

Abstract

As online shopping and E-Commerce are becoming a widely popular business model throughout Indonesia and most countries, Buy Now Pay Later use becomes more prominent as an alternative to traditional means of credit as it limits the amount of people able access such services. Currently, the amount of people in Indonesia that uses Buy Now Pay Later has reached over ten million users, and with how such services made it possible for consumers to have better credit access when compared to traditional credit cards. However, such services such as Buy Now Pay Later has been linked to negative consumer behaviour such as impulsive buying which can lead to further issues if not addressed, and how the accessibility of Buy Now Pay Later services online can encourage such behaviours. Thus, the research aims to find how broader access of Buy Now Pay Later through online E-Commerce have an effect towards consumer's impulsive buying behaviours in Indonesia, specifically within Jabodetabek (Jakarta, Bogor, Depok, Tangerang, Bekasi) on young adults.

The research uses a quantitative deduction model along with the survey method to study and analyse the relationship between the variables of the research. This research uses the data of 200 respondents out of a collected total of 236 respondents that aligns with the research's intended criteria.

The final findings of the research reveals that there is an indirect relationship between accessibility and impulsive buying when mediated by BNPL use. And how BNPL use has a significant relationship towards accessibility and impulsive buying.

Keywords: Consumer behaviour, accessibility, Buy-Now-Pay-Later, impulsive buying.