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Can Interest in Using Paylater Mediate Impulse Buying Behavior Online?

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Abstract

This study aimed to analyze the effect of price rationality, sales promotion, and hedonic lifestyle on impulsive buying behaviour with an interest using paylater as a mediating variable. The research population is active students of the Faculty of Economics, Universitas Negeri Semarang class of 2019, totaling 974 students. The sampling technique used simple random sampling amounted to 284 students. Methods of data collection used a questionnaire and used descriptive analysis techniques and path analysis techniques with the Structural Equation Model by SmartPLS 3.0. The results of this study showed that all variables had a positive and significant effect on online impulsive buying behaviour. Interest using paylater is able to partial mediation the influence of price rationality, sales promotion, and hedonic lifestyle on online impulsive buying behaviour. Based on the conclusion above, researchers provide suggestions in the form of support so that in the future students are able to manage finances wisely, students continue to deepen their knowlegde of finance so students can sort out product that are really in a sales promotion in the sense that they are not tempted by marketing so they can adjust their needs.

How to Cite

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INTRODUCTION

The collaboration of globalization and technology provides convenience in the economy such as so that it can penetrate the dimensions of ease of trade and information that are production, marketing and technology (Weisblat, 2019). Ease of life in the economy is also felt in changes in needs in spending patterns. The development of globalization and technology is expected to help economic activities become more effective and efficient, both in terms of sellers and buyers can feel the many benefits of the impact of globalization.

Unlimited shopping is created by the development of globalization in the form of digitalization of trade through e-commerce. The World Trade Organization (WTO) describes e-commerce as the production, distribution, marketing, sale, or delivery of goods and services by electronic means (Hilmi Dzul & Yeyen, 2021). Through the website Katadata Media Network the popularity of e-commerce in Indonesia is proven based on databoxes showing the number of e-commerce visitors is always increasing with Shopee taking first place as the e-commerce with the most visitors for the August 2022 period with 171.2 million visits. E-commerce has features that offer convenience, one of which is the feature of paying credit in installments known as a paylater (Cuandra, 2022).

Paylater promises easy payment in monthly installments or paid in full next month. According to Reddyson et al. (2022) the advantage of this system is that consumers can easily get their shopping products without having to pay right away. However, the use of paylater is followed by interest charged by consumers. The increase in e-commerce visits shows that people are fulfilling their needs and wants through online shopping sites, so it is undeniable that people's shopping patterns are increasingly diverse. If consumers open e-commerce too often, it will create opportunities to make planned or unplanned purchases. Unplanned purchases are called impulsive purchases.

Rook & Hoch (1985) defines impulsive buying is one aspect of consumptive behaviour, namely buying goods spontaneously, suddenly and unplanned and can be found in almost all levels of society, especially among teenagers, including students. In general, individuals do shopping activities to meet needs. However, there are often people who only buy to fulfill their own desires or urges (Aprilia & Mahfudzi, 2020). Gumulya & Widiastuti (2014) stated that students have a considerable interest in following the fashions circulating in the market and trying to achieve an ideal self-pattern that has an impact on being easily influenced by the promotion of goods and services, causing students to buy without regard to the use of these goods or in other words have a tendency to behave impulsively. A survey has been conducted by the Indonesian Internet Service Providers Association (APJII) in 2022 concluding that 19-34 years are the age group with the most internet users with students as the first contributors who are included in the millennial category with characteristics of being able to stay away from gadgets, liking instant things, and likes to do cashless transactions (Kardiyem & Ningsih, 2020).

Impulsive buying behaviour is influenced by many things, such as price based on research Bahrah & Fachira (2021); Muratore (2016); Wardhani & Suwitho (2022). Impulsive behaviour is also influenced by sales promotions as proven through research Felita & Oktivera (2019); Hasim et al. (2018); Iftikhar & Iqbal (2021). Then, influenced by a hedonic lifestyle through research Aprilia & Mahfudzi (2020); Ayu et al. (2021); Hilmi Dzul & Yeyen (2021). Other researchers found that online impulsive behaviour is influenced by interest in using paylater, namely research Cuandra (2022); Sari (2021); Wulandari & Damayanti (2022).

However, there is research showing that impulsive buying behaviour is not influenced by price rationality, sales promotions, and hedonic lifestyles as in research Cho et al. (2014); Reddyson et al. (2022); Sari et al. (2021). Meanwhile, several studies have found

that interest in using paylater is influenced by price rationality, sales promotion and hedonic lifestyle. Therefore, this study uses interest in using paylater as a mediating variable to see whether interest in using paylater is able to mediate the effect of price rationality, sales promotion, and hedonic lifestyle on online impulsive buying behaviour.

The purpose of this study was to analyze and test the effect of price rationality, sales promotion, and hedonic lifestyle on online impulsive buying behaviour with an interest in using paylater as a mediating variable. Based on previous research, several hypoteses were obtained as follow:

Hypothesis 1: Price rationalilty has a positive effect on online impulsive buying behavior

Hypothesis 2: Sales promotion has a positive effect on online impulsive buying behavior

Hypothesis 3: Hedonic Lifestyle has a positive effect on online impulsive buying behavior

Hypothesis 4: Interest in using paylater has a positive effect on online impulsive buying behavior

Hypothesis 5: Price rationality has a positive effect on interest using paylater

Hypothesis 6: Sales promotion has a positive effect on interest using paylater

Hypothesis 7: Hedonic lifestyle has a positive effect on interest using paylater

Hypothesis 8: Interest in using paylater can mediate the effect of price rationality on online impulsive buying behaviour

Hypothesis 9: Interest in using paylater can mediate the effect of sales promotion on online impulsive buying behaviour

Hypothesis 10: Interest in using paylater can mediate the effect of hedonic lifestyle on online impulsive buying behaviour

METHODS

This research is a quantitative approach because asked spesific research questions, obtained numerical data and statistical techniques to analyze the data. This research was conducted at Faculty of Economics and Business, Universitas Negeri Semarang. The population in this study were student class of 2019 in Universitas Negeri Semarang. The number of research samples or respondents participated was 284 students with Slovin technique. Questionnaire addressed to respondents was used in collecting data, where each research variable was described in several statements then processed and scored by using a Likert scale. The data analyzed by descriptive analysis and path analysis through SEM-PLS SmartPLS version 3.0 software.

RESULT AND DISCUSSION

Based on Table 1 it can be seen that all variables have a high category, which means that interest in using paylater (M), price rationality (X1), sales promotion (X2), hedonic lifestyle (X3), and online impulsive buying behaviour (Y) among students of the Faculty of Economics has a high average value.

Table 1. Results of Variable Descriptive Statistical Analysis

Variable	Mean	Std.Dev	Category
M	37.08	9.027	High
X1	35.22	6.310	High
X2	52.86	9.932	High
X3	33.58	7.210	High
Y	67.71	13.358	High

Source: Processed Primary Data (2023)

The results of path analysis using the partial least squares test through the evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). In the outer model there are convergent validity tests, discriminant validity tests, and reliability tests. Next, convergent validity test is measured by looking at the value of loading factor, average variance extracted (AVE) and composite reliability. Based on the test results of the convergent validity test, it can be seen that the loading factor and AVE values of all variables are > 0.05 (Ghozali & Latan,

2021). So, it can be concluded that all indicator items in each variable are said to be valid and there is good convergent validity and has a correlation to all of the data.

Table 2. Results of Convergent Validity

	Loading Factor	AVE	Result
M	0.819	0.672	Valid
X1	0.754	0.570	Valid
X2	0.756	0.572	Valid
X3	0.798	0.638	Valid
Y	0.758	0.576	Valid

Source: Processed Primary Data (2023)

The discriminant validity test is measured through a comparison between the loading and the AVE root value with the cross loadings factor. The AVE square root value must be greater than the correlation between the other constructs. Based on the results of the discriminant validity test, it can be seen that all variables have valid results. It can be said that all variables have good discriminant validity.

Table 3. Result of Discriminant Validity

	AVE	AVE Adjusted	Result
M	0.672	0.820	Valid
X1	0.570	0.755	Valid
X2	0.572	0.756	Valid
X3	0.638	0.799	Valid
Y	0.576	0.759	Valid

Source: Processed Primary Data (2023)

The reliability test aims to prove the accuracy, consistency, and accuracy of the instrument on the dependent and independent variables in the study. This test can be measured through Cronbach's alpha and composite reliability with a benchmark of > 0.70. So, it can be concluded that all instruments are declared reliable, consistent, and accurate.

Table 4. Results of Reliability

	Cronbach's Alpha	Composite Reliability	Result
M	0.672	0.820	Reliable
X1	0.570	0.755	Reliable
X2	0.572	0.756	Reliable
X3	0.638	0.799	Reliable
Y	0.576	0.759	Reliable

Source: Processed Primary Data (2023)

In the inner model there is a coefficient of determination test, effect size test, predictive relevance test, path coefficient test, then a hypothesis test is carried out. The coefficient of determination test aims to measure the predictive power of the structural model (inner model) which shows a combination of changes in the level of variation of the independent variables in the dependent variable in the study.

Table 5. Results of R-Squared (R^2)

	R-Squared	Prosentse (%)
M	0.426	42.6%
Y	0.468	46.8%

Source: Processed Primary Data (2023)

Based on the test results of the coefficient of determination or R-Squared (R2) it shows a value of 42.6% in the value of the coefficient of determination of interest using a paylater and a value of 46.8% in online impulsive buying behaviour. So, it can be concluded that interest in using paylater can be influenced by price rationality, sales promotion, and hedonic lifestyle variables by 42.6%, the remaining 57.4% is influenced by variables outside the research model. Then 46.8% of online impulsive buying behaviour can be influenced by price rationality, sales promotion and hedonic lifestyle, the remaining 53.2% is influenced by variables outside the research model.

The effect size test (f2) aims to see the magnitude of the influence between the independent variables on the dependent variable. Santosa (2018) explains the categories on the effect size, namely 0.02 (low), 0.15 (medium), and 0.35 (high). Based on the values available in the table shows that effect size has a low effect with an average of 0.0601.

Table 6. Results of Effect Size (f^2)

Variable	Effect Size	Category
X1 → Y	0.041	Low
X2 → Y	0.015	Low
X3 → Y	0.036	Low
M → Y	0.108	Medium
X1 → M	0.042	Low
X2 → M	0.028	Low
X3 → M	0.151	Medium
Average	0.0601	Low

Source: Processed Primary Data (2023)

The predictive relevance test aims to evaluate structural models related to predictive accuracy criteria in addition to evaluating the R2 value. Predictive relevance is shown in the path model that can assess and predict data that is not used in evaluating the model accurately. As for the provisions in the value of Q2 according to Santosa (2018) if the Q2 value ≥ 0 means there is predictive relevance.

Based on the results of the predictive relevance test, the online impulsive buying

Table 7. Results of Predictive Relevance

	SSO	SSE	Q^2
X1	2556.000	2556.000	
X2	3976.000	3976.000	
X3	2556.000	2556.000	
Y	5112.000	3766.885	0.263
M	2840.000	2042.152	0.281

Source: Processed Primary Data (2023)

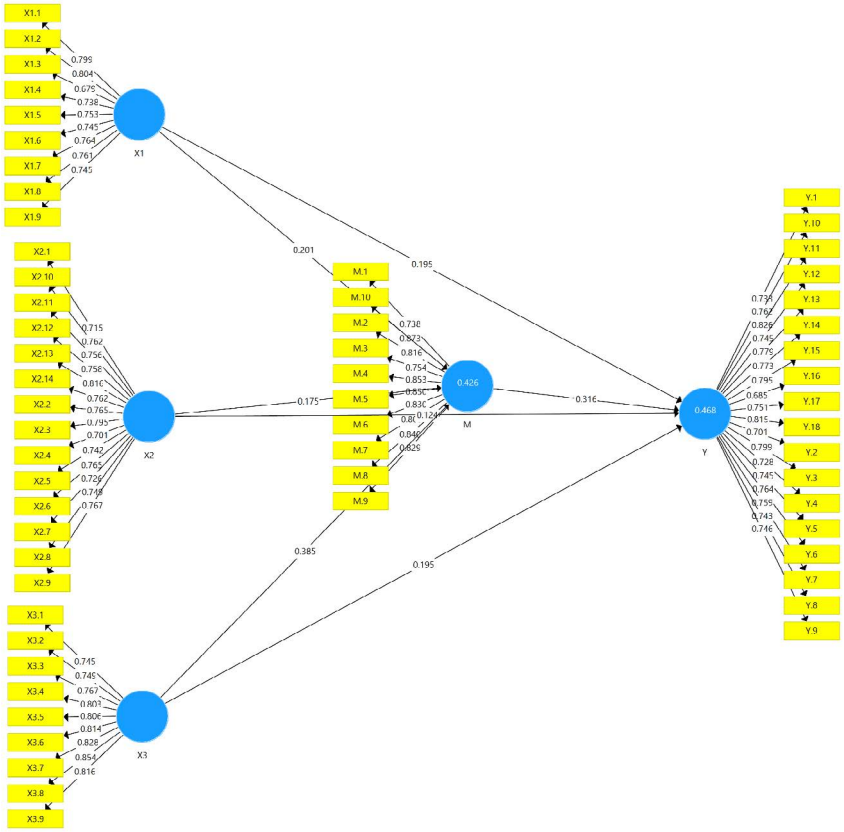


Figure 1. Path Coefficients SmartPLS 3.0
Source: Processed Primary Data (2023)

behaviour variable is 0.263 and the predictive relevance value on the interest variable using the paylater is 0.281. This shows that both are worth greater than 0. So, it can be concluded that this research variable has predictive relevance.

The path coefficient test aims to see the direction of the relationship between the independent and dependent variables in a study. If the coefficient value ≥ 0.1 then it indicates a positive relationship between variables. The coefficient value can be illustrated through the PLS model output path diagram.

Hypothesis testing aims to determine decision making in research with accepted or rejected results. This study tested the hypothesis of direct effect (direct effect) and indirect effect (indirect effect). Provisions for accepting the hypothesis are by looking at the original sample value and the p-value. The original sample value is used as a determinant of the positive or negative direction and determines how much influence the independent variables have on the dependent variable. Then, the p-value is used to find the estimated value of the relationship between latent variables (Ghozali & Latan, 2021). The criterion for accepting the p-value is if the p-value < 0.01 (strong) 1% error rate, p-value < 0.05 (moderate) 5% error rate, and p-value < 0.10 (weak) error rate 10%.

Table 8. Results of Direct Effects

Variable	Original Sample	T-Statistic	P-value
X1 → Y	0.195	3.517	0.000***
X2 → Y	0.124	1.957	0.051*
X3 → Y	0.195	3.079	0.002***
M → Y	0.316	4.939	0.000***
X1 → M	0.201	3.146	0.002***
X2 → M	0.175	2.889	0.004***
X3 → M	0.385	6.384	0.000***

*p < 0.10, **p < 0.05, ***p < 0.01
Source: Processed Primary Data (2023)

Table 9. Results of Indirect Effects

Variabel	Original Sample	T-Statistic	P-value
X1 → M → Y	0.063	2.834	0.005***
X2 → M→ Y	0.055	2.711	0.007***
X3 → M→Y	0.122	3.499	0.001***

*p < 0.10, **p < 0.05, ***p < 0.01
Source: Processed Primary Data (2023)

Based on the results of the calculations in Table 8, it shows the original sample values in the path coefficients (direct effect), so the path equations in the study can be formed:
Y = 0.195X1 + 0.124X2 + 0.195X3 + 0.316M
M = 0.201X1 + 0.175X2 + 0.385X3

In the first equation, there is a price rationality X1 coefficient that has a value of 0.195, meaning that if the other independent variables remain the same and X1 increases by one point, then online impulsive buying behaviour will increase by 0.195. The coefficient X2 of sales promotion has a value of 0.124 meaning that if the other independent variables remain the same and X2 increases by one point, then online impulsive buying behaviour will increase by 0.124. The X3 coefficient for hedoniam lifestyle has a value of 0.195, meaning that if the other independent variables remain the same and X3 increases by one point, then online impulsive buying behaviour will increase by 0.195. The coefficient M interest in using paylater has a value of 0.316 meaning that if the other independent variables are constant and M increases by one point, then online impulsive buying behaviour will increase by 0.316.

The second equation is that the price rationality X1 coefficient has a value of 0.201, meaning that if the other independent variables remain the same and X1 increases by one point, the interest in using paylater will increase by 0.201. The coefficient X2 of sa-

les promotion has a value of 0.175 meaning that if the other independent variables are the same and X2 has increased by one point, the interest in using paylater will increase by 0.175. The X3 coefficient for hedonic lifestyle has a value of 0.385, meaning that if the other independent variables remain the same and X3 increases by one point, the interest in using paylater will increase by 0.385. All variables in equation one and equation two are positive, which means that there is a positive relationship between the independent variables and the dependent variable. The higher the independent variable, will be the higher the dependent variable.

Based on the problems raised in this study on each variable a hypothesis can be explained. H1 found that the original sample value was 0.197 and the p-value was 0.000 <0.01 at an error rate of 1% with a strong relationship between variables. So, it can be concluded that H1 is accepted, price rationality has a positive and significant effect on online impulsive buying behaviour. H2 found that the original sample value was 0.124 and the p-value was 0.051 <0.10 at an error rate of 10% with a weak relationship between variables. So, it can be concluded that H2 is accepted, sales promotion has a positive and significant effect on online impulsive buying behaviour.

Based on calculation results H3, it was found that the original sample value was 0.195 and the p-value was 0.002 <0.01 at an error rate of 1%. So, it can be concluded that H3 is accepted, the hedonic lifestyle has a positive and significant effect on online impulsive buying behaviour. H4 is interest in using paylater influences online impulsive buying behaviour. Based on the calculation results, it was found that the original sample value was 0.316 and the p-value was 0.000 <0.01 at an error rate of 1% with a strong relationship between variables. So, it can be concluded that H4 is accepted, interest in using paylater has a positive and significant effect on online impulsive buying behaviour.

Based on the calculation results H5, it was found that the original sample value was 0.201 and the p-value was 0.002 <0.01 at an error rate of 1% with a strong relationship between variables. So, it can be concluded that H5 is accepted, price rationality has a positive and significant effect on the interest in using paylater. H6 was found that the original sample value was 0.175 and the p-value was 0.004 <0.01 at an error rate of 1% with a strong relationship between variables. So, it can be concluded that H6 is accepted, sales promotion has a positive and significant effect on interest in using paylater.

H7 found that the original sample value was 0.385 and the p-value was 0.000 <0.01 at an error rate of 1% with a strong relationship between variables. So, it can be concluded that H7 is accepted, the hedonic lifestyle has a positive and significant effect on the interest in using paylater. H8 states that interest in using paylater can mediate the effect of price rationality on online impulsive buying behaviour. Based on the calculation results, it was found that the original sample value was 0.063 and the p-value was 0.005 <0.01 at an error rate of 1% with a strong relationship between variables. So, it can be concluded that H8 is accepted, price rationality has a positive and significant effect on online impulsive buying behaviour and is partial mediation by interest in using a paylater.

Based on the calculation results, H9 it was found that the original sample value was 0.055 and the p-value was 0.007 <0.01 at an error rate of 1% with a strong relationship between variables. So, it can be concluded that H9 is accepted, sales promotion has a positive and significant effect on online impulsive buying behaviour and is partial mediation by interest in using a paylater.

H10 states that interest in using a paylater can mediate the effect of a hedonic lifestyle on online impulsive buying behaviour. Based on the calculation results, it was found that the original sample value was 0.122 and the p-value was 0.001 <0.01 at an error rate of 1% with a strong relationship between variables. So, it can be concluded that H10 is accepted, the hedonic lifestyle has a positive and signi-

ficant effect on online impulsive buying behaviour and is partial mediation by interest in using a paylater.

H1: The Effect of Price Rationality on Online Impulsive Buying Behaviour

Based on the results of the descriptive analysis, it shows that the level of price rationality for students of the 2019 Faculty of Economics at Universitas Negeri Semarang is at a high criterion, which is seen from the average value of 35.22. From the results of the descriptive analysis per indicator, it shows that the indicators of price affordability, price compatibility with quality, and price competitiveness with similar products are included in the high category.

The results of the H1 hypothesis test are accepted, namely price rationality has a positive and significant effect on online impulsive buying behaviour. This is based on the results of the H1 test showing the original sample is 0.197 and the p-value is 0.000 <0.01 at an error rate of 1% meaning that the relationship or influence between the two variables is strong. This proves that students of the Faculty of Economics at Universitas Negeri Semarang have a level of rational mindset towards prices so that it can directly have a significant effect on online impulsive buying behaviour. The direction of a positive relationship means that high rationality indicates relatively affordable prices and conformity to the product, thus encouraging an increase in online impulsive buying behaviour among students.

These results are consistent with the consumer behaviour theory model Howard & Sheth (1969) that price rationality is included in the economic man approach put forward by Foxall (2004) related to price rationality becomes an attraction so that it triggers a feeling of wanting to buy as a response to the stimulus then raises the consequences of the stimulus. When students compare product prices on e-commerce and then match and find product prices that are very rational to buy, these products tend to be purchased even though they are not needed at the time so that impulsive behaviour is created unconsciously in students. The findings of this study are supported by findings Muratore (2016); Prastiwi & Iswari (2019; Wardhani & Suwitho (2022) that price rationality has a positive and significant influence on online impulsive buying behaviour.

H2: The Effect of Sales Promotion on Online Impulsive Buying Behaviour

Based on the results of the descriptive analysis, it shows that sales promotion for 2019 Faculty of Economics students at Universitas Negeri Semarang is at a high criterion, which is seen from the average value of 52.86. From the results of the descriptive analysis per indicator, it shows that the indicators of price discounts, coupons or vouchers, intensive offers, and events are included in the high category.

The results of the H2 hypothesis test are accepted, namely sales promotions have a positive and significant effect on online impulsive buying behaviour. This is based on the results of the H2 test showing the original sample is 0.124 and the p-value is 0.051 <0.10 at an error rate of 10% meaning that the relationship or influence between the two variables is weak. This proves that students of the Faculty of Economics at Universitas Negeri Semarang have a relationship related to sales promotion so that it can directly have a significant effect on online impulsive buying behaviour. The direction of a positive relationship means that high sales promotions indicate varied shopping offers, giving rise to online impulsive buying behaviour among students.

These results are consistent with the consumer behaviour theory model Howard & Sheth (1969) that sales promotion is included in the behaviourist approach proposed by Foxall (2004) related to the stimulus in the form of a strategy or promotion in sales then raises the effect of the stimulus with a behaviourist approach so that it is able to stimulate consumers to make impulsive purchases online. There are many offers and ways to promote sales such as providing discounts, vouchers,

intensive offers and cashback which have been proven to influence students to shop spontaneously or behave impulsively in shopping. The findings of this study are supported by findings Felita & Oktivera (2019; Hasim et al. (2018); Iftikhar & Iqbal (2021); Parsad et al. (2021) that sales promotion has a positive and significant influence on online impulsive buying behaviour.

H3: The Effect of Hedonic Lifestyle on Online Impulsive Buying Behaviour

Based on the results of the descriptive analysis, it shows that the hedonic lifestyle of students at the Faculty of Economics Class of 2019 at Universitas Negeri Semarang is in the high criteria, which is seen from the average value of 33.58. Descriptive analysis per indicator shows that the indicators of curiosity, new experiences, and exploring new worlds are included in the high category.

The results of the H3 hypothesis test are accepted, namely the hedonic lifestyle has a positive and significant effect on online impulsive buying behaviour. This is based on the results of the H3 test showing the original sample is 0.195 and the p-value is 0.002 <0.01 at an error rate of 1% meaning that the relationship or influence between the two variables is strong. This proves that students of the Faculty of Economics at Universitas Negeri Semarang have a relationship related to a hedonic lifestyle so that it can directly have a significant effect on online impulsive buying behaviour. The direction of a positive relationship can be interpreted that a high hedonic lifestyle shows curiosity, new experiences, and the desire to explore new worlds that encourage online impulsive buying behaviour.

These results are consistent with the consumer behaviour theory model Howard & Sheth (1969) that sales promotion is included in the behaviourist approach proposed by Foxall (2004) related to the hedonic lifestyle is implied through satisfaction and social influence (lifestyle) as a response to the stimulus then raises the consequences of the stimulus. curiosity about everything and feeling satisfied if you have mastered, owned, or tried new things as new practices such as being interested in trending products eventually tend to be purchased even though they are not needed at the time. The findings of this study are supported by findings Ayu et al. (2021); Hashmi et al. (2019); Hilmi Dzul & Yeyen (2021) that the hedonic lifestyle has a positive and significant effect on online impulsive buying behaviour.

H4: The Effect of Interest in Using Paylater on Online Impulsive Buying Behaviour

Based on the results of the descriptive analysis, it shows that interest in using paylater among 2019 Faculty of Economics students at Universitas Negeri Semarang is at high criteria with a mean of 37.08. Descriptive analysis per indicator shows that the factors indicators between individuals, perceived user convenience, and perceived benefits are included in the high category.

The results of the H4 hypothesis test are accepted, namely interest in using paylater has a positive and significant effect on online impulsive buying behaviour. This is based on the results of the H4 test showing the original sample is 0.316 and the p-value is 0.000 <0.01 at an error rate of 1% meaning that the relationship or influence between the two variables is strong.

When students only depend on the income from their parents, but want to have a product right away and be paid next month or in installments, students will take advantage of the convenience of technology by using the paylater payment method. This causes self-satisfaction because you can immediately have the product easily so that unconsciously it triggers impulsive shopping habits or patterns. The findings of this study are supported by findings Cuandra (2022); Sari (2021); Wulandari & Damayanti (2022) that interest in using paylater has a positive and significant influence on online impulsive buying behaviour.

H5: The Effect of Price Rationality on Interest in Using Paylater

Based on the results of the descriptive analysis, it shows that price rationality for students of the 2019 Faculty of Economics at Universitas Negeri Semarang is at high criteria with a mean of 35.22. The results of the descriptive analysis per indicator show that all indicators are included in the high category. The results of the H5 hypothesis test are accepted, namely price rationality has a positive and significant effect on interest in using paylater.

This is based on the results of the H5 test showing the original sample is 0.201 and the p-value is 0.002 <0.01 at an error rate of 1% meaning that the relationship or influence between the two variables is strong. Often manufacturers or e-commerce provide affordable, appropriate, and competitive prices only for paylater users so that they are vulnerable to encouraging students to want or be interested in trying the paylater feature in their shopping transactions to get cheap and profitable prices. The findings of this study are supported by findings Belch & Michael (2014) and Wadera & Sharma (2019) that price rationality has a positive and significant effect on the interest in using a paylater.

H6: The Effect of Sales Promotion on Interest in Using Paylater

Based on the results of the descriptive analysis, it shows that sales promotion for 2019 Faculty of Economics students at Universitas Negeri Semarang is at high criteria with a mean of 55.86. The results of the descriptive analysis per indicator show that all indicators are included in the high category. The results of the H6 hypothesis test are accepted, namely sales promotion has a positive and significant effect on interest in using paylater. This is based on the results of the H6 test showing the original sample is 0.385 and the p-value is 0.000 <0.01 at an error rate of 1% meaning that the relationship or influence between the two variables is strong.

High sales promotions indicate the availability of vouchers and intensive offers that encourage increased interest in using paylaters. Vice versa also applies, if the sales promotion is low, then the interest of students to use the paylater feature in online shopping applications will also be lower. The findings of this study are supported by findings Fook & Mcneill (2020) that sales promotion has a positive and significant effect on interest in using paylater.

H7: The Effect of Hedonic Lifestyle on Interest in Using Paylater

Based on the results of the descriptive analysis, it shows that the hedonic lifestyle of 2019 Faculty of Economics students at Universitas Negeri Semarang is at high criteria with a mean of 33.58. The results of the descriptive analysis per indicator show that all indicators are included in the high category. The results of the H7 hypothesis test are accepted, namely the hedonic lifestyle has a positive and significant effect on interest in using paylater. This is based on the results of the H7 test showing the original sample is 0.316 and the p-value is 0.000 <0.01 at an error rate of 1% meaning that the relationship or influence between the two variables is strong.

The hedonic lifestyle that is formed due to internal and external encouragement, then when students want to achieve a level of satisfaction and prioritize the prestige of their environment, which has a high style and uses products in the majority, it often triggers the desire to have products that are similar to their environment even though they don't have money. at that moment. This causes the user's desire and interest to use a paylater to be able to have the product at a moment's notice. The findings of this study are supported by findings Adirinekso (2021) dan Eviana & Saputra (2022) that the hedonic lifestyle has a positive and significant effect on the interest in using paylater.

H8: Interest in Using Paylater can Mediate the Effect of Price Rationality on Online Impulsive Buying Behaviour

The H8 hypothesis test results are accepted, price rationality has a positive and significant effect on online impulsive buying behaviour and is partially mediated by interest in using a paylater. This is based on the results of the H8 test showing the original sample is 0.063 and the p-value is 0.005 <0.01 at an error rate of 1% meaning that the relationship or influence between the two variables is strong.

These results indicate that interest in using a paylater can be partial mediation the effect of price rationality on online impulsive buying behaviour as research Prastiwi & Iswari (2019). Partial mediation in this case means that the effect of price rationality on online impulsive buying behaviour is not fully mediated by interest in using paylater. Increasing price rationality will encourage interest in using paylater, then increasing interest in using paylater will increase online impulsive buying behaviour. The interest and desire of students to use the paylater feature is a real, important, and meaningful influence on price rationality to create online impulsive buying behaviour among students of the Faculty of Economics.

H9: Interest in Using Paylater can Mediate the Effect of Sales Promotion on Online Impulsive Buying Behaviour

The H9 hypothesis test results are accepted, sales promotions have a positive and significant effect on online impulsive buying behaviour and are partially mediated by interest in using paylaters. This is based on the results of the H9 test showing the original sample is 0.055 and the p-value is 0.007 <0.01 at an error rate of 1% meaning that the relationship or influence between the two variables is strong.

These results indicate that interest in using a paylater can be partial mediation the effect of sales promotions on online impulsive buying behaviour as research Hasim et al. (2018) and Parsad et al. (2021) because the independent variable sales promotion has directly affected online impulsive buying behaviour. Increased sales promotions will encourage interest in using paylaters, then increased interest in using paylaters will increase online impulsive buying behaviour. The existence of a sales promotion that is only intended for paylater users triggers a high level of impulsiveness in students so that students' interest in using the paylater feature becomes a real, important and meaningful influence for students of the Faculty of Economics, Universitas Negeri Semarang.

H10: Interest in Using Paylater can Mediate the Effect of Hedonic Lifestyle on Online Impulsive Buying Behaviour

The results of the H10 hypothesis test are accepted, the hedonic lifestyle has a positive and significant effect on online impulsive buying behaviour and is partially mediated by interest in using a paylater. This is based on the results of the H10 test showing the original sample is 0.122 and the p-value is 0.001 <0.01 at an error rate of 1% meaning that the relationship or influence between the two variables is strong.

These results indicate that interest in using a paylater can be partial mediation the effect of a hedonic lifestyle on online impulsive buying behaviour, according to research Hashmi et al. (2019) namely the independent variable hedonic lifestyle has directly affected online impulsive buying behaviour. Students who have a hedonic lifestyle show curiosity, desire to have new experiences, and explore new worlds. It is proven that students' interest and desire to use the paylater feature is a real, important, and meaningful influence for a hedonic lifestyle to create online impulsive buying behaviour among students of the Faculty of Economics.

CONCLUSION

The conclusion of this research is price rationality, sales promotion, hedonic lifestyle, and intention to use paylater have a direct or

indirect positive and significant effect on online impulsive buying behaviour. The results of the indirect effect research show that interest in using paylater is able to partial mediation the influence of price rationality, sales promotion, and a hedonic lifestyle on online impulsive buying behaviour.

Recommendations that can be given are that students can strengthen their knowledge related to marketing techniques so students can sort out product that are really in a sales promotion in the sense that they are not tempted by marketing so they can adjust their needs. Utilize time wisely so as not to open e-commerce page too often. Recommendation for further research is re-examine online impulsive buying behavior by developing other mediating variables beside interest using paylaters for examples using the variable dimensions of shopping value, positive emotion, and other. The other recommendations able to examine the same aspects to test the consistency of research results using data processing software or different data analysis techniques so as to obtain more generalized results.

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