

THE DYNAMICS OF FOMO, SALES PROMOTION, AND PAYMENT METHODS FOR PERSONAL ATTITUDE AND THEIR IMPLICATIONS FOR IMPULSIVE BUYING AMONG SMARTPHONE USERS

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Abstract: This research explores the dynamics of Fear of Missing Out (FoMO), sales promotion, and payment methods on impulsive buying behavior among iPhone customers in Bandung, with personal attitude serving as a mediating factor. The study addresses the urban and digitally savvy population where iPhone is considered both a communication tool and a status symbol, accentuating the importance of psychological and transactional influences on spontaneous purchasing behavior. The primary objectives are to analyze the direct effects of FoMO, sales promotion, and payment methods on impulsive buying, and to investigate the mediating role of personal attitude in these relationships among iPhone users in Bandung. This aims to deepen understanding of how emotional and social factors combined with payment convenience stimulate impulse purchases of premium smartphones. A quantitative causal research design with a cross-sectional approach was implemented, involving 300 purposively sampled respondents domiciled in Bandung who had used an iPhone in the past year. Data were gathered using a Likert-scale questionnaire and analyzed through Partial Least Squares Structural Equation Modeling (PLS-SEM) using Smart-PLS 4 software, ensuring robust measurement and structural modeling of the latent constructs and their interrelationships. Findings revealed that FoMO, sales promotion, and payment methods each significantly and positively influence impulsive buying, with payment methods exerting the strongest direct impact. Personal attitude was found to significantly mediate these relationships, confirming its role as a psychological filter that shapes how external stimuli translate into purchasing actions. The integrated model accounted for 95.9% of the variance in impulsive buying behavior. This study offers practical implications for marketers, highlighting the need to optimize payment infrastructures and strategically leverage FoMO-triggered promotions to effectively stimulate impulsive purchases on digital platforms. Academically, it enriches consumer behavior literature by elucidating the mediating role of personal attitude in the impulse buying process within a premium technology product context.

Keywords: Fear of Missing Out, Sales Promotion, Payment Methods, Personal Attitude, Impulsive Buying

INTRODUCTION

The development of smartphone technology in Indonesia has attracted many investors and led to significant industry growth in recent years. One of the most in-demand products is the iPhone from Apple Inc., with users estimated to reach 12% of the total mobile phone users in Indonesia until October 2024 (Hanafi, 2025). Although Apple is known as a leading technology company, Top Brand's survey shows that the iPhone is not yet in the top position in consumer satisfaction, so there is still room for improvement.

According to Mona Siahaan (2025), Apple's market share in Indonesia as of May 2025 is 12.5%, a slight decrease from the previous year. Although the iPhone still outperforms Android brands like Oppo, Samsung, Xiaomi, and Vivo, the iPhone market share has actually shown an upward trend since 2015. At the Asia-Pacific regional level, Indonesia actually has the lowest share of Apple due to Android's dominance of 87.4%. This dominance is influenced by the large selection of more affordable Android phones, according to the average income of the Indonesian people of around three million rupiah per month. However, the premium image of the iPhone still attracts interest, especially among young people and adults as a symbol of social status and modern lifestyle.

The city of Bandung, as the center of lifestyle and digital trends in West Java, shows a significant increase in the number of smartphone users. Bandung's urban society is known for its modern consumption, where technology plays a role in their social identity. For many users in the city, the iPhone is not just a communication tool, but a status symbol, a support for work activities, and a reflection of the latest trends. Various iPhone models provide

flexible pricing options so that they can be adjusted to the needs of each consumer, making them products with high functional and emotional value (Litta & Prasetyo, 2025).

At the beginning of the study, a pre-survey was conducted on iPhone users in Bandung to describe the user profile. The results showed that the majority of users were in the younger age group, with 45% of respondents aged 17–24 and 34% aged 25–35. This young age group is generally college students or early career workers who use iPhones not only for communication but also as part of their lifestyle and social identity.

Meanwhile, users under 17 years old are only 13% and over 35 years old are 8%, indicating that iPhone users in Bandung are more dominant from the younger generation than from the older age group. These findings affirm the iPhone's position as a powerful product in the segment of urban youth that integrates technology with their modern lifestyles and social aspirations.

The survey results show that the iPhone XR series is the most used series with 41%, followed by the iPhone 11 Series at 32%. The iPhone 12 series is used by 13% of respondents, while the latest series from iPhone 13 to iPhone 17 still have users below 5%. These findings show that most users prefer iPhone series that are reasonably priced but still have good performance, such as the XR and 11 series.

In terms of duration of use, the majority of respondents have used iPhones for 2–3 years (45%) and 4–5 years (43%). This describes a high level of user loyalty and satisfaction with their devices. Only 2% are new users with less than a year of duration, and 10% who have been using iPhones for more than five years. This means that iPhone users in the city of Bandung are dominated by young people who prefer medium series and have high loyalty (Bandung data).

From the aspect of consumer behavior, the phenomenon of Fear of Missing Out (FoMO) is an important psychological factor that drives purchases, especially among adolescents and young adults. FoMO is an anxiety that lags behind social experiences uploaded on social media (Chyquitita, 2024). This leads to impulse purchases of high-status products such as iPhones to stay relevant and maintain self-image (Habib & Almamy, 2025). Social media exposure through influencers and peers reinforces the perception of the iPhone as a symbol of modernity and success (Malik et al., 2024).

Sales promotion also strengthens consumer buying intent. Apple's strategy is to regularly launch the latest series with technological innovations to increase sales and profits (Fadhil et al., 2025). Promotional campaigns that emphasize exclusivity and elegant design create a psychological urgency for consumers to buy spontaneously, especially when new products are launched, which fuels the enthusiasm of iPhone enthusiasts.

Apple positions the iPhone as a premium product with an exclusive ecosystem that supports modern lifestyles and social prestige (Adrian, Winardi, & Sijabat, 2024; marketing.co.id, 2025). Distribution through premium resellers such as iBox and Digimap with the 4S concept is located in large metropolitan malls such as Bandung (marketing.co.id, 2025). Prices remain high for an exclusive impression, but accompanied by installment and bundling options to suit the middle-upper segment (teknologi.bisnis.com, 2025). Promotion focuses on digital media and influencer marketing to highlight the value of innovation and social status (ejournal.areai.or.id, 2024; etheses.iainkediri.ac.id, 2024). Apple is also implementing a regulatory adaptation strategy by investing in education and digital ecosystems to support sustainable product distribution in Indonesia (campaignindonesia.id, 2025; thediplomat.com, 2025).

Payment methods are one of the important factors that influence impulse buying behavior. Currently, non-cash payment systems such as credit cards, PayLater, and digital financial services such as ShopeePay, OVO, or GoPay are the main choices, especially for the millennial generation (Syirod, 2024). This method is considered practical, efficient, and flexible, often equipped with attractive promos that make it easier for consumers to make spontaneous purchases, including premium products such as iPhones. Adjustments to the payment system at official outlets and marketplaces, such as interest-free installments, are an effective strategy to increase sales (Farhas, 2021).

In the process of making purchasing decisions, personal attitude acts as a psychological filter that determines an individual's response to various external stimuli, such as promotions, payment methods, and social influences. Based on the Theory of Planned Behavior (Ajzen, 1991), attitudes towards behavior are the main predictors of intentions that affect actual behavior. Research by Qu et al. (2023) confirms that anticipated emotions, such as satisfaction or regret, are mediators between shopping experiences and impulse buying tendencies. This personal attitude filters out external influences before a purchase decision is made.

The personal attitude variable was chosen as a mediator because the concept is strong and relevant to the phenomenon of impulse iPhone purchases. This attitude becomes a bridge between external factors such as Fear of Missing Out (FoMO), sales promotions, and payment methods with impulsive behavior. According to the Theory of Planned Behavior (Ajzen, 1991), individual attitudes are the main predictors of purchase intentions and actions. Unlike other mediations such as brand image or emotional arousal that focus on momentary perception, personal attitude reflects a stable internal judgment, where impulsive decisions arise from attitudes towards the value and social image of the product, rather than simply social pressure or promotion.

Previous research supports the importance of personal attitude, showing that consumers with a positive attitude towards brands are more likely to make purchase intentions and impulsive buying (Hastuti, 2018; Qu et al., 2023). In the context of an urban society like Bandung, which has a modern lifestyle, high consumption, and large social media intensity, personal attitude functions as a psychological filter against external influences. Therefore, this

variable is considered more representative in explaining the basic psychology of the impulsive buying phenomenon in iPhone users in Bandung than other variables.

The behavior of iPhone consumers in Bandung is influenced by three main factors, namely Fear of Missing Out (FoMO), sales promotions, and digital payment methods. The FoMO phenomenon is very relevant in this city which is dominated by young people who are active in social media and follow digital trends and modern lifestyles. Observations at official outlets such as iBox Paris Van Java and Digimap Ciwalk show that many young consumers are enthusiastic about buying immediately after the launch of the latest iPhone, reflecting a strong emotional drive not to fall behind social trends and maintain self-existence (Habib & Almamy, 2025; Fitriyani & Akbar, 2024).

Sales promotion is an important factor in encouraging impulse buying behavior. Apple and its official partners such as iBox and Digimap regularly hold promos such as pre-order bonuses, cashback, and trade-in programs that arouse consumers' sense of urgency to buy immediately. In addition, interest-free installment promotions are in great demand by the people of Bandung who are responsive to exclusive offers, especially during the launch of the iPhone 17 (Fadhil et al., 2025).

In addition to promotion, the convenience of digital payment methods also reinforces impulsive behavior. The use of digital financial services such as OVO, GoPay, and ShopeePay makes transactions easier, especially with the presence of PayLater options and installments without a credit card that make it easier to purchase premium products without careful planning. Bank Indonesia (2024) recorded an increase in digital transactions in West Java by 31% in the past year, reflecting a shift in consumer behavior towards practical and impulsive consumption patterns (Syirod, 2024).

Empirical research in Bandung revealed that impulsive behavior towards iPhones is simultaneously influenced by psychological and social factors. A study in the Indonesian Journal of Psychology and Education found a significant influence of Fear of Missing Out (FoMO), sales promotion, and payment methods on impulse purchase decisions of iPhone consumers in Bandung (Fitriyani & Akbar, 2024). This shows that emotional urges and social trends are the main triggers for spontaneous purchases of premium products.

Hedonistic lifestyle also plays a positive role, while self-control has a negative effect on impulsive behavior with a determination rate of 80.6%. The majority of impulse purchases among young consumers in Bandung are driven by a consumptive lifestyle and the desire to show social status through classy products such as iPhones (Shiddiq, 2024). Hastuti (2018) adds that personal attitudes significantly influence impulsive behavior, as an individual's personality characteristics determine their reaction to stimuli such as promotions and social pressures.

Although many studies have discussed the influence of FoMO, promotions, and payment methods on impulsive buying, there is still a gap regarding the role of personal attitude as a mediating variable. In the context of premium products, purchases are influenced not only by functional aspects, but also by emotions, self-identity, and social pressures from the digital environment. Consumers respond to external stimuli through emotional reactions such as excitement or worry of being left behind (FoMO), which drives impulse purchases (Istiqomah et al., 2024; Malik et al., 2024). Personal attitude is a psychological mechanism that connects external influences with actual behavior (Qu et al., 2023).

Unlike brand image or emotional arousal which is temporary, personal attitude reflects a stable internal evaluation of purchasing behavior. In other words, impulsive behavior is not just the result of social pressure or promotion, but the result of personal attitudes towards the social values and symbols of premium products such as the iPhone. Personal attitude is a psychological filter that determines how far consumers are affected by external stimuli such as FoMO and digital marketing strategies.

The context of the city of Bandung as a center of urban lifestyle and consumerism of young people further strengthens the relevance of this research. Bandung has a young population with high digital penetration and a culture that is fast absorbing global trends, including lifestyle and consumption of technology products (Nafhan & Apriadi, 2025). The phenomenon of increasing unofficial iPhone purchases after distribution restrictions also indicates that purchasing behavior in Bandung is driven by the desire to appear exclusive and not miss trends, not just product availability (Rahayu, 2024).

This study aims to fill the theoretical and contextual gaps by examining the influence of FoMO, promotion, and payment methods on impulsive buying, as well as the role of personal attitude mediation. This approach is expected to provide an in-depth understanding of the psychological mechanisms behind impulse iPhone buying behavior in Bandung in the digital and consumptive culture of modern urban society.

METHOD

This study uses a type of causal research with a cross-sectional approach that aims to test the influence of the free variables of Fear of Missing Out (FoMO), Sales Promotion, and Payment Method on Impulsive Buying behavior in iPhone customers in the city of Bandung, as well as examine the mediating role of Personal Attitude. Data was collected through an ordinal scale questionnaire (Likert) from respondents domiciled in the city of Bandung and analyzed using Smart-PLS 4 software to obtain valid and reliable results.

The data analysis technique used is Partial Least Squares Structural Equation Modeling (PLS-SEM), which was chosen because it has the ability to predict endogenous variables and overcome complex models with many constructs and indicators, is flexible to abnormal data distribution, and can be used with relatively small sample

sizes. This analysis is suitable for exploratory research with the aim of developing a theoretical model around impulse purchase behavior in consumers of digital premium products.

The research population is all iPhone customers who are domiciled in the city of Bandung, with the criteria of respondents who have used an iPhone in the last 12 months. A sample of 300 respondents was determined using a purposive sampling technique based on criteria relevant to impulsive behavior, and data was collected online using a questionnaire that had been tested for validity and reliability in the initial trial. A digital sampling approach through user communities, official stores, and social media is also applied to ensure representativeness.

The research instrument was compiled based on operational indicators for each variable, with measurements using a 5-point Likert scale that tested convergent validity, discriminatory, and internal reliability using loading factor, AVE, Cronbach's alpha, and composite reliability. All indicators used show validity and reliability values above thresholds, guaranteeing the instrument's ability to measure latent variables accurately and consistently.

Hypothesis testing was carried out using the bootstrapping technique on Smart-PLS to assess the significance of the influence of independent variables on dependent variables and the mediating role of Personal Attitude. The analysis is complemented by the measurement of the outer model for the validity of the construct, the inner model for the relationship between variables, as well as the evaluation of the value of the path coefficient, t-statistic, p-value, and f-square to test the strength and significance of the relationship in this theoretical model. This approach provides an empirical understanding of the factors that drive impulse purchase behavior in iPhone users in the city of Bandung.

RESULTS AND DISCUSSION

After analyzing the characteristics of the respondents and descriptive variables, the next stage is the presentation of the results of the data analysis and discussion related to the research findings that will describe the respondents' perception based on the questionnaire data that has been collected. These findings are presented based on operational variables that have been determined to answer the problem formulation. The data testing in this study was carried out by implementing the Structural Equation Modeling (SEM) method with the Partial Least Squares (PLS) approach, through the SmartPLS 4 software application as an analysis tool.

Conceptual Framework Model

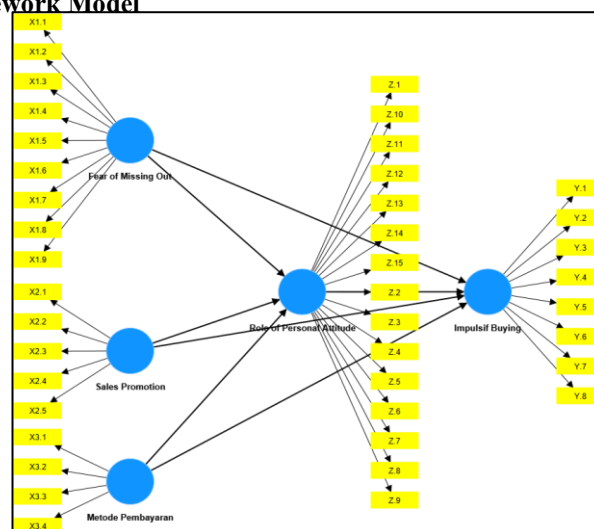


Figure 1. Conceptual Framework Model

Source: Primary Data Processed, 2025

This study uses a quantitative approach with the Partial Least Squares Structural Equation Modeling (PLS-SEM) method to test the conceptual model that has been developed. This approach was chosen because of its ability to validate measurement structures and test relationships between latent constructs (structural models) simultaneously, especially in predictive models.

In this conceptual model, all the constructs studied are first-order constructs, i.e. latent constructs that are measured directly by their indicators. The construct includes three independent variables: Fear of Missing Out (X1.1 – X1.9), Sales Promotion (X2.1 – X2.5), and Payment Method (X3.1 – X3.4). Furthermore, the mediation construct is Personal Attitude (Z.1 – Z.15), and the dependent construct is Impulsive Buying (Y.1 – Y.8). Each of these constructs is measured by a series of indicators that have been described in the previous variable operational table.

The use of PLS-SEM allows for accurate and comprehensive analysis to understand the factors that affect impulsive buying in iPhone customers in the city of Bandung. The first stage in this analysis is the testing of the measurement model (outer model).

Test Measurement Model (Outer Model)
Convergent Validity

Tabel 1. Loading Factor

Variabel	Indicator	Loading Factor	Information
Fear of Missing Out (X1)	X1.1	0.834	Valid
	X1.2	0.827	Valid
	X1.3	0.824	Valid
	X1.4	0.820	Valid
	X1.5	0.826	Valid
	X1.6	0.817	Valid
	X1.7	0.842	Valid
	X1.8	0.848	Valid
	X1.9	0.821	Valid
Sales Promotion (X2)	X2.1	0.851	Valid
	X2.2	0.853	Valid
	X2.3	0.846	Valid
	X2.4	0.859	Valid
	X2.5	0.865	Valid
Payment Method (X3)	X3.1	0.865	Valid
	X3.2	0.870	Valid
	X3.3	0.823	Valid
	X3.4	0.867	Valid
Personal Attitude (Z)	Z.1	0.786	Valid
	Z.2	0.715	Valid
	Z.3	0.745	Valid
	Z.4	0.773	Valid
	Z.5	0.740	Valid
	Z.6	0.791	Valid
	Z.7	0.751	Valid
	Z.8	0.779	Valid
	Z.9	0.782	Valid
	Z.10	0.741	Valid
	Z.11	0.745	Valid
	Z.12	0.801	Valid
	Z.13	0.769	Valid
	Z.14	0.729	Valid
	Z.15	0.720	Valid
Impulsive Buying (Y)	Y.1	0.860	Valid
	Y.2	0.799	Valid
	Y.3	0.835	Valid
	Y.4	0.807	Valid
	Y.5	0.812	Valid
	Y.6	0.850	Valid
	Y.7	0.825	Valid
	Y.8	0.816	Valid

Source: Primary Data Processed, 2025

Tabel 2. Average Variance Extracted (AVE)

Variabel	Average Variance Extracted (AVE)
Fear of Missing Out (X1)	0.687
Sales Promotion (X2)	0.731
Payment Method (X3)	0.734
Personal Attitude (Z)	0.575
Impulsive Buying (Y)	0.682

Source: Primary Data Processed, 2025

Based on the table above, the test results show that the Fear of Missing Out (X1) construct has nine indicators (X1.1-X1.9) with an outer loading value between 0.817 to 0.848 and an AVE value of 0.687. This value meets the required convergent validity criteria. The same applies to the Sales Promotion (X2) construct, which has five indicators (X2.1-X2.5) with an outer loading ranging from 0.846 to 0.865 and an AVE of 0.731.

Meanwhile, the Payment Method (X3) construct consisting of four indicators (X3.1-X3.4) has an outer loading value above 0.823 and an AVE value of 0.734. The Personal Attitude (Z) construct has fifteen indicators (Z.1-Z.15) with an outer loading value between 0.715 to 0.801 and an AVE value of 0.575. Finally, construct Impulsive Buying (Y) (eight indicators; Y.1-Y.8) shows an outer loading value between 0.799 to 0.860 with an AVE value of 0.682.

Thus, all constructs in this study have met the criteria for convergent validity, both in terms of the strength of the relationship between the indicators (outer loading value > 0.70) and the ability of the construct to explain the variance of the indicators (AVE value > 0.50). This shows that the measuring tools used in this study are convergently valid and reliable for further analysis. This assessment is in line with the opinion of Hair et al. (2019) who stated that an AVE value of 0.50 and above and an outer loading above 0.70 indicate adequate convergent validity.

Discriminant Validity

Tabel 3. Cross Loading

Variabel	FOMO (X1)	Sales Promotion (X2)	Payment Method (X3)	Personal Attitude (Z)	Impulsive Buying (Y)
X1.1	0.834	0.766	0.742	0.756	0.773
X1.2	0.827	0.774	0.764	0.750	0.774
X1.3	0.824	0.768	0.757	0.733	0.784
X1.4	0.820	0.773	0.746	0.731	0.766
X1.5	0.826	0.769	0.754	0.733	0.788
X1.6	0.817	0.781	0.740	0.759	0.785
X1.7	0.842	0.769	0.774	0.751	0.797
X1.8	0.848	0.786	0.778	0.769	0.794
X1.9	0.821	0.760	0.749	0.765	0.790
X2.1	0.788	0.851	0.758	0.755	0.784
X2.2	0.808	0.853	0.766	0.773	0.789
X2.3	0.789	0.846	0.765	0.766	0.787
X2.4	0.787	0.859	0.767	0.749	0.788
X2.5	0.806	0.865	0.770	0.769	0.801
X3.1	0.802	0.785	0.865	0.750	0.799
X3.2	0.814	0.797	0.870	0.766	0.860
X3.3	0.721	0.722	0.823	0.720	0.797
X3.4	0.785	0.760	0.867	0.747	0.835
Z.1	0.774	0.774	0.757	0.825	0.786
Z.2	0.788	0.750	0.771	0.829	0.779
Z.3	0.783	0.750	0.779	0.794	0.782
Z.4	0.718	0.733	0.708	0.741	0.723
Z.5	0.601	0.609	0.591	0.745	0.612
Z.6	0.677	0.683	0.687	0.801	0.710
Z.7	0.670	0.666	0.637	0.769	0.669
Z.8	0.618	0.626	0.564	0.729	0.607
Z.9	0.602	0.624	0.560	0.720	0.588
Z.10	0.606	0.590	0.576	0.715	0.601
Z.11	0.652	0.645	0.620	0.745	0.648
Z.12	0.677	0.653	0.621	0.773	0.659
Z.13	0.675	0.645	0.626	0.740	0.639
Z.14	0.693	0.674	0.683	0.791	0.710
Z.15	0.683	0.668	0.638	0.751	0.679
Y.1	0.814	0.797	0.860	0.766	0.870
Y.2	0.723	0.726	0.799	0.721	0.825
Y.3	0.785	0.760	0.835	0.747	0.867
Y.4	0.777	0.765	0.738	0.719	0.807
Y.5	0.791	0.750	0.741	0.750	0.812
Y.6	0.813	0.798	0.782	0.779	0.850
Y.7	0.774	0.774	0.757	0.786	0.825
Y.8	0.767	0.732	0.758	0.767	0.816

Source: Primary Data Processed, 2025

Based on table 3, it shows that all constructs have a greater cross loading than the correlation coefficients of other constructs. For example, the X1.1 indicator has a loading of 0.834 against the Fear of Missing Out (X1) construct, which is higher than the loading of other constructs such as Sales Promotion (X2) (0.766), Payment Methods (X3) (0.742), and Impulsive Buying (Y) (0.773). The same is true for other indicators such as X2.1 (0.851 against Sales Promotion) and Y.1 (0.870 against Impulsive Buying), each of which shows the highest loading value against its original construct. Based on the data in Table 4.3, all indicators in this study have shown the highest loading value in the latent construct they measured, so that the criteria for discriminant validity based on cross loading have been met.

Composite Reliability

Tabel 4. Composite Reliability

Variabel	Cronbach's alpha	Composite reliability	Information
FOMO (X1)	0.952	0.953	Reliabel
Sales Promotion (X2)	0.946	0.949	Reliabel
Payment Method (X3)	0.910	0.911	Reliabel
Personal Attitude (Z)	0.962	0.963	Reliabel
Impulsive Buying (Y)	0.887	0.894	Reliabel

Source: Primary Data Processed, 2025

Based on table 4 above, it can be seen that Cronbach's Alpha values for all constructs are above the minimum recommended threshold value, which is 0.70, which indicates that the construct has good reliability. The FOMO construct (X1) has a Cronbach's Alpha value of 0.952, Sales Promotion (X2) of 0.946, Payment Method (X3) of 0.910, Personal Attitude (Z) of 0.962, and Impulsive Buying (Y) of 0.887. In addition, the Composite Reliability value on the entire construct also showed excellent results, where all values were in the range of 0.894 to 0.963. All of these values exceed the minimum threshold of 0.70, even exceeding the 0.90 mark, which indicates a very high level of reliability.

Structural Model Test (Inner Model)

Coefficient of Determination (R-Square)

The coefficient of determination (R-Square) is a way to assess how much an endogenous construct can be explained by an exogenous construct. The value of the coefficient of determination (R-Square) is expected to be between 0 and 1. According to Hair et al (2010) it was stated that R-Square values of 0.75, 0.50, and 0.25 usually indicate a model with substantial, moderate, and weak predictive power. The R-Square value in this study can be seen in table 4.5 below:

Table 5. R-Square

Variabel	R-square	R-square adjusted
Impulsif Buying (Y)	0.959	0.958
Role of Personal Attitude (Z)	0.843	0.841

Source: Primary Data Processed (2025)

Based on the results of the analysis of the determination coefficient above, it can be concluded that the R-Square value of the influence of fear of missing out, sales promotion and payment methods on impulsive buying is 0.959. Therefore, it can be explained that the variables of fear of missing out, sales promotion, and payment methods simultaneously affect impulsive buying by 0.959% or 95.9%. Because the R-Square value is above 0.75, the influence of all exogenous constructs fear of missing out, sales promotion, and payment methods on impulsive buying is substantial.

Also, the R-Square value of the combined or simultaneous influence of fear of missing out, sales promotion and payment methods on the role of personal attitude was 0.843. Thus, it can be explained that the variables of fear of missing out, sales promotion and payment methods simultaneously affect the role of personal attitude by 0.843% or 84.3%. Because the R-Square value is above 0.75, the influence of all exogenous constructs fear of missing out, sales promotion and payment methods on the role of personal attitude is substantial.

Predictive Relevance (Q-Square)

Table 6. Q-Square

Variabel	Q ² (=1-SSE/SSO)	Information
Impulsif Buying	0.644	Has a predictive relevance value
Role of Personal Attitude	0.469	Has a predictive relevance value

Source: Primary Data Processed, 2025

In addition to R-Square, Q-Square (Q2) testing was also conducted to evaluate the predictive relevance of the model to endogenous constructs. A Q2 value above zero (0) indicates that the model has relevant predictive capabilities. Based on the test results in Table 4.6, the Impulsive Buying construct shows a Q2 value of 0.644, which indicates strong predictive relevance. The Construct Role of Personal Attitude also has a Q2 value of 0.469, which shows a moderate predictability. Thus, it can be concluded that the structural model in this study has adequate predictive capabilities. This shows that the model built is feasible to explain and predict the endogenous variables in this study.

Effect Size (F2)

Table 7. F-Square

Variable	Fear of Missing Out (X1)	Impulsif Buying (Y)	Payment Method (X3)	Role of Personal Attitude (Z)	Sales Promotion (X2)
Fear of Missing Out (X1)		0.125		0.128	
Impulsif Buying (Y)					
Payment Method (X3)		0.963		0.034	
Role of Personal Attitude (Z)		0.104			
Sales Promotion (X2)		0.021		0.075	

Source: Primary Data Processed, 2025

Effect Size (F2) analysis is used to assess the relative contribution of exogenous constructs to intended endogenous constructs. The value of f-square indicates how much an independent variable affects the increase in the R-square value of the dependent construct. According to Cohen (1988), the F2 value of 0.02 is categorized as a small effect, 0.15 as a medium effect, and 0.35 as a large effect.

Based on the test results, it is known that most of the relationships between constructs in the model have a small to moderate effect on the construct of its purpose. For example, the effect of Sales Promotion (X2) on Impulsive Buying (Y) ($f^2 = 0.021$) and Payment Method (X3) on Role of Personal Attitude (Z) ($f^2 = 0.034$) only had a relatively small effect. Some other relationships that are also relatively small to medium are the effect of Sales Promotion (X2) on the Role of Personal Attitude (Z) ($f^2 = 0.075$) and the Role of Personal Attitude (Z) on Impulsive Buying (Y) ($f^2 = 0.104$).

However, there are several constructs that have a significant influence. For example, Payment Method (X3) against Impulsive Buying (Y) shows a relatively large effect size, with an f^2 value of 0.963, which is the highest value in the model. In addition, Fear of Missing Out (X1) also has a significant (near-moderate) effect on Impulsive Buying (Y) ($f^2 = 0.125$) and Role of Personal Attitude (Z) ($f^2 = 0.128$).

Uji Hypothesis (Path Analysis)

Table 8. Hypothesis Testing (Path Analysis)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Information
Fear of Missing Out -> Impulsif Buying	0.239	0.238	0.046	5.207	0.000	Diterima Hypothesis
Fear of Missing Out -> Role of Personal Attitude	0.444	0.445	0.073	6.105	0.000	Diterima Hypothesis
Payment Methods -> Impulsive Buying	0.521	0.521	0.031	16.908	0.000	Diterima Hypothesis
Payment Methods ->	0.187	0.187	0.062	3.024	0.003	Diterima

Role of Personal Attitude						Hypothesis
Role of Personal Attitude -> Impulsif Buying	0.165	0.167	0.034	4.819	0.000	Diterima Hypothesis
Sales Promotion -> Impulsif Buying	0.087	0.087	0.036	2.430	0.015	Diterima Hypothesis
Sales Promotion -> Role of Personal Attitude	0.312	0.310	0.066	4.761	0.000	Diterima Hypothesis

Source: Primary Data Processed, 2025

Based on the test results, the majority of relationships between constructs showed significant influence. The Payment Method construct (X3) was shown to have the strongest significant influence on Impulsive Buying (Y), which had the highest t-value (16,908) and a p-value of 0.000, indicating a very strong and significant influence on purchase intent.

The same can be seen in the Fear of Missing Out (X1) -> Role of Personal Attitude (Z) pathway, which has a t-value of 6,105 (p = 0.000), showing that FoMO plays a very strong role in shaping consumer perceptions and attitudes. Similarly, the Fear of Missing Out (X1) -> Impulsive Buying (Y) (t = 5,207, p = 0.000) and Role of Personal Attitude (Z) -> Impulsive Buying (Y) (t = 4,819, p = 0.000) pathways also showed a strong and significant influence on dependent variables. Other constructs have also proven to be significant. Sales Promotion (X2) was shown to affect the Role of Personal Attitude (Z) (t = 4.761; p = 0.000) and Impulsive Buying (Y) (t = 2.430; p = 0.015).

From the table above, it can be concluded that all 7 out of the 7 hypotheses proposed (H1-H7) are declared accepted. No direct hypothetical path is rejected, which suggests that all the paths built in the model have a statistically significant influence.

The testing of the mediation hypothesis in this study aims to find out whether there is an indirect influence between constructs through the mediator construct, namely the Role of Personal Attitude (Z). The mediation test was carried out using a one-tailed bootstrapping approach with significance criteria if the t-statistical value was > 1.968 and the p-value was < 0.05.

Table 9. Indirect Effect Specific Hypothesis Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Information
Fear of Missing Out -> Role of Personal Attitude -> Impulsif Buying	0.073	0.075	0.021	3.495	0.000	Diterima Hypothesis
Payment Methods -> Role of Personal Attitude -> Impulsive Buying	0.031	0.031	0.012	2.580	0.010	Diterima Hypothesis
Sales Promotion -> Role of Personal Attitude -> Impulsif Buying	0.052	0.051	0.015	3.515	0.000	Diterima Hypothesis

Source: Primary Data Processed, 2025

Based on the results of the analysis, it is known that the three mediation pathways in this model show significant results. The three mediation pathways (H8, H9, H10) showed a t-statistic value above 1.968 and a p-value below 0.05, so the hypothesis was accepted.

These findings show that the Role of Personal Attitude construct plays an important role as a mediator in reinforcing the influence of exogenous constructs on Impulsive Buying. Mediation through Personal Attitude was the most dominant in the Sales Promotion -> Role of Personal Attitude -> Impulsive Buying ($t = 3,515$; $p = 0.000$). The Fear of Missing Out -> Role of Personal Attitude -> Impulsive Buying pathway ($t = 3,495$; $p = 0.000$) was also shown to be statistically significant, with almost equal strength. Meanwhile, the Payment Method -> Role of Personal Attitude -> Impulsive Buying pathway ($t = 2,580$; $p = 0.010$) was also confirmed significant, although with a relatively lower t-statistic value compared to the other two paths.

Overall, the results of this mediation hypothesis test support the importance of the role of mediation variables (Personal Attitude) in explaining how driving factors (FoMO, Sales Promotion, and Payment Methods) can shape impulse purchase behavior in iPhone customers in the city of Bandung. These findings also strengthen the theoretical model developed in the research.

IPMA

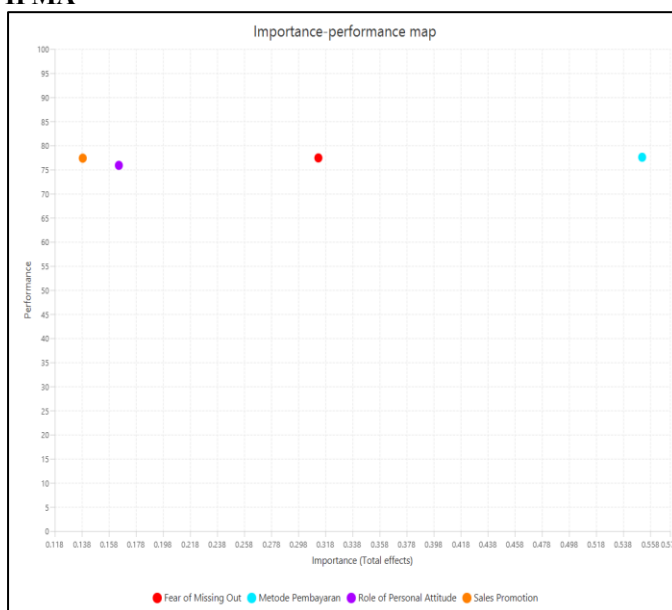


Figure 2. IPMA Construction Level

Based on the results of the Importance-Performance Map Analysis (IPMA) in Figure 2, an overview of the strategic position of each construct studied in influencing Impulsive Buying (Y) is obtained. This mapping is based on two main indicators, namely Importance (the magnitude of the total effect of a construct on Impulsive Buying on the X axis) and Performance (the average perception or score given by respondents to the performance of the construct on the Y axis, on a scale of 0-100).

From the mapping results, it can be seen that several categories divide constructs into four strategic quadrants, based on the average values of Importance (around 0.301) and Performance (around 77.5). Quadrant I (Main Priority: Keep up the good work) The constructs in this quadrant are Fear of Missing Out (X1) and Payment Method (X3). Both constructs have a high Importance ($\text{Imp} > 0.301$) and a high Performance ($\text{Perf} > 77.5$). This condition shows that these two factors not only have a significant and crucial influence in encouraging Impulsive Buying, but also have a perception of performance that is already very good in the eyes of respondents. The Payment Method (X3), in particular, stands out as the construct with the highest Importance (0.550), making it the most vital driver. The strategy for these two constructs is to maintain them as key elements.

Quadrant II (Low Priority: Possible overkill) The construct in this quadrant is Sales Promotion (X2). This construct has a relatively high performance (78), but its contribution to Impulsive Buying is relatively low ($\text{Imp}: 0.158 < 0.301$). Thus, respondents assessed that the performance of sales promotion was good, but the impact on impulse purchases was not as important as other factors. The resources allocated to this area may be able to be considered for re-evaluation, as they are not a top priority for improvement. Quadrant III (Low priority) Construct Role of Personal Attitude (Z) is in this quadrant. This construct has a low Importance ($\text{Imp}: 0.178 < 0.301$) and Performance which is also relatively the lowest among all constructs ($76 < 77.5$). This indicates that the current personal attitude does not have a significant effect on Impulsive Buying and at the same time has not received a high performance assessment from respondents. This area can be a focus of future improvements, but it is not a top priority right now. Quadrant IV (Main Focus: Concentrate here) There is no construct in this quadrant. This is a positive finding, because it indicates the absence of crucial factors (having high importance) whose performance is considered poor (having low performance) by respondents.

In general, the results of this IPMA provide insight that Payment Methods and Fear of Missing Out are the main focus of strategies that must be maintained because they are proven to be the most important in encouraging Impulsive Buying.

H1: Fear of Missing Out (FoMO) has a significant effect on impulsive buying of iPhone customers in the city of Bandung

The test results showed that this hypothesis was accepted, with a significance value (P value) of 0.000, which is smaller than the significance limit of 0.05 (T-statistic $5.207 > 1.968$). Thus, there is a significant influence between Fear of Missing Out and Impulsive Buying. These findings are in line with the framework of thought that was built, in which FoMO became a powerful psychological driver for spontaneous purchases. These results support previous research by Azalika et al. (2025) and Nggilimara & Kristinawati (2025), both of which found that FoMO is positively correlated and has a significant impact on impulse buying behavior. Emotional urges such as anxiety and fear of being left behind (FoMO), often triggered by social media, have been shown to encourage individuals to make purchases without careful planning in order to maintain social connectedness. These findings are also consistent with studies by Malik et al. (2024), Deliana et al. (2024), and Adfioni & Sari (2025) that identified FoMO as a factor that positively affects purchasing decisions and impulse buying. However, these findings contradict Pamungkas & Vania (2024) who found no significant influence of FoMO on impulse iPhone purchases, indicating that in some contexts, rational factors may be more dominant. Nevertheless, in this study, the influence of FoMO was proven to be significant.

H2: Sales Promotion has a significant effect on impulsive buying of iPhone customers in the city of Bandung

The test results showed that this hypothesis was accepted, with a significance value (P value) of 0.015, which is smaller than the significance limit of 0.05 (T-statistic $2.430 > 1.968$). Thus, there is a significant influence between Sales Promotion and Impulsive Buying. These findings confirm that sales promotion strategies such as discounts, bonuses, and exhibitions (measured in Sales Promotion variables) are effective external triggers to encourage unplanned purchases. These results are in line with the research of Paputungan et al. (2024) which also found that sales promotion has a positive and significant influence on impulse buying behavior. This is also supported by Sulistyorini et al. (2024) who state that promotions contribute significantly to encouraging consumers to make spontaneous purchases, as well as the findings of Irawati & Santoso (2021) which show that online promotions and discounts have a positive effect on impulse buying.

H3: Payment Method has a significant effect on Impulsive buying of iPhone customers in the city of Bandung

The test results showed that this hypothesis was accepted, with a significance value (P value) of 0.000, which is smaller than the significance limit of 0.05 (T-statistic $16.908 > 1.968$). Thus, there is a significant influence between Payment Methods and Impulsive Buying. These results suggest that perceptions of payment methods, including convenience, social prestige, and reduced "pain of paying" when using cards or non-cash, significantly encourage impulse purchases. These findings are particularly strong, supported by the highest T-statistical values in the model. This is in line with research by Refiyahya & Azhar (2025) which states that the convenience of digital payment systems facilitates transactions and encourages impulsive consumptive behavior. This study also supports the findings of Nikolaus et al. (2024) who specifically found that the pay later method has a significant influence on impulse buying behavior.

H4: Fear of Missing Out (FoMO) has a significant effect on the personal attitude of iPhone customers in the city of Bandung

The test results showed that this hypothesis was accepted, with a significance value (P value) of 0.000, which is smaller than the significance limit of 0.05 (T-statistic $6.105 > 1.968$). Thus, there is a significant influence between Fear of Missing Out and Personal Attitude. These findings explain that psychological pressure not to miss the trend (FoMO) not only triggers behavior, but also actively shapes consumer attitudes. Individuals who experience FoMO tend to form more positive attitudes towards products that are considered socially relevant, such as the iPhone. These results are in line with research by Lim et al. (2024) who show that social stress due to FoMO can affect an individual's way of thinking and emotional response (attitude). This is also supported by Puspitasari et al. (2025) who explain that FoMO impacts the emotional and psychological states associated with the urge to maintain a social image, which in turn shapes attitudes towards the product.

H5: Sales Promotion has a significant effect on the personal attitude of iPhone customers in the city of Bandung

The test results showed that this hypothesis was accepted, with a significance value (P value) of 0.000, which is smaller than the significance limit of 0.05 (T-statistic $4.761 > 1.968$). Thus, there is a significant influence between Sales Promotion and Personal Attitude. These findings indicate that sales pitches not only serve as a short-term purchase trigger, but also contribute to building long-term positive attitudes towards products. Attractive promotional exposure makes consumers form better judgments. These results support the research of Apriliansyah & Putriwarganegara (2024) which found that high promotional appeal can increase consumers' perception and

positive assessment (attitude). This is also in line with Masitha & Hakim (2025) who stated that promotion is able to trigger a positive emotional response (enthusiasm) which then shapes consumer attitude tendencies.

H6: Payment Method has a significant effect on the personal attitude of iPhone customers in the city of Bandung

The test results showed that this hypothesis was accepted, with a significance value (P value) of 0.003, which is smaller than the significance limit of 0.05 (T-statistic $3.024 > 1.968$). Thus, there is a significant influence between Payment Method and Personal Attitude. These findings show that perceptions of payment methods (convenience, convenience, prestige) also shape consumer attitudes towards overall shopping activities. Payment methods that are considered efficient and practical, as measured in this study, give rise to a more positive attitude. This is in line with the research of Apriliansyah & Putriwarganegara (2024) which is also cited in the frame of thought, which states that efficient non-cash methods can cause a more positive attitude towards shopping activities because they are considered practical and convenient.

H7: Personal attitude has a significant effect on impulsive buying of iPhone customers in the city of Bandung

The test results show that this hypothesis is accepted, with a significance value (P value) of 0.000, which is smaller than the significance limit of 0.05. Thus, there is a significant influence between Personal Attitude and Impulsive Buying. These findings strongly support the framework of the Theory of Planned Behavior (Ajzen, 1991) which states that attitude is the main predictor of intentions and behavior. This is also in line with research by Sari & Junaedi (2024) and Febriyanti & Pantawis (2023) which found that positive attitudes and accompanying emotions can directly encourage consumers to make spontaneous purchases.

H8: Personal attitude mediates the influence of FoMO on impulsive buying of iPhone customers in the city of Bandung

The results of this mediation hypothesis test were accepted, with a significance value (P value) of 0.000, which is smaller than the significance limit of 0.05. This suggests that Personal attitude significantly mediates the relationship between Fear of Missing Out and Impulsive Buying. These findings indicate that the influence of FoMO on impulse buying does not only occur directly, but is also significantly mediated by the formation of a positive attitude first. Consumers who are worried about missing out on trends (FoMO) will form a very positive attitude towards the iPhone, and this attitude then becomes the main driving bridge for impulse purchases.

H9: Personal attitude mediates the influence of Sales Promotion on the impulsive buying of iPhone customers in the city of Bandung

The results of this mediation hypothesis test were accepted, with a significance value (P value) of 0.000, which is smaller than the significance limit of 0.05. This shows that Personal attitude significantly mediates the relationship between Sales Promotion and Impulsive Buying. These findings are in line with research by Qu et al. (2023) that highlight the role of emotions and attitudes as mediators. This means that the stimulus of a sales promotion not only triggers a spontaneous reaction, but also works by forming a more positive attitude towards the product, which then makes it easier to make impulse purchases.

H10: Personal attitude mediates the influence of Payment Method on impulsive buying of iPhone customers in the city of Bandung

The results of this mediation hypothesis test were accepted, with a significance value (P value) of 0.010, which is smaller than the significance limit of 0.05. This shows that Personal attitude significantly mediates the relationship between Payment Methods and Impulsive Buying. These findings indicate that the convenience offered by modern payment methods first of all forms a positive attitude towards the overall shopping experience. This positive attitude then lowers the psychological barriers of consumers to make unplanned purchases.

Managerial Implications

The findings in this study provide significant managerial implications for marketers and Apple brand managers, especially in developing strategies to encourage impulse purchases of iPhone products among urban consumers such as in the city of Bandung.

The results of the Importance-Performance Map Analysis (IPMA) revealed that the Payment Method (X3) and Fear of Missing Out (X1) constructs occupy the highest strategic position in the High Importance – High Performance quadrant. This finding is strengthened by the acceptance of the H1 and H3 hypotheses, which show that these two variables have a very significant influence on Impulsive Buying. Therefore, management is advised to maintain and continue to optimize these two areas. For Payment Methods, companies and retail partners need to ensure the fastest and easiest transaction process possible, expand partnerships with popular paylater or installment service providers without credit cards, and ensure security in every digital transaction. For Fear of Missing Out, marketing strategies must continue to be strengthened by highlighting aspects of exclusivity, urgency (e.g., through limited product launches or pre-orders), and the use of influencers to create and maintain the trend of iPhone ownership as a social status symbol.

Meanwhile, the Sales Promotion (X2) construct occupies the Low Importance – High Performance quadrant. This indicates that although existing sales promotion strategies are well judged by consumers (high performance), their impact on impulse buying impulses is not as important as the previous two factors. Although the H2 hypothesis linking it to Impulsive Buying is accepted, its contribution is relatively small. From here, management can consider re-evaluating the efficiency of the promotion budget allocation. Rather than investing more in big discounts, promotions can be used more tactically to support specific goals, such as new product introductions or loyalty programs, rather than as a key driver of day-to-day sales.

Construct Personal Attitude (Z) is in the Low Importance – Low Performance quadrant. This means that personal attitude is not considered the most important direct driver and performance is considered relatively low. However, given its role as a proven significant mediating variable (H8, H9, H10), this construct cannot be ignored. The implication is that improvements in Personal Attitude are indirect. Companies do not need to target "attitudes" directly, but rather should focus on strengthening the factors that shape them, namely by continuing to build a strong FoMO narrative and providing a positive experience through the ease of payments and smart promotions. Overall, the results of this study suggest that companies focus their development strategies on strengthening psychological triggers (FoMO) and providing superior transaction infrastructure (Payment Methods) as top priorities. Evaluating the effectiveness of sales promotion and understanding the role of attitudes as a result of other stimuli is an important supporting step to improve marketing strategies in an ongoing manner.

CONCLUSION

This study aims to identify and test the influence of the variables of Fear of Missing Out (FoMO), Sales Promotion, and Payment Methods on Impulsive Buying in iPhone customers in the city of Bandung, by considering the mediating role of Personal Attitude. This study uses a quantitative approach to 300 respondents who are iPhone customers in the city of Bandung. Data analysis was carried out using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method to test 10 hypotheses that have been formulated based on a conceptual framework and a literature review.

The results of the hypothesis testing showed that all (10) hypotheses proposed in this study were accepted. This indicates that there is a significant causal relationship between all the variables studied. The findings show that Fear of Missing Out (H1), Sales Promotion (H2), and Payment Method (H3) have a positive and significant influence on Impulsive Buying directly, respectively. In particular, Payment Method (H3) proved to be the most powerful direct predictor in encouraging Impulsive Buying, shown by the highest T-statistical value (16,908).

The key finding of this study is the confirmation of the central role of Personal Attitude as a significant mediating variable. The test results prove that Personal Attitude significantly mediates the effect of Fear of Missing Out on Impulsive Buying (H8), the effect of Sales Promotion on Impulsive Buying (H9), and the effect of Payment Method on Impulsive Buying (H10). This confirms that the three driving factors not only trigger direct purchases, but also work indirectly by first forming positive consumer attitudes, which then become psychological bridges that strengthen impulsive purchasing decisions.

This result is strengthened by the findings of the Importance-Performance Map Analysis (IPMA) which maps constructs based on the level of importance (Importance) to Impulsive Buying and its performance (Performance). In the mapping, Payment Methods and Fear of Missing Out are in the main priority quadrant (High Importance – High Performance). These findings indicate that these two constructs are the main pillars that are not only the most important in driving impulse buying, but also their performance has been rated very well by respondents. Meanwhile, Sales Promotion is in the Low Importance – High Performance quadrant, showing good performance but not as important as the two main factors. Personal Attitude, although proven to be a mediator, is in the Low Importance – Low Performance quadrant, which indicates its role is more of an intermediary mechanism than a direct driver.

Thus, it can be concluded that the impulsive buying behavior of iPhone customers in the city of Bandung is a complex phenomenon driven by a strong combination of psycho-social triggers (Fear of Missing Out) and transactional ease (Payment Method). The role of Personal Attitude is confirmed as a crucial internal mechanism within the framework of the Theory of Planned Behavior, which transforms these external and psychological stimuli into purchasing actions. These findings provide academic contributions as well as clear managerial implications for marketers to prioritize strategies that leverage FoMO and optimize the ease of payment systems. For managerial practitioners, these findings suggest several strategic focuses. First, the top priority should be given to optimizing the payment infrastructure. Given that Payment Method is the strongest predictor and is in the High Importance (IPMA) quadrant, companies are advised to prioritize ease of transactions, expand partnerships with paylater providers (BNPL), offer 0% installments, and ensure a frictionless checkout process to reduce the "pain of paying". Second, the use of Fear of Missing Out (FoMO), which is also in the High Importance quadrant, must be ethically integrated in marketing. Strategies such as limited stock, exclusive pre-orders, and custom color launches, supported by influencer narratives on social media, will effectively target FoMO anxiety. Third, the sales promotion strategy needs to be re-evaluated. Although it performs well, IPMA's findings place it in the Low Importance quadrant, indicating that direct discounts are less efficient. Marketers are advised to design smarter promotions, such as associating them with payment methods ("Paylater user-only promo") or FoMO ("Bonus for the first 100 buyers"). Finally, the focus needs to be on forming a long-term

attitude. Since Personal Attitude has been shown to mediate all three variables, all customer touchpoints (advertising, store experience, service) should be designed to build and reinforce positive attitudes, not just chasing short-term deals.

For further research, there are several development directions that can be explored. First, expand the context of the product and the level of engagement. The study focused on high-involvement (iPhone) products, where significant H1 findings contradicted the Pamungkas & Vania (2024) study. It is interesting to replicate this model in low-involvement products (e.g. fashion or skincare), where the influence of FoMO and Payment Methods is expected to be stronger. Second, expand the sample and demographics. The sample of this study was limited to 300 respondents in the city of Bandung which was dominated by young adults. Further research can expand geographic coverage (tier 2 or 3 cities) or other demographic segments (Gen Z or Gen X) to test model consistency. Third, add a moderator variable. This model can be enriched by testing Financial Literacy as a moderator that might weaken the relationship between paylater and Impulsive Buying, or the Impulsiveness Trait to distinguish it from situational behavior. Fourth, using qualitative or mixed research methods. The quantitative method (PLS-SEM) in this study has mapped the "what" and "how strong" the effect is. Qualitative or mixed-methods approaches can explore the "why" behind these findings, for example exploring the psychological experience of using paylater for luxury items or the process of forming attitudes as a result of exposure to FoMO.

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