

The Effect of SPayLater and Hedonic Shopping Motivation on Impulsive Buying through Digital FOMO with Self-Control as a Moderator among Farmers/Plantation Workers in Sarolangun Regency

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ABSTRACT

The Buy Now Pay Later (BNPL) feature, such as SPayLater on Shopee, has reshaped consumption patterns among seasonal-income communities, including farmers/plantation workers. This study examines the effect of SPayLater usage and hedonic shopping motivation on impulsive buying, with digital fear of missing out (FOMO) as a mediator and self-control as a moderator, grounded in the Stimulus-Organism-Response (S-O-R) framework. A quantitative causal-associative approach was applied to 150 farmer/plantation-worker respondents who actively use SPayLater in Sarolangun Regency, Jambi, selected through purposive sampling and analyzed using variance-based Structural Equation Modeling (WarpPLS). Results indicate that SPayLater ($\beta=0.351$, $p<0.001$) and hedonic shopping motivation ($\beta=0.306$, $p<0.001$) significantly and positively affect digital FOMO, and FOMO significantly affects impulsive buying ($\beta=0.168$, $p=0.017$). However, the direct effects of SPayLater ($p=0.300$) and hedonic shopping motivation ($p=0.057$) on impulsive buying were not significant, and FOMO did not significantly mediate either relationship ($p=0.151$; $p=0.185$). Self-control significantly and negatively moderates the FOMO–impulsive buying relationship ($\beta=-0.187$, $p=0.009$), consistent with the Strength Model of Self-Control. This study contributes theoretically by revealing the psychological pattern of digital FOMO in an underexplored seasonal-income agrarian population, and practically by underscoring the importance of digital financial literacy and self-control capacity-building programs.

Keywords: SPayLater, hedonic shopping motivation, FOMO, self-control, impulsive buying

1. INTRODUCTION

The advancement of financial technology has driven Shopee to shift from a mere transactional tool into a digital recreational space rich in hedonic shopping motivation (Gunawan, 2024). The Buy Now Pay Later (BNPL) feature, SPayLater, reinforces this tendency through instant credit accessibility (Rahmawati, 2024), creating an illusion of affordability (Rochma & Suryandari, 2025) that increases impulsive buying (Bilgies et al., 2025; Laurinda, 2024; Fazri & Sarah, 2025; Firman, 2026; Kusuma & Soebroto, 2025).

This dynamic is intertwined with digital fear of missing out (FOMO). Based on Social Comparison Theory (Festinger, 1954), individuals possess an inherent drive to evaluate themselves

through social comparison; constant exposure to trending lifestyles on social media and interactive features such as Shopee Live massively facilitates upward social comparison and ego validation (Mardiyah, 2025). Within the Stimulus-Organism-Response (S-O-R) framework (Mehrabian & Russell, 1974), the anxiety resulting from this social comparison becomes an organismic state that urgently needs to be resolved through the response of impulsive buying. This study positions S-O-R as the grand theory: SPayLater (X1) as the stimulus, hedonic shopping motivation (X2) and digital FOMO (M) as the organism, self-control (Z) as the filter, and impulsive buying (Y) as the response.

Mental Accounting Theory (Thaler, 1985) explains how individuals mentally categorize financial activities into separate “accounts”;

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SPayLater reduces the pain of paying—the psychological discomfort felt when spending money—by separating the transaction moment from actual payment, potentially accelerating irrational spending decisions. The Strength Model of Self-Control (Baumeister et al., 1998, 2007) views self-control as a limited psychological resource that can be depleted (ego depletion); individuals with stronger self-regulatory capacity are expected to better resist short-term impulses triggered by FOMO-induced anxiety.

This phenomenon is increasingly relevant in non-metropolitan regions such as Sarolangun Regency, Jambi, particularly among farmers/plantation workers with seasonal income. A review of 20 contemporary studies (2023–2026) shows that prior research predominantly focuses on urban student populations using simple linear models—commonly positioning shopping enjoyment as the sole mediator (Heriyadi et al., 2025; Septiane & Purmono, 2023; Pertiwi & Wibowo, 2023)—and rarely integrates FOMO as a mediator simultaneously with self-control as a moderator (Azka & Wibawa, 2025; Saragih et al., 2025; Martini & Estiyanti, 2025, who used locus of control instead). Studies by Oktafianis et al. (2024), Salma & Nio (2024), and Ningsih & Anita (2025) confirm self-control's role in curbing impulsive buying, yet remain untested on seasonal-income agrarian populations.

This study's main contributions lie in two aspects: first, theoretically, it tests a moderated mediation model integrating digital FOMO as a mediator and self-control as a moderator simultaneously—a combination rarely tested together in prior literature; second, contextually, it presents a seasonal-income farmer/plantation-worker population that remains underexplored in digital consumer behavior research, in contrast to most studies focusing on urban students or salaried workers. This study aims to examine: (1) the effect of SPayLater and hedonic shopping motivation on impulsive buying; (2) their effect on digital FOMO; (3) the mediating role of digital FOMO; and (4) the moderating role of self-control, among SPayLater users in the farmer/plantation-worker population of Sarolangun. The research hypotheses are formulated as follows:

H1: SPayLater has a significant positive effect on impulsive buying.

H2: Hedonic shopping motivation has a significant positive effect on impulsive buying.

H3: SPayLater has a significant positive effect on digital FOMO.

H4: Hedonic shopping motivation has a significant positive effect on digital FOMO.

H5: Digital FOMO has a significant positive effect on impulsive buying.

H6a: Digital FOMO significantly mediates the effect of SPayLater on impulsive buying.

H6b: Digital FOMO significantly mediates the effect of hedonic shopping motivation on impulsive buying.

H7: Self-control significantly moderates (weakens) the effect of digital FOMO on impulsive buying.

The conceptual framework is visualized in Figure 1, presenting the path coefficients from the final hypothesis testing to facilitate a comprehensive reading of the model.

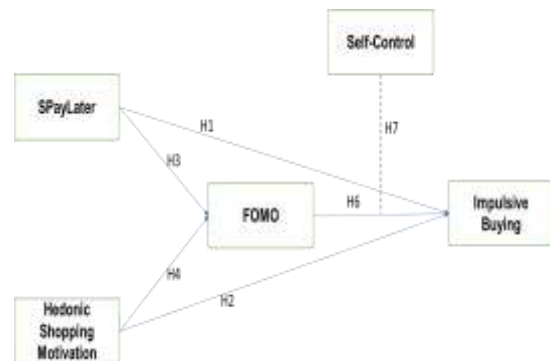


Figure 1. Conceptual Model and Hypothesis Testing Results

2. METHOD

This study employs a quantitative causal-associative approach with a moderated mediation design. The population consists of farmers/plantation workers in Sarolangun Regency who use Shopee. The sample was drawn using purposive sampling with the following criteria: residing in Sarolangun Regency, aged 17–60 years, active SPayLater users (at least 3 transactions/6 months), and working primarily as farmers/plantation workers. Of the 191 respondents initially collected, 41 were excluded (25 did not meet the domicile/SPayLater activation criteria; 16 worked in occupations other than farming/plantation), leaving 150 respondents who met all inclusion criteria—satisfying the minimum sample size requirement for SEM-PLS (5–10 times the number of indicators) (Hair et al., 2019).

Variables were measured using a 5-point Likert scale, comprising SPayLater (3 items; Rahmawati, 2024; Rochma & Suryandari, 2025), hedonic shopping motivation (3 items; Gunawan, 2024; Bilgies et al., 2025), digital FOMO (3 items; Ningsih & Anita, 2025), self-control (3 items; Oktafianis et al., 2024), and impulsive buying (3 items; Bilgies et al., 2025; Laurinda, 2024). Data were collected through an online questionnaire (Google Form) distributed via local social media networks (WhatsApp Groups, Instagram, and Facebook farmer/plantation-worker communities) in Sarolangun Regency. The instrument included screening questions at the outset to ensure respondent eligibility before proceeding to the

core questionnaire, minimizing the risk of data from respondents who did not meet the inclusion criteria.

Data were analyzed using Variance-Based Structural Equation Modeling with WarpPLS (Kock, 2021). The outer model was evaluated through convergent validity (outer loading > 0.70, AVE > 0.50), discriminant validity (Fornell-Larcker criterion), and reliability (Composite Reliability > 0.70). The inner model was evaluated through WarpPLS model fit indices (APC, ARS, AARS, AVIF, AFVIF, Tenenhaus GoF). Hypothesis testing used path coefficients with $p < 0.05$, with effect sizes (f^2) interpreted according to Cohen (1988); mediation effects (H6a, H6b) were tested through indirect effects, and moderation effects (H7) through interaction terms (Hayes, 2009; Preacher & Hayes, 2008).

3. RESULT AND DISCUSSION

3.1 Sample Description and Measurement Model

Table 1. Respondent Demographic Characteristics (n=150)

Characteristic	Category	n	%
Gender	Male	120	80.0%
	Female	30	20.0%
Age	≤ 35 years	38	25.3%
	36–45 years	63	42.0%
	> 45 years	49	32.7%
Monthly Income	< IDR 4,000,000	4	2.6%
	IDR 4,000,001–6,000,000	61	40.7%
	> IDR 6,000,000	85	56.7%

The sample comprised 150 farmers/plantation workers, predominantly male (80.0%; 120 respondents) compared to female (20.0%; 30 respondents), reflecting the general workforce profile in Sarolangun Regency's plantation sector, historically dominated by males for physical labor such as rubber tapping and oil palm harvesting. In terms of age, the majority of respondents were in the mature range of 36–45 years (42.0%) and above 45 years (32.7%), while the ≤35-year age group comprised only 25.3%—indicating that the SPayLater user base in this population is not dominated by younger groups as in most prior studies focusing on Generation Z (Azka & Wibawa, 2025). In terms of monthly income/expenditure, the majority of respondents fell within the IDR 4,000,001–6,000,000 range (40.7%) and above IDR 6,000,000 (56.7%), indicating relatively established financial capacity yet remaining vulnerable to seasonal harvest fluctuations—a context relevant to Mental

Accounting Theory's argument regarding the use of SPayLater as a seasonal cash-flow buffer. All constructs satisfied convergent validity (AVE 0.520–0.687) and reliability (Composite Reliability 0.764–0.868) (Table 2); all item outer loadings exceeded 0.65, including the self-control items (SC1–SC3: 0.656–0.786), one of which had shown inconsistent loading during initial instrument development and was subsequently refined prior to final data collection. Discriminant validity was satisfied based on the Fornell-Larcker criterion, with each construct's square root of AVE (0.721–0.829) exceeding its correlations with other constructs. The model also met WarpPLS fit criteria: APC=0.197 ($p=0.003$), ARS=0.147 ($p=0.016$), AARS=0.128 ($p=0.027$), AVIF=1.156 and AFVIF=1.271 (both ideal ≤3.3), Tenenhaus GoF=0.283 (medium category), and SPR=0.833, RSCR=0.859, SSR=1.000, and NLBCDR=1.000 (all meeting acceptable thresholds).

Table 2. Convergent Validity and Reliability

Variable	Item	Loading	AVE	CR	Alpha
SPayLater	SPL1 /	0.752 /	0.546	0.775	0.560
	SPL2 /	0.896 /			
	SPL3	0.520			
Hedonic Shopping Motivation	HM1 /	0.829 /	0.566	0.796	0.614
	HM2 /	0.743 /			
	HM3	0.679			
Digital FOMO	FM1 /	0.726 /	0.631	0.835	0.699
	FM2 /	0.918 /			
	FM3	0.724			
Self-Control	SC1 /	0.786 /	0.520	0.764	0.536
	SC2 /	0.716 /			
	SC3	0.656			
Impulsive Buying	IB1 /	0.892 /	0.687	0.868	0.770
	IB2 /	0.814 /			
	IB3	0.776			

Table 3. Model Fit and Quality Indices

Index	Value	Criterion
Average Path Coefficient (APC)	0.197 ($p=0.003$)	$p < 0.05$
Average R-Squared (ARS)	0.147 ($p=0.016$)	$p < 0.05$
Average Adj. R-Squared (AARS)	0.128 ($p=0.027$)	$p < 0.05$
Average Block VIF (AVIF)	1.156	Ideal ≤3.3
Average Full Collinearity VIF (AFVIF)	1.271	Ideal ≤3.3
Tenenhaus GoF	0.283	Medium ≥0.25
Sympson's Paradox Ratio (SPR)	0.833	≥0.7; ideal=1

Index	Value	Criterion
R-Squared Contribution Ratio (RSCR)	0.859	≥ 0.9 ; ideal=1
Statistical Suppression Ratio (SSR)	1.000	≥ 0.7
Nonlinear Bivariate Causality Direction Ratio (NLBCDR)	1.000	≥ 0.7

3.2 Hypothesis Testing

The hypothesis testing results are presented in Table 4. SPayLater and hedonic shopping motivation significantly and positively affected digital FOMO (H3, H4), with small-to-medium effect sizes ($f^2=0.149$ and 0.119), confirming that both instant credit accessibility and hedonic motivation amplify FOMO anxiety among seasonal-income farmers/plantation workers. Digital FOMO subsequently had a significant positive effect on impulsive buying (H5), consistent with Laurinda (2024), affirming FOMO's role as an organismic condition driving the impulsive-buying response.

Table 4. Hypothesis Testing Results

Hyp.	Path	β	P	f^2	Decision
H1	SPayLater $\rightarrow$ IB	0.042	0.300	0.005	Not supported
H2	HSM $\rightarrow$ IB	0.126	0.057	0.030	Not supported
H3	SPayLater $\rightarrow$ FOMO	0.351	<0.001	0.149	Supported
H4	HSM $\rightarrow$ FOMO	0.306	<0.001	0.119	Supported
H5	FOMO $\rightarrow$ IB	0.168	0.017	0.048	Supported
H6a	SPayLater $\rightarrow$ FOMO $\rightarrow$ IB (ind.)	0.059	0.151	0.007	Not supported
H6b	HSM $\rightarrow$ FOMO $\rightarrow$ IB (ind.)	0.051	0.185	0.012	Not supported
H7	SC*FOMO $\rightarrow$ IB (moderation)	-0.187	0.009	0.057	Supported

Conversely, the direct effects of SPayLater (H1) and hedonic shopping motivation (H2) on impulsive buying were not significant—differing from Rahmawati (2024), Rochma & Suryandari (2025), Bilgies et al. (2025), Gunawan (2024), Heriyadi et al. (2025), and Fazri & Sarah (2025), who consistently found significant direct effects among urban and Generation Z consumers. This discrepancy likely reflects differing population characteristics: among urban consumers, impulsive buying is often triggered directly by environmental shopping stimuli (promotions, visual product displays), whereas among seasonal-income farmers/plantation workers,

purchasing decisions appear more filtered by psychological and situational considerations not fully captured by this model. Notably, the total effect of hedonic shopping motivation on impulsive buying remained significant ($\beta=0.178$, $p=0.012$) despite neither its direct nor indirect components being individually significant—a pattern statistically known as suppression, where the combination of several weak paths yields a detectable combined effect even though each component is individually non-significant.

Mediation testing showed that digital FOMO did not significantly mediate either the effect of SPayLater (H6a) or hedonic shopping motivation (H6b) on impulsive buying. Mediation significance is determined by the product of coefficients of path a and path b (Hayes, 2009; Preacher & Hayes, 2008); although path a (SPayLater/HSM $\rightarrow$ FOMO) was strong, path b (FOMO $\rightarrow$ impulsive buying) was small ($f^2=0.048$), so their product was insufficiently large relative to the resampling standard error to reach significance at $n=150$. Referring to Zhao et al.'s (2010) mediation typology, the H6a pattern (with both direct and total effects non-significant) is best categorized as no-effect nonmediation, whereas the H6b pattern—with a significant total effect despite non-significant components—suggests the possible presence of an unmeasured alternative mediator.

Constructively, the “cleanly non-significant” pattern of H6a across all paths (direct, indirect, and total) can be explained through at least two arguments. First, FOMO triggered by SPayLater may differ in nature from FOMO triggered by hedonic shopping motivation: SPayLater induces a kind of “financial-capacity awareness” that is more cognitive-reflective, distinct from social FOMO, which is more emotional-impulsive and more closely linked to impulsive buying. Second, consistent with Mental Accounting Theory (Thaler, 1985), farmers/plantation workers with seasonal income may utilize SPayLater as a cash-flow contingency strategy for the inter-harvest period—a mental account consciously separated from their leisure-spending account—such that increased FOMO from SPayLater does not automatically translate into impulsive purchasing. The inclusion criterion requiring experienced SPayLater users (at least 3 transactions/6 months) further supports this interpretation, as the facility has likely become a more controlled transactional routine rather than a novel emotional trigger.

Self-control was found to significantly moderate the relationship between digital FOMO and impulsive buying in the hypothesized direction (H7), consistent with the Strength Model of Self-Control (Baumeister et al., 2007) and the findings of Oktafianis et al. (2024) and Salma & Nio (2024): individuals with stronger self-regulatory

capacity are better able to suppress impulses triggered by FOMO-induced anxiety. This finding is also consistent with the direct negative correlation between self-control and impulsive buying ($r=-0.352$, $p<0.001$)—the second-strongest correlation in the entire model after SPayLater→FOMO, indicating that self-control has relatively high explanatory power toward impulsive buying in this population compared to other tested variables. Notably, during early instrument development, the self-control construct showed indications of convergent validity issues due to one double-barreled item (combining more than one temptation stimulus in a single question), which was subsequently refined prior to final data collection. This experience underscores the importance of careful self-control measurement design in cross-cultural and cross-occupational research contexts, given that psychological constructs such as self-control may be interpreted differently between urban and agrarian populations.

The model explained 26.8% of the variance in digital FOMO but only 2.6% of the variance in impulsive buying (Adjusted $R^2=-0.001$), with all effect sizes for paths toward impulsive buying falling in the small category ($f^2=0.005-0.057$)—indicating that the statistical significance obtained should be interpreted cautiously in terms of practical significance, and that most of the variance in impulsive buying among the farmer/plantation-worker population is explained by factors outside this model, such as community social norms or harvest-income cycles.

3.3 Theoretical and Practical Implications

Theoretically, these findings enrich the literature by demonstrating that the FOMO–impulsive buying psychological pattern among seasonal-income populations (farmers/plantation workers) differs from patterns commonly reported in urban student/worker contexts: the effect of financial and hedonic stimuli on impulsive buying in this population does not operate directly nor through a single FOMO mediator, but is instead more strongly determined by self-control capacity as a filtering factor. Practically, these findings recommend that digital financial literacy education for farmer/plantation-worker paylater users specifically target digital FOMO anxiety (for example, through guidance on managing promotional notifications and flash sales), alongside strengthening self-control capacity-building programs as an empirically effective mitigation strategy for this population.

3.4 Limitations

Several limitations should be transparently acknowledged: (1) the R^2 for impulsive buying is very small, indicating that most of its variance is explained by factors outside the model; (2) the mediation hypotheses (H6a, H6b) were not

significantly confirmed despite a significant total effect for one path (HSM→IB), suggesting the possible presence of unmeasured mediators; (3) the R-Squared Contribution Ratio (RSCR=0.859) fell slightly below the ideal threshold; (4) the population was exclusively restricted to farmers/plantation workers in a single regency, so generalization to other occupational groups or regions should be made cautiously; and (5) the cross-sectional design does not permit conclusions about long-term causal relationships, particularly regarding fluctuations in impulsive buying across harvest-season cycles.

4. CONCLUSION

This study of 150 SPayLater-using farmers/plantation workers in Sarolangun Regency shows that digital FOMO plays a significant role as a direct predictor of impulsive buying, while the direct effects of SPayLater and hedonic shopping motivation were not significant, and the mediating role of digital FOMO was not confirmed (H6a, H6b not supported). Self-control was found to significantly moderate the relationship in the hypothesized direction, weakening the effect of digital FOMO on impulsive buying (H7 supported)—underscoring the importance of self-regulatory capacity as a protective factor among seasonal-income populations. The small proportion of explained variance in impulsive buying ($R^2=2.6\%$) indicates the need to explore alternative mediators (community social norms, harvest cycles) in future research, ideally employing a longitudinal design and a broader sample. Practically, these findings recommend digital financial literacy education specifically targeting FOMO anxiety, along with strengthened self-control capacity-building programs for farmer/plantation-worker communities using paylater services.

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