35	12.5
	Entrepreneur	69	24.6
	Private Employee	90	32
	POLRI/TNI	15	5.3
	BUMN	26	9.3
	Housewife	2	0.7
Income	Not Working	2	0.7
	Total	281	100
	Not Working	41	14.6
	<Rp 3.000.000	7	2.5
	Rp 3.000.000 - Rp 4.999.999	90	32
	Rp 5.000.000 - Rp 6.999.999	116	41.3
Rp 7.000.000 - Rp 10.000.000	23	8.2	
>Rp 10.000.000	4	1.4	
Total	281	100	

b. Measurement Model

The selected variables' complete inclusion of each construct is verified in this phase. With the use of Confirmatory Factor Analysis (CFA), validity will be evaluated using factor loadings, convergent validity, and discriminant validity.

The validity was examined using discriminant validity, which was determined by the Fornell-Lacker values of the indicators. The outer loading findings from the measurement model showed that all items met the validity criterion, with values greater than 0.7. Cronbach Alpha and Composite Reliability were used for reliability testing, and both cleared the 0.7 requirement. This indicates that the items for each variable are dependable and consistent in measuring the intended constructs (Hair et al., 2019). The measuring model was created to validate the scale of variables in this investigation. The dependent variable, Impulsive Buying Behavior, is measured using three items. The independent variables are Buy Now Pay Later (three items), Peer Influence (four items), and User Interface (three items). Hedonic Shopping Value, which serves as the mediating variable, is measured using three items. The confirmatory factor analysis results, displayed in Table 2, validate that the measurement model is both valid and trustworthy and show that all constructions' Cronbach Alpha and Composite Reliability ratings surpass the required threshold of 0.7, indicating robust internal consistency. Furthermore, all constructs exhibit Average Variance Extracted (AVE) values exceeding 0.5, signifying robust convergent validity (Black & Babin, 2019).

Table 2. Measurement Model

Variable /Indicator	Items	Loading Factor	Cronbach Alpha	Composite Reliability	AVE
Buy Now Pay Later (BNPL)	I often use the Shopee Pay Later feature to make purchases on Shopee.	0.808	0.720	0.841	0.638
	I frequently buy unplanned products due to the Shopee Pay Later feature.	0.837			
	The ease of payment using Shopee Pay Later encourages me to buy items I don't need.	0.750			
Hedonic Shopping Value (HSV)	I feel happy when shopping on Shopee.	0.874	0.878	0.925	0.804
	I consider shopping on Shopee as a form of entertainment.	0.925			
	I often buy products I don't actually need because I feel emotionally drawn to them.	0.891			
Impulsive Buying Behavior (IBB)	I frequently buy products on Shopee without prior planning.	0.886	0.908	0.942	0.845
	I often feel regret after making impulsive purchases on Shopee.	0.943			
	I frequently buy products solely because of discounts or promotions on Shopee.	0.929			
Peer Influence (PI)	I feel that my friends have similar preferences when choosing products on Shopee.	0.818	0.845	0.897	0.685
	I feel influenced by my friends' reviews and testimonials on Shopee when deciding to buy a product.	0.871			
	I trust buying products on Shopee based on recommendations from friends close to me.	0.884			
User Interface (UI)	I tend to buy products on Shopee when I see that my friends have purchased them.	0.729	0.702	0.835	0.629
	The layout and design of the Shopee app make it easy for me to understand how to use the app.	0.830			
	I feel confused and surprised when using new features on Shopee.	0.816			

Table 3. Discriminant Validity

Variable /Indicator	Fornell-Larcker				
	BNPL	HSV	IBB	PI	UI
Buy Now Pay Later (BNPL)	0.799				
Hedonic Shopping Value (HSV)	0.658	0.897			
Impulsive Buying Behavior (IBB)	0.580	0.751	0.919		
Peer Influence (PI)	0.636	0.678	0.672	0.828	
User Interface (UI)	0.674	0.709	0.640	0.632	0.793
I can easily change information or cancel a transaction on the Shopee app without having to start the process from scratch.	0.728				

The results of the Discriminant Validity analysis in the Fornell-Larcker in Table 3, indicate that discriminant validity is achieved because the value for each construct is higher than the correlation between other constructs (Black & Babin, 2019). The Fornell-Larcker criterion for discriminant validity is met, demonstrating that the conceptions of BNPL, HSV, IBB, PI, and UI are distinct.

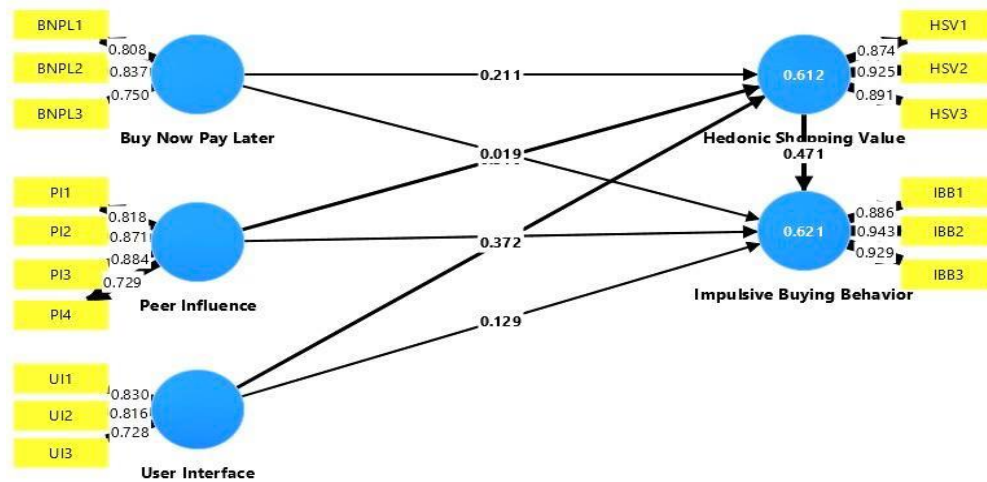


Figure 2. Model Result

Table 4. Coefficient Model

	R- square	R-square adjusted
Hedonic Shopping Value	0.612	0.608
Impulsive Buying Behavior	0.621	0.616

R-Square values of 0.75, 0.50, and 0.25 correspond to strong, moderate, and weak predictive strength, respectively (Hair et al., 2019). According to the results in Table 4, about 62.1 % of the variance in impulsive buying behavior is explained by the independent variables in the model, showing moderate to significant explanatory power. The Adjusted R-Square score of 0.616 shows the model's strong predictive capability for impulsive buying behavior. In addition, hedonic

shopping value as a mediating variable explained approximately 61.2% of the variance in impulsive buying behavior, demonstrating moderate to strong explanatory efficacy. This indicates that hedonic shopping value enhances the positive impact of Buy Now Pay Later, peer influence, and user interface on impulsive buying behavior. The R-Square Adjusted value of 0.608 shows that the hedonic shopping value enhances the model's predictive accuracy, providing better results than the model devoid of mediation.

c. Hypothesis Testing

Table 6. Path Coefficient and Special Indirect Effects

	Original Sample	T Statistics	P Value	Result
BNPL -> HSV	0.211	2.861	0.000	accepted
BNPL -> IBB	0.019	0.358	0.360	rejected
HSV -> IBB	0.471	7.601	0.000	accepted
PI -> HSV	0.310	4.127	0.000	accepted
PI -> IBB	0.259	4.409	0.000	accepted
UI -> HSV	0.372	5.884	0.000	accepted
UI -> IBB	0.129	2.074	0.019	accepted
BNPL -> HSV -> IBB	0.099	2.760	0.003	accepted
PI -> HSV -> IBB	0.146	3.507	0.000	accepted
UI -> HSV -> IBB	0.175	4.722	0.000	accepted

The study's variables exhibit noteworthy correlations, according to the findings of the structural equation modeling (SEM) analysis in Table 6. The correlation between Hedonic Shopping Value (HSV) and Buy Now Pay Later (BNPL) is positive, suggesting that BNPL has a favorable impact on users' perceptions of hedonic value. The hypothesis is rejected because of the small and non-statistically significant direct impact of BNPL on Impulsive Buying Behavior (IBB). The strong correlation between HSV and IBB, on the other hand, supports the idea that impulsive purchasing is strongly influenced by a greater hedonic shopping value.

This research indicates several key factors notably affect impulsive buying behavior on e-commerce platforms like Shopee. One of the main factors is the convenience offered by Buy Now Pay Later (BNPL) systems, which enhances the hedonic shopping value for consumers. Moreover, peer influence drives impulsive buying, mainly through social media, recommendations, and trends. An attractive and user-friendly interface also plays a crucial role in creating a pleasurable shopping experience that encourages consumers to make spontaneous purchases without thorough consideration. The findings suggest that the interplay of these factors contributes to the increased hedonic shopping value and is the primary driver of impulsive buying behavior.

Additionally, peer influence (PI) had a substantial impact on HSV, indicating that peer influence has a beneficial impact on the hedonic shopping value. Peer influence promotes impulsive buying behavior, as seen by the noteworthy effect of PI on IBB. Furthermore, there is a substantial correlation between User Interface (UI) and HSV, indicating that consumers' hedonic value is increased by an appealing and functional UI. IBB is significantly impacted by the UI as well, suggesting that a well-designed UI can have a favorable effect on impulsive buying behavior. Furthermore, it is suggested that the hedonic shopping value mediates the effects of both BNPL and UI on impulsive buying behavior, as the indirect correlations demonstrate that both have a beneficial impact on IBB through HSV. Similarly, HSV mediates the effect of PI on IBB.

These findings carry significant implications for e-commerce platforms such as Shopee. To mitigate impulsive buying behavior, platforms should consider several strategies, such as providing financial education to consumers about the risks of BNPL, offering more personalized product recommendations, implementing cooling-off periods before purchases, and increasing transparency in product information. Furthermore, platforms should pay attention to user interface design to avoid overly stimulating impulsive buying behavior. By doing so, e-commerce platforms can create a healthier and more responsible consumer shopping environment.

DISCUSSION

This study shows that impulsive buying behavior on e-commerce platforms is greatly impacted by Buy Now Pay Later, Peer Influence, and User Interface. Customers may make purchases more simply and with greater flexibility thanks to the Buy Now Pay Later function (Aisjah, 2024), which may make them more likely to make impulsive buying behavior. Nevertheless, the results show that Buy Now Pay Later does not directly influence impulsive buying behavior; rather, it requires that customers have a positive hedonic shopping value from their shopping experience in order to promote impulsive buying behavior (Coelho et al., 2023b; Susanto et al., 2024). This implies that impulsivity cannot be triggered by simply making payments convenient but also delight must also be present. Peer Influence via social media and recommendations can also lead to impulsive buying behavior (Gantulga & Dashrentsen, 2023; Hu et al., 2019), especially when customers feel pressured by their environment. By making shopping enjoyable and facilitating more comfortable product exploration, a well-designed user interface with eye-catching graphics and simple navigation can further strengthen impulsive buying behavior inclinations (Pelet & Taieb, 2022; Wu et al., 2023).

Peer influence, Buy Now Pay Later, and user interface all help to increase the hedonic shopping value for customers in addition to driving impulsive buying behavior. By allowing customers to enjoy their shopping experiences without worrying about money right now, Buy Now Pay Later indirectly increases the enjoyment of shopping (Cook et al., 2023; Hegawan et al., 2023). Peer influence enhances hedonic shopping value by adding pleasurable social components to the purchasing experience, such as friend suggestions and support (Chow, 2021; Yang et al., 2021). Similarly, an appealing and intuitive user interface is essential for improving a positive shopping experience by increasing customers' emotional investment in the transaction (Rahman & Suswanto, 2023) and turning shopping into a more fulfilling pastime (Susanto et al., 2024; Wang et al., 2021).

Additionally, this study shows that the association between impulsive buying behavior and Buy Now Pay Later, Peer Influence, and User Interface is mediated by hedonic shopping value. Peer influence, user interface, and Buy Now Pay Later all have an impact on impulsive buying behavior, but these effects are amplified when customers get high hedonic shopping value from their experiences. Put another way, hedonic shopping value serves as a link between impulsive buying behavior and the ease of Buy Now Pay Later, the social support of Peer Influence, and the pleasurable experiences provided by User Interface. These results highlight how elements that enhance hedonic shopping value might increase the propensity to make impulsive buying behavior (Chen et al., 2019), where the enjoyment of shopping serves as the main driver behind consumers' impulsive buying behavior (Zheng et al., 2019).

CONCLUSION

This study reveals that an interplay of factors influences impulsive buying behavior on e-commerce platforms like Shopee, including the convenience of the Buy Now Pay Later payment method, peer influence, and the attractiveness of the user interface. The findings indicate that consumers are more inclined to engage in impulsive buying when they pursue instant satisfaction, feel influenced by their social circles, and enjoy the shopping experience. These results highlight the significant role of hedonic value and social factors in shaping consumer behavior in the digital age. The results carry significant consequences for e-commerce platforms, policymakers and consumers. Platforms can implement strategies to mitigate impulsive buying, such as providing financial education to consumers, offering personalized product recommendations, and improving user interface design. Policymakers may need to consider regulations related to BNPL to address potential risks. Conversely, consumers should enhance their financial literacy and develop strategies to resist impulsive buying. This research underscores the need to comprehensively understand the psychological and social factors driving consumer behavior in the digital era.

RECOMMENDATIONS

Based on the findings, several recommendations are suggested for e-commerce platforms, policymakers, and consumers to address impulsive buying behavior on platforms like Shopee. E-commerce platforms should consider strategies to mitigate impulsive buying by enhancing user experience and promoting responsible spending. Providing financial education through interactive tools, offering personalized product recommendations, and refining the user interface design to encourage mindful shopping can be effective.

Policymakers may need to establish regulations around Buy Now Pay Later (BNPL) services, especially to protect consumers from potential financial risks associated with impulsive spending. These policies could involve setting guidelines for BNPL providers, requiring transparency in payment terms, and providing resources to support consumer financial literacy.

For consumers, it is essential to improve financial literacy and develop self-regulation techniques to avoid impulsive purchases. Educational initiatives that promote awareness of impulsive buying triggers, as well as practical budgeting tools within e-commerce apps, could empower users to make more informed decisions.

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