

## Pengaruh Mindfulness pada Penggunaan Fitur Buy Now, Pay Later (BNPL) terhadap Financial Well-Being = Influence of Mindfulness on Buy Now, Pay Later (BNPL) Usage towards Financial Well-Being

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### Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh mindfulness pada penggunaan fitur Buy Now, Pay Later (BNPL) terhadap financial well-being dengan faktor perilaku seperti pembelian impulsif dan financial self-control, serta faktor emosi sebagai mediasi. Penelitian ini juga menyertakan faktor materialisme untuk melihat pengaruh moderasi dari hubungan penggunaan BNPL terhadap financial well-being. Penelitian ini menggunakan metode PLS-SEM untuk menguji hipotesis. Sampel dalam penelitian ini berjumlah 304 individu baik pengguna aktif BNPL maupun yang tidak pernah menggunakan fitur tersebut. Hasil penelitian menunjukkan bahwa mindfulness berpengaruh terhadap penggunaan BNPL baik secara langsung maupun dimediasi melalui pembelian impulsif dan financial self-control, sementara emosi tidak signifikan dalam memediasi hubungan mindfulness terhadap penggunaan BNPL. Oleh karena itu, mindfulness diasosiasikan dengan menurunnya perilaku pembelian impulsif dan meningkatkan financial self-control. Selanjutnya, hasil penelitian menunjukkan bahwa hubungan penggunaan BNPL berpengaruh terhadap financial well-being baik secara langsung maupun dimediasi oleh variabel current money management stress dan expected future financial security. Hal ini menunjukkan bahwa penggunaan BNPL dikaitkan dengan financial well-being yang lebih rendah dengan meningkatnya current money management stress serta menurunkan expected future financial security. Sementara materialisme tidak terbukti signifikan dalam memoderasi hubungan penggunaan BNPL terhadap financial well-being.

.....This study aims to investigate the influence of mindfulness on the usage of Buy Now, Pay Later (BNPL) feature on financial well-being, considering behavioral factors such as impulsive buying and financial self-control, as well as emotional factors as mediators. The study also includes materialism as a moderating factor to examine its influence on the relationship between BNPL usage and financial well-being. The research adopts the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method to test the hypotheses. The sample consists of 304 individuals, including both active BNPL users and non-users. The findings of the study indicate that mindfulness has a direct and mediated impact on BNPL usage through impulsive buying and financial self-control, while emotions do not significantly mediate the relationship between mindfulness and BNPL usage. Therefore, mindfulness is associated with reduced impulsive buying behavior and increased financial self-control. Furthermore, the results demonstrate that BNPL usage has a direct and mediated impact on financial well-being through current money management stress and expected future financial security. This suggests that the use of BNPL is associated with lower financial well-being, characterized by increased current money management stress and decreased expected future financial security. On the other hand, materialism is not found to significantly moderate the relationship between BNPL usage and financial well-being.