PENGARUH FOMO DAN *SELF-CONTROL* TERHADAP MANAJEMEN KEUANGAN PRIBADI DENGAN PERILAKU PEMBELIAN IMPULSIF SEBAGAI VARIABEL MEDIASI PADA MAHASISWA PENGGUNA SHOPEEPAYLATER

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ABSTRAK

This study aims to analyze the influence of FOMO and self-control on personal financial management with impulsive buying behavior as a mediating variable in college students using ShopeePayLater in Bengkalis Regency. The research method uses a quantitative approach with WarpPLS 7.0-based Structural Equation Modeling (SEM) and involves 51 respondents selected through a purposive sampling technique. The results show that FOMO has no significant effect on personal financial management, while self-control has a significant positive effect; FOMO has a significant positive effect on impulsive buying behavior, while self-control has a significant negative effect on impulsive buying behavior; impulsive buying behavior is proven to have a significant positive effect on personal financial management. The mediation test revealed that impulsive buying behavior is able to significantly mediate the effect of FOMO on personal financial management, but does not mediate the effect of self-control on personal financial management. These findings emphasize the importance of self-control and controlling impulsive behavior in improving the quality of financial management of college students using PayLater services.

Keywords : *FOMO, Self-Control, Impulsive Buying Behavior, Personal Financial Management, ShopeePayLater.*