

Original Article

# Exploration of Women's Purchase Decision Making: Tendencies to Use Spaylater Payment Facilities

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**Abstract** - Financial literacy has become increasingly important in managing personal finances, particularly in terms of record-keeping, reporting, and financial planning. Understanding financial accounting helps individuals make wiser financial decisions, avoid excessive debt, and plan for a more secure financial future. However, in practice, financial decision-making is often influenced by psychological biases, emotions, and individual perception, as explained by Herbert A. Simon's theory of bounded rationality. One phenomenon that highlights this limitation is the challenge of using SPayLater services, especially among women, who are often influenced by social pressure, easy access, and marketing strategies that target consumer behavior. SPayLater, with its convenience of deferred payments, contributes to impulsive purchases, which can jeopardize long-term financial stability. This study examines how psychological and social factors influence women's purchasing decisions, particularly in the context of SPayLater usage. Adopting a feminist approach and Leon Festinger's cognitive dissonance theory, the research explores how women navigate the conflict between impulsive consumption behavior and their financial goals. The study employs a qualitative phenomenological research method with an interpretative paradigm, utilizing Interpretative Phenomenological Analysis (IPA) to gain a deeper understanding of women's lived experiences and individual perspectives. The research uses the Snowball Sampling technique, targeting female informants who are employed and have a stable income. A total of seven women residing in Denpasar participated in this study. Based on interviews conducted in this study, it was found that the use of PayLater services among women often triggers cognitive dissonance between consumer behavior and its financial impact. Informants experienced euphoria while shopping with PayLater but felt regret when the bills arrived, often exceeding their budget. Social factors, easy access, and promotions contributed to impulsive buying, negatively affecting their financial stability. The conflict between emotional needs and long-term financial goals led them to consider both practical and emotional aspects simultaneously, frequently justifying these purchases as necessary for maintaining mental balance. To address this conflict, women attempted to rationalize their behavior and reorganize their financial strategies, such as setting spending limits and being more selective in their shopping. These findings highlight the importance of financial literacy in helping women make informed financial decisions, particularly in managing digital credit facilities that encourage consumerism.

**Keywords** - Financial literacy, Cognitive dissonance theory, Feminist, SPayLater, Impulsive purchase.

## 1. Introduction

Nowadays, problems regarding financial decision-making are very common. The phenomenon of using unmanageable SPayLater facilities is one of them. Moreover, women dominate this phenomenon. Quoted from the Bincang Perempuan website (2023), based on the results of a survey conducted by PT. Pefindo Biro Kredit (IdScore), as many as 67.2% of SPayLater users in Indonesia are women (Putri, 2023). This discourse shows that women are very aggressive in making online purchases. This is certainly influenced by several factors, such as social influence, stress and abuse of compensation, targeted marketing and lack of financial literacy, ease of access, and perceptions of financial security. In some cultures and social life, especially in Indonesia, the issue of patriarchy is still very strong in

influencing people's views of women as objects that must always look beautiful. Women and beauty are two things that are often considered one unit. The assumption that beauty is a feminine trait has taken root in the social system formed by culture. Women are also increasingly convinced by beauty myths that make them fall into an obsession with physical appearance. How beauty standards are more often dictated by Western culture and ignore the recognition of differences in each woman (Ponzanesi et al., 2007). Although beauty is generally identical to women, men actually play a role in it. The narrative of beauty and femininity is inseparable from the contribution of patriarchal culture, which gives power to men to acknowledge or validate women's femininity and beauty. On the other hand, women feel the need to get that recognition from men (Prabasmoro, 2003). In addition to the



desire to get recognition from men about the beauty and beauty of a woman, in fact currently, the thirst for recognition between women also colors the social life of women themselves. The desire to be superior in appearance and the feeling that she has advantages that other women do not have. As in winning the hearts of men, she feels that her beautiful face and stunning appearance can make men more interested in her than other women (Tofani, 2024). As a result, women often feel the need to display social status or happiness through a stunning appearance and goods of material value. So, women feel the need to buy goods unexpectedly or unplanned to meet social expectations. On the other hand, women often use shopping activities as a form of escape or compensation to relieve stress and emotional tension caused by pressure in various aspects of life. This certainly makes impulsive buying behavior inevitable.

Not to mention that the advertising industry often targets women with marketing strategies that emphasize emotions, images of beauty or the need to beautify themselves. Promotion of a product is often designed to take advantage of the customer's "impulse buying" opportunity to attract and tempt women to buy items that were not previously planned. This shows that decision-making tends to be more emotional or irrational than rational (Radianto, 2018). Payment facilities such as SPayLater are one of the main attractions in the online shopping process. The SPayLater concept allows consumers to buy products first and then pay for them later. The widespread use of SPayLater, according to PT. Pefindo Credit Bureau/ID Score as of April 2023 has reached a value of 3.28 trillion or an increase of 72.6% yoy (CNBC Indonesia, 2023). The assumption that the use of the SPayLater facility makes it easier for most consumers with limited income or who are free to shop before payday makes this feature lead consumers to have a lifestyle beyond their means that is not in line with their financial management. Women who have limited income are certainly required to set aside some of their income to pay for the online credit they use. It is not uncommon for the use of this SPayLater payment facility to be unmanageable because it turns out that the nominal amount is larger and can shift the fulfilment of other more important budgets. Involvement in uncontrolled debt can have serious consequences, including disruption of long-term financial stability and the risk of being trapped in a cycle of debt that is difficult to overcome (CNBC Indonesia, 2023).

The relationship between the phenomenon of women's use of SPayLater payment facilities and personal financial management reveals the complexity of individual financial decision-making. Women generally like to manage their money and behavior in detail. Moreover, women tend to avoid the risk of debt (Juliantini et al., 2019). The level of financial literacy of women in Indonesia is also recorded as higher, namely 66.75%, compared to the male financial

literacy index, which is 64.14% (OJK, 2024). However, in reality, financial decision-making in this phenomenon is more based on the psychological factors of women as individuals. This also shows that individuals with high levels of literacy have a high level of self-confidence in financial activities and tend to make less wise purchasing decisions (Kawamura et al., 2021). This study focuses on a feminist perspective, where researchers want to highlight the stereotype of women's Figures related to beauty and sexuality in their roles in the financial planning process, financial decision-making and personal financial management when women themselves are faced with all the conveniences provided by a SPayLater payment facility. This study adopts the Theory of Cognitive Dissonance by Leon Festinger, which highlights the psychological conflict that arises when women as individuals realize the inconsistency between their impulsive buying behavior and their financial values or goals (Harmon-Jones & Mills, 2019) and how women are in a situation where they try to reduce the discomfort that arises from using this SPayLater payment facility by changing their behavior or beliefs to match existing beliefs or conversely they will try to reduce this cognitive dissonance by seeking rational explanations to justify their conflicting behavior or beliefs.

From a feminist perspective, social pressure and expectations on women create an environment in which consumer behavior is promoted as a way to achieve a social standard. Meanwhile, from an accounting perspective, although women are depicted as having good financial management skills, they can also be tempted by the convenience provided by payment facilities such as SPayLater to meet urgent needs and desires. These two perspectives show that although women are careful in financial management, social pressure, psychological factors, and easy access to SPayLater facilities can trigger risky consumer behavior. In a previous study by Rahmantika Sari (2020), it was stated that based on the results of her research, the use of the SPayLater payment method had a positive effect on impulsive shopping behavior. Where this uncontrolled increase in shopping intensity can affect a person's financial management (Sari, 2021). Then, based on research by Suciarni Ramadhan et al (2024), three things influence purchasing decisions using the SPayLater facility, namely trust in online shopping media as a provider of SPayLater facilities, ease of access and use of SPayLater facilities greatly influences purchasing decisions, and even though faced with the possibility of risk of use, factors of low financial position and urgent needs cause high purchasing decisions (Ramadhan & Karim, 2024).

On the other hand, another study by Lilik Sri Hariani and Endah Andayani (2019) stated that the level of financial literacy has a partial effect on personal financial management. This study is interrelated in providing an overview of how an individual's understanding of financial

literacy impacts a person's perspective in making decisions regarding their personal financial management. When someone is at the level of financial literacy skills, individuals tend to understand the impact of unplanned purchases when using the SPayLater payment facility on their financial management. Financially literate individuals tend to make wiser decisions by avoiding the accumulation of consumptive debt that will affect their financial stability (Sri & Endah, 2000).

Previous studies tend to focus on financial management from a general perspective without considering the influence of significant gender differences. This study attempts to fill this gap by emphasizing how women, as subjects who are often overlooked, face unique challenges in managing their personal finances that are influenced by cognitive and emotional biases. This study also offers a new approach by applying cognitive dissonance theory to understand how women interpret their experiences in making purchasing decisions that can provide new insights into the field of accounting. This study aims to explore and understand how women interpret their experiences in making purchasing decisions and using SPayLater facilities as a payment method, as well as identify factors that influence their consumer behavior and personal financial management. Specifically, this study aims to help find a balance between ease of access and risk management in financial decision-making. It is hoped that through this study, the author can contribute to designing financial empowerment programs and support services that can improve women's financial empowerment. So that in the future, women can not only understand but can also seriously apply financial literacy to personal financial management for women.

This study uses an interpretive paradigm that emphasizes subjective interpretation of social reality. The focus is on understanding women as individuals and constructing meaning from their own experiences in financial decision-making (Raco, 2010). This approach allows researchers to understand how women view their finances, how they overcome challenges, and how they make financial decisions, as well as their motivations, perceptions of risk, and other factors that influence them in making purchasing decisions and using SPayLater payment facilities. The phenomenology in this study focuses on an in-depth understanding of the life experiences of a woman as an individual in making purchasing decisions and using SPayLater payment facilities and trying to explore every meaning of what women feel, understand, and how they respond to financial situations and the use of SPayLater payment facilities.

## 2. Theoretical Basis

### 2.1. Theory of Cognitive Dissonance

Festinger's (1957) cognitive dissonance theory has several basic principles:

- **Cognitive Dissonance:** Cognitive dissonance occurs when a person realizes that there is a mismatch between two or more ideas or beliefs that he or she holds. For example, after making an impulsive purchase using the SPayLater payment facility, a person may realize that his or her actions are contrary to the financial values that he or she previously held, such as being frugal or managing money wisely.
- **Behavioral Change:** When a person experiences cognitive dissonance, they will feel uncomfortable and dissatisfied. To reduce this discomfort, individuals will tend to change their behavior or beliefs to match their existing beliefs or avoid situations that trigger dissonance. For example, cognitive dissonance can motivate an individual to change their impulsive shopping behavior or make wiser decisions regarding the use of the SPayLater payment facility to be more consistent with the financial values that they previously held.
- **Dissonance Reduction:** Individuals will try to reduce cognitive dissonance in various ways. There are three general strategies used to reduce dissonance:
  - **Changing Behavior:** Individuals can change their behavior to reduce the inconsistency with existing beliefs or attitudes. For example, someone who likes to shop using the SPayLater payment facility can stop or reduce impulsive shopping behavior to reduce dissonance with the knowledge of its negative impact on their personal financial management.
  - **Changing Beliefs or Attitudes:** Individuals can also change their beliefs or attitudes to match existing behavior. For example, someone who likes to shop using the SPayLater payment facility can convince themselves that the risks posed by this impulsive shopping behavior are not too great and feel that they can still be handled.
  - **Seeking Explanations or Rationalizations:** Individuals can seek explanations or rational reasons to justify their conflicting behavior or beliefs. For example, for someone who likes to shop using the SPayLater payment facility to reduce cognitive dissonance, the individual seeks justification for their impulsive actions, convincing them that the items purchased are necessities or provide happiness that is commensurate with their value.

### 2.2. Feminism Theory

Feminist theory is a concept of thought that demands gender equality between women and men. Feminist theory provides a comprehensive understanding of gender-based justice that can be used as a basis for thought, movement, or the basis of policy. The feminist approach is then grouped into 3 spectrums: social, analytical tools and science, where

these three spectrums complement each other. In this study, the author discusses the social view of women as objects that are assessed based on physical beauty and are expected always to look beautiful. Where the most relevant feminist schools representing the phenomena in this study are those that focus on criticism of patriarchy and gender-based oppression that occurs in Indonesian culture, these feminist schools are multicultural and postcolonial feminists.

### **3. Materials and Methods**

This study aims to explore women's experiences in the context of purchasing decision-making and the use of SPayLater payment facilities and to understand the factors that influence their financial behavior.

Data analysis in phenomenological research is to organize interview material systematically, then interpret it and produce new thoughts, opinions, theories, or ideas (findings). Findings in qualitative analysis mean searching for and finding themes, patterns, concepts, insights and understanding. All of them are then summarized with the term 'statement of meanings' (Raco, 2010). Interpretative Phenomenology Analysis (IPA) is an introduction. The purpose of IPA is to explore in detail how participants understand their personal and social worlds, and the main key in IPA studies is the meaning of certain experiences, events, and circumstances for participants (Smith & Osborn, 2008). For IPA, this is an inevitable process that involves interpretation from both researchers and informants. IPA is committed to understanding interesting phenomena from a first-person perspective and their belief in the value of subjective knowledge for psychological understanding.

The main purpose of IPA is to investigate how individuals understand their experiences (Juliantini et al., 2019). Assuming that humans are "self-interpreting beings", this provides an illustration that humans consciously interpret events, things, and other people in their lives. Furthermore, to test this process, IPA refers to the basic principles of phenomenology, hermeneutics, and ideography. Smith and Osborn (2018) stated that IPA has three main features, namely experience, ideography, and interpretation. Experience is intended to be understood by humans in the context of a concrete and meaningful human world. This pays attention to all aspects of life experience, from desires, hopes, feelings, motivations, and individual belief systems to how life experiences are present in a person's behavior and actions. Ideography deals with concrete, specific, and unique ways of understanding while maintaining personal integrity. IPA studies generally use small samples so that each individual can be observed ideographically before attempting a comparative analysis of material and participants. And interpretation is to explain the hidden meaning in the visible meaning (Juliantini et al., 2019). In collecting IPA data, the semi-structured interview method is the best method because

researchers can analyze in detail how participants understand and interpret things that happen to them.

This study uses an interpretive paradigm that is considered very relevant because financial decision-making, especially purchasing decisions and the use of SPayLater payment facilities, is a subjective experience that is influenced by various social, cultural, and psychological factors. The interpretive paradigm is a research approach that focuses on subjective understanding and the meaning given by individuals to their experiences. This paradigm emphasizes the importance of individual perspectives and interpretations in understanding social realities and certain phenomena that are explored and explored through interaction and reflection. The interpretive paradigm is a paradigm that views truth, reality, or real life as having many sides, so it can be studied from various perspectives (Nurhayati, 2015). By using an interpretive paradigm, this study can explore the meaning given by women to their experiences in managing their personal finances and making purchasing decisions involving the use of SPayLater payment facilities. And how women interpret the challenges and opportunities faced in this context.

Then, the use of a phenomenological approach is very appropriate for this study because it aims to understand the subjective experiences of women in managing finances and making purchasing decisions using the SPayLater payment facility. Phenomenology is a research method that explores the life experiences of individuals contained in a phenomenon. This approach seeks to understand the world from the perspective of the individual experiencing it and places their life experiences as the center of analysis (Creswell, 2013). An important dimension in phenomenology is that in human experience, there is something essential, important and meaningful. Second, a person's experience must be understood and explored without the intervention of views or perspectives from outside. With phenomenology, this study can explore how women interpret their experiences, how they overcome cognitive dissonance and social pressure, and how women make purchasing decisions and use the SPayLater payment facility.

The phenomenological research procedure involves several steps. First, the researcher must decide whether the phenomenological approach is appropriate to the research problem. Then, identify the phenomenon to be studied and describe it. The philosophical assumptions of phenomenology, such as the combination of objective reality and individual experience, need to be explained in detail. Data were collected through in-depth interviews with individuals experiencing the phenomenon. Data analysis involves identifying key statements and developing themes. The results are used to create textual and structural descriptions of participants' experiences.

Overall, phenomenological research provides a deep understanding of how individuals experience and give meaning to a phenomenon. And by using a phenomenological approach, researchers can understand social behavior, because they find definitions of reality and how they influence their behavior. And also learn how individuals subjectively feel the experience and give meaning to the ongoing phenomenon.

### 3.1. Informant Determination Method

In IPA research, researchers generally use the snowball sampling method to understand informants. The specific definition of informants will be adjusted to the needs of the research and ultimately depends on the readiness of potential participants to take part in this research. Related to the small sample size, researchers emphasize depth rather than breadth of data coverage.

According to Smith & Osborn (2008) and Juliantini et al. (2019), for researchers who are new to using IPA, the ideal number of informants used is 3 people. This provides enough space for in-depth engagement with each individual case but allows researchers to examine similarities and differences between participants. If the sample size is too large, novice researchers may be overwhelmed by the amount of data generated from qualitative research, making it difficult to conduct in-depth analysis.

This study took female informants who live in Denpasar with the following criteria: having a permanent job with a fixed income, liking to shop and having a tendency towards impulsive behavior, and actively using SPayLater facilities. In this study, the main focus is on how women organize and manage their finances, determine priorities in financial needs, and deal with the economic pressures they face.

The criteria for determining informants in this study are

- Women. The reason for choosing women as informants is because women are creatures who have complex thoughts. Women are likened to waves. This means that women's feelings can change depending on the situation and the attitudes of the people around them. Women tend to think as persons of love and sincerity, so they are always involved in their feelings. In fact, women often tend to validate how they feel first when thinking about something and then explain the reasons that they think are reasonable for the feelings they feel. This also influences women when making decisions. In general, women make decisions based on their feelings. For women, it is very important to make considerations that will not harm them, or at least these considerations are what they feel are best for now. However, in other conditions, women cannot even think rationally enough when they are under pressure. So, what happens next is that women become more emotional when making decisions because of their own intervention. This

invisibly shows that there is a gap between the decision of yes, no or doubt (Tofani, 2024). On the other hand, the selection of women as informants in this study is because women are often faced with the main role of managing finances, both in the household and in their lives as workers. In this study, the focus is on how women plan and manage their personal finances, prioritize financial needs, and deal with financial pressures that can provide rich and relevant insights. In addition, women tend to be more easily tempted by the convenience offered by the SPayLater payment facility in making online shopping transactions, either to meet needs or simply to indulge in shopping desires. Thus, making women the subjects of this study can show how psychological and emotional factors influence their financial decisions.

- Women who are already working and have a fixed and limited income. Women who have permanent jobs with a fixed and limited income tend to plan and manage their finances in a more structured way. This can provide insight into how they manage their monthly budget, save, and meet their financial obligations.
- The age range of informants is from 20 years. At this age, women have started to be productive in the sense of having permanent jobs and getting fixed and limited incomes every month.
- Actively and routinely using the SPayLater payment facility.

Tend to impulsive buying behavior. Or women who have a hobby of shopping both online and offline.

In phenomenological research, the semi-structured in-depth interview method is a data collection method that helps researchers get more in-depth responses or answers from informants. By using semi-structured interviews, researchers can use a list of open-ended questions that have been prepared in advance, which also provides flexibility for researchers to explore topics relevant to the research in more depth. This method allows the interviewer to follow the flow of conversation by digging for more in-depth information based on the answers from informants (Smith & Osborn, 2008).

The determination of informants in this study was selected using the Snowball Sampling technique. This technique is a multi-stage technique based on the analogy of a snowball. The sampling used to find research participants is done through references from initial participants. Snowball sampling starts with several initial participants who have experience in using the SPayLater payment facility in making online purchases, then looks for further relationships based on recommendations from initial participants through the same process, and so on until the answers obtained become saturated or there are no other answers (Nurdiani, 2014).

### 3.2. Analysis in IPA

The basic assumption of IPA is that researchers are interested in studying the psychological world of informants. IPA seeks to document how participants make sense of the phenomena they experience while demonstrating the researcher's understanding through the process of interpretation. Researchers move between emic (from the informant) and etic (from the researcher) perspectives. Each story told by a participant represents a part of their identity. The IPA analysis process aims to understand the content and complexity of the meaning of an experience without having to measure how often the experience occurs. Interview transcripts are obtained through sustained engagement and in-depth interpretive analysis. IPA studies can be single-case studies or involve multiple participants. It is recommended to begin with an in-depth analysis of one interview transcript before moving on to others, following an idiographic approach that emphasizes the detailed study of each case before reaching broader conclusions.

- **Multiple Reading and Making Notes**

Once the interviews have been transcribed, the first step in the analysis is to read the transcripts over and over again to familiarize oneself with their content. Each rereading can reveal new insights. There are no strict rules about how to comment, and the text does not have to be divided into fixed units of meaning. Some parts of the interview may be more in-depth than others, requiring more commentary. Comments may be summaries, paraphrases, or preliminary interpretations and may focus on the informant's choice of words or the feelings expressed. The researcher will continually note similarities, differences, and contradictions in their statements.

- **Transforming Notes Into Emergent Themes**

After reading and taking notes, the next step is to transform the initial notes into concise themes that reflect the essence of the findings in the text. This transformation of the initial notes is done for the entire interview transcript. At this stage, no part of the transcript is ignored or omitted; all information is needed as relevant data. The resulting themes do not have to be ordered sequentially, and the number of themes can vary depending on the richness of the information in certain sections.

- **Seeking Relationships and Clustering Themes**

Once the main themes have been identified, the next step is to link them together to understand deeper relationships. Initially, themes are arranged chronologically, but later, they are organized more analytically to understand the interactions between them. Some themes may be combined, while others may develop into broader concepts. During grouping, transcripts are reviewed to ensure that the relationships formed between themes truly reflect the experiences and words of the participants. This analysis is an iterative process involving deep interaction between the researcher and the text, where the researcher's interpretations are continually verified with the words of the participants.

The next step is to systematically construct a theme table, which groups the themes into categories that reflect the participants' main concerns. These themes are named and arranged into higher categories or superordinate themes. Each theme in the table is given a specific tag to facilitate tracking back to the original transcript source. The tag includes keywords taken from the quote and page numbers. This process also requires the removal of themes that are irrelevant or do not fit with the structure of the findings.

A transcript from one participant can be treated as a case study or analyzed collectively with transcripts from other participants. The themes from the first case can form the basis for subsequent analysis, or the researcher can create a new table for each additional participant. Whatever method is used, the researcher must be disciplined in recognizing recurring patterns and identifying new issues. The researcher must also respect the similarities and differences that emerge in the participants' accounts, ensuring that convergences and divergences in the data are analyzed in depth. Once all transcripts have been analyzed, the next step is to construct a final table of superordinate themes and determine which themes will be the primary focus of further analysis. The researcher then refines and simplifies the data, considering the depth of a particular section and how it helps explain other aspects of the participant's experience.

- **Writing Up an IPA Study**

The final step in the process is to translate the identified themes into a clear narrative. The analysis will develop as themes are described, illustrated, and further detailed. The theme table serves as a basis for constructing interpretations supported by direct quotations from the transcripts to strengthen the argument. The researcher must be careful to distinguish between what participants actually said and the researcher's interpretation. When integrating quotations, analytical comments are expanded to provide deeper context. Two approaches can be used to write up the results of an IPA study. The first style separates the "results" and "discussion" sections, where the thematic analysis is presented first, and then the results are related to the existing literature. The other alternative is to combine the results and discussion in one section. In this study, the researcher chose to combine the two to make it easier for readers to understand the themes discussed.

## 4. Results and Discussion

### 4.1. Describing Cognitive Dissonance in Purchasing Decisions Using SPayLater Facilities

Each interviewed informant described their interpretation of the cognitive dissonance experienced in each purchasing decision differently, especially in the use of the SPayLater payment facility. Cognitive dissonance, according to the theory put forward by Leon Festinger, occurs when individuals face a mismatch between their beliefs, attitudes, and behaviors. In this context, the use of

SPayLater creates a conflict between the desire to shop freely and the financial obligations that follow.

Trevi, for example, experienced euphoria when he first used SPayLater, but later realized that the costs were higher than anticipated:

“When I calculated it, how come it turned out to be more expensive? After I found out it was more expensive, so I will not use installments anymore for the next use” (W1-L3.1). This shows a dissonance between the desire to take advantage of the ease of payment with SPayLater and the awareness of the negative financial impacts, which then drives a change in attitude. The dissonance that occurs also causes internal conflict, especially after feeling the impact of impulsive purchases without clear priorities and boundaries. As expressed by Rebecca:

“I never set a limit, so it is like I am careless. My installments can reach two million. I regret it. Like, how could it get to this point?” (W2-L0.6)

Here, it is clear that there is a mismatch between consumptive behavior and the feelings of regret that Rebecca feels after realizing the severe financial consequences.

Yanti's statement is also supported by Christy, who feels that the SPayLater facility is addictive and difficult to stop. The many benefits obtained make her feel independent. Here is Christy's statement:

“Fun! There are so many interesting promos waiting for us SPayLater users. And this is really addictive. We are really made dependent, comfortable, and addicted to using SPayLater.” (W7-L1.1)

Then Yustina's statement supports that in the end, she will still decide to buy the items she originally put in the shopping cart (online) using the SPayLater facility, even though at first she only thought about it:

“When I see it, I usually save it first, think about it, imagine it. But in the end, I always check out hahaha.” (W5-L0.4)

This reflects the dissonance that occurs between the desire to stop using SPayLater excessively and the fact that they continue to do it unknowingly. In general, the informants experienced cognitive dissonance in using the SPayLater payment facility, which emerged when they felt a mismatch between the desire to shop practically and freely and the fact that this convenience brings unexpected financial consequences. Initially, using SPayLater provided temporary satisfaction because of the ease of purchasing, but over time, the informants realized that their shopping behavior tended to become uncontrollable, causing bill inflation, feelings of

regret and internal conflict. Although they were aware of the negative impacts of using SPayLater, most informants remained trapped in a consumptive cycle that was difficult to stop.

This cognitive dissonance has a significant impact on the financial management of informants. Instead of managing their spending wisely, the use of SPayLater encourages them to make impulsive purchases that are often outside the established budget. As a result, some of them feel financial difficulties, such as mounting bills, lack of control over their monthly budget, and dependence on credit to meet their consumptive needs. Cognitive dissonance makes them trapped in detrimental behavior, where the feeling of satisfaction when shopping is not balanced with the financial burden that must be borne afterwards. SPayLater provides the illusion of control over spending, but in reality, it triggers a cycle of unplanned and consumptive spending.

#### **4.2. Identification of Behavior Changes in Response to Purchase Decisions Using SPayLater Facilities**

Behavior change is an individual's response to the discomfort that arises due to cognitive dissonance, namely a feeling of inconsistency between their beliefs and actions. This discomfort encourages individuals to seek ways to reduce the conflict, either by changing behavior or adjusting beliefs to be more consistent with each other.

Based on the experience of each informant, it can be seen that the cognitive incompatibility that occurs due to the use of the SPayLater facility triggers various behavioral and financial management changes. Trevi showed consideration and control, such as canceling purchases that he considered impulsive:

“I prefer to cancel, rather than having to buy something that I know will be over-budget from the budget that I have set.” (W1-L4.1)

He also chose to use his savings to pay off bills when over-budgeting occurs. As he expressed in the interview: “When I do not have money to pay this off, I am over-budget, I will use my savings to pay that off” (W1-L3.2)

Likewise with Rebecca, who tried to overcome dissonance by switching her payment method to a non-installment application that offered similar promotions and chose to use cash even though she felt like she had no money afterwards. According to her, this was quite helpful in reducing impulsive shopping habits that were quite troublesome, especially since it also helped her escape the trap of SPayLater, which had made her feel dependent.

“I installed a non-installment payment application that could give promotions. I used it as a diversion so I would not remember SPayLater” (W2-L3.2)

Moreover, in the end, Rebecca chose to stop using SPayLater and delete the application, as she expressed: "Once it was paid off, I stopped using it. I immediately deleted the application" (W2-L4.1)

Meanwhile, Bintang and Putri separately explained that to overcome the discomfort that occurred due to cognitive incompatibility, financial management must be improved and SPayLater utilized better. Here is Bintang's statement: "In my opinion, as long as we can manage our finances well and it benefits us, why not (use SPayLater)?" (W3-L5.1) Putri also actively monitors her bills and ensures the balance between her debts and savings, as she expressed in an interview:

"So usually I always check my SPayLater bills (upcoming) before I check out the goods to make sure they are still under control or have reached their limit." (W4-L2.2)

This experience also made her realize that it is very important to manage her finances well so that they can go hand in hand with her shopping hobby, especially her decision to use SPayLater. Here is Putri's statement: "But with all my experience using SPayLater, I always have the self-awareness to be better every month, especially in managing my finances. I think this awareness keeps me on track, stays safe." (W4-L9.2)

On the other hand, Yusina overcame the cognitive mismatch that occurred by emphasizing from the beginning the importance of self-control, managing financial priorities, and ensuring that her obligations are paid before spending the rest. As she said in the interview:

"Yes, like I said earlier, after receiving our salary, we definitely set it aside first, we pay our obligations first, then we spend the rest of the money" (W5-L7.1)

This statement certainly shows that Yustina continues to ensure that all payment obligations are always prioritized. So that when she has money left over, she can use it for shopping. Similarly, Yanti, who did not explicitly set a monthly limit, began to restrain spending when her bill reached a certain point. Currently, she prioritizes usage management so that her SPayLater usage remains under control. Here is Yanti's statement:

"I never write down my monthly expenses. So, when talking about my financial priorities, basically, after receiving my salary, I definitely pay the important things first. As for now, although I do not directly set a limit for my SPayLater usage, I usually stop or start to slow down when my bill reaches IDR 500,000" (W6-L6.1; L6.2)

Meanwhile, Christy, this experience made her more planned in shopping, such as choosing items with a long

service life and becoming more selective as she gets older. This helped her become more disciplined in managing SPayLater with a more mature strategy. As he expressed that: "But actually, as we get older, we can put aside the desire for temporary pleasure and change it into more mature shopping, in the sense that the items we buy are more for needs, both routine and basic needs, and also purchases of needs that are used in the long term." (W7-L4.1)

"So now it is much more manageable because the purchases I make are for having items with a long service life." (W7-L6.2)

In general, the informants showed that the cognitive mismatch that occurred due to the use of SPayLater triggered changes in behavior and strategies in their financial management. The discomfort that arose from the conflict between impulsive shopping behavior and unwanted financial impacts made them try to find solutions, such as being more careful in using SPayLater, improving budget management, and controlling the use of these facilities. The informants began to be more aware of monitoring expenses, setting limits, and prioritizing primary needs before using their money.

In addition, the use of SPayLater directly influenced the informants' purchasing decision-making. Although previously they were often trapped in impulsive purchases, after feeling the impact, they became more selective and calculated whether the expenditure was in accordance with their budget and needs. SPayLater is no longer seen as a tool for free shopping; it is used more wisely and planned so as not to cause financial burdens in the future.

#### **4.3. Reduction of Dissonance Strategy in Purchasing Decisions Using SPayLater Facilities**

Cognitive dissonance reduction plays an important role in helping informants deal with the discomfort that arises due to the conflict between their beliefs and behaviors related to the use of SPayLater. When individuals experience cognitive dissonance, they feel uncomfortable because their actions are not in line with their beliefs or values. Therefore, they look for ways to reduce or lessen the discomfort through several mechanisms, such as rationalization, justification, changing thoughts, or changing cognition. Based on the informants' experiences, there are various strategies that they use to reduce the dissonance felt due to the use of SPayLater.

The following is how dissonance reduction works in the experiences of informants:

##### **4.3.1. Rationalization**

Many informants use rationalization to calm the uncomfortable feelings caused by the dissonance that arises. As stated by Trevi in an interview that, to reduce his feelings of guilt when buying goods that are ultimately useless, he



always reminds himself not to repeat it and forgives himself by saying that this item can still be used for other things. Furthermore, he also said that in the process of paying off SPayLater obligations, he always tries to think positively so that he feels calmer. Here is Trevi's statement:

"I think from these 2 sides, the negative side is I think "Should I just buy this item with good quality?" then the positive side is I immediately remind myself not to buy it again, forgive myself for buying the wrong thing, and say that this item can still be used for other things." (W1-L7.1) It is different with Rebecca, who was caught in the impulsive use of the SPayLater facility, saying that in every purchasing decision, she would feel happier using SPayLater as a payment method even though, at that time, she had money to shop. She then realized the illusion given by SPayLater made her feel comfortable and dependent enough to keep using it even though she could have used cash payments at the same time. Here is Rebecca's statement:

"Yes, the shopping was paid for using SPayLater first. Even though I could actually pay cash. But the convenience of paying next month always triggered me, so I felt good" (W2-L1.2); "I do not know why I feel mentally dependent on using SPayLater." (W2-L4.1)

Meanwhile, Bintang and Putri have different views on how they defuse uncomfortable situations that arise due to the use of the SPayLater facility. According to Bintang, her decision to use the SPayLater facility in the purchases she made had previously carried out a confirmation process for the amount of the upcoming bill and also the due date of the bill. That way, she can decide whether the purchase made will use the SPayLater facility or not. According to her, by carrying out this confirmation process, she can use SPayLater calmly and freely. Here is Bintang's statement: "Before making a transaction with SPayLater, of course, I already know when the bill will be due? And when will I have the funds?" (W3-L7.1)

In line with Bintang's statement, Putri also has a similar opinion. According to her, implementing a strategy that focuses on financial calculations and self-control helps her deal with the worries that arise due to the use of SPayLater. When faced with concerns about potential difficulties in paying SPayLater bills, she overcomes these feelings by making a clear financial plan.

Putri ensures that spending on SPayLater does not affect her savings and other needs so that she remains in a "safe position" by calculating her income and expenses for the coming month. Furthermore, to reduce anxiety, Putri also applies positive thinking so that the worry does not disrupt her emotional and financial balance. In this way, she avoids greater dissonance due to the fear of failing to manage her finances. This opinion is very clearly expressed in the following interview:

"I usually calculate my income next month. I will make sure that I am still in a "safe" position in the sense that my income next month is deducted from other needs and it is still enough to cover the excess payment and excess use of SPayLater that I have previously allocated." (W4-L7.1) and "I always remind myself not to think negatively so that it does not affect my real life either. I do not want it because I always think about not being able to pay and not being able to manage my finances, but it actually happens." (W4-L7.1)

Yustina expressed a different view regarding her efforts to reduce dissonance while using the SPayLater facility, namely by rationalizing the use of the SPayLater facility as something normal and comfortable. Although most of the items that had been put into the shopping cart were eventually purchased using SPayLater, she did not feel a strong urge. For her, SPayLater makes it easier to manage finances because it allows the cash available to be used for other needs first. Yustina also rationalized this shopping behavior with the view that humans are basically happy when given the opportunity to go into debt. This helped her accept the habit of using SPayLater without feeling or being financially pressured. Here is Yustina's statement:

"So we can use our money for other needs first, right? That is human nature if we are given credit, we are happy. The process is easy, then we are given credit for shopping. So why not?" (W5-L2.2)

Meanwhile, in Yanti's opinion, when she was faced with a large bill, which caused discomfort and stress, she tried to reduce the dissonance by accepting it. She admitted that even though she felt shocked and wanted to cry when she saw the large bill that had to be paid, she tried to rationalize the situation by "letting go" and immediately paying the bill so that it would not drag on. According to her, there would be no point in mourning for something that had happened. Instead, she realized that SPayLater was likened to a "vicious circle" because when she managed to pay off her bill, she immediately felt compelled to shop again. The following reduction efforts were expressed in the following statements: "There is no way I can do it. I want to cry because I am shocked that I have to pay a lot of SPayLater, but because there is nothing I can do, I pay it. I just let it go so that it does not drag on." (W6-L7.1) and "Yeah, I think SPayLater is like a vicious circle. For example, my SPayLater bill is already zero, I immediately think, go shopping. So I never let my SPayLater sit idle" (W6-L4.1)

If, according to Yanti, accepting this condition without resistance helps her face the situation without drastic changes in behavior, it is different from the last informant, Christy. Christy rationalizes the discomfort she feels in several ways, namely emphasizing that every shopping decision made is based on personal financial ability and not because she wants to impress others:

“Because the purchasing decisions I make are clearly based on my financial ability, not on other people's opinions. It satisfies me. I buy it because my heart and brain want it. It is instinctive, not because I want to impress others. Moreover, most importantly, I have money to pay the installments.” (W7-L5.2)

This rationalization gives her a sense of control and justification that what she buys is the result of her desires and is in accordance with her ability to pay off the installments.

Although she realizes that using SPayLater has both positive and negative emotional impacts, Christy still rationalizes this experience by focusing on its use. For him, SPayLater allows him to fulfill urgent needs or desires even though there is no money available at that time:

“Using SPayLater for me has an “emotional” impact on me, namely addictive (some in a good way, and sometimes in a bad way too); there is a sense of gratitude because even though there is no money available at that time, I can still fulfill urgent/primary desires and needs.

In a bad way, there is also a feeling of trivializing because sometimes my spending is still for things that are consumptive and not urgent.” (W7-L10.2)

#### 4.3.2. Justification

In dissonance reduction, justification plays an important role in reducing the discomfort felt by informants due to the use of the SPayLater facility. When impulsive shopping behavior and the use of SPayLater conflict with their beliefs or financial values, justification functions as a mechanism to justify the action so that it is in line with their thinking, thereby reducing cognitive dissonance.

The justification carried out in the dissonance reduction process can be seen in the results of interviews with several informants, such as Trevi, who revealed that his habit of shopping without a plan and using SPayLater was influenced by the feeling of being put second by his parents who since he was little always put his older brother first in everything, including fulfilling his desires in shopping. This experience was expressed in the following interview:

“The use of SPayLater is like a moment of revenge for my situation and experience when I could not buy anything before. It was not because my parents could not buy it or did not have the money, but my parents prioritized my older brother.” (W1-L5.1)

Trevi's experience illustrates a situation where girls are trapped in gender inequality in a patriarchal structure, especially in traditional Balinese society. Trevi's use of SPayLater can be seen as a way to regain control over aspects of her life that were previously restrained by

patriarchal norms. This can be understood as a form of “revenge” or resistance to patriarchal structures that hinder women's autonomy and rights in the family and society.

A similar justification can be found in Bintang's experience, where, according to Bintang, her habit of shopping and using SPayLater is a form of fulfilling her hidden desire to appear according to her taste. According to her, SPayLater helps her realize her desire to show her mother that she really cares about her appearance and adjusts it to her taste:

“I want to show my mom that I can still pay attention to my appearance, only now I adjust it to my taste. And SPayLater really helps me to realize that.” (W3-L5.2)

Bintang's statement is supported by Putri's defence, which says that women tend to use shopping as a medium to channel negative emotions. She sees shopping as a coping mechanism or release of emotions that can help maintain mental balance. Putri implied that, in their daily lives, women often face greater emotional pressure, and by shopping, they can relieve the stress or tension they experience. Her statement:

“Because women are emotional creatures, it seems like shopping can be an outlet for negative emotions, I think. The world needs sane women so that this order of life is better.” (W4-L10.1)

In this view, Putri emphasizes the importance of women's mental health, with shopping being considered as one of the means to achieve this balance. Indirectly, she acknowledged that shopping habits have an emotional dimension, not merely about consumption or materialism, but as a tool that helps women stay strong and stable in facing various life pressures.

In contrast, Yustina justified her impulsive shopping actions as being influenced by the desire to show her concern for the people around her. The following is Yustina's statement:

“So, for example, when my friend gives me something, I feel that I must return the favor. So usually I remember what my friend wants to buy, then I can buy it, so most of my shopping is for things for other people.” (W5-L5.2)

She also added that she has the principle that she only lives once, and she has the right to enjoy it by shopping. Yustina's statement is as follows:

“Haha, my principle is, you only live once, and you do not take money with you when you are gone, so just spend it. Even though what I buy is random things that are not too important. But that is it.” (W5-L10.1)

Another justification can be found from the experience of another informant, namely Yanti, who admitted that there were times when she did not shop at all, but when she did, the shopping tended to be large. Yanti also confirmed her inconsistent shopping behavior and stated that when she did not often shop, making large purchases at once was normal. This certainly helped Yanti in reducing feelings of discomfort or guilt due to impulsive shopping: "But there are times when I do not shop at all. But that does not happen often. If, for example, I do not shop online this month, when I do shop online, it is usually a lot at once." (W6-L0.1)

Then the justification made by Christy emphasized the use of the SPayLater facility, where, according to her, she would continue to use this facility because she felt the convenience when using it in purchases in the form of installments. However, she also emphasized that she always made sure to pay off her installments before she finally used them again. Here is Christy's statement:

"Cheaper than similar items with regular purchases, then we are easy in terms of installments which I think are very helpful every month, paying is also relaxed." (W7-L6.1)

"Finish the installments before making other purchases!! That is a must for me." (W7-L0.7)

In addition to rationalizing and justifying every uncomfortable feeling that arises due to the cognitive dissonance that occurs, some informants also thought about changing their cognition or beliefs and stopping behaviors that help reduce the dissonance.

Like Trevi, who realized that even though he felt wise in using SPayLater in purchasing decisions, for him, the wisest thing was not to use it at all:

"No matter how wise I am in using SPayLater, or managing my finances, the wisest thing is not to use SPayLater. So I usually commit to myself." (W1-L10.1)

Meanwhile, Rebecca admitted that she preferred to stop using SPayLater and delete the service provider application after all installments were paid off. This shows a concrete effort to eliminate the source of dissonance directly. Here is Rebecca's statement:

"Once all installments are paid off, I immediately stop using it, and I immediately delete the application." (W2-L4.1)

From the experiences of these informants, it can be concluded that dissonance reduction is an important mechanism used by individuals to reduce the discomfort that arises due to the inconsistency between their beliefs and behavior, especially in the context of using facilities such as

SPayLater. Through various forms of rationalization and justification, informants are able to balance feelings of conflict that arise from impulsive shopping behavior by justifying their actions. Whether through practical, emotional, or need-fulfilling reasons, this dissonance reduction process helps individuals maintain a sense of control and comfort in the face of financially and psychologically challenging situations.

Ultimately, understanding this dissonance reduction provides important insights into how financial behavior is influenced by emotional and cognitive dynamics and how individuals adapt to maintain a balance between their beliefs and actions.

#### **4.4. The Role of Self-Regulation/Financial Planning**

Self-regulation theory states that self-regulation involves an individual's ability to monitor, control, and modify their thoughts and behaviors to achieve desired goals (Baumeister, 2002). In this study, failure in self-regulation can be seen when someone is trapped in using the SPayLater payment facility without proper financial planning, which results in a mismatch between their consumer behavior and their beliefs about financial management.

The impact of Cognitive Dissonance felt by all informants turned out to play an important role in shaping their perspective on the use of the SPayLater facility. The discomfort that arises from the mismatch between consumer behavior and financial beliefs encourages them to reevaluate their shopping habits and personal financial management strategies. For some informants, this gives rise to more complex and in-depth views on how they should use the facility wisely.

Most informants carefully consider their shopping decisions, ensuring that the use of SPayLater does not interfere with their overall financial stability. They realize the importance of balancing the desire to shop with long-term financial capabilities so that efforts to manage installment payments and maintain savings become more significant. In this process, several informants also showed a higher awareness of the importance of financial discipline, trying to remain consistent in managing the budget despite being tempted by the ease of shopping using SPayLater. Trevi, Bintang, and Putri are 3 of the informants who realize the importance of personal financial management. They apply self-regulation and mature financial planning to ensure that spending remains under control and in accordance with their respective financial capabilities.

Trevi emphasized the importance of financial planning by making a list of monthly expenses. She prioritizes her main obligations first, such as the needs of her family and partner, before fulfilling her desires. With this approach, Trevi ensures that every aspect of her finances is well planned, which helps prevent overspending:

“Then every month, all my expenses are planned. Starting from me listing what needs to be paid in terms of obligations, then what my family and partner need, and finally my own needs and desires” (W1-L6.1).

Bintang also has a similar view on the importance of adjusting expenses to the income earned. According to her, expenses should not exceed monthly income. This shows that she is not trapped in debt that is difficult to pay off: “Managing expenses must definitely be adjusted to the income earned. It is better if expenses do not exceed income every month” (W3-L0.7).

Meanwhile, Putri feels that she focuses on setting spending limits, especially related to the use of SPayLater. She sets a minimum and maximum limit for SPayLater installments every month and always calculates the interest that must be paid so that it remains in accordance with her financial capabilities. Thus, Putri applies discipline in limiting the use of SPayLater so that it is not excessive and plans to spend wisely:

“Set a minimum and maximum limit for SPayLater payments every month, so the money set aside every month is determined according to our capabilities. Furthermore, do not forget, if you want to buy something using SPayLater, first calculate the interest that you have to pay every month for that item.” (W4-L0.7)

This perspective reflects Trevi, Bintang, and Putri's efforts to align consumer behavior with more responsible financial values. Rather than continuing to be trapped in impulsive shopping patterns, they actively seek ways to use SPayLater as a tool that supports their needs, without sacrificing personal financial stability. Through wiser and more disciplined management, the informants strive to reduce the cognitive dissonance they experience and create a balance between ease of credit and awareness of the long-term impacts of their consumer behavior.

## 5. Conclusion

The results of this study support and expand the understanding of cognitive dissonance theory, which Leon

Festinger proposed. When informants use SPayLater, they experience a mismatch between responsible financial beliefs and consumptive behavior. This creates cognitive dissonance, which is then overcome through various forms of rationalization, justification, and behavioral change. This study illustrates that individuals will seek ways to reduce the discomfort caused by the dissonance, either by changing their attitudes towards shopping, rationalizing the use of SPayLater, or aligning shopping behavior with more mature financial planning.

This study also contributes to the theory of cognitive dissonance in the context of patriarchal culture, especially in societies such as Bali, which traditionally prioritize boys. The findings of informant Trevi, who uses SPayLater as a way to "get revenge" for her childhood experience of being put in second place, show how cognitive dissonance can arise from culturally embedded gender inequality. This expands the application of cognitive dissonance theory by considering how social and cultural structures influence individual consumptive behavior and justification.

Then, from the perspective of self-regulation and financial planning theory, these results highlight that financial discomfort due to the use of SPayLater encourages individuals to implement more disciplined financial management. Informants who felt the negative impact of using SPayLater showed efforts to increase self-control and financial planning as a response to dissonance. This supports the view that personal financial management can be a mechanism to reduce cognitive dissonance arising from consumptive behavior.

To increase the generalizability of the findings, future research should involve participants from a more holistic perspective on women's financial behavior across contexts. To understand the role of culture in shaping women's financial views, future research could focus on different local cultures and examine their influence in more depth. For example, research could compare the experiences of women in areas with strong patriarchal cultures with those in more egalitarian cultures to explore how local culture influences financial habits and credit use.

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