

ABSTRAK

Penelitian ini meneliti dampak Teknologi Finansial (*fintech*) dan Fear of Missing Out (*FoMO*) pada perilaku pembelian impulsif terhadap mahasiswa baru Universitas Trunodjoyo Madura (UTM), dengan pengendalian diri sebagai variabel moderator. Studi ini menerapkan Structural Equation Modeling (SEM) menggunakan Partial Least Squares (PLS) versi 4. Penelitian ini termasuk kuantitatif dan sampel sebanyak 100 responden. Temuan menunjukkan bahwa *fintech* dan *FoMO* memberikan pengaruh positif dan bermakna terhadap pembelian impulsif, di mana kemudahan akses teknologi serta tekanan psikologis mendorong mahasiswa untuk melakukan pembelian secara spontan serta adanya pengendalian diri tidak terbukti memoderasi kedua kaitan tersebut. Hasil ini menyoroti perlunya integrasi antara elemen eksternal dan internal untuk memahami pola konsumtif mahasiswa. Dalam praktiknya, mahasiswa diharapkan meningkatkan pengendalian diri, penyedia *fintech* dapat menambahkan fitur pengaturan transaksi, dan universitas dapat memberikan edukasi keuangan kepada mahasiswa guna membangun kebiasaan belanja yang lebih tepat.

Kata kunci: Fintech, *FoMO*, Pembelian Impulsif, *Self-control*

ABSTRACT

This study examines the impact of Financial Technology (fintech) and Fear of Missing Out (FoMO) on impulsive buying behavior among first-year students at Universitas Trunojoyo Madura, with self-control serving as a moderating variable. The study employed Structural Equation Modeling (SEM) using Partial Least Squares (PLS) version 4. This research adopted a quantitative approach with a sample of 100 respondents. The findings indicate that fintech and FoMO have a positive and significant effect on impulsive buying behavior, where the ease of technological access and psychological pressure encourage students to make spontaneous purchases. However, self-control was not proven to moderate both relationships. These results highlight the importance of integrating external and internal factors to better understand students' consumptive behavior patterns. Practically, students are expected to improve their self-control, fintech providers are encouraged to incorporate transaction management features, and universities should provide financial education programs to help students develop more responsible shopping habits.

Keywords: *Fintech, FoMO, Impulsive Buying, Self-control*