



ASPIRATION Journal

(ASPIKOM Jabodetabek International Research of Communication)

Journal homepage: www.aspiration.id/index.php



REPRESENTATION OF WOMEN AS OBJECTS OF CONSUMERISM (CRITICAL DISCOURSE ANALYSIS ON PAYLATER SERIES IN EPISODES 1 AND 2)

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ARTICLE INFO

Received on October 7th, 2024

Received in revised from November 10th, 2024

Accepted Published on November 24th, 2024

Keywords:

Critical Discourse Analysis;

Impulsive Buying;

Object of Consumerism;

Women;

How to cite this article: Tripalupi, M. F., Irawan, R. E., & Duile, T. (2024). REPRESENTATION OF WOMEN AS OBJECTS OF CONSUMERISM (CRITICAL DISCOURSE ANALYSIS ON PAYLATER SERIES IN EPISODES 1 AND 2). *ASPIRATION Journal*, 5(2), 111–126. <https://doi.org/10.56353/aspiration.v5i2.101>

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ABSTRACT

Impulsive buying behavior is increasingly becoming a trend after the existence of marketplaces that make it easier for consumers to buy an item. Currently, active e-commerce users in Indonesia continue to grow with increasingly massive digital activities. Fashion is an item that is more purchased by women in online shopping. The persuasion of advertisements featuring products that claim to perfect women's appearance is a hot-selling commodity. The depiction of the entanglement of consumerism is shown in the Pay Later series. This series tells the story of Tika, the main character, who becomes the object of consumerism. By using the critical discourse analysis method of Sara Mills, which focuses on feminism and in line with this research, which is based on the theory of postmodern feminism, the results show the subject-object position that this series provides an overview of women as objects of consumerism where looking beautiful with beautiful goods is a requirement for women to look more attractive. The use of pay later, which provides flexibility in terms of payment, is attractive to the main character without being accompanied by adequate financial literacy skills. This is what makes the main character get entangled in paying later debt. The high interest rate and relatively short deadline are the problems that are then faced. For the sake of appearing charming, the main character is haunted by debt collectors in his daily life.

INTRODUCTION

Currently, active e-commerce users in Indonesia continue to grow with increasingly massive digital activities. According to data from the Indonesian Ministry of Trade, the number of e-commerce users in Indonesia has continued to increase from 2020 until 2023, when the number of e-commerce users in Indonesia was 58.63 million. The Ministry of Trade also estimates that this figure will continue to increase between 2029 to reach 99.1 million users. This increasing number proves that the presence of e-commerce in Indonesia has significantly changed shopping activities. Shopping activities are often influenced by various factors, one of which is impulsive buying.

Impulsive buying is defined as the tendency of customers to buy goods and services without prior planning. Impulsive buying behavior is increasingly becoming a trend after the existence of e-commerce, which makes it easier for consumers to buy an item (Zahra et al., 2022). The ease and accessibility in a conducive environment provided by this e-commerce platform are among the drivers for consumers to make impulsive buying. Consumers only need a few clicks to be able to browse the various items they want to buy. In addition, e-commerce also allows sellers to conduct flash sales promotions that encourage consumers not to think twice about giving items because of the limited discount time. This kind of promotional tactic makes consumers who have a tendency towards feelings of urgency impulsive buying or buying items that are not actually needed but are tempted because of the low price.

This impulsive buying behavior is unfortunately not balanced with a stable financial situation, and sometimes consumers have to increase the value of their spending; not a few consumers apply for loans to enter into a buy now pay later or pay later system to be able to fulfill their shopping desires. In Indonesia alone, OJK noted that the number of PayLater financing contracts in Indonesia reached 79.92 million in 2023. Based on the results of the Kredivo collaboration survey with the Katadata Insight Center (KIC), Paylater users in Indonesia are mostly used by millennials and Gen Z. Meanwhile, based on gender, the number of transactions per year for women in e-commerce is, on average, 26 times, while men - 14 times. Fashion is an item that is more purchased by women in online shopping. The persuasion of advertisements featuring products that claim to perfect women's appearance is a hot-selling

commodity. The depiction of the entanglement of consumerism is displayed in the pay later series. This series tells the story of Tika, the main character who becomes the object of consumerism.

Some previous studies that become literature references in this research are, first, Lia and Natswa's research (2021) entitled 'Buy-Now-Pay-Later (BNPL): Generation Z's Dilemma on Impulsive Buying and Overconsumption Intention.' In their research, Lia and Natswa showed that consumers tend to do things like spontaneous behavior, emotions, weak cognitive control, and being close to goods and buyers without considering financial or other consequences. This inevitably impacts purchasing attitudes, which can lead to impulse buying or overconsumption. As BNPL options become available, Gen Z needs stronger financial literacy and risk awareness since they lack stable earnings and economic independence.

A subsequent study by Zahra et al. (2022) titled "Study Of Impulse Buying Behaviour On Interest In Using Paylater Facilities In The Marketplace With Celebrity Endorsers As Mediations" discovered that spontaneous purchasing tendencies influence consumers' attraction to pay later services. Famous personality promotions failed to function as effective moderators and showed no meaningful impact on consumers' desire to utilize delayed payment options. Celebrity endorsement does not serve as a clear moderating factor and has no significant effect on customer willingness to pay later. As a result of impulse buying behavior, this study shows that the younger generation, especially university students, prefers to use the pay later method when shopping. Therefore, the younger generation needs to learn about finance so that they can use their money better.

The last research is Anggraeni et al.'s research (2024) entitled "Impulse Buying Tendency Moderates Financial Knowledge and Self Control in Nomadic Students Using Shopee Paylater." Anggraeni et al. explained in their research that there is a significant positive effect on the relationship between financial knowledge variables and financial management behavior. Research demonstrates a notable beneficial correlation between restraint capacity and monetary handling practices. However, spontaneous purchasing inclinations hinder the connection between fiscal literacy and economic management conduct. This occurs because students studying abroad experience triggers like satisfaction, zeal, thrill, and craving when opting to make acquisitions via Shopee Pay Later. Current

investigations reveal that impetuous buying tendencies neither enhance nor diminish the impact of self-discipline on financial administration behavior. Building on previous studies, the gap in this research lies in analyzing phenhow the Pay Later series portrays women as objects of consumerism, specifically examining how women are encouraged to become Pay Later users due to pressures to fulfill socially constructed beauty standards. The main purpose of this research is to provide an analysis from a feminist perspective on how women are positioned as targets of consumerism through the Pay Later TV series. This research is expected to contribute critical insights into the intersection of gender, consumer culture, and financial technology, revealing how media representations can reinforce problematic narratives that exploit women's insecurities for commercial gain.

LITERATURE REVIEW

IMPULSIVE BUYING

Impulse buying is an unplanned, spontaneous purchase made without prior shopping intentions for specific products or needs. According to Beatty and Ferrell (1998), this behavior occurs through immediate desire with minimal deliberation. Purchases of previously forgotten items or out-of-stock products aren't considered impulse buys. Bayley and Nancarrow (1998) characterize impulse buying as rapid, emotionally charged decisions that bypass thorough evaluation of options. These purchases typically satisfy hedonic (pleasure-seeking) rather than utilitarian (practical) motivations. Impulsive purchasing spans diverse merchandise categories including consumables, apparel, electronics, and even high-value acquisitions like automobiles and accessories (Chen & Wang, 2016; Olsen et al., 2016). This behavior represents consumers' inclination to acquire goods without preliminary planning (Parameswari & Ginny, 2022). Spontaneous buying decisions typically stem from emotional reactions rather than rational consideration. Recognizing this pattern, retailers strategically leverage these tendencies to enhance revenue. Shoppers frequently obtain items after browsing superstores without prior intention, a phenomenon smartphone companies increasingly exploit when launching new devices.

Paylater

The presence of technology provides a great opportunity for the development of e-commerce today with its transformation. The result of e-commerce also resulted in a

new trend in payment systems to fulfill the needs of consumers to conduct online shopping transactions. In the beginning, digital payment systems only used transfers between accounts, but now they are used in many ways. The banking industry, known as FinTech, has left its dominance over the digital payment system. With new ideas, various start-ups are taking this opportunity to fulfill customer needs. The buy now pay later system is one of the innovative concepts of FinTech. This system has been widely used in many countries, including Indonesia.

The Buy Now, Pay Later (BNPL) system, also known as Pay Later, allows customers to pay for transactions at a later date in installments or pay once (Anggraeni et al., 2024; Zahra et al., 2022). This is certainly an attractive payment option for those with a limited budget. The pay later system does the same thing as a credit card, allowing customers to get the same benefits as a credit card. When they choose this option, customers can take possession of goods and services immediately and can pay for them at a later date. This payment can be made in several installments according to the customer's needs, just like a credit card. In other words, this method allows customers to pay for goods or services quickly without worrying about having to pay in cash, regardless of whether the goods or services are urgent or not. Pay later, just like credit cards, is changing the way people buy things, especially on the internet. It makes paying bills more attractive than using credit cards that involve banks.

Various online-based businesses such as OVO, Gojek, Shopee, and others are currently following this system. This system is considered to meet the needs of customers, just like credit cards, which are less complicated to use because they can be paid in installments (Duke et al., 2019). Pay Later is becoming a new credit payment system in the Indonesian market today because e-commerce companies do not involve banks, allowing customers to use it even if they are not financially ready for credit (Shahid & Razaq, 2017).

METHODOLOGY

This research uses a qualitative research method with a critical discourse analysis approach from Sara Mills based on a critical paradigm. Qualitative research is descriptive research, where the research instrument is the researcher himself analyzing data inductively and focusing on meaning, and the results cannot be generalized

(Safarudin et al., 2023). Meanwhile, Sara Mills' critical discourse analysis model looks at discourse from a feminist perspective. Sara Mills is interested in observing how the position of actors in a text, where in a text, there is always an object that tells a story, and there is a subject that is told. This will determine how the text structure can be interpreted as a whole (Eriyanto, 2001). Sara Mills' model focuses on looking at the perspective of a text from how the position of women is placed in a text (subject/object) and the reader's position in seeing women in the text (Ayustin & Christin, 2022). Data collection techniques were carried out by documentation and text observation. Data analysis techniques were carried out through three main stages. First, the author selected the text to be analyzed. Second, the researcher analyzed the text using Sara Mills' critical discourse analysis model by looking at the subject- object position, namely how events are described and from whose perspective the events are described. Who is positioned as the subject who tells the story, and who is in the position of the object being told? In the writer-reader position, the researcher analyses how the reader's position is displayed in a text. Moreover, how the reader places his position in the text displayed, third is the process of making conclusions; at this stage, the researcher will conclude how the main female character is imaged in a text (Eriyanto, 2001).

FINDINGS & DISCUSSION

Pay Later is an Indonesian TV series produced by Scovi Series. The series is adapted from Pay Sooner or Later by Adrindia Ryandisza. Apart from providing entertainment, the Pay Later series teaches viewers about finance in an interesting way. This is because it addresses the issue of online loans as well as the pay-later payment system that people commonly use. The story revolves around a female influencer named Tika Lavenia Putri, played by Amanda Manopo, who is in debt to the tune of thirty million rupiah due to her unhealthy habit of always shopping with Pay Later. Throughout the episode, the series shows the subject-object position that illustrates women as objects of consumerism where looking beautiful with beautiful goods is a requirement for women to look more attractive. In the PayLater series, the figure of Tika is portrayed as a Gen Z woman full of self-confidence due to social judgment. Tika is often influenced by the lifestyles of influencers and her closest friends, which fosters

impulsive buying behavior that eventually leaves her in debt of up to thirty million rupiahs.

Tika's Introduction Scene (Episode 1, 00:23 - 01:37)

Table 1. Breakdown of Tika's Introduction Scene

Timestamp	Scene	Descriptions
00.23 – 00.27		This scene tells the story of Tika, who is doing live streaming to introduce a place to shop for clothes that are suitable for wear in the office.
00.27 – 00.30		This scene shows Tika's Instagram profile page filled with beautiful portraits of Tika, indicating that Tika is trying to look beautiful on social media.
01.17 – 01.18		This scene shows Tika feeling satisfied because she has succeeded in buying various women's clothes that make her look, even though they are bought at a discount.
01.22 – 01.26		This scene shows Tika in front of the cashier, paying all her shopping bills using Pay Later.

01.30 – 01.37



The last scene in the introduction of the main character ends with Tika suddenly receiving an unknown call, then informing Tika that her pay later debt is due.

Table 1 describes the introduction of Tika as the main character. In summary, the scene begins with Tika live streaming and introducing the outfits she wears to all her Instagram followers, who are probably women with the same characteristics as Tika. The scene also shows various types of advertisements for women's clothing. However, it turns out that the outfit Tika is wearing in her live streaming is the outfit from the fitting at the clothes shop she visited. In the next frame, Tika is told to buy various types of clothes, which she then pays for using pay later because she does not have sufficient funds to make cash payments. At the end of the introductory scene, Tika is told to get a call from an unknown number, which turns out to be a debt collector intending to collect the pay later debt owned by Tika.

In this introductory scene, Tika's position is that of an object, while the subject who tells the story is the screenwriter. As the object of the story, Tika is portrayed as a woman trapped in the entanglement of consumerism, where she is required to buy fast fashion products to fulfill the social standards set by society. Tika does not have full control over herself when deciding to shop because she is influenced by social pressure. In this scene, Tika is portrayed as a woman trapped in consumerism. She believes that to fulfill society's beauty standards, she must buy fashion and beauty items. This shows how women are considered objects of consumerism and are forced to follow unreasonable beauty standards. Tika feels pressured to always look beautiful in people's eyes. This drives her to buy things impulsively and use pay later to fulfill her desires. Tika is trapped in pay-later debt because she does not understand finance. This shows that women's financial management is often not taught well. From the audience's perspective, they can position themselves in two ways. Firstly, they can see Tika as a victim of the capitalist system that encourages excessive consumption. In this case, the audience would sympathize with Tika and criticize the system that

places women as objects of consumerism. Secondly, the audience may criticize Tika for having no control over her decision to shop. Readers may see Tika as weak and unable to manage her finances well.

In line with what is shown in the series, Young-Ja (Lee, 2000) theorizes that consumer culture and everyday commodities influence the way people think and live. Therefore, as commodities and product trends are implemented into people's lifestyles and routines, women's insecurities are continuously mirrored by everyday beauty products, which subconsciously remind women of the beauty standards they need to fulfill. Another research study conducted by Rekha and Maran (2012) supports this assertion by revealing the fact that most women above the age of 12 feel depressed and humiliated due to the portrayal of the perfect body image in the media, which ultimately affects a woman's eating intentions as well as purchase intentions.

The use of pay later in the series is portrayed as a system that provides leeway in terms of payment; this becomes an attraction for the main character (Tika) without being accompanied by adequate financial literacy skills. This is what makes the main character entangled in paying later debt. Various studies have explained that the presence of digital money and pay later makes online shopping more attractive because it makes it easier for consumers to get credit and can lead to impulse buying behavior (Akram et al., 2018; Badgaiyan & Verma, 2014). Customers prefer BNPL (Buy Now, Pay Later) for various reasons. Firstly, the credit card population in Indonesia is still very small. Codepay reported that Indonesia had the lowest rate of credit card ownership in Southeast Asia, at just 1.6% in 2016—significantly lower than Malaysia's 20.2% and Singapore's 35.4%. Consequently, demand for online installment payments is rising, particularly among Generation Z. Additionally, more fintech companies are entering the market with diverse credit solutions. For instance, Gopay and OVO both offer Pay Later options. Traveloka introduced 'Traveloka PayLater' for deferred payment on travel bookings. Shopee, an e-commerce platform, has also implemented a similar feature. However, this BNPL has inevitable effects, especially in relation to the instant gratification mentality. They worry that Generation Z will not be able to control this payment system. Many people are trapped by bills that need to be paid later, even though buying now and paying later (BNPL) looks like an easy decision because this generation will not have the income to pay those bills in the future. High interest

rates and relatively short deadlines are the problems that are then faced. This is also represented by the main character Tika in the PayLater series, especially in the Character Introduction scene; in order to look charming, debt collectors haunt the main character in her daily life; it is told that debt collectors chase Tika as a result of her habit of using pay later to fulfill her desire to be more beautiful in front of others.

Scene of Tika Shopping Online Without Paying Attention to Her Needs (Episode 2, 9:19 - 10:03)

Table 2. Scene Breakdown of Tika Shopping Online Without Paying Attention to Needs




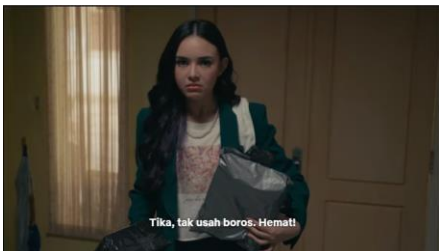
Timestamp	Scene	Descriptions
09.19 – 09.23	 A still from the video showing Tika, a young woman with long dark hair, wearing a black jacket over a white shirt, standing in a doorway and looking towards the camera.	This scene tells the story of Tika, who returns from working as a debt collector and finds her family gathered in the living room.
09.41 – 09.57	 A still from the video showing a woman (Tika's mother) with short brown hair, wearing a white shirt, sitting on a couch and talking to Tika. Subtitles at the bottom read: "Itu, barang-barang kamu. Paket-paket. Itu yang harus diurus."	This scene shows her family, especially her mother, feeling irritated because of the many packages that come to the house as a result of Tika's online shopping.
09.58 – 10.01	 A still from the video showing Tika holding a black package and talking to her mother. Subtitles at the bottom read: "Aku sudah bilang, Bu. Ini modal influencer agar cepat kaya."	This scene shows Tika explaining that the packages that arrive are items she needs to become an influencer, even though, in reality, she does not really need the items.
10.01 – 10.03	 A still from the video showing Tika sitting on the couch, looking down at a package. Subtitles at the bottom read: "Tika, tak usah boros. Hemat!"	This scene shows Tika being warned by her mother to be frugal and pay attention to her spending.

Table 2 briefly tells the story of Tika, who just came home from work and found that her mother, father, and sister were rude to her because of the many packages that arrived on her behalf. Tika, who felt cornered, then replied, 'This is for Tika to become an influencer.' Then, the scene ends with Tika entering her room. Tika's position in this scene is as an object, with the subject being the scenario writer. Tika's position has previously been researched by Kwan, who researched that the Gen Z generation (in the series Tika is described as Gen Z) tends to have emotions, low cognitive control, spontaneous behavior, and closeness between objects and buyers without regard to financial or other consequences. This certainly has an impact on purchasing attitudes that lead to excessive consumption or impulse buying. Santoso and Triwijayati's research on Generation Z, aged 16-22 years, shows that the level of time intensity of Generation Z in browsing online shops that sell clothes is 1-3 hours per month. Meanwhile, more than 53% of respondents spend 1-3 hours browsing clothes online. This result shows that respondents do not take a long time to decide to buy clothes online. Regarding the intensity of online clothing purchases, 88% of respondents have shopped for clothes online 1-2 times a month. Research conducted by Santoso and Triwijayati shows that Generation Z in making purchasing decisions shows the characteristics of young Indonesian consumers who are impulsive, brand-minded, hedonistic, and a perfectionist of quality but looking for products at low/affordable prices.

The audience can position themselves as Tika and analyze from a critical feminist perspective. This event can be seen as a critique of consumerism and capitalism that exploits women. Unrealistic beauty standards are imposed on women, and the fashion industry and social media capitalize on this to make profits. Tika is exploited by the capitalist system, which encourages excessive consumption. To fulfill the beauty standards set by social media, she has to buy clothes and fashion. In addition, this scenario shows the fact that women often do not have financial freedom. Because they do not understand finances well, they are trapped in debt.

Based on the research results, women become objects of consumerism, which ultimately has a negative impact on women themselves. How the main character is portrayed about consumption and beauty standards shows the exploitation of women in this story. Suppose women buy goods or services to fulfill socially constructed standards of beauty or appearance, such as clothing, cosmetics, or luxury accessories.

In that case, this can be considered a form of exploitation by the media or the beauty and fashion industry. Societal beauty standards often make women feel insecure about their appearance. Environments that should be supportive instead of labeling those who do not conform to the established standards. This is one of the factors driving many women to make impulsive purchases and use pay-later services. In fact, pay-later services, which allow purchases without immediate payment, can exacerbate this phenomenon by forcing women to buy these items even though they may not have enough money to pay for them immediately. This leads to a greater reliance on material consumption to feel valued or respected, which businesses can exploit to make profits. In this case, the female character is exploited by the consumption system, and social narratives portray that physical appearance and ownership of luxury goods are ways to gain happiness and social acceptance. A study conducted by Wijaya and Primadini also supports this statement, where Generation Z tends to be more prone to consumptive behavior related to luxury brands with a view to being accepted and recognized by their social environment (Wijaya & Primadini, 2023).

We can see different ways of looking at this woman from a feminist perspective. For one, characters choosing to buy something to 'look good' can be seen as a way of expressing their freedom. Often, contemporary feminism encourages women to have control over their choices, including how they look. However, there is an emerging critique of capitalism from critical feminism, which argues that women are often encouraged to pursue a 'desirable' appearance in a capitalist society that emphasizes overconsumption. Seen from this perspective, utilizing pay later services to meet beauty standards can be considered a form of 'submission' to societal or industry expectations that regulate women based on their appearance. Consequently, this could be considered a type of feminism that should be changed: the freedom to shop and look good should not be considered a sacrifice for financial freedom. However, this story can be an empowering narrative that is compatible with feminism if it depicts positive changes in the character, such as when she realizes the impact of her habits and learns to make her own consumptive choices.

CONCLUSION

The The Paylater series presents a concerning portrayal of women as objects within a consumerist framework, positioning them as individuals who must pursue beauty ideals and acquire fashionable possessions to enhance their attractiveness. This representation illustrates how contemporary media reinforces problematic beauty standards that disproportionately target women. The protagonist, Tika, embodies the consequences of these social pressures, becoming entrapped in a cycle of impulsive purchasing behaviors to maintain her appearance and social standing.

This study reveals how "buy now, pay later" financial services, while offering convenience through payment flexibility, simultaneously encourage excessive consumption patterns that can lead to serious debt issues, particularly among young consumers. The Paylater narrative demonstrates the intersection of gender, consumerism, and financial vulnerability, highlighting how women are simultaneously positioned as both consumers and objects to be consumed within market-driven beauty culture.

The findings underscore a critical need for enhanced financial literacy education targeted specifically at Generation Z women, who face unique pressures in navigating today's complex consumer landscape. By developing stronger financial management skills, young women can better evaluate marketing tactics, resist impulsive purchasing decisions, and make consumption choices aligned with their actual needs rather than externally imposed standards. Furthermore, this research contributes to broader discussions about media responsibility in portraying sustainable consumption patterns and ethical financial practices.

As "buy now, pay later" services continue to expand in popularity, particularly among younger demographics, future research should explore interventions that can mitigate their potential negative effects while still preserving their benefits. Educational initiatives, regulatory frameworks, and more responsible marketing practices could all play significant roles in addressing the problematic intersections of gender, finance, and consumer culture identified in this study. Ultimately, empowering women to critically engage with both beauty standards and financial products represents an essential step

toward more equitable and sustainable consumption practices.

LIMITATION AND STUDY FORWARD

This study has its limitations. One is that the sample is limited to the main characters in the series, which may not fully represent the entire Gen Z population. Also, the study did not study outside factors such as friends, family, or other industries that may influence customer behavior. In the near future, interviews with a larger audience can be used in research to identify how different social components influence women's consumption behavior and pay later usage.

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