



## INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh orientasi jangka panjang terhadap perilaku pembelian impulsif secara daring pada gen Z di Indonesia, dengan mempertimbangkan peran nilai belanja utilitarian, nilai belanja hedonik, dan kontrol diri sebagai variabel mediasi. Data diperoleh melalui penyebaran kuesioner daring terhadap 270 responden gen Z pengguna layanan *PayLater* di *e-commerce*. Metode analisis yang digunakan adalah *Partial Least Squares Structural Equation Modeling* (PLS-SEM).

Hasil penelitian menunjukkan bahwa orientasi jangka panjang berpengaruh positif signifikan terhadap nilai belanja utilitarian, tetapi tidak signifikan terhadap nilai hedonik, kontrol diri, maupun perilaku impulsif secara langsung. Di sisi lain, nilai belanja utilitarian terbukti menurunkan pembelian impulsif, sementara nilai hedonik dan kontrol diri justru meningkatkan kecenderungan belanja impulsif. Efek mediasi penuh ditemukan pada hubungan antara orientasi jangka panjang dan perilaku impulsif melalui nilai belanja utilitarian.

Temuan ini menunjukkan bahwa orientasi jangka panjang dapat mengarahkan perilaku konsumsi yang lebih rasional hanya jika dikaitkan dengan preferensi belanja yang fungsional. Penelitian ini memberikan implikasi penting bagi pengembang layanan *PayLater*, regulator keuangan, serta gen Z untuk memahami dan mengendalikan pola konsumsi impulsif secara digital.

*Kata kunci:* konsumsi impulsif daring, gen z, paylater



## ABSTRACT

This study aims to analyze the effect of Long Term Orientation (LTO) on Impulsive Daring Consumption (IOC) among Generation Z in Indonesia, with Utilitarian Shopping Value (USV), Hedonic Shopping Value (HSV), and Self-Control (SC) as mediating variables. Data were collected through an daring questionnaire involving 270 Gen Z respondents who use PayLater services in e-commerce platforms. The analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM).

Results indicate that LTO has a significant positive effect on USV but shows no significant direct effect on HSV, SC, or IOC. USV was found to significantly reduce impulsive buying, whereas HSV and SC surprisingly increased impulsive tendencies. A full mediation effect was observed in the relationship between LTO and IOC through USV.

These findings suggest that longterm orientation alone is insufficient to curb impulsive buying unless it promotes a utilitarian approach to consumption. This study offers practical implications for PayLater service providers, financial regulators, and Gen Z consumers to better understand and manage digital consumption behavior.

*Keywords: impulsive daring consumption, generation z, paylater*