

Abstrak

Penggunaan *paylater* di Indonesia terus meningkat setiap tahunnya dengan 70,4% pengguna berasal dari rentang usia 18-40 tahun, yang termasuk dalam fase dewasa awal. Pada fase ini, individu mulai mandiri secara ekonomi, namun seringkali belum diiringi dengan kontrol diri yang matang, sehingga mendorong perilaku konsumtif. Penelitian ini bertujuan untuk mengetahui pengaruh *self-control* dan *stress* terhadap perilaku *impulsive buying* pada pengguna *paylater* dewasa awal yang tergabung dalam komunitas Spaylater Indonesia di Facebook. Metode penelitian yang digunakan adalah kuantitatif dengan teknik analisis regresi linear berganda. Penelitian ini melibatkan 270 partisipan dengan menggunakan tiga instrumen, yaitu *Self-Control Scale*, *Perceived Stress Scale*, dan *Impulsive Buying Tendency Scale*. Hasil penelitian menunjukkan bahwa *self-control* dan *stress* berpengaruh secara signifikan terhadap *impulsive buying*, dengan nilai signifikansi 0,001 ($< 0,05$). Secara simultan, kedua variabel memberikan kontribusi sebesar 58% terhadap perilaku *impulsive buying*, sementara 42% sisanya dipengaruhi oleh faktor lain yang tidak diteliti.

Kata kunci: *paylater*, dewasa awal, *self-control*, *stress*, *impulsive buying*

The use of paylater services in Indonesia has increased annually, with 70.4% of users aged 18–40, classified as being in early adulthood. At this stage, individuals begin to achieve economic independence; however, this is often not accompanied by adequate self-control, making them more prone to consumptive behavior. This study aims to examine the influence of self-control and stress on impulsive buying behavior among early adults who use paylater services and are members of the Spaylater Indonesia community on Facebook. A quantitative method was employed using multiple linear regression analysis. A total of 270 participants completed three instruments: the Self-Control Scale, the Perceived Stress Scale, and the Impulsive Buying Tendency Scale. The results showed that self-control and stress significantly influenced impulsive buying ($p = 0.001 < 0.05$). Together, these variables accounted for 58% of the variance in impulsive buying behavior, while the remaining 42% was influenced by other unexamined factors.

Keywords: *paylater*, early adulthood, *self-control*, *stress*, *impulsive buying*