ABSTRACT

This study investigates the influence of Paylater usage, hedonistic lifestyles, and sales promotions on impulsive buying behavior among Shopee app users in Bandung. The background of this study is the phenomenon of increasing e-commerce transactions and the use of deferred payment services, which have the potential to cause financial problems for students. The objective of this study is to describe and quantitatively analyze the influence of each independent variable (Paylater, hedonistic lifestyle, sales promotions) partially and simultaneously on the dependent variable (impulsive buying). Using a descriptive and causal approach, data were collected through an online questionnaire from 386 respondents and analyzed using multiple linear regression analysis, hypothesis testing, and determination coefficients with SPSS version 30. The results of the study indicate that the three independent variables Paylater usage, hedonistic lifestyle, and sales promotions have a positive and significant influence, both partially and simultaneously, on impulsive buying behavior. Paylater usage was identified as the factor with the greatest influence. The contribution of this study lies in its deep understanding of the factors driving impulsive purchasing among students, which implies the importance of responsible personal financial management and ethical marketing strategies. It is recommended that Shopee maximize its Paylater feature and personalized promotions while balancing them with financial education to prevent long-term negative impacts.

Keywords: Use of Paylater, Hedonistic Lifestyle, Sales Promotion, Impulsive Buying Behavior, Students, Shopee