

## Table of Contents

Lembar Pengesahan .....	i
PERNYATAAN BEBAS PLAGIASI .....	ii
FOREWORD .....	ii
ACKNOWLEDGEMENT .....	iv
Table of Contents .....	v
List of Tables .....	vii
List of Figures .....	viii
Abstract .....	ix
Intisari .....	x
CHAPTER I	
INTRODUCTION .....	1
1.1 Research Background .....	1
1.2 Problem Statement .....	2
1.3 Research Question .....	4
1.4 Research Objectives .....	4
1.5 Research Contribution .....	5
CHAPTER II	
LITERATURE REVIEW .....	6
2.1 BNPL as a Payment Method .....	6
2.2 Overspending and Overconsumption .....	7
2.3 BNPL on Overspending and Overconsumption of Users .....	8
2.3.1 Frictionless Payment or Payment Convenience on Consumer's Overspending and Overconsumption .....	10
2.3.2 Promotion and Discounts Offered by BNPL Providers on the Overspending and Overconsumption of Users .....	11
2.3.3 Financial Knowledge Level of Consumer on Consumer's Financial Behavior .....	12
2.4 Impulsive Buying Behavior and the Overspending and Overconsumption of Users .....	14
CHAPTER III	
RESEARCH METHOD .....	15
3.1 Research Design .....	15
3.2 Sampling Design .....	17
3.2.1 Criteria of Respondents .....	17

3.2.2 Sampling Method .....	17
3.2.3 Sampling Units .....	18
3.2.4 Sampling Size .....	18
<b>3.3 Data Collection .....</b>	<b>19</b>
<b>3.4 Research Model .....</b>	<b>20</b>
<b>3.5 Measurement Instrument .....</b>	<b>22</b>
<b>3.6 Data Analysis Design .....</b>	<b>30</b>
<b>CHAPTER IV</b>	
<b>DATA ANALYSIS .....</b>	<b>32</b>
<b>4.1 Data Descriptions .....</b>	<b>32</b>
4.1.1 Respondent Profile .....	32
4.1.2 Demographic Profile (Gender) .....	32
4.1.3 Demographic Profile (Age) .....	33
4.1.4 Demographic Profile (Paylater Brand Usage) .....	33
4.1.5 Demographic Profile (Monthly Income) .....	34
<b>4.2 PLS-SEM .....</b>	<b>35</b>
4.2.1 Outer Model .....	35
4.2.2 Validity Test .....	36
4.2.3 Reliability Test .....	40
4.2.4 Inner Model .....	41
<b>4.3 Hypothesis Testing .....</b>	<b>43</b>
4.3.1 The Effect of Frictionless Payment towards Impulsive Buying Behavior .....	45
4.3.2 The Effect of Discount & Promotion towards Impulsive Buying .....	46
4.3.3 The Effect of Financial Knowledge towards Impulsive Buying .....	46
4.3.4 The Effect of Financial Knowledge towards Overspending Behavior .....	47
4.3.5 The Effect of Impulsive Buying towards Overconsumption Behavior .....	47
4.3.6 The Effect of Impulsive Buying towards Overspending Behavior .....	48
4.3.7 Summary of Hypothesis Testing .....	48
<b>4.4 Discussion .....</b>	<b>49</b>
4.4.1 The Effect of Frictionless Payment towards Impulsive Buying Behavior (H1) .....	49
4.4.2 The Effect of Discount and Promotion towards Impulsive Buying Behavior (H2) .....	50
4.4.3 The Effect of Financial Knowledge towards Impulsive Buying Behavior (H3) .....	50
4.4.4 The Effect of Financial Knowledge towards Overspending Behavior (H4) .....	51
4.4.5 The Effect of Impulsive Buying towards Overconsumption Behavior (H5) .....	52
4.4.6 The Influence of Impulsive Buying Behavior towards Overspending Behavior (H6) .....	52
<b>CHAPTER V</b>	
<b>CONCLUSION AND RECOMMENDATION .....</b>	<b>54</b>
<b>5.1 Conclusion .....</b>	<b>54</b>
<b>5.2 Research Limitations .....</b>	<b>55</b>
<b>5.3 Recommendations .....</b>	<b>56</b>
5.3.1 Recommendations for Future Research .....	56
5.3.2 Recommendations for Consumers and Users of BNPL .....	57
<b>References .....</b>	<b>58</b>
<b>Appendix .....</b>	<b>64</b>