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Dear Sir/Madam,

We hope this message finds you well. Our current research is focused on digital consumer behavior, with a specific emphasis on impulsive online purchases and the use of the E-paylater payment model. As part of this research, we are conducting a survey to gather essential data related to this topic, which will help us to analyze and formulate policy recommendations concerning digital consumers. We would be delighted if you could take a few moments to fill out the questionnaire below and share your valuable insights with us voluntarily.

Your personal identities (name, email address, phone number) we collect will be kept strictly confidential and used solely for academic purposes. Thank you so much for your willingness to participate and support our survey. We greatly appreciate your contribution to our research and look forward to hearing from you soon.

A. Profile of Respondents

1. Gender: (a) Male (b) Female
2. Last Educational Background:
 - a. Elementary School
 - b. Junior High School
 - c. Senior High School
 - d. Diploma I, II, III
 - e. Bachelor/Diploma IV
 - f. Post Graduate
3. Year of Birth (Please choose an option based on your year of birth):
4. Occupation:
 - a. University Students
 - b. Civil Servants
 - c. Employee
 - d. Entrepreneur
 - e. Not Working
 - f.(others)
5. Estimated average monthly income (cash inflow):
 - a. Below IDR*. 1,000,000
 - b. IDR. 1,000,001 to 2,500,000
 - c. IDR. 2,500,001 to 5,000,000
 - d. IDR. 5,000,001 to 7,500,000
 - e. IDR. 7,500,001 to 10,000,000
 - f. More than IDR. 10.000.000

6. How much, on average, is spent on online shopping as a percentage of monthly income?:
- 0%
 - < 20%
 - 21% - 40%
 - 41% - 60%
 - 61% - 80%
 - 81% - 100%
 - >100%
7. Have you ever used pay-later credit services?
- Never used
 - Currently using
 - No longer using

B. Research Questions

<i>Item Code</i>	<i>Questionnaire item</i>	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly Agree</i>
IBB1	Impulsive Buying Behaviour adopted from Hashmi et al [7] I do most of my online shopping spontaneously.					
IBB2	I make purchases without planning, and I do not intend to shop when I open the application.					
IBB3	Before opening the website or application, I have no desire to shop.					
IBB4	I cannot resist shopping on the application.					
P1	e-Paylater Promotion modified from Kassim and Hussin[8]: I am interested in shopping online using pay later because of the low/no interest.					
P2	I am interested in shopping online using pay later because of shopping discounts when using pay later.					
P3	I am interested in shopping online using pay later because of the significant paylater loan limit increase.					
P4	I am interested in shopping online using pay later because of direct rewards such as vouchers or items.					
SI1	Social Influence adopted from Martin et.al[9][10] : I am interested in using the e-Paylater credit service because I have seen					

SI2	through social media and mass media that many people already use this service. People influence me to use the Paylater credit service app.				
SI3	I use the Paylater credit service app because of stories/information from my friends about Paylater credit.				
SI4	Important people to me whose opinions I value, including family, think I should use the Paylater credit service app.				
SI5	My environment perceives me more positively because I use the Paylater credit service app				
SI6	In general, my surrounding environment positively influences the Paylater credit service app I use.				
H1	Happiness adopted from Kalla and Goyal [11]: Online shopping makes me happy.				
H2	Online shopping makes me excited on boring days.				
H3	I feel happy when I shop online.				
H4	Online shopping makes me feel better.				
SC1	Self-Control adopted from Tangney et.al [12]: I am good at resisting temptation.				
SC2	I never let myself lose control.				
SC3	I do things that feel good at the moment but regret later.				
SC4	Sometimes I can't resist doing something, even though I know it's wrong.				
SC5	I often act without considering all the alternatives.				
NE1	Normative Evaluation adopted from Chen and Yao[13]: In my opinion, buying products or services impulsively through various online applications is WRONG.				
NE2	I view the behavior of buying products or services impulsively through various online applications as IRRATIONAL.				

NE3	In my opinion, buying products or services impulsively through various online applications is not a smart choice.					
NE4	I can not understand why some people buy products or services impulsively through various online applications.					
NE5	In my opinion, buying products or services impulsively through various online applications is very childish.					