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The Influence of Price Discount Framing and Price Perception on Impulsive Buying with Pay Later Payment System as a Moderating Variable in E-Commerce

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Abstract: E-commerce has become an increasingly popular phenomenon in the current digital era. With technological advancements and the internet, e-commerce has transformed the way consumers shop and do business. Through e-commerce platforms, consumers can easily purchase various products and services online without having to go to physical stores. This research aims to determine the influence of Price Discount Framing, Price Perception on Impulsive Buying with the pay later payment system as a moderating variable. The research method used is quantitative research with a causal approach and survey method using a questionnaire as the data collection instrument. The sample of this research is e-commerce users who have used the pay later payment system. The collected data will be analyzed using multiple linear regression analysis. The results of this research indicate that price discount framing has a positive influence on impulsive buying in e-commerce. This means that when consumers see a price discount, they are more likely to make impulsive purchases. Additionally, price perception also has a positive influence on impulsive buying. The lower the price perception held by consumers, the greater the likelihood of them making impulsive purchases. However, the pay later payment system does not moderate the relationship between price discount framing and impulsive buying, as well as between price perception and impulsive buying. This means that the use of the pay later payment system does not affect the influence of price discount framing and price perception on impulsive buying in e-commerce. This research provides important contributions in understanding the factors influencing impulsive buying behavior in e-commerce. The findings of this research can be used by e-commerce companies to develop more effective marketing strategies in attracting consumers and increasing sales.

Keywords: Price Discount Framing, Price Perception, Impulsive Buying, Pay Later Payment System, E-Commerce.

INTRODUCTION

In the post-2020 era, consumer behavior has become increasingly complex and difficult to predict (Chusna, 2022). One interesting consumer behavior is impulsive buying, which

refers to spontaneous purchases made without prior planning (Yahmini, 2019). In recent years, e-commerce has experienced rapid growth, with consumers often being presented with various discount offers and attractive deals. Discount programs are often presented in three types of framing: "Rupiah" value discounts, discounts in "text," and discounts in "percentage" (Ikhwani & Anisa, 2017). Price discount framing is a marketing technique that influences consumer perceptions of product prices, and price discounts can be a key factor influencing purchase decisions (Danniswara, 2020). On the other hand, price perception, influenced by factors such as product quality, brand, promotion, and environment, also plays a crucial role in consumer decision-making (Kotler & Keller, 2016).

According to Kotler & Keller (2012), price perception consists of three dimensions: value, cost, and price. Value refers to the benefits consumers derive from a product or service, cost refers to the sacrifice's consumers must make to obtain the product or service, and price refers to the amount of money consumers have to pay to acquire the product or service. Additionally, impulsive buying is a common phenomenon in e-commerce platforms, where consumers tend to make unplanned purchases triggered by factors such as emotional impulses and limited opportunities. Impulse buying is the tendency for consumers to make spontaneous, unreflective, hurried purchases driven by emotional psychological aspects of the product and influenced by marketer persuasion (Rook & Fisher, 1995).

Impulsive buying, which is commonly observed in e-commerce platforms, is a consumer tendency to make unplanned purchases, triggered by emotional impulses and limited opportunities (Hirschman, 2003). Price discounts and positive price perceptions are associated with impulsive buying behavior (Gumilang & Nurcahya, 2016; Aditomo & Nugroho, 2016). In the post-2020 era, consumer behavior has become increasingly complex, with impulsive buying being one of the interesting phenomena (Yahmini, 2019). Positive price perception is a key factor influencing impulsive buying (Aditomo & Nugroho, 2016).

In the context of online purchases, the presentation of price discounts (price discount framing) and consumer price perceptions can play a crucial role in influencing impulsive buying behavior (Aditomo & Nugroho, 2016; Asterrina & Hermiati, 2013). Previous research has shown that the way price discounts are framed to consumers can affect their perception of discount value and influence their purchase decisions. On the other hand, consumer price perception also plays a significant role in shaping their purchase decisions. Consumers tend to make impulsive purchases if they perceive that they are getting a good value from the purchase (Aditomo & Nugroho, 2016).

However, moderation factors also need to be considered in the influence of price discount framing, price perception, and impulsive buying in the context of e-commerce. One relevant moderation factor is the Pay Later payment system, where consumers can buy products or services without paying immediately, but rather pay later within a specified period of time (Kusuma, 2020).

The Pay Later payment system is becoming increasingly popular in the current digital era. This method allows consumers to make payments after they have received the purchased goods or services. In this system, consumers will receive a bill at the end of the month or on a specific date after the purchase has been made (Aftika, 2021). The Pay Later payment system, which is gaining popularity in e-commerce, enables consumers to pay after receiving the goods. Although it provides payment flexibility, this system also has risks such as interest costs and data security risks (Sari, 2021). The role of the Pay Later payment system in enhancing the convenience of online shopping is significant (Sari, 2021). Its usage can also moderate the influence of price discount framing, price perception, and impulsive buying behavior (Huang et al., 2020; Chen et al., 2019; Liu et al., 2020).

In this context, the main issue that arises is the influence of price discount framing and price perception on impulsive buying behavior, with the Pay Later payment system as a

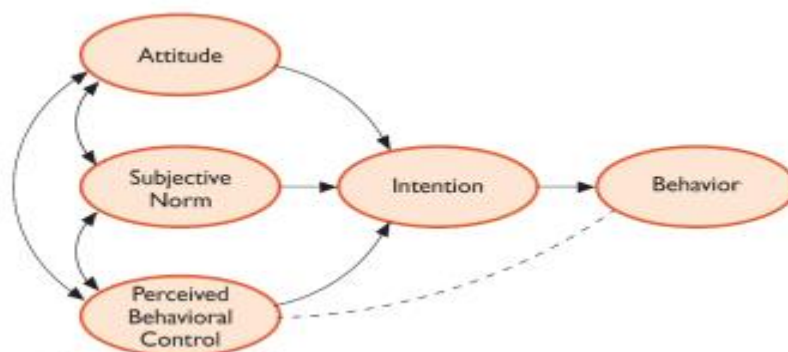
moderating variable. This research aims to investigate how consumers respond to price discounts, price perception, and payment systems in the context of e-commerce, as well as to understand the extent to which the Pay Later payment system affects the relationship between price discount framing, price perception, and impulsive buying behavior. Additionally, this study will involve the Pay Later payment system as a moderating variable. The Pay Later payment system is a payment method where consumers can purchase products first and pay later within a certain period of time. This research will investigate the extent to which the Pay Later payment system influences the relationship between price discount framing, price perception, and impulsive buying behavior.

LITERATURE REVIEW

This research uses the Theory of Planned Behavior. The Theory of Planned Behavior is a behavioral theory that identifies the beliefs individuals have about their control over the outcomes of their behavior (Ajzen, 1991). This theory distinguishes between individuals who have the intention to perform a behavior and those who do not (Ajzen, 1991). According to this theory, an individual's behavior is directly influenced by their behavioral intentions, which are jointly determined by their attitudes, subjective norms, and perceived behavioral control. Each person has various beliefs about a behavior, but only a few of these beliefs come to mind and influence behavior when faced with a specific situation. The Theory of Planned Behavior has emerged as one of the most influential frameworks and popular concepts in research in the field of humanities. According to this theory, human behavior is determined by three types of considerations (Ajzen, 2012):

1. Individual beliefs about the likelihood of the outcomes of the behavior and their evaluation of those outcomes (behavioral beliefs).
2. Beliefs about the normative expectations of others and the motivation to comply with or meet those expectations (normative beliefs).
3. Beliefs about the existence of factors that can facilitate or hinder the behavior and perceptions of the strength of these factors. Barriers that may arise when performing the behavior can come from within oneself or from the environment (control beliefs).

Gambar 2.1 Theory Planned Behavior



Sumber: Ajzen, 1991

Image 2.1. above shows a basic determinant factor of attitude in the TPB model, namely attitude towards the behaviour, subjective norms, and perceived behavioural control, all of which are influenced by behavioural beliefs, normative beliefs, and control beliefs. Background factors in the TPB model can influence individuals' attitudes and behaviors towards something, such as age, gender, ethnicity, socioeconomic status, mood, personality traits, and knowledge.

The Theory of Planned Behavior is based on the assumption that humans are rational beings and use information that is relevant to them systematically. People consider the

implications of their actions before deciding whether or not to engage in a specific behavior (Ajzen, 2012). Attitude, subjective norms, and perceived behavioral control are three direct predictors of intention, which is a proximal predictor of behavior (Guo et al., 2016). Consumer behavior describes consumers' likes and dislikes towards a product or service (Kotler & Keller, 2012). Understanding consumer behavior can help understand the social science factors that influence human behavior (Parsa et al., 2016).

Pay Later payment system is one form of innovation in the payment system that allows consumers to make payments after receiving the purchased goods or services. This system is usually used in online transactions, where consumers can choose the Pay Later option when making payment. According to Kusumawati in her journal titled "The Impact of Pay Later Payment System on Consumer Behavior" (2019), the Pay Later payment system has a significant influence on consumer behavior. Consumers who use this system tend to make more impulsive purchases and spend more money compared to consumers who use traditional payment systems. However, the journal also shows that the Pay Later payment system can benefit consumers who need time to consider their purchases. In this case, the system can help consumers avoid impulsive purchases and make wiser decisions.

Impulsive buying is the process of purchasing a product without prior intention, resulting in unplanned or spontaneous purchases (Rahmasari, 2010). Chaplin (2011) defines impulsive buying as an immediate, reflexive purchase that is impulsive, uncontrollable, and unrestrained. Verplanken & Herabadi (2001) describe impulsive buying as an irrational purchase associated with quick and unplanned buying, accompanied by cognitive conflict and emotional impulses. These emotional impulses are related to intense feelings that lead to immediate product purchases, disregarding negative consequences and experiencing satisfaction (Shofwan, 2010).

RESEARCH METHODS

This research utilized a quantitative approach with a causal research design, aiming to explain the cause-effect relationships among variables such as Price Discount Framing, Price Perception, Pay Later Payment System, and Impulsive Buying (Ferdinand, 2014). The population of this study consisted of e-commerce consumers in West Nusa Tenggara who use the Pay Later payment system. A sample of 100 consumers was randomly selected to represent the population, based on specific inclusion criteria such as active Pay Later users and a history of impulsive buying. Data was collected through a 10-point Likert scale questionnaire, which included variables such as Price Discount Framing, Price Perception, Pay Later Payment System, and Impulsive Buying. Data analysis procedures involved testing the instrument's quality, validity, and reliability. Validity was measured using the product-moment correlation, while reliability was assessed using the Cronbach's alpha formula. This research also employed the Partial Least Squares-Structural Equation Model (PLS-SEM) method to analyze the relationships among variables.

FINDINGS AND DISCUSSION

Findings

The phenomenon of changing trends and consumer behavior in the current modern era, where people who used to buy goods offline are now spoiled with many convenient options for online shopping, such as the presence of e-commerce. The advent of e-commerce has brought about changes in consumer behavior, as individuals who used to shop exclusively offline by visiting shopping centers, markets, or physical stores can now easily do so online from the comfort of their homes. This shift in behavior is greatly influenced by customers' perceptions of distance, price, promotions, and the convenience provided by companies (Kotler & Keller, 2012).

The evolving payment system is one of the factors supporting the development of e-commerce. The payment system, which is a key factor in maintaining financial system stability, continues to evolve, transitioning from traditional cash payments to the current availability of digital payment systems. In recent years, particularly since 2018, a new payment method has been introduced to the public, known as paylater technology. Paylater is an alternative payment method that adopts an online installment system without the need for a credit card.

In this advanced era of digital economy, the development of digital transactions has made various transactions increasingly convenient. Consumers no longer need to pay for products in cash; they can also utilize paylater as a payment method. If they frequently make transactions on various marketplaces, paylater is a familiar term. Consumers can purchase desired items using an installment payment method similar to a credit card, but without the need for an actual credit card. Simply by applying for a paylater application with the relevant financing company, waiting for approval, and it can be used right away (sumber: <https://www.sobatpajak.com/article/6399aaa2c6df9c22701df667/Mengenal%20Metode%20Pembayaran%20Paylater>).

Table 1. Model Determination Values

No.	Variabel	R Square
1	Impulsive Buying	0,642

Source: Processed from primary data.

In this context, Q square is equivalent to the interpretation of the coefficient of determination (Q²) in regression analysis. Based on the total coefficient of determination of 0.642, it means that 64.2% of the data variance can be explained by this research model. The remaining variance is explained by other variables outside the model that are not included in this research.

To determine the significance level of the path coefficient, the t-value generated by running the Bootstrapping algorithm is used to determine whether the proposed hypothesis is accepted or not. At a significance level of 0.05, the hypothesis is supported if the p-value is less than its critical value, which is 0.05 (5%). The results of the significance level test can be seen in Table 4.12, summarizing the hypothesis testing results using the PLS approach. The path coefficient values are obtained from the SmartPLS 4 output, as shown below:

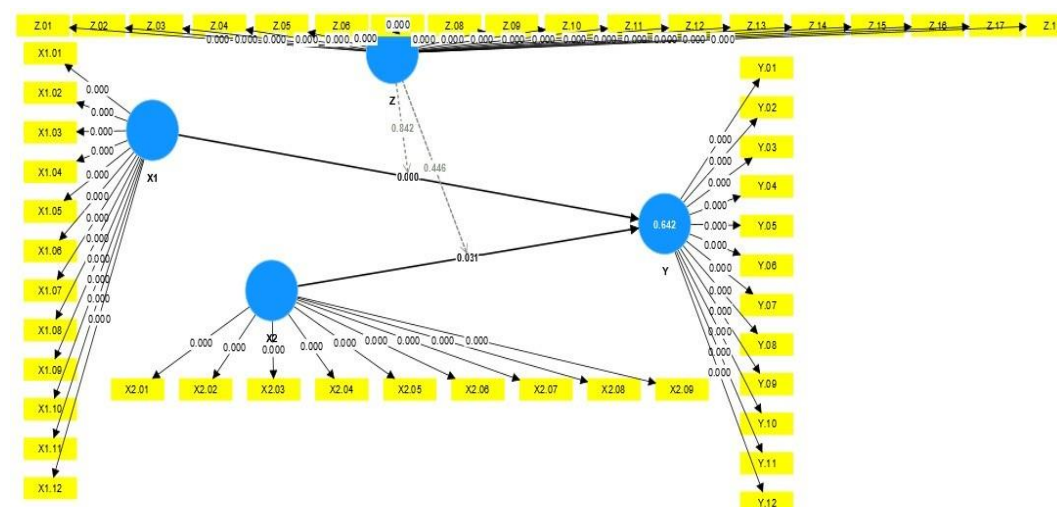


Figure 1. Bootstrapping Test Results in SmartPLS

Source: Processed from the attached primary data

Table 2. Structural Model Test Results

Inter-Variable Effects	Coefficien	P value	Description
X1 -> Y	3,574	0,000	Signifikan
X2 -> Y	2,155	0,031	Signifikan
Z -> Y	3,365	0,001	Signifikan
Zx X1 -> Y	0,199	0,842	no Signifikan
Zx X2 -> Y	0,763	0,446	no Signifikan

Source: Processed from the attached primary data

Hypothesis One (H1) in this study states that "It is suspected that Price Discount Framing has a positive and significant influence on Impulsive Buying." Through hypothesis testing with SEM-PLS, the result shows a positive coefficient value (inter-variable influence) of 3.574 with a p-value of 0.000 (smaller than the 5% error tolerance) indicating significance. Therefore, the Price Discount Framing variable has a significant positive influence on the Impulsive Buying variable, and it can be concluded that the first hypothesis is accepted.

Hypothesis Two (H2) in this study states that "It is suspected that Price Discount Framing has a significant influence on Impulsive Buying with the pay later payment system as a moderating variable." However, through hypothesis testing with SEM-PLS, the result shows a non-significant positive coefficient value of 0.199 (inter-variable influence) with a p-value of 0.842 (larger than the 5% error tolerance), indicating insignificance. This means that the presence of the pay later payment system as a moderating variable does not show a significant influence of Price Discount Framing on the Impulsive Buying variable. Therefore, it can be concluded that the second hypothesis is rejected.

Hypothesis Three (H3) in this study states that "It is suspected that Price Perception has a positive and significant influence on Impulsive Buying." Through hypothesis testing with SEM-PLS, the result shows a positive coefficient value (inter-variable influence) of 2.155 with a p-value of 0.031 (smaller than the 5% error tolerance) indicating significance. Therefore, the Price Perception variable has a significant positive influence on the Impulsive Buying variable, and it can be concluded that the third hypothesis is accepted.

Hypothesis Four (H4) in this study states that "It is suspected that Price Perception has a significant influence on Impulsive Buying with the pay later payment system as a moderating variable." However, through hypothesis testing with SEM-PLS, the result shows a non-significant positive coefficient value of 0.763 (inter-variable influence) with a p-value of 0.446 (larger than the 5% error tolerance), indicating insignificance. This means that the presence of the pay later payment system as a moderating variable does not show a significant influence of Price Perception on the Impulsive Buying variable. Therefore, it can be concluded that the fourth hypothesis is rejected.

DISCUSSION

The Influence of Price Discount Framing on Impulsive Buying

The results of hypothesis testing using SEM-PLS indicate a significant influence of Price Discount Framing on Impulsive Buying in online purchases on e-commerce platforms. This implies that the presentation of price discounts (Price Discount Framing) has a significant impact on consumer tendencies towards impulsive buying in the context of e-commerce.

This influence suggests that when consumers are delighted to find attractive coupons or discount offers while shopping on e-commerce platforms, they are inclined to feel tempted to purchase products that were not initially planned, particularly when encountering special offers such as sales announcements or coupon discounts on e-commerce platforms. This demonstrates that price discount framing can influence consumer impulsive buying behavior,

especially in responding to appealing special offers.

The impact of Price Discount Framing on Impulsive Buying can be supported by the Prospect Theory proposed by Tversky and Kahneman (1992). According to this theory, consumers tend to be more sensitive to losses than gains in a transaction. In other words, the theory states that humans are more likely to make decisions based on relative comparisons rather than absolute values. In the context of Price Discount Framing, consumers may perceive a greater benefit when they see significant discounts, making them more likely to engage in impulsive buying.

Research by Kim and Park (2019) found that Price Discount Framing has a positive impact on Impulsive Buying. The results of this study indicate that when consumers see high discounts, they are more likely to make impulsive purchases on e-commerce platforms. Similarly, the study by Hadiwidjojo and Suharyono (2018) also found that Price Discount Framing has a positive impact on Impulsive Buying. The results of this research suggest that when consumers encounter special offers such as sales announcements or coupon discounts on e-commerce platforms, they feel tempted to purchase unplanned products.

According to Verplanken and Herabadi (2001), impulsive buying is defined as "purchases made without mature rational consideration, triggered by emotional and impulsive urges, and occurring spontaneously." Meanwhile, Dittmar (2005) defines impulsive buying as "purchases made without prior planning, triggered by emotional and impulsive urges, occurring spontaneously, often to fulfill psychological needs such as overcoming boredom or improving mood.

The Influence of Price Discount Framing on Impulsive Buying with the Pay Later Payment System as a Moderating Variable

The results of hypothesis testing using SEM-PLS indicate that, in the context of the influence of Price Discount Framing on Impulsive Buying, the Pay Later payment system does not have a significant influence as a moderating variable. The findings of this study suggest that a small portion of the research sample, who use or are familiar with the Pay Later payment system, does not exhibit a significant impact significant enough to create observable differences. In this case, many consumers in NTB are not yet familiar with the Pay Later payment option, and their trust in the Pay Later system is still low. Consumers have shared experiences expressing discomfort or lack of trust in the security and integrity of the payment system, making them less likely to use this payment option. As a result, the Pay Later payment system does not moderate the relationship between Price Discount Framing and Impulsive Buying.

Moreover, the focus of this study is on e-commerce but does not specifically delve into the products used by consumers in transactions using Pay Later. According to Gondo (2022), Pay Later usage can be influenced by various factors, including ease of use, user-friendly features, and feedback from close associates. These factors may trigger high or low levels of impulsive buying by users, but they may not necessarily increase or decrease Pay Later usage. Users consider internal and external risks that may occur, such as an individual's ability to repay debts, forgetting to check bills, making mistakes in bill payments, and more. External risks may include data leaks and identity theft. Additionally, many consumers are cautious in adopting the Pay Later system.

The research conducted by Gondo (2022) revealed that PayLater usage does not strengthen or weaken attitudes, perceived behavioral control, and subjective norms towards intention. The study employed random sampling of PayLater users in Indonesia, with a total population of 289 users. In this research, the most common occupation among users is private sector/state-owned enterprise employees, and in terms of education, the majority hold a Bachelor's degree (S1). This similarity in user characteristics aligns with the findings of the

current study.

Based on the results of this research, the Pay Later payment system variable does not have a significant influence as a moderating variable on the relationship between Price Discount Framing and Impulsive Buying. However, the Pay Later payment system variable can directly influence Impulsive Buying. Similar to the findings of Paramitha (2022), the dimension of Compulsive Shopping Behavior in online transactions significantly influences the PayLater payment method directly. In summary, while Gondo's research suggests that PayLater usage may not significantly impact certain factors related to user intention, the present study emphasizes the direct influence of the Pay Later payment system on Impulsive Buying, indicating its varying effects in different contexts and aspects of consumer behavior.

The Influence of Price Perception on Impulsive Buying

In this study, two variables are examined: price perception and impulsive buying. Price perception refers to how consumers view the price of a product and decide whether the price is fair or not. On the other hand, impulsive buying is a spontaneous and unplanned purchasing behavior. Within the variable of price perception, several indicators can influence impulsive buying.

Firstly, the indicator "Product prices on e-commerce are based on desire and not urgent needs" suggests that consumers tend to make impulsive purchases when tempted by desired products rather than urgent needs. This indicates that a low-price perception can influence impulsive buying. Furthermore, the indicator "I tend to buy products on e-commerce based on my current feelings" indicates that consumers tend to make impulsive purchases based on their current feelings. If they feel interested or tempted by the offered products, they are likely to engage in impulsive buying. This suggests that a low-price perception can influence impulsive buying. The indicator "I tend to shop without thinking long or spontaneously if there is a special offer" also shows that consumers tend to make impulsive purchases with special offers such as discounts, buy two get one free, or promotional prices. This indicates that a low-price perception can influence impulsive buying.

The results of this study are supported by the research conducted by Rizki (2020), where the findings show that price perception has a significant influence on impulsive buying in E-commerce consumers. This research aligns with previous studies indicating that a low-price perception can influence impulsive buying. When consumers feel that the prices of products on e-commerce are affordable and correspond to the benefits they perceive, they are more likely to engage in impulsive buying. Additionally, consumers are inclined to make impulsive purchases if they perceive that the prices of products on e-commerce are more competitive and have advantages compared to similar products elsewhere.

In this study, the Theory of Planned Behavior is employed. The Theory of Planned Behavior recognizes individuals' beliefs about control over the outcomes of their behavior (Ajzen, 1991). According to this theory, an individual's behavior is directly influenced by their behavioral intentions, which, in turn, are jointly determined by their attitudes, subjective norms, and perceived behavioral control. People hold various beliefs about a behavior, but only a few of these beliefs arise to influence behavior when confronted with a specific event. The Theory of Planned Behavior has emerged as one of the most influential frameworks and popular concepts in research in the humanities.

The Influence of Price Perception on Impulsive Buying with the Pay Later Payment System as a Moderating Variable

Based on the results of the conducted research, the Pay Later payment system variable does not have a significant moderating influence on the relationship between price perception and impulsive buying. This is attributed to respondents' uncertainty about additional costs, as

consumers are concerned about potential extra fees or interest associated with delayed payments, leading them to choose not to use the Pay Later payment system. This can diminish the potential impact of the moderating variable. This uncertainty was also found in this study regarding respondent characteristics, where there is variation in characteristics that can influence the results.

Some consumers in NTB tend to perceive the Pay Later payment system as an insignificant option in their impulsive buying decisions. Preferences and consumer experiences with payment methods can vary. Additionally, the level of consumer impulsivity in Nusa Tenggara Barat varies, and some consumers may be inclined to make impulsive decisions regardless of the payment method they choose. The Pay Later payment system does not have a significant impact on consumers who are naturally more inclined towards impulsivity. Interestingly, the results of this study indicate that the Pay Later payment system variable directly influences impulsive buying. This aligns with the research conducted by Firdaus et al. (2023), which focused on students as samples and demonstrated that the Pay Later payment system in e-commerce does influence impulsive buying.

CONCLUSION AND SUGESTION

Conclusion

1. Price Discount Framing has a positive and significant effect on Impulsive Buying; the results of this study indicate that when consumers are presented with attractive discount offers, they are more likely to make impulsive purchases. Positively framed discount offers can influence consumers' perceptions of prices and encourage them to make unplanned purchases.
2. The Pay Later payment system does not have a significant moderating influence on the relationship between Price Discount Framing and Impulsive Buying. This means that the presence of the Pay Later payment option does not affect the impact of discount offers on impulsive buying behavior. Consumers still tend to make impulsive purchases based on other factors unrelated to the Pay Later payment option.
3. Price perception has a positive and significant effect on Impulsive Buying. This implies that consumers are inclined to make impulsive purchases based on their perception of product prices, such as the alignment of prices with product quality and the alignment of prices with the benefits obtained. A positive price perception can motivate consumers to make impulsive purchases.
4. The Pay Later payment system does not have a significant moderating influence on the relationship between price perception and Impulsive Buying. This is because consumers still tend to make impulsive purchases based on other factors unrelated to the Pay Later payment option.

Sugestion

1. Based on the research results, the R-square value indicates that the contribution of the independent variables is 64.2%, leaving 35.8% unexplained. For future research, further investigations could explore other factors influencing impulsive buying behavior in the context of e-commerce to enhance the overall contribution. This study focused solely on Price Discount Framing and Perceived Price as influencing factors, but additional variables such as the impact of social media advertising, product reviews, or personal characteristics of consumers could be explored.
2. Investigate the impact of different payment methods on impulsive buying behavior. While this study found that the Pay Later payment system did not significantly moderate the relationship between Price Discount Framing and Impulsive Buying, it would be

- interesting to explore the influence of other payment methods, such as installment plans or digital wallets, on impulsive buying behavior.
3. Use a cross-sectional research design to collect data at a specific point in time. This approach allows researchers to examine the relationships between the variables studied simultaneously.
 4. The research population could be drawn from e-commerce users in Indonesia. This would enable researchers to obtain data that is relevant to the study's context.

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