

The Influence of Digital Payment, FOMO, Shopping Enjoyment, and Social Influence on Impulse Buying Among Roblox Players

Ghaisa Alfiyah Rusmayanto^{1*}

¹ Gunadarma University, Indonesia

*Corresponding Author: ghaitsaalfiyahr@gmail.com

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ABSTRACT

This study aims to examine the effect of digital payment, fear of missing out (FoMO), shopping enjoyment, and social influence on impulse buying of virtual items among Generation Z Roblox players in West Java, both partially and simultaneously. A quantitative approach was employed using a Likert-scale questionnaire distributed to 200 respondents selected through purposive sampling, with data analyzed using multiple linear regression in SPSS 25. The results show that digital payment has no significant effect on impulse buying, whereas FoMO, shopping enjoyment, and social influence each have a significant positive effect. Simultaneously, the four variables significantly influence impulse buying, with a coefficient of determination of 63.7%, while social influence emerges as the most dominant predictor. These findings indicate that impulsive purchasing of Roblox virtual items is driven more strongly by psychological and social factors than by payment convenience, offering practical implications for responsible monetization design on user-generated content platforms.

INTRODUCTION

Digital transformation has fundamentally changed the landscape of the global gaming industry, characterized by the dominance of free-to-play business models supported by in-app purchases. Roblox, as a game creation platform and virtual world based on user-generated content, recorded exponential growth with revenue in the third quarter of 2025 reaching 13.6 billion US dollars or growing 48% on an annual basis, while the number of Daily Active Users (DAU) reached 151.5 million, an increase of 70% compared to the same period the previous year (Statement Dog, 2025). This global phenomenon confirms that the game-based metaverse ecosystem is no longer just entertainment, but has transformed into a digital economy ecosystem that encourages new consumption behaviors among its users.

On a more specific level, Indonesia shows significant market penetration of Roblox. Sensor Tower data in 2025 noted that Roblox managed to rank first in in-app purchase revenue in Indonesia, shifting the dominance of Mobile Legends and Free Fire which previously led the market (Qoo10, 2026). This shift indicates a change in Indonesian game consumer behavior from a competitive battle royale model to a more exploratory and

creativity-based gaming experience. JakPat's survey in September 2025 reinforces this picture by finding that 52% of game players in Indonesia have made in-app purchases, with 27% of respondents spending up to IDR 50,000 and another 24% spending IDR 50,000–IDR 100,000 on gaming spending in the last three months (Databoks, 2025). The same data shows that 28% of young Indonesians play Roblox, placing it in the third most popular game after Mobile Legends (52%) and Candy Crush (30%), with Generation Z being the most dominant user segment. This data series confirms that the behavior of buying virtual items is no longer a marginal phenomenon, but has become a common practice among Indonesian gamers, especially Generation Z, so that the problem that was originally general (the shift in the global digital economy) is now narrowed down to the specific problem regarding the impulsive consumption patterns of Generation Z Indonesia in the Roblox ecosystem.

This problem becomes increasingly crucial when it is associated with the phenomenon of impulse buying, which is the act of buying that is carried out spontaneously without prior planning or consideration and is often followed by regret (Fadillah, 2024). Research by Al Mubarak and Ardyan (2026) proves that Fear of Missing Out (FoMO) has a significant influence on impulse buying in Roblox players, while the ease of transactions through digital payments such as QRIS and other instant payment methods has reduced friction in the purchase process so as to psychologically reduce the barriers of consumers to make spontaneous purchases. On the other hand, social influence in the gaming community is also an important trigger for impulse purchases, and the study of Artadita and Firmialy (2024) found that shopping enjoyment has a significant influence on impulse buying in gamers Generation Z in Indonesia. The fundamental problem that arises from this series of findings is that there is still a limited understanding of the technological, psychological, and social determinants of impulse buying virtual items in one model, especially in metaverse ecosystems such as Roblox in the Generation Z population in West Java.

The selection of Roblox as the object of research was based on three complementary considerations. First, Roblox is a user-generated content platform with a monetization mechanism that is different from conventional competitive games, so the determinants of impulse buying in it have the potential to have a distinctive pattern and have not been widely tested in Indonesian literature. Second, Roblox's position as the leader in in-app purchase revenue in Indonesia makes it the most relevant representation to examine the consumption behavior of the current generation of virtual items. Third, the selection of Generation Z in West Java as the research population considers the number of populations that reach millions of people with a high level of internet penetration, so that the results of the research have broad practical relevance and can be generalized to the characteristics of digital native populations in urban and semi-urban areas of Indonesia.

A review of previous research shows that the four variables that are suspected to influence impulse buying, namely digital payment, FoMO, shopping enjoyment, and social influence, have been studied separately with inconsistent results between studies. In the

digital payment variable, Mary and Antony (2022) and Jati et al. (2025) found a significant influence on impulse purchase behavior, while Fiana and Putri (2023) showed the opposite result, namely digital payments had no significant effect. In the FoMO variable, Harahap et al. (2023) and Asyifa et al. (2024) proved a significant influence, but Aenaya et al. (2024) found that FoMO did not have a significant effect on impulse buying in the context of the Shopee platform. On the shopping enjoyment variable, Purba et al. (2024) and Artadita and Firmialy (2024) confirmed a significant influence, while Pebrianti and Sari (2022) found that shopping enjoyment tendency had no significant effect. On the social influence variable, Faujiah et al. (2025) showed a significant influence, but Radiansyah et al. (2025) and Pratiwi and Ulya (2025) found that social influence did not have a significant effect when standing alone without interaction with other variables. The inconsistency of the results among the previous twelve studies shows that there is a real research gap, namely the absence of a model that tests the four variables simultaneously and specifically in the context of purchasing virtual items on user-generated content platforms such as Roblox, so that the generalization of findings from game objects or platforms other shopping can't be applied directly to the Roblox context without retesting.

Based on these gaps, the author offers a solution in the form of testing an integrative model that combines digital payment, FoMO, shopping enjoyment, and social influence as simultaneous determinants of impulse buying of Roblox virtual items. The quantitative approach was chosen because the purpose of this study is to measure the magnitude of the influence between variables in a measurable and generalizable manner, rather than exploring the subjective meaning of individual experiences as the qualitative approach does. Primary data was collected through a Likert-scale questionnaire distributed online through Google Form to 200 Generation Z respondents domiciled in West Java who had purchased Roblox virtual items, with purposive sampling techniques to ensure that respondents met the target population criteria. The number of samples exceeded the minimum limit of 96 respondents calculated using the Lameshow formula with a confidence level of 95% and a sampling error of 10%, so that the representation of data to the population is more guaranteed. Data analysis was carried out using multiple linear regression with the help of SPSS 25, as this technique is best suited to test the influence of several independent variables on a single partially or simultaneously bound variable.

The novelty of this research lies in three aspects. Theoretically, this study is one of the pioneering efforts that tests the integrative model of four variables, namely digital payment, FoMO, shopping enjoyment, and social influence, simultaneously on impulse buying in the context of user-generated content platforms such as Roblox, a combination of variables and objects that have not been found in previous studies that tend to test these variables partially or on the objects of conventional shopping platforms and competitive games. Practically, the findings of this study are an input for developers of Roblox and virtual item marketplaces in Indonesia, such as Itemku.com, to design a monetization strategy that does not exploit users'

impulsive tendencies excessively. Socially, this study provides awareness to parents and educators about the triggering factors for impulse purchases, considering real cases such as public recognition of figures who have suffered financial losses of up to tens of millions of rupiah due to the purchase of Roblox items by their children show that the financial risks of this behavior are actual and require digital literacy intervention from an early age (The Conversation, 2026).

Based on the description of the background, research gaps, and solutions offered, this study aims to: (1) analyze the influence of digital payments on impulse buying virtual items in Generation Z Roblox players in West Java; (2) analyze the influence of FoMO on impulse buying virtual items in Generation Z Roblox players in West Java; (3) analyze the effect of shopping enjoyment on impulse buying virtual items in Generation Z Roblox players in West Java; (4) analyze the influence of social influence on impulse buying virtual items in Generation Z Roblox players in West Java; and (5) analyze the simultaneous influence of digital payment, FoMO, shopping enjoyment, and social influence on impulse buying virtual items on Generation Z Roblox players in West Java. These objectives are expected to be able to answer the research gaps that have been described while making a theoretical and practical contribution to the development of the literature on digital consumer behavior in Indonesia.

RESEARCH METHODS

Design and Research Approach

This study uses a quantitative approach with a descriptive-associative design, because the purpose of the study is to measure the magnitude and direction of influence between variables in a measurable manner and test the hypotheses that have been formulated based on theoretical studies and previous research. This approach was chosen because the data required is numerical and can be statistically analyzed to produce conclusions that can be generalized to the target population, in contrast to the qualitative approach that is oriented towards the exploration of subjective meaning. The research model involved four independent variables, namely digital payment (X1), fear of missing out or FoMO (X2), shopping enjoyment (X3), and social influence (X4), against one bound variable, namely impulse buying (Y).

Population and Sample

The population of this study is all Generation Z consumers who have purchased virtual items on Roblox games and are domiciled in West Java. Because the population cannot be known for sure, the sampling technique used is purposive sampling with the following criteria: (1) classified as Generation Z aged 14–29 years, (2) domiciled in West Java, and (3) have purchased virtual items on Roblox games. The minimum sample size determination is calculated using the Lameshow formula as follows:

$$n = \frac{z^2 \cdot P(1 - P)}{d^2}$$

with the caption n is the number of samples, z is the normal distribution value at a confidence level of 95% (1.96), P is the proportion of the unknown population so that the maximum estimate is 0.5, and d is the sampling error rate of 10% (0.1). The calculation resulted in a minimum sample size of 96.04 or rounded to 96 respondents. The authors set the final sample count to 200 respondents, exceeding the minimum limit, considering that a larger sample size increases the representativeness of the data to the population and strengthens the reliability of statistical test results, especially in multiple linear regression analysis involving four independent variables at once.

Data Collection Sources and Techniques

The data used in this study is primary data obtained directly from respondents through the distribution of online questionnaires using Google Form. The selection of the online questionnaire method is based on the characteristics of the target population, namely Generation Z whose majority of activities take place in the digital realm, so that this method allows for a wider and more efficient range of respondents than face-to-face surveys. The questionnaire instrument was compiled using a five-point Likert scale to measure respondents' attitudes, opinions, and perceptions of each variable indicator, with the following assessment categories.

Table 1. Likert Scale Rating Categories

No.	Answer Categories	Code	Value
1	Strongly agree	SS	5
2	Agree	S	4
3	Neutral	N	3
4	Disagree	TS	2
5	Strongly Disagree	STS	1

Variable Operational Definition

Each variable is measured using dimensions adapted from previous theoretical studies so that the instrument has a clear conceptual foundation and can be accounted for its validity, as summarized in the following table.

Table 2. Likert Scale Rating Categories

No.	Variabel	Operational Definition	Measurement
1	Digital Payment (X1)	Roblox players' perceptions of the convenience, speed, and security of electronic payment systems (such as digital wallets, credit/debit cards, inapp purchases) used to purchase Robux (Roblox currency).	According to Rizkiyah et al. (2021), there are six dimensions of digital payment, namely: 1. Perceived benefit 2. Perceived enjoyment 3. Perceived easy of payment 4. Perceived speed 5. Security 6. Efficiency
2	FoMo (X2)	Roblox players' anxiety or worry levels due to the fear of missing out on events, limited virtual items, or	The dimensions of Fear of Missing Out (FoMO) according to Przybylski et al. in Lim et al. (2024) are:

No.	Variabel	Operational Definition	Measurement
		trending gaming experiences that encourage impulse purchases.	1. Relatedness. The need for feelings of connection with others and groups. 2. Self. This psychological need is related to competence (the individual's belief to perform actions effectively and efficiently) and autonomy (the individual's ability to make a decision).
3	Shopping Enjoyment (X3)	The level of fun, excitement, and satisfaction that Roblox players feel when shopping for virtual items, including the thrill of owning limited items, self-expression through avatas, and aesthetic satisfaction	Based on the Information System Success Model approach proposed by Wang et al. (2026), shopping enjoyment in the context of the Metaverse is influenced by two dimensions, namely: 1. Sense of presence (rasa kehadiran) 2. Information richness
4	Social Influence (X4)	The extent to which the decision to purchase virtual items on Roblox is influenced by other people, such as peers, communities, content creators, as well as social norms and trends that develop within the Roblox ecosystem.	According to Wang & Chou in Sari & Sari. (2021) There are two dimensions of social influence, namely: 1. Subjective Norms. Consumers' perception of what should or shouldn't be done is influenced by social influences. 2. Visibility. The social influence that results from the consumer's observable state of behavior is influenced by the decision.
5	Impulsive Buying (Y)	The decision to purchase virtual items on Roblox is made spontaneously, not planned in advance, driven by momentary emotional impulses, as well as without in-depth rational evaluation.	According to Rook & Fisher in Sari (2021) the main dimensions used to measure the scale of impulse buying, namely: 1. The urge to shop. 2. Positive influence of individuals. 3. Pleasure is obtained from the shopping process 4. Availability of enough time to shop.

Data Analysis Techniques

Data analysis was carried out in stages using the help of SPSS 25 software. The first stage is descriptive statistical analysis to describe the sample data profile before hypothesis testing, in accordance with the descriptive statistical function that presents the data as it is without intending to make generalizations (Sugiyono, 2019).

The second stage is the test of research instruments, which consists of a validity test and a reliability test. The validity test was carried out by correlating the score of each statement item to the total score, then comparing the value of r -count with the r -table at a significance level of 0.05 through a two-way test; An item is declared valid if R -count is greater than R -table. The reliability test was carried out to ensure the consistency of the respondents' answers to the instrument, with the criterion that the instrument was declared reliable if Cronbach's Alpha value was greater than 0.60.

The third stage is the classical assumption test, which includes a normality test using the Kolmogorov-Smirnov test with a normally distributed data criterion if the significance value is greater than 0.05, a multicollinearity test with the criterion of not multicollinearity if the Variance Inflation Factor (VIF) value is less than 10 and a tolerance value greater than 0.1, as well as a heteroscedasticity test as seen from the pattern of point distribution on the scatterplot graph between the prediction value (ZPRED) and the residual value (SRESID). These three tests are needed to ensure that the resulting regression model meets the Best Linear Unbiased Estimator (BLUE) requirements so that the estimation results can be interpreted validly.

The fourth stage is multiple linear regression analysis, which is used to test the magnitude of the influence of digital payment, FoMO, shopping enjoyment, and social influence together on impulse buying. This technique was chosen because the research involved more than one independent variable that was thought to affect one bound variable simultaneously or partially.

The fifth stage is the hypothesis test, which consists of a t -test (partial) to determine the influence of each independent variable individually on the bound variable, with the criterion that independent variables are declared to have a significant effect if the t -calculated value is greater than the t -table or the significance value is less than 0.05, and the F test (simultaneous) to determine the influence of all independent variables together on the bound variables, with the criteria of rejecting H_0 and accepting H_a if the significance value is less than 0.05.

The final stage is the determination coefficient (R^2) test, which is used to measure how much proportion of impulse buying variation is able to be explained by the variation of the four independent variables in the research model; the higher the R^2 value, the better the model's ability to explain the phenomenon being studied, and vice versa.

RESULTS AND DISCUSSION

Respondent Overview

The research data was collected from 200 Generation Z respondents who had bought virtual items on Roblox games and were domiciled in West Java, spread evenly across the four regions with the highest contribution, namely Bogor Regency, Bogor City, Depok City, and Bandung City, each contributing 19 respondents. This distribution is relevant to the purpose of the research because the four regions are areas with high population density and digital economic activity in West Java, so the data collected is representative enough to

describe the digital consumption behavior of urban and semi-urban Generation Z in the province.

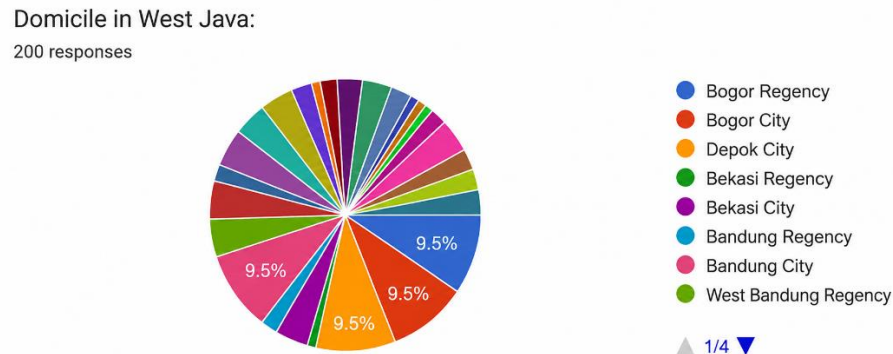


Figure 1. Distribution of Respondents Based on Domicile in West Java

The respondent population is dominated by the age group of 22–25 years old in both genders, with a relatively balanced proportion of gender (99 males and 101 females), and the majority are students with student status with income/allowance in the range of Rp500,000–Rp1,499,000. The most widely used payment method is e-wallet (GoPay, OVO, ShopeePay, DANA) as many as 80 respondents, which are fairly evenly distributed between urban and rural areas, indicated that the adoption of digital payments in West Java is no longer exclusively concentrated in urban areas.

Instrument Test Results

Before the data is further analyzed, the research instrument is tested for validity and reliability to ensure that the measuring instrument actually measures the construct in question consistently. The validity test was conducted on 30 initial respondents with a significance level of 5% and an r-table value of 0.361. All 40 statements in the five variables (digital payment, FoMO, shopping enjoyment, social influence, and impulse buying) resulted in a larger r-count value than the r-table, with a range of 0.381 to 0.874, so that all items were declared valid.

Table 3. Summary of Reliability Test Results

Variabel	Cronbach's Alpha	Threshold	Remarks
Digital Payment (X1)	0,712	0,60	Reliabel
FoMo (X2)	0,921	0,60	Reliabel
Shopping Enjoyment (X3)	0,699	0,60	Reliabel
Social Influence (X4)	0,699	0,60	Reliabel
Impulse Buying (Y)	0,852	0,60	Reliabel

All variables resulted in a Cronbach's Alpha value above 0.60, so the instrument was declared consistent and feasible to be used as a measuring tool at the hypothesis testing stage. The success of this stage is the first benchmark that the research process can be continued to the inferential analysis stage, because invalid or unreliable instruments will produce biased and unaccountable regression estimates.

Classical Assumption Test Results

Classical assumption testing is carried out as a prerequisite before the multiple linear regression model is interpreted, so that the resulting estimate is the Best Linear Unbiased Estimator (BLUE). The normality test using the One-Sample Kolmogorov-Smirnov Test yielded a significance value of 0.200, well above the threshold of 0.05, indicating that the residual data was normally distributed. The multicollinearity test showed tolerance values for digital payment, FoMO, shopping enjoyment, and social influence, respectively of 0.699; 0.229; 0.627; and 0.222, with VIF values of 1.431; 4.358; 1.595; and 4.496, all below the threshold of 10, so that no symptoms of multicollinearity were found among the independent variables. The heteroscedasticity test through a scatterplot graph between the predicted value (ZPRED) and the residual value (SRESID) shows randomly scattered points above or below the zero on the Y-axis without forming a specific pattern, as shown in the following figure.

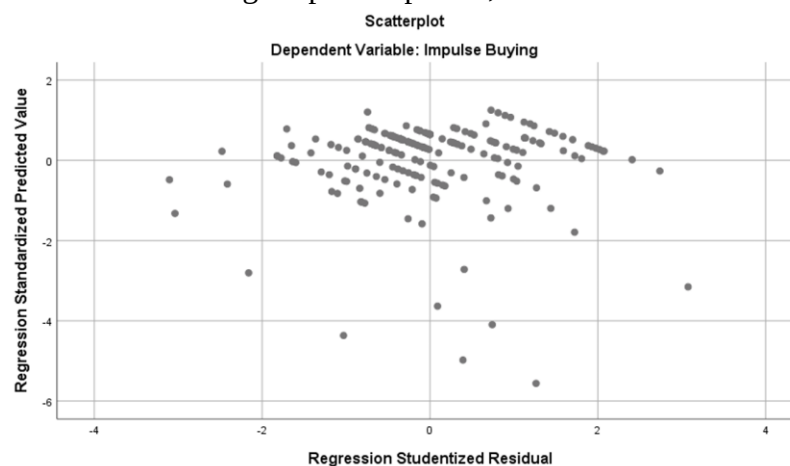


Figure 2. Heteroscedasticity Test Results

The random point distribution indicates a constant residual variance at each level of prediction of an independent variable, so that the regression model is free from heteroscedasticity problems. The fulfillment of these three classical assumption tests became the second methodological success benchmark, which showed that the proposed multiple linear regression model was statistically valid for use in answering the formulation of the research problem.

Results of Multiple Linear Regression Analysis

Multiple linear regression analysis yields the following equations:

$$Y = 5.803 + 0.123X_1 + 0.184X_2 + 0.178X_3 + 0.368X_4 + e$$

Table 4. Results of Multiple Linear Regression Test and T Test

Unstandardized Coefficients			Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
(Constant)	5.803	2.466		2.354	.020
Digital Payment	.123	.070	.090	1.750	.082
FOMO	.184	.072	.232	2.571	.011
Shopping Enjoyment	.178	.078	.124	2.283	.024
Social Influence	.368	.368	.499	5.459	.000

a. Dependent Variable: Impulse Buying

A constant value of 5.803 indicates that without the influence of the four independent variables, the impulse buying tendency remains at the base value, indicating that there are other factors outside the model that are also driving impulse buying. The social influence regression coefficient (0.368) was the largest among the four variables, indicating that social influence provided the strongest impetus for impulse buying compared to the other three variables.

Table 5. F (Simultaneous) Test Results and Coefficient of Determination

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1354.828	4	338.704	85.516	.000b
Residual	772.337	195	3.961		
Total	2127.155	199			

a. Dependent Variable: Impulse Buying

b. Predictors: (Constant), Social Influence, Digital Payment, Shopping Enjoyment, FOMO

The F test produced an F value of 85.516 with a significance of 0.000, far exceeding the F of the table of 2.42, which proves that digital payment, FoMO, shopping enjoyment, and social influence simultaneously have a significant effect on impulse buying. The R Square value of 0.637 indicates that the four independent variables are able to explain 63.7% of the variation in impulse buying of Roblox virtual items, while the remaining 36.3% are explained by other variables outside the model, such as self-control, lifestyle, or financial literacy as found in previous studies.

Discussion

The Influence of Digital Payment on Impulse Buying. The results of the partial test showed that digital payment had no significant effect on impulse buying (t count 1,750 < t table 1,972; Sig. 0.082 > 0.05), so H1 was rejected. These findings are consistent with the methods and results of Fiana and Putri (2023) research, but contradict Mary and Antony (2022) and Jati et al. (2025) who found significant influence. This difference in results can be explained by the difference in the object of the study: the studies that found a significant influence were generally conducted on common e-commerce platforms that offer alternatives to conventional and digital payment methods, so that the transition to digital payments creates a real psychological barrier shift effect. On the other hand, Roblox only accommodates digital transactions without other alternatives, so that the ease of payment is perceived by respondents as something that is appropriate, not as a trigger for the purchase impulse. It is

the difference in the context of this object, not the weakness of the method, that explains the divergence of results between this study and the previous study.

The Influence of FoMO on Impulse Buying. FoMO has been shown to have a significant effect on impulse buying (t count 2.571 > t table 1.972; Sig. 0.011 < 0.05), in line with the findings of Harahap et al. (2023) and Asyifa et al. (2024), but contrary to Aenaya et al. (2024) who found that FoMO had no effect on the context of the Shopee platform. The statement item with the highest score on this indicator, i.e. the purchase impulse due to seeing other players wearing certain items, reinforces the argument that the limited items mechanism on community-based platforms like Roblox triggers laggard anxiety that is much stronger than buying physical products in e-commerce which is more rational. The difference in results with Aenaya et al. (2024) thus stems from differences in the nature of shopping objects (community virtual goods versus functional physical products), not from the failure of the test method.

The Effect of Shopping Enjoyment on Impulse Buying. Shopping enjoyment had a significant effect on impulse buying (t count 2,283 > t table 1,972; Sig. 0.024 < 0.05), consistent with Purba et al. (2024) and Artadita and Firmialy (2024), but contrary to Pebrianti and Sari (2022) who examined the context of physical shopping in supermarkets. The highest score on the indicator "the process of finding virtual items feels fun" indicates that Roblox's interactive and immersive environment results in a hedonistic experience that intrinsically triggers spontaneous purchases, different from the functional shopping environment in the research of Pebrianti and Sari (2022) which tends to be rational and planned.

The Influence of Social Influence on Impulse Buying. Social influence is the variable with the most dominant influence on impulse buying (t count 5.459 > t table 1.972; Sig. 0.000 < 0.05), in line with Faujiah et al. (2025), but contrary to Pratiwi and Ulya (2025) who research fast beauty products. The highest score on the peer opinion influence indicator confirms that in the virtual goods ecosystem, social influence is normative and comparative, driven by the desire to be accepted in the player community, different from the informational social influence on the purchase of functional products such as cosmetics.

Simultaneous Influence. The F test proved that the four variables together had a significant effect on impulse buying (F count 85.516 > F table 2.42; Sig. 0.000), with a determination coefficient of 63.7%. These findings answer the fifth objective of the study completely and strengthen the argument that the impulse purchase behavior of virtual items is the result of the interaction of technological, psychological, and social factors, with psychological and social factors (FoMO, shopping enjoyment, social influence) proving to be more dominant than the factor of ease of transaction (digital payment).

Success of Research on Proposed Objectives. Overall, of the five research objectives formulated, four objectives (H2, H3, H4, H5) were successfully proven according to the initial hypothesis, while one objective (H1 regarding digital payment) produced findings that were the opposite direction to the hypothesis, i.e. had no significant effect. The failure of H1

to be accepted is not a methodological failure, but rather a substantive finding whose benchmark lies in the characteristics of the object of the study: Roblox as a single-method-payment platform makes the digital payment variable lose its discriminating power against impulsive behavior, different from the platform multi-payment methods in previous research. Thus, the proposed multiple linear regression method is proven to be able to answer all research problem formulations validly, supported by the fulfillment of all instrument tests and classical assumption tests as a benchmark for methodological success.

Follow-up Steps. Based on the findings that 36.3% of impulse buying variations have not been explained by this model, further research needs to consider the addition of moderation or mediation variables such as self-control, lifestyle, or financial literacy that have been shown to be relevant in previous studies, expanding the scope of the population beyond West Java to test the generalization of the model, and considering a mixed approach (mixed-methods) to explore the psychological motives behind the insignificance of digital payments in more depth. For developers of Roblox and virtual item marketplaces, the findings of social influence dominance and FoMO indicate the need for more responsible monetization policies, for example through limiting the display duration of limited items or adding spending control features for underage users.

CONCLUSION AND SUGGESTIONS

This study aims to analyze the influence of digital payment, fear of missing out (FoMO), shopping enjoyment, and social influence on Roblox virtual item buying impulse in Generation Z players in West Java, both partially and simultaneously. Based on the results of multiple linear regression analysis of 200 respondents, it can be concluded that digital payments do not have a significant effect on impulse buying, while FoMO, shopping enjoyment, and social influence are each proven to have a partial significant effect. Simultaneously, these four variables had a significant effect on impulse buying with a contribution of 63.7%, while social influence was the most dominant determinant compared to the other three variables. These findings answer all five research objectives formulated from the beginning and at the same time confirm that the impulse purchase behavior of virtual items in the community-based gaming ecosystem is driven more by psychological and social factors than by ease of transaction factors.

The insignificance of digital payments has implications that the ease and speed of transactions offered by digital payment systems are not enough to be the main trigger for impulse purchases, considering that Roblox only accommodates digital-based payment methods so that its existence is perceived by users as something that should be, not as an attraction in itself. In contrast, the significant influence of FoMO suggests that anxiety about missing out on trends, events, or rare items in the gaming community encourages players to buy without careful planning, while the significant influence of shopping enjoyment indicates that fun and hedonistic experiences while browsing virtual item catalogs are strong intrinsic

motivations for Generation Z. It also emphasized that social pressure, peer recommendations, and the influence of the community and content creators play an important role in shaping spontaneous purchasing decisions in the gaming environment. Collectively, the results of the simultaneous tests reinforce the evidence that psychological and social factors are the main determinants of impulse buying of Roblox virtual items, while technical factors such as digital payments have no significant role when they stand alone without being linked to the motivational aspects of consumers.

Based on these conclusions and implications, the author proposes several suggestions for related parties. For Roblox developers and virtual item marketplace players, it is recommended to design community-based marketing campaigns with time-limited mechanisms, such as exclusive collections or flash sales, to strategically leverage FoMO and social influence, while still considering the implementation of spending control features to support responsible digital consumption practices, especially for underage users. For the next researcher, it is recommended to add mediating variables such as urge to buy impulsively and moderation variables such as self-control to deepen understanding of the internal mechanism of impulse buying. So there is still room for other variables to be explored. The expansion of the population coverage outside West Java and the use of mixed-methods are also suggested to test the generalization of the model and explore the psychological motives of consumers more comprehensively in future research.

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