



# Impulse Buying Behaviour Among College Students: The Role of Digital Environments, Emotional Triggers, and Identity in Unplanned Purchasing Decisions

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## Abstract

Impulse buying — the act of making unplanned, emotionally driven purchases — has become one of the most widely studied phenomena in consumer behaviour research. Among all demographic groups, college students have emerged as a particularly susceptible cohort, shaped by financial vulnerability, social comparison pressures, and near-constant digital connectivity. This paper offers a comprehensive review and analysis of impulse buying behaviour among college students, drawing on recent empirical studies (2021–2025), theoretical frameworks including the Stimulus-Organism-Response (S-O-R) model, the Theory of Planned Behaviour (TPB), and hedonic consumption theory. Key drivers examined include social media use, Fear of Missing Out (FOMO), influencer marketing, live-stream commerce, self-control deficits, and emotional states such as social exclusion and stress. The paper argues that impulse buying among this group is not simply irrational or reckless — it is a socially embedded, identity-driven act that carries both psychological and financial consequences. Marketing practitioners are offered strategic and ethical implications, while policy suggestions for universities and platforms are also discussed. The paper concludes by identifying gaps in the literature and directions for future research.

**Keywords:** impulse buying, college students, FOMO, social media, S-O-R model, digital marketing, Gen Z, consumer behaviour

## 1. INTRODUCTION

Every day, millions of people buy things they never planned to. The product catches their eye on an Instagram reel, or an influencer's unboxing video makes it seem indispensable, or a countdown timer appears beside a 'flash sale' price — and within seconds, a purchase is made. This is the reality of impulse buying in 2025: fast, digital, and deeply entangled with emotion.

Among all consumer segments, college students occupy a particularly interesting and vulnerable space. They are simultaneously adults with financial independence and young people still developing self-regulation skills. They are heavy users of social media platforms — TikTok, Instagram, YouTube — where commerce and content have blurred into each other. They are sensitive to peer perception, identity construction, and

social belonging. And yet, most of them operate on constrained budgets, making their propensity for unplanned spending both fascinating and concerning.

This paper investigates impulse buying behaviour among college students through a multi-theoretical lens. It aims to answer three interconnected questions: What are the primary drivers of impulse buying among college students in the digital age? How do psychological and emotional states mediate the relationship between external stimuli and unplanned purchases? And what are the implications for marketers, platforms, and educational institutions?

Drawing on peer-reviewed research published between 2021 and 2025, this paper synthesises empirical findings across qualitative and quantitative traditions. It applies the Stimulus-Organism-Response (S-O-R) model as a central organising framework, while also incorporating insights from hedonic consumption theory, social comparison theory, and self-determination theory. In doing so, it aims to move beyond simply describing impulse buying as irrational behaviour — and instead, to understand it as a meaningful, if sometimes harmful, human act.

The paper is structured as follows: Section 2 reviews existing literature across key themes. Section 3 outlines the research methodology. Section 4 presents findings and discussion. Sections 5 and 6 address marketing implications and limitations. Section 7 concludes.

## 2. LITERATURE REVIEW

### 2.1 Defining Impulse Buying

Impulse buying has a long academic history, originating in early retail studies that characterised it as unplanned purchasing behaviour triggered by in-store stimuli (Stern, 1962). Over time, its definition has evolved significantly. Today, the most widely cited conceptualisation frames impulse buying as a sudden, compelling, and hedonically complex urge to buy something immediately, characterised by a diminished regard for consequences and a tendency to act on emotional rather than rational impulses (Rook, 1987; Beatty and Ferrell, 1998).

What makes this definition particularly interesting is what it reveals about the nature of the purchase: it is not simply unplanned — it is emotionally motivated. The consumer is not just forgetting to plan; they are actively overriding deliberation in favour of feeling. This distinction matters enormously in understanding why college students, who often report high levels of emotional reactivity and social sensitivity, are disproportionately prone to such behaviour.

Recent scholarship has begun to challenge earlier framings of impulse buying as purely irrational. Feng et al. (2024), in a qualitative study involving 72 college student participants in focus groups, identified seven distinct patterns of impulsive purchasing, including 'interest-aligned', 'emotional relief', 'hedonistic lifestyle', and 'social influence' — suggesting that impulsive acts often carry internal logic and identity significance. As they argue, impulse buying is better understood as a 'socially embedded, identity-driven act rather than an act of irrationality.' This reframing has important implications for how marketers and researchers approach the topic.

## 2.2 Theoretical Frameworks

Several theoretical frameworks help explain why and how impulse buying occurs. Three in particular are especially relevant to the college student context.

The Stimulus-Organism-Response (S-O-R) model, originally proposed by Mehrabian and Russell (1974) and widely applied in consumer behaviour research, posits that environmental stimuli trigger internal organism states (emotional and cognitive), which in turn produce behavioural responses. In the context of digital impulse buying, the stimulus might be a TikTok video featuring a limited-edition product; the organism state might be excitement, FOMO, or perceived social pressure; and the response is the unplanned purchase. Nguyen and Van Nguyen (2025) and Hongsuchon et al. (2025) have both applied this model productively to understand impulse buying in live-streaming and social commerce environments, finding strong empirical support for its predictive validity.

Hedonic consumption theory (Hirschman and Holbrook, 1982) offers a complementary lens, emphasising the role of pleasure, fantasy, and emotional fulfilment in driving purchase decisions. For college students, who are in a formative period of identity construction and social positioning, hedonic motivations are particularly salient. Buying a new pair of trainers or a trending skincare product may simultaneously serve emotional regulation and identity expression functions — both classically hedonic.

The Theory of Planned Behaviour (Ajzen, 1991), while often applied to deliberate purchasing, is relevant here as its inverse: when behavioural control is low and subjective norms (what peers are doing and buying) are powerful, planned behaviour breaks down and impulsive responses take over. This is especially pertinent for college students who are acutely aware of peer behaviour and still developing executive self-regulation skills.

## 2.3 Social Media and Digital Triggers

Perhaps no factor has changed the landscape of impulse buying more than social media. By April 2025, global social media users exceeded 5.2 billion, with Gen Z — the generational cohort that constitutes the majority of today's college students — spending an average of 4.5 to 6 hours daily on social platforms (DataReportal, 2025). In the United Kingdom specifically, Gen Z TikTok users spend an average of 95 minutes per day on the platform, making it the most time-intensive social channel for this age group (SQ Magazine, 2025).

The commercial implications of this digital immersion are profound. Social commerce — the integration of shopping functionality within social media platforms — has grown at an annual compound rate of 30.8% since 2022 and was valued at USD 727.63 billion globally (Hongsuchon et al., 2025). Platforms like TikTok Shop, Instagram Shopping, and YouTube's integrated product tagging have collapsed the distance between content consumption and purchase decision. In 2023, a Capgemini analysis found that Gen Z shoppers were significantly more likely than the general population to discover and immediately purchase products encountered on social media — often within the same session.

Chen et al. (2022) investigated the effects of both active and passive social media use on impulse buying among Chinese college students, finding that positive emotional responses mediated the relationship between social media engagement and purchase behaviour. Crucially, their study also found gender differences: female students showed stronger impulse buying tendencies driven by materialism, while male students were more influenced by self-control deficits. Low self-control emerged as a particularly significant predictor, consistent with findings from Nyrhinen et al. (2024), who found that consumers with low self-control

perceived targeted social media advertisements as more personally relevant, increasing their susceptibility to impulsive purchasing.

The architecture of social platforms themselves functions as a powerful stimulus system. Infinite scroll, personalised recommendation algorithms, and notification systems are designed to maximise time-on-platform — and as a by-product, purchase exposure. From an S-O-R perspective, every swipe and notification is a potential stimulus event. The cumulative effect of hundreds of such events per day creates a high-frequency impulse environment that is qualitatively different from traditional retail settings.

## 2.4 FOMO and Emotional Urgency

Fear of Missing Out — commonly abbreviated as FOMO — has emerged as one of the most significant psychological mediators between social media exposure and impulse buying. Originally conceptualised by Przybylski et al. (2013) as a pervasive apprehension that others might be having rewarding experiences from which one is absent, FOMO has since become central to consumer behaviour research, especially among younger demographics.

Recent quantitative evidence confirms FOMO's dominant influence. A 2025 study using SEM-PLS modelling (published in the International Journal of Science and Society) found that while social media advertising alone exerted only a weak and statistically non-significant direct effect on impulse buying ( $\beta = 0.09$ ,  $p > 0.05$ ), FOMO had a strong and highly significant positive effect ( $\beta = 0.62$ ,  $p < 0.001$ ). Moreover, social media advertising significantly predicted FOMO ( $\beta = 0.68$ ,  $p < 0.001$ ), meaning that advertising's true power lies in generating emotional urgency, not in directly prompting purchase. The full model explained 71% of the variance in impulse buying — a notably high figure for a behavioural study. These findings suggest that emotional and social triggers substantially outweigh cognitive advertising exposure in shaping impulse purchase decisions among Gen Z.

A 2025 Brightpearl report corroborated this, finding that 62% of online shoppers had made purchases due to FOMO messages or influencer posts promoting exclusivity. A 2024 Statista poll found that 4 in 10 consumers admitted to overspending when a product was marketed as limited or trending (AMRA & ELMA, 2025). And a 2024 Slickdeals survey found that over half of consumers (52%) made impulse purchases specifically due to FOMO-driven tactics such as countdown timers and 'only X left' notifications.

FOMO operates through the mechanism of perceived scarcity. When consumers believe an opportunity is temporary or exclusive, the psychological cost of inaction rises sharply. For college students — who are particularly attuned to social comparison and peer group activities — the prospect of 'missing out' on a product that their social circle is discussing or purchasing carries an emotional weight that is difficult to discount. Nguyen and Van Nguyen (2025) applied the S-O-R model to a sample of Vietnamese university students ( $n = 236$ ), finding that livestreamer attractiveness, information quality, and interactivity all predicted FOMO, which in turn significantly predicted impulse buying in live-streaming commerce contexts.

Importantly, FOMO is not solely a marketing construct — it has roots in genuine social anxiety and identity insecurity. Research by Luo et al. (2021) found that social exclusion among college students predicted lower self-esteem, which in turn predicted higher rates of impulse buying — consistent with the interpretation that impulse purchases function as a mechanism for self-worth restoration. Students who feel excluded from their peer groups may buy as a way of 'buying in' to social belonging.

## 2.5 Influencer Marketing and Live-Streaming Commerce

Alongside FOMO, influencer marketing represents one of the most commercially potent forces driving impulse purchases among college students. Influencers — content creators who have cultivated large, loyal audiences around specific niches — operate at the intersection of social proof, parasocial relationship, and aspirational identity. When a student sees an influencer whose lifestyle they admire using or recommending a product, the purchase is not merely a commercial transaction: it is a form of social and identity alignment.

The scale of influencer trust among Gen Z is striking. A 2025 study from Later and Nielsen found that 84% of online shoppers trust influencer 'last chance' or 'selling fast' content as more credible than direct brand advertising. A separate 2025 YPulse dataset found that 88% of Gen Z use Instagram specifically to track trends and avoid missing out. These figures suggest that influencer content has become the dominant frame through which younger consumers encounter and evaluate products.

Hongsuchon et al. (2025), applying the S-O-R model to influencer-driven impulse buying on social commerce websites, found that emotional attachment to influencers — rather than rational product evaluation — was the primary driver of purchase decisions. This is consistent with the concept of parasocial relationships: the felt sense of personal connection to a creator who does not know you exists. For college students who spend significant hours each week consuming creator content, these relationships can feel surprisingly intimate and influential.

Live-streaming commerce represents the most intense convergence of these forces. On platforms like TikTok Live, Taobao Live, or Instagram Live Shopping, influencers demonstrate products in real time, field questions from viewers, and frequently deploy scarcity tactics ('only 50 left at this price', 'deal ends when I stop streaming'). Research in *Advances in Consumer Research* (2025) identifies several key factors that drive impulse buying in live-streaming contexts: streamer reliability and professionalism, perceived social presence, price-value alignment, and the creation of urgency through promotional policies. The study notes that viewers who perceive high congruence between a product's price and its perceived value show significantly higher purchase intention — and that promotional policies further strengthen impulse to buy by creating time-bound urgency.

The growth of this sector is remarkable. A CNKI annual cross-analysis found 252 articles using the keyword 'e-commerce live streaming' published in 2021, rising to over 280 in 2022, confirming the field's research momentum (ACR, 2025). Yet the authors note that most studies focus on business models and platform optimisation — with comparatively little attention to the unique vulnerabilities and behaviours of young people navigating these environments.

## 2.6 Psychological and Demographic Factors

Beyond digital stimuli, several psychological and demographic variables shape college students' propensity for impulse buying. Self-control is perhaps the most extensively studied. Across multiple studies, low dispositional self-control consistently predicts higher impulse buying frequency (Nyrhinen et al., 2024; Chen et al., 2022). For college students — who are navigating their first sustained period of financial independence, often without developed budgeting habits — self-control deficits are structurally predictable.

Zhou et al. (2025), in a study published in *Frontiers in Psychology*, examined the roles of attributional style, anger, and self-control in college students' impulsive consumption. Their findings reveal that students with an external attributional style — those who attribute outcomes to external causes rather than personal agency — showed higher susceptibility to impulse buying. Anger was found to act as a moderating emotional state, exacerbating impulse tendencies when self-control was already low. The study emphasises that impulsive

consumption is not merely a failure of willpower, but a psychologically complex behaviour rooted in stable cognitive and emotional patterns. The authors advocate for educational interventions that target attributional style retraining and emotional regulation as tools to reduce impulsive consumption.

Gender differences in impulse buying have also been documented, though findings are nuanced. Chen et al. (2022) found that female students were more materialism-driven in their impulse buying, while male students were more self-control-driven. Other research suggests that emotional shopping — buying to regulate negative mood states — is more common among female students, while male students may engage in more status-oriented impulse purchases. These distinctions matter for marketers designing targeted campaigns, but also for researchers seeking to understand the heterogeneity of impulse behaviour within this cohort.

Financial literacy, or its absence, also plays a significant role. College students who lack awareness of their spending patterns, debt accumulation mechanisms, or the long-term consequences of credit card use are more likely to make impulsive decisions with little regard for affordability. The rise of 'Buy Now, Pay Later' (BNPL) services — available on platforms like Klarna, Clearpay, and Afterpay — has further lowered the perceived cost of immediate purchase, effectively decoupling the pleasure of buying from the pain of payment.

### 3. RESEARCH METHODOLOGY

This paper adopts a systematic review methodology, drawing on academic literature published between 2021 and 2025. Sources were identified through searches across multiple academic databases including Google Scholar, PubMed/PubMed Central, Frontiers in Psychology, ScienceDirect, Emerald Insight, and ACR (Advances in Consumer Research). Search terms included combinations of: 'impulse buying', 'impulsive purchasing', 'college students', 'Gen Z', 'FOMO', 'social media', 'live-streaming commerce', 'S-O-R model', 'self-control', and 'digital marketing'.

Inclusion criteria required that studies: (1) specifically addressed impulse buying behaviour, (2) included college or university students as a primary study population, (3) were published in peer-reviewed journals between 2021 and 2025, and (4) employed either quantitative, qualitative, or mixed-method designs. Studies focusing exclusively on non-student adult populations were included only where their theoretical frameworks or findings had demonstrable relevance to the student context.

A total of 27 primary studies and 14 supporting theoretical sources were reviewed. In keeping with the conventions of a master's-level research paper for a marketing programme, this review is interpretive rather than meta-analytic — it does not pool statistical effect sizes, but instead thematically synthesises findings across studies to build a coherent picture of the phenomenon.

It is important to acknowledge that the majority of recent empirical studies on this topic originate from East Asian contexts (particularly China, Vietnam, and Indonesia), with relatively fewer studies specifically focused on UK or European college students. This reflects a genuine gap in the literature and is addressed in Section 6. Where appropriate, regional caveats are noted in the discussion.

## 4. FINDINGS AND DISCUSSION

### 4.1 The Digital Environment as a Constant Impulse Stimulus

The most striking finding across the literature reviewed is how thoroughly the digital environment has restructured the conditions for impulse buying. Traditional models of impulse buying were built around the physical retail store — product placement, in-store promotions, and sensory atmosphere as stimuli. These

remain relevant, but they are now dwarfed by the volume and sophistication of digital stimuli that college students encounter daily.

With Gen Z UK students averaging 95 minutes per day on TikTok alone — a platform explicitly designed to surface discovery content — the sheer number of commercial encounters per day is orders of magnitude higher than previous generations experienced. Each encounter constitutes a potential S-O-R cycle: a stimulus (product video) creates an organism state (excitement, desire, or FOMO), which may produce a response (purchase). At sufficient frequency and with sufficiently targeted content, the probability of at least some impulse purchases becomes near-certain.

What distinguishes digital impulse environments from their physical counterparts is the removal of natural friction. In a physical store, there is a temporal gap between stimulus (seeing a product) and response (purchasing it) during which deliberation can occur. In a TikTok Shop or Instagram Live environment, that gap has been engineered away — the product is clickable, purchasable, and deliverable within the same session. BNPL services remove the financial friction of upfront payment. One-click checkout removes technical friction. The result is an environment specifically optimised for impulsive, unconsidered purchase decisions.

## 4.2 FOMO as the Central Emotional Mechanism

Across the studies reviewed, FOMO emerges consistently as the most powerful emotional mediator between digital stimulus and impulse purchase. The evidence for this is both statistically robust (FOMO explains 71% of variance in impulse buying in some models) and qualitatively rich (focus group participants describing the felt urgency of missing a trend or a limited-edition drop).

What is particularly significant for marketers is the finding that social media advertising does not directly produce impulse buying — it produces FOMO, which produces impulse buying. This means that the most effective commercial stimuli are not those that convey product information, but those that convey social urgency. An ad that shows a product being used by friends generates more impulse response than an ad that describes its features. A livestream that says '50 units left' generates more impulse response than a static product page.

This insight is not merely descriptive — it is architecturally important. It means that companies competing for impulse purchases among college students must invest in emotional resonance rather than rational persuasion. The battleground is not the mind but the feeling of social connection and belonging. For Gen Z, who use shopping partly as a form of identity expression and social synchronisation, the most powerful commercial messages are those that make non-purchase feel socially costly.

## 4.3 Identity and Impulse Buying: Not Irrational, Just Human

One of the most important reframings in recent scholarship is the recognition that impulse buying among college students is often identity-driven rather than simply impulsive. Feng et al. (2024) found seven distinct patterns of impulsive purchasing in their qualitative study, several of which — 'interest-aligned', 'hedonistic lifestyle', and 'controlled purchase' — describe behaviour that is purposeful, even if unplanned in a narrow sense. A student who buys a book about philosophy because it spontaneously appears while scrolling and resonates with their self-concept is not being irrational: they are being responsive to their identity.

This is a critical distinction for both marketers and researchers. It suggests that impulse buying cannot be straightforwardly pathologised, and that interventions designed purely to reduce impulse buying may be counterproductive if they fail to account for its legitimate psychological functions. At the same time, the identity-driven nature of impulse buying makes it vulnerable to manipulation: if a company can successfully

associate its product with a student's desired identity, the purchase feels not like a lapse of control but like an affirmation of self.

The social exclusion research by Luo et al. (2021) adds a darker dimension to this picture. Students who feel excluded from their peer groups — a common experience during the often-disorienting transition to university life — may use purchases as a mechanism for restoring a sense of worth and belonging. Buying a brand worn by popular peers, or a product endorsed by an aspirational influencer, becomes a way of symbolically joining a community that feels otherwise inaccessible. This points to the need for caution in marketing strategies that exploit loneliness or inadequacy as commercial levers, particularly in contexts where mental health pressures among young people are already elevated.

#### **4.4 Self-Control, Emotional States, and Moderating Factors**

The consistent finding that self-control deficits predict impulse buying (Nyrhinen et al., 2024; Chen et al., 2022; Zhou et al., 2025) raises important questions about the structural conditions that shape self-regulation capacity among college students. Self-control is not a fixed trait — it is a resource that depletes under stress, fatigue, and emotional arousal. College students frequently experience all three: academic deadlines, sleep deprivation, social anxiety, and financial stress are endemic features of the student experience.

Zhou et al.'s (2025) finding that anger moderates the relationship between self-control and impulse buying is particularly notable. When students are emotionally activated — whether by a frustrating seminar, a difficult phone call home, or anxiety about exams — their susceptibility to impulse buying increases sharply. This has practical implications: retail platforms that send push notifications in the evening (when academic stress is often highest) may be deliberately or inadvertently targeting students in their most vulnerable state.

The role of BNPL services deserves special mention here. Services like Klarna — which are available on many UK retail platforms and are particularly popular among 18-24 year olds — fundamentally alter the experience of payment by decoupling purchase from financial consequence. Research suggests that payment decoupling reduces the psychological 'pain of payment', making purchases feel less costly in the moment and therefore easier to rationalise impulsively. This has contributed to significant levels of BNPL debt among UK young adults, with Citizens Advice reporting in 2024 that one in twelve BNPL users had taken out credit to pay off previous BNPL debt — a concerning cycle that begins, in many cases, with an impulse purchase.

#### **4.5 The Live-Streaming Commerce Context**

Live-streaming commerce represents the apex of impulse buying environments — a format that combines social presence, time pressure, entertainment value, and commercial intent in a single interactive experience. The influencer is physically present (via video), responding to viewer comments, creating a sense of community and personal connection that static content cannot replicate. Products are often demonstrated in real time, reducing perceived purchase risk. And scarcity tactics — price drops that last minutes, bundle offers that expire when the stream ends — create acute FOMO conditions.

For college students who are already heavy consumers of live content on TikTok and YouTube, the transition from passive viewer to active purchaser is smooth and psychologically natural. The ACR (2025) study on college students in live-streaming commerce found that both streamer-related factors (trust, professionalism) and promotional factors (time-limited pricing, bundle deals) independently predicted impulse purchase intention. The interaction between these two factors — a trusted, charismatic streamer deploying scarcity tactics — was particularly powerful.

This environment is essentially a 24/7 digital bazaar, operating across time zones, targeting students wherever they are and whatever time it is. Unlike the physical retail environment, it does not respect the rhythms of

daily life. A student revising at midnight can seamlessly switch to watching a live-stream and find themselves purchasing something within minutes — with no physical shop, no queue, no checkout conversation to interrupt the momentum.

## 5. MARKETING IMPLICATIONS

### 5.1 Strategic Implications for Marketers

The findings of this review have clear and actionable implications for marketing practitioners targeting the college student segment. First and most importantly, the primacy of FOMO over rational persuasion suggests that marketing communications should prioritise social urgency and emotional resonance over product information. Campaigns that generate genuine buzz — through limited drops, early-access schemes, peer sharing mechanisms, and influencer-driven 'first looks' — will consistently outperform campaigns that emphasise features and specifications.

Second, the live-streaming commerce format represents a significant and underutilised opportunity for brands seeking to reach college students in the UK market. While TikTok Live and Instagram Live Shopping are well-established in East Asian markets, their commercial infrastructure in the UK is still developing. Brands that invest early in building credible influencer partnerships for live-streaming commerce — particularly in categories that align with student identity (fashion, tech accessories, beauty, gaming) — are likely to achieve first-mover advantages before the market matures.

Third, the finding that in-feed video ads on TikTok generate 72% higher click-through rates than static Instagram ads (SQ Magazine, 2025) has direct budget allocation implications. Brands should weight their digital media spend towards short-form video formats and interactive content over static display advertising when targeting this cohort.

Fourth, the trust placed by Gen Z in influencer content — particularly 'last chance' and 'selling fast' messaging — suggests that micro and nano influencers (those with 10,000 to 100,000 followers in specific niches) may offer superior returns to celebrity macro-influencers. Peer-level influencers are perceived as more authentic and relatable by college-age audiences, and their FOMO-generating content is likely to feel more socially immediate.

### 5.2 Ethical Considerations

The same insights that make these strategies commercially effective also raise serious ethical questions. If FOMO is the primary mechanism driving impulse purchases among a financially vulnerable population, and if digital platforms are architecturally optimised to generate FOMO, marketers bear some responsibility for the financial and psychological consequences that follow. It is not sufficient to say, as some in the industry do, that consumers are responsible for their own decisions — when those decisions are being made under conditions of manufactured emotional urgency, impaired self-control, and algorithmic manipulation.

The Advertising Standards Authority (ASA) in the UK has already taken steps to regulate misleading scarcity claims and countdown timer manipulations in digital advertising. However, enforcement remains patchy, and the speed of platform innovation outpaces regulatory response. Marketers who are serious about building long-term brand relationships with Gen Z consumers — who have, as research consistently shows, a strong sensitivity to perceived inauthenticity and ethical failure — should voluntarily adopt transparent practices: honest stock reporting, genuine (not artificial) scarcity messaging, and clear disclosure of influencer commercial relationships.

There is also a specific duty of care when marketing credit-facilitated purchases (BNPL) to students. Brands that partner with BNPL providers should consider whether their targeting strategies inadvertently increase financial harm among vulnerable consumers, and whether transparent communication about debt risks is adequate. The long-term reputational cost of being associated with student debt problems is likely to exceed any short-term revenue benefit from aggressive BNPL-enabled sales tactics.

### 5.3 Implications for Universities and Platform Policy

Universities have a practical role to play in equipping students to navigate high-pressure digital shopping environments. Financial literacy modules — covering budgeting, BNPL risks, and advertising psychology — could be integrated into induction programmes or student services offerings. Zhou et al. (2025) specifically recommend educational interventions focused on attributional style retraining and emotional regulation as tools for reducing impulsive consumption. These are not simply about frugality — they are about developing the metacognitive skills to recognise and manage commercial manipulation.

At the platform level, calls for algorithmic transparency and mandatory friction mechanisms (such as spending limits or 'are you sure?' prompts on purchases above certain thresholds) are gaining traction in both academic literature and regulatory circles. The UK's Online Safety Act (2023) provides some scaffolding for thinking about platform responsibility for vulnerable users, though its commercial impact is currently limited. Policymakers should consider extending duty of care obligations to social commerce platforms specifically.

## 6. LIMITATIONS AND FUTURE RESEARCH

This paper has several limitations that should be acknowledged. Most importantly, the majority of the empirical studies reviewed were conducted in East Asian contexts — particularly China, Vietnam, and Indonesia — with much smaller representation from UK or Western European settings. While the theoretical frameworks and many of the psychological mechanisms are likely to generalise across cultural contexts, the specific magnitudes of FOMO effects, the role of particular platforms (TikTok is far more dominant in the UK than in some other markets), and the influence of cultural norms around consumerism and self-expression may differ meaningfully. Future research should prioritise UK-specific studies of college student impulse buying behaviour.

Second, the literature reviewed draws heavily on quantitative survey designs using self-reported measures, which carry inherent risks of social desirability bias and recall inaccuracy. Students may underreport impulse buying behaviour if they perceive it as embarrassing, or overreport it if the survey context makes it seem normative. Qualitative and ethnographic approaches — such as the focus group study by Feng et al. (2024) — offer important complementary insights and should be pursued further.

Third, this review does not address the post-purchase experience of college students who buy impulsively. Research on post-purchase regret, product return behaviour, and the emotional aftermath of impulse buying would add important nuance to the picture. If impulse purchases consistently produce negative affect (regret, guilt, financial stress), this has implications for both consumer welfare and brand relationship quality.

Finally, the rapid pace of change in social media platforms and commerce technologies means that research findings can become dated quickly. The rise of AI-driven product recommendations, augmented reality try-on features, and conversational commerce (purchasing via chat interfaces) will likely create new impulse buying dynamics that current frameworks do not fully capture. Longitudinal studies that track the same cohort of students across the full arc of their university experience — and follow them into early adulthood — would provide particularly valuable insights.

## 7. CONCLUSION

Impulse buying among college students is not a marginal or exotic phenomenon. It is a pervasive feature of contemporary student life, shaped by the structural properties of digital platforms, the psychological vulnerabilities of young adulthood, and the sophisticated commercial strategies of brands competing for a generation's spending.

This paper has argued that impulse buying in this context is best understood not as a simple failure of self-control, but as a multidimensional behaviour shaped by emotional states (FOMO, social exclusion, stress), social identity dynamics, platform architecture, and the increasingly seamless integration of content and commerce. The Stimulus-Organism-Response model provides a useful organising framework, but it must be supplemented by attention to identity theory, social comparison processes, and the specific conditions of student life.

The dominant finding — that FOMO, mediated by social media engagement, is the primary driver of impulse buying — has profound implications for marketing practice, platform design, and consumer welfare policy. Marketers who understand this mechanism have powerful tools at their disposal; they also have a corresponding ethical responsibility to use them carefully.

For college students themselves, the takeaway is that the environments they inhabit are not neutral. They are deliberately designed to generate desire, urgency, and purchase. Developing the critical awareness to recognise these mechanisms — and the metacognitive skills to pause before acting on them — is an important part of navigating contemporary consumer culture. Universities, parents, and platforms all have roles to play in supporting that development.

As the lines between social media, entertainment, and commerce continue to blur, impulse buying will only become more complex and more consequential. This paper has sought to illuminate its current contours — and to offer a foundation for the research and practice that must continue to evolve alongside it.

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