

APPENDIX

Table 7. Construction Item Indicators and Scales

No.	Variable	Indicator		Question items	
1.	<i>Financial knowledge BNPL</i> (Siswanti & Halida, 2020)	Basic Finance	Personal	FK1	I understand the long-term impact of using BNPL on my personal finances.
				FK2	I understand that BNPL services can help me manage my monthly expenses more effectively.
				FK3	I understand the hidden costs, such as late payment interest, that arise in the Buy Now Pay Later service.
		Money Management		FK4	I understand that BNPL can make it easier to control my spending.
				FK5	I understand that BNPL makes it easier to pay for goods without exceeding the monthly budget.
				FK6	I understand that using BNPL makes me more disciplined in managing my cash flow.
		Credit Management		FK7	I understand how BNPL can affect my credit score.
				FK8	I understand that BNPL makes it easier for me to access credit without a huge interest burden.
				FK9	I understand how to use BNPL without negatively affecting your credit score.
		Risk Management		FK10	I understand that BNPL can increase financial risk if not managed properly.
				FK11	I understand the risk of default when using BNPL.
				FK12	I understand the importance of a backup plan in case of late payment of BNPL installments.
2.	Financial Behavior BNPL Responsible (Powell et al., 2023b)	Terms and Conditions	and	FB1	I do a detailed analysis of various Buy Now Pay Later suppliers' terms and conditions for BNPL account opening.
				FB2	I often examine the terms and conditions carefully before creating a BNPL account.
		Planning and Budgeting	and	FB3	I set an official plan for loan repayments, bills, and BNPL installments.
				FB4	I organize my purchases.
				FB5	I believe that planning my purchases is crucial.
		Impulsive Buying		FB6	I frequently use buy-now-pay-later to make impulsive purchases.
				FB7	"Just do it" sums up how I make purchases.
				FB8	I regularly make impulsive purchases.
				FB9	"I see, I buy" describes me.
				FB10	"Buy now, think later" describes me.
		Compulsive Buying		FB11	Even when I can't afford something, I still purchase it.
				FB12	I buy something while I'm aware that I don't have the cash on hand to pay for it.
				FB13	I feel obligated to spend whatever money remains at the conclusion of a payment term.

3.	Self-Control (Strömbäck et al., 2017)	Long-term orientation (Tangney et al., 2004)	future scale	SC1	I find it hard to break bad habits.
				SC2	I am easily distracted.
				SC3	I can withstand temptation well.
				SC4	I take actions that are fun now, but regret later.
				SC5	I frequently take action without considering all of my options.
		Short-term orientation (Antonides et al., 2011)	future scale	SC6	I just think about the here and now.
				SC7	I think that it will take care of itself in the future.
				SC8	Today is more important to me than tomorrow.
				SC9	My decisions are heavily influenced by how comfortable I am.
4.	Financial well-being (Comerton-Forde et al., 2018)	To what extent do you or your circumstances fit the following statements? (CFPB 2015)	FWB 1	The way I handle my finances allows me to enjoy life.	
			FWB 2	I can deal with large unexpected expenses.	
			FWB 3	I secure my financial future.	
		To what extent do you or your circumstances fit the following statements? (CFPB 2015)	FWB 4	My life is dictated by my finances.	
			FWB 5	At the end of the month, I still have money.	
			FWB 6	This month, giving gifts for birthdays, weddings, and other occasions will tax my funds.	
		Please rate your agreement or disagreement with the following statements on your thoughts and feelings around your finances: (FiftyFive5 2017 and Comerton-Forde et al., 2018)	FWB 7	In relation to my income, I am content with my present spending level.	
			FWB 8	I'm on pace to have enough cash on hand to cover my future expenses.	