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The Influence of Fear of Missing Out and Self Control on the Financial Behavior of Kpop Fans in Palopo City

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Abstract: The phenomenon of Fear of Missing Out is now increasingly common, especially among lovers of popular culture such as Kpop. The purpose of this study is to analyze how Fear of Missing Out and self-control ability affect the financial behavior of KPop fans in the Palopo City area. The methodology of this study uses a quantitative approach by utilizing primary data collected directly through a questionnaire. The questionnaire contains a number of statements answered by the respondents. The population in this study was 684 people and the sampling technique was random sampling of 88 respondents using the slovin formula. The data collection technique in this study was through the distribution of questionnaires online using google form. Data analysis used various methods including validity tests, reliability tests, multiple linear regression analysis, t-tests, f-tests, determination coefficient tests with the help of the SPSS program. The findings of the study showed that there was a positive influence of Fear of Missing Out on the financial behavior of KPop fans in Palopo City, self-control had a positive effect on the financial behavior of KPop fans in Palopo City.

Introduction

Current developments have brought changes to individual purchases in Indonesia. People no longer make purchases based on needs alone but rather on the urge to desire alone, which can lead to wasteful behavior (Pemayun & Ekawati, 2015). Chyang *et al* research in Asrie & Misrawati (2020) stated that a person's tendency to make impulsive purchases can also be influenced by strong emotions towards an idol. This is what is called the Fear of Missing Out phenomenon. A person's love for their idol makes them willing to spend money to buy anything that their idol promotes (Widarti, 2016). Not a few KPop fans feel disadvantaged. The biggest source of loss is concert ticket fraud (Nabila, 2024). In the detikNews.com report, a concert ticket fraud case occurred at a Blackpink concert in Jakarta in 2023. Losses related to fraud against the victims reached 172 million rupiah (Wildan, 2023). As reported by kumparan.com, a pile of KPop albums was found left on the street with an estimated value of around 146 million rupiah. The albums were bought by fans in large numbers to get fansign tickets where the tickets were used to meet their idols in person (Hesti, 2020).

Looking at the above case, most people consider KPop fans to be excessive, obsessive, addictive, and consumptive. They like to spend money on various idol merchandise or chase their idols around the world (Dinningrum & Satiti, 2021). They do this to support their idols and to please themselves as KPop fans. Therefore, to prevent impulsive buying behavior that has the potential to cause waste, good financial management is needed so that KPop fans can manage their spending wisely (Charlyvia & Riva'i, 2023).

Financial behavior is a topic that is often discussed in society, especially when it comes to consumer behavior related to fans. A fan often engages in impulsive purchases due to financial behavior that is not managed wisely (Charlyvia & Riva'i, 2023). In the research of Susanti *et al.,* (2017) financial behavior is related to the treatment, management, and utilization of financial resources. The study also stated that individuals who have good financial behavior tend to be effective in managing their finances. A person's financial responsibility is related to good financial management measured by how they manage their budget, control costs, save, and invest *(*Anwar *et al.,* 2023).

Fear of Missing Out behavior can affect individual finances, especially for KPop fans. According to Maulidya *et al.,* (2023) the cause of Fear of Missing Out behavior among KPop fans is due to the growing curiosity to get to know their idols better and feeling anxious after opening social media for fear of missing out on interesting things about their idols. Accourding to Przybylski (2013) in Apolo & Kurniawati, (2023) *Fear of Missing Out* is the fear of missing out on a particular activity. Living in an era of ever-evolving technology, KPop fans are at risk of experiencing Fear of Missing Out behavior which can have an impact on their personal financial condition. This is in line with research by Yulianto *et al.,* (2024) which states that Fear of Missing Out can have a negative impact on financial conditions, because it can encourage individuals to make financial decisions impulsively. Then in a study conducted by Widiantari, (2024) stated that Fear of Missing Out behavior has a significant effect on financial behavior.

KPop fans who have different levels of self-control will show different financial behaviors. According to Baumeister, (2002) in Utami & Sirine, (2016) people who have high self control will be able to control their behavior. Having good self-control will help someone manage their finances. Supported by research by Nasihah, (2019) which states that self control has a significant influence on students' financial behavior. In the research of Zuniarti & Rochmawati, (2021) it was stated that self-control has a positive and significant effect on the financial behavior of Accounting Education students at Surabaya State University. However, the results differ from the research conducted by Yousida *et al.,* (2022) and Aliffarizani, (2015) which stated that there was no significant influence of self-control on students' financial management behavior.

Previous studies have discussed the influence of fear of missing out and self control on consumption behavior in general, but in my research I try to examine both simultaneously, especially in the context of KPop fans. The formulation of the problem in this study is how does the fear of missing out affect the financial behavior of KPop fans in Palopo City and how does self-control affect the financial behavior of KPop fans in Palopo City. This study aims to find out and examine more deeply the influence of Fear of Missing Out behavior and self-control on the financial behavior of KPop fans in Palopo City. This study contributes to

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explaining the influence of Fear of Missing Out and self-control on the financial behavior of K-pop fans in Palopo, while adding insight into local studies on the impact of popular culture on lifestyle and financial decisions. This study can provide insight into how KPop fans can manage their finances more wisely and avoid the negative impacts of Fear of Missing Out behavior and low self control. The results of this study are also expected to be used as reference material for further researchers.

Based on the background that has been explained previously, along with several examples of cases that occurred and the results of previous studies that showed differences in findings between significant and insignificant influences, the researcher intends to examine more deeply the financial behavior of KPop fans in Palopo City with the title "The Influence of Fear of Missing Out Behavior and Self-Control on the Financial Behavior of KPop Fans in Palopo City"

Cognitive Theory

Cognitive theory was first introduced by Dewey and then further developed by figures such as Jean Piaget, Kohlberg, Damon, Mosher, Perry, and others. In the view of this theory, individual behavior is influenced by how he perceives and understands situations related to the goals he wants to achieve (Sutarto, 2017). The cognitive theory of behavioral finance examines how thinking, emotions, and various psychological aspects influence individual financial decisions. The theory highlights that people do not always make decisions rationally, but are often influenced by cognitive biases, heuristics and emotions that can hinder the achievement of ideal financial decisions (Suriani, 2022). This research is related to cognitive theory because both Fear of Missing Out and self control involve mental activities such as perception, evaluation, and decision-making. Fear of Missing Out arises when an individual feels left out due to the interpretation of social information, while self-control describes an individual's ability to control impulses through a logical thought process. These two aspects influence the financial behavior of KPop fans, as they are influenced by how they respond to social pressure and consider purchase decisions.

Fear of Missing Out

According to Przybylski's (2013) research in Apolo & Kurniawati, (2023) Fear of Missing Out is a person's desire to always be involved in every activity that others do. Hetz *et al.,* (2015) define Fear of Missing Out simply as the fear of missing a moment suggested that Fear of Missing Out behavior, if not managed properly, can have a negative impact and affect mental health. However, Fear of Missing Out behavior can also have a positive impact on life if it can be overcome properly. Individuals with mental health are able to control themselves, be wise, be kind to others, and be optimistic about life. Based on Przybylski *et al.,* (2013) research here are 3 indicators of Fear of Missing Out (Fear of Missing Out), namely: fear, worry, and anxiety. In research conducted by Widiantari, (2024) states that Fear of Missing Out behavior has a significant effect on financial behavior.
H1: It is suspected that there is an influence of Fear of Missing Out behavior on the financial behavior of KPop fans in Palopo City.

Self Control

Self-control is the ability of individuals to manage and control their emotions and desires (Utami & Sirine, 2016). According to (Sari & Handayani, (2019) self-control is the ability of individuals to control their own behavior, whether they like it or not, in order to achieve long-term goals. Younas & Farooq, (2019) suggest that self-control can help a person in making wise

decisions that make a person financially successful. When someone has good self-control, it will control the use of money and can do better financial management (Suriadi *et al.,* 2023). Ramadhani, (2019) uggests indicators of self-control, namely: behavioral control, cognitive control, and decisional control. Research conducted by Nasihah, (2019) and Zuniarti & Rochmawati, (2021) tates that self-control has a positive and significant influence on student financial behavior. Based on this description, the hypotheses in this study are:
H2: It is suspected that there is an effect of self-control on the financial behavior of KPop fans in Palopo City.

Financial Behavior

Financial behavior is behavior related to the use of finance (Fitriarianti, 2022). Financial behavior is a person's way of managing, managing, and utilizing their financial resources (Gunawan & Syakinah, 2022). In Putri's research (2021) states that each individual has their own way of managing their finances, some manage their finances by saving more than buying, and some do the opposite. According to Alexander & Pamungkas, (2019) individuals who have a responsible attitude towards their finances tend to be more effective in managing money, such as by making budgets, saving, managing expenses, investing, and paying obligations on time. Meanwhile, individuals who fail to manage their personal finances can cause serious problems. Widiantari *et al.,* (2023) suggests indicators of financial behavior, namely: consumption, personal financial management, savings and investment, credit management.

Research Method

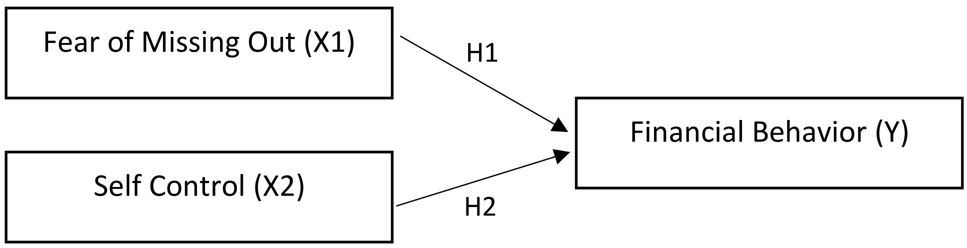

Figure 1. Conseptual Framework

Type of Research

This research uses a quantitative approach, which involves statistical methods based on numbers in every stage, starting from data collection, data analysis, to presentation of results (Syahroni, 2022).

Population and Sample

Population is the entirety of the subjects who are the objects of research, while the sample is a part or representative of the population selected for use in research (Abunawas *et al.,* 2023). The population in this study were the followers of the Exo L Palopo fanbase Instagram account (@exol_plp) totaling 684 followers. This population was selected based on the number of Instagram followers who could represent all KPop fans in Palopo City. The sampling technique for this study was random sampling. To determine the number of samples, the Slovin formula was used:

$$n = \frac{N}{1 + N(e)^2}$$

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Description:
n = number of samples required
N = number of population
e = error rate (1%, 5%, and 10%)
Using the research error limit, namely e = 0.1 (10%), so that the samples used in this study are as follows:

$$n = \frac{N}{1 + N(e)^2} \quad n = \frac{684}{1 + 684(0{,}1)^2} n = \frac{684}{1 + 6{,}84} n = 88{,}224$$

So, the number of samples used in this study was 88 respondents. The data used was primary data obtained directly through a questionnaire containing a number of statements answered by respondents.

Data Sources and Data Collection Techniques

The data used is primary data obtained directly through a questionnaire containing a number of statements answered by respondents. The data collection technique in this study used a questionnaire distributed by researchers through the social media Instagram account @exol_plp. This study uses a Likert scale measurement model namely: 1) strongly disagree, 2) Disagree, 3) neutral, 4) agree, 5) strongly agree.

Data Analysis

The data analysis used in this research is multiple regression analysis using the help of the SPPS program. Multiple regression analysis is a statistical analysis to determine the effect of two or more independent variables on the dependent variable. In this case there are two independent variables, namely Fear of Missing Out behavior (X1) and self-control (X2) while the dependent variable is financial behavior (Y). Thus the multiple linear regression analysis equation in this study is as follows:

Y = a+b1X1+b2X2+e

Y = Financial behavior variable
a = Constant
b1 = Fear of Missing Out behavior variable regression coefficient
b2 = Self-control variable regression coefficient
X1 = Fear of Missing Out behavior variable
X2 = Self-control variable
e = Standard error

Result and Discussion

Based on the results of statistical tests conducted with the help of the SPSS program, the following research results were obtained:

Table 1. Summary of Multiple Linear Regression Analysis Test Results

FB = a + b_1FOMO + b_2SC + e					
	Coefisient	t-statistic	Sig	Tolerance	VIF
Constant	6.694	4.253	.000		
FOMO	.386	7.281	.000	.966	1.035
SC	.262	4.396	.000	.966	1.035

N = 88

Asymp Sign (2-tailed) = .200[c.d]
R^2 = .506
Adj. R^2 = .494
F-Statistic = 43.538, Sig. = 0.000[b]

The dependent variable is FB, the independent variables are FOMO and SC

*significance at a = 0.05
FB is Financial Behavior, FOMO is Fear of Missing Out, and SC is Self-Control

(Source: Data processed, 2024)

Validity Test

A questionnaire can be said to be valid if the calculated r value> table r value, whereas if the calculated r value < table r value, it is declared invalid.

Table 2. Validity Test Results

Variable	Item	R Value	R table	Description
Fear of Missing Out (X1)	FOMO 1	0,675	0,209	Valid
	FOMO 2	0,553	0,209	Valid
	FOMO 3	0,705	0,209	Valid
	FOMO 4	0,501	0,209	Valid
	FOMO 5	0,516	0,209	Valid
	FOMO 6	0,656	0,209	Valid
Self Control (X2)	SC 1	0,753	0,209	Valid
	SC 2	0,597	0,209	Valid
	SC 3	0,509	0,209	Valid
	SC 4	0,500	0,209	Valid
	SC 5	0,737	0,209	Valid
	SC 6	0,617	0,209	Valid
Financial Behavior (Y)	FB 1	0,621	0,209	Valid
	FB 2	0,742	0,209	Valid
	FB 3	0,510	0,209	Valid
	FB 4	0,543	0,209	Valid
	FB 5	0,517	0,209	Valid
	FB 6	0,511	0,209	Valid

(Source: Data processed, 2024)

Based on table 2 above, it shows that the calculated r value> r table value 0.209 which means that all questionnaire statements are valid. So it can be seen that each statement on the questionnaire is reliable.

Reliability Test

In this study, the reliability test used was the Cronbach Alpha statistical test with the following conditions:
1) Cronbach Alpha value> 0.60 then it can be said to be reliable
2) Cronbach Alpha value <0.60 then it is said to be unreliable

Table 3. Reliable Test Result

Variable	*Cronbach Alpha*	*Cronbach Alpha Standard*	Description
Fear of Missing Out (X1)	0,639	0,60	Reliabel
Self Control (X2)	0,666	0,60	Reliabel
Financial Behavior (Y)	0,650	0,60	Reliabel

(Source: Data processed, 2024)

Based on table 3 above, the Cronbach's alpha value of each variable is > 0.60, which means that all variables in this study are reliable. It can be said that all research variables are able to obtain stable and consistent data.

Classical Assumption Test

Normality Test

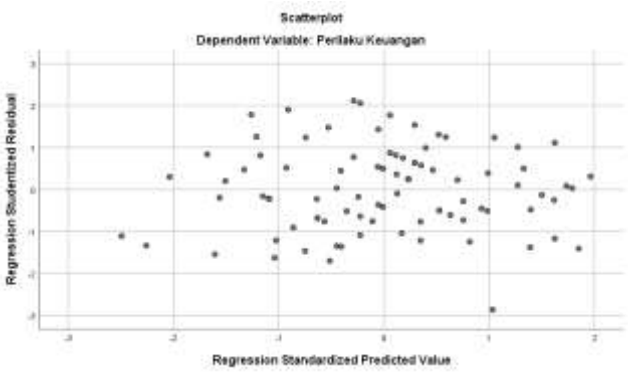
The normality test can be processed using the non-parametricolmogrov-semirnov (K-S) statistical test with an Asymp Sig (2-tailed) value above 0.05. The purpose of this normality test is to ensure that the data is normally distributed. Based on table 1 above, it shows that the data is normally distributed with an Asymp. Sig (2-tailed) 0.200 > 0.05.

Multicollinearity Test

To determine whether a regression model does not occur multicollinearity, it can use a tolerance value> 0.1 and a Variance Inflation Factor (VIF) < 10. Based on table 1 above, it is known that the VIF value on the two independent variables is < 10 with the value of the Fear of Missing Out variable 1.035 and the self-control variable 1.035. The tolerance value of the two variables > 0.1 with the value of the Fear of Missing Out variable 0.966 and self-control 0.966. Then the data does not occur multicollinearity.

Heteroscedasticity Test

The heteroscedasticity test can be seen using the scatter plot method. If there is no certain pattern or spread irregularly, it can be concluded that heteroscedasticity does not occur.



(source: Data processed, 2024)

Based on Figure 2 above, it can be seen that the dots are scattered randomly without forming a certain pattern, which indicates that there is no heteroskadaticity.

Multiple Linear Regression Analysis

Based on table 1 above, the multiple linear regression analysis equation in this study is:

$$Y = 6.694 + 0.386X1 + 0.262X2 + e$$

1) The constant value is 6.694, it means that if the Fear of Missing Out and self-control variables are 0, the value of the financial behavior of KPop fans is obtained at 6.694.
2) The coefficient value of the Fear of Missing Out variable of 0.386 is positive, it means that if the Fear of Missing Out variable increases by one unit, it will affect the level of financial behavior by 0.386.
3) The coefficient value of the self-control variable of 0.262 is positive, it means that if the self-control variable increases by one unit, it will affect the level of financial behavior by 0.262.

Hypothesis Test (T Test)

Based on table 1 above, the results are obtained with the following interpretation:

1. Based on the results of statistical processing with the help of the SPSS program, the t value of the Fear of Missing Out variable is 7.281 > from t table 1.987 and a significance value of 0.000 < 0.05 so it can be concluded that **H1 is accepted**, meaning that partially there is an influence of Fear of Missing Out on the financial behavior of KPop fans in Palopo City.
2. Based on the results of statistical data processing with the help of the SPSS program, the t value of the self-control variable is 4.396 > t table 1.987 and a significance value of 0.000 < 0.05 so it can be concluded that **H2 is accepted**, meaning that partially there is an effect of self-control on the financial behavior of KPop fans in Palopo City.

Simultaneous Test (Test f)

Based on table 1, the calculated F value is 43.538 > F table 3.10 and a significance value of 0.000 < 0.05. Thus it is concluded that Fear of Missing Out and self-control simultaneously affect the financial behavior of Kpop fans in Palopo City.

Coefficient of Determination (R2)

The R Square (R2) value obtained is 0.506 which indicates that the Fear of Missing Out and self-control variables contribute 50.6% to the financial behavior variable, while 49.4% is influenced by other variables outside this study.

Discussion

The effect of Fear of Missing Out on the financial behavior of KPop fans in Palopo City

Based on testing with the help of the SPSS program, the calculated t value > t table value, so the first hypothesis is accepted, namely “There is an effect of Fear of Missing Out on the financial behavior of KPop fans in Palopo City”. Fear Of Missing Out in KPop fans can have a positive influence on financial behavior by encouraging them to be more disciplined and planned. In order to buy KPop merchandise, they are motivated to save regularly and make a special budget. Fear of Missing Out behavior is also closely related to lifestyle. A person's lifestyle is reflected in the actions he often takes. The better a person's lifestyle, the better his financial behavior, on the contrary, the worse a person's lifestyle, the lower his financial behavior (Widiantari *et al.,* 2023). Cognitive theory states that human actions are influenced by mental processes such as perception and judgment, so Fear of Missing Out arises from an individual's interpretation of social pressure, for example when K-pop fans feel they have to follow trends so as not to be left behind. His is in line with research (Ferdiansyah & Triwahyuningtyas, 2021) and (Azizah, 2024) which states that lifestyle has a positive and

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significant effect on financial behavior. Although changing times continue to affect lifestyles, spending needs to remain controlled and regular in order to avoid wasteful behavior (Rahmawati *et al.,* 2023).

The effect of self control on the financial behavior of KPop fans in Palopo City

Based on tests conducted with the SPSS program rock, the results obtained are the calculated t value > t table value, so that the second hypothesis is accepted, namely "There is an effect of self control on the financial behavior of KPop fans in Palopo City". If a person's self-control is good, then the individual can choose what is right and what is wrong. This means that if someone has good self-control, their financial management behavior is good, but if someone has poor self-control, their financial management behavior is bad (Wicaksono & Nuryana, 2020). With good self-control, KPop fans can refrain from buying KPop items that are classified as not important, such as watching concerts and buying KPop merchandise. Fans with high self-control are able to prioritize their primary needs over their mere desires. Self-control is related to the individual's cognitive theory of controlling impulses and considering the long term impact of a decision, for example by delaying the desire to shop in order to maintain financial stability. This is in line with research (Nasihah, 2019) and (Zuniarti & Rochmawati, 2021) which state that self-control has a positive and significant effect on student financial behavior.

Conclusion

Based on the results of the study and discussion related to the influence of Fear of Missing Out and self-control on the financial behavior of KPop fans in Palopo City, it can be concluded that: There is an influence of Fear of Missing Out on the financial behavior of KPop fans in Palopo City, this shows that the better a person manages Fear of Missing Out behavior, the better their financial behavior. Thus, Fear of Missing Out can be a driver of better financial habits if managed rationally. There is an influence of self control on the financial behavior of KPop fans in Palopo City, this shows that someone who has good self control has good financial management behavior. If a fan has good self control, he will be able to restrain himself from buying items related to KPop and prioritize primary needs over mere desires.

Research Limitations and Suggestions

Based on the researcher's direct experience while conducting this research, there are a number of limitations experienced. This can be an important concern for future researchers to further refine their research. Some of these limitations are:

1. The number of respondents consisting of only 88 people is still considered inadequate to represent the actual conditions.
2. The object of research which is only focused on KPop fans, where South Korean culture is not only KPop but there are Kdrama, Kfashion, Kbeauty, and so on.
3. The limited time, energy, and ability of researchers.

Suggestions

1. It is recommended that KPop fans become responsible fans so that they can manage their finances properly and avoid the negative effects of Fear of Missing Out and low self-control.
2. For future researchers, it is recommended to expand the object of research where culture from South Korea is not only KPop but Kdrama, Kfashion, Kbeauty, and so on. In addition, it is also expected to add other variables that are not included in this study.

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