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THE INFLUENCE OF FEAR OF MISSING OUT, PAYLATER, AND FINANCIAL LITERACY ON IMPULSIVE BUYING IN GEN Z

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ABSTRACT:
This study aims to analyze the influence of Fear of Missing Out (FoMO), paylater, and financial literacy on impulsive buying among Gen Z. This study uses a quantitative method with a survey approach, involving 385 Gen Z respondents in Greater Jakarta (JABODETABEK). Data collection was carried out through questionnaires and analyzed using SPSS. The results show that FoMO and paylater have a positive and significant effect on impulsive buying behavior. Meanwhile, financial literacy has a negative and significant effect, which means that the higher the level of financial literacy, the lower the tendency of individuals to make impulsive purchases. This finding emphasizes the importance of financial literacy education as a preventive measure to reduce impulsive buying among Gen Z.

Keywords: Fear of Missing Out; Paylater; Financial Literacy; Impulsive Buying

BACKGROUND

Continuous technological advancements facilitate daily activities, particularly in information technology. The internet is a form of information technology that will continue to change (Suratno et al., 2021). According to a survey by the Indonesian Internet Service Providers Association (APJII), Gen Z is the most active age group in internet access, accounting for 34.40%.

According to a 2024 JAKPAT survey, Generation Z's shopping behavior reached 37%, followed by Generation X at 22%, with an average monthly spend of IDR 414,309 on e-commerce. This high level of shopping activity has the potential to increase impulsive buying, which refers to spontaneous purchases without prior planning (Djamhari et al., 2024). This behavior can lead to financial problems such as overspending and difficulty managing budgets (Almasyhari et al., 2024). One factor that triggers impulsive buying is the FoMO phenomenon, a fear of being left behind by trends (Pratama et al., 2024). In addition, convenient payment methods such as PayLater also encourage impulsive buying behavior (Hilmi & Pratika, 2021). On the other hand, financial literacy levels among Gen Z vary.

Based on the 2024 SNLIK survey, the financial literacy index for individuals aged 18–25 reached 70.19%, while those aged 15–17 scored only 51.70%. Individuals with low financial literacy are more prone to impulsive buying (Aulia et al., 2023). This is where financial literacy is crucial for making wise decisions in managing finances, thus achieving financial well-being (Ramadany & Artadita, 2022).

Several previous studies have shown mixed results regarding the factors influencing impulsive buying behavior. Research by Mukti et al. (2024) found that FoMO had a positive effect, while financial literacy had a negative effect on impulsive buying behavior. Conversely, Pratnyawati & Mardiana (2023) and Ramadany & Artadita, (2022) found that financial literacy and the use of paylater both had a positive and significant effect. Meanwhile, a study by Kurniawati & Amalia (2024) stated that FoMO had a significant effect, but financial literacy did not. In fact, Astuti & Pratiwi (2024) concluded that FoMO has no significant effect at all on impulsive buying.

Based on the background description above, the phenomenon of impulsive buying among Generation Z is increasing, making this behavior important to study because it can lead to various financial problems and disappointment with impulsively purchased products. Therefore, based on the background explained, the authors are interested in conducting research entitled "The Effect of Fear of Missing Out, Paylater, and Financial Literacy on Impulsive Buying in Gen Z."

THEORETICAL FRAMEWORK

Consumer Behavior Theory

Consumer behavior theory explains how individuals allocate limited income to maximize satisfaction through purchasing decisions for goods and services (Pindyck & Rubinfeld, 2014). Although ideally rational, consumers often make impulsive purchases, which can impact their financial well-being, including debt. Consumer behavior encompasses the process of searching for, selecting, and using products to achieve maximum satisfaction (Ansar, 2017). In making decisions, consumers are influenced by three main components: preferences, budget constraints, and consumption choices that provide the highest utility.

Factors influencing consumer behavior include: culture (values, subculture), social factors (reference groups, family, status), personal factors (age, occupation, economic

conditions, lifestyle), and psychological factors (motivation, perception, learning, beliefs, attitudes) (Sumarwan & Tjiptono, 2018). The combination of these factors shapes individual preferences and purchasing decisions in the marketplace.

Impulsive buying

Impulsive buying is a buying behavior that occurs suddenly due to an emotional urge, without rational consideration or prior planning (Rook, 1987; Beatty & Ferrell, 1998). This decision is usually spontaneous, triggered by a sense of urgency to own a product, and tends to ignore negative consequences. Wood (1998) emphasized that impulsive buying is influenced by education, with this tendency being higher in individuals with some college education compared to those with less education or those who have completed higher education. Ruswanti (2016) also emphasized that impulsive buying is a spontaneous action aimed at self-gratification. In general, impulsive buying can be understood as an unplanned purchase decision due to a strong emotional urge.

Fear of Missing Out

Fear of Missing Out (FoMO) is a form of anxiety that arises when individuals feel worried about being left out of important social experiences or trends (Przybylski et al., 2013). Three main factors reflect FoMO: sense of self, social interaction, and social anxiety (Abel et al., 2016). Overall, FoMO represents a strong need to stay connected to one's social environment to avoid feeling left out (Asyifa et al., 2024).

Paylater

Technology facilitates users in improving performance and reducing work-related difficulties (Davis, 1989). In the context of digital financial services, FinTech integration enhances transaction experiences by offering alternative funding sources at the time of purchase (A. Kumar et al., 2024). Paylater is an installment-based payment method without a credit card, introduced by FinTech companies in 2018 (Sari, 2021). Currently, paylater systems are widely implemented on e-commerce platforms.

Financial literacy

Financial literacy plays an essential role in helping individuals make sound financial decisions, covering general knowledge, savings, loans, insurance, and investments (Chen & Volpe, 1998). Hung et al. (2009) emphasize that financial literacy involves not only understanding concepts but also the ability to manage finances to achieve long-term financial well-being. Low financial literacy may lead to poor decisions related to saving, investing, and future planning. In line with this, financial literacy requires the mastery of knowledge, skills, attitudes, and behaviors in managing finances (Ramadany & Artadita, 2022). Individuals with higher financial literacy tend to act more rationally in managing expenses compared to those who rely on intuition.

METHOD

This study used a quantitative method with a survey approach and a cross-sectional design, where data was collected once through a questionnaire (Bryman, 2012). The population in this study was Gen Z individuals residing in the Greater Jakarta area, both men and women, born between 1997 and 2012. The sample was selected using purposive sampling based on predetermined criteria (Sugiyono, 2013).

The sample size in this study was determined using the Lemeshow formula, resulting in 385 respondents. Data processing was performed using SPSS. The independent variables in this study include Fear of Missing Out (X1), Paylater (X2), and Financial Literacy (X3), while Impulsive Buying (Y) serves as the dependent variable. Data analysis techniques include instrument validity and reliability tests, classical assumption tests, multiple linear regression analysis, and determination coefficient tests, F tests, followed by partial tests (t-test) to examine the influence of each variable individually.

RESULT

Validity Test

Tests on a sample of 385 respondents were conducted to ensure that each statement in the indicator was suitable for use as a research instrument. An indicator is considered valid if the calculated r-value is greater than the tabulated r-value (Susilowati, 2022). The following table shows the validity test results:

Table 2. Validity Test

Variables	Indicator	r Count	r Table	Significance	a	Description
Fear of Missing Out (X1)	X1.1	0,777	0,1000	0,000	0,05	Valid
	X1.2	0,734	0,1000	0,000	0,05	Valid
	X1.3	0,793	0,1000	0,000	0,05	Valid
	X1.4	0,785	0,1000	0,000	0,05	Valid
	X1.5	0,782	0,1000	0,000	0,05	Valid
	X1.6	0,696	0,1000	0,000	0,05	Valid
Paylater (X2)	X2.1	0,900	0,1000	0,000	0,05	Valid
	X2.2	0,902	0,1000	0,000	0,05	Valid
	X2.3	0,900	0,1000	0,000	0,05	Valid
	X2.4	0,913	0,1000	0,000	0,05	Valid
	X2.5	0,900	0,1000	0,000	0,05	Valid
	X2.6	0,899	0,1000	0,000	0,05	Valid
	X2.7	0,909	0,1000	0,000	0,05	Valid
Financial Literacy (X3)	X3.1	0,890	0,1000	0,000	0,05	Valid
	X3.2	0,891	0,1000	0,000	0,05	Valid
	X3.3	0,889	0,1000	0,000	0,05	Valid
	X3.4	0,874	0,1000	0,000	0,05	Valid
	X3.5	0,890	0,1000	0,000	0,05	Valid
	X3.6	0,884	0,1000	0,000	0,05	Valid
	X3.7	0,903	0,1000	0,000	0,05	Valid
Impulsive Buying	Y1	0,927	0,1000	0,000	0,05	Valid
	Y2	0,898	0,1000	0,000	0,05	Valid
	Y3	0,897	0,1000	0,000	0,05	Valid
	Y4	0,869	0,1000	0,000	0,05	Valid
	Y5	0,870	0,1000	0,000	0,05	Valid
	Y6	0,880	0,1000	0,000	0,05	Valid
	Y7	0,908	0,1000	0,000	0,05	Valid

Y8	0,911	0,1000	0,000	0,05	Valid
Y9	0,935	0,1000	0,000	0,05	Valid

Source: Data processed by SPSS 22, 2025

Based on Table 2, it can be seen that the calculated r value for each questionnaire item in the research variable is greater than the table r value. Thus, it can be concluded that all statements in the questionnaire are suitable for use as instruments in this study.

Reliability Test

Reliability test aims to determine the extent to which a questionnaire produces consistent results when repeated measurements are taken using the same method. If a questionnaire has a Cronbach's Alpha value of more than 0.6, it is considered reliable (Susilowati, 2022). The following are the results of the reliability test:

Table 3. Reliability Test

Variable	Cronbach's Alpha	Description
Fear of Missing Out	0,855	Reliable
Paylater	0,962	Reliable
Financial Literacy	0,956	Reliable
Impulsive Buying	0,970	Reliable

Source: Data processed by SPSS 22, 2025

The reliability test results presented in Table 3 show that all variables in this study, including Fear of Missing Out (X1), Paylater (X2), Financial Literacy (X3), and Impulsive Buying (Y), met reliability criteria. This is evidenced by Cronbach's Alpha values greater than 0.6 for each variable.

Normality Test

The normality test aims to determine whether the residual values in a regression are normally distributed. This is determined based on the significance value, where data is considered normally distributed if the significance value exceeds 0.05 (Priyatno, 2022). The following are the results of the normality test:

Tabel 4. Normality Test One-Sample Kolmogorov-Smirnov Test

	Unstandardized Residual

N		385
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.96125672
Most Extreme Differences	Absolute	.034
	Positive	.024
	Negative	-.034
Test Statistic		.034
Asymp. Sig. (2-tailed)		.200[c,d]

Source: Data processed by SPSS 22, 2025

Based on Table 4, a significance value of 0.200 was obtained, which is greater than the significance limit of 0.05. Therefore, the questionnaire data used in this study can be concluded to be normally distributed.

Multicollinearity Test

The multicollinearity test is used to determine the correlation between independent variables in a regression model. If the VIF value is less than 10, the regression model is considered free of multicollinearity (Priyatno, 2022). The results of the multicollinearity test are as follows:

Table 5. Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	FoMO	.996	1.004
	Paylater	.999	1.001
	Financial literacy	.997	1.003

Source: Data processed by SPSS 22, 2025

Based on the results of the multicollinearity test in table 5, the three variables have a tolerance value > 0.1 and a VIF value < 10. Therefore, it can be concluded that there are no symptoms of multicollinearity among these variables.

Heteroscedasticity Test

The heteroscedasticity test is used to determine whether there are differences in variance (inequality) in a regression model. If the test results show a significance value greater

than 0.05, it can be concluded that the regression model does not experience heteroscedasticity (Priyatno, 2022).

Table 6. Heteroscedasticity Test

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.261	.967		4.407	.000
	FoMO	-.043	.025	-.089	-1.742	.082
	Paylater	.002	.024	.004	.073	.942
	Financial Literacy	-.010	.025	-.020	-.399	.690

Source: Data processed by SPSS 22, 2025

In table 6, the results of the heteroscedasticity test show that the significance value for each variable is greater than 0.05, so it can be concluded that there are no symptoms of heteroscedasticity in the regression model.

Multiple Linear Regression Test

Linear regression analysis is a statistical method used to analyze the relationship between independent variables and dependent variables (Susilowati, 2022). The following are the results of the multiple linear regression test:

Table 7. Multiple Linear Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	10.368	1.610		6.441	.000
	FoMO	.498	.041	.362	12.146	.000
	Paylater	.821	.039	.622	20.883	.000
	Financial Literacy	-.556	.042	-.398	-13.352	.000

Source: Data processed by SPSS 22, 2025

Referring to the calculation results presented in Table 7, the multiple linear regression equation model obtained was:

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$$\mathbf{Y = 10,368 + 0,498 + 0,821 - 0,556 + e}$$

Based on the multiple linear regression results, a constant value of 10.368 was obtained, meaning that if all independent variables (FoMO, Paylater, and Financial Literacy) were zero, the Impulsive Buying value would be estimated at 10.368. The regression coefficients for FoMO of 0.498 and Paylater of 0.821 indicate that a one-unit increase in each variable will increase impulsive buying by 0.498 and 0.821, respectively, assuming other variables remain constant. Meanwhile, Financial Literacy has a negative coefficient of -0.556, indicating that each one-unit increase in financial literacy will decrease impulsive buying by 0.556, assuming other variables remain constant.

T-Test

The t-test in multiple linear regression aims to test whether each independent variable in the regression model individually has a significant effect on the dependent variable. If the significance value is less than or equal to 0.05, it can be concluded that the independent variable partially influences the dependent variable (Priyatno, 2022).

Table 8. T test

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	10.368	1.610		6.441	.000
	FoMO	.498	.041	.362	12.146	.000
	Paylater	.821	.039	.622	20.883	.000
	Financial Literacy	-.556	.042	-.398	-13.352	.000

Source: Data processed by SPSS 22, 2025

Based on the results of the t-test in Table 8, the significance value for the FoMO variable is 0.000 <0.05. This indicates that the FoMO variable has a positive and significant influence on impulsive buying. t-test. The significance value for the paylater variable is 0.000 <0.05. This indicates that the Paylater variable has a positive and significant influence on impulsive buying. The significance value for the financial literacy variable is 0.000 <0.05. This indicates that the financial literacy variable has a negative and significant influence on impulsive buying.

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F Test

The F test is used to determine whether independent variables simultaneously have a significant effect on the dependent variable. If the significance value is ≤ 0.05, then the independent variables simultaneously influence the dependent variable (Priyatno, 2022). The following are the results of the F test:

Table 9. F Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11850.687	3	3950.229	249.776	.000[b]
	Residual	6025.557	381	15.815		
	Total	17876.244	384			

Source: Data processed by SPSS 22, 2025

In Table 9, the F-test results show a calculated F-value of 249.776 with a significance value of 0.000. Because this significance value is less than 0.05, it can be concluded that the independent variables, namely FoMO, Paylater, and Financial Literacy, simultaneously have a significant effect on the dependent variable, namely Impulse Buying.

Coefficient of Determination Test

The coefficient of determination describes the extent to which the independent variable influences the dependent variable. The following are the results of the coefficient of determination test:

Table 10. Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.814[a]	.663	.660	3.977

Source: Data processed by SPSS 22, 2025

The Adjusted R Square value of 0.660 indicates that the variables Fear of Missing Out (FoMO) (X1), Paylater (X2), and Financial Literacy (X3) together are able to explain the Impulsive Buying (Y) variable by 66%, while the remaining 34% is explained by other variables not included in this study.

DISCUSSION

The Influence of Fear of Missing Out (FoMO) on Impulsive Buying

The results showed that FoMO had a positive and significant effect on impulsive buying (sig. 0.000; coefficient 0.498), meaning that increased FoMO would increase the likelihood of impulsive buying. This finding aligns with previous research (Çelik et al., 2019; Kurniawati & Amalia, 2024; Djamhari et al., 2024; Mukti et al., 2024), although differs from Astuti & Pratiwi (2024), which was likely influenced by the low levels of FoMO of the respondents in that study.

FoMO is also associated with low life satisfaction (Przybylski et al., 2013), so individuals, including Gen Z, who are highly exposed to social media trends, are more likely to make impulsive purchases in search of immediate gratification. Descriptively, 38.4% of respondents agreed that they purchase popular products to stay on top of trends, with an average expenditure of IDR 100,000–IDR 500,000. These purchases are driven more by desire and the need for social validation than real needs (Ishlakhatus Sa'idah et al., 2025).

The Influence of Paylater on Impulsive Buying

The analysis results show that PayLater has a positive and significant effect on impulsive buying, as evidenced by a significance value of 0.000 (<0.05) and a regression coefficient of 0.821. This means that every one-unit increase in PayLater usage will increase impulsive buying by 0.821. This finding aligns with previous research by Sari (2021), Pratnyawati & Mardiana (2023), Harahap et al. (2023), and Djamhari et al. (2024), which all found a positive relationship between PayLater and impulsive buying.

According to Davis (1989), ease of use of an application increases user acceptance. This is evident in the descriptive results, where 36.9% of respondents stated that activating and using PayLater was very easy. Furthermore, 48.3% of Gen Z chose Shopee PayLater as their primary payment method, with the majority of respondents being students (68.1%). Students who have sufficient knowledge of PayLater services tend to be more trusting and comfortable using them. However, this convenience can trigger impulsive buying because it encourages shopping habits without careful consideration due to the ease of delaying payments.

The Influence of Financial Literacy on Impulsive Buying

The analysis results show that financial literacy has a negative and significant effect on impulsive buying, evidenced by a significance value of 0.000 and a regression coefficient of -0.556. This means that the higher the financial literacy, the lower the tendency to impulsive buying. This finding aligns with research by Aulia et al. (2023) and Mukti et al. (2024), but contradicts Kurniawati & Amalia (2024), who found no significant relationship between the two variables. This difference indicates that social pressure and emotional factors can still weaken financial management skills, especially among Gen Z.

Descriptive results also show that 48.1% of respondents agreed that they make mature financial decisions, but this figure also suggests that a large proportion are still susceptible to the influence of FoMO and the use of PayLater. This situation emphasizes the importance of financial literacy education to improve Gen Z's ability to make rational purchasing decisions and reduce impulsive behavior.

Impulsive buying negatively impacts personal financial management, including the potential for waste and post-purchase regret. Therefore, understanding the influence of the social environment, digital trends, FoMO, and the use of paylater needs to be improved so that individuals can resist impulsive shopping. Good financial literacy helps individuals assess their financial situation, understand the impact of their consumption behavior, and guide spending decisions according to long-term financial goals.

Overall, the relationship between financial literacy, FoMO, and paylater illustrates the dynamics of Gen Z consumption in the digital era, where FoMO and paylater trigger impulsive buying, while financial literacy acts as a counterbalance. A comprehensive understanding of these three variables is crucial for designing more effective and sustainable efforts to control impulsive buying.

CONCLUSION

Through a series of analyses, this study found several conclusions regarding the influence of Fear of Missing Out, paylater, and financial literacy on impulsive buying in Gen Z. These conclusions can be explained as follows:

1. The influence of FoMO on impulsive buying is proven to be significant and positive. As feelings of FoMO increase, impulsive buying also increases. Gen Z experiencing

FoMO tends to be driven to immediately make purchases when new products, attractive promotions, or popular trends appear, as they are perceived as opportunities not to be missed.

2. Impulsive buying is positively and significantly influenced by paylater. High levels of paylater service utilization tend to encourage individuals to engage in impulsive buying. Shopee PayLater is the most popular paylater-based payment method among Gen Z.
3. Financial literacy has a negative and significant effect on impulsive buying, as high financial literacy reduces the tendency to make impulsive purchases. Gen Z with a good level of financial literacy tends to consider the long-term impact of each purchasing decision.

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