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The Influence of Impulsive Buying and Fear of Missing Out on Financial Behaviour: The Role of Financial Literacy as a Moderator

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Abstract: The development of technology and social media has driven changes in consumer behaviour, particularly among the younger generation, shifting from conventional to online shopping. the ease of access to online shopping and the emergence of digital payment methods such as e-wallets and pay-later options can trigger impulsive buying behaviour and fear of missing out (FOMO), which in turn impacts individuals' financial behaviour. This study aims to analyze the influence of impulsive buying and FOMO on financial behaviour and explore the role of financial literacy as a moderating variable. This research employs a quantitative approach using a survey method involving 117 Palu City respondents with an income. the data analysis technique used is Structural Equation Modeling (SEM) based on Partial Least Squares (PLS), with the help of SmartPLS software. the results indicate that impulsive buying has a positive and significant effect on financial behaviour, while FOMO does not have a significant effect. Additionally, financial literacy does not moderate the relationship between impulsive buying, FOMO, and financial behaviour. these findings suggest that even though individuals may have good financial literacy, self-control remains a crucial factor in financial decision-making. This study contributes to the development of financial literacy by emphasizing cognitive aspects and the importance of strengthening affective aspects such as emotional control and resistance to social pressure.

Keywords: Impulsive Buying, Fear of Missing out, Financial Behaviour, Financial Literacy.

INTRODUCTION

Technological advancements and social media have influenced individuals' consumption behaviour, shifting purchasing patterns from conventional shopping to online purchases (Adfiyani Fadjar, 2022; Muzakir et al., 2021). In addition to easier online shopping access, digital payment methods such as e-wallets and pay-later services are increasingly being used. these payment methods are expected to continue evolving in line with the digitalization trend in the financial sector. However, they also have the potential to encourage impulsive buying

behaviour, particularly among the younger generation (Djamhari et al., 2024). Impulsive buying refers to purchasing actions made without planning or thorough consideration, often driven by emotional impulses (Fumar et al., 2023), particularly among women, whose consumption behaviour is often linked to emotional value (Wahyuningsih et al., 2022). the phenomenon of impulsive buying can be influenced by e-commerce and social media use, which provide a fast, easy, and convenient shopping experience, often accompanied by comments, reviews, and shopping content that can drive unplanned purchases (Banjongprasert, 2024).

The fear of missing out (FOMO) may lead to unexpected spending and wasteful behaviour, as purchase decisions are influenced more by emotional urges than actual needs (Syahputri Nasution & Dharma, 2023). FOMO is a feeling of anxiety or concern that arises when individuals feel left out of particular experiences or trends that others, especially on social media, find exciting. Previous studies have shown that impulsive buying positively affects financial behaviour, and FOMO contributes to consumptive behaviour, which also influences financial behaviour (Ambarwati & Indriastuti, 2024; Kustina et al., 2025). Although earlier research has identified the effects of impulsive buying and FOMO on financial behaviour, this study focuses on these two variables from a psychological indicator perspective. Approaching the topic through psychological indicators will provide a deeper understanding of individual financial decision-making. Both behaviours can have significant impacts on financial behaviour. Good financial literacy is essential to help individuals avoid impulsive and FOMO-driven behaviours that may lead to poor financial management.

Financial literacy plays a significant role in shaping wise financial behaviour in personal financial management (napitupulu et al., 2021). Previous research has shown that financial literacy positively affects financial behaviour — the better one's financial literacy, the wiser the financial behaviour (Kenale Sada, 2022; Rohmanto Fajar & Susanti Ari, 2021; Wahyuni et al., 2023). there is still a gap in studies exploring financial literacy as a moderating variable, particularly regarding the influence of impulsive buying and FOMO. therefore, further research is needed to explore how financial literacy can moderate individuals' financial decision-making, especially in situations involving tendencies toward impulsive purchases and fear of missing out on trends. Based on the relationships among these variables, there is an urgent need to enhance understanding of financial behaviour amid the rapid digitalization and rising trend of excessive consumption. Individuals must have strong financial literacy to avoid impulsive buying and FOMO when making financial decisions.

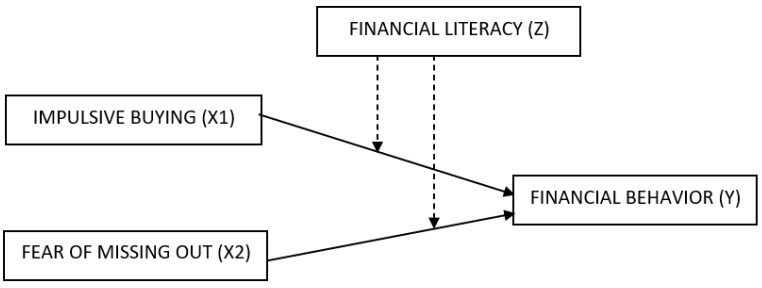


Figure 1. Research Framework
Source: Research Data (2025)

Based on the research framework above, the following research hypotheses are formulated :

H1: Impulsive buying has a positive and significant effect on financial behaviour

H2: Fear of missing out has a positive and significant effect on financial behaviour
H3: Financial literacy moderates the effect of impulsive buying on financial behaviour
H4: Financial literacy moderates the effect of fear of missing out on financial behaviour

METHOD

This study employs a quantitative research method emphasizing hypothesis testing and data collection through a survey approach. the survey method is commonly used in quantitative research (Afiat et al., 2023). Data were collected by distributing a questionnaire via Google Forms (g-form) containing statements corresponding to the variables under study. the measurement tool used is a Likert scale, ranging from 1 to 5, where one indicates "strongly disagree" and five indicates "strongly agree." the sampling technique applied in this research is purposive sampling, which involves selecting respondents based on predetermined criteria (Vitayanti Fattah et al., 2024). This study involved 117 respondents who had already earned an income in Palu. the rationale for selecting this sample is that these individuals are in a life stage actively engaged in independent financial decisions.

This study uses Structural Equation Modeling (SEM) as the analysis technique. SEM is a method supported by SmartPLS software to test structural equation models based on variables. the study applies the partial least squares (PLS) algorithm, a factor-based version capable of accounting for measurement errors and providing more accurate estimations of variable relationships. This method is also suitable for small sample sizes (Adam et al., 2023; Husnah et al., 2023; Rini et al., 2024). the analysis includes testing the outer model to assess validity, reliability, and discriminant validity. once this step is completed, the inner model is tested to identify the relationships between variables formulated in the research hypotheses (Sentoso et al., 2024).

RESULTS AND DISCUSSION

Results

This study aims to analyze the influence of impulsive buying and the fear of missing out on financial behaviour while examining the moderating effect of financial literacy. the research data was processed statistically using SEM-PLS analysis, with results presented in tables to enhance understanding.

Table 1. Sample Demographic Characteristic

CHARACTERISTIC		FREQUENCY	PERCENTAGE
Gender	Female	59	50,4%
	Male	58	49,6%
Age	18-20	16	13,7%
	21-25	56	47,9%
	25-30	33	28,2%
	>30	12	10,3%
Occupation	Private Employee	72	61,5%
	Entrepreneur	23	19,7%
	PNS/Bumn	22	18,8%
Income	Rp500.000 - Rp2.000.000	25	21,4%
	Rp2.000.000 - Rp3.000.000	10	8,5%
	Rp2.000.000 - Rp3.300.000	25	21,4%
	>Rp3.300.000	57	48,7%

Source: Data Research (2025)

Based on the research results, the respondents in this study consisted of 117 individuals

with varying demographic characteristics. In terms of gender, 59 respondents (50.4%) were female and 58 respondents (49.6%) were male. This composition indicates that the distribution of respondents by gender is relatively balanced, allowing the collected data to reflect a proportionate perspective between the two gender groups. Regarding age groups, the majority of respondents were in the 21–25 age range, totalling 56 individuals (47.9%), followed by those aged 25–30 with 33 individuals (28.2%), those aged 18–20 with 16 individuals (13.7%), and those over 30 years old with 12 individuals (10.3%). these data show that most respondents are in the early productive age, typically active in both economic and social activities. In terms of occupation, the respondents were predominantly private employees, accounting for 72 individuals (61.5%), followed by entrepreneurs with 23 individuals (19.7%), and civil servants (PNS) or state-owned enterprise employees with 22 individuals (18.8%). This job composition indicates that the majority of respondents come from private companies. From the income perspective, most respondents earned more than IDR 3,300,000 per month, totalling 41 individuals (35.0%), followed by those with an income of IDR 500,000 – IDR 2,000,000 with 35 individuals (29.9%), those earning IDR 2,000,000 – IDR 3,300,000 with 31 individuals (26.5%), and those with an income of IDR 2,000,000 – IDR 3,000,000 with 10 individuals (8.5%). This income variation reflects the diverse economic backgrounds among the respondents, which may influence their perceptions and decisions in the context of the researched topic.

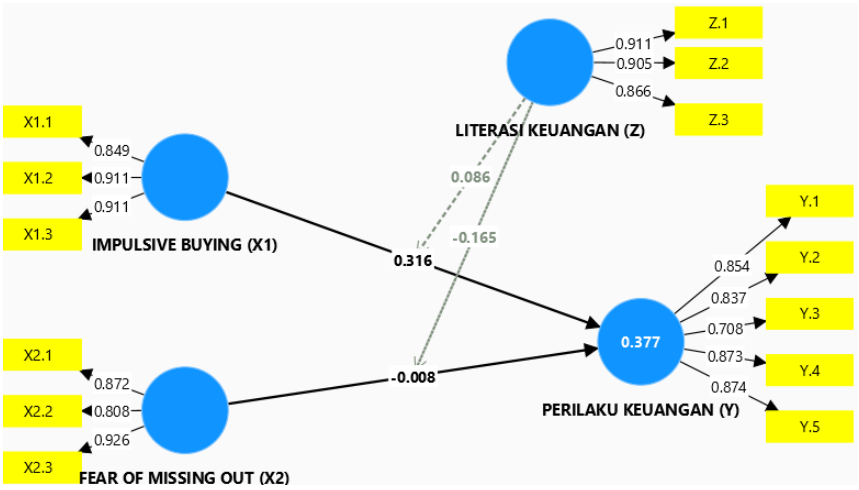


Figure 2. Smart PLS Model
Source: Research Data (2025)

Based on the SmartPLS analysis results above, the outer loadings of the research variable indicators show values above 0.708. an outer loading can be considered valid if the indicator has a value greater than 0.708 (Hair et al., 2022).

Table 2. Validity test result

VARIABEL	AVE	CONCLUSION
Impulsive Buying (X1)	0.793	Valid
Fear of Missing Out (X2)	0.757	Valid
Financial Literacy (Z)	0.799	Valid
Financial Behavior (Y)	0.692	Valid

Source: Data Research (2025)

The method used to assess the validity of a construct is by calculating the Average

Variance Extracted (AVE) from all indicators within each construct. an AVE value of at least 0.50 or higher indicates that the construct explains 50% or more of the variance of its indicators (Hair et al., 2022) . Based on the SmartPLS analysis results above, the AVE values are above 0.50, indicating the validity of the studied variables is confirmed.

Table 3. Reliability test result

VARIABEL	CRONBACH'S ALPHA	COMPOSITE RELIABILITY (RHO_C)
Impulsive Buying (X1)	0.872	0.920
Fear of Missing Out (X2)	0.848	0.903
Financial Literacy (Z)	0.877	0.923
Financial Behavior (Y)	0.887	0.918

Source: Data research (2025)

Reliability aims to demonstrate an instrument's accuracy, consistency, and precision when measuring a construct. Two methods to assess reliability are Cronbach's Alpha and Composite Reliability. Each construct is considered reliable if the reliability test results are above 0.70 (Hair et al., 2022). Based on the reliability test results using Cronbach's Alpha and Composite Reliability, the values are above 0.70. therefore, it can be concluded that all constructs are reliable.

Table 4. R-Square test result

VARIABLE	R-SQUARE	R-SQUARE ADJUSTED
Financial Behavior (Y)	0.377	0.349

Source: Data Research (2025)

the R-squared test is a value that indicates the extent to which exogenous variables influence the endogenous variable. an R-squared value of 0.75 indicates a strong effect, while a value of 0.50 reflects a moderate level, and a value of 0.25 indicates a weak effect (Hair et al., 2022). In this study, the adjusted R-squared value is 0.349, which means that the exogenous variables explain 34.9% of the variance in the endogenous variable. therefore, it can be concluded that the ability of impulsive buying and fear of missing out to explain financial behaviour is only moderate. the remaining 65.1% is influenced by other exogenous variables not measured in this study.

Table 5. hypothesis test result

HYPOTHESIS	ORIGINAL SAMPLE (O)	T STATISTICS (|O/STDEV|)	P VALUES	CONCLUSION
Impulsive Buying (X1) -> Financial Behavior (Y)	0.316	2.960	0.003	Positive Signifikan
Fear of Missing Out (X2) -> Financial Behavior (Y)	-0.008	0.091	0.927	Negative No Signifikan
Financial Literacy (Z) X Impulsive Buying (X1) -> Financial Literacy (Y)	0.086	0.749	0.454	Positive No Signifikan
Financial Literacy (Z) X Fear of Missing Out (X2) -> Financial Behavior (Y)	-0.165	1.569	0.117	Negative No Signifikan

Source: Data Research (2025)

Hypothesis 1: Impulsive buying positively and significantly affects financial behaviour

Based on the hypothesis test results, the t-statistic value obtained was 2.960 with a p-value of 0.003, indicating that Hypothesis 1 is accepted. This means that the impulsive buying variable positively and significantly affects financial behaviour. This finding suggests that the higher an individual's tendency to engage in impulsive buying, the more it affects their financial behaviour, particularly leading to less prudent financial practices. the results show that spontaneous and unplanned purchases influence individuals' finances. Most respondents (48.7%) have an income above the minimum wage (UMK) of Palu City, which is more than IDR 3,300,000. This further reinforces impulsive buying behaviour, as individuals with income above the UMK tend to make impulsive purchases as long as they still have money, and they are less likely to consider the price of a product. This finding is supported by previous research, which revealed that a person's income level can influence their tendency toward impulsive buying, where individuals with higher incomes are more likely to make purchases without paying much attention to the product's price (Sosianika et al. n.d.). This result aligns with prior studies showing that impulsive buying influences financial behaviour. Impulsive behaviour often arises from following the latest trends, which can lead individuals to make impulsive purchases (Kustina et al., 2025). It is recommended that individuals, especially young people with income, increase their awareness of the importance of good financial management. one suggested approach is to develop the habit of distinguishing between needs and wants before making a purchase. Furthermore, it is expected that the government will develop financial awareness programs among the public, particularly the younger generation. one recommended initiative is a "smart consumption" campaign program that encourages people to distinguish between needs and wants and teaches self-control to avoid impulsive buying.

Hypothesis 2: Fear of missing out has a positive and significant effect on financial behaviour

Based on the hypothesis test results, the t-statistic value obtained was 0.091, and the p-value was 0.927, indicating that Hypothesis 2 is rejected. This means that the Fear of Missing Out (FOMO) variable does not significantly affect financial behaviour in this study. the majority of respondents in this study (61.5%) were private sector employees who typically have a busy work schedule and high job demands. This condition limits their time and attention to keep up with social media trends, which is one of the main triggers of FOMO. Previous findings have shown that the intensity of social media use correlates with the level of FoMo; the more frequently individuals use social media, the higher their tendency to experience FOMO (Yunarti, 2024). therefore, limited exposure to social media content that triggers FOMO may reduce the likelihood of experiencing social pressure or emotional impulses that could lead to irrational financial decision-making.

Furthermore, one of the factors that influences the level of FOMO in individuals is self-control. there is a relationship between FOMO and self-control, namely that the higher the level of self-control, the lower the tendency to experience FOMO (Khuluqiyah & Satwika, 2024). these findings imply that financial literacy programs or financial awareness campaigns that focus on strengthening self-control can effectively shape wise financial behaviour.

Hypothesis 3: Financial literacy moderates the effect of impulsive buying and financial behaviour

Based on the hypothesis test results, the t-statistic value obtained was 0.749, and the p-value was 0.454, indicating that Hypothesis 3 is rejected. these results show that financial literacy does not mediate the relationship between impulsive buying and financial behaviour. This finding contradicts previous research, which stated that the better an individual's financial literacy is, the better their ability to manage, plan, and control their finances (napitupulu et al., 2021). In this study, most respondents (48.7%) were individuals with incomes above the

minimum wage (UMK) of Palu City. Despite earning above the UMK, there was still a tendency to engage in impulsive purchases. the results indicate that even individuals with good financial literacy are still likely to make impulsive purchases. Financial knowledge does not always lead to individuals appreciating the value of money. therefore, a high level of financial literacy does not necessarily guarantee an individual's ability to control impulsive spending urges (Ningtyas & Vania, 2022). these findings imply that financial literacy programs should be designed to enhance understanding of financial concepts and develop self-control.

Hypothesis 4: Financial Literacy Moderates the Effect of Fear of Missing Out and Financial Behavior

Based on the results of the hypothesis test, the t-statistic value obtained was 1.569, and the p-value was 0.117, indicating that Hypothesis 4 is rejected. This result shows that financial literacy does not moderate the relationship between fear of missing out (FOMO) and financial behaviour. Previous research suggests that financial literacy influences financial behaviour, where an individual's financial decisions are affected by the financial knowledge they possess (Tari et al., 2021). the findings of this study tell a different story. As presented in Hypothesis 2, FOMO did not significantly affect financial behaviour, likely because the majority of respondents (61.5%) were private sector employees with busy work schedules. This condition limits their time and attention to follow social media trends, which are one of the main triggers of FOMO. the intensity of social media use correlates with the level of FOMO—the more frequently individuals use social media, the higher their tendency to experience FOMO (Yunarti, 2024). Even if individuals have a tendency toward FOMO, strong self-control can serve as a factor that prevents psychological effects from influencing their financial behaviour. In this case, respondents are likely to possess good self-control, which helps them manage the psychological pressure from FOMO and prevents it from affecting their finances. This finding implies that financial literacy alone may not be sufficient to mitigate psychological effects such as FOMO, particularly in populations with strong self-control. therefore, future financial literacy programs should not only emphasize cognitive financial knowledge but also incorporate components that build affective and behavioural skills, such as emotional regulation and the ability to manage pressure from social influences.

CONCLUSION

Based on the Research Findings, Impulsive Buying Has an Effect on Financial Behavior. This indicates that the higher an individual's tendency to engage in impulse buying behaviour, the more likely they are to exhibit poor financial behaviour. these Results Highlight the Importance of Self-Control in Managing Consumption and Emotional Urges During Purchases. Fear of Missing Out Does Not Have a Significant Effect on Financial Behavior, Suggesting That the Studied Respondent Possesses A High Level of Self Control, Enabling them to Reseist the Influence of FOMO on Financial Decisions. Financial Literacy Does Not Moderate That Influence of Impulsive Buying and FOMO on Financial Behavior. This Finding Shows That Even Though Individuals May Have Good Financial Knowledge, It May Not Be Sufficient to Control Impulsive Buying or Psychological Influences Such as FOMO. therefore, Future Financial Literacy Programs Need to Integrate Character Development, Emotional Management, and the ability to cope with social pressure to foster wise and sustainable financial behaviour.

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