

ABSTRACT

The objectives of this research are to analyze the influence of materialism on compulsive buying with PayLater use and online impulse buying as mediating variables, and financial literacy as a moderating variable. The data for this study was collected by distributing an online questionnaire to a sample of 200 respondents. Data processing was conducted using SmartPLS 4.

The results of the study indicate the following (1) Materialism has a positive and significant effect on PayLater use. (2) Materialism has a positive and significant effect on online impulse buying. (3) Materialism has a positive and significant effect on compulsive buying. (4) PayLater use has a positive and significant effect on compulsive buying. (5) Online impulse buying has a positive and significant effect on compulsive buying. (6) Materialism has a positive and significant effect on compulsive buying with PayLater use as a mediating variable. (7) Materialism has a positive and significant effect on compulsive buying with online impulse buying as a mediating variable. (8) PayLater use has a negative and significant effect on compulsive buying with financial literacy as a moderating variable. (9) Materialism does not have a significant effect on compulsive buying with financial literacy as a moderating variable. (10) Online impulse buying does not have a significant effect on compulsive buying with financial literacy as a moderating variable.

Keywords: Materialism, PayLater, Online Impulse Buying, Compulsive Buying, Financial Literacy.