

DAFTAR PUSTAKA

- Achtziger, A. (2022). Overspending, debt, and poverty. *Current Opinion in Psychology*, 46, 101342.
- Akbar, I. (2022). *Explanation of Shopee PayLater: Pros and Cons*. <https://www.vcgamers.com/news/en/shopee-paylater/>
- Anggraeni, R. (2023). *Paylater Sikat Kartu Kredit, Pinjaman Tembus Rp25 Triliun Pengguna 13 Juta*. *Bisnis.com*.
- Annur, C. M. (2023). *Frekuensi Responden Menggunakan PayLater (Maret 2023)*. <https://databoks.katadata.co.id/datapublish/2023/06/23/seberapa-sering-masyarakat-indonesia-gunakan-paylater-ini-hasil-surveinya>
- Ariff, M. S. M., Sylvester, M., Zakuan, N., Ismail, K., & Ali, K. M. (2014). Consumer perceived risk, attitude and online shopping behaviour; empirical evidence from Malaysia. *IOP Conf. Ser.: Mater. Sci. Eng.* 58 012007.
- Barger, V. A., & Labrecque, L. (2013). An integrated marketing communications perspective on social media metrics. *International Journal of Integrated Marketing Communications*, Spring.
- Batra, R., Myers, John. G., & Aaker, David. A. (1995). *Advertising Management* (5th ed.). Prentice-Hall international series in management.
- Belch, G. E., & Belch, M. A. (2021). *Advertising and Promotion : An Integrated Marketing Communications Perspective* (12th ed.). McGraw-Hill, New York.
- Carnns, A. (2022). *The Downsides of Using 'Buy Now, Pay Later.'* The New York Times. <https://www.nytimes.com/2022/12/29/your-money/buy-now-pay-later-loans.html>
- De Vreese, C. H., & Neijens, P. (2016). Measuring media exposure in a changing communications environment. In *Communication Methods and Measures* (Vol. 10, Issues 2–3, pp. 69–80). Taylor & Francis.
- Delphia, R. (2022). *Kalangan Muda Makin Minati Everyday Paylater untuk Dukung Keseharian*. *Katadata.co.id*
- Destya, V. (2023). *Pengguna Paylater Melonjak 33,25% Hingga Mei 2023*.
- Dinisari, M. C. (2023). *Atome Perluas Pasar, Fashion dan Beauty Masih Mendominasi*. *Bisnis.com*.
- Gani, S. P. (2022). THE IMPACT OF PERCEIVED RISK AND DIGITAL FINANCIAL LITERACY IN INTENTION TO USE PAY LATER AMONG GENERATION X, Y, AND Z. *Diploma Thesis, Universitas Andalas*.
- Global Payments. (2023). *Why buy now, pay later is a trend to watch*. Global Payments.
- Gorji, M., & Siami, S. (2020). How sales promotion display affects customer shopping intentions in retails. *International Journal of Retail & Distribution Management*, Vol. 48 No. 12, Pp. 1337-1355.
- Gunawan, C., & Septianie, I. (2021). The Effect of Trust and Risk Perceptions Using E-Commerce on Consumer Purchase Intentions. *Journal of Economics and Business (JECOMBI)*, 1(3), 239–247.
- Hasya, R. (2022). *Pakaian Jadi Barang yang Paling Sering Dibeli Masyarakat Indonesia Ketika Belanja Online*. *Goodstats.id*.

- Khan, A., & Mbanyi, A. V. (2022). *Millennial's fashion buying behavior from Buy Now, Pay Later perspective: A study of Buy Now, Pay Later (BNPL) and its influence on millennials buying behavior and consumption when mobile shopping*.
- Kotler, P., & Keller, K. L. (2012). *Marketing Management* (4th ed.). Prentice Hall.
- Kurnia, E. (2023). *Online Loan Debt in Jakarta Translucent IDR 10.5 Trillion*. Kompas.id
- Kurniasari, F., Prihanto, J. N., & Andre, N. (2023). IDENTIFYING DETERMINANT FACTORS INFLUENCING USER'S BEHAVIORAL INTENTION TO USE TRAVELOKA PAYLATER. *Eastern-European Journal of Enterprise Technologies*, 122(13).
- Lund, B. (2020). The questionnaire method in systems research: An overview of sample sizes, response rates and statistical approaches utilized in studies. *VINE Journal of Information and Knowledge Management Systems*, 53(1), 1–10.
- Mbete, G. S., & Tanamal, R. (2020). Effect of easiness, service quality, price, trust of quality of information, and brand image of consumer purchase decision on shopee online purchase. *Jurnal Informatika Universitas Pamulang*, 5(2), 100–110.
- Mufallihah, M., Ekowati, V. M., & Suprayitno, E. (n.d.). *The Effect of Risk Perception on Purchase Decisions using Shopee Pay Later with Consumptive Behavior as Moderation*.
- Mustajab, R. (2023). *Warga Indonesia Paling Sering Beli Produk Fesyen Pakai Paylater*. Dataindonesia.co.id
- Nagayo, V. A. (2022). The Effect of Promotion, Ease of Transaction, and Trust on Purchase Decision of Shopee Pay Later Users: Promotion, Ease of Transaction, Trust, Purchase Decision. *Jurnal Performa: Jurnal Manajemen Dan Start-up Bisnis*, 7(5), 520–528.
- Neuman, W. L. (2014). *Social research methods: qualitative and quantitative approaches*. (Pearson Education Limited, Ed.). Pearson Education Limited.
- Nugroho, R. A. (2023). *Bukti Terbaru Orang RI Makan Tabungan, Gaji Habis Bayar Utang*. CNBC Indonesia.
- Peter, J. P., & Olson, J. C. (2010). *Consumer Behavior and Marketing Strategy*. McGraw-Hill/Irwin, 9th Edition.
- Pratika, Y., Salahudin, S., Riyanto, D. W. U., & Ambarwati, T. (2020). Analysis of pay later payment system on online shopping in Indonesia. *Journal of Economics, Business, & Accountancy Ventura*, 23(3), 329–339.
- Rachmawati, D., Shukri, S., Azam, S., & Khatibi, A. (2019). Factors influencing customers' purchase decision of residential property in Selangor, Malaysia. *Management Science Letters*, 9(9), 1341–1348.
- Ramdhani, G. (2023). *Shopee 3.3 Grand Fashion Sale Cetak Peningkatan Pesanan Produk Fashion 3 Kali Lipat*. <https://www.liputan6.com/lifestyle/read/5225632/shopee-33-grand-fashion-sale-cetak-peningkatan-pesanan-produk-fashion-3-kali-lipat>
- Rifa'i, M., Difa Alabror, & Warter Agustim. (2022). Perceptions of Easy of Use, Benefits, and Risks of Their Effect on Interest in Shopee PayLater using the Shopee Marketplace as a Mediation Variable. *Jurnal Ekonomi*, 11(01), 400–411.
- Rizki, N. A., Asih, S. G. S. W., & Salsabila, S. (n.d.). Effect of Promotion: Cashback & Free shipping, Benefits: Credit limit & Interest, and Ease of Access to Consumer Decisions for Using Shopee Pay Later Payment Method Among UNSs Students. *Bulletin of Fintech and Digital Economy*, 2(2), 25–34.

- Rosariana, B. (2021). *Generasi “Milenial” Dan Generasi “Kolonial.”* <https://www.djkn.kemenkeu.go.id/kpknl-pontianak/baca-artikel/14262/Generasi-Milenial-Dan-Generasi-Kolonial.html>
- Rothschild, M. L., & Gaidis, W. C. (1981). Behavioral Learning Theory: Its Relevance to Marketing and Promotions. *Journal of Marketing*, 45(2), 70–78. <https://doi.org/10.2307/1251666>
- Schiffman, L. G., Kanuk, L. L., & Hansen, H. (2012). *Consumer Behaviour: A European Outlook* (2nd ed.). Pearson Financial Times/Prentice Hall.
- Sekaran, U., & Bougie, R. (2003). Research Methods for Business 5th Ed: A Skill Building Approach. *Journal of Education Business*, 68(5), 316–317.
- Setyowati, D. (2022). *Survei KIC: Gen Z dan Milenial Pakai Paylater untuk Belanja Busana*. Katadata.co.id
- Setyowati, D. (2023). *Daftar Produk Paling Laris di Shopee dan Tokopedia Juli – September*. Katadata.co.Id.
- Shimp, T. A. P. (2004). *Promosi: Aspek Tambahan Komunikasi Pemasaran Terpadu*. Erlangga, Jakarta.
- Siahaan, M., & Christiani, D. (2021). THE EFFECT OF PRICES AND PROMOTIONS ON PURCHASE DECISIONS AT SHOPEE: CASE STUDY OF BHAYANGKARA UNIVERSITY JAKARTA RAYA. *International Journal of Economy, Education and Entrepreneurship*, 1(3), 253–268.
- Solomon, M., Bamossy, G., Askegaard, S., & Hogg, Margaret. K. (2007). *Consumer Behaviour, 3rd Edition. A European Perspective: Enhanced Media Edition Pack*. Pearson Education, Limited. <https://books.google.co.id/books?id=QnDrHgAACAAJ>
- Solomon, Michael. R. (2018). *Consumer behavior: Buying, having, and being* (Vol. 12). Pearson Boston, MA.
- Sum, R. M. (2015). Risk management decision-making: the analytic hierarchy process approach. *Journal for International Business and Entrepreneurship Development*, 8(2), 108–127.
- Suwandi, Y. (2020). The influence of quality of distribution and sales promotion to customer satisfaction in PT Arasindo. *Journal of Management and Business Environment (JMBE)*, 1(2), 120–131.
- Tham, K. W., Dastane, O., Johari, Z., & Ismai, N. B. (2019). Perceived Risk Factors Affecting Consumers’ Online Shopping Behaviour. *Journal of Asian Finance, Economics and Business Vol 6 No 4 (2019) 245-256*.
- Violita, V. (2022). *Pengaruh Sales Promotion Fitur Shopee PayLater terhadap Perilaku Impulsive Buying di Aplikasi Shopee (Survei pada Pengguna Shopee PayLater)*. Doctoral Dissertation, Universitas Multimedia Nusantara.
- Wallace, A. (2022). *Red flag: Consumers are using Buy Now, Pay Later to cover everyday expenses*. CNN Business.
- WAMBUA, V. K. (2023). *CONSUMER SALES PROMOTIONS STRATEGIES AND BRAND LOYALTY: A SURVEY OF INTERNATIONAL FAST FOOD BRANDS IN NAIROBI, KENYA*.
- Yan. (2023). *The rise and risk of PayLater trend*. <https://indonesiabusinesspost.com/risks-opportunities/the-rise-and-risk-of-paylater-trend/>
- Yustisia, D. (2023). *PayLater (BNPL): Trends and Tips to Leverage This Promising Payment Method in Indonesia*.