ABSTRACT

The massive growth of Buy Now Pay Later (BNPL) services in Indonesia has provided convenient financing options for consumers. However, the use of these services is also accompanied by the risk of over-indebtedness, a condition of excessive debt that may lead to default. This study aims to analyze the influence of debt literacy, self-control, and demographic determinants such as age, gender, education, and income on the over-indebtedness of BNPL users in Indonesia. This research employs a quantitative method, collecting data through questionnaires. The data is processed using binary logistic regression analysis.

Keywords: BNPL, debt literacy, binary logistic regression, over-indebtedness, self-control,