ISSN : 2962-9195 E-ISSN : 2963-8992

Journal of Educational Management Research
Vol. 05 No. 03 (2026) : 3226-3242-
Available online at https://serambi.org/index.php/jemr

Unpacking Impulsive Buying among Generation Z Fast Fashion Consumers: The Role of Cashless Payments, FoMO, and Self-Control

Lokahita Regina Pramesti*, Rizky Fauzan, Erna Listiana, Nur Afifah, Harry Setiawan
Universitas Tanjungpura, Indonesia
Email : reginapramesti74@gmail.com

DOI: https://doi.org/10.61987/jemr.v5i3.2315

Keywords:
Cashless Payment; Fear of Missing Out (FoMO); Impulsive Buying; Self-Control

****Corresponding Author***

ABSTRACT

This study aims to analyze the influence of cashless payment and Fear of Missing Out (FoMO) on impulsive buying behavior and to examine the moderating role of self-control in the consumption of fast fashion products among Generation Z. The study employed a quantitative approach using a survey method through questionnaires distributed to university student respondents. The collected data were analyzed using statistical techniques to examine the relationships among variables and test the moderating effects. The findings reveal that both cashless payment and FoMO have a positive and significant effect on impulsive buying behavior. FoMO emerged as the most dominant factor influencing impulsive purchases, indicating that social pressure and the desire to follow trends have a stronger impact than technological convenience. Furthermore, self-control was unable to moderate the relationship between cashless payment and impulsive buying, but it significantly strengthened the relationship between FoMO and impulsive buying. These findings imply that social and psychological factors play a crucial role in shaping Generation Z's consumer behavior in the fast fashion industry.

Article History:
Received: February 2026; Revised: March 2026; Accepted: April 2026

Please cite this article in APA style as:
Pramesti, L. R., Fauzan, R., Listiana, E., Afifah, N., & Setiawan, H. (2026). Unpacking Impulsive Buying among Generation Z Fast Fashion Consumers: The Role of Cashless Payments, FoMO, and Self-Control. *Journal of Educational Management Research, 5*(3), 3226-3242.

INTRODUCTION

The fast fashion industry has become one of the most dynamic sectors in the global retail market because it rapidly produces trend-based clothing at affordable prices. This business model encourages consumers to purchase fashion products repeatedly within a short period, creating excessive consumption behavior among young consumers. The issue is important because fast fashion consumption affects financial behavior, consumer lifestyles, and sustainable consumption patterns in society. Fast fashion combines quick

response systems with trend-oriented designs that stimulate continuous purchasing behavior (Djamhari et al., 2024; Falajunah et al., 2025). In Indonesia, the growth of digital commerce and internet access has strengthened the expansion of fast fashion consumption among Generation Z consumers. Reports from We Are Social (2024) and the Indonesian Internet Service Providers Association (2023) show that Generation Z dominates internet and social media usage. As a result, young consumers are highly exposed to fashion trends circulating through digital platforms, increasing their tendency to engage in impulsive buying behavior.

The rapid development of digital technology has transformed consumer purchasing behavior, especially through the use of cashless payment systems such as e-wallets, QRIS, mobile banking, and Buy Now Pay Later (BNPL). These payment methods simplify transactions and reduce psychological barriers when consumers spend money. According to the pain of paying theory, digital payments weaken consumers' perception of financial loss compared to cash transactions (Prelec & Loewenstein, 1998). Fitriyani and Afrizal (2024) found that the use of e-wallets reduces consumers' awareness of money spent during shopping activities. Likewise, Sanny et al. (2023) reported that cashless payment positively influences impulsive buying behavior among young consumers because digital transactions are considered practical and convenient. In Indonesia, the use of QRIS and electronic money transactions has increased significantly in recent years. This condition indicates that digital payment convenience contributes to impulsive consumption behavior among Generation Z consumers.

Besides technological factors, psychological and social influences also shape consumer behavior in the fast fashion industry. One important psychological factor is Fear of Missing Out (FoMO), which refers to anxiety experienced when individuals feel left behind from trends, activities, or social interactions in digital environments. The concept of FoMO is closely related to Dual Process Theory, which explains that consumer decisions are influenced by impulsive and reflective thinking systems. In highly stimulating environments, the impulsive system often dominates decision making. Doan and Lee (2023) explained that social media exposure intensifies FoMO because individuals continuously compare themselves with others online. This phenomenon becomes stronger in fast fashion consumption because trends spread rapidly through TikTok and Instagram. Viral fashion products create social pressure that encourages consumers to purchase products immediately to remain socially relevant (Amini & Rahmawati, 2025; Harahap et al., 2023). Consequently, FoMO has become a significant factor influencing impulsive buying behavior among Generation Z consumers.

Previous studies have examined the relationship between cashless payment and impulsive buying as well as the influence of FoMO on consumer behavior. Fitriyani and Afrizal (2024) demonstrated that digital payment systems positively affect impulsive buying because consumers experience lower spending awareness during non-cash transactions. Similarly, Sanny et al. (2023) found that digital payment convenience increases spontaneous purchasing behavior. In the psychological context, Doan and Lee (2023) emphasized that FoMO significantly influences online consumption behavior because consumers tend to follow viral trends on social media. Amini and Rahmawati (2025) also explained that social pressure from viral fashion products encourages immediate purchasing decisions. However, most previous studies investigated these variables separately and mainly focused on general online shopping behavior. Limited studies have integrated technological and psychological factors within one comprehensive framework, particularly in the context of fast fashion consumption among Generation Z consumers in digital environments.

Another important issue in previous literature concerns the inconsistent findings regarding the role of self-control in impulsive buying behavior. Self-Control Theory explains that individuals have different abilities to regulate emotions, desires, and impulsive reactions during consumption activities. Self-control negatively influences impulsive buying because consumers with strong self-regulation are more capable of resisting spontaneous purchases. In contrast, Nyrhinen et al. (2024) argued that self-control may become ineffective in digital environments characterized by emotional stimulation and aggressive online promotions. These contradictory findings indicate that the relationship between self-control and impulsive buying may not always be linear. External factors such as digital payment convenience and social media pressure may influence the effectiveness of self-control in regulating purchasing behavior (Djamhari et al., 2024; Harahap et al., 2023). Furthermore, previous studies rarely examined self-control as a moderating variable in fast fashion consumption behavior.

This study offers a new perspective by integrating cashless payment, FoMO, and self-control into one causal framework to explain impulsive buying behavior among Generation Z consumers. Unlike previous studies that examined technological and psychological factors separately, this research positions self-control as a moderating variable that may strengthen or weaken the effects of cashless payment and FoMO on purchasing decisions. The novelty of this research also lies in its focus on fast fashion products, which are closely associated with rapidly changing trends and emotional consumption behavior. In addition, this study highlights the paradox that consumers with relatively strong self-control may still engage in impulsive buying behavior when exposed to viral trends and intense social pressure. Therefore, this research contributes to a deeper understanding of consumer behavior in digital environments characterized by technological convenience and continuous social stimulation.

Based on the identified research gaps, this study aims to analyze the influence of cashless payment and Fear of Missing Out (FoMO) on impulsive buying behavior, with self-control acting as a moderating variable. This study argues that impulsive buying behavior among Generation Z consumers is influenced not only by technological convenience but also by emotional and social pressure in digital environments. The study further assumes that self-control may not always function effectively in suppressing impulsive tendencies, especially when consumers experience strong FoMO related to fast fashion trends. By integrating Dual Process Theory and Self-Control Theory, this research provides a comprehensive explanation of how impulsive and reflective cognitive systems interact in shaping purchasing behavior. The findings are expected to contribute theoretically to consumer behavior literature and practically to improving financial awareness and digital consumption management among Generation Z consumers.

RESEARCH METHODS

This study employed a quantitative approach with an explanatory research design to examine the causal relationships among variables based on the Stimulus-Organism-Response (SOR) theory. The explanatory design was selected because it is appropriate for analyzing the influence of Cashless Payment and Fear of Missing Out (FoMO) on impulsive buying behavior, as well as the moderating role of self-control among Generation Z consumers. The research focused on Indonesian fast fashion consumers because the rapid growth of digital payment systems and social media usage has significantly influenced consumption behavior in this demographic group. The population of this study consisted of Generation Z consumers in Indonesia who had purchased fast fashion products either online or offline. According to Hair et al. (2019), the ideal sample size for Structural Equation Modeling–Partial Least Squares (SEM-PLS) ranges from 100 to 300 respondents or at least ten times the number of indicators analyzed. Therefore, this study established a minimum sample size of 200 respondents.

The sample was determined using purposive sampling because this technique allows researchers to select respondents who meet specific criteria relevant to the research objectives. The criteria included: 1) respondents aged between 17 and 28 years as part of Generation Z, 2) respondents who had purchased fast fashion products at least once within the last three months, 3) respondents who had used digital payment systems such as DANA, OVO, GoPay, ShopeePay, QRIS, or mobile banking, and 4) respondents who had experienced impulsive buying behavior. Data were collected through a closed-ended questionnaire distributed online using Google Forms and shared via social

media platforms such as WhatsApp and TikTok. Online distribution was chosen because it aligns with the digital characteristics of Generation Z consumers. Before completing the questionnaire, respondents were provided with informed consent explaining the research objectives, voluntary participation, and confidentiality of personal information. Invalid responses were filtered to improve data quality and minimize common method bias.

The research instrument used a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. All measurement items were adapted from previous studies. The Cashless Payment variable was adapted from Pontoh et al. (2022) and Karthika et al. (2024), covering indicators such as security perception, trust, intention to use, ease of use, and financial perception. The FoMO variable referred to Doan and Lee (2023), including fear of missing trends, pressure to remain connected with trend information, and social influence. Impulsive Buying indicators were adapted from Deliana et al. (2024), while Self-Control indicators referred to Widiyanti et al. (2020) and Nainggolan (2022). Data analysis was conducted using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with SmartPLS 4.0 software. Convergent validity was assessed through loading factors ≥ 0.70 and AVE ≥ 0.50, while discriminant validity used HTMT and Fornell-Larcker criteria. Reliability was evaluated through Cronbach's Alpha and Composite Reliability ≥ 0.70. Structural model evaluation included R^2, path coefficients, and bootstrapping with 5,000 samples.

RESULTS AND DISCUSSION

Results

Respondent Characteristics

The analysis of respondent characteristics based on demographics is as follows.

Table 1. Respondent Characteristics

Category	Item	Frequency (f)	Percentage (%)
Gender	Male	41	19
	Female	178	81
Age	17–19 Years	13	6
	20–22 Years	160	73
	23–25 Years	46	21
Education	Senior High School/Vocational School	152	69
	Diploma	13	6
	Bachelor Degree (S1)	54	25
Occupation	Student	174	79
	Employee	29	13
	Entrepreneur	8	4
	Others	8	4

Income/Allowance	Not Working	133	61
	< Rp 1,000,000	31	14
	Rp 1,000,000 – Rp 1,500,000	66	30
	> Rp 1,500,000	56	26
Domicile	Kalimantan	127	58
	Java	81	37
	Sumatra	0	0
	Sulawesi	3	1
	Bali	0	0
	Nusa Tenggara	2	1
	Maluku	1	0
	Papua	0	0
	Other Regions	5	2

Source: Primary data processed by the researcher (2026).

Table 1 shows the demographic characteristics of the respondents involved in this study. A total of 219 respondents participated, with the majority being female respondents, accounting for 178 individuals (81%), while male respondents represented only 41 individuals (19%). Based on age, most respondents were between 20–22 years old, totaling 160 respondents (73%), indicating that the sample was dominated by young adults from Generation Z. In terms of educational background, the majority of respondents graduated from senior high school or vocational school, with 152 respondents (69%), followed by bachelor degree holders with 54 respondents (25%). Regarding occupation, most respondents were students, representing 174 individuals (79%). In terms of income, 133 respondents (61%) were not yet employed, while respondents who received monthly allowances of Rp 1,000,000–Rp 1,500,000 accounted for 66 individuals (30%). Based on domicile, the majority of respondents came from Kalimantan, totaling 127 respondents (58%).

Descriptive Statistics

The average scores of respondents' responses to each research variable are presented as follows.

Table 2. Descriptive Statistics of Research Variables

Research Variables	Mean Score	Interpretation
Cashless Payment	3.83	High
Fear of Missing Out	3.33	Moderate
Self-Control	3.85	High
Impulsive Buying	3.60	High

Source: Primary data processed by the researcher (2026)

Based on Table 2, the cashless payment variable obtained an average score of 3.83, which falls into the high category. The Fear of Missing Out (FoMO) variable obtained an average score of 3.33, which is categorized as moderate. Furthermore, the self-control variable showed an average score of 3.85, which is included in the high category. Meanwhile, the impulsive buying variable obtained an average score of 3.60, which is also categorized as high.

Overall, these results indicate that most respondents tend to have a high level of cashless payment usage and self-control, as well as a relatively high tendency toward impulsive buying, while the level of FoMO is in the moderate category.

Measurement Model (Outer Model)

Validity and Reliability Test

The evaluation of the measurement model was conducted to assess the validity and reliability of the 33 items used in this study.

Table 3. Validity and Reliability Test

Construct	Items	Loading Factors	Cronbach's Alpha	CR	AVE
Cashless Payment	CP_01	0.785	0.947	0.954	0.655
	CP_02	0.785			
	CP_03	0.854			
	CP_04	0.842			
	CP_05	0.774			
	CP_06	0.820			
	CP_07	0.816			
	CP_08	0.796			
	CP_09	0.801			
	CP_10	0.816			
	CP_11	0.811			
Fear of Missing Out (FoMO)	FoMO_1	0.766	0.930	0.944	0.705
	FoMO_2	0.833			
	FoMO_3	0.879			
	FoMO_4	0.802			
	FoMO_5	0.840			
	FoMO_6	0.892			
	FoMO_7	0.860			
Self-Control	SC_01	0.774	0.940	0.944	0.627
	SC_02	0.840			
	SC_03	0.778			
	SC_04	0.855			
	SC_05	0.750			
	SC_06	0.818			
	SC_07	0.705			

	SC_08	0.814			
	SC_09	0.754			
	SC_10	0.817			
Impulsive Buying	IB_1	0.789	0.884	0.915	0.684
	IB_2	0.836			
	IB_3	0.852			
	IB_4	0.765			
	IB_5	0.887			

Source: Primary data processed by the researcher (2026)

Based on the test results presented in Table 3, all items for each variable have outer loading values ⩾ 0.70, indicating that they are valid in representing the measured constructs. Furthermore, the reliability test results show that the values of Cronbach's Alpha (CA) and Composite Reliability (CR) for all variables are ⩾ 0.70, indicating that the research instruments are reliable and possess good internal consistency. In addition, the Average Variance Extracted (AVE) values for each variable are also ⩾ 0.50, demonstrating that convergent validity has been achieved.

Discriminant Validity

Table 4. Discriminant Validity - HTMT (Heterotrait-Monotrait Ratio)

	CP	FoMO	IB	SC	SC × FoMO	SC × CP
CP						
FoMO	0.622					
IB	0.807	0.811				
SC	0.615	0.548	0.569			
SC × FoMO	0.212	0.176	0.089	0.522		
SC × CP	0.409	0.191	0.336	0.551	0.589	

Source: Primary data processed by the researcher (2026)

Based on the discriminant validity test results using the Heterotrait-Monotrait Ratio (HTMT) criterion in Table 4, all HTMT values among constructs are below 0.90. This indicates that each construct in the research model has an adequate level of distinction and that there are no discriminant validity issues. Therefore, it can be concluded that all constructs in this study meet the discriminant validity criteria.

Discriminant validity was also tested using the Fornell-Larcker criterion, where the square root of the AVE value for each construct is expected to be greater than the correlations between constructs.

Table 5. Discriminant Validity

	CP	FoMO	IB	SC
CP	0.809			
FoMO	0.742	0.840		
IB	0.587	0.741	0.827	
SC	0.583	0.520	0.526	0.792

Source: Primary data processed by the researcher (2026)

The Fornell-Larcker test results in Table 5 show that the square root of the AVE values for each construct, namely cashless payment (0.809), Fear of Missing Out (0.840), impulsive buying (0.827), and self-control (0.792), are greater than the correlation values between other constructs. This indicates that each construct has clear distinctions and meets the discriminant validity criteria.

Structural Model (Inner Model)

The Inner Model in PLS-SEM describes the relationships among latent variables and is evaluated to determine the strength of these relationships. The evaluation includes six aspects: Model Fit Analysis, Multicollinearity Test, Coefficient of Determination (R^2), Effect Size (F^2), significance of relationships (Hypothesis Testing), and moderation testing.

Coefficient of Determination (R^2)

The coefficient of determination (R^2) test was conducted to measure the model's ability to explain the endogenous variable in this study.

Table 6. R-Square

Variable	R-Square	R-Square Adjusted
Impulsive Buying	0.718	0.712

Based on Table 6, the R-Square value of Impulsive Buying is 0.718, indicating that 71.8% of the variance in impulsive buying can be explained by the variables in this study, while the remaining 28.2% is influenced by other variables outside the model.

Model Fit Analysis

Model fit analysis was assessed using the Standardized Root Mean Residual (SRMR) and Normed Fit Index (NFI), where the criteria of SRMR ≤ 0.08 and NFI ≥ 0.80 indicate a good model fit.

Table 7. Goodness of Fit Model

	Saturated Model	Estimated Model
SRMR	0.052	0.052
NFI	0.856	0.857

Source: Primary data processed by the researcher (2026)

The model fit evaluation results in Table 7 show an SRMR value of 0.052 for both the saturated model and the estimated model. This value is below the threshold of 0.08, indicating that the research model has a good level of fit. In addition, the NFI value of 0.857 in the estimated model indicates that the model has an acceptable level of fit. The similarity between the saturated model and estimated model values indicates that the structural model developed is consistent with the empirical data.

Multicollinearity Test

The multicollinearity test was conducted to ensure that there was no high correlation among exogenous constructs in the structural model. Based on the guideline, a model is considered free from multicollinearity issues if the Variance Inflation Factor (VIF) value is below 5.0. The test results showed that all VIF values ranged from 1.717 to 2.272, as presented in Table 8. Therefore, it can be concluded that this research model does not experience multicollinearity problems.

Table 8. Multicollinearity Test

Variables	VIF
Cashless Payment → Impulsive Buying	1.966
Fear of Missing Out → Impulsive Buying	1.717
Self-Control → Impulsive Buying	2.272
Self-Control × Fear of Missing Out → Impulsive Buying	1.865
Self-Control × Cashless Payment → Impulsive Buying	1.740

Source: Primary data processed by the researcher (2026)

Graphical Output

To obtain an initial overview of the direct relationships and moderating effects among variables, an analysis was conducted using the PLS Algorithm with the Quadratic Effect (QE) approach. The following graphical output shows the direction and magnitude of the path coefficients among constructs before conducting significance testing through bootstrapping.

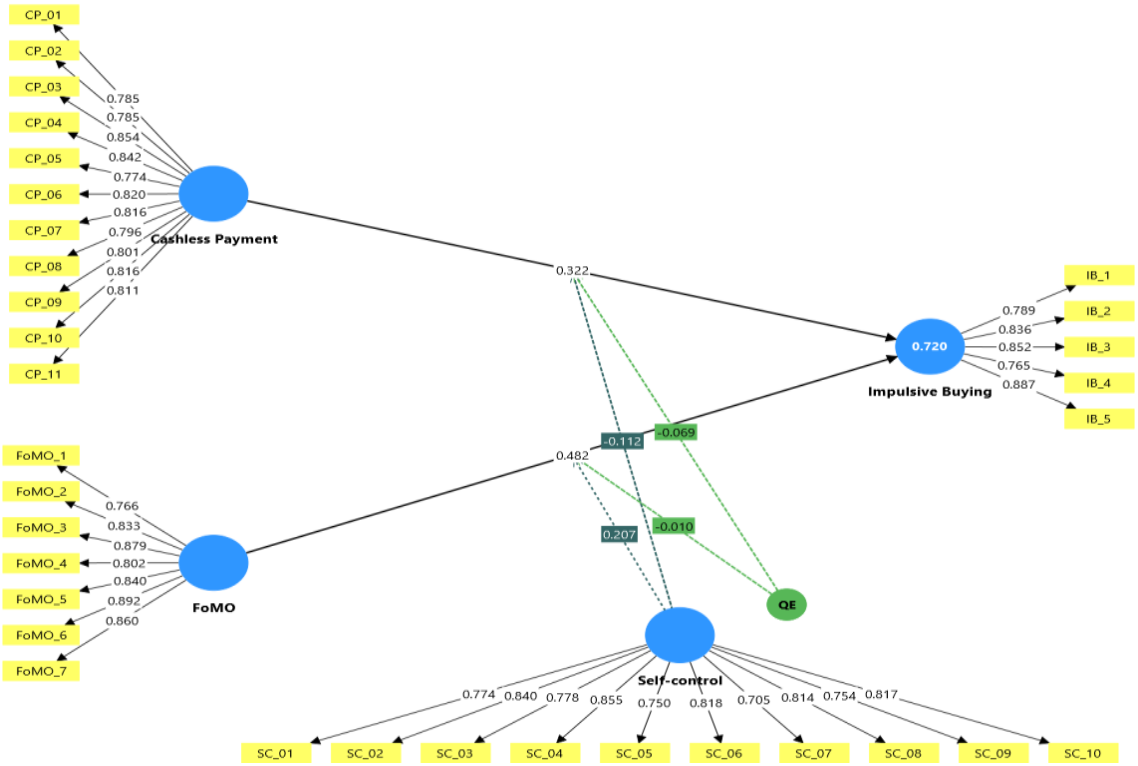

Figure 1. Grapical Output Quadratic Effect

Based on the graphical output results in Figure 1, it can be seen that Cashless Payment and Fear of Missing Out (FoMO) have a positive direction of influence on Impulsive Buying. Meanwhile, the interaction between Self-Control and Cashless Payment shows a negative direction, whereas the interaction between Self-Control and FoMO shows a positive direction. However, the final conclusion regarding the significance of these relationships will be determined through the bootstrapping test results in the following section.

Table 9. Direct Effect & Moderating Effect

Hypothesis	Path	Original Sample (O)	T-Statistics	P-Values	Result
H1	**CP -> IB**	0.407	5.375	0.000	Accepted
H2	**FoMO -> IB**	0.477	7.182	0.000	Accepted
H3	**SC x CP -> IB**	-0.112	1.712	0.087	Rejected
H4	**SC X FoMO -> IB**	0.207	2.615	0.009	Accepted

The hypothesis testing results presented in Table 9 show that cashless payment has a positive and significant effect on impulsive buying ($\beta = 0.407$; $t = 5.375$; $p < 0.05$). This finding indicates that the higher the use of cashless payment systems, the greater the tendency of consumers to engage in impulsive buying behavior; therefore, the first hypothesis is accepted.

Furthermore, Fear of Missing Out (FoMO) also has a positive and significant effect on impulsive buying ($\beta = 0.477$; $t = 7.182$; $p < 0.05$). This result indicates that psychological pressure caused by the fear of missing trends or certain moments can increase impulsive buying behavior. Therefore, the second hypothesis is accepted.

Meanwhile, the moderation analysis results show that the interaction between self-control and cashless payment does not significantly affect impulsive buying ($\beta = -0.112$; $p = 0.087$). Thus, the moderating hypothesis in this relationship is rejected.

On the other hand, the interaction between self-control and FoMO has a positive and significant effect on impulsive buying ($\beta = 0.207$; $p = 0.009$). This finding indicates that self-control acts as a moderating variable in the relationship between FoMO and impulsive buying; therefore, the moderating hypothesis is accepted.

Discussion

The findings indicate that impulsive buying behavior among Generation Z fast fashion consumers is shaped by the interaction between technological and psychological factors, although the magnitude of influence is different. Empirically, cashless payment has a positive and significant effect on impulsive buying behavior. This result suggests that the convenience, speed, and flexibility of digital payment systems reduce transactional friction and accelerate purchasing decisions without deep evaluation. In the fast fashion context, where trends change rapidly, digital payment systems encourage consumers to make spontaneous purchases more easily. This finding supports the Stimulus-Organism-Response (S-O-R) framework, where digital payment systems function as external stimuli that influence consumer responses through impulsive purchasing behavior (Hochreiter et al., 2023; Wang et al., 2022). The results are also consistent with previous studies showing that e-wallets and non-cash payment systems increase impulsive buying tendencies because consumers perceive digital transactions as more practical and psychologically less burdensome (Faraz & Anjum, 2025; Shah et al., 2025).

However, compared with technological factors, Fear of Missing Out (FoMO) demonstrated a more dominant influence on impulsive buying behavior. This finding confirms that psychological pressure and emotional motivation to remain connected with trends play a stronger role in shaping Generation Z consumption behavior. In intensive digital environments, FoMO functions not only as an internal emotional response but also as a social mechanism that indirectly constructs perceptions of necessity. Social media platforms continuously expose consumers to viral fashion trends, influencer

recommendations, and peer comparisons, increasing emotional urgency to purchase products immediately. This result supports previous studies explaining that FoMO significantly stimulates impulsive buying behavior through social pressure and emotional anxiety related to trend participation (Doan & Lee, 2023; Deliana et al., 2024). Similarly, Mudjiyanto and Kusuma (2025) as well as Sofiana and Hayu (2025) emphasized that Generation Z consumers tend to associate trend participation with social identity and self-expression, making FoMO a powerful predictor of impulsive consumption behavior in digital commerce environments.

Furthermore, this study found that self-control did not moderate the relationship between cashless payment and impulsive buying. This finding indicates that the efficiency and convenience of digital payment systems weaken the effectiveness of individual cognitive control mechanisms during purchasing decisions. In other words, technological convenience appears to override reflective evaluation processes, causing consumers to focus more on transaction efficiency than spending consequences. This finding is consistent with previous studies arguing that digital payment systems reduce consumers' awareness of financial loss and increase overspending behavior (Lee et al., 2022; Sinaga, 2022; Khando & Islam, 2023). In contrast, self-control significantly moderated the relationship between FoMO and impulsive buying, but in a strengthening direction. This result suggests that under conditions of high social pressure, self-control does not always function effectively as a mechanism to suppress impulsive tendencies. Emotional pressure generated by FoMO may exceed individuals' regulatory capacities, even among consumers with relatively high self-control (Anisimova et al., 2025; Nyrhinen et al., 2024).

Another important finding is that respondents' financial limitations, particularly among university students, created a contextual factor influencing impulsive buying behavior. Although digital payment systems and FoMO encouraged impulsive purchasing tendencies, consumers still considered their financial capacity before making transactions. This condition explains why the influence of cashless payment was weaker than FoMO because economic constraints indirectly functioned as external consumption control mechanisms. The finding aligns with Nainggolan (2022), who argued that financial literacy and self-control influence consumers' spending decisions even in digital transaction environments. Similarly, Karthika et al. (2024) found that self-control moderates consumptive behavior among digital payment users, especially when consumers face financial limitations. This study therefore highlights that impulsive buying behavior is not only determined by technological and psychological factors but also shaped by economic realities faced by Generation Z consumers in daily life.

The contribution and novelty of this study lie in its integration of cashless payment, FoMO, and self-control into a single comprehensive framework explaining impulsive buying behavior in the fast fashion industry. Previous studies generally examined technological and psychological variables separately, whereas this research demonstrates how these factors simultaneously interact in digital consumption environments. Another novelty is the finding that FoMO acts as the most dominant predictor of impulsive buying, surpassing the influence of digital payment convenience. In addition, this study reveals the paradoxical role of self-control, which failed to weaken impulsive tendencies under strong emotional and social pressure. These findings extend the application of the S-O-R framework by emphasizing that emotional and social stimuli in digital environments may overpower reflective cognitive mechanisms among Generation Z consumers. Practically, this research contributes to consumer behavior literature by providing insights for policymakers, educators, and digital commerce platforms to improve financial awareness and encourage healthier consumption behavior in the era of fast fashion and digital transactions (Djamhari et al., 2024; Gulfraz et al., 2022).

CONCLUSION

This study concludes that impulsive buying behavior among Generation Z fast fashion consumers is influenced more strongly by psychological factors than by technological convenience. Both Cashless Payment and Fear of Missing Out (FoMO) were found to positively and significantly influence impulsive buying behavior, although FoMO emerged as the most dominant factor. These findings indicate that emotional pressure, social comparison, and the desire to remain connected with digital trends play a greater role in encouraging impulsive consumption than transaction efficiency alone. In addition, Self-Control was unable to moderate the relationship between Cashless Payment and Impulsive Buying, but it significantly strengthened the relationship between FoMO and Impulsive Buying. This finding provides an important insight that self-control does not always function effectively in highly stimulating digital environments. The main contribution of this study lies in integrating technological, psychological, and behavioral perspectives into a single framework to explain impulsive buying behavior among Generation Z consumers in the fast fashion industry.

Despite its contributions, this study has several limitations. First, the research focused only on Generation Z consumers and fast fashion products, limiting the generalizability of the findings to other consumer groups or industries. Second, the use of a cross-sectional survey design restricted the ability to observe changes in consumer behavior over time. Third, most respondents

were university students with relatively limited financial capacity, which may have influenced purchasing decisions and self-control mechanisms. Therefore, future research is recommended to involve more diverse demographic groups, apply longitudinal or mixed-method approaches, and incorporate additional psychological variables such as materialism, hedonic motivation, financial literacy, or social influence. Expanding the research model is expected to provide a deeper understanding of impulsive buying behavior in increasingly complex digital consumption environments.

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