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The Influence Of Buy-Now, Pay-Later Schemes, Social Media, And Peer Pressure On Impulsive Buying (Case Study In E-Commerce Consumers In Jabodetabek)

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Abstract: This research aims to examine the influence of social media, peer pressure, and Buy Now Pay Later (BNPL) services on impulsive buying behavior among Indonesian e-commerce consumers. A total of 176 Generation Z respondents from Greater Jakarta (Jakarta, Bogor, Depok, Tangerang, Bekasi) were selected using purposive sampling. The study employed a quantitative approach with a structured Likert-scale questionnaire, and data were analyzed using IBM SPSS version 22.0. Several statistical tests, including validity, reliability, classical assumption, and multiple regression analysis, were conducted. The results indicate that social media influence and peer pressure have a significant positive effect on impulsive buying behavior, whereas BNPL does not show a statistically significant impact. These findings highlight the stronger role of social environment and digital exposure in shaping consumer impulsiveness compared to deferred payment methods. The study provides insights for marketers, policymakers, and financial service providers on managing consumer behavior in the digital commerce landscape.
Keywords: Buy Now Pay Later, Social Media, Peer Pressure, Impulsive Buying, Gen Z

INTRODUCTION

Indonesia is experiencing a period of rapid digital transformation, where technological innovations like smartphones have made e-commerce a central part of daily life. This digital shift, however, has given rise to a nationwide phenomenon of impulsive buying, often fueled by the synergistic forces of social media and peer influence. In this environment, many consumers turn to Buy- Now, Pay-Later (BNPL) services, a form of short-term, point-of-sale financing that allows for immediate acquisition with deferred payments. While often featuring interest-free installments, these services carry terms like spending caps and late fees, posing a risk of debt accumulation if not managed responsibly.

The adoption of BNPL in Indonesia has been explosive. It has become the second most popular fintech payment method, with a penetration rate of 72.5% in 2020 and a projected annual growth of 27.4% through 2028. The transaction value is expected to surge from US889.7millionin2020toUS8.5 billion by 2028, a trend driven by the growth of e-commerce users, which swelled from 75 million to 85 million during the COVID-19 pandemic. While the concept of installment payments dates back to the 19th century, modern fintech has transformed BNPL into an instant, highly accessible credit solution. Its

growth in Indonesia is particularly fueled by high internet penetration and low credit card ownership (3–6%), making it a practical financial tool for a large segment of the population, especially young people.

This financial accessibility is amplified by social media platforms like Instagram and TikTok, which have become powerful ecosystems for commerce. These platforms not only promote products but also actively recommend BNPL as a simple payment method. A persuasive environment is created through influencer endorsements, such as local comedian Komeng or K-Pop star Mingyu for ShopeePayLater, along with user-generated content like unboxing videos and time-sensitive campaigns. Major e-commerce events like "Harbolnas" (National Online Shopping Day) and monthly "12.12" sales foster a sense of urgency and collective participation, intensifying peer pressure and the desire for social conformity. This digital landscape elicits emotional and spontaneous responses, often diminishing consumers' perception of financial risk.

The interplay between BNPL's financial convenience, the pervasive influence of social media, and the powerful dynamics of peer pressure creates a complex environment that shapes modern consumer behavior. While over 60% of Indonesians had used BNPL by 2023, with Generation Z and millennials dominating usage, it is crucial to understand the primary drivers of the resulting consumption patterns. This research, therefore, seeks to analyze how these three factors, BNPL services, social media influence, and peer pressure, interrelate and collectively influence impulsive buying behavior within Indonesia's rapidly expanding e-commerce sector.

RESEARCH METHOD

This research employed a quantitative approach with a causal-associative method. The study was conducted on e-commerce consumers located in the Jabodetabek (Jakarta, Bogor, Depok, Tangerang, Bekasi) area. The research population consisted of all Generation Z e-commerce consumers familiar with BNPL services. A sample of 176 respondents was determined using purposive sampling, targeting individuals who are active e-commerce users with experience using BNPL services. Data collection was carried out through a structured questionnaire using a 5-point Likert scale.

The research instrument was tested through validity and reliability tests. Data analysis was performed using IBM SPSS version 22.0, which included:

1. Validity and Reliability tests
2. Classical assumption tests (normality, multicollinearity, heteroscedasticity).
3. Multiple linear regression analysis.
4. Coefficient of determination (R2).
5. Hypothesis testing (t-test and F-test).

RESULT AND DISCUSSION

Validity and Reliability Test

Table 1. Results of Validity and Reliability Tests

Variables	Questions	Validity			Reliability	
		R-Count	R-Table	Status	Cronbach's Alpha	Status
BNPL (X1)	X1.1	0.810	0.1480	Valid	0.859 > 0.70	Reliable
	X1.2	0.760	0.1480	Valid		
	X1.3	0.828	0.1480	Valid		
	X1.4	0.847	0.1480	Valid		
	X1.5	0.754	0.1480	Valid		
Social Media Influence (X2)	X2.1	0.674	0.1480	Valid	0.792 > 0.70	Reliable
	X2.2	0.784	0.1480	Valid		
	X2.3	0.754	0.1480	Valid		
	X2.4	0.759	0.1480	Valid		
	X2.5	0.627	0.1480	Valid		
Peer Pressure (X3)	X3.1	0.616	0.1480	Valid	0.792 > 0.70	Reliable
	X3.2	0.875	0.1480	Valid		

	X3.3	0.863	0.1480	Valid		
	X3.4	0.795	0.1480	Valid		
Impulsive Buying (Y)	Y.1	0.655	0.1480	Valid	0.792 > 0.70	Reliable
	Y.2	0.855	0.1480	Valid		
	Y.3	0.858	0.1480	Valid		
	Y.4	0.764	0.1480	Valid		
	Y.5	0.520	0.1480	Valid		

Table 1 indicates that all items in the questionnaire instrument are considered valid, as the calculated R-values for each item exceeded the r-table value of 0.1480 (for df = 174 at α=0.05). Furthermore, the reliability test shows that all variable constructs meet the requirements, with Cronbach's Alpha values greater than the 0.70 threshold, demonstrating that the instrument has a good level of internal consistency. Thus, the entire instrument can be regarded as both valid and reliable for data analysis.

Normality Test
Table 2 Normality Test Result
Unstandardized Residual

N		176
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,37920384
Most Extreme Differences	Absolute	,062
	Positive	,050
	Negative	-,062
Test Statistic		,062
Asymp. Sig. (2-tailed)[c]		,096

Source: Self-construct primary data, processed through SPSS 22.0 software for windows

The normality test was conducted using the Kolmogorov-Smirnov method, with the decision criterion set at a significance level greater than 0.05. Based on Table 2, the test produced an Asymp. Sig (2-tailed) value of 0.096, which is greater than 0.05, indicating that the data are normally distributed and meet the assumption of normality.

Multicollinearity Test
Table 3 Multicollinearity Test

Variable	Collinearity Statistics		Statement
	Tolerance Value	VIF Value	
BNPL (X1)	.335	2.983	Non- Multicollinearity
Social Media Influence (X2)	.337	2.965	Non- Multicollinearity
Peer Pressure (X3)	.471	2.121	Non- Multicollinearity

Source: Self-construct primary data, processed through SPSS 22.0 software for windows

The multicollinearity test was assessed using Tolerance and Variance Inflation Factor (VIF) values to identify any high correlation among the independent variables. The criterion for no multicollinearity is a Tolerance value greater than 0.1 and a VIF value less than 10. The results in Table 3 show that the

Tolerance values for BNPL (0.335), Social Media Influence (0.337), and Peer Pressure (0.471) are all greater than 0.1. Correspondingly, the VIF values (2.983, 2.965, and 2.121, respectively) are all well below 10. It can therefore be concluded that there are no symptoms of multicollinearity among the independent variables in the regression model.

Heteroscedasticity Test

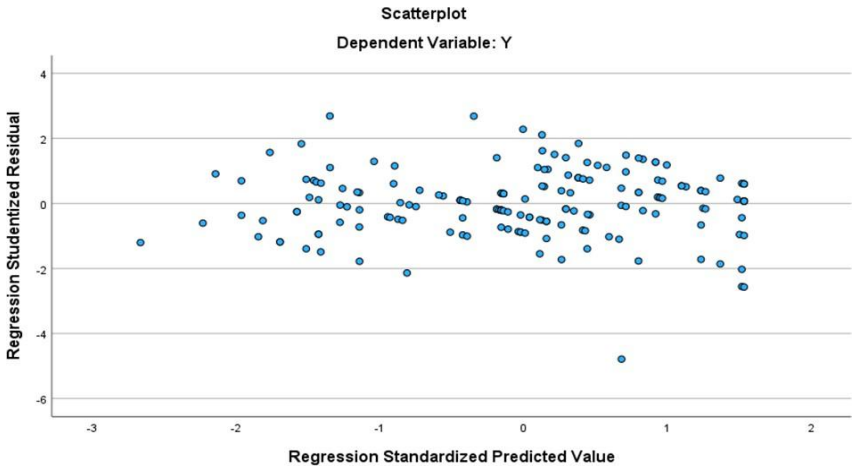

Figure 2 Scatterplot Figure Output of Heteroscedasticity Test
Source: Self-construct primary data, processed through SPSS 22.0 software for windows

Based on the scatterplot in Figure 2, the distribution of points appears random, with no discernible pattern, and is scattered both above and below the zero line on the Y-axis. This pattern indicates that the regression model does not suffer from heteroscedasticity, meaning the variance of the residuals is constant across all levels of the independent variables. The model is therefore considered appropriate for use in this study.

Multiple Linear Regression Analysis
Table 4 Output of Multiple Regression Analysis

Unstandardized Coefficients	**Standardized Coefficients**				**Collinearity Statistics**
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	1,305	,220		5,924	,000
X1	,032	,082	,035	,388	,698
X2	,221	,088	,223	2,505	,013
X3	,440	,062	,536	7,114	,000

Source: Self-construct primary data, processed through SPSS 22.0 software for windows

Regression analysis was employed to assess the direction and magnitude of the influence exerted by the independent variables on the dependent variable. The multiple linear regression equation based on Table 4 is:

$$Y = 1.305 + 0.032\,(X1) + 0.221\,(X2) + 0.440\,(X3)$$

1. Constant = 1.305: If BNPL, Social Media Influence, and Peer Pressure are all 0, the Impulsive Buying score is estimated to be 1.305.

2. Regression coefficient (B1) Buy-Now, Pay-Later = 0.032: If BNPL usage increases by 1 unit, Impulsive Buying is predicted to increase by 0.032 units, holding other variables constant.
3. Regression coefficient (B2) Social Media Influence = 0.221: If Social Media Influence increases by 1 unit, Impulsive Buying is predicted to increase by 0.221 units, holding other variables constant.
4. Regression coefficient (B3) Peer Pressure = 0.440: If Peer Pressure increases by 1 unit, Impulsive Buying is predicted to increase by 0.440 units, holding other variables constant. This indicates that peer pressure has the strongest positive influence on impulsive buying among the three variables.

Coefficient of determination (R^2)
Table 5. Output of Coefficient of Determination (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,735[a]	,540	,532	,38250	2,163

Source: Self-construct primary data, processed through SPSS 22.0 software for windows

Based on the results in Table 5, the Adjusted R Square value is 0.532. This reveals that the three independent variables, BNPL, Social Media Influence, and Peer Pressure, collectively account for 53.2% of the variation in consumers' impulsive buying behavior. The remaining 46.8% of the variation may be attributed to other factors not examined in this study, such as financial literacy, personality traits, or emotional state.

Hypothesis Testing
Table 6 Output of Multiple Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1,305	,220		5,924	,000		
	X1	,032	,082	,035	,388	,698	,335	2,983
	X2	,221	,088	,223	2,505	,013	,337	2,965
	X3	,440	,062	,536	7,114	,000	,471	2,121

Source: Self-construct primary data, processed through SPSS 22.0 software for windows

Partial Test Analysis of Coefficients (T test) It is conducted to determine whether there significant influence between independent variables to dependent variable partially. In short, it aims to determine the extent of the impact one independent variable describe the variation of the dependent variable. It can be said that the independent variable has a partially significant impact on the dependent variable if the significant value is less than 0.05 (sig <0.05). The total samples for this study are 100 people, therefore the test is using T Test with df = n-4 or 176-4 = 172 and level significance (α) = 5% so the result for T Table is 1.65376. For further explanation, the results of t test for each independent variable will describe as follows:
Based on the table 4.11 above, the T-Test shows T count as below:

a. X1 (BNPL) T count = 0.388, where T count < T Table; 0.388 < 1.65376, therefore BNPL does not significantly influence Impulsive Buying.
b. X2 (Social Media Influence) T count = 2.505, where T count > T Table; 2.505 > 1.65376, therefore Social Media Influence significantly influences Impulsive Buying.

c. X3 (Peer Pressure) T count = 7.114, where T count > T Table; 7.114 > 1.65376, therefore Peer Pressure significantly influences Impulsive Buying.

CONCLUSION

Drawing from the data analysis and hypothesis testing conducted, the study reaches the following conclusions:

a. Buy-Now, Pay-Later (BNPL) schemes do not significantly influence the impulsive buying behavior of Generation Z e-commerce consumers in Jabodetabek.
b. Social media influence significantly influences the impulsive buying behavior of Generation Z e-commerce consumers in Jabodetabek.
c. Peer pressure significantly influences the impulsive buying behavior of Generation Z e- commerce consumers in Jabodetabek.
d. Simultaneously, Buy-Now, Pay-Later schemes, social media influence, and peer pressure significantly influence the impulsive buying behavior of Generation Z e-commerce consumers in Jabodetabek.

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