

ABSTRAK

Prasaedentia, A. (2024). Hubungan antara iklan *pay later* dan pengambilan keputusan untuk membeli. *Skripsi*. Yogyakarta: Psikologi, Fakultas Psikologi, Universitas Sanata Dharma.

Penelitian ini bertujuan untuk menguji hubungan antara iklan *pay later* dan pengambilan keputusan untuk membeli dan bagaimana pengalaman individu dalam menggunakan layanan *pay later*. Hipotesis pada penelitian adalah terdapat hubungan yang positif antara iklan *pay later* dan pengambilan keputusan untuk membeli. Teknik pengambilan sampel yang digunakan adalah *convenience sampling*. Jumlah responden pada penelitian ini sebanyak 310 orang. Teknik pengambilan data dilakukan menggunakan kuesioner yang disebar secara *online* melalui media sosial. Kuesioner terdiri dari beberapa bagian, skala pengambilan keputusan ($\rho = 0.926$), skala iklan *pay later* ($\rho = 0.905$), dan tiga pertanyaan terbuka. Hasil uji *spearman's rho* sebesar 0.548 dengan sign. (2-tailed) sebesar 0.000. Hal ini menunjukkan bahwa terdapat hubungan yang positif antara iklan *pay later* dan pengambilan keputusan untuk membeli. Hasil analisis tematik kualitatif mengidentifikasi tiga tema utama, yaitu (1) merasa terjamin; (2) kemendesakan; (3) dan stimulasi minat. Tema-tema tersebut menggambarkan motivasi dan persepsi individu dalam menggunakan *pay later*. Maka penelitian ini menyimpulkan bahwa iklan *pay later* berhubungan dan menentukan pengambilan keputusan dalam penggunaan *pay later*.

Kata kunci: iklan, *pay later*, pengambilan keputusan, promosi

ABSTRACT

Prasaedentia, A. (2024). The relationship between *pay later* advertising and decision-making for purchases. *Thesis*. Yogyakarta: Psychology, Faculty of Psychology, Sanata Dharma University.

This research aimed to examine the relationship between pay later advertising and purchase decisions and how individuals experienced using pay later services. The hypothesis in the research is that there was a positive relationship between pay later advertising and purchasing decisions. The sampling technique used was convenience sampling. The number of respondents in this study was 310 people. The data collection technique was carried out using a questionnaire distributed online via social media. The questionnaire consisted of several parts, a decision-making scale ($\rho = 0.926$), a pay later advertising scale ($\rho = 0.905$), and three open questions. Spearman's rho test results were 0.548 with sign. (2-tailed) of 0,000. This showed that there was a positive relationship between pay later advertising and purchase decisions. The results of the qualitative thematic analysis identified three main themes, namely (1) feeling secure; (2) urgency; (3) and stimulation of interest. These themes described individual motivations and perceptions in using pay later. So, this research concluded that pay later advertising was related to and determined decision making in using pay later.

Keywords: *pay later, advertising, decision making, promotion*