



## The influence of Social Media on cultivating consumers' interest in sustainable buying habits

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### Abstract

Social media influencers play an increasingly important role in shaping consumer behavior, particularly with respect to sustainable purchasing. This study examines how influencers shape attitudes and behaviors toward eco-friendly products, distinguishing between genuine interests and fleeting online trends. The growth of influencers advocating for sustainability shows their dual impact: fostering genuine behavioral change or encouraging temporary consumption. The primary objective is to analyze the psychological and behavioral factors influenced by social media campaigns. Notably, the study highlights influencers' dual role: promoting authentic engagement with sustainability and triggering impulsive buying. Results indicate that trust in influencers, emotional appeals, and social proof notably influence purchase decisions. Although 55% of consumers demonstrate genuine interest in sustainability, 45% are impulsive and often discard products after campaigns. Recommendations include transparent influencer campaigns, educational content, and the promotion of long-term involvement through relatable storytelling. This research offers valuable insights for brands, policymakers, and influencers, underscoring the need for authenticity and the alignment of strategic messaging in promoting sustainable consumption.

**Keywords:** Emotional appeals, influencer marketing, impulsive buying, social proof, sustainable purchasing

### Introduction

Social media has significantly changed how consumers engage with brands and make purchasing choices. Platforms like Instagram, TikTok, and YouTube are now vital marketing spaces, with social media influencers gaining increasing prominence. These influencers often have millions of followers and hold considerable influence over their audiences' preferences, attitudes, and behaviors. A growing area of interest is the link between influencer marketing and sustainable consumer habits. As global awareness of environmental and social concerns rises, many brands utilize influencers to endorse eco-friendly products and lifestyles. Yet, a key question remains: do influencers genuinely inspire sustainable purchasing behaviors, or are they simply fueling fleeting trends that disappear after the campaign ends? For example, an influencer might promote a sustainable product, such as reusable water bottles or biodegradable packaging, thereby prompting followers to purchase it. Some consumers may incorporate these products into broader sustainability efforts, whereas others may buy impulsively, influenced by the influencer's appeal rather than a genuine understanding of the environmental benefits. This tension between authentic interest and impulsive buying poses a significant challenge to evaluating the lasting impact of influencer marketing campaigns.

### Objective of This Study

This study examines how social media influencers influence consumers' sustainable purchasing behaviors and attitudes toward eco-friendly products. It explicitly investigates whether these purchasing decisions stem from genuine concern for sustainability or are merely short-term effects of influencer endorsements. Focusing on this difference, the research seeks to offer practical insights for brands, influencers, and policymakers to foster genuine and lasting behavioral change. Interest in sustainability in consumer markets has grown substantially in recent years, driven by heightened awareness of climate change, resource depletion,

and ethical supply chains. Influencers have become key players in this movement, often portraying themselves as advocates for sustainability and ethical consumption. For example, many promote sustainable fashion, low-waste household products, or plant-based diets, presenting these as both fashionable and responsible choices.

For socially conscious consumers, especially younger groups who are often sensitive to environmental and social justice issues, the impact of influencer-led sustainability efforts remains debated. Influencers can raise awareness of eco-friendly products and practices by leveraging their platforms to reach diverse audiences. However, concerns about authenticity persist, with many influencers accused of "greenwashing" promoting unsustainable products while claiming environmental benefits to appeal to socially aware consumers. Additionally, the fleeting nature of social media trends raises questions about whether these campaigns lead to lasting behavioral change or merely impulsive purchases. The influence also varies by influencer type: macro-influencers with millions of followers often generate widespread awareness but may lack a personal connection that motivates real action, whereas micro-influencers, with smaller but more engaged audiences, may be more effective in driving meaningful change due to their perceived authenticity and relatability. Recognizing these dynamics is crucial for brands seeking to refine their sustainability-focused influencer marketing strategies.

This research is significant for different stakeholders. For brands and marketers, it offers insights into how influencer campaigns impact sustainability promotion. If consumers primarily make impulse purchases and are swayed by short-lived trends, brands may need to reconsider their strategies for building long-term engagement with eco-friendly products. Conversely, if influencers truly motivate interest in sustainability, this could encourage more investment in influencer marketing to drive positive social change. For consumers, the findings can illuminate their own habits, helping them become more aware of how they respond to

influencer promotions. Reflecting on whether purchases are motivated by genuine needs or by social media trends can help individuals make more informed, sustainable decisions. Influencers might also benefit from this research, as it highlights the importance of authenticity in their campaigns. By aligning their promotions with genuine values and honest practices, influencers can boost trust and credibility with their audiences.

The role of policymakers is equally crucial in this landscape. Policies that promote transparency in influencer marketing can mitigate the risk of misleading advertising, ensuring that false claims of sustainability do not sway consumers. For instance, mandatory disclosures about sponsorships and product sustainability could enhance the credibility of influencer campaigns and empower consumers to make informed decisions. This study is novel in its focus on distinguishing between genuine consumer interest and impulsive trends in the context of influencer-driven sustainability campaigns. While much of the existing literature examines the overall impact of influencers on consumer behavior, this research focuses on the authenticity and effectiveness of campaigns promoting sustainable products. It seeks to bridge gaps in understanding the psychological and social dynamics underpinning these behaviors, offering practical insights for enhancing the impact of sustainability initiatives in the digital age.

### **The Role of Social Media Influencers in Shaping Sustainable Purchasing Behavior**

Social media has profoundly transformed the way consumers interact with brands and make purchasing decisions. Platforms such as Instagram, TikTok, and YouTube have become critical arenas for marketing, with social media influencers playing an increasingly prominent role. These influencers have substantial followings, often numbering in the millions, and wield significant power in shaping their audiences' preferences, attitudes, and behaviors. One emerging area of interest is the intersection of influencer marketing and sustainable consumer behavior. With rising global awareness about environmental and social issues, many brands are leveraging influencers to promote eco-friendly products and lifestyles. However, a critical issue emerges: are influencers genuinely inspiring sustainable purchasing behaviors, or are they merely driving impulsive trends that fade once the influencer's campaign concludes? For instance, an influencer might promote a sustainable product, such as reusable water bottles or biodegradable packaging, and followers may rush to purchase the item. While some consumers may adopt these products as part of a broader commitment to sustainability, others may buy them impulsively, driven by an influencer's appeal rather than a deep understanding of the product's environmental benefits. This tension between genuine interest and impulsive consumer behavior presents a significant challenge in assessing the long-term impact of influencer-driven campaigns. The objective of this study is to analyze how social media influencers shape consumers' sustainable purchasing behaviors and attitudes toward eco-friendly products. Specifically, it seeks to determine whether these purchasing decisions are motivated by genuine concern for sustainability or are merely short-term reactions to influencer endorsements. By focusing on this distinction, the research aims to provide actionable insights for brands, influencers, and policymakers to promote

meaningful and lasting behavioral change among consumers.

The phenomenon of sustainability in consumer markets has gained significant traction in recent years, driven by heightened awareness of climate change, resource depletion, and ethical supply chains. Influencers have positioned themselves at the forefront of this movement, often branding themselves as advocates for sustainability and ethical consumption. For example, many influencers actively promote sustainable fashion lines, low-waste household items, or plant-based diets, framing these choices as both trendy and responsible. This framing appeals to socially conscious consumers, particularly younger generations who are often attuned to issues of environmental and social justice.

Yet, the effectiveness of influencer-driven sustainability campaigns remains under scrutiny. On the one hand, influencers can serve as powerful catalysts for raising awareness of eco-friendly products and practices, leveraging their platforms to reach broad and diverse audiences. On the other hand, concerns about the authenticity of such campaigns persist. Many influencers are accused of "greenwashing," promoting unsustainable products under the guise of environmental friendliness, to attract socially conscious consumers. Furthermore, the short-lived nature of many social media trends raises questions about whether these campaigns inspire genuine behavioral change or merely foster fleeting, impulsive purchases. Another layer of complexity lies in the varied impact of different types of influencers. For instance, macro-influencers with millions of followers often generate broad awareness but may lack the personal connection with their audience required to inspire genuine action. In contrast, micro-influencers, who have smaller but more engaged followings, might be better positioned to drive meaningful change due to their perceived authenticity and relatability. Understanding these dynamics is essential for brands looking to optimize their influencer marketing strategies in the context of sustainability. This research is of particular importance to multiple stakeholders. For brands and marketers, it provides insights into the effectiveness of influencer campaigns in promoting sustainability. If consumers' purchasing decisions are largely impulsive and driven by transient trends, brands may need to reconsider their approaches to achieving long-term engagement with eco-friendly products. Conversely, if influencers successfully inspire genuine interest in sustainability, this could validate investments in influencer marketing as a tool for driving positive social change. For consumers, the findings can help illuminate their own behavior, encouraging greater mindfulness in how they respond to influencer promotions. Reflecting on whether purchases are driven by genuine need or by social media trends can empower individuals to make more informed and sustainable choices. Influencers may also benefit from this research, as it underscores the importance of authenticity in their campaigns. By aligning their promotions with genuine values and transparent practices, influencers can build stronger trust and credibility with their audiences.

The role of policymakers is equally crucial in this landscape. Policies that promote transparency in influencer marketing can mitigate the risk of misleading advertising, ensuring that false claims of sustainability do not sway consumers. For instance, mandatory disclosures about

sponsorships and product sustainability could enhance the credibility of influencer campaigns and empower consumers to make informed decisions. This study is novel in its focus on distinguishing between genuine consumer interest and impulsive trends in the context of influencer-driven sustainability campaigns. While much of the existing literature examines the overall impact of influencers on consumer behavior, this research focuses on the authenticity and effectiveness of campaigns promoting sustainable products. It seeks to bridge gaps in understanding the psychological and social dynamics underpinning these behaviors, offering practical insights for enhancing the impact of sustainability initiatives in the digital age.

### Related Works

Social media has revolutionized the way consumers interact with brands, shaping perceptions and behaviors in unprecedented ways. Among these changes, the role of social media influencers in promoting sustainable purchasing behavior has garnered significant attention in recent years. Influencers are known for their ability to connect with audiences on a personal level, thereby driving awareness and action. This literature review examines the extent to which influencers contribute to sustainable consumer behavior, focusing on three key aspects: the authenticity of influencer campaigns, their impact on purchasing decisions, and the psychological mechanisms driving consumer engagement.

### The Role of Influencers in Promoting Sustainability

Social media influencers have become powerful agents in advocating for sustainable consumption. Research indicates that influencers significantly shape consumer attitudes toward eco-friendly products by leveraging their relatability and reach. Authenticity is a critical factor in determining the effectiveness of influencer campaigns. Consumers are more likely to trust influencers who demonstrate a genuine commitment to sustainability, such as adopting eco-friendly practices in their daily lives. For instance, influencers who consistently promote sustainable products and practices are perceived as credible, thereby fostering long-term engagement with environmentally conscious brands. However, authenticity remains a contentious issue. Studies indicate that influencers often prioritize financial gain over genuine advocacy, resulting in campaigns that lack sincerity. This phenomenon, known as "greenwashing," undermines the credibility of sustainability initiatives. Greenwashing not only erodes consumer trust but also diminishes the perceived value of eco-friendly products. Addressing this challenge is crucial to maximizing the impact of influencer-driven sustainability campaigns.

### Influencers and Purchasing Decisions

The influence of social media on purchasing behavior is well-documented. Influencers can significantly affect consumer decisions by creating aspirational lifestyles that incorporate sustainable products. Studies have shown that consumers are more likely to buy eco-friendly products when they perceive them as trendy or desirable, often due to influencer endorsements. This is particularly true for younger generations, such as Millennials and Generation Z, who are more inclined toward social media-driven trends and highly responsive to influencer marketing. Despite these positive impacts, impulsive purchasing remains a concern.

Influencers often capitalize on emotional appeals, encouraging consumers to make unplanned purchases. While these purchases may align with sustainability goals, they are usually driven by social pressures rather than a genuine commitment to environmentally friendly consumption. Research highlights the short-lived nature of such trends, in which consumers may abandon sustainable products once an influencer's campaign concludes. This underscores the importance of fostering intrinsic motivations for sustainability rather than relying solely on external influences.

### Psychological Mechanisms behind Consumer Engagement

Several psychological factors underpin the effectiveness of influencer marketing. One key mechanism is social proof, whereby individuals look to others, particularly influencers, for cues about appropriate behavior. Social proof is especially influential in promoting sustainable products, as consumers perceive eco-friendly choices as socially desirable (White *et al.*, 2019). Additionally, the principle of similarity plays a role: consumers are more likely to emulate influencers whose values or lifestyles align with their own. Emotional appeals are another critical component. Influencers often use storytelling and personal experiences to evoke emotions such as guilt, pride, or hope, thereby motivating consumers to adopt sustainable practices. For example, an influencer sharing their journey toward a zero-waste lifestyle can inspire followers to make similar changes. However, emotional appeals must be balanced with rational arguments to ensure that consumers make informed decisions. Trust is also a vital element in consumer engagement. Research suggests that trust in influencers mediates the relationship between their endorsements and consumer behavior. Influencers who consistently demonstrate transparency, such as disclosing sponsorships and providing accurate information about products, are more likely to build lasting trust with their audience. This trust, in turn, enhances the effectiveness of their sustainability campaigns.

### Challenges and Opportunities

While influencers hold significant potential to drive sustainable consumer behavior, several challenges must be addressed. The issue of greenwashing, as previously discussed, highlights the need for greater transparency in influencer campaigns. Brands and policymakers can play a role by establishing guidelines that promote ethical marketing practices. Additionally, the effectiveness of influencer campaigns varies depending on the type of influencer. Micro-influencers, who have smaller but more engaged audiences, often outperform macro-influencers in promoting sustainability due to their perceived authenticity. This finding suggests that brands should prioritize partnerships with influencers who align with their values and are genuinely committed to sustainability. Despite these challenges, influencer marketing offers unique opportunities to promote eco-friendly consumption. By leveraging social proof, emotional appeals, and trust, influencers can inspire meaningful behavioral change. Moreover, the growing demand for sustainable products provides fertile ground for brands to collaborate with influencers to create impactful campaigns. The literature highlights the complex dynamics of influencer-driven sustainability campaigns. While

influencers can effectively promote eco-friendly products and behaviors, the authenticity of their efforts is crucial for achieving lasting impact. Psychological mechanisms such as social proof, emotional appeals, and trust play pivotal roles in shaping consumer engagement. However, challenges such as greenwashing and impulsive purchasing behavior must be addressed to maximize the potential of influencer marketing in fostering sustainable consumption.

**Methodology**

This study employs a quantitative approach to analyze the role of social media influencers in shaping sustainable purchasing behavior. Data are collected via an online survey targeting individuals aged 18–35 who actively follow influencers promoting sustainable products on platforms such as Instagram, TikTok, and YouTube. A purposive sampling method is used to ensure the respondents align with the study's focus on eco-conscious consumers influenced by social media. The survey includes structured questions measuring key variables: the frequency of influencer interactions, trust in influencers, purchasing behavior, and attitudes toward sustainability. A 5-point Likert scale is employed to assess responses, ranging from "strongly disagree" to "strongly agree." Data is analyzed using Structural Equation Modeling (SEM) to examine direct and indirect relationships between influencer credibility, consumer attitudes, and purchasing behaviors. Mediation analysis is used to explore whether trust and perceived authenticity mediate the relationship between influencer campaigns and sustainable purchasing. Reliability and validity are ensured through a pilot study involving 30 respondents, and Cronbach’s alpha is calculated to confirm internal consistency. SPSS and SmartPLS are used for data analysis, yielding robust insights into the factors that drive consumer behavior. This

study adopts a quantitative approach to analyze the role of social media influencers in shaping sustainable purchasing behavior. Data were collected through an online survey targeting 300 respondents aged 18–35 who actively follow influencers promoting sustainable products on platforms such as Instagram, TikTok, and YouTube. A purposive sampling method was employed to ensure the respondents aligned with the study's focus on sustainability-conscious consumers. The research instrument consisted of a structured questionnaire using a 5-point Likert scale to measure key variables: influencer credibility, trust, purchasing behavior, and attitudes toward sustainability. Data were analyzed using Structural Equation Modeling (SEM) with SPSS and SmartPLS software. Mediation analysis was conducted to evaluate the role of trust and perceived authenticity in the relationship between influencer campaigns and sustainable purchasing behavior. The instrument's validity and reliability were assessed in a pilot study involving 30 respondents, and Cronbach’s alpha was calculated to assess internal consistency. This approach ensures the accuracy and reliability of the results, providing robust insights into the factors influencing consumer behavior in the context of sustainability.

**Results**

**Demographic Overview**

The sample consisted of 300 respondents aged 18–35 years, representing the primary audience for social media influencer campaigns. Among them, 60% were female, and 40% were male. The majority (70%) identified as Millennials, while the remaining 30% identified as Generation Z. Over 85% reported following influencers who promote sustainable products, such as eco-friendly clothing, reusable items, and plant-based foods. Approximately 65% of respondents reported purchasing at least one influencer-endorsed product in the past six months.

**Table 1:** Statistical Analysis Summary

Variable	Path Coefficient/Correlation	p-value	Key Insight
Influencer Credibility --Trust	0.72	< 0.001	Higher credibility increases Trust in influencers.
Trust – Sustainable Purchasing	0.68	< 0.001	Trust strongly influences sustainable purchasing Behavior.
Social Proof – Purchasing Behavior	0.65	< 0.001	Social proof plays a significant role in motivating Purchases.
Macro-Influencers vs Micro- Influencers	Macro: High Reach, Low Trust; Micro: High Trust, High Engagement	N/A	Micro-influencers outperform macro-influencers in trust and Engagement.
Engagement Sustainability	40% Discontinuation Rate	N/A	Many consumers discontinue Using products post-campaign.

**Data Source Processed**

**Influencer Credibility:** Positive correlation with trust (r = 0.72, p < 0.001).

**Trust and Purchases:** Mediates sustainable purchasing behavior (r = 0.68, p < 0.001).

**Social Proof:** Significant mediator (r = 0.65, p < 0.001).

**Macro vs. Micro-Influencers:** Micro-influencers scored higher on relatability and engagement metrics.

**Influencer Credibility and Trust**

The results indicate a strong relationship between influencer credibility and trust (path coefficient = 0.72, p < 0.001). Respondents were more likely to trust influencers who demonstrated transparency, such as disclosing sponsorships or sharing genuine personal experiences with sustainable

products. The qualitative feedback highlighted that consumers valued consistency in messaging, with one respondent noting, “I trust influencers who practice what they preach, like showing their commitment to sustainability in everyday life.” Trust also mediated the relationship between influencer campaigns and purchasing decisions. Higher trust levels were associated with a greater likelihood of respondents purchasing eco-friendly products (path coefficient = 0.68, p < 0.001). This finding underscores the importance of authenticity in influencer-driven sustainability campaigns.

**Impact on Sustainable Purchasing Behavior**

The data revealed that social media influencers significantly influenced respondents’ sustainable purchasing behaviors.

Approximately 78% of participants agreed or strongly agreed that they were motivated to purchase sustainable products after seeing them promoted by an influencer. This was particularly evident for items like reusable water bottles (45%), organic skincare products (30%), and sustainable fashion (25%). However, the nature of this influence varied. For 55% of respondents, the decision to purchase was motivated by a genuine interest in adopting sustainable practices, indicating long-term behavioral changes. For the remaining 45%, purchases were impulsive, driven by emotional appeals or the desire to emulate the influencer's lifestyle.

### Role of Emotional Appeals

Emotional appeals were found to play a crucial role in driving consumer engagement. Influencers who used storytelling, such as sharing their sustainability journey or showcasing the impact of eco-friendly choices, elicited strong emotional responses from followers. Respondents reported feeling inspired (60%), hopeful (25%), and even guilty (15%) about their own unsustainable habits.

While emotional appeals were effective in driving initial purchases, they were less successful in fostering long-term commitment. Respondents who made impulsive purchases based on emotional triggers were more likely to abandon sustainable products once the influencer's campaign ended. This highlights the need for influencers to balance emotional appeals with informative content that educates consumers about the long-term benefits of sustainable products.

### Mediating Role of Social Proof

Social proof emerged as a significant mediator in the relationship between influencer campaigns and sustainable purchasing behavior. Respondents indicated that observing others, particularly peers and influencers, adopt eco-friendly practices reinforced their perception that such choices were socially desirable. Statistical analysis revealed a positive correlation between social proof and purchasing behavior ( $r = 0.65$ ,  $p < 0.001$ ). One respondent commented, "When I see influencers and their followers using a product, it makes me feel like I should try it too." This finding aligns with the theory that individuals are more likely to adopt behaviors they perceive as normative within their social circles. Differences between Macro and Micro-Influencers The study also explored differences in the impact of macro-influencers (with over 100,000 followers) and micro-influencers (with fewer than 100,000 followers). Macro-influencers were found to excel at raising awareness of sustainable products and reaching a broader audience, but often struggled to build personal connections with followers. In contrast, micro-influencers were perceived as more relatable and authentic, leading to higher levels of trust and engagement.

Micro-influencers were particularly effective in driving genuine interest in sustainability. Respondents reported feeling a stronger sense of connection with influencers who shared detailed, transparent insights into their sustainable lifestyles. As one participant noted, "I feel like micro-influencers are more honest because they seem to use the products themselves, not just for promotion."

### Challenges in Sustaining Engagement

While influencers were effective in motivating initial purchases, sustaining consumer engagement with

sustainable products proved challenging. Approximately 40% of respondents reported discontinuing use of eco-friendly products after the initial excitement of the influencer campaign subsided. This highlights the need for continuous education and reinforcement of sustainable practices beyond the influencer's promotional period.

1. Impact of Influencer Credibility and Trust on Sustainable Purchasing
2. Purpose: Visualizes the path coefficients showing the relationships between influencer credibility, trust, and purchasing behavior. Data: Credibility to Trust: Path Coefficient = 0.72. Trust to Sustainable Purchasing: Path Coefficient = 0.68. Social Proof to Purchasing: Path Coefficient = 0.65
3. Distribution of Impulse vs. Genuine Purchases
4. Purpose: Illustrates the proportion of purchases motivated by genuine interest in sustainability versus impulsive tendencies. Data: Genuine Interest: 55%, Impulse Purchases: 45%
5. Comparison Between Macro and Micro-Influencer Impact
6. Purpose: Shows the engagement and trust differences between macro-influencers and micro-influencers. Data: Macro-influencers: Engagement = 30%, Trust = 40%. Microinfluencers:
  1. Engagement = 70%, Trust = 80%

### Discussion

**1. Hypothesis: Financial Literacy → Impulsive Buying Behavior** The analysis revealed a significant negative relationship between financial literacy and impulsive buying behavior (path coefficient = -0.65,  $p < 0.001$ ). This finding suggests that individuals with higher financial literacy are less likely to engage in impulsive buying. Previous studies corroborate this, indicating that financial literacy equips individuals with better budgeting skills and a more critical perspective on spending decisions (32, 33). Financial literacy directly reduced impulsive tendencies by promoting awareness of long-term financial consequences. (34) Added that financial literacy plays a crucial role in helping users resist the temptations of deferred payment systems. Demonstrated that financial literacy enhances self-control, reducing susceptibility to emotional triggers in shopping contexts. (35) Noted that higher financial knowledge correlates with a preference for planned purchases over impulsive ones. The results emphasize that financial literacy interventions could significantly reduce impulsive buying by fostering critical thinking and promoting disciplined financial habits.

**2. Hypothesis: Financial Literacy → PayLater Usage Frequency → Impulsive Buying Behavior**

The mediating role of PayLater usage frequency was supported, with financial literacy showing a significant indirect effect on impulsive buying through reduced reliance on PayLater services (path coefficient = -0.58,  $p = 0.012$ ). This finding aligns with Setiawati and Alam's (2024) assertion that financially literate individuals are less inclined to depend on deferred payment schemes. Research by (36) also highlighted that frequent PayLater use amplifies impulsive purchases, driven by the psychological decoupling of spending from immediate financial consequences. Supporting this, (37) reported that higher

financial literacy discourages overuse of Buy Now, Pay Later (BNPL) platforms, thereby fostering controlled spending. (35) Noted that financial literacy reduces over-reliance on BNPL tools by encouraging better awareness of repayment obligations. Additionally, (38) emphasized that users with high financial literacy are

1. More likely to view PayLater as a convenience tool rather than a default payment method.

The findings highlight that financial literacy campaigns should address the risks associated with frequent BNPL use and encourage consumers to evaluate these services critically.

### 3. Hypothesis: Financial Literacy → Monthly Spending on PayLater → Impulsive Buying Behavior

Monthly spending on PayLater services emerged as a more potent mediator than usage frequency, with a path coefficient of -0.72 ( $p = 0.005$ ). This indicates that financial literacy significantly reduces impulsive buying by fostering better control over the financial magnitude of deferred payments. (37) Noted that financial literacy enhances spending awareness, helping consumers avoid unnecessary expenditures. Laurinda (2024)<sup>[1, 41]</sup> observed a similar trend, in which financial knowledge enabled users to limit spending on deferred payment systems such as Shopee PayLater. Supporting this, Putri *et al.* (2024) highlighted that controlled spending mediated by financial Literacy reduces impulsive behavior even in high-risk contexts. Research by (39) further emphasized the role of spending discipline in mitigating impulsive tendencies, particularly when using BNPL services. (35) Suggested that financial literacy helps consumers recognize the long-term implications of excessive spending, reinforcing prudent financial practices. The findings underscore that monthly spending control, rather than mere usage reduction, is critical for mitigating impulsive buying tendencies, especially in the context of BNPL services.

The findings reveal a comprehensive relationship between financial literacy, BNPL usage, and impulsive buying behavior. Financial literacy plays a dual role: it directly reduces impulsive tendencies and indirectly influences behavior through mediators such as Pay Later usage frequency and monthly spending. Monthly spending emerged as the more critical mediator, indicating that financial literacy primarily impacts consumer behavior by fostering spending discipline. These results align with behavioral finance theories that emphasize the importance of self-control and awareness in economic decision-making (37,39–41).

While financial literacy significantly mitigates impulsive tendencies, challenges remain in sustaining these behaviors. Impulsive tendencies are often driven by emotional triggers, which financial literacy alone may not fully address. This highlights the need to integrate financial education with psychological interventions targeting emotional and cognitive biases in consumer decision-making.

### Conclusion

This study confirms that financial literacy significantly reduces impulsive buying behavior, both directly and indirectly, through mediators such as PayLater usage frequency and monthly spending. The more substantial mediation effect of monthly spending suggests that fostering financial discipline is more effective than simply reducing

the frequency of BNPL transactions. These findings highlight the importance of financial education in promoting responsible spending habits, particularly in the context of deferred payment systems. Policymakers, brands, and Educators should prioritize comprehensive financial literacy programs that address spending control and awareness of BNPL risks. Such initiatives can empower consumers to make informed, sustainable financial decisions, reducing the long-term risks of impulsive buying.

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