

ABSTRAK

Egy Dia Dwi Cahyani, 210541100071, Pengaruh *Impulsive Buying* Terhadap *Dissaving Behavior* pada Pengguna *Paylater* di Kota Surabaya. Program Studi Psikologi, Fakultas Ilmu Sosial dan Ilmu Budaya, Universitas Trunodjoyo Madura, 2026

Penelitian ini bertujuan untuk mengetahui pengaruh *impulsive buying* terhadap *dissaving behavior* pada pengguna *paylater* di Kota Surabaya. Latar belakang penelitian didasarkan pada meningkatnya penggunaan layanan *paylater* yang memberikan kemudahan transaksi, namun berpotensi mendorong perilaku pembelian impulsif dan ketidakseimbangan keuangan. Penelitian ini menggunakan pendekatan kuantitatif dengan desain kausal. Subjek penelitian berjumlah 349 pengguna *paylater* berusia 18–35 tahun yang berdomisili di Surabaya. Pengumpulan data dilakukan menggunakan skala *Impulsive Buying* dan skala *Dissaving Behavior*. Data dianalisis menggunakan regresi linier sederhana. Hasil penelitian menunjukkan bahwa terdapat pengaruh yang signifikan antara *impulsive buying* terhadap *dissaving behavior* dengan nilai $F = 321,126$ dan signifikansi 0,000 ($p < 0,05$). Nilai koefisien korelasi sebesar 0,693 menunjukkan hubungan positif yang kuat antara kedua variabel. Nilai R^2 sebesar 0,481 mengindikasikan bahwa *impulsive buying* memberikan kontribusi sebesar 48,1% terhadap *dissaving behavior*, sedangkan 51,9% dipengaruhi oleh faktor lain yang tidak diteliti. Semakin tinggi tingkat *impulsive buying*, semakin tinggi pula kecenderungan *dissaving behavior* pada pengguna *paylater* di Kota Surabaya.

Kata Kunci: *impulsive buying*, *dissaving behavior*, *paylater*, perilaku konsumtif, pengguna *paylater*.

ABSTRAC

Egy Dia Dwi Cahyani, 210541100071. The Effect of Impulsive buying on Dissaving behavior among Paylater users in Surabaya City. Undergraduate thesis, Psychology Study Program, Faculty of Social and Cultural Sciences, Universitas Trunodjoyo Madura, 2026

This study aimed to examine the effect of impulsive buying on dissaving behavior among paylater users in Surabaya City. The study was motivated by the increasing use of paylater services, which provide convenience in transactions but may encourage impulsive purchasing and financial imbalance. This research employed a quantitative approach with a causal design. The participants consisted of 349 paylater users aged 18–35 years residing in Surabaya. Data were collected using the Impulsive Buying Scale and the Dissaving Behavior Scale. Data analysis was conducted using simple linear regression. The results revealed a significant effect of impulsive buying on dissaving behavior, with an F value of 321.126 and a significance level of 0.000 ($p < 0.05$). The correlation coefficient of 0.693 indicated a strong positive relationship between the two variables. The coefficient of determination (R^2) was 0.481, indicating that impulsive buying contributed 48.1% to dissaving behavior, while the remaining 51.9% was influenced by other factors not examined in this study. The findings suggest that higher levels of impulsive buying are associated with higher levels of dissaving behavior among paylater users in Surabaya.

Keywords: impulsive buying, dissaving behavior, paylater, consumer behavior, paylater users.