

DAFTAR PUSTAKA

- Abdillah, W., Hartono, J., & Usman, B. 2020. Konsep dan Aplikasi Structural Equation Modeling Berbasis Varian dalam Penelitian Bisnis (Ed. 2). *UPP STIM YKPN*, Yogyakarta.
- Abdillah, W., Hartono. (2015). Partial Least Square (PLS). Penerbit Andi. Yogyakarta.
- Adil, M., Singh, Y. and Ansari, M.S. (2022), "How financial literacy moderate the association between behaviour biases and investment decision?", *Asian Journal of Accounting Research*, Vol. 7 No. 1, pp. 17-30. <https://doi.org/10.1108/AJAR-09-2020-0086>
- Ahn, J., & Kwon, J. (2020). The role of trait and emotion in cruise customers' impulsive buying behavior: an empirical study. *Journal of Strategic Marketing*, P 14 Vol.30 <https://doi.org/10.1080/0965254X.2020.1810743>
- Akram, U., Hui, P., Khan, M. K., Tanveer, Y., Mehmood, K., & Ahmad, W. (2018). How website quality affects online impulse buying: Moderating effects of sales promotion and credit card use. *Asia Pacific Journal of Marketing and Logistics*, 30 (1), 235–256. <https://doi.org/10.1108/APJML-04-2017-0073>
- Alemis, M.C. and Yap, K. (2013), "The role of negative urgency impulsivity and financial management practices in compulsive buying", *Australian Journal of Psychology*, Vol. 65 No. 4, pp. 224-231.
- Anisa, N. A., Arifin, S., Setyowati, L., Hidayah, N., & Megasari, A. D. (2020). Financial literacy on impulsive buying behavior in y generation. *Quantitative Economics and Management Studies*, 1(1), 70-75.
- Anur, C.M (2023). Produk yang Banyak Dibeli Pengguna PayLater saat Belanja Online. diakses 18 Oktober 2023 dari <https://databoks.katadata.co.id/datapublish/2023/06/23/ini-produk-yang-banyak-dibeli-pengguna-paylater-saat-belanja-online>.
- Armstrong, G., & Kotler, P. (2017). *Principles of Marketing*. 17th red. New York.
- Balyuk T. (2019). Financial innovation and borrowers: Evidence from peer-to-peer lending.: <https://sites.google.com/site/tetyanabalyuk>.
- Baron, Reuben M., dan Kenny, David A, 1986, *The Moderator-Mediator Variable Distinction in Social Psychological Research: Conceptual, Strategic, and*

Statistical Considerations, *Journal of Personality and Social Psychology*, Volume 51.

BBC News Indonesia (2023). Akibat 'beli sekarang bayar nanti', banyak anak muda terjerat utang *paylater*. BBC News Indonesia. Diakses pada 22 Oktober 2023. <https://www.bbc.com/indonesia/articles/cml0eempvkno>

BFI Fianance. (2022). Literasi Keuangan: Pengertian, Manfaat, dan Tingkatannya. *BFI Finance*. Diakses pada 22 Oktober 2023. <https://www.bfi.co.id/id/blog/literasi-keuangan-pengertian-manfaat-dan-tingkatannya>

Bian, X., & Moutinho, L. (2011). The role of brand image, product involvement, and knowledge in explaining consumer purchase behavior of counterfeits: Direct and indirect effects. *European Journal of Marketing*, 45(1), 191–216. <https://doi.org/10.1108/03090561111095658>

Blackwell, R., Miniard, P., & Engel, J. (2006). *Consumer Behavior*. Ohio: South Western Thomson Learning.

Black, D.W., Shaw, M., & Blum, N. (2010). Pathological gambling and compulsive buying: do they fall within an obsessive compulsive spectrum? *Dialogues in Clinical Neuroscience*, 12(2), 175–185. <https://doi.org/10.31887/dcns.2010.12.2/dblack>

Bongomin, G.O.C. (2017). Financial Literacy in Emerging Economies : Do All Components Matter for Financial Inclusion of Poor Households in Rural Uganda?. *Managerial Finance Journal*, 43, (12), 1310-1331.

Cappetto, M., & Tadros, E. (2021). The impact of materialism, counselling, and financial status on physical health. *The American Journal of Family Therapy*, 2021, 1-19.

CNBC Indonesia Research. (2023). Waspada Gagal Bayar Paylater Bakal Susah Beasiswa dan Kerja!.diakses 25 Oktober 2023 dari <https://www.cnbcindonesia.com/research/20230823010859-128-465230/waspada-gagal-bayar-paylater-bakal-susah-beasiswa-dan-kerja>.

Creswell, J. W. & Creswell, J. D. (2018). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches (5th ed.)*. Sage Publications.

Dewi, S., & Muchtar, A. (2023). Financial Literacy, Educational Background, and Materialistic Among Gen Z in Indonesia. *Jurnal Pendidikan Ekonomi & Bisnis*, 11(1), 89-103. <https://doi.org/10.21009/JPEB.011.1.8>

- Dewi, V.I., Febrian, E., Effendi, N., Anwar, M. & Nidar, S.R. 2020. Financial literacy and its variables: The evidence from Indonesia. *Economics & Sociology*, 13(3):133-154.
- FAQ *Fintech Lending*, Diakses 18 Oktober 2023 dari <https://www.ojk.go.id/id/kanal/iknb/data-dan-statistik/direktori/fintech/Documents/FAQ%20Fintech%20Lending.pdf>
- Fernandes, D., Lynch Jr, J. G., & Netemeyer, R. G. (2014). Financial literacy, financial education, and downstream financial behaviors. *Management Science*, 60(8), 1861-1883. <https://doi.org/10.1287/mnsc.2013.1849>
- Fernando, J. (2023). Financial Literacy: What It Is, and Why It Is So Important: *Investopedia*. Diakses pada 22 Oktober 2023. <https://www.investopedia.com/terms/f/financial-literacy.asp>
- Ghozali, I. (2021). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26 Edisi 10*. Badan Penerbit Universitas Diponegoro.
- Ghozali, Imam dan Hengky Latan (2015). *Partial Least Squares Konsep Teknik dan Aplikasi dengan Program Smart PLS 3.0*. Semarang: Universitas Diponegoro Semarang.
- Hair, J. F., Hult, G. T. M., Ringle, C., Sarstedt, M., Danks, N., & Ray, S. (2019). *Multivariate Data Analysis*. 8th Edition, United Kingdom: Cengage Learning EMEA.
- Hair, J. F., Hult, G. T. M., Ringle, C., Sarstedt, M., Danks, N., & Ray, S. (2022). *A primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) (Third edition)*. Los Angeles : SAGE
- Hair, J. F., Hult, G. T. M., Ringle, C., Sarstedt, M., Danks, N., & Ray, S. (2021). *Partial least squares structural equation modeling (PLS-SEM) using R: A workbook*. In Springer.
- Hassan, A., & McElroy, S. L. (2020). Materialism and compulsive buying in adolescents: The moderating role of peer pressure. *Journal of the American Academy of Child & Adolescent Psychiatry*, 59(9), 799-808.
- Hawkins, D., Mothersbaugh, D., & Terback, R. (2012). *Perilaku konsumen: Membangun strategi pemasaran* (Edisi ke-12). New York: Perusahaan McGraw-Hill.

- Husna, A. N. (2015). Orientasi Hidup Materialistis dan Kesejahteraan Psikologis. Makalah Seminar Psikologi dan Kemanusiaan (pp. 7-14). Malang: Psychology Forum UMM.
- Husna, A., N. (2016). Psikologi Anti-Materialisme. *Jurnal UGM*. Vol 24, no 1. <https://doi.org/10.22146/bpsi.12676>
- Hyun Hee, P., Jeon, J. O., & Sullivan, P. (2015). How Does Visual Merchandising in Fashion Retail Stores Affect Consumers' Brand Attitude and Purchase Intention? *International Review of Retail, Distribution and Consumer Research*, 25(1), 87–104. <https://doi.org/10.1080/09593969.2014.918048>
- IDN Research Institute (2023). Indonesia Millennial Report 2024. IDN Media
- Indrawati. (2015). Metode Penelitian Manajemen dan Bisnis Konvergensi Teknologi Komunikasi dan Informasi, Bandung : Aditama
- Iranto,D., Suparno, Nisa. F.R., (2023). The Impact of Instagram as an Online Shop Media and Financial Literacy on Impulsive Buying Behavior among University Student. *Al- Ishlah: Jurnal Pendidikan*. Vol.15, pp. 1404-1412. <https://doi.org/10.35445/alishlah.v15i2.1690>
- Irwan, W., Radde, H. A., & Purwasetiawatik, T.F. (2022). The Description of Compulsive Buying Behavior in Early Adult Women. *Journal Unibos Psikologi Karakter*, 2 (1), Juni 2022, Halaman: 36 – 44 <https://doi.org/10.56326/jpk.v2i1.1299>
- Januar, R., Fauzi, H., Ariyanti, M., & Heris, F. (2021). Study of Neuromarketing: Visual Influence with Decision Making on Impulse Buying. *Kinetik: Game Technology, Information System, Computer Network, Computing, Electronics, and Control*, 6(4). <https://doi.org/10.22219/kinetik.v6i4.1334>
- Jonathan R., (2023). Mahasiswa Bersuara: Fitur Bayar Tunda, Gaya Hidup Konsumtif, dan Pendidikan Literasi Keuangan. Diakses pada 22 Oktober 2023. <https://bandungbergerak.id/article/detail/15714/mahasiswa-bersuara-fitur-bayar-tunda-gaya-hidup-konsumtif-dan-pendidikan-literasi-keuangan>
- Kasser, T., Ryan, R. M., Couchman, C. E., & Sheldon, K. M. (2004). Materialistic values: Their causes and consequences. In T. Kasser & A. D. Kanner (Eds.), *Psychology and consumer culture: The struggle for a good life in a materialistic world* (pp. 11-28). American Psychological Association.

- Kerlinger, FN, & Lee, HB (2019). *Foundations of Behavioral Research (edisi ke-6)*. New York: Pembelajaran Cengage
- Kunkel, F.I.R., Vieira, K.M. and Potrich, A.C.P. (2015), “Causas e consequências da dívida no cartão de crédito: uma análise multifatores”, *Revista De Administração - Administração*, Vol. 50 No. 2, pp. 169-182.
- Lavuri, R., Jaiswal, D. and Thaichon, P. (2023), “Extrinsic and intrinsic motives: panic buying and impulsive buying during a pandemic”, *International Journal of Retail and Distribution Management*, Vol. 51 No. 2, pp. 190-204, doi: 10.1108/IJRDM-01-2022-0010
- Lindsey-Mullikin, J., & Borin, N. (2017). Why strategy is key for successful social media sales. *Business Horizons*, 60(4), 473–482. <https://doi.org/10.1016/j.bushor.2017.03.005>
- Lu, M. H., Sha'ari, M. A. A. H., Chen, J. J., Chen, J. H., & Bong, S. C. (2021). Examining key drivers for online impulse buying in Malaysian's public universities students. *Jurnal Manajemen dan Kewirausahaan*, 23(2), 104-110.
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5-44. <https://www.aeaweb.org/articles?id=10.1257/jel.52.1.5>
- Maccarrone-Eaglen, A., & Schofield, P. (2017). A cross-cultural and cross-gender analysis of compulsive buying behavior's core dimensions. *International Journal of Consumer Studies*, 42(1), 173-185.
- Maneau, L.K., & Moorthy, J. (2022). *Struggling to make ends meet: can consumer financial behavior improve? International Journal of Bank Marketing*, 40(2), 263-296. <https://doi.org/10.1108/IJBM-12-2020-0595>.
- Muhammad, N. (2023). Ragam Motivasi Masyarakat Indonesia dalam Menggunakan Paylater. diakses 18 Oktober 2023 dari <https://databoks.katadata.co.id/datapublish/2023/10/26/ini-ragam-motivasi-masyarakat-indonesia-dalam-menggunakan-paylater>.
- Mukhtar, K., Abid, G., Rehmat, M., Butt, T.H., Farooqi, S. (2021). Influence Of Materialism On Impulse Buying: Moderated Mediation Model. *Ilkogretim Online - Elementary Education Online*. 20(5) : pp. pp. 6104-6117. doi: 10.17051/ilkonline.2021.05.686

- Mussel, Patrick ; Hewig, Johannes. (2019). A neural perspective on when and why trait greed comes at the expense of others. *Scientific Reports*. <https://doi.org/10.1038/s41598-019-47372-5>
- Naomi, P., & Mayasari, I. (2012). Faktor-Faktor yang Mempengaruhi Siswa SMA dalam Perilaku Pembelian Kompulsif Perspektif Psikologi. *Jurnal Manajemen dan Bisnis*, Vol.3 No.2.
- Nazifah, N., & Thabrani, G. (2023). Materialism and compulsive buying of online market user. *Operations Management and Information System Studies*, 3(1), 17-29. <https://doi.org/10.24036/omiss.v3i1.96>
- Ningtyas, M., N. Vania., A. (2022). "Materialism, Financial Literacy, and Online Impulsive Buying: A Study on the Post Millennial Generation in a Pandemic Period". *Journal Of Theoretical And Applied Management*. 15(1). <https://doi.org/10.20473/jmtt.v15i1.33774>
- Ogbeibu, S., Emelifeonwu, J., Senadjki, A., Gaskin, J., & Kaivo-oja, J. (2020). Technological turbulence and greening of team creativity, product innovation, and human resource management: Implications for sustainability. *Journal of Cleaner Production*, 244, 118703. <https://doi.org/10.1016/j.jclepro.2019.118703>
- Paramita, K., Wahyudi, & Fadila, A. (2020). Determinan Perilaku Pengelolaan Keuangan pada Perilaku Industri Kecil Menengah. *Studi akuntansi dan Keuangan Indonesia*. 3(2), 213-232. <http://doi.org/10.21632/saki.3.2.213-232>
- Perserikatan Bangsa-Bangsa Indonesia (2023). Bagaimana PBB mendukung Tujuan Pembangunan Berkelanjutan di Indonesia. Diakses pada 22 Oktober 2023. <https://indonesia.un.org/id/sdgs>.
- Pham, T. H., Yap, K., & Dowling, N. A. (2012). The impact of financial management practices and financial attitudes on the relationship between materialism and compulsive buying. *Journal of Economic Psychology*. 33 (2012) 461–470.
- Polak, E. L., & McCullough, M. E. (2006). Is gratitude an alternative to materialism? *Journal of Happiness Studies: An Interdisciplinary Forum on Subjective Well-Being*, 7(3), 343–360. <https://doi.org/10.1007/s10902-005-3649-5>
- Potrich, A.C.G. and Vieira, K.M. (2018), "Demystifying financial literacy: a behavioral perspective analysis", *Management Research Review*, Vol. 41 No. 9, pp. 1047-1068. <https://doi.org/10.1108/MRR-08-2017-0263>

- Powell, R., Do, A., Gengatharen, D., Yong, J. and Gengatharen, R. (2023), “The relationship between responsible financial behaviours and financial wellbeing: The case of buy-now-pay-later”, *Accounting and Finance*, Vol. ahead-of-print No. ahead-of-print, <https://doi.org/10.1111/acfi.13100>
- Pradhan,D., Israel,D. dan Jena,AK (2018). Materialism and compulsive buying behaviour”, *Asia Pacific Journal of Marketing and Logistic*, Jil. 30 No.5, hal.1239-1258, <https://doi.org/10.1108/APJML-08-2017-0164>.
- Pupelis, L., & Seinauskiene, B. (2022). Effect of consumer self-discrepancy on materialism and impulse buying: the role of subjective well-being. *Central European Management Journal*. Vol. 31. Pp 222-240. <https://doi.org/10.1108/CEMJ-12-2021-0154>
- Rashid,. M.,A., Malik,. M.,U., Ahmer,. Z. (2019). Impact Of Materialism On Impulsive Buying: Mediating Role Of Credit Card Use And Brand Loyalty. *Pakistan Economic and Social Review*. 57(1) : pp. 23-46. <https://www.jstor.org/stable/26842692>
- Relja, R., Ward, P. and Zhao, A.L. (2023), “Understanding the psychological determinants of buy-nowpay-later (BNPL) in the UK: a user perspective”, *International Journal of Bank Marketing*, Vol. ahead-of-print No. ahead-of-print, doi: 10.1108/IJBM-07-2022-0324.
- Ren, H., Zhang, L., Zhang, J., & Zhang, Y. (2023). The relationship between PayLater use and compulsive buying: The moderating effects of peer pressure and self-control. *Journal of Consumer Marketing*, 30(2), 172-184.
- Riduwan, & Kuncoro, E. A. (2021). *Metode dan Teknik Menyusun Proposal Penelitian*. Bandung: Alfabeta.
- Roberts, J. (1998). Compulsive buying among collage students: An investigation of its antecedents, consequences, and implication for public policy. *The Journal of Consumer Affairs*, 32 (2), 295-319.
- Rook, D. W., & Fisher, R. J. (1995). Normative influences on impulsive buying behavior. *Journal of Consumer Research*, 22(3), 305-313. <https://doi.org/10.1086/209452>
- Schiffman, L. G., & Kanuk, L. L. (2017). *Perilaku Konsumen* (Zoelkifli (ed.)). PT. Indeks.

- Schiffman, L., & Kanuk, L. L. (2008). *Perilaku Konsumen Edisi Ketujuh*. Jakarta: PT Indeks.
- Shehzadi, K. , Ahmad-ur-Rehman, M. , Mehmood Cheema, A. and Ahkam, A. (2016) Impact of Personality Traits on Compulsive Buying Behavior: Mediating Role of Impulsive Buying. *Journal of Service Science and Management*, **9**, 416-432. <https://doi.org/10.4236/jssm.2016.95046>.
- Sholihin, M. dan Ratmono, D. (2020). Analisis SEM-PLS dengan WarpPLS 7.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis Edisi 2. Yogyakarta: Andi Offset
- Sirgy, M. J., Yu, G. B., Lee, D. J., Joshanloo, M., Bosnjak, M., Jiao, J., & Grzeskowiak, S. (2021). The dual model of materialism: Success versus happiness materialism on present and future life satisfaction. *Applied Research in Quality of Life*, *16*(1), 201-220.
- Spinella, M., Lester, D., & Yang, B. (2015). Compulsive buying tendencies. *Psychological Reports: & Trauma*, *117*(3), 649-655 <https://doi.org/10.2466/15.pr0.117c28z1>
- Stone, D. N., Wier, B., & Bryant, S. M. (2008). Reducing Materialism Through Financial Literacy. *CPA Journal*, *78*(2), 12–14. Retrieved from <http://search.ebscohost.com/login.aspx?direct=true&db=bft&AN=510757940&site=ehostlive>
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabeta.
- Sugiyono. (2021). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2022). *Metode Penelitian Kuantitatif*. Bandung: Alfabeta.
- Sujarweni, V. Wiratna. 2015. *Metodologi Penelitian Bisnis Dan Ekonomi*, 33. Yogyakarta: Pustaka Baru Press.
- Susan, M., Winarto, J. and Gunawan, I. (2023), "Financial Literacy of Micro, Small, and Medium Enterprises: Empirical Study During the Pandemic Period", Barnett, W.A. and Sergi, B.S. (Ed.) *Comparative Analysis of Trade and Finance in Emerging Economies (International Symposia in Economic Theory and Econometrics, Vol. 31)*, Emerald Publishing Limited, Leeds, pp. 113-122. <https://doi.org/10.1108/S1571-038620230000031014>

- Tantawi PI. Materialism, life satisfaction and Compulsive Buying Behavior: An empirical investigation on Egyptian consumers amid Covid-19 pandemic. *Int Rev Public Nonprofit Mark.* 2023 Jan 5:1–25. doi: 10.1007/s12208-022-00360-4. Epub ahead of print. PMID: PMC9813889.
- Tatzel, M. (2002), Money worlds and well-being: an integration of money dispositions, materialism and price-related behavior, *Journal of Economic Psychology*, Vol. 23 No. 1, pp. pp.103-126.
- Triwidisari, A., Nurkhin, A., & Muhsin, M. (2018). The Relationships Between Instagram Social Media Usage, Hedonic Shopping Motives and Financial Literacy on Impulse Buying. *Dinamika Pendidikan*, 12(2), 170–181. <https://doi.org/10.15294/dp.v12i2.13565>
- Unanue, W., Rempel, K., Gómez, M. E., & Van den Broeck, A. (2017). When and Why Does Materialism Relate to Employees' Attitudes and Well-being: The Mediation Role of Need Satisfaction and Need Frustration. *Frontiers in Psychology* . <https://doi.org/10.3389/fpsyg.2017.01755>
- Wanisa, Z. (2022). "Buy Now Pay Later", Kemudahan atau Jebakan? diakses 18 Oktober 2023 dari <https://news.detik.com/kolom/d-6451876/buy-now-pay-later-kemudahan-atau-jebakan>
- Wu, I.-L., Chiu, M.-L., & Chen, K.-W. (2020). Defining the determinants of online impulse buying through a shopping process of integrating perceived risk, expectation-confirmation model, and flow theory issues. *International Journal of Information Management*, 102099. <https://doi.org/10.1016/j.ijinfomgt.2020.102099>
- Wulandari, R. T., & Damayanti, S. M. (2022). The Importance Of Digital Financial Literacy To Anticipate Impulsive Buying Behavior In Buy-Now-Pay-Later Mode. *International Journal of Business and Economy*, 4(3), 170-182. <https://myjms.mohe.gov.my/index.php/ijbec/article/view/19615>
- Zhang, L., Shao, Z., Li, X., & Feng, Y. (2020). *Gamification and online impulse buying: The moderating effect of gender and age. International Journal of Information Management*, 102267. doi:10.1016/j.ijinfomgt.2020.1022
- Zhou, Y., Zhao, J., & Chen, M. (2023). The relationship between PayLater use and compulsive buying: The moderating effects of age and gender. *Journal of Retailing and Consumer Services*, 59, 102726.

Kasser, T.E. and Kanner, A.D. (2004). *Psychology and Consumer Culture: The Struggle for a Good Life in a Materialistic World*, American Psychological Association, Washington, DC.

Parboteeah, DV (2005), "Model IB online: studi empiris", disertasi doktoral yang tidak dipublikasikan, Universitas Negeri Washington, Seattle, WA.