

ABSTRACT

The development of start-ups in Indonesia is rapidly increasing, especially in the categories of e-commerce and Financial Technology (fintech). E-commerce provides platforms for online buying and selling transactions, while fintech brings innovations in financial services using modern technology. The integration of paylater with e-commerce allows transactions without switching platforms, offering a popular alternative payment method, although its imprudent use can lead to overspending. This study aims to determine the influence of purchase interest, lifestyle, and user convenience on the factors of impulsive buying among users who use the paylater payment method.

This study utilized a survey method via questionnaires distributed to paylater payment method users in the provinces West Java, Jakarta, and East Java. The research employed multiple linear regression analysis and descriptive analysis with a sample size of 100 individuals. The dependent variable in this study is impulsive buying behavior. The independent variables in this research are purchase intention, lifestyle, and the convenience of using paylater.

The research results show that purchase interest, lifestyle, and user convenience have a positive and significant influence on impulsive buying. Additionally, the variable of purchase interest is the most influential factor affecting impulsive buying.

Keywords: Paylater, Interest in Buying, Lifestyle, User Convenience, E-Commerce, Impulsive Buying