

The influence of fanaticism and financial literacy on consumptive behavior with self-control as a moderating variable: a study on K-pop fans in Salatiga

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Abstract

This study investigates the influence of fanaticism and financial literacy on consumptive behavior among K-pop fans in Salatiga, with self-control as a moderating variable. The research was motivated by the growing phenomenon of excessive consumption driven by fandom culture, particularly among youth influenced by K-pop idols. The purpose of the study is to analyze how emotional attachment (fanaticism) and financial awareness (financial literacy) shape individual spending patterns, and to determine whether self-control can mitigate impulsive consumption tendencies. A quantitative approach was applied, involving 100 respondents selected through purposive sampling. Data were collected using structured questionnaires and analyzed with SPSS version 25 through classical assumption tests, t-tests, and Moderated Regression Analysis (MRA). The findings reveal that fanaticism significantly and positively affects consumptive behavior, while financial literacy has a significant negative effect. Furthermore, self-control moderates the relationship between fanaticism and consumptive behavior, indicating that higher self-control can reduce the influence of fanaticism on impulsive spending. However, self-control does not moderate the effect of financial literacy, suggesting that financially literate individuals already exercise sufficient self-regulation in managing expenses. These results highlight the complex interaction between emotional and cognitive factors in shaping consumer behavior. The study contributes to Islamic behavioral economics by emphasizing the importance of moderation and self-control as ethical principles guiding financial responsibility. It also provides practical implications for educators and policymakers in promoting financial literacy and emotional awareness among young consumers.

Keywords: fanaticism; financial literacy; consumptive behavior; self-control; Islamic economics.

Introduction

The recent development of globalization has continued to increase and has led to greater competition in the economy. Globalization, which is marked by the advancement of the internet, has had an impact worldwide, especially in the economic sector, by

reaching and creating new phenomena, including the emergence of purchasing behavior that tends toward consumptive behavior (Fatmawatie, 2022). In this context, consumer behavior is not only driven by real needs, but is more influenced by impulsive and emotional desires (Jafar, Anggrainy, Suhardin, & Tohai, 2023). One of the global trends that is considered to contribute to consumer behavior, especially among teenagers and young adults, is the K-pop phenomenon (Korean Pop).

The popularity of K-pop groups such as BTS, BLACKPINK, EXO, and others not only has an impact on interest in their music, but also creates a strong fandom culture. Fans, often referred to as "K-poppers", show high loyalty by massively supporting their idols, either through purchasing physical albums, official merchandise, concert tickets, to participating in projects or social campaigns involving their idols. This phenomenon indirectly creates a high consumption drive, and it is not uncommon for fans to be willing to spend large amounts of money to show their support for their idols. This phenomenon of consumer behavior among K-pop fans certainly does not just happen, but is influenced by various factors. One factor that is considered to have a major influence is fanaticism, namely an attitude of excessive enthusiasm for an object or figure accompanied by a deep emotional attachment. Individuals who are fanatical about something tend to show irrational consumption behavior in order to get closer to the object of their fanaticism (Fauziyah & Nurhayati, 2023).

In addition to fanaticism, financial literacy is also an important factor that influences consumer behavior. Financial literacy refers to a person's ability to understand, manage, and make wise financial decisions. A person who has good financial literacy tends to be better able to control spending and make mature financial plans. Conversely, low levels of financial literacy often make individuals vulnerable to consumer behavior, due to a lack of understanding of the financial consequences of their consumption actions. (Sari, Nengsih, & Sayhrizal, 2023).

However, having good financial literacy alone is not always enough to restrain the urge to overconsume, especially when there is a strong emotional element, such as fanaticism. Therefore, self-control is needed as an internal mechanism to restrain impulsive urges in consumer behavior. Self-control is an individual's ability to regulate behavior, emotions, and urges to be in accordance with

long-term goals. In this context, self-control can help individuals consider rationally before making a purchase, even though they have an emotional attachment to a particular product or idol (Lorenza & Lestari, 2023).

In the Islamic context, self-control embodies a moral duty to manage wealth responsibly (*amanah*) and adhere to the principle of prudence, where consumption is evaluated not only for its economic value but also for its alignment with sharia principles and the blessings it brings. Self-control thus serves as a vital tool in upholding personal financial integrity through transparency and accountability, as guided by Islamic teachings (Amelia et al., 2025). Furthermore, this discipline is strengthened by *taqwa*, which motivates individuals to harmonize their desires with divine wisdom and embrace moderation, as highlighted in the Qur'an (Surah Al-Furqan [25]:67), aiding rational choices over emotional impulses. Research by Amelia et al. (2025) further reveals that self-control transcends mere suppression of desires; it fosters a deliberate habit of postponement, enabling thoughtful judgment to prevail over emotional drives. This process creates an opportunity for ethical reflection before acting, positioning self-control as both a moral strength and a cultivated behavioral skill that requires consistent practice and reinforcement.

Based on this background, this study aims to examine how fanaticism and financial literacy influence consumer behavior among K-pop fans in Salatiga, with self-control as a moderating variable.

Literature review

Fanaticism

Fanaticism originates from the Latin words *fanaticus* (ecstasy, enthusiasm, intense passion), *fanum* (sacred place, temple, place of worship), and *fano* (devotion). Terminologically, fanaticism can be defined as an enthusiastic and intense devotion to a sacred place or temple. Therefore, fanaticism is an attitude of excessive enthusiasm. An individual's reaction is then systematically accumulated and forms a powerful energy, making the behavior uncontrollable (Ayuna & Nurdin, 2021).

Meanwhile, according to Zulkarnain (2020), fanaticism refers to a very strong belief or devotion to an object, exceeding the

average or normal limits. The object can be a brand, product, individual like a celebrity, television show, or other consumption activities. In fanaticism, there are elements of passion, intimacy, and dedication that create a close relationship in the form of loyalty, love, and devotion. However, fanaticism also has a negative side, where this overly strong belief closes the possibility of accepting other views or truths. Fanatical people often ignore rational awareness, thus tending to act uncontrollably and irrationally (Aulia et al., 2022).

Moreover, excessive idolization, uncritical adoption of celebrities' lifestyles and speech, and imitation (*tashabbuh*) of cultures conflicting with Shariah may weaken Islamic identity, a concern supported by the *hadith*: "Whoever imitates a people is one of them" (Kirin A., et al., 2025), underscoring the need for discernment in fandom practices. Balancing fandom with academic duties and financial constraints is essential, particularly since desires lacking *maslahah* (public benefit) are not deemed legitimate needs under Islamic teachings (Alhamid H A., 2023).

The uncontrollable behavior driven by fanaticism and the emotional attachment leading to irrational purchases, which may conflict with Islamic prohibitions on imitation (*tashabbuh*), suggest that higher fanaticism may increase consumptive behavior, supporting the formulation of H1: Fanaticism has a significant positive effect on consumptive behavior among K-pop fans in Salatiga.

Financial literacy

According to Arianti, (2021) financial literacy is the ability or level of understanding of individuals or society regarding how money works. In short, financial literacy refers to a person's ability to understand financial aspects in general, including knowledge about savings, investments, debt, insurance, and other financial instruments.

Apriliani, (2024) defines financial literacy as the ability that includes mastery of knowledge and skills in handling various financial issues. This literacy plays a crucial role in maintaining stability, security, and financial well-being in the long term. Furthermore, financial literacy also emphasizes the ability to make economic and financial decisions rationally, competently, and confidently (Selvi, 2018).

Islamic financial literacy is typically explored within the realm of Islamic economics, focusing on an individual's capability to handle financial resources in accordance with Shariah principles through a blend of knowledge, skills, and attitudes (Rahim et al., 2016). This literacy is shaped by both internal motivations, such as adherence to Islamic teachings, and external pressures, including the complexity of modern financial products, prompting the Muslim community to make decisions guided by Islamic financial principles (Setiawati et al., 2018). Furthermore, it involves recognizing the differences between Islamic and conventional financial offerings (Albaity & Rahman, 2019), which is essential for fostering sound financial management practices. Islamic financial products are crafted based on Shariah guidelines, avoiding interest (riba), uncertainty (gharar), and investments in prohibited (haram) sectors, thereby supporting ethical and compliant financial behavior (Wijaya et al., 2024).

The ability to manage finances wisely and make rational decisions, in line with Islamic principles of *maslahah* (public benefit), indicates that financial literacy may reduce consumptive tendencies, forming the basis for H2: Financial literacy has a significant negative effect on consumptive behavior among K-pop fans in Salatiga.

Consumptive behavior

According to Purwati et al., (2023), consumptive behavior is a natural trait possessed by every individual in daily life. This behavior arises when a person is unable to think rationally in fulfilling their needs or desires, and it often becomes part of their lifestyle. In general, consumptive behavior can be defined as the act of consuming goods that are actually less necessary or even unnecessary.

Meanwhile, according to Lutfiah et al., (2022), consumer behavior refers to a person's habit of only using or utilizing something without producing or creating it themselves, and tends to depend on products made by others. This behavior is characterized by consumer actions in searching for, buying, using, assessing, and obtaining goods that are expected to meet their needs.

From an Islamic perspective, consumption extends beyond meeting personal needs to fulfill Allah's commands, encompassing a sense of responsibility to address the needs of others as well. This includes supporting those in want—both those who request aid and

those who do not—through sharing with the needy and poor, reflecting a broader communal duty (Alma A. et al., 2023). Islamic teachings further guide consumer behavior by categorizing needs into primary (dharuriyyat), secondary (hajjiyat), and tertiary (tahsiniyyat) levels, encouraging mindful consumption (Ghufron & Ishomuddin, 2021). also highlighted in the Qur'an (Surah Al-Furqan: 67) servant of Allah are those who spend neither wastefully nor stingily, but moderately in between.

Self-control

According to Marsela & Supriatna, (2019) self-control is the regulation of a person's physical, psychological, and behavioral processes, in other words a series of processes that shape themselves. The intended definition emphasizes the ability to manage what needs to be provided as a provision to form behavioral patterns in individuals that include all the processes that form within an individual in the form of physical, psychological, and behavioral regulation.

Meanwhile, according to Setiawan, (2023) Self-control is defined as the ability to organize, guide, regulate and direct forms of behavior that can lead to positive consequences and is a potential that can be developed and used by individuals during life processes, including in dealing with conditions in the surrounding environment.

Within the framework of Sharia financial behavior, self-control is essential as it aligns with Islamic values that prioritize responsible financial management, steering clear of wastefulness, interest (*riba*), and superfluous spending (Nuryana & Wicaksono, 2020).

The role of self-control in regulating impulses and aligning with Islamic principles suggests its potential to moderate the effect of fanaticism on consumptive behavior (leading to H3: Self-control moderates the effect of fanaticism on consumptive behavior among K-pop fans in Salatiga) and the effect of financial literacy on consumptive behavior (leading to H4: Self-control moderates the effect of financial literacy on consumptive behavior among K-pop fans in Salatiga).

Research methods

This research is a quantitative research, where the research model is presented using numbers and calculations with statistical methods. Object. Then the population chosen by the author in this

study is K-pop fans in the city of Salatiga. While the total population is not known for sure, so through calculations with the chocran formula, a total sample of 100 respondents was obtained. The analysis tool used in this study is IBM SPSS version 25. SPSS is a data processing program on a computer to help process statistical data quickly, precisely and accurately.

Then the data used is primary data obtained through a questionnaire distributed to respondents. In addition, there is also secondary data obtained through a literature review or relevant previous research. The researcher uses a Likert measurement scale, which is a scale used to measure a person's perception, opinion, regarding social phenomena. The Likert scale is used because it is easier to measure the attitudes and opinions of respondents with 5 levels of analysis scores 1-5 where the smaller the score indicates disagreement and the higher the score indicates strong agreement (Sugiyono 2019). The variables measured include:

- Fanaticism: Assessed through items measuring the intensity of devotion, emotional attachment, and participation in fan-related activities (e.g., purchasing merchandise, attending concerts), rated on a 5-point Likert scale.
- Financial literacy: Evaluated based on respondents' understanding of budgeting, savings, and financial planning, using a 5-point Likert scale to gauge knowledge and application.
- Consumptive behavior: Measured by the frequency and extent of unnecessary purchases driven by fandom, assessed via a 5-point Likert scale.
- Self-control: Captured through items reflecting the ability to regulate impulses and prioritize long-term goals, scored on a 5-point Likert scale.

Data analysis techniques encompass the classical assumption test to verify the regression model's suitability, including multicollinearity, heteroscedasticity, and normality tests. Additionally, hypothesis testing involves simultaneous tests, partial tests, determination coefficients, and Moderated Regression Analysis (MRA) to examine the moderating effect of the variables.

Hypothesis

H1: Fanaticism has a significant positive effect on consumptive behavior among K-pop fans in Salatiga.

JIEMB | 92 H2: Financial literacy has a significant negative effect on consumptive behavior among K-pop fans in Salatiga.

H3: Self-control moderates the effect of fanaticism on consumptive behavior among K-pop fans in Salatiga.

H4: Self-control moderates the effect of financial literacy on consumptive behavior among K-pop fans in Salatiga.

Results and discussion

1. Classical Assumption Test

a. Multicollinearity test

Table 1. Multicollinearity test
Coefficients^a

		Unstandardized coefficients		Standardized coefficients	Collinearity statistics	
		B	Std. Error	Beta	Tolerance	VIF
1	(Constant)	9,540	1,743			
	Fanatism	0,537	0,066	0,622	0,992	1,008
	Financial literacy	-0,195	0,094	-0,178	0,782	1,278
	Self control	-0,254	0,135	-0,162	0,777	1,287

a. Dependent variable: consumptive behaviour

The results of the multicollinearity test show that all independent variables, namely fatmatism, financial literacy and self-control do not have multicollinearity problems, as indicated by the Tolerance values which are all above 0.1 and the VIF which is far below 10. Thus, the relationship between the independent variables is quite low, so that the regression model can be used for further analysis without worrying about multicollinearity.

b. Heteroscedasticity Test

Table 2. Heteroscedasticity test
Coefficients^a

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,705	1,079		2,506	0,014
Fanatism	0,075	0,041	0,183	1,854	0,067
Financial literacy	-0,112	0,058	-0,214	-1,925	0,057
Self-control	0,015	0,084	0,019	0,175	0,862

a. Dependent Variable: ABS_RES

From the results of the heteroscedasticity test in table 2 above, it can be seen that the significance value of all variables tested for each variable shows results greater than 0.05 so that it can be concluded that there is no heteroscedasticity. Therefore, the regression model used is suitable for conducting the next test.

c. Normality Test

Table 3. Normality test
One-sample Kolmogorov-Smirnov test

		Unstandardized residual
N		56
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	2,64373932
Most extreme differences	Absolute	0,075
	Positive	0,075
	Negative	-0,066
Test Statistic		0,075
Asymp. Sig. (2-tailed)		.191 ^c

a. Test distribution is Normal.

b. Calculated from data.

From the test results of non-parametric statistics Kolmogorov Smirnov in table 3 above, it can be concluded that the data used in this study is normally distributed with an Asymp.Sig (2-tailed) value of 0.191 while the level of significance used is 0.05. So this result is greater than the standard significance used, namely 0.05, so the data used in this study can be said to be normally distributed.

2. Uji hipotesis penelitian

a. Individual t-test

Table 4. T-test
Coefficients^a

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	9,540	1,743		5,472	0,000
Fanatism	0,537	0,066	0,622	8,173	0,000
Financial literacy	-0,195	0,094	-0,178	-2,084	0,040
Self-control	-0,254	0,135	-0,162	-1,882	0,063

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Based on the table above, the following conclusions can be drawn:

The influence of fanaticism on consumptive behavior

Based on the results of the t-test in Table 4, it was found that the influence of the fanaticism variable on consumptive behavior has a t-value of 9.173 and a significance level of 0.000, where this value is less than 0.05. This indicates that fanaticism has a significant positive influence on consumer behavior, and therefore, the H1 hypothesis is accepted.

Fanaticism, which originates from a strong liking and admiration, can be seen in the enthusiasm displayed by fans when interacting with their idols, as fanaticism is closely associated with excessive enthusiasm towards the object of their fandom. The liking and admiration that grows within the fans develops into an addictive feeling, as seen in the intensity of time spent devoted to their idol. Subsequently, the desire to own items related to their idol is manifested in fans' wishes to purchase merchandise such as jackets, t-shirts, hats, photobooks, lightsticks, DVDs, mugs, and keychain (Damasta & Dewi, 2020).

K-pop fans, frequently demonstrate deep loyalty through activities such as buying albums and merchandise, streaming music, joining fan communities, and attending concerts, yet this intense devotion can also result in adverse effects like excessive consumerism, neglect of local cultural heritage, and potentially harmful fanaticism (Marlina et al., 2025). Research by Mirodzi, A., & Kusumaningrum, F. (2024) highlights a notable negative correlation

between celebrity worship and religiosity among young Muslim K-pop fans, suggesting that heightened idol adoration may diminish their religious commitment during early adulthood. While K-pop's artistic and creative aspects can be enjoyed, it should be sifted through the lens of local cultural and Islamic values to preserve traditions, etiquette, and moral foundations, as emphasized by Jenol & Pazil (2020).

The influence of financial literacy on consumptive behavior

Based on the results of the t-test in Table 4, it was found that the influence of the financial literacy variable on consumptive behavior has a t-value of -2.084 and a significance level of 0.040, where this value is less than 0.05. This indicates that financial literacy has a significant negative influence on consumer behavior, and therefore, the H2 hypothesis is accepted.

Financial literacy refers to an individual's knowledge and ability to understand and manage personal finances, including managing income, expenses, savings, investments, and debt. Good financial literacy significantly influences the formation of a person's consumptive behavior (Apriliani, 2024). Individuals with good financial literacy tend to manage their expenses more wisely, allowing them to better meet their basic needs. They are not caught up in excessive consumptive behavior, which is often triggered by the desire to fulfill higher needs, such as social or esteem needs (Lusardi & Mitchell, 2014).

Supporting this view, Saadah (2020) demonstrated that improved financial literacy enhances personal financial oversight, indicating that a deeper understanding of financial principles fosters more effective resource management. On the flip side, inadequate financial awareness can lead to adverse effects, such as lavish expenditures, imprudent credit card usage, and confusion between consumer loans and banking services. Additionally, a lack of financial insight may limit individuals' participation in investment opportunities or financial markets, intensifying consumptive behaviors.

For Muslims, proficiency in Islamic financial literacy equips them to make well-informed choices that resonate with their religious values and ethical standards (Biplob & Abdullah, 2019). This expertise enables the selection of financial options that fulfill economic demands while complying with Islamic guidelines,

promoting responsible financial stewardship and steering clear of forbidden practices (I. Osman et al., 2023).

b. MRA Test

To examine hypotheses 4 through 6, the researcher employed Moderated Regression Analysis (MRA) to test the presence of an indirect effect of variable Z as a moderating variable).

Table 5. Uji MRA

		Coefficients ^a			
		Unstandardized coefficients		Standardized coefficients	
Model		B	Std. Error	Beta	T
1	(Constant)	-1,357	7,700		-0,176
	Fanatism	0,661	0,315	0,765	2,100
	Financial literacy	0,362	0,387	0,331	0,936
	Self-control	0,812	0,730	0,517	1,113
	X1_M	-0,009	0,028	-0,147	-2,335
	X2_M	-0,056	0,038	-0,962	-1,456

Based on the table 5. above, the following conclusions can be drawn :

The influence of fanaticism on consumer behavior with self-control as a moderating variable

From the results of the MRA test in table 5, it shows that the fanaticism variable has a significance of 0.038. While in moderation 1 is the multiplication of the fanaticism variable with the satisfaction variable where a significance of 0.048 is obtained. Because the significance of moderation 1 0.048 is less than 0.05, it means that self-control as a moderating variable can moderate the relationship between fanaticism and consumer behavior, so the H3 hypothesis is accepted.

Fanaticism is a condition of very strong emotional attachment to something, such as an idol or music group, which can change the way you think and act. (Wardani & Dermawan, 2023). Consumptive behavior is often not entirely based on rational needs, but rather on the emergence of emotional urges. The correlation between fanaticism and consumptive behavior can be influenced by self-control.

The relationship observed supports the notion that robust self-control fosters cautious financial practices consistent with Sharia

principles, where individuals are more inclined to prioritize essential needs over fleeting desires. This is vital in Sharia finance, which requires a harmonious balance between material and spiritual goals while ensuring all financial choices adhere to Islamic guidelines. Furthermore, self-control serves as a cornerstone in guiding individuals to handle their finances prudently, avoiding extravagant outlays, and directing resources toward lawful and beneficial endeavors, as highlighted by Hari, A. H., & Haris A. (2024), reinforcing a balanced approach to financial decision-making in line with Sharia principles.

The influence of financial literacy on consumer behavior with self-control as a moderating variable

From the results of the MRA test in table 5, it shows that the brand trust variable has a significance of 0.352. While in moderation 2, it is a multiplication of the financial literacy variable with the self-control variable, where a significance of 0.149 is obtained. Because the significance of moderation 2 0.149 is greater than 0.05, it means that self-control as a moderating variable cannot moderate the relationship between financial literacy and consumer behavior, so the H4 hypothesis is rejected.

The results of the study confirmed that self-control was unable to moderate the relationship between financial literacy and consumer behavior. The results of the analysis showed that self-control did not play a role as a moderating variable in the relationship between financial literacy and consumer behavior. Therefore, a person's level of self-control does not play a role in strengthening or reducing the effect of financial literacy on consumer behavior.

This outcome may be attributed to the notion that possessing good financial literacy itself embodies a form of self-control. Individuals with strong financial literacy are already equipped to regulate their spending and prioritize needs over desires, reducing the necessity for a separate self-control variable to further influence the effect of financial literacy on consumption patterns. Individuals with solid financial understanding tend to handle their expenditures more prudently, enabling them to address essential requirements effectively. They are less likely to engage in overindulgent consumption, which is typically driven by the pursuit of higher-level

needs such as social status or self-esteem (Lusardi & Mitchell, 2014).

Conclusion

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The findings of this study demonstrate that fanaticism has a significant positive effect on consumptive behavior, whereas financial literacy exerts a significant negative influence. This indicates that individuals with higher levels of fanaticism tend to exhibit more excessive consumption patterns, while those possessing stronger financial knowledge and management skills are less likely to engage in impulsive or unnecessary spending. Furthermore, self-control was found to moderate the relationship between fanaticism and consumptive behavior, suggesting that individuals with greater self-regulation are more capable of controlling emotional urges associated with fanatical attachment. However, self-control does not moderate the influence of financial literacy, implying that the effect of financial understanding on consumption decisions operates independently of self-control.

These results contribute to a deeper understanding of how emotional attachment and financial awareness shape youth consumption behavior, particularly within the K-pop fan community. The study highlights the interplay between psychological and economic factors in determining individual spending patterns, offering valuable insight for educators and policymakers to strengthen financial literacy and promote emotional awareness among young consumers. From an Islamic economic perspective, the findings also reaffirm the importance of self-control and moderation as moral principles guiding responsible financial conduct in daily life.

Nevertheless, this study is limited by its relatively small sample size and reliance on quantitative data from self-reported questionnaires, which may restrict the generalizability of the findings. Future research could adopt mixed methods or expand the population to include broader demographic segments and cultural contexts, enabling a more comprehensive understanding of consumer behavior in the era of global digital fandom. Further exploration of religious and cultural factors influencing self-control and financial decision-making would also enrich the theoretical and practical implications of Islamic behavioral economics.

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